# उत्तर प्रदेश में ऋण एवं निवेश

रा.प्र.स. 70वीं आवृत्ति अनुसूची 18.2 पर आधारित (जनवरी–दिसम्बर 2013)



अर्थ एवं संख्या प्रभाग राज्य नियोजन संस्थान उत्तर प्रदेश

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#### प्राक्कथन

राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय (रा.प्र.स.), भारत सरकार से समन्वय रखते हुए अर्थ एवं संख्या प्रभाग, राज्य नियोजन संस्थान, उ०प्र० द्वारा समतुल्य प्रतिदर्श आधार पर विभिन्न सामाजार्थिक विषयों से सम्बन्धित आँकड़े प्रतिवर्ष एकत्र किये जाते हैं। रा.प्र.स. की ७०वीं आवृत्ति (सर्वेक्षण अवधि जनवरी-दिसम्बर, २०१३) को भूमि एवं पशुधन धारिता, कृषक परिवारों की अवस्थिति के मूल्यांकन के साथ-साथ 'ऋण एवं निवेश' हेतु चिन्हित किया गया था।

प्रस्तुत रिपोर्ट "उत्तर प्रदेश में ऋण एवं निवेश" रा.प्र.स. ७०वीं आवृत्ति अनुसूची १८.२ में राज्य प्रतिदर्श के अन्तर्गत एकत्रित आँकड़ों के आधार पर तैयार की गयी है। आशा है कि प्रस्तुत रिपोर्ट उक्त विषयक आँकड़ों में अभिरुचि रखने वाले विभिन्न संगठनों तथा शोधकर्ताओं की आवश्यकताओं की पूर्ति में उपयोगी सिद्ध होगी।

में उ०प्र० के ग्रामीण क्षेत्र के उन सभी प्रतिदर्श परिवारों का आभारी हूँ जिन्होंने इस सर्वेक्षण हेतु सूचना देने में सहयोग प्रदान किया। साथ ही रा.प्र.स. कार्यालय, भारत सरकार के समंक विधायन प्रभाग (डी.पी.डी) के अधिकारियों का धन्यवाद करना चाहता हूँ, जिनके द्वारा उक्त सर्वेक्षण में एकत्र होने वाले आँकड़ों की डेटा इन्ट्री/वैलीडेशन, सारिणीयन का सॉफ्टवेयर विकसित करने के साथ साथ प्रभाग के अधिकारियों को उनके प्रचालन का प्रशिक्षण भी प्रदान किया गया। अंत में रा.प्र.स. से सम्बन्धित प्रभाग के क्षेत्रीय तथा मुख्यालय स्तर पर तैनात अधिकारियों/कर्मचारियों को भी धन्यवाद ज्ञापित करता हूँ जिनके सहयोग एवं परिश्रम से उक्त आँकड़े एकत्रित कर रिपोर्ट तैयार की जा सकी है।

लखनऊ

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(अशोक कुमार पवार) निदेशक।

# रिपोर्ट से सम्बद्ध अधिकारी एवं सहायक

श्री अशोक कुमार पंवार निदेशक

# रिपोर्ट आलेखन का पर्यवेक्षण एवं अनुश्रवण

1. श्री अरविन्द कुमार पाण्डेय अपर निदेशक

2. श्री विक्रमादित्य पाण्डेय संयुक्त निदेशक

3. डॉ. श्रीनाथ यादव उप निदेशक

4. श्रीमती मंजू अशोक अर्थ एवं संख्याधिकारी

#### आँकड़ों का विधायन एवं सारिणीयन

1. श्री राजेश कुमार धूसिया संयुक्त निदेशक (कम्प्यूटर)

2. श्री सूर्यप्रकाश अपर साँख्यिकीय अधिकारी

3. सुश्री पूनम सिंह अपर साँख्यिकीय अधिकारी

4. श्रीमती प्रीती पाल अपर साँख्यिकीय अधिकारी

#### रिपोर्ट आलेखन

1. श्रीमती शक्ति अपर साँख्यिकीय अधिकारी

#### टंकण, प्रलेखन एवं फोटोकॉपी

1. श्री मोहन सिंह वरिष्ठ सहायक

2. श्री सुरेश कुमार फोटोस्टेट ऑपरेटर

# मुख्य निष्कर्ष

रा.प्र.स. के 70वीं आवृत्ति की अनसूची 18.2—'ऋण एवं निवेश' के अन्तर्गत परिसम्पित्तयां, ऋणग्रस्तता की स्थिति, पूँजी गठन एवं अन्य सूचकों की परिमाणात्मक सूचनायें प्राप्त करने के साथ ग्रामीण व शहरी अर्थव्यवस्था की विशिष्ट सूचनायें एकत्र की गयीं। इस सर्वेक्षण की समयाविध जनवरी 2013 से दिसम्बर 2013 थी। प्रतिदर्श परिवार के सूची से जो सूचना संग्रहित की गयी, वह दो गमनों में थी। परिवार के परिसम्पित्तयों की स्थिति एक नियत संदर्भ तिथि अर्थात् 30 जून 2012 के परिप्रेक्ष्य में केवल प्रथम गमन में सुनिश्चित की गयी। रा.प्र.स. 70वीं आवृत्ति में ग्रामीण क्षेत्र हेतु आवंटित कुल 618 प्रथम चरण इकाईयों के सापेक्ष 616 प्रथम चरण ईकाइ का सर्वेक्षण किया गया, जबिक 1 प्रथम चरण इकाई 'गैर—आबाद' तथा 1 'जीरो केस' थी। कुल 13573 परिवारों का सर्वेक्षण किया गया जिनमें से 8598 ग्रामीण तथा 4975 नगरीय क्षेत्र के परिवार थे। रिपोर्ट के मुख्य—मुख्य निष्कर्ष निम्नवत् हैं—

- 1. सामाजिक समूह के अनुसार राज्य में अनुसूचित जनजाति के 2.2 प्रतिशत, अनुसूचित जाति के 22.7 प्रतिशत, अन्य पिछड़ा वर्ग के 52.3 प्रतिशत तथा अन्य समूह के 22.8 प्रतिशत परिवार थे।
- 2. ग्रामीण तथा नगरीय क्षेत्र के परिवारों के पास क्रमशः औसत रू. 11.65 लाख तथा रू. 21. 31 लाख की परिसम्पत्तियां अनुमानित हुई। ग्रामीण क्षेत्र में कृषक (रू.14.65 लाख) तथा गैर—कृषक (रू.4.05 लाख) परिवारों की परिसम्पत्तियों में लगभग 3 गुने से अधिक अन्तर पाया गया। नगरीय क्षेत्र में परिसम्पत्तियों का औसत मूल्य प्रति परिवार स्व—नियोजित (रू. 27.24 लाख) परिवारों की अपेक्षा अन्य (रू.17.65 लाख) परिवारों में कम पाया गया।
- 3. प्रथम दशमांश (परिसम्पित्तयों के आधार पर) के ग्रामीण परिवारों की परिसम्पित्तयों का औसत मूल्य रू० 0.75 लाख तथा नगरीय परिवारों की रू० 0.14 लाख अनुमानित हुआ। ऊपरी दशमांश (परिसम्पित्तयों के आधार पर) के ग्रामीण परिवारों की परिसम्पित्तयों का औसत मूल्य रू० 55.52 लाख अनुमानित हुआ जबिक नगरीय परिवारों में इसका अनुमान रू० 113.35 लाख रहा जो ग्रामीण परिवारों से दुगुनी अधिक थी।
- 4. ग्रामीण व नगरीय दोनों क्षेत्र में सर्वाधिक परिसम्पत्तियों का योगदान भूमि से पाया गया जो क्रमशः 74.73 प्रतिशत तथा 48.14 प्रतिशत अनुमानित हुआ।
- 5. राज्य में 82 प्रतिशत परिवारों के किसी न किसी सदस्य का बैंक में, 9 प्रतिशत परिवारों में किसी न किसी सदस्य का पोस्ट आफिस में तथा 2 प्रतिशत परिवारों का किसी 'अन्य' में जमा खाता था।
- 6. ग्रामीण क्षेत्र में 14.1 प्रतिशत परिवार किसान क्रेडिट कार्ड धारक पाये गये जबकि नगरीय क्षेत्र में मात्र 1.5 प्रतिशत परिवार ही पाये गये।
- 7. राज्य के ग्रामीण क्षेत्र में 23.1 प्रतिशत तथा नगरीय क्षेत्र में 8.4 प्रतिशत परिवार ऋणग्रस्त पए गए। ग्रामीण क्षेत्र के कृषक परिवारों (27.1 प्रतिशत) की अपेक्षा गैर कृषक परिवारों (13.1 प्रतिशत) में ऋणग्रस्तता कम पायी गयी। नगरीय क्षेत्र में स्वनियोजित एवं अन्य परिवारों की ऋणग्रस्तता में एक प्रतिशत का अन्तर पाया गया।

- 8. औसत ऋण राशि प्रति परिवार ग्रामीण क्षेत्र (रू० 13078) की तुलना में नगरीय क्षेत्र (रू० 15787) में अधिक पाया गया। गैर—कृषक वर्ग की अपेक्षा कृषक वर्ग में औसत ऋण राशि प्रति परिवार 2.8 गुना अधिक पायी गयी।
- 9. ऋण—परिसम्पत्ति अनुपात ग्रामीण क्षेत्र में 1.1 प्रतिशत तथा नगरीय क्षेत्र में 0.7 प्रतिशत था।
- 10. ग्रामीण तथा नगरीय दोनों क्षेत्रों में ऋण—परिसम्पत्ति अनुपात सर्वाधिक प्रथम दशमांश (परिसम्पत्तियों के आधार पर) में पाया गया जो क्रमशः 4.0 तथा 31.5 प्रतिशत था।
- 11. ग्रामीण तथा नगरीय दोनों ही क्षेत्रों में सर्वाधिक ऋण साधारण ब्याज पर लिये गये जिनमें ग्रामीण क्षेत्र के 9.1 प्रतिशत (23.1 प्रतिशत परिवार में से) तथा नगरीय क्षेत्र के 3.5 प्रतिशत (8.4 प्रतिशत परिवार में से) परिवार थे।
- 12. ग्रामीण क्षेत्र के 6.5 प्रतिशत तथा नगरीय क्षेत्र के 2.4 प्रतिशत परिवारों द्वारा गैर—संस्थागत एजेंसियों से ब्याज मुक्त ऋण लिये गये।
- 13. ग्रामीण तथा नगरीय दोनों क्षेत्रों में परिसम्पित्तियों का औसत मूल्य सर्वाधिक 'अन्य' समाजिक वर्ग के परिवारों में पाया गया जो क्रमशः रू० 2210928 तथा रू० 3219866 अनुमानित हुए।
- 14. ग्रामीण क्षेत्र के प्रत्येक सामाजिक समूह के परिवार सर्वाधिक कृषि में स्व—नियोजित पाये गये। अनुसूचित जनजाति के 64.5 प्रतिशत, अनुसूचित जाति के 39.6 प्रतिशत, अन्य पिछड़ा वर्ग के 58.8 प्रतिशत तथा 'अन्य' वर्ग के 66.4 प्रतिशत परिवारों का सर्वाधिक योगदान कृषि में स्व—नियोजित पाया गया।
- 15. नगरीय क्षेत्र के अनुसूचित जनजाति के सर्वाधिक परिवार (36.6 प्रतिशत) नियमित वेतन / मजदूरी में कार्य करते पाये गये जबिक अनुसूचित जाति के सर्वाधिक परिवार (35.7 प्रतिशत) आकिस्मक मजदूरी में तथा अन्य पिछड़ा वर्ग व अन्य समूह के क्रमशः 39.9 प्रतिशत तथा 41.2 प्रतिशत परिवार स्व—नियोजित कार्य के अन्तर्गत आच्छादित पाये गये।
- 16. ग्रामीण क्षेत्र में सभी सामाजिक समूह के परिवारों की तुलना में अन्य पिछड़ा वर्ग के परिवार सबसे अधिक (25.4 प्रतिशत) तथा अनुसूचित जनजाति के परिवार सबसे कम (18.3 प्रतिशत) ऋणग्रस्त पाये गए। नगरीय क्षेत्र के सभी वर्गों की तुलना में अनुसूचित जनजाति के परिवार सर्वाधिक 9.2 प्रतिशत ऋणग्रस्त पाये गये।
- 17. ग्रामीण तथा नगरीय दोनों क्षेत्रों में अनुसूचित जनजाति के परिवारों का ऋण—परिसम्पत्ति अनुपात सबसे अधिक क्रमशः 1.9 तथा 1.2 प्रतिशत पाया गया।
- 18. अचल पूँजी पर ग्रामीण क्षेत्र के परिवार द्वारा रू० 842382 लाख तथा नगरीय क्षेत्र के परिवार द्वारा रू० 364914 लाख व्यय किये गए।
- 19. ग्रामीण क्षेत्र में अचल पूँजी पर औसत व्यय प्रति परिवार रू० 3652 अनुमानित हुआ जिनमें कृषक परिवार द्वारा रू० 4644 व्यय किया गया जो गैर कृषक परिवार (रू० 1136) से चार गुना अधिक था। नगरीय क्षेत्र में अचल पूँजी पर अन्य परिवार (रू० 4672) की तुलना में स्विनयोजित परिवार (रू० 5072) द्वारा अधिक व्यय किया गया।
- 20. भूमि की खरीद पर ग्रामीण क्षेत्र के मात्र 0.8 प्रतिशत तथा नगरीय क्षेत्र के 0.6 प्रतिशत परिवारों द्वारा व्यय किय गया।

- 21. ग्रामीण क्षेत्र में भूमि को खरीदने के लिए औसत व्यय प्रति परिवार रू० 679 अनुमानित हुआ जिनमें कृषक परिवार द्वारा रू० 922 तथा गैर कृषक परिवार द्वारा रू० 61 व्यय किए गए। नगरीय क्षेत्र में भूमि को खरीदने के लिए औसत व्यय प्रति परिवार रू० 1866 किए गए जिनमें स्वनियोजित परिवार द्वारा रू० 3177 तथा अन्य परिवार द्वारा रू० 1056 व्यय किए गए।
- 22. ग्रामीण क्षेत्र में अचल पूँजी पर प्रति परिवार औसत व्यय सर्वाधिक रू० 5206 कृषि में स्विनयोजित परिवार द्वारा तथा नगरीय क्षेत्र में सर्वाधिक रू० 6853 नियमित मजदूरी / वेतनभोगी परिवार द्वारा किया गया।
- 23. ग्रामीण क्षेत्र में कृषि में स्वनियोजित परिवारों द्वारा सर्वाधिक रू० 1169 तथा नगरीय क्षेत्र में स्वनियोजित परिवार द्वारा सर्वाधिक रू० 3177 भूमि की खरीद पर प्रति परिवार औसत व्यय किया गया।
- 24. आवासीय भूमि एवं भवन के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 2178) की अपेक्षा नगरीय क्षेत्र (रू० 3403) में अधिक पाया गया।
- 25. फार्म व्यवसाय के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 1177) की अपेक्षा नगरीय क्षेत्र (रू० 134) में कम अनुमानित हुआ।
- 26. गैर-फार्म व्यवसाय के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 296) की अपेक्षा नगरीय क्षेत्र (रू० 1287) में अधिक पाया गया।
- 27. आवासीय भूमि एवं भवन के अन्तर्गत भूमि की खरीद पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 479) की अपेक्षा नगरीय क्षेत्र (रू० 1239) में अधिक पाया गया।
- 28. फार्म व्यवसाय के अन्तर्गत भूमि की खरीद पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 197) की अपेक्षा नगरीय क्षेत्र (रू० 595) में अधिक पाया गया।
- 29. गैर-फार्म व्यवसाय के अन्तर्गत भूमि की खरीद पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र (रू० 3) की अपेक्षा नगरीय क्षेत्र (रू० 31) में अधिक अनुमानित हुआ।
- 30. राज्य में सामान्य मरम्मत एवं अनुरक्षण पर प्रति परिवार औसत व्यय रू० 1206 किया गया जिनमें ग्रामीण परिवार द्वारा रू० 1177 तथा नगरीय परिवार द्वारा रू० 1292 व्यय किया गया। आवासीय भूमि एवं भवन के सामान्य मरम्मत एवं अनुरक्षण हेतु सर्वाधिक व्यय रू० 869 अनुमानित हुआ जो ग्रामीण क्षेत्र (रू० 831) की तुलना में नगरीय क्षेत्र (रू० 983) के परिवारों द्वारा अधिक किया गया।

#### अध्याय-प्रथम

# परिचय, विषय व्याप्ति, सर्वेक्षण अवधि, प्रतिदर्श अभिकल्प (Introduction, Subject coverage, Survey Period, Sample Design)

#### 1.0 परिचय (Introduction)

साँख्यिकीय प्रतिचयन पद्धितयों का उपयोग करके राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय (पूर्व में राष्ट्रीय प्रतिदर्श सर्वेक्षण संगठन) भारत सरकार द्वारा वर्ष 1950 से सामाजार्थिक क्षेत्र के आँकड़े एकत्र किये जा रहे हैं। यह सर्वेक्षण आवृत्तियों के रूप में सम्पन्न किया जाता है। उत्तर प्रदेश सरकार का अर्थ एवं संख्या प्रभाग भी भारत सरकार के राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय से समन्वय रखते हुए समतुल्य प्रतिदर्श आधार पर नवीं आवृत्ति (वर्ष 1955) से राज्य प्रतिदर्श के रूप में आँकड़े एकत्र कर रहा है। राष्ट्रीय प्रतिदर्श सर्वेक्षण की70वीं आवृत्ति (जनवरी—दिसम्बर, 2013) को भूमि एवं पशुधन जोत, ऋण एवं निवेश तथा कृषक परिवारों की स्थिति का मूल्यांकन हेतु चिन्हित किया गया था। ऋण एवं निवेश से सम्बन्धित आँकड़े अनुसूची 18.2 में एकत्र किये गये।

भारत में प्रथम बार भारतीय रिजर्व बैंक द्वारा देश के चयनित 75 जनपदों में नवम्बर 1951 से अगस्त 1952 की अविध में "ऑल इण्डिया रूरल क्रेडिट सर्वे" नामक सर्वेक्षण सम्पन्न कराया गया। उक्त सर्वेक्षण का मुख्य उद्देश्य ग्रामीण परिवारों में ऋण की माँग तथा संस्थागत / गैर—संस्थागत क्रेडिट एजेंसियों द्वारा ऋण की पूर्ति का अध्ययन करना था। उक्त सर्वेक्षण का अभिकल्प राज्य / अखिल भारत स्तर पर ऋणग्रस्तता के अनुमान निकालने हेतु संगत नहीं था। यद्यपि उक्त आँकड़े बैंकिंग नीति के क्रियान्वयन हेतु एकत्र किये गये थे। वर्ष 1961—62 में भारतीय रिजर्व बैंक द्वारा ऋण, उधार, पूंजी निर्माण इत्यादि के विश्वसनीय अनुमान प्राप्त करने हेतु ग्रामीण क्षेत्र में "ऋण एवं निवेश" सम्बन्धी सर्वेक्षण सम्पन्न कराया गया। उक्त श्रृंखला का तृतीय विस्तृत सर्वेक्षण सम्पन्न कराने का कार्य भारतीय रिर्जव बैंक द्वारा राष्ट्रीय प्रतिदर्श सर्वेक्षण कार्यालय (पूर्व रा.प्र.स. संगठन) को सौंप दिया गया, जिसे रा.प्र.स. संगठन द्वारा 28वीं आवृत्ति (1971—72) में "भूमि धारिता" के साथ सम्पन्न कराया गया। तदुपरान्त चतुर्थ सर्वेक्षण रा.प्र.स. की 37वीं आवृत्ति (जनवरी—दिसम्बर 1982) में सम्पन्न हुआ। पंचम सर्वेक्षण रा.प्र.स. की 48वीं आवृत्ति (जनवरी—दिसम्बर 1992) भूमि एवं पशुधन धारिता के साथ सम्पन्न कराया गया। तत्पश्चात पष्टम सर्वेक्षण रा.प्र.स. 59वीं आवृत्ति (जनवरी—दिसम्बर 2003) में सम्पन्न हुआ।

## 1.1 विषय व्याप्ति (Subject coverage)

रा.प्र.स. 70वीं आवृत्ति में ऋण एवं निवेश के अन्तर्गत ग्रामीण एवं नगरीय क्षेत्रों के परिवारों से परिसम्पत्ति (भौतिक एवं वित्तीय)के स्टॉक, पूँजी निर्माण (आवासीय भूखण्डों, मकान, फार्म/गैर—फार्म व्यवसाय) ऋणग्रस्तता, ग्रामीण/नगरीय अर्थव्यवस्था की संरचना के विकास में योगदान करने वाले आवश्यक सूचकांकों के लिये एवं अन्य सूचनाएं एकत्र की गयी। परिवार की परिसम्पत्तियों का मूल्यांकन प्रथम गमन में 30 जून, 2012 तक किया गया। परिवार की ऋणग्रस्तता की स्थिति प्रथम गमन में कृषि वर्ष 2012—13 के प्रारम्भ में

अर्थात् दिनांक 01.07.2012 एवं द्वितीय गमन में कृषि वर्ष के अन्त में अर्थात् दिनांक 30.06. 2013 को मूल्यांकित की गयी।

## 1.2 सर्वेक्षण अवधि (Survey period)

इस आवृत्ति में प्रत्येक प्रतिदर्श इकाईयों का सर्वेक्षण दो गमनों (visits) में किया गया। प्रथम गमन की अवधि जनवरी—जुलाई 2013 तक तथा द्वितीय गमन की अवधि अगस्त—दिसम्बर 2013 थी। तथापि सर्वेक्षण की अवधि दो उपावृत्तियों में विभाजित की गयी। प्रथम उपावृत्ति में प्रत्येक गमन की सर्वेक्षण अवधि का प्रथम आधा भाग सम्मिलितहुआ तथा द्वितीय उपावृत्ति में शेष बची अवधि सम्मिलित की गयी। इस प्रकार प्रथम गमन के लिये प्रत्येक उपावृत्ति की अवधि साढ़े तीन माह तथा द्वितीय गमन के लिये ढाई माह निर्धारित हुई। प्रथम गमन की प्रथम उपावृत्ति में जनका पुनः भ्रमण किया गया। इसी प्रकार द्वितीय गमन में भी सर्वेक्षण कार्य किया गया।

## 1.3. प्रतिदर्श अभिकल्प (Sample design):

#### 1.3.1 प्रतिदर्श अभिकल्प की रूपरेखा :

रा.प्र.स. 70वीं आवृत्ति के सर्वेक्षण के लिए एक स्तरीकृत बहुचरणी अभिकल्प अपनाया गया। प्रथम चरण इकाइयां (प्र.च.इ.) ग्रामीण क्षेत्र के लिए जनगणना ग्राम और नगरीय क्षेत्र में नगरीय ढांचा सर्वेक्षण (न.ढा.स.) खण्ड थे। अन्तिम चरण इकाई (यूएसयू) दोनों क्षेत्रों में परिवार था। बड़े एफएसयूएस के मामले में एक मध्य स्तरीय प्रतिदर्श प्रत्येक ग्रामीण / नगरीय एफएसयू से दो खेड़ा समूहों का चयन हुआ।

#### 1.3.2 प्रथम चरण इकाइयों के लिए प्रतिचयन ढांचा :

ग्रामीण क्षेत्र के लिए 2001 जनगणना ग्राम की सूची द्वारा प्रतिचयन ढांचा का गठन किया गया। नगरीय क्षेत्र के लिए, नगरीय ढांचा सर्वेक्षण (UFS 2007—12) खण्डों की नवीनतम उपलब्ध सूची एवं गैर न. ढा. स. नगरों के लिए वैसे नगरों/अपवृद्धियों की सूची को प्रतिचयन ढांचा माना गया।

#### 1.3.3 स्तरीकरण (Stratification):

1.3.3.1 ग्रामीण क्षेत्र : एक जिले के सभी ग्राम एक अलग स्तर बनाये गये थे।

1.3.3.2 नगरीय क्षेत्र :नगरीय स्तर में जनपद के सभी नगरीय क्षेत्र सम्मिलित थे। यदि जनपद के नगरीय क्षेत्र की जनसंख्या जनगणना 2001 के अनुसार 10 लाख या अधिक थी तो उनमें से प्रत्येक एक भिन्न मूल स्तर गठित हुआ तथा शेष नगरीय क्षेत्र एक भिन्न मूल स्तर माना गया।

## 1.3.4 उप—स्तरीकरण (Sub-stratification):

1.3.4.1 ग्रामीण क्षेत्र: ढाँचा के अनुसार जनपद के ग्रामों को पहले कृषि के लिये जोते हुए क्षेत्र में सिंचित क्षेत्र के अनुपात के बढ़ते हुए क्रम में रखा गया। इसके बाद उप—स्तर 1 से 'r/2'की सीमा इस तरह से निर्धारित की गयी कि प्रत्येक उप—स्तर निर्धारित ढांचे के ग्राम समूहों से युक्त था और कम या अधिक समान कृषि के लिए तैयार क्षेत्र रखता था।

1.3.4.2 नगरीय क्षेत्र : दस लाख से अधिक जनसंख्या वाले नगरों के लिये उप—स्तरीकरण नहीं किया गया। अन्य के लिये प्रत्येक स्तर को 2 उप—स्तरों में निम्न रूप में विभाजित किया गया:—

उप-स्तर 1 : 2011 के जनसंख्या के अनुसार जनपद के 50,000 से कम जनसंख्या वाले

सभी नगर

उप-स्तर 2 : शेष 10 लाख से कम जनसंख्या वाले नगर

#### 1.3.5 कुल प्रतिदर्श आकार (Total sample size):

राज्य हेतु कुल 974 प्रतिदर्श इकाइयों का चयन किया गया था। जिनमें 618 इकाइयाँ ग्रामीण तथा 356 इकाइयाँ नगरीय क्षेत्र हेतु चयनित की गयी। ग्रामीण क्षेत्र हेतु चयनित कुल 618 प्रथम चरण इकाईयों के सापेक्ष 616 प्रथम चरण ईकाइ का सर्वेक्षण किया गया, जबकि 1 प्रथम चरण इकाई 'गैर—आबाद' तथा 1 'जीरो केस' थी।

#### 1.3.6 ग्रामीण तथा नगरीय क्षेत्र को प्रतिदर्शों का आवंटन :

प्रतिदर्शों (samples) का आवंटन जनगणना 2011 के अनुसार नगरीय क्षेत्र पर दोगुना भार देते हुए इस प्रकार किया गया कि ग्रामीण तथा नगरीय क्षेत्र हेतु न्यूनतम 8 प्रथम चरण इकाईयां आवंटित हों।

#### 1.3.8 स्तरों / उप-स्तरों का आवंटन :

1.3.8.1 ग्रामीण : ग्रामीण क्षेत्र में प्रत्येक उप-स्तर के लिये आवंटन 2 रहा।

1.3.8.2 नगरीय : उप—स्तर में प्रथम चरण इकाईयों की संख्या के अनुपात में दो उप—स्तरों के बीच आवंटन को बाँटा गया। प्रत्येक उप—स्तर के लिये न्यूनतम आवंटन 2 रहा।

## 1.3.9 प्रथम चरण इकाईयों का चयन (Selection of FSUs)

ग्रामीण क्षेत्र हेतु प्रत्येक स्तर/उप—स्तर से प्रतिदर्श ग्रामों की आवश्यक संख्या का चयन प्रतिस्थापन बगैर सरल यादृच्छिक प्रतिचयन (Simple Random Sampling Without Replacement) द्वारा किया गया। नगरीय क्षेत्र के लिये यूएफएस फेज 2007—12 का उपयोग सभी नगरों एवं महानगरों के लिये किया गया तथा प्रत्येक स्तर/उप—स्तर से प्रथम चरण इकाई प्रतिस्थापन बगैर सरल यादृच्छिक प्रतिचयन (SRSWOR) द्वारा किया गया। ग्रामीण एवं नगरीय दोनों प्रतिदर्शों का आहरण दो स्वतंत्र उप—प्रतिदर्शों के रूप में किया गया तथा समान संख्या में प्रतिदर्शों का आवंटन दो उपावृत्तियों के बीच में से किया गया।

#### 1.3.10 खेड़ा समूहों / उपखण्डों / परिवारों का गठन तथा उनका चयन :

प्रतिदर्श प्रथम चरण इकाई की अनुमानित वर्तमान जनसंख्या के अनुसार बड़े ग्रामों / नगरीय खण्डों को एक निश्चित संख्या (D) में विभाजित किया गया, जिसे खेड़ा समूह / उप खण्ड कहा गया। खेडा समह / उप—खण्डों की संख्या को निम्न प्रकार से निर्धारित किया गया:

प्रतिदर्श प्रथम चरण इकाई की लगभग वर्तमान जनसंख्या	गठित किये जाने वाले खेड़ा समूह/उप खण्डों की संख्या
1200 से कम	1
1200 से 1799	3

प्रतिदर्श प्रथम चरण इकाई की लगभग	गठित किये जाने वाले खेड़ा समूह/उप
वर्तमान जनसंख्या	खण्डों की संख्या
1800 से 2399	4
2400 से 2999	5
3000 से 3599	6
इसी प्रकार आगे	

प्रतिदर्श प्रथम चरण इकाई में खेड़ा—समूहों / उप—खण्डों का गठन न्यूनाधिक बराबर जनसंख्या के अनुसार किया गया।

# 1.4 द्वितीय चरण स्तरों (Second stage stratum) का गठन एवं परिवारों का आवंटन :

अनुसूची 18.2(ऋण एवं निवेश) के लिये ग्रामीण एवं नगरीय दोनों क्षेत्रों में तीन द्वितीय चरण स्तर बनाये गये। द्वितीय चरण स्तर 1, 2 तथा 3 के अन्तर्गत कमश 6, 4 तथा 4 प्रतिदर्श परिवारों का चयन किया गया। खेड़ा समूह/उप—खण्ड निर्माण के मामले में प्रत्येक खेड़ा मे प्रत्येक द्वितीय चरण स्तर से 3, 2 तथा 2 परिवार का चयन किया गया। जिसका विवरण निम्नवत् है:—

द्वितीय चरण स्तर	सर्वेक्षित होने वाले प्रतिदर्श परिवारों की संख्या			
संख्या	ग्रामीण	नगरीय		
1	6	6		
2	4	4		
3	4	4		

प्रतिदर्श परिवारों का प्रत्येक द्वि.च.स्त. से चयन प्रतिस्थापन बगैर सरल यादृच्छिक प्रतिचयन (SRSWOR)द्वारा किया गया।

## 1.5 संकल्पनाएँ एवं परिभाषाएँ (Concepts and definitions)

- 1.5.1 मकानः प्रत्येक संरचना, तम्बू, शरणस्थल आदि एक मकान था भले ही उसका उपयोग किसी रूप में— आवासीय, गैर आवासीय, दोनों तथा खाली के रूप में हो रहा था।
- 1.5.2. परिवारः सामान्यतया साथ में रहने वाले और एक ही रसोई से भोजन प्राप्त करने वाले व्यक्तियों का एक समूह एक परिवार माना गया था। एक परिवार के सदस्यों के बीच खून का रिश्ता हो भी सकता था और नहीं भी।

एक परिवार में सामान्यतया रहने वाले सदस्यों की संख्या उस परिवार का आकार माना गया था। इसमें अस्थाई रूप से बाहर गये व्यक्ति सिम्मिलित किये गये थे, परन्तु अस्थायी रूप से आये मुलाकाती और मेहमान सिम्मिलित नहीं किये गये थे। परिवार के मुखिया के कथनानुसार ही परिवार का आकार निर्धारित किया गया था।

1.5.3 परिवार का आकारः एक परिवार में सामान्यतया रहने वाले सदस्यों की संख्या उस परिवार का आकार माना गया।

1.5.4 परिवार प्ररूप :परिवार के प्ररूप का निर्धारण सर्वेक्षण तिथि से पिछले 365 दिनों की अविध में परिवार के रहन सहन एवं आय के स्रोतों के आधार पर किया जाता है। इस उद्देश्य के लिये केवल आर्थिक कार्यकलापों से परिवार की आय (शुद्ध आय) पर विचार किया जाता है। ग्रामीण तथा नगरीय क्षेत्र के लिये परिवार प्ररूप का विवरण निम्नवत् है :— 1.5.4.1 ग्रामीण :

- 1. कृषि में स्व-नियोजित
- 2. गैर-कृषि में स्व-नियोजित
- 3. नियमित मजदूरी / वेतन भोगी
- 4. कृषि में आकरिमक श्रमिक
- 5. गैर-कृषि में आकरिमक श्रमिक
- 6. अन्य

#### 1.5.4.2 नगरीय :

- 1. स्व-नियोजित
- 2. नियमित मजदूरी / वेतन भोगी
- 3. आकस्मिक श्रमिक
- 4. अन्य

#### 1.5.5 आर्थिक कार्यकलाप (Economic Activity):

कोई भी कार्यकलाप जिससे ऐसी वस्तुओं और सेवाओं का उत्पादन होता है जो राष्ट्रीय उत्पाद में अभिवृद्धि करते हैं, को आर्थिक कार्यकलाप माना गया है। आर्थिक कार्यकलाप के दो भाग हैं— (1) बाजारी कार्यकलाप तथा

(2) गैर बाजारी कार्यकलाप

बाजारी कार्यकलाप वह है जिसमें कार्यकलाप करने वाले के लिए पारिश्रमिक शामिल होता है। अर्थात् वेतन या लाभ के लिए किया गया कार्यकलाप। इनमें बाजार के लिए उत्पादित वस्तुएं और सेवाएं, सरकारी सेवाओं आदि सहित शामिल हैं। गैर—बाजार कार्यकलाप में स्व—उपभोग हेतु मूल—पण्यों (main cereals) का उत्पादन और अचल परिसम्पत्तियों के स्व—कार्यरत उत्पादन शामिल है।

आर्थिक कार्यकलापों के सम्पूर्ण वर्णक्रम को जैसा कि राष्ट्रीय लेखा की संयुक्त राष्ट्र पद्धित में परिभाषित किया गया है, राष्ट्रीय प्रतिदर्श सर्वेक्षण के रोजगारी एवं बेरोजगारी सर्वेक्षणों में अपनायी गयी परिभाषा में शामिल नहीं किया गया है। उपरोक्त पहली पद्धित में अन्य चीजों के साथ मूल उत्पादों के स्वकार्यरत संसाधन जैसे कार्यकलाप शामिल हैं, जबिक रा.प्र.स. सर्वेक्षणों में स्व उपभोग के लिए मूल उत्पादों के किये गये संसाधन को आर्थिक कार्यकलाप नहीं माना जाता है। रा.प्र.स. सर्वेक्षण में स्वयं उपभोग के लिए मूल वस्तुओं के उत्पादन से सम्बन्धित कार्यकलापों को केवल कृषि क्षेत्र तक सीमित रखा गया है और इसमें खनन तथा उत्खनन क्षेत्र के कार्यकलाप शामिल नहीं किये जाते हैं।

पूर्व की आवृत्तियों की भांति वैश्यावृत्ति, भीख मांगना, तस्करी आदि कार्यकलापों को परम्परानुसार आर्थिक कार्यकलाप नहीं माना गया था। भले ही उनसे अर्जन हुआ हो।

#### 1.5.6 कार्यकलाप स्तर (Activity Status)

यह कार्यकलाप की वह स्थिति है, जिसमें एक व्यक्ति संदर्भ अवधि के दौरान आर्थिक और गैर—आर्थिक कार्यकलाप में लगा हुआ पाया जाता है। उक्त के अनुसार एक व्यक्ति संदर्भ अवधि के दौरान निम्नांकित तीन स्थितियों में से किसी एक में या उनके मिश्रण में लगा हुआ होगा—

- (i) आर्थिक कार्यकलाप में कार्यरत है या कार्यरत रहा है।
- (ii) आर्थिक कार्यकलाप से जुड़ा नहीं रहा पर या तो काम प्राप्त करने के लिए प्रयास कर रहा है या कार्य मिलने पर करने को तैयार है। और
- (iii) किसी कार्यकलाप से जुड़ा नहीं रहा और न ही कार्यकलाप के लिए उपलब्ध है।

उपर्युक्त (i) व (ii) में उल्लिखित कार्यकलाप स्तर श्रमबल में रहने से सम्बन्धित है और (iii) का सम्बन्ध श्रमबल में नहीं रहने से है। श्रमिक बल कार्यकलाप स्तरों में से (i) रोजगार से और (ii) बेरोजगारी से सम्बन्धित है।विभिन्न कार्यकलाप स्तरों के अन्तर्गत आने वाले प्रमुख कार्यकलापों को निम्नांकित श्रेणियों में वर्गीकृत किया गया है—

## (i) आर्थिक कार्यकलाप में कार्यरत अथवा लगे रहने की स्थिति (नियोजित)

- (अ) एक स्वकार्यरत कामगार के रूप में पारिवारिक उद्यम में कार्य किया
- (ब) पारिवारिक उद्यम में एक नियोक्ता के रूप में कार्य किया
- (स) पारिवारिक उद्यम में एक सहायक के रूप में कार्य किया (बिना पारिश्रमिक पारिवारिक उद्यम में कार्यरत)
- (द) नियमित वैतनिक / मजदूर कर्मचारी के रूप में कार्य किया
- (य) सार्वजनिक निमार्णकार्य में एक अनियत मजदूर के रूप में कार्य किया
- (र) अन्य प्रकार के कार्यों में अनियत मजदूर के रूप में कार्य किया
- (ल) रूग्णता के कारण कार्य नहीं किया, होंलाकि पारिवारिक उद्यम में कार्य था
- (व) अन्य कारणों से कार्य नहीं किया, हांलाकि पारिवारिक उद्यम में कार्य था
- (स) रूग्णता के कारण कार्य नहीं किया, पर नियमित वैतनिक / मजदूरी पर नियोजित था
- (फ) अन्य कारणों से कार्य नहीं किया, पर नियमित वैतनिक / मजदूरी पर नियोजित था

## (ii) कार्यरत नहीं रहा, पर काम की तलाश में या काम के लिए उपलब्ध रहा (बेरोजगार)

- (अ) कार्य की तलाश की
- (ब) तलाश नहीं की पर कार्य हेतु उपलब्ध रहा

#### (iii) कार्यरत नहीं रहा और न ही कार्य के लिए उपलब्ध (श्रम शक्ति में नहीं)

- (क) शैक्षणिक संस्थान में उपस्थित रहा
- (ख) घरेलू कार्य करता रहा
- (ग) घरेलू कार्य में लगा रहा और पारिवारिक उपयोग हेतु वस्तुओं के निःशुल्क संग्रहण (सब्जियां, कन्द मूल, जलाऊ लकड़ी, जानवरों का चारा, आदि), सिलाई, कढ़ाई, बुनाई आदि में कार्यरत रहा
- (घ) किराया, पेंशन, प्रेषित धन आदि का प्राप्तकर्ता

- (च) विकलांगता के कारण कार्य करने में असमर्थ
- (छ) अन्य (भिखारी, वेश्या आदिसहित)
- (ज) रूग्णता के कारण कार्य नहीं (केवल अनियत मजदूरों के लिए)

#### 1.5.7 कामगार (नियोजित) (Workers(Employed)):

वे व्यक्ति कामगार माने जाते हैं जो किसी आर्थिक कार्यकलाप में लगे हों या जो किसी कार्यकलाप से सम्बद्ध होने के बावजूद रूग्णता, चोट या अन्य शारीरिक असमर्थता, खराब मौसम, उत्सव सामाजिक या धार्मिक समारोह या अन्य आकरिमक स्थिति जिसमें अस्थायी अनुपस्थिति आवश्यक हो, कारणों से अपने कार्य से अनुपस्थित रहा हो। पारिवारिक कृषि या गैर—कृषि आर्थिक कार्यकलाप में सहयोग करने वाले अवैतनिक सहायक को एक कामगार माना जा सकता है। सभी कामगारों को विस्तृत कार्यकलाप श्रेणी "कार्यरत या आर्थिक कार्यकलाप से जुड़ा रहा" के अन्तर्गत आने वाले विस्तृत कार्यकलाप स्तरों में से एक स्तर दिया जाएगा।

#### 1.5.8 स्वनियोजित (Self Employed):

वे व्यक्ति जो अपना स्वयं का कृषि या गैर—कृषि उद्यम चलाते हों या जो किसी धंधे या स्व—कार्यरत व्यवसाय में स्वतंत्र रूप से या एक या कुछ साझेदारों के साथ सम्बद्ध हों, वे पारिवारिक उद्यम में स्व—नियोजित हैं। स्व—नियोजित की आवश्यक विशेषता यह है कि उन्हें अपना संकार्य करने के लिए स्वायत्तता (अर्थात् उत्पादन कैसे, कहाँ और कब किया जाये) और आर्थिक स्वतंत्रता (अर्थात् बाजार, संचालन का पैमाना और धन) प्राप्त होती है। उनके द्वारा प्राप्त किए गए शुल्क या पारिश्रमिक में दो भाग होते हैं— उनके श्रम का हिस्सा और उद्यम का लाभ। स्वनियोजित व्यक्तियों को आगे निम्नलिखित तीन वर्गों में वर्गीकृत किया जा सकता है:

## (i) स्व-कार्यरत कामगारः

ये स्व—नियोजित व्यक्ति हैं जो अपना उद्यम स्वकार्यरत रूप से या किसी एक या कुछ साझीदारों के साथ मिलकर चलाते हैं और जिन्होंने संदर्भ अवधि के दौरान कुल मिलाकर अपना उद्यम भाड़े के मजदूरों के बिना चलाया हो। तथापि, उनके पास उद्यम के कार्यकलाप में सहयोग के लिए अवैतनिक सहायक हो सकते हैं।

#### (ii) नियोक्ताः

वे स्व-नियोजित व्यक्ति जो स्व-कार्यरत या एक अथवा कुछ साझीदारों के साथ अपना कार्य करते हैं और अपना उद्यम मजदूरों को भाड़े पर लेकर चलाते हैं, वे नियोक्ता कहलाते हैं।

#### (iii) पारिवारिक उद्यम में सहायक (हेल्पर):

सहायक स्व-नियोजित व्यक्तियों की एक श्रेणी है जो अपने आपको अपने स्वयं के पारिवारिक उद्यम में सम्बद्ध रखते हैं, अपना कार्य पूर्णकालिक या अंशकालिक तौर पर करते हैं और किये गये कार्य के बदले में कोई नियमित वेतन या पारिश्रमिक प्राप्त नहीं

करते हैं। वे पारिवारिक उद्यम को स्वयं नहीं चलाते परन्तु उद्यम चलाने में उसी परिवार के अन्य सम्बद्ध व्यक्ति की मदद करते हैं।

ऐसे कामगार जो अपनी पसन्द के स्थान, अर्थात् उन्हें नियोजित करने वाले या उनके उत्पादों को बेचने वाले अधिष्ठान के बाहर कार्य करते हैं, ऐसे कामगारों के लिए 'गृह—कामगार', 'गृह—आधारित कामगार' और 'बाहरी कामगार' का सम्बोधन किया जाता है। इस सर्वेक्षण के उद्देश्य से ऐसे सभी कामगारों को गृह—कामगार से सम्बोधित किया गया और उन्हें स्व—नियोजित के रूप में श्रेणीबद्ध किया गया। गृह—कामगार को अपना कार्य करने के लिए स्वायत्ता का कुछ अंश और आर्थिक स्वतत्रंता प्राप्त होती है और उनके कार्यों का प्रत्यक्ष पर्यवेक्षण नहीं होता जैसा कि कर्मचारियों के मामले में होता है। अन्य स्व—नियोजित के समान इन कामगारों को कुछ लागतें उठानी पड़ती हैं, जैसे वे जहां कार्य करते हैं उन भवनों का वास्तविक या आरोपित किराया, गरम करने, प्रकाश और पावर, भण्डारण और परिवहन पर किये गये व्यय। इसके द्वारा यह ज्ञात होता है कि इनके पास उत्पादन के कुछ प्रत्यक्ष या अप्रत्यक्ष साधन होते हैं। यहां स्मरणीय है कि उत्पादन के लिए कर्मचारियों को ऐसे निवेशों की आवश्यकता नहीं होती है।

- 1.5.9 परिसम्पित्तयाँ: परिवार के स्वामित्व की वे सभी वस्तुएं परिसम्पित्तयां, जिनका मुद्रा में कुछ मूल्य हो, जैसे भूमि, भवन, पशु, कृषि मशीनें तथा औजार, गैर—कृषि व्यापारिक उपकरण, टिकाऊ पारिवारिक सामान, नकद या वस्तु रूप में दिये गये ऋण के बदले प्राप्त राशि, कम्पनी, सहकारी सोसाइटी, बैंक आदि के शेयर, राष्ट्रीय बचत प्रमाण पत्र एवं अन्य, कम्पनियों, बैंकों, डाकघरों और व्यक्तियों के पास जमा की गयी राशि इत्यादि सम्मिलित हैं। तथापि, खेतों में खड़ी फसल तथा परिवार द्वारा स्टॉक में रेख गये माल को इस सर्वेक्षण हेतु परिसम्पित्त नहीं माना गया।
- 1.5.10 पूँजीगत व्ययः अचल पूँजी का निर्माण नई खरीद, स्वयं के उपयोग के लिये निर्माण तथा पुनः उत्पादन में सहायता के लिये भौतिक सम्पत्तियों में सुधरा द्वारा होता है। इस प्रकार भूमि विकास कार्य पर, कृषि तथा गैर—कृषि व्यापार में काम आने वाली अचल परिसम्पत्ति पर तथा आवासीय भवन पर किया गया व्यय पूँजी व्यय माना गया। व्यय की इन मदों के अतिरिक्त भूमि, भूमि अधिकारी तथा पशुधन की खरीद पर किये गये व्यय को भी लेखा में सम्मिलित किया गया।
- 1.5.11 कृषि व्यापारः कृषि व्यापार के अन्तर्गत पारिवारिक आर्थिक कार्यकलाप आते हैं, जैसे वृक्षारोपण तथा फलोद्यान। फसलों की कृषि सिहत खेती करना, तथा कृषि उत्पादों का संसाधन जैसे धान की भूसी निकालना तथा गुड़ तैयार करना। यद्यपि गुड़ तैयार करना एक विनिर्माण कार्यकलाप है फिर भी इस सर्वेक्षण के लिये इसे कृषि व्यापार माना गया।
- 1.5.12 गैर—कृषि व्यापारः गैर—कृषि व्यापार के अन्तर्गत कृषि व्यापार के अन्तर्गत आने वाले कार्यकलापों को छोड़कर अन्य सभी पारिवारिक आर्थिक कार्यकलाप आते हैं। इसमें विनिर्माण, खनन तथा उत्खनन, व्यापार, होटल तथा रेस्तरां, परिवहन, निर्माण कार्य, मरम्मत तथा अन्य सेवायें सम्मिलत हैं।

- 1.5.13 बड़ी मरम्मत/बढ़ोत्तरी तथा बदवाल/सुधारः मशीनरी, उपस्कर, संरचना या अन्य अचल परिसम्पित्तयों के उपयोग के सम्भावित जीवन काल तथा उनके द्वारा प्रदान की जाने वाली सेवा की उत्पादकता या गुणवत्ता या मात्रा में पर्याप्त वृद्धि करने वाली बड़ी परिवर्तनों की लागत इसमें सम्मिलित की गयी।
- 1.5.14 सामान्य मरम्मत एवं रखरखावः इसके अन्तर्गत अचल परिसम्पत्तियों को पूर्ण कार्यशील रखने के लिये आवश्यक आवर्ती प्रकृति की लागत सम्मिलित होती हैं। अचल परिसम्पत्ति के पुर्जी तथा जुड़नारों को बदलना जो कि छोटी अवधि तक चलते हैं।
- 1.5.15 देयताः दूसरों द्वारा परिवार के विरूद्ध रखे गये सभी दावे परिवार की देयता मानी गयी। इस प्रकार परिवार द्वारा दूसरों को वापस करने योग्य सभी ऋण (नगद अथवा जिन्स ऋण) परिवार की देयता मानी गयी।
- 1.5.15.1 नकद ऋणः नकद में प्राप्त सभी ऋण देय नकद ऋण माने गये, भले ही उनका भुगतान नकद या जिन्स में किया जाना हो।
- 1.5.15.2 जिन्स ऋणः जिन्स के रूप में लिये गये सभी ऋण (किराया—खरीद को छोड़कर) जिन्स ऋण माने गये।
- 1.5.15 किसान क्रेडिट कार्ड: किसानों को उनके भू—जोत के आधार पर बैंकों द्वारा किसान क्रेडिट कार्ड दिये जाते हैं, जिससे वे उनका उपयोग कृषि आगतों, जैसे बीज, उर्वरक, कीटनाशक इत्यादि की खरीद पर कर सकें।
- 1.5.16 वित्तीय कम्पनीः एक वित्तीय कम्पनी वह है जो (क) कम्पनी अधिनियम के अन्तर्गत एक कम्पनी हो (ख) वित्तीय कार्यकलाप में संलग्न हो तथा (ग) जिसका प्रमुख व्यापार कृषि, औद्योगिक या व्यापारिक कार्यकलाप या स्थावन सम्पदा व्यापार न हो। इनका वर्गीकरण उनके प्रमुख व्यापार के आधार पर निम्न श्रेणियों में किया गयाः—
  - 1. इक्विपमेंट लीजिंग कम्पनी
  - 2. उधार खरीद वित्तीय कम्पनी
  - 3. ऋण कम्पनी
  - 4. निवेश कम्पनी
  - 5. पारस्परिक लाभ निधि कम्पनी
  - विविध गैर—बैंकिंग कम्पनी
  - 7. अवशिष्ट गैर-बैंकिंग कम्पनी
  - आवास वित्त कम्पनी
  - 9. व्यवसायिक कम्पनी
- 1.5.17 वित्तीय संस्थानः अर्थव्यवस्था की वित्तीय प्रणाली में वित्तीय संस्थानों की महत्वपूर्ण भूमिका है। वे मध्यम तथा दीर्घ अविध के वित्तीय आवश्यकताओं के साथ—साथ अर्थव्यवस्था के विभिन्न क्षेत्रों द्वारा कार्यकारी पूँजी की आवश्यकता को भी पूरा करते हैं। वित्तीय संस्थानों का वर्गीकरण मुख्य रूप से अखिल भारतीय वित्तीय संस्थान, राज्य स्तरीय संस्थान तथा अन्य संस्थानों के रूप कें किया जा सकता है।

- (क) अखिल भारतीय वित्तीय संस्थानः इनमें आई.डी.बी.आई बैंक, आई.एफ.सी.आई लि., आई.सी.आई.सी.आई लि., आई.आई.बी.आई, सिडबी, एन.एच.बी., एन.ए.बी.ए.आर.डी., एक्सिम बैंक, टी.एफ.सी.आई, आई.डी.एफ.सी, यू.टी.आई, एल.आई.सी तथा जी.आई.सी सम्मिलित हैं।
- (ख) राज्य स्तरीय संस्थानः इनमें राज्य वित्त निगम, राज्य औद्योगिक विकास निगम इत्यादि सम्मिलित हैं।
- (ग) अन्य संस्थानः इनमें एक्पोर्ट क्रेडिट गारंटी कारपोरेशन ऑफ इण्डिया, डिपोजिट इन्स्योरेंश एंड क्रेडिट गारंटी कारपोरेशन आदि आते हैं।
- 1.5.18 गैर—वित्तीय कम्पनीः भारतीय औद्योगिक विकास बैंक अधिनियम में दी गयी व्याख्या के अनुसार एक औद्योगिक संस्था या एक कम्पनी है जिसका मुख्य कार्यकलाप कृषि प्रचालन या वस्तुओं तथा सेवाओं या स्थावर सम्पदा में व्यापार करना है तथा जिसका वर्गीकरण वित्तीय या विविध या अविशष्ट गैर—बैंकिंग कम्पनी के रूप में नहीं किया जाता है।
- 1.5.19 माइक्रोफाइनेन्सः गरीब परिवारों एवं सूक्ष्म उद्यमों की संस्थागत साख के एक महत्वपूर्ण स्नोत के रूप में माइक्रोफाइनेन्स की महत्वपूर्ण भूमिका होती है। इसके अन्तर्गत प्रायः छोटे—छोटे समूह बनाकर एक फण्ड एकत्र किया जाता है और सभी सदस्यों को उनकी आवश्यकतानुसार ऋण वितरण किया जाता है।

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# अध्याय—द्वितीय संगणन विधि

किसीभीवैशेष्य काग्रामीण / नगरीय क्षेत्र कामानप्राप्तकरने के लिए निम्नसंगणनविधि अपनायीगयी:—

#### 2.1 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

 $D^* = 0$  if D = 1

= (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 sub-block 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.

2.2 Formulae for Estimation of Aggregates for a particular sub-sample and stratum xsub-stratum in Rural / Urban sector:

#### 2.2.1 Schedules 18.2:

(i) For j-th second stage stratum:

$$\hat{Y}_{j} = \frac{N}{n_{j}} \sum_{i=1}^{n_{j}} \left[ \frac{H_{i1j}}{h_{i1j}} \sum_{k=1}^{h_{i1j}} y_{i1jk} + D_{i}^{*} \times \frac{H_{i2j}}{h_{i2j}} \sum_{k=1}^{h_{i2j}} y_{i2jk} \right]$$

(ii) For all second-stage strata combined:

$$\hat{Y} = \sum_{j} \hat{Y}_{j}$$

$$j = 1, 2 \text{ or } 3;$$

**2.2.2** 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 will be first multiplied by the percentage share of land of the sample household(s) and then the higher estimates will be built up.

#### 2.3 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:

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

#### 2.4 Overall Estimate for Aggregates for a stratum:

Overall estimate for a stratum ( $\hat{Y}_s$ ) will be obtained as

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

#### 2.5 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.

#### 2.6 Estimates of Ratios:

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

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

$$\hat{R} = \frac{\hat{Y}}{\hat{X}}$$

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

2.7.1 Foraggregate 
$$\hat{Y}: V\hat{a}r(\hat{Y}) = \sum_{s} V\hat{a}r(\hat{Y}_{s}) = \sum_{s} \sum_{t} V\hat{a}r(\hat{Y}_{st})$$
 where  $V\hat{a}r(\hat{Y}_{st})$  is

given by

 $Va\hat{r}(\hat{Y}_{st}) = \frac{1}{4}(\hat{Y}_{st1} - \hat{Y}_{st2})^2$ , 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'.

#### 2.7.2 For ratio $\hat{R}$ :

$$\hat{MSE}(\hat{R}) = \sum_{s} \sum_{t} \hat{MSE}_{st}(\hat{R})$$
 where  $\hat{MSE}_{st}(\hat{R})$  is given by

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

#### 2.7.3 Estimates of Relative Standard Error (RSE):

$$R\hat{S}E(\hat{Y}) = \frac{\sqrt{V\hat{a}r(\hat{Y})}}{\hat{Y}} \times 100$$

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

#### 2.3 Multipliers:

Two sets of multipliers may be generated:

- (i) For visit 1 only
- (ii) For visit 2 only

Hence, household multiplier will be equal to:

- (i) visit 1 multiplier for all estimation based only on the visit 1 households
- (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.

The formulae for multipliers at stratum/sub-stratum/second-stage stratum for a sub-sample are given below:

sch type	sector	formula for multipliers				
sen type	sector	hg / sb 1	hg/sb2			
18.2	Rural/ Urban	$\frac{N_{st}}{n_{stmj}} \times \frac{H_{stmi1j}}{h_{stmi1j}}$	$\frac{N_{st}}{n_{stmj}} \times D_{stmi}^* \times \frac{H_{stmi2j}}{h_{stmi2j}}$			
		(j = 1, 2, 3)				

- Note: (i) For estimating any characteristic for any domain not specifically considered in sample design, indicator variable may be used.
  - (ii) Multipliers have to be 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 will be only one multiplier for the village.

#### 2.4. Treatment for zero cases, casualty cases etc.:

- 2.4.1 While counting the number of FSUs surveyed ( $n_{stm}$ ) in a stratum x sub-stratum, all the FSUs with survey codes 1 to 6 in schedule 0.0 will be considered. In addition, if no SSU is available in the frame for a particular schedule then also that FSU will be treated as surveyed in respect of that schedule. However, if the SSUs of a particular schedule type are available in the frame of the FSU but none of these could be surveyed then that FSU has to be treated as casualty and it will not be treated as surveyed in respect of that schedule.
- 2.4.2 *Casualty cases*: FSUs with survey code 7 as per schedule 0.0 are treated as casualties. In addition to this, an FSU, although surveyed, may have to be treated as casualty for a particular schedule type and a particular *second stage stratum* as given in the following para:
- 2.4.2.1 FSUs with survey codes 1 or 4 as per schedule 0.0 having number of households in the frame of j-th second stage stratum greater than 0 but number of households surveyed according to data file, considering both hg/sb together, as nil (i.e.  $H_{i1j} + H_{i2j} > 0$  but  $h_{i1j} + h_{i2j} = 0$ ) will be taken as casualties for j-th second stage stratum.

All the FSUs with survey codes 1 to 6 as per schedule 0.0 minus the number of casualties as identified above will be taken as the number of surveyed FSUs  $(n_{stmj})$  for that (stratum x substratum)  $\times$  (second stage stratum).

When casualty for j-th second stage stratum occurs for a particular hg/sb but not for the other hg/sb, the FSU will not be treated as casualty but some adjustments in the value of H for the other hg/sb will be done as follows:

- (i) Suppose for hg/sb 1,  $H_{i1j} > 0$  but  $h_{i1j} = 0$  while for hg/sb 2,  $H_{i2j} > 0$  and  $h_{i2j} > 0$ . In that case  $D_i^* \times H_{i2j}$  will be replaced by  $(H_{i1j} + D_i^* \times H_{i2j})$  in the formula for multiplier of hg/sb 2.
- (ii) Suppose for hg/sb 1,  $H_{i1j}>0$  and  $h_{i1j}>0$  while for hg/sb 2,  $H_{i2j}>0$  but  $h_{i2j}=0$ . In that case  $H_{i1j}$  will be replaced by  $(H_{i1j} + D_i^* \times H_{i2j})$  in the formula for multiplier of hg/sb 1. It may be noted that  $n_{\text{stmj}}$  would be same for hg/sb 1 & 2 of an FSU.

# 2.5. Treatment in cases of void second-stage strata/sub-strata/strata/NSS region at FSU or household level

- 2.5.1 A stratum/sub-stratum may be void because of the casualty of all the FSUs belonging to the stratum/sub-stratum. This may occur in one sub-sample or in both the sub-samples. If it relates to only one sub-sample, then estimate for the void stratum/sub-stratum may be replaced with the estimate as obtained from the other sub-sample for the same stratum/sub-stratum.
- 2.5.2 When a stratum/sub-stratum is void in both the sub-samples, the following procedure is recommended:

Case(I): Stratum/Sub-stratum void cases at FSU levels (i.e. all FSUs having survey code 7):

- (i) If a rural sub-stratum is void then it may be merged with the other sub-stratum of the stratum.
- (ii) If a rural/urban stratum (district) is void due to all FSUs being casualty, it may be excluded from the coverage of the survey. The state level estimates will be based on the estimates of districts for which estimates are available and remarks to that effect may be added in appropriate places.

Case (II): Stratum/Sub-stratum void case at second stage stratum level (i.e. all the FSUs are casualties for a particular second stage stratum):

An FSU may be a casualty for a particular *second stage stratum* although survey code is not 7. If all the FSUs of a sub-stratum become casualties in this manner for a particular *second stage stratum*, the sub-stratum will become void. In such cases, sub-strata will be merged with other sub-strata for all the second stage strata as in *Case (I) above*.

However, if whole district/stratum becomes void in this manner for a particular second stage stratum, adjustment for this type of stratum void case may be done according to the following guidelines.

The adjustment will be made involving other strata (within NSS region) of the State/U.T. Suppose A, B, C and D are the four strata in the State/UT/Region and stratum C is void for j-thsecond stage stratum. If  $\hat{Y}_{aj}$ ,  $\hat{Y}_{bj}$  and  $\hat{Y}_{dj}$  are the aggregate estimates for the strata/sub-strata A, B and D respectively, then the estimate  $\hat{Y}_{cj}$  for

stratum C may be obtained as  $\left(\frac{\hat{Y}_{aj} + \hat{Y}_{bj} + \hat{Y}_{dj}}{Z_a + Z_b + Z_d} \times Z_c\right)$  where  $Z_a$ ,  $Z_b$ ,  $Z_c$  and  $Z_d$  are the sizes of strata A, B, C and D respectively.

#### 2.6. Reference to the values of N<sub>s</sub>, n<sub>st</sub>, n<sub>s</sub>, D<sub>sti</sub>, D\*<sub>sti</sub>, D<sub>si</sub>, D\*<sub>si</sub>, H<sub>sti1j</sub>, h<sub>sti1j</sub>, H<sub>sti2j</sub>, h<sub>sti2j</sub>.

- (a) Value of  $N_{st}$  and allotted  $n_{st}$  for the whole round are given in appendix Table 2 for rural sector and in Table 3 for urban sector.
- (b)  $\mathbf{n}_{st}$  should not be taken from the tables. The values of  $\mathbf{n}_{stm}$  for each sub-sample are to be obtained following the guidelines given in para 6 above. It includes uninhibited and zero cases but excludes casualty cases.
- (c) Value of  $\mathbf{D}_{sti}$  is to be taken from item 16 of block 1, sch 0.0.  $\mathbf{D}_{sti}^*$  is to be calculated from the value of  $\mathbf{D}_{sti}$ .
- (d) Values of **H**<sub>sti1j</sub>, **H**<sub>sti2j</sub>are to be taken from col.(5), block 6 of sch 0.0 for respective hg/sb and second-stage stratum.
- (e) The value of  $\mathbf{h}_{sti1j}$  and  $\mathbf{h}_{sti2j}$ should not be taken from col (9), block 6 of Sch. 0.0. The figures should be obtained by counting the number of households in the data file excluding the casualty households.



# अध्याय—तृतीय सर्वेक्षण के मुख्य निष्कर्ष

#### 3.0 परिचय

रा०प्र०स० के 70वें दौर में ''अखिल भारतीय ऋण एवं निवेश सर्वेक्षण (अ०भा०रि०नि०स०)'' किया गया जिसका उद्देश्य नामतः परिसम्पत्तियाँ, ऋणग्रस्तता की घटनाएं, पूँजी गठन एवं अन्य सूचकों की परिमाणात्मक सूचनायें प्राप्त करने के साथ ग्रामीण व शहरी अर्थव्यवस्था की विशिष्ट सूचनायें प्राप्त करना था। इस सर्वेक्षण की समयावधि जनवरी 2013 से दिसम्बर 2013 थी। प्रतिदर्श परिवार के सूची से जो सूचना संग्रहित की गयी, वह दो गमनों में थी। परिवार के परिसम्पत्तियों की स्थिति एक नियत संदर्भ तिथि अर्थात् 30 जून 2012 के परिप्रेक्ष्य में केवल प्रथम गमन में सुनिश्चित की गयी। राज्य हेतु कुल 974 प्रतिदर्श इकाइयों का चयन किया गया था। जिनमें 618 इकाइयाँ ग्रामीण तथा 356 इकाइयाँ नगरीय क्षेत्र हेतु चयनित की गयी। ग्रामीण क्षेत्र हेतु चयनित कुल 618 प्रथम चरण इकाईयों के सापेक्ष 616 प्रथम चरण ईकाइ का सर्वेक्षण किया गया, जबिक 1 प्रथम चरण इकाई 'गैर—आबाद' तथा 1 'जीरो केस' थी। कुल 13573 परिवारों का सर्वेक्षण किया गया जिनमें से 8598 ग्रामीण तथा 4975 नगरीय क्षेत्र के परिवार थे।

इस सर्वेक्षण दौर में प्रत्येक परिवार से निम्नलिखित सूचनाएं संग्रहित की गयी :-

- 1. 30 जून, 2012 तक परिवार की भौतिक तथा वित्तीय परिसम्पत्तियाँ
- 2. प्रथम गमन में 30 जून, 2012 तक एवं द्वितीय गमन में 30 जून, 2013 तक परिवार की देनदारियाँ
- 3. परिवार द्वारा जुलाई, 2012 से जून, 2013 तक खर्च किये गये पूँजीगत व्यय की राशि—आवासीय भूखण्डों, मकानों या भवनों, फार्म व्यवसाय और गैर—फार्म व्यवसाय। प्रस्तुत रिपोर्ट चार भागों में विभाजित की गयी जिनमें
  - 1. 30 जून, 2012 तक ग्रामीण तथा नगरीय क्षेत्र के परिवारों की परिसम्पत्ति तथा देनदारियाँ
  - 2. 30 जून, 2012 तक ग्रामीण तथा नगरीय क्षेत्र के परिवारों पर ऋण
  - 3. सामाजिक समूह अनुसार ग्रामीण तथा नगरीय क्षेत्र के परिवार की परिसम्पत्ति तथा देनदारी
  - 4. जुलाई, 2012 से जून, 2013 तक ग्रामीण तथा नगरीय क्षेत्र के परिवारों द्वारा किये गये पूँजीगत व्यय की राशि

3.1 अनुमानित परिवारों की संख्या (सारिणी 1.2 व 3.2):

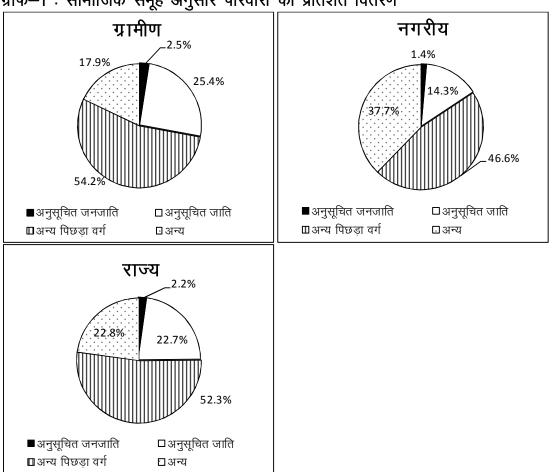
राज्य में 306.31 लाख परिवार अनुमानित हुए जिनमें ग्रामीण क्षेत्र में 230.68 लाख (75 प्रतिशत) तथा नगरीय क्षेत्र में 75.63 लाख (25 प्रतिशत) परिवार पाये गये। ग्रामीण क्षेत्र में 165.42 लाख (72 प्रतिशत) कृषक परिवार तथा 65.26 लाख (28 प्रतिशत) गैर—कृषक परिवार थे। नगरीय क्षेत्र में 28.89 लाख (38 प्रतिशत) स्व—िनयोजित परिवार तथा 46.74 लाख (62 प्रतिशत) अन्य परिवार थे। सामाजिक समूह अनुसार राज्य में 2.2 प्रतिशत परिवार अनुसूचित जनजाति वर्ग के थे। अनुसूचित जाति वर्ग के 22.7 प्रतिशत, अन्य पिछडा वर्ग के 52.3 प्रतिशत तथा अन्य के 22.8 प्रतिशत परिवार थे।

तालिका 1.0: सामाजिक समूह अनुसार परिवारों का प्रतिशत वितरण

सामाजिक समूह	परिवारों का प्रतिशत वितरण				
तानााजक समूह	ग्रामीण	नगरीय	राज्य		
(1)	(2)	(3)	(4)		
अनुसूचित जनजाति	2.5	1.4	2.2		
अनुसूचित जाति	25.4	14.3	22.7		
अन्य पिछड़ा वर्ग	54.2	46.6	52.3		
अन्य	17.9	37.7	22.8		
समस्त	100	100	100		

तालिका 1.0 से स्पष्ट है कि अनुसूचित जनजाति, अनुसूचित जाति व अन्य पिछड़ा वर्ग समूह के परिवार नगरीय क्षेत्र की अपेक्षा ग्रामीण क्षेत्र में अधिक थे।

ग्राफ-1: सामाजिक समूह अनुसार परिवारों का प्रतिशत वितरण



#### 3.2 परिसम्पत्तियाँ :

परिसम्पत्ति यथा भूमि, भवन, पशुधन, कृषि—मशीनरी, गैर कृषि उपष्कर तथा परिवहन उपष्कर को भौतिक परिसम्पत्ति तथा नकद एवं वस्तु ऋण प्राप्ति, शेयर तथा डिवेन्चर, जमा राशि आदि को वाणिज्यिक / वित्तीय परिसम्पत्ति माना गया है ।

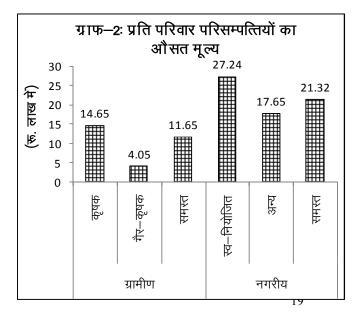
# 3.2.1 परिवार प्रकार अनुसार परिसम्पत्तियों का औसत मूल्य (रू.) (सारिणी-1.2)

परिवार के प्रकार को वृहद रूप में निम्न प्रकार से विभाजित किया गया है:-

- (क) ग्रामीण (1) कृषक परिवार 0.002 हेक्टेयर या उससे अधिक भूमि संचालित करने वाले परिवार
  - (2) गैर-कृषक परिवार मद 1 के अतिरिक्त सभी परिवार
- (ख) नगरीय (1) स्वनियोजित परिवार
  - (2) अन्य परिवार नियमित मजदूरी / वेतन अर्जक, आकस्मिक श्रमिक तथा अन्य परिवार

निम्न तालिका 1.1 में परिवार प्रकार अनुसार परिसम्पत्तियों का औसत मूल्य दिया गया है— तालिका 1.1: परिवार प्रकार अनुसार परिसम्पत्तियों का औसत मूल्य

4114141 1114 114 114 114		
परिवार प्रकार	प्रति परिवार परिसम्पत्तियों का औसत मूल्य (रू.)	
(1)	(2)	
	ग्रामीण	
कृषक		1465248
गैर-कृषक		405258
समस्त		1165389
	नगरीय	
स्व–नियोजित		2723901
अन्य		1765427
समस्त		2131518



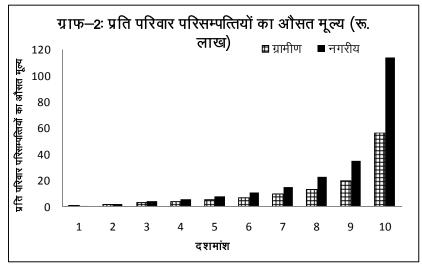
उक्त तालिका में ग्रामीण क्षेत्र के परिवारों के पास औसत रू. 11.65 लाख मूल्य की परिसम्पत्तियाँ पायी गयी जो नगरीय क्षेत्र के परिवारों की परिसम्पत्तियाँ से आधी (रू. 21. 31 लाख) अनुमानित हुई। ग्रामीण क्षेत्र में कृषक तथा गैर—कृषक परिवारों की परिसम्पत्तियों में लगभग 3 गुने से अधिक अन्तर देखने को मिला है। नगरीय क्षेत्र में स्व—नियोजित परिवारों के पास परिसम्पत्तियों का औसत मूल्य प्रति

3.2.3 परिसम्पत्ति धारित परिवारों का दशमांश वर्ग अनुसार प्रतिशत वितरण (सारिणी—1.2) परिवारों को उनकी परिसम्पत्ति के मूल्य के आधार पर दशमांश वर्ग में विभाजित किया गया है। निम्न तालिका 1.2 में परिसम्पत्ति धारित परिवारों का दशमांश अनुसार प्रति परिवार परिसम्पत्तियों का औसत मूल्य दिया गया है—

तालिका 1.2 : परिसम्पत्ति धारित परिवारों का दशमांश अनुसार प्रति परिवार परिसम्पत्तियों का औसत मूल्य

an onth aca				
परिसम्पत्ति धारित परिवारों का	प्रति परिवार परिसम्पत्तियों का औसत मूल्य (रू.)			
दशमांश वर्ग	ग्रामीण	नगरीय		
(1)	(2)	(3)		
1	74619	14446		
2	159598	178700		
3	246214	348217		
4	364894	514607		
5	488951	740026		
6	646020	1044176		
7	896488	1466976		
8	1297248	2223858		
9	1916218	3471152		
10	5552832	11331060		
समस्त	1165389	2131518		

उक्त तालिका में प्रथम दशमांश के ग्रामीण परिवारों की परिसम्पत्तियों का औसत मूल्य रू0



0.75 लाख अनुमानित हुआ। इसके विपरीत नगरीय परिवारों की परिसम्पित्तयों का औसत मूल्य रू० 0.14 लाख अनुमानित हुआ जो ग्रामीण परिवारों से कम रहा। इससे यह प्रतीत होता है कि नगरीय क्षेत्र के गरीब परिवारों ( परिसम्पित्त के आधार पर ) के पास

अत्यधिक कम है । ऊपरी दशमांश के 10 प्रतिशत ग्रामीण परिवारों की परिसम्पित्तियों का औसत मूल्य रू० 55.52 लाख अनुमानित हुआ जबिक नगरीय परिवारों में इसका अनुमान रू० 113.35 लाख रहा जो ग्रामीण परिवारों से दुगुनी अधिक पायी गयी ।

# 3.2.2 परिसम्पत्ति धारित परिवारों का संघटन (सारिणी-1.8)

निम्न तालिका 1.3 में परिसम्पित्तियों के कुल मूल्य का उनके विभिन्न वर्ग में प्रतिशत वितरण दर्शाया गया है।

तालिका 1.3ः परिवार प्रकार अनुसार विभिन्न परिसम्पत्तियों के कुल मूल्य का प्रतिशत वितरण

परिसम्पत्ति प्रकार	परिसम्पत्तियों के कुल मूल्य का प्रतिशत वितरण					
	ग्रामीण		नगरीय			
	कृषक	गैर–कृषक	समस्त	स्व–नियोजित	अन्य	समस्त
(1)	(2)	(3)	(4)	(5)	(6)	(7)
भूमि	78.0	44.6	74.7	51.4	45.0	48.1
भवन	16.6	44.0	19.3	41.8	47.7	44.8
पशुधन एवं मुर्गीपालन	1.4	2.1	1.4	0.3	0.1	0.2
कृषि तथा गैर-कृषि उपकरण	0.6	0.3	0.6	0.9	0.3	0.6
समस्त परिवहन उपस्कर	2.1	3.2	2.2	2.6	2.3	2.5
शेयर एवं जमा राशि	1.2	5.5	1.6	3.0	4.5	3.7
कर्ज से प्राप्त राशि	0.2	0.3	0.2	0.1	0.1	0.1
समस्त	100	100	100	100	100	100

उक्त तालिका से स्पष्ट है कि ग्रामीण व नगरीय दोनों क्षेत्र में सर्वाधिक परिसम्पत्तियों का योगदान भूमि से पाया गया। ग्रामीण क्षेत्र में भूमि परिसम्पत्ति का योगदान नगरीय क्षेत्र से अधिक पाया गया, जो क्रमशः 74.7 प्रतिशत तथा 48.1 प्रतिशत अनुमानित हुआ। तदोपरान्त भवन में नगरीय क्षेत्र का योगदान (44.8 प्रतिशत) ग्रामीण क्षेत्र से अधिक अनुमानित हुआ। उक्त परिसम्पत्तियों के अतिरिक्त अन्य परिसम्पत्तियों का योगदान ग्रामीण क्षेत्र में 2.2 प्रतिशत से कम तथा नगरीय क्षेत्र में 3.7 प्रतिशत से कम पाया गया। परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि ग्रामीण क्षेत्र में परिसम्पत्तियों के मूल्य का योगदान कृषक परिवार में सर्वाधिक (78.0 प्रतिशत) भूमि में रहा तदोपरान्त भवन में 16.6 प्रतिशत पाया गया। गैर कृषक परिवारों में भूमि तथा भवन का समान योगदान रहा । नगरीय क्षेत्र में स्वनियोजित परिवार के अन्तर्गत भूमि तथा भवन की परिसम्पत्तियों का योगदान क्रमशः 51.4 तथा 41.8 प्रतिशत पाया गया, जबकि 'अन्य' परिवार के लिये यह अनुमान क्रमशः 45.0 तथा 47.7 प्रतिशत रहा।

निम्न तालिका 1.4 में परिसम्पत्तियों के अनुसार परिवारों का प्रतिशत दर्शाया गया है।

तालिका 1.4: विभिन्न प्रकार की परिसम्पत्तियों के अनुसार परिवारों का प्रतिशत

परिसम्पत्ति प्रकार	ग्रामीण			नगरीय		
	कृषक	गैर—कृषक	समस्त	स्व–नियोजित	अन्य	समस्त
(1)	(2)	(3)	(4)	(5)	(6)	(7)
भूमि	99.2	93.5	97.6	86.4	79	81.8
भवन	99.0	97.1	98.5	91.9	80.3	84.7
पशुधन एवं मुर्गीपालन	71.5	44.4	63.8	18.6	11.4	14.1

परिसम्पत्ति प्रकार	ग्रामीण			नगरीय		
	कृषक	कृषक गैर—कृषक समस्त		स्व–नियोजित	अन्य	समस्त
(1)	(2)	(3)	(4)	(5)	(6)	(7)
कृषि तथा गैर-कृषि उपकरण	71.1	28.2	59.1	52.8	18.8	31.8
समस्त परिवहन उपस्कर	83.6	72.4	80.4	83.4	75	78.2
शेयर एवं जमा राशि	70.2	64.2	68.5	76.5	70.5	72.8
कर्ज से प्राप्त राशि	8.3	5.1	7.4	2.9	2.2	2.5
कोई भी परिसम्पत्ति	99.8	99.8	99.8	99.3	96.8	97.8

ग्रामीण तथा नगरीय दोनों क्षेत्र के परिवारों के पास सर्वाधिक परिसम्पत्ति भूमि तथा भवन की पायी गयी। ग्रामीण क्षेत्र के 80.4 प्रतिशत परिवारों के पास समस्त परिवहन उपकरण पाया गया। शेयर तथा जमा राशि में भी अत्यधिक योगदान रहा। नगरीय क्षेत्र में मात्र 14.1 प्रतिशत परिवारों के पास ही पशुधन एवं मुर्गीपालन परिसम्पत्ति पायी गयी।

#### 3.2.3 परिवार का वित्तीय समावेशन तथा सर्राफा एवं आभूषण धारित परिवारः (सारिणी 1.9 व 1.11)

प्रथम बार अ0भा0रि0नि0स0 के इस सर्वेक्षण में परिवार के पास बैंक अथवा पोस्ट आफिस/अन्य जमा खाता होने का विवरण लिया गया जिससे उनके वित्तीय समावेशन का मूल्यांकन किया जा सके।

तालिका 1.5ः वित्तीय परिसम्पत्तियां अनुसार परिवारों का प्रतिशत

क्षेत्र	धारित परिवार का प्रतिशत						
	बैंक	पोस्ट ऑफिस अन्य किसान क्रेडिट कार्ड					
(1)	(2)	(3)	(4)	(5)			
ग्रामीण	82	7	2	14			
नगरीय	80	13	1	2			
समस्त	82	9	2	11			

उक्त तालिका से स्पष्ट है कि राज्य में 82 प्रतिशत परिवार ऐसे हैं जिनके किसी भी सदस्य के पास बैंक में कम—से—कम एक खाता था। 9 प्रतिशत परिवार ऐसे पाये गये जिनके सदस्य के पास पोस्ट आफिस में कम—से—कम एक खाता था तथा मात्र 2 प्रतिशत परिवारों के पास अन्य जमा खाता था। नगरीय की अपेक्षा ग्रामीण क्षेत्र में बैंक खाता धारक 2 प्रतिशत अधिक पाये गये। इसके विपरीत नगरीय क्षेत्र में पोस्ट आफिस खाता धारक परिवार ग्रामीण क्षेत्र की अपेक्षा 6 प्रतिशत अधिक पाये गये। अन्य खाता धारकों में ग्रामीण क्षेत्र के परिवार नगरीय क्षेत्र की अपेक्षा 1 प्रतिशत अधिक पाये गये। ग्रामीण क्षेत्र में 14 प्रतिशत किसान क्रेडिट कार्ड धारक पाये गये जबिक नगरीय क्षेत्र में मात्र 2 प्रतिशत परिवार ही पाये गये। इस सर्वेक्षण में सर्राफा एवं आभूषण को परिसम्पत्तियों से अलग रखा गया।

तालिका 1.6: सर्राफा एवं आभूषण धारित परिवारों का प्रतिशत

1111111111	THE ST SHE ST THE STATE OF THE	7111111			
क्षेत्र	सर्राफा एवं आभूषण				
	धारित परिवार (प्रतिशत)	प्रति परिवार अनुमानित मूल्य (रू.)			
(1)	(2)	(3)			
ग्रामीण	77.0	32861			
नगरीय	84.0	74684			
समस्त	78.7	43187			

77 प्रतिशत ग्रामीण परिवार के पास सर्राफा एवं आभूषण पाया गया जबकि नगरीय क्षेत्र में यह स्थिति 84 प्रतिशत की रही। नगरीय क्षेत्र में सर्राफा एवं आभूषण के अनुमानित मूल्य ग्रामीण क्षेत्र की अपेक्षा अधिक पाया गया।

#### 3.3 देनदारियां

इस सर्वेक्षण में ऐसे परिवार को ऋणग्रस्त माना गया है जिनके ऊपर दिनांक 30-06-2012 के अनुसार किसी भी प्रकार का ऋण बकाया हो।

# 3.3.1 ऋणग्रस्तता का भार तथा ऋण की औसत राशि (सारिणी-1.2):

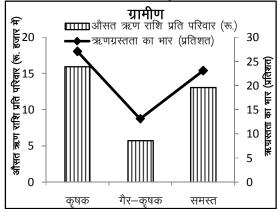
ऋणग्रस्त परिवारों के प्रतिशत को ऋणग्रस्तता का भार कहते हैं।

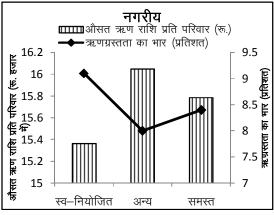
ऋणग्रस्तता का भार =100 x ऋणग्रस्त परिवारों की संख्या/ कुल परिवारों की संख्या

तालिका 1.7: परिवार प्रकार अनुसार ऋणग्रस्त परिवारों का विवरण-

परिवार प्रकार	ऋणग्रस्तता का भार	औसत ऋण राशि प्रति	औसत ऋण राशि प्रति		
	(प्रतिशत)	परिवार (रू.)	ऋणी परिवार (रू.)		
(1)	(2)	(3)	(4)		
ग्रामीण					
कृषक	27.1	15972	58943		
गैर—कृषक	13.1	5742	43975		
समस्त	23.1	13078	56552		
		नगरीय			
स्व–नियोजित	9.1	15363	169218		
अन्य	8	16049	200494		
समस्त	8.4	15787	187606		

ग्राफ-3ः परिवार प्रकार अनुसार ऋणग्रस्तता का भार तथा ऋण की औसत राशि





उपरोक्त तालिका 1.7 के अनुसार राज्य के ग्रामीण क्षेत्र में 23.1 प्रतिशत तथा नगरीय क्षेत्र में 8.4 प्रतिशत परिवार ऋणग्रस्त पाए गए। जिससे स्पष्ट होता है कि नगरीय परिवारों की अपेक्षा ग्रामीण परिवारों में ऋणग्रस्तता का भार अधिक रहा । ग्रामीण क्षेत्र के कृषक परिवारों (27.1 प्रतिशत) की अपेक्षा गैर कृषक परिवारों (13.1 प्रतिशत) में ऋणग्रस्तता कम पायी गयी। नगरीय क्षेत्र में स्वनियोजित एवं अन्य परिवारों की ऋणग्रस्तता में एक प्रतिशत का अन्तर पाया गया।

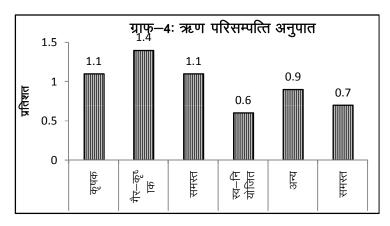
नगरीय क्षेत्र में औसत ऋण राशि प्रति परिवार, ग्रामीण क्षेत्र की तुलना में अधिक रहा। ग्रामीण क्षेत्र में, यह राशि कृषक वर्ग में गैर—कृषक वर्ग की अपेक्षा 2.8 गुना अधिक पायी गयी। नगरीय क्षेत्र में औसत ऋण राशि प्रति ऋणी परिवार ग्रामीण क्षेत्र से तीन गुना अधिक अनुमानित हुई। ग्रामीण क्षेत्र में यह अनुमान गैर—कृषक वर्ग की अपेक्षा कृषक वर्ग में अधिक रहा। नगरीय क्षेत्र में यह अनुमान अन्य परिवार की अपेक्षा स्वनियोजित परिवार में कम अनुमानित हुए।

# 3.3.2 ऋण-परिसम्पत्ति अनुपातः ऋण-परिसम्पत्ति अनुपात = 100 x औसत ऋण राशि प्रति परिवार /औसत परिसम्पत्तियों का मूल्य प्रति परिवार

निम्न तालिका 1.8 में परिवारों का ऋण-परिसम्पत्ति अनुपात दर्शाया गया है।

तालिका 1.8: परिवार प्रकार अनुसार ऋण-परिसम्पत्ति अनुपात-

परिवार प्रकार	औसत ऋण राशि	प्रति परिवार परिसम्पत्तियों का	ऋण–परिसम्पत्ति
11/41/ 24/1/	प्रति परिवार (रू.)	औसत मूल्य (रू.)	अनुपात (प्रतिशत)
(1)	(2)	(3)	(4)
		ग्रामीण	
कृषक	15972	1465248	1.1
गैर–कृषक	5742	405258	1.4
समस्त	13078	1165389	1.1
		नगरीय	
स्व–नियोजित	15363	2723901	0.6
अन्य	16049	1765427	0.9
समस्त	15787	2131518	0.7



उक्त तालिका से यह देखा जा सकता है कि दिनांक 30. 06.2012 को ग्रामीण क्षेत्र में ऋण-परिसम्पत्ति अनुपात 1.1 प्रतिशत तथा नगरीय क्षेत्र में 0.7 प्रतिशत था।

निम्न तालिका 1.9 के अनुसार नगरीय क्षेत्र में ऋण—परिसम्पत्ति अनुपात सर्वाधिक 31.5 प्रतिशत प्रथम दशमांश में पाया गया जिससे यह प्रतीत होता है कि ऋण का भार गरीब परिवारों (परिसम्पत्ति के आधार पर) में अधिक रहा।

तालिका 1.9: परिसम्पत्ति धारित परिवार के दशमांश अनुसार ऋण-परिसम्पत्ति अनुपात

परिसम्पत्ति				नगरीय			
धारित परिवारों का दशमांश	प्रति परिवार परिसम्पत्तियों का औसत मूल्य (रू.)	औसत ऋण राशि प्रति परिवार (रू.)	ऋण—परि सम्पत्ति अनुपात (प्रतिशत)	प्रति परिवार परिसम्पत्तियों का औसत मूल्य (रू.)	औसत ऋण राशि प्रति परिवार (रू.)	ऋण—परि सम्पत्ति अनुपात (प्रतिशत)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	74619	2998	4.0	14446	4551	31.5	
2	159598	4815	3.0	178700	4417	2.5	
3	246214	5180	2.1	348217	5305	1.5	
4	364894	12994	3.6	514607	9866	1.9	
5	488951	8856	1.8	740026	6963	0.9	
6	646020	12064	1.9	1044176	10904	1.0	
7	896488	13631	1.5	1466976	12724	0.9	
8	1297248	14955	1.2	2223858	20128	0.9	
9	1916218	17486	0.9	3471152	26950	0.8	
10	5552832	37768	0.7	11331060	56144	0.5	
समस्त	1165389	13078	1.1	2131518	15787	0.7	

इसके उपरान्त 2.5 प्रतिशत ऋण—परिसम्पत्ति अनुपात द्वितीय दशमांश में पाया गया । यह अनुमान दशमांश के बढ़ते वर्ग के साथ अन्तिम दशमांश में घटते क्रम में 0.5 प्रतिशत अनुमानित हुआ । ग्रामीण क्षेत्र में ऋण—परिसम्पत्ति अनुपात सर्वाधिक 4.0 प्रतिशत प्रथम दशमांश में पाया गया जो नगरीय क्षेत्र की अपेक्षा अत्यधिक कम रहा । यह अनुमान दशमांश के बढ़ते वर्ग के साथ घटते क्रम में पाया गया।

#### 3.3.3 परिवार द्वारा लिये प्रत्येक ऋण का विवरण (सारिणी-2.5):

तालिका 1.10: ऋण की प्रकृत्ति अनुसार परिवारों का प्रतिशत वितरण

	परिवारों का प्रतिशत वितरण				
ऋण की प्रकृति	ग्रामीण	नगरीय			
(1)	(2)	(3)			
ब्याज मुक्त	6.5	2.5			
साधारण	9.1	3.5			
चक्रवृद्धि	6.9	2.3			
रियायती दर	2.3	0.4			
समस्त	23.1	8.4			

उक्त तालिका से स्पष्ट है कि दिनांक 30.06.2012 तक ग्रामीण तथा नगरीय दोनों ही क्षेत्रों में सर्वाधिक ऋण साधारण व्याज पर लिये गये जिनमें ग्रामीण क्षेत्र के 9.1 प्रतिशत तथा नगरीय क्षेत्र के 3.5 प्रतिशत परिवार पाये गये । नगरीय क्षेत्र के माव्र 0.4 प्रतिशत परिवार द्वारा रियायती दर पर ऋण लिये गये । संबंधी तथा मित्रों द्वारा लिये गये ब्याज मुक्त ऋण के अन्तगत ग्रामीण क्षेत्र के 6.5 प्रतिशत तथा नगरीय क्षेत्र के 2.5 प्रतिशत परिवार पाये गये। समान प्रकार की प्रवृत्ति चक्रवृद्धि ब्याज पर लिये गये ऋण की भी पायी गयी।

3.3.4 ब्याज की प्रकृत्ति तथा ऋण एजेंसी द्वारा लिये गये ऋण अनुसार परिवार का विवरण तालिका में संस्थागत तथा गैर—संस्थागत एजेंसी द्वारा लिये गये ऋण की ब्याज दर अनुसार परिवारों का प्रतिशत वितरण दर्शाया गया है।

तालिका 1.11: ऋण की ब्याज दर तथा ऋण एजेंसी अनुसार परिवारों का प्रतिशत वितरण

ब्याज दर (%)	ऋण एजेंसी						
	संस्थागत	गैर— संस्थागत	समस्त	संस्थागत	गैर— संस्थागत	समस्त	
		ग्रामीण			नगरीय		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
0	0	6.5	6.5	0.1	2.4	2.5	
<6	2.4	1.9	4.3	0.4	0.4	0.8	
6-10	5.3	0.3	5.5	1.1	0.3	1.5	
10-12	0.9	0.4	1.3	1	0.1	1.1	
12-15	3.4	0.6	3.9	1.4	0.2	1.6	
15-20	0.2	0.2	0.4	0.1	0.1	0.2	
20-25	0	0.5	0.5	0	0.1	0.1	
25-30	0	0	0	0	0	0	
>30	0	2.8	2.8	0	1	1	
समस्त	12	12.8	23.1	4.1	4.5	8.4	

उक्त तालिका से स्पष्ट है कि ग्रामीण क्षेत्र के 6.5 प्रतिशत तथा नगरीय क्षेत्र के 2.4 प्रतिशत परिवारों द्वारा गैर—संस्थागत एजेंसियों से ब्याज मुक्त ऋण लिये गये। संस्थागत एजेंसियों से 15 प्रतिशत से कम ब्याज पर ऋणग्रस्त परिवारों का प्रतिशत ग्रामीण तथा नगरीय क्षेत्र में क्रमशः 12.0, 3.9 प्रतिशत अनुमानित हुआ। इसी प्रकार गैर—संस्थागत एजेंसियों से 15 प्रतिशत से कम ब्याज पर ऋणग्रस्त परिवारों का प्रतिशत ग्रामीण तथा नगरीय क्षेत्र में क्रमशः 3.2, 1.0 प्रतिशत अनुमानित हुआ। संस्थागत एजेंसियों से 15 प्रतिशत से अधिक ब्याज पर ऋणग्रस्त परिवारों का प्रतिशत ग्रामीण तथा नगरीय क्षेत्र में क्रमशः 0.2, 0.1 प्रतिशत अनुमानित हुआ। इसी प्रकार गैर—संस्थागत एजेंसियों से 15 प्रतिशत से अधिक ब्याज पर ऋणग्रस्त परिवारों का प्रतिशत ग्रामीण तथा नगरीय क्षेत्र में क्रमशः 3.5, 1.2 प्रतिशत अनुमानित हुआ।

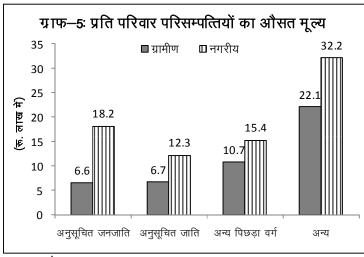
#### 3.4 सामाजिक समूह अनुसार परिवारों की परिसम्पत्तियां तथा देनदारियाँ

# 3.4.1 सामाजिक समूह अनुसार परिसम्पित्तियों का औसत मूल्य दिनांक 30.06.2012 तक (सारिणी —3.2):

ग्रामीण क्षेत्र के प्रत्येक सामाजिक समूह के परिवारों के परिसम्पत्तियों का औसत मूल्य नगरीय क्षेत्र के तत्संगत समूह के परिवारों से कम अनुमानित हुआ।

तालिका 1.13: सामाजिक समूह अनुसार प्रति परिवार परिसम्पत्तियों का औसत मूल्य

सामाजिक समूह	प्रति परिवार परिसम्पत्तियों का औसत मूल्य (रू. में)				
William Cingo	ग्रामीण	नगरीय			
(1)	(2)	(3)			
अनुसूचित जनजाति	657420	1824733			
अनुसूचित जाति	670884	1230024			
अन्य पिछड़ा वर्ग	1074784	1537119			
अन्य	2210929	3219866			
समस्त	1165389	2131518			



ग्रामीण तथा नगरीय दोनों क्षेत्रों में सर्वाधिक परिसम्पत्तियों का औसत मूल्य सामाजिक वर्ग परिवारों में पाया गया क्रमशः रू० 2210929 तथा रू० 3219866 अनुमानित हुए। ग्रामीण क्षेत्र में यह अनुमान अनुसूचित जनजाति परिवारो का सबसे कम पाया गया जबकि नगरीय क्षेत्र में अनुसूचित जाति के परिवारों

का सबसे कम पाया गया ।

3.4.2 परिवार प्रकार तथा सामाजिक समूह अनुसार परिवारों का वितरण (सारिणी—3.3): ग्रामीण क्षेत्र के प्रत्येक सामाजिक समूह के परिवार सर्वाधिक कृषि में स्व—नियोजित पाये गये। ग्रामीण क्षेत्र के अनुसूचित जनजाति के परिवारों का सर्वाधिक योगदान कृषि में

तालिका 1.14: परिवार प्रकार तथा सामाजिक समूह अनुसार परिवारों का प्रतिशत वितरण

परिवार प्रकार	अनुसूचित जनजाति	अनुसूचित जाति	अन्य पिछड़ा वर्ग	अन्य	समस्त
(1)	(2)	(3)	(4)	(5)	(6)
	ग्रा	मीण			
कृषि में स्व–नियोजित	64.5	39.6	58.8	66.4	55.4
गैर–कृषि में स्व–नियोजित	7.4	5.5	7.6	9.6	7.4
नियमित वेतन अथवा मजदूर	6.7	7.7	8.2	8.4	8.1
कृषि में आकस्मिक मजदूर	6.6	16.3	9.7	3.9	10.2
गैर–कृषि में आकस्मिक मजदूर	14.5	27.1	12.6	8.3	15.5
अन्य	0.3	3.9	3.1	3.5	3.3
समस्त	100	100	100	100	100

परिवार प्रकार	अनुसूचित जनजाति	अनुसूचित जाति	अन्य पिछड़ा वर्ग	अन्य	समस्त
(1)	(2)	(3)	(4)	(5)	(6)
	नग	ारीय			
स्व–नियोजित	24	26.3	39.9	41.2	38.2
नियमित वेतन अथवा मजदूर	36.6	30.7	28.9	33.7	31.1
आकस्मिक मजदूर	24.8	35.7	21.7	15.3	21.3
अन्य	14.6	7.2	9.6	9.8	9.4
समस्त	100	100	100	100	100

स्व—नियोजित (64.5 प्रतिशत) पाया गया तथा उसके उपरान्त गैर—कृषि में आकिस्मक मजदूरी (14.5 प्रतिशत) करते पाये गये। अनुसूचित जाित के सर्वाधिक परिवार कृषि में स्व—नियोजित (39.6 प्रतिशत) कार्य करते पाये गये तदोपरान्त गैर—कृषि में आकिस्मक मजदूरी (27.1 प्रतिशत) तथा कृषि में आकिस्मक मजदूरी (16.3 प्रतिशत) नियोजित पाये गये। अन्य पिछड़ा वर्ग समूह के 58.8 प्रतिशत परिवार कृषि में स्व—नियोजित कार्य करते पाये गये जबिक 12.6 प्रतिशत परिवार गैर—कृषि में आकिस्मक मजदूरी के अन्तर्गत पाये गये। नगरीय क्षेत्र के परिवारों के कार्यकलाप में भिन्नता पायी गयी। अनुसूचित जनजाित के सर्वाधिक परिवार (36.6 प्रतिशत) नियमित वेतन अथवा मजदूरी में कार्य करते पाये गये जबिक अनुसूचित जाित के सर्वाधिक परिवार (35.7 प्रतिशत) आकिस्मक मजदूरी में तथा अन्य पिछड़ा वर्ग व अन्य समूह के क्रमशः 39.9 प्रतिशत तथा 41.2 प्रतिशत परिवार स्व—नियोजित कार्य के अन्तर्गत आच्छादित पाये गये।

# 3.4.3 सामाजिक समूह तथा परिसम्पत्ति धारित परिवारों के दशमांश वर्ग अनुसार परिवारों का विवरण (सारिणी—3.4):

परिसम्पित्तयों के दशमांश वर्ग की गणना ग्रामीण और शहरी क्षेत्रों के लिए अलग अलग से सभी सामाजिक समूह के आंकड़ों के आधार पर की गई थी। इस प्रकार सभी सामाजिक समूह के परिवारों को समान रूप से परिसम्पित्त के आधार पर दशमांश वर्ग (प्रत्येक वर्ग में लगभग 10 प्रति 100 घरों ) में वितरित किया गया था। हालांकि यह व्यक्तिगत सामाजिक समूह के परिवार के वितरण के लिए सही नहीं था।

तालिका 1.15ः सामाजिक समूह अनुसार परिसम्पत्ति धारित परिवारों के दशमांश वर्ग अनुसार प्रतिशत वितरण

परिसम्पत्ति धारित परिवारों	अनुसूचित जनजाति	अनुसूचित	अन्य पिछड़ा	अन्य	समस्त
का दशमांश वर्ग		जाति	वर्ग		
(1)	(2)	(3)	(4)	(5)	(6)
	ग्राम	गेण			
1	9	19	8	5	10
2	10	12	10	7	10
3	8	12	11	5	10
4	26	13	10	5	10
5	11	11	10	7	10
6	14	10	11	9	10
7	10	9	10	12	10

परिसम्पत्ति धारित परिवारों	अनुसूचित जनजाति	अनुसूचित जाति	अन्य पिछड़ा	अन्य	समस्त
का दशमांश वर्ग		जाति	वर्ग		
(1)	(2)	(3)	(4)	(5)	(6)
8	4	7	11	12	10
9	5	5	11	15	10
10	4	3	9	24	10
समस्त	100	100	100	100	100
	नग	रीय			
1	10	9	13	7	10
2	21	15	11	7	10
3	5	14	13	6	10
4	6	13	11	8	10
5	9	12	11	9	10
6	4	12	10	10	10
7	17	8	11	9	10
8	13	9	8	12	10
9	13	5	8	15	10
10	4	3	6	18	10
समस्त	100	100	100	100	100

ग्रामीण तथा नगरीय दोनों क्षेत्रों में अनुसूचित जनजाति के मात्र 4 प्रतिशत परिवार तथा अनुसूचित जाति के मात्र 3 प्रतिशत परिवार धनी (परिसम्पत्ति के आधार पर) पाये गये।

## 3.4.4 सामाजिक समूह तथा विभिन्न प्रकार की परिसम्पत्ति अनुसार परिवारों का वितरण (सारिणी—3.5):

र् ग्रामीण क्षेत्र में नगरीय क्षेत्र के सापेक्ष प्रत्येक सामाजिक समूह के परिवारों के पास 'भूमि' एवं 'भवन' परिसम्पत्ति अधिक पायी गयी।

तालिका 1.16: : विभिन्न प्रकार की परिसम्पत्तियों तथा सामाजिक समूह अनुसार परिवारों का प्रतिशत वितरण

समाजिक समूह	भूमि	भवन	पशुधन	फार्म	गैर–फार्म	समस्त	शेयर	जमा	कर्ज से
			एवं मुर्गी	व्यवसाय	व्यवसाय	परिवहन		राशि	प्राप्त
			पालन	उपकरण	उपकरण	उपकरण			राशि
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				ग्रामीण					
अनुसूचित जनजाति	94.3	100.0	71.5	43.0	7.2	81.0	0.0	69.9	23.5
अनुसूचित जाति	98.7	99.0	59.6	34.5	13.6	75.3	0.1	64.1	8.1
अन्य पिछड़ा वर्ग	97.7	98.4	65.9	49.0	16.4	83.3	0.4	66.7	7.0
अन्य	97.2	98.6	63.2	42.7	14.4	79.7	0.1	79.3	5.4
समस्त	97.8	98.6	63.9	44.0	15.1	80.5	0.2	68.4	7.4

समाजिक समूह	भूमि	भवन	पशुधन	फार्म	गैर–फार्म	समस्त	शेयर	जमा	कर्ज से
-			एवं मुर्गी	व्यवसाय	व्यवसाय	परिवहन		राशि	प्राप्त
			पालन	उपकरण	उपकरण	उपकरण			राशि
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
				नगरीय					
अनुसूचित जनजाति	84.3	85.0	3.1	4.2	15.9	83.5	0.0	83.7	1.3
अनुसूचित जाति	85.9	84.5	16.3	3.8	18.3	71.5	0.4	73.0	2.8
अन्य पिछड़ा वर्ग	81.5	85.7	18.3	7.8	23.6	78.3	0.3	69.9	2.0
अन्य	85.5	88.6	9.5	9.6	28.6	85.1	0.9	78.6	3.1
समस्त	83.7	86.6	14.5	7.9	24.6	80.0	0.6	73.9	2.5

ग्रामीण क्षेत्र में 'पशुधन एवं मुर्गी पालन' परिसम्पत्ति अनुसूचित जनजाति के परिवारों के पास सर्वाधिक (71.5 प्रतिशत) तथा न्यूनतम (59.6 प्रतिशत) अनुसूचित जाति के परिवारों के पास अनुमानित हुई। जबकि नगरीय क्षेत्र के परिवारों हेतु यह अनुमान सर्वाधिक (18.3 प्रतिशत) अन्य पिछड़ा वर्ग के परिवारों तथा न्यूनतम (3.1 प्रतिशत) अनुसूचित जनजाति के परिवारों में पाया गया। ग्रामीण क्षेत्र में 'फार्म व्यवसाय उपकरण' परिसम्पत्ति अन्य पिछड़ा वर्ग के परिवारों के पास सर्वाधिक (49.0 प्रतिशत) तथा न्यूनतम (34.5 प्रतिशत) अनुसूचित जाति के परिवारों के पास अनुमानित हुई। जबिक नगरीय क्षेत्र के परिवारों हेतु यह अनुमान सर्वाधिक (9.6 प्रतिशत) अन्य वर्ग के परिवारों तथा न्यूनतम (3.8 प्रतिशत) अनुसूचित जाति के परिवारों में पाया गया।

# 3.4.5 सामाजिक समूह अनुसार विभिन्न परिसम्पित्तियों के मूल्य का प्रतिशत वितरण (सारिणी—3.6):

ग्रामीण क्षेत्र में प्रत्येक सामाजिक समूह के परिवारों का परिसम्पत्तियों में सर्वाधिक योगदान भूमि एवं भवन में पाया गया।

तालिका 1.17ः सामाजिक समूह अनुसार विभिन्न प्रकार की परिसम्पत्तियों के मूल्य का प्रतिशत वितरण

सामाजिक समूह	भूमि एवं	पशुधन एवं	कृषि तथा गैर	समस्त	शेयर तथा	कर्ज से	समस्त		
<u>.</u>	भवन	मुर्गी पालन	कृषि उपकरण	परिवहन	जमा राशि	प्राप्त			
				उपकरण		राशि			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
			ग्रामीण						
अनुसूचित जनजाति	86.1	2.2	0.9	3.9	6.0	1.0	100.0		
अनुसूचित जाति	93.8	1.7	0.5	1.0	2.7	0.3	100.0		
अन्य पिछड़ा वर्ग	93.6	1.7	0.6	2.4	1.3	0.2	100.0		
अन्य	95.0	0.8	0.5	2.2	1.4	0.1	100.0		
समस्त	94.0	1.4	0.6	2.2	1.6	0.2	100.0		
	नगरीय								
अनुसूचित जनजाति	92.9	0.0	0.6	1.2	5.2	0.1	100.0		

सामाजिक समूह	भूमि एवं	पशुधन एवं	कृषि तथा गैर	समस्त	शेयर तथा	कर्ज से	समस्त
	भवन	मुर्गी पालन	कृषि उपकरण	परिवहन	जमा राशि	प्राप्त	
				उपकरण		राशि	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
अनुसूचित जाति	94.5	0.2	0.2	1.3	3.7	0.1	100.0
अन्य पिछड़ा वर्ग	93.3	0.4	0.5	2.1	3.7	0.1	100.0
अन्य	92.4	0.1	0.7	2.9	3.8	0.0	100.0
समस्त	92.9	0.2	0.6	2.5	3.7	0.1	100.0

समूह अनुसार अध्ययन करने पर पाया गया कि ग्रामीण क्षेत्र में भूमि एवं भवन परिसम्पित्तियों के अंतर्गत अन्य समूह के परिवारों की तुलना में अनुसूचित जनजाति का योगदान कम रहा जबिक अन्य परिसम्पित्तियों में अधिक पाया गया। भूमि एवं भवन तथा पशुधन परिसम्पित्ति के अंतर्गत अनुसूचित जाित तथा अन्य पिछड़ा वर्ग के परिवारों का समान योगदान रहा।

नगरीय क्षेत्र में प्रत्येक सामाजिक समूह के परिवारों का सर्वाधिक योगदान भूमि एवं भवन परिसम्पत्तियों में पाया गया। पशुधन परिसम्पत्ति में प्रत्येक सामाजिक समूह का योगदान नगण्य रहा।

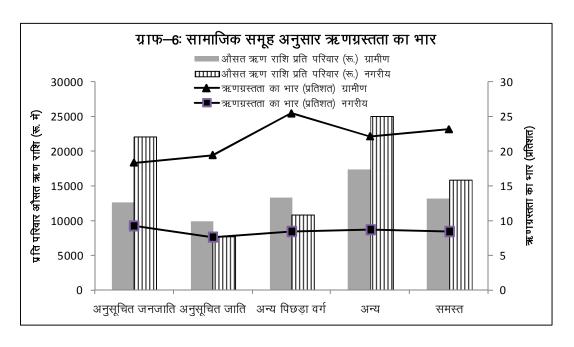
#### 3.4.6 सामाजिक समूह अनुसार ऋणग्रस्त परिवारों का विवरण (सारिणी-3.2):

विभिन्न सामाजिक समूह के परिवारों के ऊपर दिनांक 30.06.2012 तक ऋण का विवरण नीचे दिया गया है।

तालिका 1.18ः सामाजिक समूह अनुसार ऋणग्रस्त परिवारों का विवरण-

सामाजिक समूह	औसत ऋण राशि	रो प्रति परिवार (रू.)	ऋणग्रस्तता का भार (प्रतिशत)		
रागााजयम् रागूव	ग्रामीण			नगरीय	
(1)	(2)	(3)	(4)	(5)	
अनुसूचित जनजाति	12579	21970	18.3	9.2	
अनुसूचित जाति	9883	7615	19.4	7.6	
अन्य पिछड़ा वर्ग	13226	10733	25.4	8.4	
अन्य	17234	24910	22.1	8.7	
समस्त	13078	15787	23.1	8.4	

ग्रामीण क्षेत्र में सभी सामाजिक समूह के परिवारों की तुलना में अन्य पिछड़ा वर्ग के परिवार सबसे अधिक तथा अनुसूचित जनजाति के परिवार सबसे कम ऋणग्रस्त पाये गए। नगरीय क्षेत्र के सभी वर्गों की तुलना में अनुसूचित जनजाति के परिवार सर्वाधिक 9.2 प्रतिशत ऋणग्रस्त पाये गये।



तालिका 1.19 में सामाजिक समूह अनुसार ऋण परिसम्पत्ति अनुपात का विवरण प्रस्तुत है। ग्रामीण क्षेत्र में अन्य सामाजिक समूह के परिवारों का ऋण—परिसम्पत्ति अनुपात सबसे कम अनुमानित हुईं यद्यपि औसत ऋण राशि प्रति परिवार इस समूह में अत्यधिक थी।

तालिका 1.19: परिवार प्रकार अनुसार ऋण-परिसम्पत्ति अनुपात-

परिवार प्रकार		ग राशि प्रति	प्रति परिवार प		ऋण-परिसम्पत्ति		
	परिवा	र (रू.)	का औसत	मूल्य (रू.)	अनुपात	(प्रतिशत)	
	ग्रामीण	ग्रामीण नगरीय ग्रामीण नगरीय		नगरीय	ग्रामीण	नगरीय	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
अनुसूचित जनजाति	12579	21970	657420	1824733	1.9	1.2	
अनुसूचित जाति	9883	7615	670884	1230024	1.5	0.6	
अन्य पिछड़ा वर्ग	13226	10733	1074784	1537119	1.2	0.7	
अन्य	17234	24910	2210929	3219866	0.8	0.8	
समस्त	13078	15787	1165389	2131518	1.1	0.7	

ग्रामीण तथा नगरीय दोनों क्षेत्रों में अनुसूचित जनजाति के परिवारों का ऋण—परिसम्पत्ति अनुपात सर्वाधिक क्रमशः 1.9 तथा 1.2 प्रतिशत पाया गया।

#### 3.5 अचल पूँजी तथा भूमि की खरीद पर व्यय (सारिणी-4.2 4.3):

### 3.5.1 परिवार द्वारा दिनांक 01.07.2012 से 30.06.2013 के दौरान अचल पूँजी तथा भूमि की खरीद पर किये गये व्यय

ग्रामीण क्षेत्र के 18 प्रतिशत परिवारों द्वारा अचल पूँजी पर रू० 842382 लाख तथा नगरीय क्षेत्र के 10 प्रतिशत परिवारों द्वारा रू० 364914 लाख व्यय किये गए।

तालिका 1.20: परिवार प्रकार अनुसार अचल पूँजी तथा भूमि की खरीद पर प्रति परिवार औसत व्यय –

परिवार प्रकार	ঞ	वल पूँजी पर	व्यय	C/	की खरीद पर	व्यय
	अनुमानित	प्रतिशत	औसत राशि	अनुमानित	प्रतिशत	औसत राशि
	राशि (रू०	परिवार	(रू०) प्रति	राशि (रू०	परिवार	(रू०) प्रति
	लाख)		परिवार	लाख)		परिवार
(1)	(2)	(3)	(4)	(5) (6)		(7)
			ग्रा	मीण		
कृषक	768222	21.2	4644	152582	0.9	922
गैर—कृषक	74160	9.6	1136	4011	0.3	61
समस्त	842382	17.9	3652	156594	0.8	679
			नग	ारीय		
स्व–नियोजित	146498	11.9	5072	91757	0.7	3177
अन्य	218416	9.0	4672	49356	0.4	1056
समस्त	364914	10.1	4825	141113	0.6	1866

परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि ग्रामीण क्षेत्र के 21 प्रतिशत कृषक परिवार तथा 10 प्रतिशत गैर कृषक परिवार द्वारा अचल पूँजी पर व्यय किया गया। नगरीय क्षेत्र में अचल पूँजी पर व्यय के अंतर्गत अन्य परिवार की तुलना में स्वनियोजित परिवार 3 प्रतिशत अधिक पाए गए।

ग्रामीण क्षेत्र में अचल पूँजी पर औसत व्यय प्रति परिवार रू० 3652 अनुमानित हुआ जिनमें कृषक परिवार द्वारा रू० 4644 व्यय किया गया जो गैर कृषक परिवार (रू० 1136) से चार गुना अधिक था। नगरीय क्षेत्र में अचल पूँजी पर अन्य परिवार (रू० 4672) की तुलना में स्वनियोजित परिवार (रू० 5072) द्वारा अधिक व्यय किया गया।

ग्रामीण क्षेत्र के मात्र 0.8 प्रतिशत तथा नगरीय क्षेत्र के 0.6 प्रतिशत परिवारों द्वारा भूमि की खरीद पर व्यय किया गया। ग्रामीण क्षेत्र में भूमि को खरीदने के लिए औसत रू० 679 प्रति परिवार व्यय अनुमानित हुआ। कृषक परिवार द्वारा भूमि को खरीदने के लिए रू० 922 व्यय किए गए जो गैर कृषक परिवार से 15 गुना अधिक था। नगरीय क्षेत्र में भूमि को खरीदने के लिए औसत रू० 1866 प्रति परिवार व्यय किए गए जो ग्रामीण क्षेत्र से अधिक थे। स्वनियोजित परिवार द्वारा उक्त पर किए गए व्यय अन्य परिवार से तीन गुना अधिक था।

#### 3.5.2 परिवार प्रकार अनुसार अचल पूँजी तथा भूमि की खरीद पर व्यय का विवरण (सारिणी—4.3):

परिवार प्रकार अनुसार अचल पूँजी तथा भूमि की खरीद पर व्यय का विवरण निम्न तालिका में दिया गया है।

तालिका 1.21: परिवार प्रकार अनुसार अचल पूँजी तथा भूमि की खरीद पर प्रति परिवार किये गये औसत व्यय —

परिवार प्रकार	अचल पूँजी पर व्यय	भूमि की खरीद पर व्यय
	औसत राशि (रू०) प्रति परिवार	औसत राशि (रू०) प्रति परिवार
(1)	(2)	(3)
	ग्रा	मीण
कृषि में स्व-नियोजित	5206	1169
गैर-कृषि में स्व-नियोजित	4597	92
नियमित वेतन अथवा मजदूर	2725	39
कृषि में आकस्मिक मजदूर	563	61
गैर-कृषि में आकस्मिक मजदूर	710	93
अन्य	1143	5
समस्त	3652	679
	नग	ारीय
स्व–नियोजित	5072	3177
नियमित वेतन अथवा मजदूर	6853	1238
आकस्मिक मजदूर	2799	1256
अन्य	1713	0
समस्त	4825	1866

परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि ग्रामीण क्षेत्र में आकिस्मिक मजदूरी (कृषि तथा गैर—कृषि) में नियोजित परिवार द्वारा अचल पूँजी पर प्रति परिवार औसत व्यय अन्य परिवारों से अत्यधिक कम अनुमानित हुआ। भूमि की खरीद पर प्रति परिवार औसत व्यय सर्वाधिक (रू० 1169) कृषि में स्वनियोजित परिवार द्वारा अनुमानित हुआ जबिक उक्त के अतिरिक्त परिवारों द्वारा व्यय रू० 93 से रू० 5 के मध्य था। नगरीय क्षेत्र में अचल पूँजी पर प्रति परिवार औसत व्यय सर्वाधिक (रू० 6853) नियमित मजदूरी / वेतन अर्जित तथा सबसे कम (रू० 1713) अन्य परिवार द्वारा अनुमानित हुआ। भूमि की खरीद पर प्रति परिवार औसत व्यय सर्वाधिक (रू० 3177) स्वनियोजित परिवार द्वारा किया गया। नियमित मजदूरी / वेतन तथा आकिस्मिक मजदूरी वाले परिवारों द्वारा किए गए व्यय में समानता पाई गई। अन्य परिवार द्वारा प्रति परिवार औसत व्यय नगण्य अनुमानित हुआ।

### 3.5.3 परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत अचल पूँजी पर व्यय का विवरण(सारिणी—4.5):

परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत अचल पूँजी पर व्यय का विवरण निम्न तालिका में प्रदर्शित है ।

तालिका 1.22: परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत अचल पूँजी पर प्रति परिवार किये गये औसत व्यय —

		भूमि एवं वन	फार्म व	यवसाय	गैर–फार्म	व्यवसाय	सम	स्त
परिवार प्रकार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		ग्रामीण						
कृषक	49	2787	160	1567	48	290	212	4644
गैर—कृषक	19	634	36	188	53	314	96	1136
समस्त	41	2178	125	1177	50	296	179	3652
	नगरीय							
स्व–नियोजित	28	3199	25	235	77	1638	119	5072
अन्य	21	3529	15	72	65	1071	90	4672
समस्त	24	3403	19	134	70	1287	101	4825

आवासीय भूमि एवं भवन के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र की अपेक्षा नगरीय क्षेत्र में अधिक पाया गया। ग्रामीण क्षेत्र में परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि गैर कृषक परिवार की तुलना में कृषक परिवार द्वारा अधिक व्यय किया गया। नगरीय क्षेत्र में संबंधित मद पर स्वनियोजित तथा अन्य परिवार मे मात्र 330 रू० का अंतर पाया गया।

फार्म व्यवसाय के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र में रू० 1177 तथा नगरीय क्षेत्र में अत्यधिक कम रू० 134 अनुमानित हुआ। परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि फार्म व्यवसाय में गैर कृषक परिवार की तुलना में कृषक परिवार द्वारा अधिक व्यय किया गया तथा नगरीय क्षेत्र में अन्य परिवार की अपेक्षा स्वनियोजित परिवार द्वारा अधिक व्यय किया गया।

गैर—फार्म व्यवसाय के अंतर्गत अचल पूँजी पर प्रति परिवार औसत व्यय ग्रामीण क्षेत्र की अपेक्षा नगरीय क्षेत्र में अधिक अनुमानित हुआ। परिवार प्रकार अनुसार अध्ययन करने पर पाया गया कि गैर—फार्म व्यवसाय के अंतर्गत किए गए व्यय में गैर—कृषक परिवार की तुलना में कृषक परिवार द्वारा कम खर्च किए गए। नगरीय क्षेत्र में स्वनियोजित परिवार की तुलना में अन्य परिवार द्वारा कम व्यय किया गया।

## 3.5.4 परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत भूमि की खरीद पर व्यय का विवरण(सारिणी—4.10):

परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत भूमि की खरीद पर व्यय का विवरण निम्न तालिका में प्रदर्शित है।

तालिका 1.23: परिवार प्रकार अनुसार विभिन्न मदों के अंतर्गत भूमि की खरीद पर प्रति परिवार किये गये औसत व्यय की राशि

	आवासीय भूमि एवं भवन		फार्म व्यवसाय		गैर–फार्म व्यवसाय		समस्त	
परिवार प्रकार	प्रति 1000 परिवार	औसत राशि (रू0) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार	प्रति 1000 परिवार	औसत राशि (रू०) प्रति परिवार
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		ग्रामीण						
कृषक	8	647	2	275	0	0	9	922
गैर–कृषक	3	51	0	0	0	10	3	61
समस्त	6	479	1	197	0	3	8	679
	नगरीय							
स्व–नियोजित	4	1594	3	1518	1	65	7	3177
अन्य	4	1020	1	25	0	11	4	1056
समस्त	4	1239	2	595	0	31	6	1866

आवासीय भूमि तथा भवन के अन्तर्गत भूमि की खरीद पर प्रति परिवार औसत व्यय ग्रामीण की तुलना में नगरीय क्षेत्र में अधिक पाया गया। ग्रामीण क्षेत्र में कृषक परिवार द्वारा भूमि एवं भवन पर औसत व्यय रू० 647 किया गया जो गैर कृषक परिवार (रू० 51) से 12 गुना से अधिक था। नगरीय क्षेत्र में सभी मदों में स्वनियोजित परिवार की तुलना में अन्य परिवार का व्यय कम पाया गया। फार्म व्यवसाय में स्वनियोजित परिवार की तुलना में अन्य परिवार द्वारा 60 गुना से अधिक व्यय अनुमानित हुआ।

### 3.5.5 विभिन्न मदों के अंतर्गत सामान्य मरम्मत एवं अनुरक्षण पर व्यय का विवरण (सारिणी—4.14):

विभिन्न मदों के अंतर्गत सामान्य मरम्मत एवं अनुरक्षण पर व्यय का विवरण निम्न तालिका में दिया गया है।

तालिका 1.24: विभिन्न मदों के अंतर्गत सामान्य मरम्मत एवं अनुरक्षण पर प्रति परिवार किये गये व्यय की औसत राशि

	व्यय की औसत राशि (रू०) प्रति परिवार						
क्षेत्र	आवासीय भूमि एवं भवन	फार्म व्यवसाय	गैर–फार्म व्यवसाय	समस्त			
(1)	(2)	(3)	(4)	(5)			
ग्रामीण	831	264	81	1177			
नगरीय	983	37	272	1292			
राज्य	869	208	129	1206			

राज्य में सामान्य मरम्मत एवं अनुरक्षण में प्रति परिवार औसत व्यय रू० 1206 किया गया जिनमें ग्रामीण परिवार द्वारा रू० 1177 तथा नगरीय परिवार द्वारा रू० 1292 व्यय किया गया। आवासीय भूमि एवं भवन पर सर्वाधिक व्यय अनुमानित हुआ जो ग्रामीण क्षेत्र की तुलना में नगरीय क्षेत्र के परिवारों द्वारा अधिक व्यय हुआ। ग्रामीण क्षेत्र में फार्म व्यवसाय में प्रति परिवार औसत खर्च रू० 264 अनुमानित हुआ जो गैर—फार्म व्यवसाय से अधिक था। नगरीय क्षेत्र में गैर—फार्म व्यवसाय में प्रति परिवार औसत व्यय रू० 272 अनुमानित हुआ जो फार्म व्यवसाय से अधिक था।

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#### चतुर्थ अध्याय : केन्द्र एवं राज्य प्रतिदर्श के मुख्य वैशेष्यों का तुलनात्मक अध्ययन

Sl.no.	ITEMS	CENTRAL	SAMPLE	STATE SAMPLE		
		RURAL	URBAN	RURAL	URBAN	
(1)	(2)	(3)	(4)	(5)	(6)	
(i)	No. of fsu's (villages/blocks) surveyed	618	356	616	356	
(ii)	No. of households surveyed	8587	4956	8598	4975	
(iii)	Average value of assets (AVA) per household					
	ST	663759	2566349	657420	1824733	
	sc	556945	841984	670884	1230024	
	OBC	1082836	1624079	1074784	1537119	
	OTHERS	1672454	2760025	2210929	3219866	
	All	1041901	1937938	1165389	2131518	
(iv)	Average value of debt (AOD) per household					
	ST	14075	35619	12579	21970	
	sc	14994	27126	9883	7615	
	OBC	22278	45157	13226	10733	
	OTHERS	33398	164277	17234	24910	
	All	22199	87038	13078	15787	
(v)	Percentage shares of land, building and other o	assets in total a	ssets of hous	seholds as o	n 30.6.12	
	land	74.4	58.4	74.7	48.1	
	building	20.1	32.6	19.3	44.8	
	others	5.5	9	6	7.1	
	all	100	100	100	100	
(vi)	Debt-asset ratio (%) of the households for diffe on 30.6.2012	rent occupatio	nal categorie	es of househ	olds as	
	cultivator/self employed	2.1	2.3	1.1	0.6	
	non-cultivator/ others	2.8	6.4	1.4	0.9	
	all	2.1	4.5	1.1	0.7	
(vii)	Incidence of Indebtedness (%) of the household households as on 30.6.2012	ls for different	occupational	l categories	of	
	cultivator/self employed	32.2	17.2	27.1	9.1	
	non-cultivator/ others	21.8	20.1	13.1	8.0	
	all	29.6	18.9	23.1	8.4	
(viii)	Percentage of households having					
` '	bank account	77.9	76.0	82.2	80.2	
	P.O. account	3.9	9.4	7.3	12.7	
	other deposit account	0.5	1.1	2.0		
(ix)	Avg. amount (Rs.) of bullion & ornaments per h					
<u> </u>	cultivator/self employed	26917	37852	36671	83637	
	non-cultivator/ others	17303	43168	23205		
	all	24474	41001	32861		
(x)	Cash loan (Rs.) per Rs. 1000 of total cash loan o	outstanding			•	
	institutional agencies	569	897	644	837	
	non-inst. agencies	431	103	356		
	all	1000	1000	1000		

#### परिशिष्ट-एक : साँख्यिकीय सारिणीयों की सूची

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Table no.	Table Title	Page No.
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	household type	
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	holding class	
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	outstanding as on 30.06.12 by purpose of loan for each household asset	
m 11 A 15	holding class	
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	per thousand households and per Rs.1000 break-up of amount of cash	
	loans (including interest) outstanding by type of security of loan for each	
T. 1.1. 2.10	major household type	T 105 TO T 105
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	outstanding as on 30.06.12 by security of loan for each household asset holding class	
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1 aute 2.20.	per thousand households by duration of loan for each household asset	1-111 10 1-112
	holding class	
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1 4010 2.21.	outstanding as on 30.06.12 by duration of loan for each household asset	1-113 10 1-114
	holding class	
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14010 2.22.	per thousand households by size class of outstanding loan for each	1 110 10 1 117
	household asset holding class	
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Table 1.1: Number of villages/blocks surveyed and number of households surveyed

State	no. of fsu's (villages/b	locks) surveyed	no. of households surveyed			
	rural	urban	rural	urban	rural + urban	
1	2	3	4	5	6	
Uttar Pradesh	616	356	8598	4975	13573	

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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/UT: Uttar Pradesh Major household Type: Cultivator Sector: RURAL

household					number of househo	olds reporting cash
asset	total value	number of hor	useholds	amount of	lo	an
holding class	of assets			cash loan		
	(Rs)	estimated	sample	(Rs) #	estimated	sample
1	2	3	4	5	6	7
1	31655122856	454035	184	2700021055	79155	75
2	164915916966	1019594	317	6114471581	369493	142
3	288450611487	1175034	467	7962825316	230381	220
4	633988063893	1728709	603	24226995039	624722	295
5	862545095960	1761085	679	14852826060	403756	320
6	1257715342751	1949065	704	26157167940	486462	330
7	1830495028358	2023197	955	27811413930	589519	465
8	2762296152853	2123843	875	32909942143	523643	406
9	4100343560799	2115417	1003	37511230181	459449	442
10	12306329265435	2192428	1115	83967251732	715942	514
all classes	24238734161358	16542408	6902	264214144978	4482522	3209

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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/UT: Uttar Pradesh Major household Type: Non-Cultivator Sector: RURAL

household asset holding class	total value of assets	number of households		amount of cash loan	number of households reporting cash loan		
	(Rs)	estimated	sample	(Rs) #	estimated	sample	
1	2	3	4	5	6	7	
1	144475688927	1906381	410	4376363451	210628	127	
2	194636312278	1233274	378	4733448825	193512	142	
3	278797542146	1128848	259	3971965448	133104	85	
4	207703301758	577964	194	5745481046	105111	74	
5	265932280411	546869	133	5587507664	79796	44	
6	246306055304	379069	111	1928833126	47076	33	
7	220525235266	264644	100	3373821459	39173	28	
8	229316280052	182279	45	1578966608	19070	11	
9	303881650087	182977	32	2678153505	9871	7	
10	553012619093	123389	34	3495573955	14742	17	
all classes	2644586965320	6525693	1696	37470115087	852082	568	

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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

Major household Type:All State/UT: Uttar Pradesh Sector: RURAL

household asset holding class	total value of assets	number of households		amount of cash loan	number of households reporting cas	
	(Rs)	estimated	sample	$(Rs)^{\#}$	estimated	sample
1	2	3	4	5	6	7
1	176130811783	2360416	594	7076384506	289783	202
2	359552229245	2252868	695	10847920406	563005	284
3	567248153633	2303882	726	11934790764	363485	305
4	841691365651	2306672	797	29972476085	729833	369
5	1128477376370	2307954	812	20440333724	483553	364
6	1504021398054	2328134	815	28086001066	533538	363
7	2051020263624	2287840	1055	31185235389	628692	493
8	2991612432905	2306122	920	34488908750	542713	417
9	4404225210886	2298394	1035	40189383686	469320	449
10	12859341884527	2315817	1149	87462825687	730683	531
all classes	26883321126679	23068100	8598	301684260064	5334604	3777

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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/UT: Uttar Pradesh Major household Type: self employed Sector: Urban

State/U1: Uttar Pradesh	Major nousenoid Type: s	elf employed Sec	ctor: Urban			
household asset holding class	total value of assets	number of l	number of households		number of house cash	eholds reporting loan
	(Rs)	estimated	sample	(Rs) #	estimated	sample
1	2	3	4	5	6	7
1	3355364753	175587	91	274677671	6570	22
2	39367673323	228376	141	910324898	22600	47
3	93514361207	264058	166	775165931	25762	57
4	135193005091	262011	190	2154348202	31225	65
5	220895374553	297753	227	1690492029	29182	80
6	289874016797	282761	232	3787447547	27835	85
7	445389748864	305848	243	3291236099	28187	83
8	648653007737	296731	282	7332588251	36717	109
9	1378923204908	392077	222	9042153977	27052	69
10	4613162473719	383423	250	15118553784	27117	81
all classes	7868328230952	2888625	2044	44376988388	262247	698

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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/UT: Uttar Pradesh	Major household Type: Ot	hers Sector:Urba	an			
household asset holding class	total value of assets	number of	households	amount of cash loan	number of house cash	eholds reporting loan
	(Rs)	estimated	sample	(Rs) #	estimated	sample
1	2	3	4	5	6	7
1	7534691776	578272	263	3156308296	20783	48
2	96106338731	529732	323	2438416159	42054	109
3	170451073452	493991	323	3246037284	48741	101
4	253721959663	493741	321	5301663848	45944	94
5	339416283986	459398	324	3581500224	29840	106
6	499716789639	473424	336	4458065642	41207	122
7	663345298844	449948	294	6325379614	41287	96
8	1030428230973	458299	310	7864730687	31035	112
9	1252740230884	366076	224	11390408075	30325	93
10	3938432976194	371281	213	27253773489	42942	103
all classes	8251893874142	4674163	2931	75016283317	374158	984

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.2: Estimated number of households and total value of assets as on 30.06.12, 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/UT: Uttar Pradesh	Major household Type:All	Sector:Urban						
household asset holding class	total value of assets	number of households		number of households		amount of cash loan	number of house cash	
	(Rs)	estimated	sample	(Rs) #	estimated	sample		
1	2	3	4	5	6	7		
1	10890056529	753858	354	3430985967	27353	70		
2	135474012054	758108	464	3348741057	64653	156		
3	263965434659	758049	489	4021203215	74504	158		
4	388914964753	755752	511	7456012050	77169	159		
5	560311658539	757152	551	5271992252	59022	186		
6	789590806436	756185	568	8245513189	69042	207		
7	1108735047708	755796	537	9616615712	69474	179		
8	1679081238710	755031	592	15197318938	67752	221		
9	2631663435793	758153	446	20432562052	57377	162		
10	8551595449913	754704	463	42372327273	70059	184		
all classes	16120222105094	7562788	4975	119393271705	636405	1682		

<sup>#</sup> cash loan includes 'interest' in this table as well as in all other tables wherever the item 'cash loan' appears

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Uttar Pradesh	sex of head of househol		sehold	old Male		Sector:	RURAL
household	per 1000	average	no. of	average	no of	households	no. of sample
type	no.	value of	households	amount of			house-holds
	of	assets per	reporting	cash loan			reporting
	house-holds	household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estemated (00)	sample	
			households	(Rs.)		_	
1	2	3	4	5	6	7	8
self-employed in agriculture	568	1706616	274	17921	121236	5368	2548
self- employed in non-agriculture	78	864682	188	9329	16663	568	241
regular wage/salary earning	75	777486	145	8996	16078	477	190
casual labour in agriculture	106	351841	239	10633	22695	644	225
casual labour in non-agriculture	150	356835	131	4446	32002	866	305
others	23	498260	69	4476	4874	135	40
all	1000	1197127	228	13478	213549	8058	3549

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Uttar Pradesh		sex of head of hous	ehold	Female	:	Sector:	RURAL
household	per 1000	average	no. of	average	no of	households	no. of sample
type	no.	value of	households	amount of			house-holds
	of	assets per	reporting	cash loan			reporting
	house-holds	household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estemated (00)	sample	1
			households	(Rs.)			
1	2	3	4	5	6	7	8
self-employed in agriculture	387	1338116	233	12948	6593	285	132
self- employed in non-agriculture	25	1037751	188	4134	422	25	9
regular wage/salary earning	150	309124	847	5674	2552	32	13
casual labour in agriculture	54	299541	189	4432	928	45	17
casual labour in non-agriculture	223	376998	34	992	3795	42	16
others	161	499973	211	9631	2750	103	35
all	1000	770670	274	7978	17041	532	222

Table 1.3R: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Uttar Pradesh		sex of head of household			!	Sector:	RURAL
household	per 1000	average	no. of	average	no of	households	no. of sample
type	no. of house-holds	value of assets per household (Rs.)	households reporting cash loan per 1000 households	amount of cash loan per household (Rs.)	estemated (00)	sample	house-holds reporting cash loan
1	2	3	4	5	6	7	8
self-employed in agriculture	554	1687385	272	17663	127857	5657	2683
self- employed in non-agriculture	74	868953	188	9201	17085	593	250
regular wage/salary earning	81	713322	241	8541	18630	509	203
casual labour in agriculture	102	349777	237	10392	23629	690	243
casual labour in non-agriculture	155	358999	121	4101	35838	910	322
others	33	500303	122	6500	7642	239	76
all	1000	1165389	231	13078	230681	8598	3777

Table 1.3U: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Uttar Pradesh	sex of head of household		Male	Sector:		Urban	
household type	per 1000 no. of house-holds	average value of assets per household	no. of households reporting cash loan	average amount of cash loan per	no of households estimated (00) sample		no. of sample house-holds reporting cash loan
		(Rs.)	per 1000 households	household (Rs.)			
1	2	3	4	5	6	7	8
self-employed	399	2748608	92	15469	27702	1961	668
regular wage/ salary earning	315	2400114	81	24028	21850	1380	500
casual labour	212	994877	95	11366	14677	972	324
others	74	1828897	44	5982	5152 288		83
all	1000	2199575	86	16592	69381	4601	1575

Table 1.3U: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

<b>Uttar Pradesh</b>	sex of head of household			Female		Sector:		
household type	per 1000 no. of house-holds	average value of assets per household	no. of households reporting cash loan	average amount of cash loan per	no of l	no. of sample house-holds reporting cash loan		
		(Rs.)	per 1000 households	household (Rs.)	estimated (00) sample			
1	2	3	4	5	6	7	8	
self-employed	189	2156311	68	12678	1172	80	29	
regular wage/ salary earning	266	1722863	80	5342	1649	105	32	
casual labour	234	580441	119	7279	1450	90	29	
others	311	1218760	18	4099	1928	13		
all	1000	1380815	68	6796	6200	366	103	

Table 1.3U: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household type and sex of head of household

Uttar Pradesh		sex of head of househ	old	All Sector:			Urban
household type	per 1000 no. of house-holds	average value of assets per household	no. of households reporting cash loan	average amount of cash loan per	no of households estimated (00) sample		no. of sample house-holds reporting cash loan
		(Rs.)	per 1000 households	household (Rs.)			
1	2	3	4	5	6	7	8
self-employed	382	2723901	91	15363	28886	2044	698
regular wage/ salary earning	311	2352108	81	22711	23505	1486	532
casual labour	213	957500	97	10999	16129	1063	354
others	94	1658647	37	5478	7107	382	. 98
all	1000	2131518	84	15787	75628	4975	1682

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household: Male rural

			Sen of neua of no				14141
household asset holding class	per 1000 number	average value of	number of households	average amount of	no of households		no. of sample households
	of	assets per	reporting	cash loan			reporting
	households	household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)		
1	2	3	4	5	6	7	8
1	105	74676	123	2969	22489	536	187
2	90	158100	174	4456	19204	637	259
3	88	245162	168	5915	18716	663	277
4	101	365186	320	13214	21568	720	335
5	102	488661	216	9211	21720	771	345
6	101	646051	228	12172	21584	750	335
7	103	898219	283	14044	21895	1007	476
8	105	1299487	232	14798	22364	879	397
9	102	1907674	201	17395	21677	992	428
10	105	5544687	319	38146	22332	1103	510
all classes	1000	1197127	228	13478	213549	8058	3549

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of Uttar Pradesh

Sex of head of household: Female

rural

Ottal Tradesii	adesii Sea of flead of flousefloid. I chiaic						Turai
household asset holding class	per 1000 number of households	average value of assets per household	number of households reporting cash loan	average amount of cash loan per	no of households		no. of sample households reporting cash loan
		(Rs.)	per 1000	household	estimated	sample	
		, ,	households	(Rs.)	(00)	_	
1	2	3	4	5	6	7	8
1	65	73458	111	3584	1115	58	15
2	195	168228	688	6884	3323	57	24
3	254	250767	113	1998	4323	63	28
4	85	360257	259	9432	1452	74	32
5	79	493436	99	3058	1343	40	18
6	100	645640	240	10686	1697	64	27
7	57	856327	93	4480	974	47	17
8	40	1227676	341	18508	681	40	19
9	77	2057970	257	18995	1307	43	21
10	48	5773085	225	27526	826	46	21
all classes	1000	770670	274	7978	17041	532	222

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of Uttar Pradesh sex of head of household: All rural

Ottal Tradesh			Sex of fiedd of fi				Turai
household asset	per 1000	average	number of	average			no. of sample
holding class	number	value of	households	amount of	no of hou	seholds	households
_	of	assets per	reporting	cash loan			reporting
	households	household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)	•	
1	2	3	4	5	6	7	8
1	102	74619	123	2998	23604	594	202
2	98	159598	250	4815	22529	695	284
3	100	246214	158	5180	23039	726	305
4	100	364894	316	12994	23067	797	369
5	100	488951	210	8856	23080	812	364
6	101	646020	229	12064	23281	815	363
7	99	896488	275	13631	22878	1055	493
8	100	1297248	235	14955	23061	920	417
9	100	1916218	204	17486	22984	1035	449
10	100	5552832	316	37768	23158	1149	531
all classes	1000	1165389	231	13078	230681	8598	3777

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Uttar Pradesh			sex of head of he	ousehold: Male			Urban
household asset holding class	per 1000 number of households	average value of assets per household	number of households reporting cash loan	average amount of cash loan per	no of households		no. of sample households reporting cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)		
1	2	3	4	5	6	7	8
1	91	15703	38	5008	6297	293	59
2	101	178229	85	4540	6988	420	139
3	95	348169	90	4645	6615	431	135
4	100	513282	104	10512	6960	483	151
5	100	741650	82	7323	6947	504	173
6	104	1043010	95	11327	7182	539	200
7	98	1469846	92	13600	6830	495	168
8	101	2215884	93	20467	6989	560	213
9	107	3466226	76	27068	7391	427	156
10	104	11361671	96	57894	7182	449	181
all classes	1000	2199575	86	16592	69381	4601	1575

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Uttar Pradesh			sex of head of ho	usehold: Female			Urban
household asset holding class	per 1000 number of households	average value of assets per household	number of households reporting cash loan	average amount of cash loan per	no of households		no. of sample households reporting cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)		
1	2	3	4	5	6	7	8
1	200	8079	23	1920	1237	60	10
2	95	184497	86	2698	590	42	15
3	151	347103	159	10133	936	56	23
4	96	530019	77	2343	598	28	8
5	100	721367	38	2967	622	46	13
6	61	1066241	30	2911	380	29	7
7	117	1440048	89	4499	728	42	11
8	90	2325031	45	16072	555	31	8
9	30	3664360	53	22272	189	18	5
10	59	10728767	27	21723	365	14	3
all classes	1000	1380815	68	6796	6200	366	103

Table 1.4: Per 1000 number of households, average value of assets per household and amount of cash loan per household as on 30.06.12 by household asset holding class and sex of head of household

Uttar Pradesh		sex of head of household: All								
household asset holding class	per 1000 number of households	average value of assets per household	number of households reporting cash loan	average amount of cash loan per	no of households		no. of sample households reporting cash loan			
		(Rs.)	per 1000	household	estimated	sample	1			
			households	(Rs.)	(00)					
1	2	3	4	5	6	7	8			
1	100	14446	36	4551	7539	354	70			
2	100	178700	85	4417	7581	464	156			
3	100	348217	98	5305	7580	489	158			
4	100	514607	102	9866	7558	511	159			
5	100	740026	78	6963	7572	551	186			
6	100	1044176	91	10904	7562	568	207			
7	100	1466976	92	12724	7558	537	179			
8	100	2223858	90	20128	7550	592	221			
9	100	3471152	76	26950	7582	446	162			
10	100	11331060	93	56144	7547	463	184			
all classes	1000	2131518	84	15787	75628	4975	1682			

Table 1.5R: Per thousand distribution of rural households by household asset holding class for each household type Uttar Pradesh

rural

				all	no. of households								
household type	1	2	3	4	5	6	7	8	9	10	classes	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
self-empl. in agriculture	16	40	63	78	108	114	131	139	150	161	1000	127857	5657
self-empl. in non- agriculture	147	130	99	97	104	99	76	86	84	77	1000	17085	593
regular wage/salary earning	160	224	79	80	64	96	63	96	102	36	1000	18630	509
casual lab. in agriculture	190	173	136	235	100	85	66	10	3	3	1000	23629	690
casual lab. in non- agriculture	279	170	210	93	76	80	42	36	3	11	1000	35838	910
others	211	106	137	143	169	45	74	59	44	11	1000	7642	239
all	102	98	100	100	100	101	99	100	100	100	1000	230681	8598
estd. no. of hhs (00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
no. of sample hhs	594	695	726	797	812	815	1055	920	1035	1149	8598	X	X

Table 1.5U: Per thousand distribution of urban households by household asset holding class for each household type Uttar Pradesh

Urban

				hou	usehold asse	et holding cl	ass				all	no. of households		
household type	1	2	3	4	5	6	7	8	9	10	classes	estd. (00)	sample	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
self-employed	61	79	91	91	103	98	106	103	136	133	1000	28886	2044	
regular wage/salary earning	72	96	80	84	105	105	104	133	101	119	1000	23505	1486	
casual labour	123	151	154	154	105	113	86	45	47	23	1000	16129	1063	
others	296	85	83	67	60	64	93	104	73	76	1000	7107	382	
all	100	100	100	100	100	100	100	100	100	100	1000	75628	4975	
estd. no. of hhs (00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X	
no. of sample hhs	354	464	489	511	551	568	537	592	446	463	4975	X	X	

Table 1.6R: Per thousand rupees break-up of total assets of rural households by household asset holding class for each household type Uttar Pradesh

rural

household type			total value of assets	no. of households										
	1	2	3	4	5	6	7	8	9	10	all classes	(Rs. lakhs)	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
self-empl. in agriculture	1	4	9	17	31	43	70	108	172	545	1000	215743942	127857	5657
self-empl. in non- agriculture	11	24	29	40	57	74	79	126	168	392	1000	14845896	17085	593
regular wage/salary earning	14	52	28	40	42	89	83	176	256	221	1000	13289469	18630	509
casual lab. in agriculture	38	75	94	256	142	159	159	36	18	24	1000	8264865	23629	690
casual lab. in non- agriculture	66	76	144	91	103	145	99	127	18	132	1000	12865918	35838	910
others	28	33	69	101	171	58	132	146	193	70	1000	3823121	7642	239
all classes	7	13	21	31	42	56	76	111	164	478	1000	268833211	230681	8598
estd. no. of hhs (00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X	X
no. of sample hhs	594	695	726	797	812	815	1055	920	1035	1149	8598	X	X	X

Table 1.6U: Per thousand rupees break-up of assets of urban households by household asset holding class for each household type Uttar Pradesh

Urban

household type			total value of assets	no. of households										
	1	2	3	4	5	6	7	8	9	10	all classes	(Rs. lakhs)	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
self-empl.	0	5	12	17	28	37	57	82	175	586	1000	78683282	28886	2044
regular wage/salary earning	0	8	12	19	33	47	65	126	148	542	1000	55286830	23505	1486
casual labour	2	27	55	82	79	123	136	107	162	226	1000	15443627	16129	1063
others	2	10	17	20	28	42	79	143	155	503	1000	11788481	7107	382
all classes	1	8	16	24	35	49	69	104	163	530	1000	161202221	75628	4975
estd. no. of hhs (00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X	X
no. of sample hhs	354	464	489	511	551	568	537	592	446	463	4975	X	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: cultivator rural

household asset					per 1000	no. of house	eholds repo	rting				no. o	of hhs
holding class				assets of	category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-		sample
			&	business	business	transp.	etc.	etc.	& kind)		standing	estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	783	868	419	358	48	624	0	540	103	944	174	4540	184
2	979	986	480	608	94	588	0	651	101	1000	362	10196	317
3	1000	981	655	528	109	748	0	591	107	1000	196	11750	467
4	1000	997	718	543	114	824	3	477	83	1000	361	17287	603
5	998	1000	730	603	109	846	0	704	71	1000	229	17611	679
6	1000	993	751	582	156	862	7	678	85	1000	250	19491	704
7	1000	993	735	570	131	856	4	736	96	1000	291	20232	955
8	1000	994	741	626	208	840	3	714	86	1000	247	21238	875
9	1000	990	774	547	149	898	4	788	74	1000	217	21154	1003
10	1000	1000	772	610	134	938	3	869	58	1000	327	21924	1115
all classes	992	990	715	575	136	836	3	699	83	998	271	165424	6902
estd. hhs. (00)	164182	163810	118321	95171	22564	138282	470	115695	13716	165170	44825	X	X
sample hhs	6858	6830	5102	3757	960	5926	33	4901	966	6891	3209	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: non-cultivator rural

household asset					per 1000	no. of house	eholds repo	rting				no. o	of hhs
holding class				assets of	category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-		sample
			&	business	business	transp.	etc.	etc.	& kind)		standing	estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	863	911	368	85	65	664	1	544	41	994	110	19064	410
2	964	998	393	93	162	611	1	643	35	1000	157	12333	378
3	963	1000	650	174	419	757	5	763	24	1000	118	11288	259
4	976	1000	477	84	207	767	1	553	104	1000	182	5780	194
5	954	1000	363	37	174	689	0	632	47	1000	146	5469	133
6	936	960	573	64	251	927	0	725	156	1000	124	3791	111
7	962	1000	457	44	90	887	0	530	83	1000	148	2646	100
8	991	1000	576	169	319	814	0	771	8	1000	105	1823	45
9	989	1000	137	7	101	1000	0	909	76	1000	54	1830	32
10	997	1000	264	108	138	909	0	852	20	1000	119	1234	34
all classes	935	971	444	95	187	724	1	641	51	998	131	65257	1696
estd. hhs. (00)	61008	63385	28954	6230	12234	47233	83	41845	3320	65147	8521	X	X
sample hhs	1588	1656	789	189	232	1208	6	953	146	1689	568	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: All rural

household asset					per 1000	no. of house	eholds repo	rting				no. o	of hhs
holding class				assets of	category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-		sample
			&	business	business	transp.	etc.	etc.	& kind)		standing	estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	847	903	378	138	62	657	0	543	52	985	123	23604	594
2	971	993	433	326	131	600	1	647	65	1000	250	22529	695
3	982	990	653	354	261	752	2	675	66	1000	158	23039	726
4	994	998	657	428	137	810	2	496	88	1000	316	23067	797
5	988	1000	643	469	125	809	0	687	66	1000	210	23080	812
6	990	988	722	498	172	872	6	686	97	1000	229	23281	815
7	996	994	703	509	127	860	3	713	94	1000	275	22878	1055
8	999	995	728	590	216	838	2	718	80	1000	235	23061	920
9	999	991	723	504	145	906	4	798	74	1000	204	22984	1035
10	1000	1000	745	584	135	936	3	868	56	1000	316	23158	1149
all classes	976	985	638	440	151	804	2	683	74	998	231	230681	8598
estd. hhs. (00)	225190	227195	147275	101401	34798	185514	554	157539	17036	230317	53346	X	X
sample hhs	8446	8486	5891	3946	1192	7134	39	5854	1112	8580	3777	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: Self-employed Urban

household asset					pei	1000 no. of ho	useholds reporti	ng				no. o	f hhs
holding class				assets	of category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-standing		sample
			&	business	business	transp.	etc.	etc.	& kind)			estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	62	103	42	49	433	578	0	560	1	884	37	1756	91
2	756	878	143	27	431	678	0	579	7	1000	99	2284	141
3	877	914	105	86	420	703	0	576	14	1000	98	2641	166
4	928	1000	199	110	375	774	0	634	52	1000	119	2620	190
5	909	980	214	59	435	870	0	737	26	1000	98	2978	227
6	902	984	121	35	451	859	0	800	27	1000	98	2828	232
7	897	996	273	74	383	909	0	815	49	1000	92	3058	243
8	914	980	207	161	448	896	1	896	40	1000	124	2967	282
9	990	995	212	165	496	927	3	820	33	1000	69	3921	222
10	983	986	235	173	377	928	22	964	28	1000	71	3834	250
all classes	864	919	186	102	426	834	3	762	29	993	91	28886	2044
estd. hhs. (00)	24944	26553	5360	2952	12295	24096	99	22011	850	28682	2622	X	X
sample hhs	1808	1924	424	263	920	1734	14	1616	192	2038	698	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: others Urban

household asset					per	1000 no. of ho	useholds reporti	ng				no. o	fhhs
holding class				assets	of category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-standing		sample
			&	business	business	transp.	etc.	etc.	& kind)			estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	78	71	26	33	84	498	0	448	6	745	36	5783	263
2	646	654	70	50	101	614	5	645	16	1000	79	5297	323
3	812	857	161	41	157	643	1	664	20	1000	99	4940	323
4	902	946	176	60	130	847	0	640	26	1000	93	4937	321
5	893	889	143	25	160	819	6	797	38	1000	65	4594	324
6	981	964	108	58	83	788	1	653	43	1000	87	4734	336
7	969	988	155	95	101	743	7	753	40	1000	92	4499	294
8	961	977	98	114	134	913	15	759	16	1000	68	4583	310
9	964	969	114	80	253	860	26	858	8	1000	83	3661	224
10	959	977	113	74	101	911	18	918	6	1000	116	3713	213
all classes	790	803	114	61	127	750	7	698	22	968	80	46742	2931
estd. hhs. (00)	36936	37522	5336	2863	5933	35046	322	32621	1026	45269	3742	X	X
sample hhs	2467	2533	351	170	480	2272	21	2128	216	2872	984	X	X

Table 1.7: Per 1000 number of households reporting assets of specified categories and cash loan outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: All Urban

household asset					per	1000 no. of ho	useholds reporti	ng				no. o	f hhs
holding class				assets	of category				amount	any	cash		
									receivable	asset	loan		
	land	building	livestock	farm	non-farm	all	share	deposits	(cash		out-standing		sample
			&	business	business	transp.	etc.	etc.	& kind)			estd. (00)	
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	74	79	30	37	165	517	0	474	5	778	36	7539	354
2	679	721	92	43	200	633	4	625	13	1000	85	7581	464
3	835	877	142	57	249	664	0	634	18	1000	98	7580	489
4	911	964	184	77	215	821	0	638	35	1000	102	7558	511
5	899	925	171	39	268	839	4	773	33	1000	78	7572	551
6	952	972	113	50	220	815	1	708	37	1000	91	7562	568
7	940	991	203	86	215	810	4	778	44	1000	92	7558	537
8	942	978	141	132	257	907	9	813	25	1000	90	7550	592
9	977	982	165	124	378	894	14	838	21	1000	76	7582	446
10	971	981	175	125	241	920	20	942	17	1000	93	7547	463
all classes	818	847	141	77	241	782	6	722	25	978	84	75628	4975
estd. hhs. (00)	61880	64076	10696	5815	18229	59142	421	54632	1876	73951	6364	X	X
sample hhs	4275	4457	775	433	1400	4006	35	3744	408	4910	1682	X	X

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: Cultivator Rural average value of assets (Rs. lakhs) household asset no. of hhs holding class amount cash any assets of category receivable asset loan all livestock farm non-farm deposits (cash share out-standing land building estd. (00) & business business & kind) sample transp. etc. etc. poultry equip. equip. equip. all classes estd. hhs. (00) X X Χ Χ sample hhs 

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: Non-Cultivator Rural average value of assets (Rs. lakhs) household asset no. of hhs holding class amount cash any assets of category receivable asset loan all livestock farm non-farm deposits (cash share out-standing land building estd. (00) & business business & kind) sample transp. etc. etc. poultry equip. equip. equip. all classes estd. hhs. (00) X X Χ Χ sample hhs 

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: All Rural

household asset				no. of	`hha								
holding class				assets of ca	tagary				amount	any	cash	110. 01	IIIIS
				assets of Ca	negory				receivable	asset	loan		
			livestock	farm	non-farm	all	share	deposits	(cash		out-standing		
	land	building	&	business	business	transp.	etc.	etc.	& kind)		out-standing	estd. (00)	sample
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	28114	38370	3203	186	213	2623	12	1459	437	74619	2998	23604	594
2	69093	76143	7094	577	338	2539	36	2992	785	159598	4815	22529	695
3	115458	107941	10996	924	825	3468	120	5169	1313	246214	5180	23039	726
4	214844	127670	10070	1664	606	4663	29	3904	1444	364894	12994	23067	797
5	279664	173065	15135	3319	1090	6312	0	8529	1838	488951	8856	23080	812
6	397675	186111	19509	4902	1377	12955	40	20996	2454	646020	12064	23281	815
7	592471	245391	19392	3746	2486	12550	46	17260	3144	896488	13631	22878	1055
8	926373	283715	22330	7975	2618	29152	6	22438	2642	1297248	14955	23061	920
9	1396830	367381	26500	10551	1450	50776	32	57961	4737	1916218	17486	22984	1035
10	4677958	638376	33479	19604	2161	128871	26	48051	4306	5552832	37768	23158	1149
all classes	870919	224399	16766	5349	1315	25424	35	18874	2309	1165389	13078	230681	8598
estd. hhs. (00)	225190	227195	147275	101401	34798	185514	554	157539	17036	230317	53346	X	X
sample hhs	8446	8486	5891	3946	1192	7134	39	5854	1112	8580	3777	X	X

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: Self-employed Urban average value of assets (Rs. lakhs) household asset no. of hhs holding class amount any cash assets of category receivable asset loan all livestock farm non-farm deposits (cash share out-standing land building estd. (00) & business business & kind) sample transp. etc. etc. poultry equip. equip. equip. all classes estd. hhs. (00) X X Χ Χ sample hhs 

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

Uttar Pradesh major household type: others Urban average value of assets (Rs. lakhs) household asset no. of hhs holding class amount cash any assets of category receivable loan asset all livestock farm non-farm deposits (cash share out-standing land building estd. (00) & business business & kind) sample transp. etc. etc. poultry equip. equip. equip. all classes estd. hhs. (00) X X Χ Χ sample hhs 

Table 1.8: Average value of assets by asset category as on 30.6.12 and average value of cash outstanding as on 30.6.12 by household asset holding class

 Uttar Pradesh
 major household type:
 All
 Urban

 household asset
 average value of assets (Rs. lakhs)
 no. of hhs

household asset		average value of assets (Rs. lakhs)											
holding class				assets of ca	tagarı				amount	any	cash	no. o	i IIIIS
				assets of Ca	negory				receivable	asset	loan		
			livestock	farm	non-farm	all	share	deposits	(cash		out-standing		
	land	building	&	business	business	transp.	etc.	etc.	& kind)		out-standing	estd. (00)	sample
			poultry	equip.	equip.	equip.							
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	2479	2515	337	434	957	3188	0	4468	69	14446	4551	7539	354
2	62057	69305	799	1167	2002	9872	36	33186	275	178700	4417	7581	464
3	139357	169967	1377	164	4707	12910	3	19247	487	348217	5305	7580	489
4	215301	258171	2457	408	3340	16476	0	17535	919	514607	9866	7558	511
5	312271	352933	3027	301	2861	21233	94	46200	1105	740026	6963	7572	551
6	481644	486095	2198	784	6546	24044	8	40573	2285	1044176	10904	7562	568
7	645565	693449	6089	994	6165	31920	174	81137	1483	1466976	12724	7558	537
8	980703	1048352	4560	6017	6197	66311	703	109331	1686	2223858	20128	7550	592
9	1688213	1536192	6114	5671	18423	85866	605	128511	1558	3471152	26950	7582	446
10	5742729	4936239	16668	10743	49673	256966	1569	315527	946	11331060	56144	7547	463
all classes	1026113	954530	4360	2666	10081	52839	319	79529	1081	2131518	15787	75628	4975
estd. hhs. (00)	61880	64076	10696	5815	18229	59142	421	54632	1876	73951	6364	X	X
sample hhs	4275	4457	775	433	1400	4006	35	3744	408	4910	1682	X	X

Table 1.9: Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type

## Uttar Pradesh

	per 1000 no. of hhs ro	enarting having bu	llion & ornaments		av. amount (Rs.)		number of hhs	having bullion &
sector	per 1000 no. or mis re	eporting naving ou	mon & ornaments	of bullion	& ornaments per hous	sehold	orna	ments
	major hh type1	major hh type2	all	major hh type1	major hh type2	all	estd.(00)	sample
1	2	3	4	5	6	7	8	9
Rural	769	772	770	36671	23205	32861	177627	6708
Urban	863	826	840	83637	69151	74684	63561	4138
all-India	783	795	787	43653	42380	43187	241188	10846

Table 1.10: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

Uttar Pradesh Rural

household asset holding		rı	ural land			urba	n land	
class	average	average	no. of		average	average	no. of	
	area of land	value of land	household		area of land	value of land	households	no. of reporting
	per	per	reporting	no. of reporting sample households	per	per	reporting	sample
	household	household	per 1000	nousenoius	household	household	per 1000	households
	(ha.)	(Rs.)	households		(ha.)	(Rs.)	households	
1	2	3	4	5	6	7	8	9
1	0.019	28059	846	501	0	54	2	3
2	0.066	69088	971	671	0	5	1	1
3	0.111	115424	982	716	0	34	1	2
4	0.234	213324	990	789	0	1520	12	5
5	0.316	279575	988	803	0	89	2	3
6	0.399	396257	989	809	0.001	1418	6	5
7	0.52	590164	996	1051	0	2307	10	10
8	0.67	919579	997	917	0.004	6794	13	13
9	0.884	1384386	999	1033	0.001	12445	21	18
10	1.893	4597990	999	1145	0.043	79968	62	57
all	0.511	860430	975	8435	0.005	10489	13	117

Table 1.10: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

Uttar Pradesh Urban

household asset holding		rı	ural land			urba	n land	
class	average	average	no. of		average	average	no. of	
	area of land	value of land	household	C .: 1	area of land	value of land	households	no. of reporting
	per	per	reporting	no. of reporting sample households	per	per	reporting	sample
	household	household	per 1000	nousenoids	household	household	per 1000	households
	(ha.)	(Rs.)	households		(ha.)	(Rs.)	households	
1	2	3	4	5	6	7	8	9
1	0	439	12	14	0.046	2040	62	29
2	0.04	11883	135	70	0.006	50173	566	309
3	0.013	25122	161	76	0.043	114235	728	368
4	0.206	28789	150	91	0.181	186512	813	402
5	0.056	42280	139	97	0.145	269991	828	455
6	0.336	97229	210	119	0.083	384415	820	469
7	1.439	158547	258	146	0.212	487017	777	435
8	1.084	171723	207	150	0.133	808979	877	490
9	0.586	376913	292	170	0.158	1311300	926	392
10	73.059	1986403	313	181	2.963	3756326	931	416
all	7.667	289584	188	1114	0.396	736529	733	3765

Table 1.10: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class

Uttar Pradesh All

household asset holding		rı	ural land			urba	n land	
class	average	average	no. of		average	average	no. of	
	area of land	value of land	household	no. of reporting sample	area of land	value of land	households	no. of reporting
	per	per	reporting	households	per	per	reporting	sample
	household	household	per 1000	nousenoius	household	household	per 1000	households
	(ha.)	(Rs.)	households		(ha.)	(Rs.)	households	
1	2	3	4	5	6	7	8	9
1	0.014	21373	644	515	0.011	535	17	32
2	0.059	54685	760	741	0.001	12637	143	310
3	0.087	93067	779	792	0.011	28307	181	370
4	0.227	167784	783	880	0.045	47173	210	407
5	0.252	220958	778	900	0.036	66761	206	458
6	0.384	322944	798	928	0.021	95318	206	474
7	0.748	482985	813	1197	0.053	122670	200	445
8	0.772	735121	802	1067	0.036	204652	226	503
9	0.81	1134490	824	1203	0.04	334615	245	410
10	19.385	3956088	830	1326	0.761	983580	275	473
all	2.278	719488	781	9549	0.102	189749	191	3882

Table 1.11: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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

## Uttar Pradesh

		per 1	000 no. of house	holds having			amount of credit (Rs.)
sector	bank account#	made/received payments	P.O. account#	other deposit	Kisan Credit Card	received remittance	received from KCC in 365
Sector	builk account	through bank but not having any	1.0. account	account #	(KCC)*	during last 365 days	days per hh having KCC
		bank account*		account			
1	2	3	4	5	6	7	8
Rural	822	6	73	20	141	88	36578
estd. no. of hhs (00)	189524	1489	16790	4588	32572	20195	23497
no. of sample hhs	7246	71	518	143	2277	698	1866
Urban	802	8	127	12	15	41	44735
estd. no. of hhs (00)	60659	613	9617	944	1129	3138	689
no. of sample hhs	4149	49	670	102	224	215	175
Rural+Urban	817	7	86	18	110	76	36851
estd. no. of hhs (00)	250183	2102	26407	5532	33701	23333	24187
no. of sample hhs	11395	120	1188	245	2501	913	2041

on date of survey

<sup>\*</sup>during last 365 days

Table 1.12: 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

Uttar Pradesh visit 1 rural

Ottal Plac	CSII	VISIT 1						Turai
	informant types		per thousand no. of informants				all	sample no. of
		co-operative & capable	co-operative but incapable	busy	reluctant	others		informants
	1	2	3	4	5	6	7	8
	male	979	16	4	1	0	1000	6401
sex	female	920	77	1	1	0	1000	1981
	all (inc n.r)	961	35	3	1	0	1000	8382
	≤15	999	0	0	0	1	1000	94
đ.	16-25	930	61	7	3	0	1000	723
group	25-59	966	30	4	0	0	1000	5861
age g	60-69	950	49	0	0	0	1000	1168
G,	≥70	970	24	2	3	0	1000	536
	all (inc n.r)	961	35	3	1	0	1000	8382
	self	980	16	3	0	0	1000	6316
	spouse	910	87	2	1	0	1000	1306
	married child	964	9	23	4	0	1000	231
head	spouse of children	939	61	0	0	0	1000	63
2	unmarried child	919	78	3	0	0	1000	320
relation	grand child	990	3	0	7	0	1000	34
elat	father/mother/father in law/ mother in law	848	143	0	9	0	1000	64
	brother/sister/brother in law/sister in law/other relative	827	173	0	0	0	1000	48
	servant/emplloyees/other non-relative member	0	0	0	0	0	0	0
	all (inc n.r)	961	35	3	1	0	1000	8382
	non-household member	986	14	0	0	0	1000	216
	all informants	962	34	3	1	0	1000	8598

Table 1.12: 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

Uttar Pradesh visit 1 Urban

Ottai i iau	V011		VISIT I					Orban
	informant types		per thousand no. of informants				all	sample no. of
		co-operative & capable	co-operative but incapable	busy	reluctant	others		informants
	1	2	3	4	5	6	7	8
	male	983	9	3	3	2	1000	3222
sex	female	973	25	0	2	0	1000	1652
	all (inc n.r)	979	15	2	3	1	1000	4874
	≤15	969	31	0	0	0	1000	56
α	16-25	982	18	0	0	0	1000	504
group	25-59	979	15	2	4	0	1000	3604
age g	60-69	986	14	0	0	0	1000	520
g.	≥70	961	1	0	0	37	1000	190
	all (inc n.r)	979	15	2	3	1	1000	4874
	self	983	9	3	3	2	1000	3177
	spouse	973	25	0	2	0	1000	1154
-	married child	976	24	0	0	0	1000	122
to head	spouse of children	996	4	0	0	0	1000	47
	unmarried child	966	29	0	5	0	1000	268
tion	grand child	1000	0	0	0	0	1000	15
relation	father/mother/father in law/ mother in law	963	37	0	0	0	1000	41
	brother/sister/brother in law/sister in law/other relative	996	4	0	0	0	1000	46
	servant/emplloyees/other non-relative member	967	33	0	0	0	1000	4
	all (inc n.r)	979	15	2	3	1	1000	4874
	non-household member	967	33	0	0	0	1000	101
	all informants	979	15	2	3	1	1000	4975

Table 1.12: 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

Uttar Pradesh visit 1 All

Ottai i iac	esii		VISIT 1					All
	informant types		per thousand no. of informants				all	sample no. of
	illiormant types	co-operative & capable co-operative but incapable		busy reluctant		others	all	informants
	1	2	3	4	5	6	7	8
	male	980	15	4	1	1	1000	9623
sex	female	936	62	1	1	0	1000	3633
	all (inc n.r)	965	30	3	1	0	1000	13256
	≤15	989	10	0	0	0	1000	150
d.	16-25	946	47	5	2	0	1000	1227
group	25-59	969	26	3	1	0	1000	9465
age g	60-69	957	43	0	0	0	1000	1688
e,	≥70	969	21	2	3	6	1000	726
	all (inc n.r)	965	30	3	1	0	1000	13256
	self	981	14	3	1	1	1000	9493
	spouse	928	69	1	2	0	1000	2460
_	married child	967	13	17	3	0	1000	353
head	spouse of children	954	46	0	0	0	1000	110
2	unmarried child	937	59	2	2	0	1000	588
relation	grand child	992	2	0	6	0	1000	49
elat	father/mother/father in law/ mother in law	886	108	0	6	0	1000	105
	brother/sister/brother in law/sister in law/other relative	887	113	0	0	0	1000	94
	servant/emplloyees/other non-relative member	967	33	0	0	0	1000	4
	all (inc n.r)	965	30	3	1	0	1000	13256
	non-household member	983	17	0	0	0	1000	317
	all informants	966	30	3	1	0	1000	13573

Table 1.13: Percentage shares of assets held by different decile classes of population

## Uttar Pradesh

household per capita asset holding		rural			urban	
class	no. of persons	average per capita	% share of assets	no. of persons	average per capita asset	% share of assets
		asset value			value	
1	2	3	4	5	6	7
1	12696967	12899	1	3915176	7886	0
2	12783666	27220	1	3942733	40319	1
3	12730450	44992	2	3909208	63503	2
4	12725765	62885	3	3897307	95106	2
5	12754127	86101	4	3937225	133156	3
6	12744498	118441	6	3916673	191066	5
7	12739427	161321	8	3929341	266701	7
8	12685713	230361	11	3923119	386703	9
9	12769967	352979	17	3922009	628669	15
10	12734760	1013444	48	3923895	2295725	56
all	127365339	211073	100	39216687	411055	100

Table 2.1: Number of villages/blocks surveyed and number of households surveyed

stata	no. of fsu's (villages/blocks) surveyed		no. of households surveyed				
state	rural	urban	rural	urban	rural + urban		
1	2	3	4	5	6		
Uttar Pradesh	616	356	8598         4975         13573				

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: Cultivator rural

household asset holding class	number of households		amount of	number of households reporting cash loan		
	estimated	sample	cash loan			
	00	(Rs.lakhs)	estimated (00)	sample		
1	2	3	4	5	6	
1	4540	184	27000	792	75	
2	10196	317	61145	3695	142	
3	11750	467	79628	2304	220	
4	17287	603	242270	6247	295	
5	17611	679	148528	4038	320	
6	19491	704	261572	4865	330	
7	20232	955	278114	5895	465	
8	21238	875	329099	5236	406	
9	21154	1003	375112	4594	442	
10	21924	1115	839673	7159	514	
All	165424	6902	2642141	44825	3209	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: Non- Cultivator rural

household asset holding class	number of h	ouseholds	amount of	number of households reporting cash loan		
	estimated	sample	cash loan			
	00		(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	19064	410	43764	2106	127	
2	12333	378	47334	1935	142	
3	11288	259	39720	1331	85	
4	5780	194	57455	1051	74	
5	5469	133	55875	798	44	
6	3791	111	19288	471	33	
7	2646	100	33738	392	28	
8	1823	45	15790	191	11	
9	1830	32	26782	99	7	
10	1234	34	34956	147	17	
All	65257	1696	374701	8521	568	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: All rural

household asset holding class	number of h	ouseholds	amount of	number of households reporting cash loan		
	estimated	sample	cash loan			
	00	(Rs.lakhs)	estimated (00)	sample		
1	2	3	4	5	6	
1	23604	594	70764	2898	202	
2	22529	695	108479	5630	284	
3	23039	726	119348	3635	305	
4	23067	797	299725	7298	369	
5	23080	812	204403	4836	364	
6	23281	815	280860	5335	363	
7	22878	1055	311852	6287	493	
8	23061	920	344889	5427	417	
9	22984	1035	401894	4693	449	
10	23158	1149	874628	7307	531	
All	230681	8598	3016843	53346	3777	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: self-employed Urban

	number of households		amount of	number of households reporting cash loan		
household asset holding class	estimated	comple	cash loan	number of nouseholds reporting easir loan		
	(00)	sample	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	1756	91	2747	66	22	
2	2284	141	9103	226	47	
3	2641	166	7752	258	57	
4	2620	190	21543	312	65	
5	2978	227	16905	292	80	
6	2828	232	37874	278	85	
7	3058	243	32912	282	83	
8	2967	282	73326	367	109	
9	3921	222	90422	271	69	
10	3834	250	151186	271	81	
All	28886	2044	443770	2622	698	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: others Urban

	number of households		amount of	number of households reporting cash loan		
household asset holding class	estimated	sample	cash loan			
	00	Swiiipi*	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	5783	263	31563	208	48	
2	5297	323	24384	421	109	
3	4940	323	32460	487	101	
4	4937	321	53017	459	94	
5	4594	324	35815	298	106	
6	4734	336	44581	412	122	
7	4499	294	63254	413	96	
8	4583	310	78647	310	112	
9	3661	224	113904	303	93	
10	3713	213	272538	429	103	
All	46742	2931	750163	3742	984	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: All Urban

	number of households		amount of	number of households reporting cash loan		
household asset holding class	estimated	sample	cash loan			
	00	Sample	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	7539	354	34310	274	70	
2	7581	464	33487	647	156	
3	7580	489	40212	745	158	
4	7558	511	74560	772	159	
5	7572	551	52720	590	186	
6	7562	568	82455	690	207	
7	7558	537	96166	695	179	
8	7550	592	151973	678	221	
9	7582	446	204326	574	162	
10	7547	463	423723	701	184	
All	75628	4975	1193933	6364	1682	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: Cultivator Urban

	number of households		amount of	number of households re	eporting cash loan	
household asset holding class	estimated	2000012	cash loan			
	0	sample	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	1756	91	2747	66	22	
2	2284	141	9103	226	47	
3	2641	166	7752	258	57	
4	2620	190	21543	312	65	
5	2978	227	16905	292	80	
6	2828	232	37874	278	85	
7	3058	243	32912	282	83	
8	2967	282	73326	367	109	
9	3921	222	90422	271	69	
10	3834	250	151186	271	81	
All	28886	2044	443770	2622	698	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: Non- Cultivator Urban

	number of households		amount of	number of households reporting cash loar		
household asset holding class	estimated	gampla	cash loan			
	0	sample	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	5783	263	31563	208	48	
2	5297	323	24384	421	109	
3	4940	323	32460	487	101	
4	4937	321	53017	459	94	
5	4594	324	35815	298	106	
6	4734	336	44581	412	122	
7	4499	294	63254	413	96	
8	4583	310	78647	310	112	
9	3661	224	113904	303	93	
10	3713	213	272538	429	103	
All	46742	2931	750163	3742	984	

Table 2.2: Estimated number of households, number of sample households reporting cash loan outstanding and amount of cash loan outstanding as on 30.06.12 in each household asset holding class and major household type

Uttar Pradesh Major household type: All Urban

	number of households		amount of	number of households	reporting cash loan	
household asset holding class	estimated	aamula	cash loan			
	0	sample	(Rs.lakhs)	estimated (00)	sample	
1	2	3	4	5	6	
1	7539	354	34310	274	70	
2	7581	464	33487	647	156	
3	7580	489	40212	745	158	
4	7558	511	74560	772	159	
5	7572	551	52720	590	186	
6	7562	568	82455	690	207	
7	7558	537	96166	695	179	
8	7550	592	151973	678	221	
9	7582	446	204326	574	162	
10	7547	463	423723	701	184	
All	75628	4975	1193933	6364	1682	

Table 2.3U: Per 1000 number of households, per 1000 number of households reporting outstanding cash loan, and average amount of cash loan outstanding as on 30.06.12 per household in each household type in the urban sector

Uttar Pradesh Urban

household type	per 1000 number of households	number of households reporting cash loan	average amount of cash loan per	amount of no of households		no. of sample households reporting cash loan
		per 1000	household	estimated	sample	
		households	(Rs.)	(00)		
1	2	3	4	5	6	7
self-employed	382	91	15363	28886	2044	698
regular wage/salary earning	311	81	22711	23505	1486	532
casual labour	213	97	10999	16129	1063	354
others	94	37	5478	7107	382	98
all	1000	84	15787	75628	4975	1682

Table 2.4: Per 1000 number of households, per 1000 number of households reporting outstanding cash loan, and average amount of cash loan outstanding as on 30.06.12 per household in each household asset holding class

Uttar Pradesh Rural

household	per 1000	number of	average	no of house	eholds	no. of sample
asset holding	number	households	amount of			households
class	of	reporting	cash loan			reporting
	households	cash loan	per			cash loan
		per 1000	household	estimated	sample	
		households	(Rs.)	(00)		
1	2	3	4	5	6	7
1	102	123	2998	23604	594	202
2	98	250	4815	22529	695	284
3	100	158	5180	23039	726	305
4	100	316	12994	23067	797	369
5	100	210	8856	23080	812	364
6	101	229	12064	23281	815	363
7	99	275	13631	22878	1055	493
8	100	235	14955	23061	920	417
9	100	204	17486	22984	1035	449
10	100	316	37768	23158	1149	531
all	1000	231	13078	230681	8598	3777

Table 2.4: Per 1000 number of households, per 1000 number of households reporting outstanding cash loan, and average amount of cash loan outstanding as on 30.06.12 per household in each household asset holding class

Uttar Pradesh Urban

household	per 1000	number of	average	no of house	eholds	no. of sample
asset holding	number	households	amount of			households
class	of	reporting	cash loan			reporting
	households	cash loan	per			cash loan
		per 1000	household	estimated	sample	
		households	(Rs.)	(00)		
1	2	3	4	5	6	7
1	100	36	4551	7539	354	70
2	100	85	4417	7581	464	156
3	100	98	5305	7580	489	158
4	100	102	9866	7558	511	159
5	100	78	6963	7572	551	186
6	100	91	10904	7562	568	207
7	100	92	12724	7558	537	179
8	100	90	20128	7550	592	221
9	100	76	26950	7582	446	162
10	100	93	56144	7547	463	184
all	1000	84	15787	75628	4975	1682

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: all rural

Uttar Pradesh		credit agency: all		rural					
nature of interest	rate of interest			per 1000 no. of hhs rep	orting outstanding loan			number of hhs reporting cash	
	(%)	cultiva	tor (R)/	non-cultiv	rator (R)/	all he	ouseholds		
		self-emp	loyed (U)	others	s (U)				
		per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs reporting	cash loan (Rs.) per Rs.1000	per 1000 no. of hhs	cash loan (Rs.) per Rs.1000	estd.(00)	sample
		reporting cash loans out-	Rs.1000 of total cash loan	cash loans out-standing*	of total cash loan out-	reporting cash loans out-	of total cash loan out-		
		standing*	out-standing		standing	standing*	standing		
1	2	3	4	5	6	7	8	9	10
interest-free	nil	69	118	54	211	65	130	15002	954
simple	nil	0	0	0	0	0	0	0	0
	less than 6	34	97	9	35	27	89	6309	406
	6 - 10	33	134	3	27	25	121	5758	475
	10-12	6	34	3	40	5	35	1134	120
	12-15	24	86	5	22	19	78	4356	365
	15 - 20	4	16	2	19	4	17	815	47
	20 - 25	3	8	4	28	3	10	672	61
	25 - 30	0	0	0	0	0	0	30	2
	30 & above	11	69	15	150	12	79	2787	181
	all (incl. n.r.)	110	444	42	321	91	429	20877	1599
compound	nil	0	0	0	0	0	0	4	1
-	less than 6	10	34	3	31	8	33	1938	122
	6 - 10	26	127	4	25	20	114	4607	289
	12-Oct	7	24	8	188	7	44	1689	161
	15-Dec	24	150	6	37	19	136	4387	350
	15 - 20	1	3	0	2	1	3	156	28
	20 - 25	0	2	1	3	1	2	142	25
	25 - 30	0	0	0	0	0	0	6	2
	30 & above	19	21	6	132	16	35	3611	83
	all (incl. n.r.)	85	360	28	417	69	367	15822	1044
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	10	24	2	16	8	23	1796	171
	6 - 10	14	46	2	13	11	42	2455	195
	12-Oct	1	3	1	3	1	3	215	23
	15-Dec	2	4	1	4	1	4	323	29
	15 - 20	0	0	0	0	0	0	23	3
	20 - 25	1	1	3	12	1	2	336	6
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	0	0	4	0	1	42	3
	all (incl. n.r.)	28	77	9	51	23	74	5190	430
all	nil	69	119	54	211	65	130	15017	957
	less than 6	54	154	15	82	43	145	9897	684
	6 - 10	74	307	9	65	55	277	12761	954
	12-Oct	14	61	12	231	13	82	3033	303
	15-Dec	50	239	12	62	39	217	9036	738
	15 - 20	5	19	3	21	4	20	994	78
	20 - 25	4	10	7	43	5	14	1151	92
	25 - 30	0	0	0	1	0	0	36	4
	30 & above	30	91	22	285	28	115	6438	266
	all (incl. n.r.)	271	1000	131	1000	231	1000	53346	3777
estd. no. of		165424	X	65257	X	230681	X	X	X
estd. amount of cash		X	2642141	X	374701	X	3016843	X	X
estd.no. of hhs reporti		44825	X	8521	X	53346	X	X	X
sample hhds repor		3209	X	568	X	3777	X	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: all Urban

Uttar Pradesh		credit agency: all		Urban					
nature of interest	rate of interest			per 1000 no. of hhs rep	orting outstanding loan			number of hhs reporting cash	
	(%) cultivator (R)/		tor (R)/	non-cultiv	rator (R)/	all ho	ouseholds	loan	
		self-emp	loyed (U)	others	s (U)				
		per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs reporting	cash loan (Rs.) per Rs.1000	per 1000 no. of hhs	cash loan (Rs.) per Rs.1000	estd.(00)	sample
		reporting cash loans out-	Rs.1000 of total cash loan	cash loans out-standing*	of total cash loan out-	reporting cash loans out-	of total cash loan out-		
		standing*	out-standing		standing	standing*	standing		
1	2	3	4	5	6	7	8	9	10
nterest-free	nil	24	68	25	85	25	79	1876	462
simple	nil	0	0	0	0	0	0	0	0
	less than 6	7	28	6	132	6	93	492	121
	6 - 10	12	49	8	61	9	57	692	166
	10-12	2	34	5	149	4	106	305	102
	12-15	6	87	5	64	6	72	431	137
	15 - 20	1	11	1	9	1	10	86	22
	20 - 25	1	2	1	4	1	4	91	21
	25 - 30	0	0	0	1	0	0	6	2
	30 & above	10	51	7	38	8	43	635	92
	all (incl. n.r.)	40	262	33	458	35	385	2685	645
compound	nil	0	0	0	0	0	0	0	0
-	less than 6	1	4	1	3	1	3	76	27
	6 - 10	5	156	3	40	4	84	288	77
	12-Oct	5	124	7	184	6	161	444	157
	15-Dec	13	206	9	144	10	167	781	263
	15 - 20	1	7	1	7	1	7	50	23
	20 - 25	0	0	0	1	0	0	10	4
	25 - 30	0	0	0	0	0	0	2	1
	30 & above	1	4	2	6	2	5	130	18
	all (incl. n.r.)	25	501	22	385	23	428	1762	563
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	1	5	1	9	1	8	58	15
	6 - 10	3	48	1	18	2	29	138	48
	12-Oct	1	109	1	44	1	68	86	25
	15-Dec	1	3	0	0	0	2	21	5
	15 - 20	0	0	0	0	0	0	5	1
	20 - 25	0	0	0	0	0	0	3	1
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	4	0	1	0	2	22	7
	all (incl. n.r.)	6	168	3	72	4	108	314	98
all	nil	24	68	25	86	25	79	1878	463
	less than 6	9	37	7	144	8	104	622	161
	6 - 10	19	253	12	119	15	169	1115	290
	12-Oct	8	267	13	377	11	336	834	284
	15-Dec	20	296	14	208	16	241	1233	405
	15 - 20	2	18	2	16	2	17	140	46
	20 - 25	1	2	2	5	1	4	104	26
	25 - 30	0	0	0	1	0	0	8	3
	30 & above	12	58	10	45	10	50	787	117
	all (incl. n.r.)	91	1000	80	1000	84	1000	6364	1682
estd. no. of		28886	X	46742	X	75628	X	X	X
estd. amount of cash		X	443770	X	750163	X	1193933	X	X
estd.no. of hhs report		2622	X	3742	X	6364	X	X	X
sample hhds repo	rting cash loan	698	X	984	X	1682	X	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: all Rural+Urban

Uttar Pradesh		credit agency: all		Rural+Urban					
nature of interest	rate of interest			per 1000 no. of hhs rep				number of hhs rep	orting cash
	(%)		tor (R)/	non-cultiv		all he	ouseholds	loan	
		self-emp	loyed (U)	others	s (U)				
		per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs reporting	, , , <u>, , , , , , , , , , , , , , , , </u>	per 1000 no. of hhs	cash loan (Rs.) per Rs.1000	estd.(00)	sample
			Rs.1000 of total cash loan	cash loans out-standing*	of total cash loan out-	reporting cash loans out-	of total cash loan out-		
		standing*	out-standing		standing	standing*	standing		
1	2	3	4	5	6	7	8	9	10
interest-free	nil	63	111	42	127	55	115	16879	1416
simple	nil	0	0	0	0	0	0	0	0
	less than 6	30	87	8	100	22	90	6801	527
	6 - 10	30	122	5	50	21	103	6450	641
	10-12	5	34	4	113	5	55	1439	222
	12-15	22	86	5	50	16	76	4787	502
	15 - 20	4	16	2	12	3	15	901	69
	20 - 25	2	7	3	12	2	8	763	82
	25 - 30	0	0	0	1	0	0	36	4
	30 & above	11	66	12	75	11	69	3422	273
	all (incl. n.r.)	99	418	38	412	77	416	23562	2244
compound	nil	0	0	0	0	0	0	4	1
	less than 6	9	29	2	13	7	25	2015	149
	6 - 10	23	131	3	35	16	106	4896	366
	12-Oct	7	38	7	185	7	77	2133	318
	15-Dec	22	158	7	108	17	144	5168	613
	15 - 20	1	4	0	5	1	4	206	51
	20 - 25	0	2	1	1	0	2	153	29
	25 - 30	0	0	0	0	0	0	7	3
	30 & above	17	19	4	48	12	27	3741	101
	all (incl. n.r.)	76	380	26	396	57	384	17583	1607
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	9	21	2	11	6	18	1853	186
	6 - 10	12	46	2	16	8	38	2593	243
	12-Oct	1	18	1	30	1	21	301	48
	15-Dec	2	4	0	2	1	3	345	34
	15 - 20	0	0	0	0	0	0	28	4
	20 - 25	1	1	2	4	1	2	339	7
	25 - 30	0	0	0	0	0	0	0	0
	30 & above	0	1	0	2	0	1	64	10
	all (incl. n.r.)	25	90	7	65	18	84	5504	528
all	nil	63	111	42	127	55	116	16895	1420
	less than 6	47	137	12	124	34	133	10519	845
	6 - 10	65	299	10	101	45	246	13876	1244
	12-Oct	13	90	12	328	13	154	3867	587
	15-Dec	45	247	13	159	34	224	10269	1143
	15 - 20	5	19	2	18	4	19	1135	124
	20 - 25	4	9	5	18	4	12	1255	118
	25 - 30	0	0	0	1	0	0	44	7
	30 & above	28	86	17	125	24	96	7225	383
	all (incl. n.r.)	244	1000	109	1000	195	1000	59710	5459
estd. no. of		194310	X	111999	X	306309	X	X	X
estd. amount of cash		X	3085911	X	1124864	X	4210775	X	X
estd.no. of hhs report		47448	X	12262	X	59710	X	X	X
sample hhds repo	rting cash loan	3907	X	1552	X	5459	X	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: Institutional rural

Uttar Pradesh		credit agency:	Institutional	rural					
nature of interest	rate of interest			per 1000 no. of hhs re	porting outstanding loan			number of hhs	reporting cash
	(%)	cultiva	tor (R)/	non-cultiv	ator (R)/	all ho	useholds	loa	ın
		self-emp	loyed (U)	others	(U)				
		per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	estd.(00)	sample
		reporting cash loans	Rs.1000 of total cash	reporting cash loans out-	Rs.1000 of total cash	reporting cash loans out-	Rs.1000 of total cash loan		
		out-standing*	loan out-standing	standing*	loan out-standing	standing*	out-standing		
1	2	3	4	5	6	7	8	9	10
interest-free	nil	0	0	0	2	0	0	14	3
simple	nil	0	0	0	0	0	0	0	0
	less than 6	15	63	1	34	11	62	2539	278
	6 - 10	31	189	2	66	23	181	5351	446
	10-12	5	48	2	98	4	51	942	101
	12-15	21	113	3	41	16	108	3645	290
	15 - 20	2	18	0	0	2	16	407	11
	20 - 25	0	1	0	0	0	1	46	7
	25 - 30	0	1	0	0	0	1	18	1
	30 & above	0	0	0	0	0	0	21	3
	all (incl. n.r.)	73	432	8	239	54	421	12555	1113
compound	nil	0	0	0	0	0	0	0	0
	less than 6	8	39	1	22	6	38	1376	88
	6 - 10	26	180	2	31	19	171	4467	280
	12-Oct	5	27	4	541	5	58	1103	138
	15-Dec	23	213	3	56	18	203	4063	331
	15 - 20	1	4	0	6	1	4	125	23
	20 - 25	0	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	6	2
	30 & above	0	0	0	0	0	0	10	1
	all (incl. n.r.)	63	462	10	656	48	474	11091	855
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	9	33	2	48	7	34	1684	164
	6 - 10	14	66	2	39	11	64	2449	193
	12-Oct	1	4	0	6	1	4	134	18
	15-Dec	0	2	0	8	0	2	81	13
	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	18	1
	all (incl. n.r.)	24	105	5	102	19	105	4367	389
all	nil	0	0	0	2	0	0	16	4
	less than 6	32	135	4	104	24	133	5519	524
	6 - 10	71	435	6	136	53	417	12207	914
	12-Oct	11	79	6	645	9	113	2179	257
	15-Dec	44	327	6	106	34	314	7778	632
	15 - 20	3	21	0	6	2	20	532	34
	20 - 25	0	1	0	0	0	1	46	7
	25 - 30	0	1	0	0	0	1	24	3
	30 & above	0	1	0	0	0	1	49	5
	all (incl. n.r.)	158	1000	23	1000	120	1000	27703	2330
estd. no. of		39634	X 1925444	2957	X	42592 Y	X 1041402	X	X
estd. amount of casl		X 26216	1825444	X 1400	115958	X 27702	1941402	X	X
estd.no. of hhs report		26216	X	1488	X	27703	X	X	X
sample hhds repo		2161	X	169	X	2330	X	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: Institutional Urban nature of interest rate of interest per 1000 no. of hhs reporting outstanding loan number of hhs reporting cash (%) cultivator (R)/ non-cultivator (R)/ all households loan self-employed (U) others (U) per 1000 no. of hhs per 1000 no. of hhs per 1000 no. of hhs cash loan (Rs.) per estd.(00) cash loan (Rs.) per cash loan (Rs.) per sample Rs.1000 of total cash reporting cash loans out-Rs.1000 of total cash Rs.1000 of total cash loan reporting cash loans reporting cash loans outout-standing\* standing\* out-standing loan out-standing loan out-standing standing\* interest-free nil nil simple less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) nil compound less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) concessional nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) all nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) estd. no. of hhs.(00) Х X estd. amount of cash loan (Rs.lakhs) Χ Χ Χ X X estd.no. of hhs reporting cash loan (00) Χ X Χ X X sample hhds reporting cash loan Χ Χ Χ X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: Institutional Rural+Urban

Uttar Pradesh		credit agency:	Institutional	Rural+Urb	oan				
	rate of interest			per 1000 no. of hhs re	porting outstanding loan			number of hhs	reporting ca
	(%)	cultiva	tor (R)/	non-cultiv	ator (R)/	all ho	useholds	loa	an
		self-emp	loyed (U)	others	(U)				
		per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	estd.(00)	sample
		reporting cash loans	Rs.1000 of total cash	reporting cash loans out-	Rs.1000 of total cash		Rs.1000 of total cash loan		ł
nature of interest		out-standing*	loan out-standing	standing*	loan out-standing	standing*	out-standing		
1	2	3	4	5	6	7	8	9	10
nterest-free	nil	0	0	1	10	0	3	66	23
simple	nil	0	0	0	0	0	0	0	0
	less than 6	13	56	2	131	9	75	2768	348
	6 - 10	28	165	3	66	19	140	5798	580
	10-12	4	46	3	163	4	76	1200	196
	12-15	19	110	3	57	13	97	3933	400
	15 - 20	2	15	0	7	1	13	450	23
	20 - 25	0	1	0	0	0	1	58	13
	25 - 30	0	0	0	0	0	0	21	2
	30 & above	0	0	0	0	0	0	21	3
	all (incl. n.r.)	65	395	11	424	45	402	13822	1534
compound	nil	0	0	0	0	0	0	0	0
	less than 6	7	33	0	6	5	26	1410	103
	6 - 10	23	181	2	45	15	147	4746	353
	12-Oct	5	47	5	268	5	103	1526	282
	15-Dec	22	219	5	152	16	202	4820	583
	15 - 20	1	4	0	8	1	5	172	45
	20 - 25	0	0	0	0	0	0	2	1
	25 - 30	0	0	0	0	0	0	6	2
	30 & above	0	0	0	0	0	0	20	4
	all (incl. n.r.)	57	485	13	479	41	484	12632	1360
concessional	nil	0	0	0	0	0	0	0	0
	less than 6	8	28	1	16	6	25	1737	177
	6 - 10	12	64	2	24	8	54	2585	240
	12-Oct	1	25	1	45	1	30	208	40
	15-Dec	0	2	0	2	0	2	103	18
	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	18	1
-11	all (incl. n.r.)	22	120	4	87	15	112	4633	472
all	nil	0	0	1	10	0	3	70	25
	less than 6	28	117	7	153	19	126 341	5835	621
	6 - 10 12-Oct	63	411 119	8	135 476	43 10	209	13067 2934	1167 518
	12-Oct 15-Dec	41	332	8	211	29	301	2934 8845	999
	15-Dec 15 - 20	3	20	1	15	29	19	623	68
	20 - 25	0	1	0	0	0	19	623	14
	25 - 30	0	0	0	0	0	0	26	4
	30 & above	0	1	0	0	0	1	59	8
	all (incl. n.r.)	142	1000	29	1000	101	1000	30793	3341
estd. no. of		41608	X	5299	X	46907	X	X	3341 X
estd. amount of casl	. ,	X	2194066	X	746163	X	2940228	X	X
estd.no. of hhs report		27564	X	3229	X	30793	X X	X	X
sample hhds report		2593	X	748	X	3341	X	X	X
				r anah of the relevant actoris		3371	Λ	Λ	

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: non-Institutional per 1000 no. of hhs reporting outstanding loan nature of interest rate of interest number of hhs reporting cash (%) cultivator (R)/ all households non-cultivator (R)/ loan self-employed (U) others (U) per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs reporting cash loan (Rs.) per Rs.1000 estd.(00) sample Rs.1000 of total cash loan Rs.1000 of total cash reporting cash loans outreporting cash loans outcash loans out-standing\* of total cash loan outstanding\* out-standing standing\* loan out-standing standing interest-free nil simple nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) compound nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) concessional less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) all nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) estd. no. of hhs.(00) X Χ Χ estd. amount of cash loan (Rs.lakhs) Χ Χ X X X estd.no. of hhs reporting cash loan (00) X Χ Χ Χ Χ sample hhds reporting cash loan X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: non-IInstitutional per 1000 no. of hhs reporting outstanding loan nature of interest rate of interest number of hhs reporting cash (%) cultivator (R)/ all households loan non-cultivator (R)/ self-employed (U) others (U) per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs reporting cash loan (Rs.) per Rs.1000 estd.(00) sample Rs.1000 of total cash Rs.1000 of total cash loan reporting cash loans outreporting cash loans outcash loans out-standing\* of total cash loan outstanding\* out-standing standing\* loan out-standing standing interest-free nil simple nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) compound nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) concessional less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) all nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) estd. no. of hhs.(00) X X Χ Χ estd. amount of cash loan (Rs.lakhs) Χ Χ Χ X X estd.no. of hhs reporting cash loan (00) X Χ Χ Χ Χ sample hhds reporting cash loan 

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.5: 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 and rate of interest for each major household type and credit agency type

Uttar Pradesh credit agency: non-IInstitutional per 1000 no. of hhs reporting outstanding loan nature of interest rate of interest number of hhs reporting cash (%) cultivator (R)/ non-cultivator (R)/ all households loan self-employed (U) others (U) per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs cash loan (Rs.) per per 1000 no. of hhs reporting cash loan (Rs.) per Rs.1000 estd.(00) sample Rs.1000 of total cash Rs.1000 of total cash loan reporting cash loans outreporting cash loans outcash loans out-standing\* of total cash loan outstanding\* out-standing standing\* loan out-standing standing interest-free nil simple nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) compound nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) concessional less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) all nil less than 6 6 - 10 12-Oct 15-Dec 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) estd. no. of hhs.(00) Χ Χ Χ Χ estd. amount of cash loan (Rs.lakhs) Χ Χ X X X estd.no. of hhs reporting cash loan (00) X Χ Χ Χ Χ sample hhds reporting cash loan X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency: all rural

rate of interest		per 1000 i	no. of hous	seholds* o	f asset hole	ding class	reporting o	outstanding	g loan as or	n 30.06.12		no. o	f hhs. cash loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	classes	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
nil	56	65	50	91	81	97	70	47	41	53	65	15017	957
less than 6	14	31	35	107	28	31	41	47	37	58	43	9897	684
6 - 10	10	16	21	40	42	49	69	81	69	155	55	12761	954
10-12	7	12	13	11	13	7	19	22	15	13	13	3033	303
12-15	12	20	26	42	40	44	69	38	42	58	39	9036	738
15 - 20	1	2	4	5	1	2	8	3	2	14	4	994	78
20 - 25	11	5	4	3	2	1	5	4	9	6	5	1151	92
25 - 30	0	1	0	0	0	0	0	1	0	0	0	36	4
30 & above	15	103	9	30	17	16	19	15	13	44	28	6438	266
all (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777
esd. no. of hhs (00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
estd. no. of hh reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X
no. of sample hh reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency: all Urban

rate of interest		per 1000 i	no. of hous	seholds* o	f asset hold	ding class	reporting o	outstanding	loan as or	n 30.06.12			of hhs.
range (%)	1	2	3	4	5	6	7	8	9	10	all	classes	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
nil	21	35	38	28	28	29	28	20	11	9	25	1878	463
less than 6	4	14	14	9	5	11	5	6	5	9	8	622	161
6 - 10	2	8	15	16	11	17	21	19	16	23	15	1115	290
10-12	1	5	7	2	6	9	14	16	18	32	11	834	284
12-15	7	18	9	14	17	19	16	18	26	18	16	1233	405
15 - 20	0	2	2	1	3	2	2	3	3	2	2	140	46
20 - 25	1	4	0	1	0	0	2	4	1	0	1	104	26
25 - 30	1	0	0	0	0	0	0	0	0	0	0	8	3
30 & above	2	6	19	32	12	12	9	6	1	4	10	787	117
all (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682
esd. no. of hhs (00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X
estd. no. of hh reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X
no. of sample hh reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency: all rural+urban

rate of interest		per 1000 i	no. of hous	seholds* o	f asset hole	ding class	reporting o	outstanding	g loan as oi	n 30.06.12			of hhs.
range (%)	1	2	3	4	5	6	7	8	9	10	all	classes	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
nil	48	58	47	76	68	80	59	40	34	42	55	16895	1420
less than 6	12	27	30	83	22	26	32	37	29	46	34	10519	845
6 - 10	8	14	20	34	35	41	57	66	56	122	45	13876	1244
10-12	5	11	12	9	11	7	18	21	16	17	13	3867	587
12-15	11	20	22	35	34	38	56	33	38	48	34	10269	1143
15 - 20	1	2	3	4	2	2	7	3	2	11	4	1135	124
20 - 25	9	5	3	2	2	1	4	4	7	4	4	1255	118
25 - 30	0	0	0	0	0	0	0	1	0	0	0	44	7
30 & above	12	79	12	31	16	15	16	13	10	34	24	7225	383
all (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459
esd. no. of hhs (00)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X
estd. no. of hh reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X
no. of sample hh reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency:: institutional rural rate of no. of hhs. reporting per 1000 no. of households\* of asset holding class reporting outstanding loan as on 30.06.12 cash loan interest range (%) all classes sample nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) esd. no. of hhs (00) X X estd. no. of hh reporting Χ X cash loan (00) no. of sample hh reporting X X cash loan

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency:: institutional Urban rate of no. of hhs. reporting per 1000 no. of households\* of asset holding class reporting outstanding loan as on 30.06.12 cash loan interest range (%) sample all classes nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) esd. no. of hhs (00) X X estd. no. of hh reporting Χ X cash loan (00) no. of sample hh reporting X X cash loan

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh	l		c	redit agency	:: institutio	onal		n	ıral+urban				
rate of interest		per 1	1000 no. of	households*	of asset ho	olding class	reporting ou	ıtstanding lo	oan as on 30	0.06.12			reporting loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	classes	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
nil	0	0	0	0	0	0	0	0	1	0	0	70	25
less than 6	4	16	6	9	15	20	23	31	26	42	19	5835	621
6 - 10	6	11	19	30	29	38	56	61	54	122	43	13067	1167
10-12	1	5	5	8	10	6	16	14	15	15	10	2934	518
12-15	7	10	15	27	29	34	50	32	38	47	29	8845	999
15 - 20	1	1	0	0	0	0	3	2	2	10	2	623	68
20 - 25	0	0	0	0	0	0	0	0	0	0	0	61	14
25 - 30	0	0	0	0	0	0	0	1	0	0	0	26	4
30 & above	0	0	0	0	0	1	0	0	0	1	0	59	8
all (incl. n.r.)	20	42	45	75	82	99	146	138	132	227	101	30793	3341
esd. no. of hhs (00)	824	1766	2227	3314	3491	4186	6394	6052	6944	11709	46907	X	X
estd. no. of hh reporting cash loan (00)	610	1252	1383	2284	2500	3054	4451	4238	4040	6981	30793	X	X
no. of sample hh reporting cash loan	82	157	202	247	311	327	450	451	487	627	3341	X	X

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency::non- institutional rural no. of hhs. reporting rate of per 1000 no. of households\* of asset holding class reporting outstanding loan as on 30.06.12 interest cash loan all range (%) classes sample nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) esd. no. of hhs (00) X X estd. no. of hh reporting X X cash loan (00) no. of sample hh reporting X X cash loan

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh			credit a	gency::non- i	nstitutional			Urban					
rate of interest		ŗ	per 1000 no.	of household	s* of asset ho	lding class re	eporting outst	anding loan a	as on 30.06.1	2			. reporting loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	classes	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
nil	21	35	38	28	28	28	27	20	9	9	24	1824	442
less than 6	3	10	7	7	1	4	3	4	2	0	4	308	65
6 - 10	1	4	3	9	3	1	5	5	2	0	3	256	37
10-12	1	2	3	0	0	2	0	0	1	0	1	79	23
12-15	1	8	2	2	2	1	5	1	0	0	2	166	38
15 - 20	0	1	1	0	2	1	0	1	1	0	1	50	12
20 - 25	1	4	0	1	0	0	1	3	1	0	1	90	19
25 - 30	1	0	0	0	0	0	0	0	0	0	0	6	2
30 & above	2	6	19	32	12	12	9	6	1	4	10	778	114
all (incl. n.r.)	29	64	71	79	45	48	50	39	16	14	45	3434	729
esd. no. of hhs (00)	355	813	848	1007	643	664	701	480	170	152	5833	X	X
estd. no. of hh reporting cash loan (00)	220	486	535	600	337	363	376	292	122	103	3434	X	X
no. of sample hh reporting cash loan	54	101	97	101	84	97	67	74	34	20	729	X	X

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.6: Number of households reporting outstanding cash loans as on 30.06.12 in specific rate of interest ranges per thousand households for each household asset holding class

Uttar Pradesh credit agency: :non-institutional rural+urban no. of hhs. reporting rate of per 1000 no. of households\* of asset holding class reporting outstanding loan as on 30.06.12 interest cash loan all range (%) classes sample nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) esd. no. of hhs (00) X X estd. no. of hh reporting X X cash loan (00) no. of sample hh reporting X X cash loan

<sup>\*</sup>In case a household has taken loans with rates of interest falling in different ranges, it will be counted separately for each of the relevant ranges. Similar treatment will be given to a household that has taken loans from different credit agency categories.

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh credit agency: all rural

rate of	amou	ınt of loa	n (Rs.) p	er Rs.10	00 of tota	al outstar	nding loa	n of hous	sehold as	set holdin	g class	amount of cash loan (Rs.lakhs)	no. of	f hhs.
interest													reportir	ng cash
range (%)	1	2	3	4	5	6	7	8	9	10	all		estd 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	372	220	282	111	199	193	146	125	126	47	130	392208	15017	957
less than 6	98	174	175	321	123	138	137	100	142	109	145	436695	9897	684
6 - 10	105	92	135	116	219	156	233	259	290	457	277	835775	12761	954
10-12	40	91	105	23	53	32	86	182	133	59	82	247095	3033	303
12-15	126	119	178	240	196	201	207	255	227	228	217	655157	9036	738
15 - 20	3	6	45	11	4	5	15	12	10	40	20	58937	994	78
20 - 25	83	22	16	8	10	3	24	9	24	9	14	43684	1151	92
25 - 30	0	2	0	0	0	0	0	3	0	0	0	1253	36	4
30 & above	172	276	65	169	194	271	152	54	47	51	115	346038	6438	266
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
amount of cash loan (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. no. of hh reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
no. of sample hh reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh Credit agency: all Urban

o tuai i iudesii			or care age											
rate of	amou	ınt of loa	n (Rs.) p	er Rs.10	00 of tota	al outstar	nding loa	n of hous	sehold as	set holdin	g class	amount of cash loan (Rs.lakhs)	no. o	f hhs.
interest													reporti	ng cash
range (%)	1	2	3	4	5	6	7	8	9	10	all		estd 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	483	254	211	81	132	73	159	69	52	13	79	94412	1878	463
less than 6	58	111	87	275	31	117	30	76	36	146	104	124737	622	161
6 - 10	25	60	125	57	123	240	263	183	250	140	169	201739	1115	290
10-12	4	121	116	112	194	188	333	345	393	456	336	400936	834	284
12-15	321	370	163	257	386	274	146	246	256	216	241	287405	1233	405
15 - 20	0	25	10	6	43	11	18	41	9	13	17	20173	140	46
20 - 25	10	8	1	7	0	0	4	20	1	0	4	4788	104	26
25 - 30	13	0	0	0	0	0	0	0	0	0	0	465	8	3
30 & above	85	51	287	206	91	97	47	21	3	16	50	59278	787	117
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
amount of cash loan (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. no. of hh reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
no. of sample hh reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh credit agency: all rural+Urban

C ttal 1 lacesii			or care ag	, , , , , , , , , , , , , , , , , , , ,					ar · Oroar	_				
rate of	amoi	int of loa	n (Re ) n	er Rs 10	00 of tots	al outstar	nding loa	n of hous	sehold as	set holdin	o class	amount of cash loan (Rs.lakhs)	no. o	f hhs.
interest	aniot	1111 01 100	iii (103.) p	C1 1C3.10	00 01 101	ai outstai	idilig loa	ii oi iiou.	schold as	Set Holdin	g Class		reporti	ng cash
range (%)	1	2	3	4	5	6	7	8	9	10	all		estd 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	408	228	264	105	185	166	149	108	101	36	116	486620	16895	1420
less than 6	85	159	153	312	104	133	112	93	106	121	133	561432	10519	845
6 - 10	79	84	132	104	200	175	241	236	277	354	246	1037514	13876	1244
10-12	29	98	108	41	82	68	144	232	221	189	154	648031	3867	587
12-15	190	178	174	244	235	218	193	252	237	224	224	942562	10269	1143
15 - 20	2	10	36	10	12	6	15	21	10	31	19	79110	1135	124
20 - 25	59	19	12	8	8	3	19	13	16	6	12	48472	1255	118
25 - 30	5	1	0	0	0	0	0	2	0	0	0	1718	44	7
30 & above	144	223	121	176	173	231	127	44	32	40	96	405316	7225	383
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
amount of cash loan (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. no. of hh reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
no. of sample hh reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh

credit agency: institutional

Uttai Frauesii	cicuit age	ncy msutu	tionai		Tul	aı								
rate of		amount	t of loan (Rs	.) per Rs.100	00 of total ou	tstanding loa	n of househo	old asset l	nolding c	lass		amount of	no. of	hhs.
interest												cash loan	reportin	ıg cash
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	5	0	0	0	0	0	1	0	0	0	0	415	16	4
less than 6	129	264	100	85	148	209	147	112	170	110	133	258392	5519	524
6 - 10	345	269	402	305	397	321	382	326	358	524	417	809232	12207	914
10-12	58	163	154	57	108	68	133	208	168	67	113	219560	2179	257
12-15	447	283	336	551	346	396	322	339	289	259	314	609911	7778	632
15 - 20	13	14	3	1	0	2	15	10	11	39	20	39402	532	34
20 - 25	0	7	5	2	0	0	0	0	3	0	1	1681	46	7
25 - 30	2	0	0	0	0	0	0	4	0	0	1	1079	24	3
30 & above	0	0	0	0	0	4	0	1	0	1	1	1729	49	5
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1941402	27703	2330
amount of cash loan (Rs. lakhs)	14817	29546	40059	110505	94039	132189	189420	255339	314465	761024	1941402	X	X	X
estd. no. of hh reporting cash loan (00)	555	1070	1155	2099	2239	2686	4123	3841	3567	6370	27703	X	X	X
no. of sample hh reporting cash loan	65	95	137	183	204	205	334	297	352	458	2330	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh

Urban

Ottal Hadesii		Cicuit	agency msi	itutionai			Olban							
rate of		amount	of loan (Rs	.) per Rs.100	00 of total ou	tstanding loa	n of househo	old asset l	nolding c	lass		amount of	no. of	hhs.
interest												cash loan	reportin	ıg cash
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	0	10	4	0	3	5	15	7	19	3	8	7515	54	21
less than 6	10	50	117	394	44	134	22	74	34	150	112	111845	316	97
6 - 10	66	85	272	54	180	298	322	198	259	144	193	193217	860	253
10-12	0	207	227	169	310	210	433	407	412	467	396	395513	755	261
12-15	916	595	372	373	427	343	185	283	270	223	275	274718	1067	367
15 - 20	0	48	4	8	36	11	23	29	7	14	15	15453	91	34
20 - 25	5	0	2	1	0	0	0	2	0	0	0	403	14	7
25 - 30	3	0	0	0	0	0	0	0	0	0	0	34	2	1
30 & above	0	6	2	0	0	0	0	0	0	0	0	130	9	3
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	998826	3089	1011
amount of cash loan (Rs. lakhs)	11422	15844	16281	49106	32931	65512	73790	128832	193644	411463	998826	X	X	X
estd. no. of hh reporting cash loan (00)	55	182	229	185	261	368	328	397	472	611	3089	X	X	X
no. of sample hh reporting cash loan	17	62	65	64	107	122	116	154	135	169	1011	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh credit agency: : institutional rural+Urban

Ottal Tradesh		creare	agency ms	titutionai			Turar - Orbar	1						
rate of		amount	of loan (Rs	) ner Rs 100	00 of total ou	tstanding loa	n of househo	old asset	holding c	lass		amount of	no. of	hhs.
interest		uniouni	or loan (10	.) per 145.10	50 01 total oa	totalianing for	in or nousene	ora asset	norumg c	1433		cash loan	reportin	ıg cash
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	3	3	1	0	1	2	5	2	7	1	3	7930	70	25
less than 6	77	189	105	180	121	184	112	99	118	124	126	370237	5835	621
6 - 10	223	205	364	228	341	313	365	283	320	390	341	1002448	13067	1167
10-12	33	178	175	91	160	115	217	275	261	207	209	615073	2934	518
12-15	651	392	346	496	367	378	284	320	281	247	301	884629	8845	999
15 - 20	7	26	3	3	10	5	17	16	9	30	19	54855	623	68
20 - 25	2	5	4	1	0	0	0	1	2	0	1	2084	61	14
25 - 30	3	0	0	0	0	0	0	3	0	0	0	1113	26	4
30 & above	0	2	1	0	0	3	0	1	0	1	1	1859	59	8
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	2940228	30793	3341
amount of cash loan (Rs. lakhs)	26239	45390	56340	159611	126970	197701	263210	384171	508110	1172487	2940228	X	X	X
estd. no. of hh reporting cash loan (00)	610	1252	1383	2284	2500	3054	4451	4238	4040	6981	30793	X	X	X
no. of sample hh reporting cash loan	82	157	202	247	311	327	450	451	487	627	3341	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh

Credit agency:: non-institutional

Uttar Pradesh		credit agei	ncy∷ non-ins	stitutionai			rura	.l						
rate of		amount o	f loan (Rs.)	per Rs.1000	of total o	utstanding	loan of h	ousehold	asset hold	ing class		amount of	no. of	hhs.
interest												cash loan	reporting	cash loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	469	302	424	176	369	364	371	480	578	362	364	391793	15001	953
less than 6	90	140	213	459	101	75	121	68	41	104	166	178303	4454	171
6 - 10	42	25	0	6	68	10	4	69	47	12	25	26543	586	42
10-12	36	64	80	4	7	0	13	108	7	6	26	27535	859	47
12-15	41	57	98	59	69	29	29	19	6	17	42	45246	1277	110
15 - 20	1	3	66	18	7	8	14	16	6	45	18	19535	463	44
20 - 25	105	28	21	12	19	6	61	36	99	67	39	42003	1104	85
25 - 30	0	2	0	0	0	0	0	0	0	0	0	173	12	1
30 & above	217	379	98	268	360	508	388	204	216	388	320	344309	6389	261
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1075440	29558	1677
amount of cash loan (Rs. lakhs)	55947	78933	79288	189220	110364	148671	122432	89550	87429	113604	1075440	X	X	X
estd. no. of hh reporting cash loan (00)	2411	4610	2535	5406	2873	3037	2669	1968	1458	2590	29558	X	X	X
no. of sample hh reporting cash loan	144	194	180	217	187	182	196	150	128	99	1677	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh Credit agency::non- institutional Urban

- Cttal Tracesii			icyion iii											
rate of		amount o	f loan (Rs.)	ing class		amount of	no. o	f hhs.						
interest												cash loan	reporting	cash loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	724	474	352	238	347	336	634	413	657	340	445	86897	1824	442
less than 6	82	167	68	46	11	53	57	83	77	9	66	12892	308	65
6 - 10	5	37	24	62	27	17	70	100	83	0	44	8522	256	37
10-12	7	44	41	0	0	101	3	0	57	92	28	5423	79	23
12-15	24	168	21	33	318	6	20	39	7	0	65	12688	166	38
15 - 20	0	4	14	0	53	12	0	112	45	0	24	4720	50	12
20 - 25	13	15	0	17	0	2	16	117	23	4	22	4385	90	19
25 - 30	18	0	0	0	0	1	0	0	0	0	2	432	6	2
30 & above	128	92	481	603	242	471	200	136	51	555	303	59149	778	114
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	195107	3434	729
amount of cash loan (Rs. lakhs)	22888	17643	23931	25454	19789	16943	22376	23141	10681	12260	195107	X	X	X
estd. no. of hh reporting cash loan (00)	220	486	535	600	337	363	376	292	122	103	3434	X	X	X
no. of sample hh reporting cash loan	54	101	97	101	84	97	67	74	34	20	729	X	X	X

Table 2.7: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by rate of interest range for each household asset holding class and credit agency type

Uttar Pradesh credit agency: :non- institutional rural+Urban

Ottar Pradesh		credit ager	icy: :non- in	Stitutional			Tui	ai+Orban						
rate of		amount o	f loan (Rs.)	per Rs.1000	of total o	utstanding	loan of h	ousehold	asset hold	ing class		amount of	no. of	hhs.
interest												cash loan	reporting	cash loan
range (%)	1	2	3	4	5	6	7	8	9	10	all	(Rs.lakhs)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
nil	543	333	407	184	366	361	411	466	586	359	377	478690	16825	1395
less than 6	88	145	180	410	88	73	111	71	45	94	150	191195	4762	236
6 - 10	31	28	6	12	62	11	14	75	51	11	28	35066	842	79
10-12	27	60	71	3	6	11	12	86	13	14	26	32958	938	70
12-15	36	77	80	56	107	26	28	23	6	15	46	57933	1444	148
15 - 20	0	3	54	16	14	8	12	36	10	41	19	24255	512	56
20 - 25	78	26	16	12	16	6	54	53	91	61	37	46388	1194	104
25 - 30	5	2	0	0	0	0	0	0	0	0	0	605	18	3
30 & above	191	326	186	307	342	504	359	190	198	404	318	403457	7167	375
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1270547	32992	2406
amount of cash loan (Rs. lakhs)	78835	96577	103220	214674	130153	165615	144809	112691	98110	125865	1270547	X	X	X
estd. no. of hh reporting cash loan (00)	2631	5096	3070	6007	3210	3400	3044	2260	1581	2693	32992	X	X	X
no. of sample hh reporting cash loan	198	295	277	318	271	279	263	224	162	119	2406	X	X	X

Table 2.8: 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 loans outstanding by credit agency for each major household type

Uttar Pradesh Rural

credit agency	cultivator	(R)	non-cult	ivator (R)	all hou	ıseholds	no. of hhs r	
							cash lo	an*
	per 1000 no. of hhs	cash loan (Rs.)	per 1000 no. of	cash loan (Rs.)	*	cash loan (Rs.)	estd. (00)	sample
	reporting cash loans	per Rs.1000 of	hhs reporting	per Rs.1000 of	hhs reporting	per Rs.1000 of		
	outstand ing*	total cash loan	cash loans	total cash loan	cash loans	total cash loan		
		out-standing	outstan ding*	out-standing	outstanding*	out-standing		
1	2	3	4	5	6	7	8	9
govt.	19	73	1	13	14	66	3181	194
co-op. society/bank	30	128	4	39	23	117	5226	558
commercial bank including RRB	101	454	13	225	76	425	17519	1487
insurance	0	0	0	0	0	0	2	1
provident fund	0	1	0	1	0	1	33	5
financial corporation/institution	0	2	1	8	0	3	113	6
financial company	1	1	0	6	1	1	127	9
self-help group- bank linked	5	12	1	3	4	11	872	41
self-help group - NBFC	5	18	1	7	4	16	931	31
other institutional agencies	2	3	1	9	2	3	364	49
all institutional agencies	158	691	23	309	120	644	27703	2330
landlord	3	8	9	57	5	14	1102	50
agricultural moneylender	23	28	15	189	21	48	4857	130
professional moneylender	35	136	28	201	33	144	7684	419
input supplier	0	0	0	0	0	0	30	2
relatives and friends	69	118	54	210	65	130	14988	951
doctors, lawyers and other prof.	2	6	1	11	2	6	446	25
others	5	12	4	23	5	14	1040	137
all non-institutional agencies	135	309	110	691	128	356	29558	1677
all agencies (incl. n.r.)	271	1000	131	1000	231	1000	53346	3777
estd. no. of hhs.(00)	165424	×	65257	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	2642141	×	374701	×	3016843	×	×
estd. no. of hhs reporting cash loan (00)	44825	×	8521	×	53346	×	×	×
no. of sample hhs reporting cash loan outstanding	3209	×	568	×	3777	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.8: 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 loans outstanding by credit agency for each major household type

Uttar Pradesh Urban

credit agency	cultivator	r (R)	non-cult	tivator (R)	all ho	useholds	no. of hhs	
	per 1000 no. of hhs	cash loan (Rs.)	per 1000 no. of	cash loan (Rs.)	per 1000 no. of	cash loan (Rs.)	estd. (00)	sample
	reporting cash loans	per Rs.1000 of	hhs reporting	per Rs.1000 of	hhs reporting	per Rs.1000 of		1
	outstand ing*	total cash loan	cash loans	total cash loan	cash loans	total cash loan		
		out-standing	outstan ding*	out-standing	outstanding*	out-standing		
1	2	3	4	5	6	7	8	9
govt.	4	130	4	59	4	85	300	101
co-op. society/bank	14	130	13	359	13	274	1000	280
commercial bank including RRB	25	452	17	359	20	394	1542	550
insurance	1	102	1	16	1	48	65	18
provident fund	0	0	1	20	1	12	48	19
financial corporation/institution	0	4	0	18	0	12	31	14
financial company	0	9	0	4	0	6	24	13
self-help group- bank linked	1	1	0	2	0	2	36	10
self-help group - NBFC	0	0	0	0	0	0	16	7
other institutional agencies	0	3	1	4	1	4	48	12
all institutional agencies	47	831	37	840	41	837	3089	1011
landlord	2	4	2	7	2	6	155	29
agricultural moneylender	0	1	3	11	2	7	141	18
professional moneylender	17	80	13	44	15	57	1110	189
input supplier	0	0	0	1	0	1	17	5
relatives and friends	24	68	24	76	24	73	1824	442
doctors, lawyers and other prof.	0	1	1	5	0	3	31	10
others	5	17	3	17	4	17	277	57
all non-institutional agencies	47	169	45	160	45	163	3434	729
all agencies (incl. n.r.)	91	1000	80	1000	84	1000	6364	1682
estd. no. of hhs.(00)	28886	×	46742	×	75628	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	443770	×	750163	×	1193933	×	×
estd. no. of hhs reporting cash loan (00)	2622	×	3742	×	6364	×	×	×
no. of sample hhs reporting cash loan outstanding	698	×	984	×	1682	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.8: 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 loans outstanding by credit Uttar Pradesh

credit agency	all house	eholds	no. of hhs rep	orting cash loan*
	per 1000 no. of hhs reporting cash loans outstanding*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	estd. (00)	sample
1	6	7	8	9
govt.	11	71	3481	295
co-op. society/bank	20	161	6226	838
commercial bank including RRB	62	416	19061	2037
insurance	0	14	67	19
provident fund	0	4	81	24
financial corporation/institution	0	6	144	20
financial company	0	3	150	22
self-help group- bank linked	3	8	909	51
self-help group - NBFC	3	12	947	38
other institutional agencies	1	3	412	61
all institutional agencies	101	698	30793	3341
landlord	4	12	1257	79
agricultural moneylender	16	36	4998	148
professional moneylender	29	119	8794	608
input supplier	0	0	47	7
relatives and friends	55	114	16812	1393
doctors, lawyers and other prof.	2	5	477	35
others	4	15	1317	194
all non-institutional agencies	108	302	32992	2406
all agencies (incl. n.r.)	195	1000	59710	5459
estd. no. of hhs.(00)	306309	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	4210775	×	×
estd. no. of hhs reporting cash loan (00)	59710	×	×	×
no. of sample hhs reporting cash loan outstanding	5459	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.9A: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by credit agency for different ranges of interest rate

Uttar Pradesh

Rural

credit agency	per 1000 no	of hhs wi	th outstand	ding loan tak	en from specifi	c credit agency ty	ype among hl	ns reporting o	utstanding loan	no. of hhs repo	rting cash loan*
					taken at int	erest rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	36	114	52	9	17	4	0	0	3181	194
co-op. society/bank	0	90	100	129	99	12	0	0	0	5226	558
commercial bank including RRB	0	214	319	237	529	240	0	82	2	17519	1487
insurance	0	0	0	0	0	0	0	0	0	2	1
provident fund	1	1	0	0	0	0	0	0	0	33	5
financial corporation/institution	0	1	3	0	3	0	0	0	0	113	6
financial company	0	1	1	16	0	10	0	0	0	127	9
self-help group- bank linked	0	40	9	3	3	41	1	0	0	872	41
self-help group - NBFC	0	4	38	1	1	1	14	25	1	931	31
other institutional agencies	0	11	2	12	8	0	0	0	2	364	49
all institutional agencies	1	390	574	439	646	322	19	107	5	27703	2330
landlord	0	15	4	23	15	0	130	0	21	1102	50
agricultural moneylender	0	6	8	16	28	40	159	0	386	4857	130
professional moneylender	0	277	6	84	21	240	132	0	234	7684	419
input supplier	0	0	1	0	0	0	1	0	0	30	2
relatives and friends	573	0	0	0	0	0	0	0	0	14988	951
doctors, lawyers and other prof.	0	8	0	44	0	0	26	0	3	446	25
others	0	8	8	6	42	0	13	52	17	1040	137
all non-institutional agencies	574	315	28	173	106	280	459	52	660	29558	1677
all agencies (incl. n.r.)	575	700	600	611	751	602	478	159	665	53346	3777
estd. no. of hhs reporting cash loan (00)	15017	9897	12761	3033	9036	994	1151	36	6438	X	X
no. of sample hhs reporting cash loan	957	684	954	303	738	78	92	4	266	X	X

<sup>\*</sup>In case a household has taken loans from credit agencies of different types or at different rate-of-interest ranges, it will be counted separately for each of the relevant credit agency types/ rate-of-

Table 2.9A: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by credit agency for different ranges of interest rate

Uttar Pradesh

Urban

Ottal Tradesii										Olban	
credit agency	per 1000 no	o. of hhs wi	th outstand	ling loan tak	en from specific	c credit agency ty	pe among hh	s reporting or	utstanding loan	no. of hhs report	ing cash loan*
					taken at into	erest rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	3	19	61	83	51	26	0	0	0	300	101
co-op. society/bank	2	183	178	225	172	103	4	0	0	1000	280
commercial bank including RRB	0	116	240	335	412	173	11	0	0	1542	550
insurance	0	1	16	30	2	0	10	0	0	65	18
provident fund	10	10	1	4	0	0	0	0	0	48	19
financial corporation/institution	0	2	1	21	2	5	0	0	0	31	14
financial company	0	0	2	9	5	13	0	0	0	24	13
self-help group- bank linked	0	5	10	0	5	16	10	0	0	36	10
self-help group - NBFC	0	0	1	0	0	0	15	0	8	16	7
other institutional agencies	0	1	16	5	8	0	0	64	0	48	12
all institutional agencies	16	335	523	711	658	337	47	64	8	3089	1011
landlord	0	17	25	0	11	31	15	0	60	155	29
agricultural moneylender	0	0	0	7	5	3	28	0	101	141	18
professional moneylender	0	241	62	56	67	151	168	179	452	1110	189
input supplier	0	11	2	0	0	0	0	0	3	17	5
relatives and friends	528	0	0	0	0	0	0	0	0	1824	442
doctors, lawyers and other prof.	0	4	1	3	0	0	48	0	7	31	10
others	1	54	66	7	20	0	33	0	55	277	57
all non-institutional agencies	528	326	155	75	103	185	293	179	678	3434	729
all agencies (incl. n.r.)	543	658	678	786	760	522	340	243	686	6364	1682
estd. no. of hhs reporting cash loan (00)	1878	622	1115	834	1233	140	104	8	787	X	X
no. of sample hhs reporting cash loan	463	161	290	284	405	46	26	3	117	X	X

<sup>\*</sup>In case a household has taken loans from credit agencies of different types or at different rate-of-interest ranges, it will be counted separately for each of the relevant credit agency types/ rate-of-

Table 2.9A: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by credit agency for different ranges of interest rate Uttar Pradesh Rural+Urban

Ottal Hadesh										Ruran	510 <b>u</b> 11
credit agency	per 1000 no	of hhs wi	th outstand	ling loan tak	en from specific	credit agency ty	pe among hh	s reporting o	utstanding loan	no. of hhs report	ing cash loan*
					taken at inte	erest rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	35	110	57	14	18	3	0	0	3481	295
co-op. society/bank	0	96	105	146	107	25	1	0	0	6226	838
commercial bank including RRB	0	208	313	254	515	231	1	71	2	19061	2037
insurance	0	0	1	5	0	0	1	0	0	67	19
provident fund	2	1	0	1	0	0	0	0	0	81	24
financial corporation/institution	0	2	3	4	3	1	0	0	0	144	20
financial company	0	1	1	14	1	10	0	0	0	150	22
self-help group- bank linked	0	37	9	3	3	38	2	0	0	909	51
self-help group - NBFC	0	4	35	1	1	1	14	22	2	947	38
other institutional agencies	0	10	3	11	8	0	0	8	2	412	61
all institutional agencies	2	387	570	487	648	324	22	102	5	30793	3341
landlord	0	15	6	19	14	4	117	0	25	1257	79
agricultural moneylender	0	6	7	15	25	35	144	0	356	4998	148
professional moneylender	0	275	10	79	26	228	136	23	257	8794	608
input supplier	0	1	1	0	0	0	1	0	0	47	7
relatives and friends	568	0	0	0	0	0	0	0	0	16812	1393
doctors, lawyers and other prof.	0	8	0	37	0	0	28	0	3	477	35
others	0	11	12	6	39	0	16	45	21	1317	194
all non-institutional agencies	569	316	37	156	106	267	440	68	662	32992	2406
all agencies (incl. n.r.)	571	697	606	642	752	591	462	170	667	59710	5459
estd. no. of hhs reporting cash loan (00)	16895	10519	13876	3867	10269	1135	1255	44	7225	X	X
no. of sample hhs reporting cash loan	1420	845	1244	587	1143	124	118	7	383	X	X

<sup>\*</sup>In case a household has taken loans from credit agencies of different types or at different rate-of-interest ranges, it will be counted separately for each of the relevant credit agency types/ rate-of-

Table 2.9B: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate

Uttar Pradesh

Rural

o. of hhs reporting cas estd. (00) sample		ıg cash loan
· / 1	(1 (00)	
· / 1		
	esta. (00) san	mple
11   1	11	12
3181 19	3181	194
5226 5:	5226	558
17519 14	17519	1487
2	2	1
33	33	5
113	113	6
127	127	9
872 4	872	41
931 3	931	31
364 4	364	49
27703 23	27703	2330
1102 5	1102	50
4857 13	4857	130
7684 4	7684	419
30	30	2
14988 9:	14988	951
446 2	446	25
1040 1:	1040	137
29558 16	29558	1677
53346 37	53346	3777
	X	X
$X = \begin{bmatrix} 1 & 1 & 1 \\ 1 & 1 & 1 \end{bmatrix}$		
		X
		931 364 27703 1102 4857 7684 30 14988 446 1040 29558

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency type

Table 2.9B: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate

Uttar Pradesh

Urban

credit agency amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing no. of hhs reporting cash loan\* interest at rate <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) nil sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies landlord agricultural moneylender professional moneylender input supplier relatives and friends doctors, lawyers and other prof. others all non-institutional agencies all agencies (incl. n.r.) estd. amount of cash loan (Rs. lakhs) X X estd. hhs reporting cash loan (00) X X

sample hhs reporting cash loan

X

X

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency type

Table 2.9B: Per Rs.1000 break-up of amount of cash loans outstanding by credit agency for different ranges of interest rate

Uttar Pradesh

Rural-

Rural+Urban

oradit aganay	Autor Ordan													
credit agency	amount of outstanding loan (Rs.) taken from specific credit agency type per Rs.1000 of total outstanding loan bearing interest at rate													
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30	estd. (00)	sample			
1	2	3	4	5	6	7	8	9	10	11	12			
govt.	2	28	152	135	38	20	4	0	0	3481	295			
co-op. society/bank	0	264	188	273	163	53	0	0	0	6226	838			
commercial bank including RRB	4	309	518	481	723	570	5	588	1	19061	2037			
insurance	0	0	39	25	0	0	1	0	0	67	19			
provident fund	10	14	2	2	0	0	0	0	0	81	24			
financial corporation/institution	0	1	3	21	6	10	0	0	0	144	20			
financial company	0	0	3	6	4	9	0	0	0	150	22			
self-help group- bank linked	0	32	14	0	1	26	1	0	0	909	51			
self-help group - NBFC	0	2	44	0	0	7	32	40	2	947	38			
other institutional agencies	0	9	3	5	3	0	0	20	1	412	61			
all institutional agencies	16	659	966	949	939	693	43	648	5	30793	3341			
landlord	0	17	6	3	10	6	295	0	19	1257	79			
agricultural moneylender	0	4	4	2	8	13	184	0	316	4998	148			
professional moneylender	0	306	14	26	14	288	266	251	619	8794	608			
input supplier	0	1	1	0	0	0	2	0	0	47	7			
relatives and friends	983	0	0	0	0	0	0	0	0	16812	1393			
doctors, lawyers and other prof.	0	7	0	16	0	0	137	0	4	477	35			
others	0	6	10	4	29	0	72	101	37	1317	194			
all non-institutional agencies	984	341	34	51	61	307	957	352	995	32992	2406			
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	59710	5459			
estd. amount of cash loan (Rs. lakhs)	486620	561432	1037514	648031	942562	79110	48472	1718	405316	X	X			
estd. hhs reporting cash loan (00)	16895	10519	13876	3867	10269	1135	1255	44	7225	X	X			
sample hhs reporting cash loan	1420	845	1244	587	1143	124	118	7	383	X	X			

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency type

Table 2.10: 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

Uttar Pradesh

Rur

credit agency		per 100	0 no. of ho	useholds*	of asset he	olding class	s with outs	tanding loa	n as on 30.	06.2012		no. of hhs reporting cash loan*		
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
govt.	6	12	1	4	16	16	26	20	13	23	14	3181	194	
co-op. society/bank	2	8	11	20	14	29	31	39	34	39	23	5226	558	
commercial bank including RRB	9	22	34	63	62	55	118	99	108	190	76	17519	1487	
insurance	0	0	0	0	0	0	0	0	0	0	0	2	1	
provident fund	1	0	0	0	0	0	0	0	0	0	0	33	5	
financial corporation/institution	0	1	0	2	0	0	0	0	1	0	0	113	6	
financial company	0	1	0	0	0	0	4	0	0	0	1	127	9	
self-help group- bank linked	3	1	3	1	3	13	3	11	0	0	4	872	41	
self-help group - NBFC	0	5	0	0	2	4	1	0	1	26	4	931	31	
other institutional agencies	3	0	0	1	3	2	1	4	0	1	2	364	49	
all institutional agencies	24	47	50	91	97	115	180	167	155	275	120	27703	2330	
landlord	4	4	10	7	4	1	5	1	8	2	5	1102	50	
agricultural moneylender	12	102	6	23	13	6	11	3	3	33	21	4857	130	
professional moneylender	25	24	40	110	19	22	28	23	18	23	33	7684	419	
input supplier	0	0	0	0	0	0	0	0	0	1	0	30	2	
relatives and friends	56	65	50	91	80	97	70	47	41	53	65	14988	951	
doctors, lawyers and other prof.	1	3	0	4	2	1	1	9	0	0	2	446	25	
others	5	8	4	5	8	5	3	5	2	1	5	1040	137	
all non-institutional agencies	102	205	110	234	124	130	117	85	63	112	128	29558	1677	
all agencies (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777	
estd. amount of cash loan (Rs. lakhs)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X	
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.10: 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

Urban

Ottal Hauesii													Ciban	
credit agency		per 100	0 no. of ho	useholds*	of asset h	olding class	s with outs	tanding loa	n as on 30.	06.2012		no. of hhs reporting cash loan*		
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
govt.	1	1	4	0	5	6	8	5	3	7	4	300	101	
co-op. society/bank	1	9	16	11	11	15	11	16	17	25	13	1000	280	
commercial bank including RRB	5	13	9	10	16	24	21	27	34	45	20	1542	550	
insurance	0	0	0	0	1	0	0	2	4	1	1	65	18	
provident fund	0	1	0	0	0	0	1	1	2	2	1	48	19	
financial corporation/institution	0	0	0	0	1	1	0	1	0	0	0	31	14	
financial company	0	0	0	0	0	1	0	1	0	1	0	24	13	
self-help group- bank linked	0	0	0	2	0	0	0	1	1	0	0	36	10	
self-help group - NBFC	0	1	0	0	0	0	0	0	0	0	0	16	7	
other institutional agencies	0	0	0	1	0	3	1	1	0	0	1	48	12	
all institutional agencies	7	24	30	24	35	49	43	53	62	81	41	3089	1011	
landlord	1	0	5	4	4	3	1	1	2	0	2	155	29	
agricultural moneylender	2	2	2	4	0	0	7	1	0	0	2	141	18	
professional moneylender	6	25	21	34	12	13	13	16	4	4	15	1110	189	
input supplier	0	0	0	0	0	1	1	0	0	0	0	17	5	
relatives and friends	21	35	38	28	28	28	27	20	9	9	24	1824	442	
doctors, lawyers and other prof.	0	0	0	0	0	1	0	2	0	0	0	31	10	
others	2	6	7	10	3	3	2	1	2	1	4	277	57	
all non-institutional agencies	29	64	71	79	45	48	50	39	16	14	45	3434	729	
all agencies (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682	
estd. amount of cash loan (Rs. lakhs)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X	
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.10: 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

Uttar Pradesh

Rural+Urban

credit agency		per 100	0 no. of ho	useholds*	of asset h	olding clas	s with outs	tanding loa	n as on 30.	06.2012		no. of hhs reporting cash loan*		
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
govt.	5	9	2	3	14	14	22	16	11	19	11	3481	295	
co-op. society/bank	2	8	12	18	13	25	26	34	30	35	20	6226	838	
commercial bank including RRB	8	19	28	50	51	47	94	81	90	154	62	19061	2037	
insurance	0	0	0	0	0	0	0	0	1	0	0	67	19	
provident fund	0	0	0	0	0	0	0	0	1	1	0	81	24	
financial corporation/institution	0	1	0	1	1	0	0	0	1	0	0	144	20	
financial company	0	1	0	0	0	0	3	0	0	0	0	150	22	
self-help group- bank linked	2	1	2	2	2	10	2	9	0	0	3	909	51	
self-help group - NBFC	0	4	0	0	2	3	1	0	0	20	3	947	38	
other institutional agencies	2	0	0	1	2	2	1	3	0	1	1	412	61	
all institutional agencies	20	42	45	75	82	99	146	138	132	227	101	30793	3341	
landlord	3	3	9	6	4	2	4	1	6	2	4	1257	79	
agricultural moneylender	10	77	5	18	10	5	10	2	2	25	16	4998	148	
professional moneylender	20	25	36	91	17	20	24	21	14	19	29	8794	608	
input supplier	0	0	0	0	0	0	0	0	0	1	0	47	7	
relatives and friends	47	58	47	76	67	80	59	40	33	42	55	16812	1393	
doctors, lawyers and other prof.	0	2	0	3	1	1	1	7	0	0	2	477	35	
others	4	7	5	6	6	4	3	4	2	1	4	1317	194	
all non-institutional agencies	84	169	100	196	105	110	100	74	52	88	108	32992	2406	
all agencies (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459	
estd. amount of cash loan (Rs. lakhs)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X	
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 2.11: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.12 for each household asset holding class

Uttar Pradesh Rural

credit agency	amou	int of loa	n (Rs.) p	er Rs.10	00 of tota	al outstar	nding loa	n of hous	sehold as	set holdin	g class	amount of cash loan (Rs.lakhs)	no. of hhs. reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all	Ì	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
govt.	38	18	9	6	75	60	67	117	63	81	66	197711	3181	194
co-op. society/bank	32	66	81	93	56	80	131	181	145	125	117	352035	5226	558
commercial bank including RRB	97	137	234	246	284	279	385	416	564	609	425	1282915	17519	1487
insurance	0	0	0	0	0	1	0	0	0	0	0	149	2	1
provident fund	1	0	0	0	0	2	1	0	3	0	1	2155	33	5
financial corporation/institution	0	14	0	19	1	0	0	0	4	0	3	9016	113	6
financial company	0	2	0	0	1	0	11	0	0	0	1	4119	127	9
self-help group- bank linked	19	2	9	3	18	39	5	16	0	10	11	33586	872	41
self-help group - NBFC	1	31	2	0	11	8	2	2	3	44	16	49360	931	31
other institutional agencies	20	2	1	2	13	2	5	7	0	1	3	10356	364	49
all institutional agencies	209	272	336	369	460	471	607	740	782	870	644	1941402	27703	2330
landlord	18	26	73	16	27	7	27	1	15	3	14	43132	1102	50
agricultural moneylender	95	242	53	125	172	17	14	11	5	20	48	144800	4857	130
professional moneylender	249	184	224	357	92	299	193	71	63	57	144	434559	7684	419
input supplier	0	0	0	0	0	0	0	0	0	1	0	1072	30	2
relatives and friends	371	219	282	111	199	193	146	125	126	47	130	391691	14988	951
doctors, lawyers and other prof.	3	13	0	11	8	0	7	30	0	0	6	18775	446	25
others	55	43	34	11	43	14	6	22	8	1	14	41412	1040	137
all non-institutional agencies	791	728	664	631	540	529	393	260	218	130	356	1075440	29558	1677
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
estd. amount of cash loan (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.11: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.12 for each household asset holding class

Uttar Pradesh Urban

credit agency	amou	nt of loa	n (Rs.) p	er Rs.100	00 of tota	al outstar	iding loa	n of hous	sehold as	set holdin	g class	amount of cash loan (Rs.lakhs)	no. of hhs. reporting cash loan	
	1	2	3	4	5	6	7	8	9	10	all	roun (ronums)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
govt.	32	3	73	8	104	116	186	99	27	103	85	101855	300	101
co-op. society/bank	8	138	106	459	148	202	302	235	247	339	274	326826	1000	280
commercial bank including RRB	289	319	223	185	287	447	257	424	397	482	394	469923	1542	550
insurance	2	2	2	0	5	0	1	56	211	12	48	57211	65	18
provident fund	1	7	0	0	0	0	7	6	14	24	12	14787	48	19
financial corporation/institution	0	0	0	3	71	6	1	7	43	1	12	14857	31	14
financial company	0	1	0	0	1	7	4	9	8	7	6	6994	24	13
self-help group- bank linked	0	0	1	2	0	1	0	2	1	3	2	1911	36	10
self-help group - NBFC	0	3	1	0	0	0	0	0	0	0	0	189	16	7
other institutional agencies	1	0	0	2	9	15	10	9	0	0	4	4272	48	12
all institutional agencies	333	473	405	659	625	795	767	848	948	971	837	998826	3089	1011
landlord	14	1	32	9	39	13	3	1	4	0	6	6801	155	29
agricultural moneylender	82	10	14	6	0	0	39	1	0	0	7	8134	141	18
professional moneylender	71	223	246	211	80	104	28	69	9	12	57	68427	1110	189
input supplier	0	0	0	0	0	3	4	0	0	0	1	617	17	5
relatives and friends	483	249	210	81	130	69	148	62	34	10	73	86802	1824	442
doctors, lawyers and other prof.	0	10	0	0	7	4	0	18	1	0	3	3970	31	10
others	17	32	94	34	119	12	12	1	4	7	17	20355	277	57
all non-institutional agencies	667	527	595	341	375	205	233	152	52	29	163	195107	3434	729
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
estd. amount of cash loan (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.11: Per Rs.1000 break-up by credit agency type of amount of cash loans outstanding as on 30.06.12 for each household asset holding class

Uttar Pradesh

Rural+Urban

credit agency	amou	nt of loa	n (Rs.) p	er Rs.10	00 of tota	al outstar	iding loa	n of hous	sehold as	set holdin	g class	amount of cash loan (Rs.lakhs)	no. of hhs. re	eporting cash
	1	2	3	4	5	6	7	8	9	10	all	ioan (Ks.iakiis)	estd. 00	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
govt.	36	15	25	6	81	73	95	112	51	88	71	299565	3481	295
co-op. society/bank	24	83	87	166	75	108	172	198	179	195	161	678861	6226	838
commercial bank including RRB	160	180	231	234	285	317	355	419	508	567	416	1752838	19061	2037
insurance	1	0	0	0	1	0	0	17	71	4	14	57361	67	19
provident fund	1	2	0	0	0	2	2	2	7	8	4	16942	81	24
financial corporation/institution	0	11	0	16	15	1	0	2	17	0	6	23873	144	20
financial company	0	2	0	0	1	2	9	3	3	2	3	11113	150	22
self-help group- bank linked	13	2	7	2	14	30	4	11	0	8	8	35498	909	51
self-help group - NBFC	1	24	2	0	9	6	2	2	2	30	12	49549	947	38
other institutional agencies	14	2	0	2	12	5	6	8	0	1	3	14628	412	61
all institutional agencies	250	320	353	426	494	544	645	773	838	903	698	2940228	30793	3341
landlord	17	20	62	15	29	8	22	1	12	2	12	49933	1257	79
agricultural moneylender	91	187	43	101	137	13	20	8	3	14	36	152935	4998	148
professional moneylender	191	193	229	328	89	255	154	71	45	43	119	502986	8794	608
input supplier	0	0	0	0	0	1	1	0	0	1	0	1689	47	7
relatives and friends	407	227	263	105	185	165	146	106	95	35	114	478493	16812	1393
doctors, lawyers and other prof.	2	12	0	9	8	1	5	26	0	0	5	22745	477	35
others	42	40	49	15	58	13	7	15	7	3	15	61767	1317	194
all non-institutional agencies	750	680	647	574	506	456	355	227	162	97	302	1270547	32992	2406
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
estd. amount of cash loan (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.12: Number of households reporting cash loans outstanding as on 30.06.12 to institutional agencies for specific schemes of lending per thousand households for each household asset holding class

Uttar Pradesh Rural per 1000 no. of hhs of household asset holding class with outstanding loan as on 30.06.2012 scheme of lending no. of hhs reporting cash loan estd.'(00) all classes sample DRI PMRY SGSY SJSRY advances to minority communities scheme for liberalization and rehabilitation of scavengers exclusive state schemes other schemes kisan credit card crop loan not covered under any scheme all institutional (incl. n.r.) loans esd. no. of hhs (00) X X estd.no. of hhs reporting cash loan (00) X X X no. of sample hhs reporting cash loan X

Table 2.12: Number of households reporting cash loans outstanding as on 30.06.12 to institutional agencies for specific schemes of lending per thousand households for each household asset holding class

Uttar Pradesh Urban per 1000 no. of hhs of household asset holding class with outstanding loan as on 30.06.2012 scheme of lending no. of hhs reporting cash loan estd.'(00) all classes sample DRI PMRY SGSY SJSRY advances to minority communities scheme for liberalization and rehabilitation of scavengers exclusive state schemes other schemes kisan credit card crop loan not covered under any scheme all institutional (incl. n.r.) loans esd. no. of hhs (00) X X estd.no. of hhs reporting cash loan (00) X X 

no. of sample hhs reporting cash loan

X

X

Table 2.12: Number of households reporting cash loans outstanding as on 30.06.12 to institutional agencies for specific schemes of lending per thousand households for each household asset holding class

Uttar Pradesh Rural+Urban per 1000 no. of hhs of household asset holding class with outstanding loan as on 30.06.2012 scheme of lending no. of hhs reporting cash loan estd.'(00) all classes sample DRI PMRY SGSY SJSRY advances to minority communities scheme for liberalization and rehabilitation of scavengers exclusive state schemes other schemes kisan credit card crop loan not covered under any scheme all institutional (incl. n.r.) loans esd. no. of hhs (00) X X estd.no. of hhs reporting cash loan (00) X X X no. of sample hhs reporting cash loan X

Table 2.13: Per Rs.1000 break-up by scheme of lending of amount of cash loans outstanding as on 30.06.12 to institutional agencies for each household asset holding class

scheme of lending	amour	nt of loa	n (Rs.)	per Rs.10	000 of to	tal outsta	inding lo	an of hou	useholds	of asset h	olding class	amount	no. of hhs re	porting
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	cash loa	ın*
												loan incl. interest	estd.	sample
												(Rs. lakhs	(00)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DRI	19	10	172	83	103	15	65	28	8	4	27	52804	811	72
PMRY	4	3	8	7	43	10	1	1	3	0	4	8194	149	21
SGSY	152	109	118	35	64	38	18	10	8	15	23	45253	1402	171
SJSRY	0	45	2	5	3	8	2	0	0	1	2	4394	157	12
advances to minority communities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
scheme for liberalization and rehabilitation of	0	0	13	0	0	0	2	0	1	0	1	1253	18	3
scavengers	Ů	Ŭ			Ů	Ů		Ů		Ů		1233	10	
exclusive state schemes	39	71	39	3	1	163	24	16	25	2	23	44191	675	41
other schemes	288	326	335	602	244	199	208	437	333	278	314	610255	7310	652
kisan credit card	409	396	285	217	490	492	606	458	595	685	569	1104224	16289	1212
crop loan	0	12	19	41	20	72	48	36	20	13	27	51599	1255	128
not covered under any scheme	90	29	9	6	33	4	26	13	8	2	10	19235	569	72
all institutional (incl. n.r.) loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1941402	27703	2330
estd. amount of cash loan (Rs.lakhs)	14817	29546	40059	110505	94039	132189	189420	255339	314465	761024	1941402	X	X	X
estd.no. of hhs reporting cash loan (00)	555	1070	1155	2099	2239	2686	4123	3841	3567	6370	27703	X	X	X
no. of sample hhs reporting cash loan	65	95	137	183	204	205	334	297	352	458	2330	X	X	X

Table 2.13: Per Rs.1000 break-up by scheme of lending of amount of cash loans outstanding as on 30.06.12 to institutional agencies for each household asset holding class

Uttar Pradesh Urban

scheme of lending	amour	nt of loa	n (Rs.)	per Rs.10	000 of to	tal outsta	anding lo	an of hou	useholds	of asset h	olding class	amount	no. of hhs re	porting
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	cash loa	ın*
												loan incl. interest	estd.	sample
												(Rs. lakhs	(00)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DRI	5	12	51	20	57	9	41	22	10	4	14	13771	138	41
PMRY	0	8	39	26	83	5	4	8	2	0	7	6768	82	23
SGSY	0	35	0	11	124	6	14	2	5	3	9	8987	66	30
SJSRY	1	20	24	7	10	3	11	0	0	0	2	2402	46	23
advances to minority communities	18	0	15	9	7	0	114	0	0	5	12	11563	34	10
scheme for liberalization and rehabilitation of	0	0	2	6	1	1	0	0	0	0	0	440	9	4
scavengers	Ů	Ů		Ů	•	•	Ů	Ů	Ů	Ů	Ü	110		
exclusive state schemes	0	0	26	1	7	30	0	1	9	0	5	4633	47	14
other schemes	956	899	614	899	652	836	768	888	886	883	862	861455	2199	711
kisan credit card	18	12	208	21	25	39	23	31	21	70	47	46895	321	103
crop loan	0	0	19	0	20	40	3	8	4	0	6	5599	38	14
not covered under any scheme	3	15	2	0	14	31	23	40	64	35	36	36314	137	51
all institutional (incl. n.r.) loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	998826	3089	1011
estd. amount of cash loan (Rs.lakhs)	11422	15844	16281	49106	32931	65512	73790	128832	193644	411463	998826	X	X	X
estd.no. of hhs reporting cash loan (00)	55	182	229	185	261	368	328	397	472	611	3089	X	X	X
no. of sample hhs reporting cash loan	17	62	65	64	107	122	116	154	135	169	1011	X	X	X

Table 2.13: Per Rs.1000 break-up by scheme of lending of amount of cash loans outstanding as on 30.06.12 to institutional agencies for each household asset holding class

Uttar Pradesh Rural+Urban

scheme of lending	amour	nt of loa	n (Rs.)	per Rs.10	000 of to	tal outsta	ınding lo	an of ho	useholds	of asset he	olding class	amount	no. of hhs re	porting
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	cash loa	ın*
												loan incl. interest (Rs. lakhs	estd.	sample
												(KS. Iaklis	(00)	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DRI	13	11	137	64	91	13	58	26	9	4	23	66575	949	113
PMRY	2	5	17	13	53	8	2	4	2	0	5	14963	231	44
SGSY	86	83	84	28	79	27	17	7	7	11	18	54240	1469	201
SJSRY	0	36	8	6	5	6	5	0	0	1	2	6796	203	35
advances to minority communities	8	0	4	3	2	0	32	0	0	2	4	11563	34	10
scheme for liberalization and rehabilitation of	0	0	10	2	0	0	2	0	1	0	1	1693	27	7
scavengers	Ů	Ů			Ů	Ů		Ů	•	Ů	•	1075	2,	,
exclusive state schemes	22	46	35	2	3	119	17	11	19	1	17	48824	722	55
other schemes	578	526	416	693	349	410	365	588	543	490	501	1471710	9509	1363
kisan credit card	239	262	263	157	370	342	442	315	377	469	392	1151119	16610	1315
crop loan	0	8	19	28	20	61	35	27	14	8	19	57198	1292	142
not covered under any scheme	52	24	7	4	28	13	25	22	29	14	19	55549	707	123
all institutional (incl. n.r.) loans	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	2940228	30793	3341
estd. amount of cash loan (Rs.lakhs)	26239	45390	56340	159611	126970	197701	263210	384171	508110	1172487	2940228	X	X	X
estd.no. of hhs reporting cash loan (00)	610	1252	1383	2284	2500	3054	4451	4238	4040	6981	30793	X	X	X
no. of sample hhs reporting cash loan	82	157	202	247	311	327	450	451	487	627	3341	X	X	X

Table 2.14: 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 loans (including interest) outstanding by purpose of loan for each major household type

Uttar Pradesn							rurai	
purpose of loan	cultiv	ator (R)	non-cult	ivator (R)	all ho	useholds		er of hhs g cash loan
	per 1000 no. of hhs reporting cash loans outstand -ing*	cash loan (Rs.) per Rs.1000 of total cash loan out-stand -ing	per 1000 no. of hhs reporting cash loans outstand -ing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	per 1000 no. of hhs reporting cash loans outstand - ing*	cash loan (Rs.) per Rs.1000 of total cash loan out-standing	estd.(00)	sample
1	2	3	4	5	6	7	8	9
capital expenditure in farm business	67	292	8	54	50	262	11627	741
current expenditure in farm business	55	212	5	25	41	189	9430	784
expenditure in farm business	120	504	12	79	89	451	20634	1511
capital expenditure in non-farm business	13	55	4	37	10	53	2380	231
current expenditure in non-farm business	6	15	3	24	5	16	1146	106
expenditure in non-farm business	18	70	7	62	15	69	3523	336
expenditure on litigation	0	0	0	0	0	0	39	6
repayment of debt	1	9	0	1	1	8	170	18
financial investment expenditure	1	4	4	17	2	6	374	12
for education	5	6	1	6	4	6	884	17
for medical treatment	27	94	19	112	24	96	5641	410
for housing	13	43	14	255	13	69	3035	241
for other household expenditure	84	204	57	277	76	214	17573	1074
others	27	66	22	191	26	81	5952	382
all (incl. n.r.)	271	1000	131	1000	231	1000	53346	3777
estd. no. of hhs.(00)	165424	×	65257	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	2642141	×	374701	×	3016843	×	×
estd. hhs reporting cash loan (00)	44825	×	8521	×	53346	×	×	×
sample hhs reporting cash loan	3209	×	568	×	3777	×	×	×

Table 2.14: 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 loans (including interest) outstanding by purpose of loan for each major household type

Urban Urban

							Orban	
purpose of loan	self-emp	bloyed (U)	othe	rs (U)	all ho	useholds		er of hhs cash loan
	per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	per 1000 no. of hhs	cash loan (Rs.) per	estd.(00)	sample
	reporting cash loans	` / A	reporting cash loans	Rs. 1000 of total cash	reporting cash	Rs.1000 of total cash	` /	sample
	outstand -ing*	loan out-stand -ing	outstand -ing*	loan out-standing	loans outstand -	loan out-standing		
	8	· · · · · · · · · · · · · · · · · · ·			ing*	S		
1	2	3	4	5	6	7	8	9
capital expenditure in farm business	8	64	4	36	6	46	419	89
current expenditure in farm business	5	39	2	18	3	26	211	104
expenditure in farm business	12	103	6	54	8	72	621	191
capital expenditure in non-farm business	15	158	5	48	9	89	682	234
current expenditure in non-farm business	6	49	3	32	4	38	325	100
expenditure in non-farm business	21	206	9	80	13	127	999	329
expenditure on litigation	0	0	0	0	0	0	9	2
repayment of debt	0	0	0	2	0	1	9	5
financial investment expenditure	0	2	0	3	0	2	25	11
for education	2	17	3	43	2	33	184	60
for medical treatment	10	34	11	38	11	37	798	195
for housing	13	464	21	586	18	541	1357	355
for other household expenditure	28	142	28	142	28	142	2095	455
others	7	31	6	52	7	44	499	159
all (incl. n.r.)	91	1000	80	1000	84	1000	6364	1682
estd. no. of hhs.(00)	28886	×	46742	×	75628	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	443770	×	750163	×	1193933	×	×
estd. hhs reporting cash loan (00)	2622	×	3742	×	6364	×	×	×
sample hhs reporting cash loan	698	×	984	×	1682	×	×	×

Table 2.15: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by purpose of loan for each household asset holding class Uttar Pradesh

		per 1000	) no. of l	nhs* of h	ousehold a	sset holdi	ng class w	vith outstand	ing loan as o	on 30.06.2012	2	no of hhs reno	rting cash loan*
purpose of loan													rting cash foan
F	1	2	3	4	5	6	7	8	9	10	all classes	estd.	sample
												(00)	Sumpre
1	2	3	4	5	6	7	8	9	10	11	12	13	14
capital expenditure in farm business	8	14	17	34	39	61	97	88	58	88	50	11627	741
current expenditure in farm business	8	13	11	20	29	31	51	41	50	153	41	9430	784
expenditure in farm business	17	27	28	54	68	91	141	129	108	232	89	20634	1511
capital expenditure in non-farm business	4	18	5	13	7	18	10	9	8	11	10	2380	231
current expenditure in non-farm business	9	4	5	5	6	5	5	4	2	5	5	1146	106
expenditure in non-farm business	13	22	10	18	13	23	15	13	10	16	15	3523	336
expenditure on litigation	0	0	0	0	0	0	0	0	0	1	0	39	6
repayment of debt	2	0	1	0	0	1	1	0	1	1	1	170	18
financial investment expenditure	10	0	0	0	1	1	0	0	2	2	2	374	12
for education	0	0	1	0	1	2	8	1	0	26	4	884	17
for medical treatment	22	22	20	33	20	13	25	30	17	42	24	5641	410
for housing	3	15	16	16	10	15	15	16	16	11	13	3035	241
for other household expenditure	47	152	58	149	72	61	72	53	63	37	76	17573	1074
others	21	15	26	55	37	40	18	14	12	19	26	5952	382
all (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777
estd. no. of hhs.(00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X

Table 2.15: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by purpose of loan for each household asset holding class Uttar Pradesh Urban

								Orban					
		per 1000	no. of l	nhs* of h	ousehold a	isset holdi	ng class w	ith outstand	ing loan as o	on 30.06.201	2	no of hhs reno	rting cash loan*
purpose of loan					_		_			1.0			rting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	estd.	sample
												(00)	_
1	2	3	4	5	6	7	8	9	10	11	12	13	14
capital expenditure in farm business	1	4	10	2	5	4	9	4	7	9	6	419	89
current expenditure in farm business	0	1	2	3	2	2	3	4	5	5	3	211	104
expenditure in farm business	1	5	12	5	7	7	12	8	11	14	8	621	191
capital expenditure in non-farm business	2	6	6	6	15	11	11	12	15	5	9	682	234
current expenditure in non-farm business	1	7	7	7	6	5	1	5	1	5	4	325	100
expenditure in non-farm business	3	12	13	13	20	16	12	17	15	10	13	999	329
expenditure on litigation	0	0	1	0	0	0	0	0	0	0	0	9	2
repayment of debt	0	0	0	0	1	0	0	1	0	0	0	9	5
financial investment expenditure	0	0	0	0	1	0	1	0	0	1	0	25	11
for education	2	0	2	1	2	5	3	4	3	4	2	184	60
for medical treatment	8	16	13	12	14	6	18	7	7	2	11	798	195
for housing	6	7	12	10	9	21	22	25	24	43	18	1357	355
for other household expenditure	14	42	39	53	18	34	22	26	11	16	28	2095	455
others	2	6	11	9	7	5	3	8	6	9	7	499	159
all (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682
estd. no. of hhs.(00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X

Table 2.15: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by purpose of loan for each household asset holding class Uttar Pradesh

rural+urban

Ottai i i aucsii								Turaituro	an				
		per 1000	no. of l	hhs* of h	ousehold a	sset holdi	ng class w	ith outstand	ing loan as c	on 30.06.2012	2	no. of hhs repo	rting cash loan*
purpose of loan	1	2	3	4	5	6	7	8	9	10	all classes	estd.	
												(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
capital expenditure in farm business	7	11	15	26	31	47	75	68	46	69	39	12047	830
current expenditure in farm business	6	10	9	16	22	24	39	32	39	117	31	9641	888
expenditure in farm business	13	22	24	42	53	70	109	99	84	178	69	21255	1702
capital expenditure in non-farm business	4	15	5	11	9	16	10	10	10	10	10	3061	465
current expenditure in non-farm business	7	4	5	6	6	5	4	5	2	5	5	1471	206
expenditure in non-farm business	11	19	10	17	15	21	14	14	11	15	15	4522	665
expenditure on litigation	0	0	0	0	0	0	0	0	0	1	0	48	8
repayment of debt	2	0	1	0	0	1	1	0	0	0	1	179	23
financial investment expenditure	8	0	0	0	1	1	0	0	1	1	1	399	23
for education	0	0	1	0	1	3	6	2	1	20	3	1069	77
for medical treatment	19	21	19	28	19	11	24	24	15	32	21	6440	605
for housing	4	13	15	14	9	16	16	19	18	19	14	4392	596
for other household expenditure	39	124	54	125	59	54	59	47	50	32	64	19669	1529
others	17	13	22	44	29	31	14	12	11	17	21	6450	541
all (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459
estd. no. of hhs.(00)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X

Table 2.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

purpose of loan	amou	nt of loar	ı (Rs.) pe	er Rs.100	0 of total	outstanc	ling loan	of house	holds of a	asset holdi	ng class	amount	no o	of hhs
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	reporting	g cash loan
												loan	estd.	sample
												(Rs.	(00)	
												lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
capital expenditure in farm business	76	81	107	97	155	263	261	475	304	299	262	790326	11627	741
current expenditure in farm business	62	101	78	51	158	73	169	114	218	341	189	570190	9430	784
expenditure in farm business	138	182	185	148	313	336	430	589	522	639	451	1360515	20634	1511
capital expenditure in non-farm business	48	74	20	130	39	28	42	52	28	55	53	158878	2380	231
current expenditure in non-farm business	50	17	23	11	30	30	23	15	4	11	16	49391	1146	106
expenditure in non-farm business	98	90	42	141	69	58	65	67	32	65	69	208270	3523	336
expenditure on litigation	0	0	0	0	1	0	0	0	0	0	0	809	39	6
repayment of debt	37	0	3	4	19	47	2	1	1	2	8	24541	170	18
financial investment expenditure	35	0	0	0	3	4	5	0	6	10	6	16922	374	12
for education	0	0	10	0	5	0	26	4	0	7	6	17971	884	17
for medical treatment	208	156	227	98	87	27	115	86	45	106	96	289711	5641	410
for housing	37	55	131	64	44	35	86	79	98	61	69	209250	3035	241
for other household expenditure	296	410	236	437	199	399	214	128	232	72	214	644111	17573	1074
others	151	107	165	109	258	93	56	47	63	37	81	244742	5952	382
expenditure in household	764	728	773	711	618	605	505	344	446	295	480	1448058	32174	2077
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
estd. amount of cash loan (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

Uttar Pradesh Urban

purpose of loan	amou	nt of loan	ı (Rs.) pe	er Rs.100	0 of total	outstand	ling loan	of house	holds of a	asset holdi	ng class	amount	no o	of hhs
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	reporting	g cash loan
												loan	estd.	sample
												(Rs.	(00)	
												lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
capital expenditure in farm business	3	18	59	4	36	42	163	19	17	58	46	55473	419	89
current expenditure in farm business	7	8	56	35	24	18	59	19	42	14	26	30840	211	104
expenditure in farm business	10	25	115	40	59	59	222	38	58	72	72	86313	621	191
capital expenditure in non-farm business	15	95	151	42	238	79	61	134	109	60	89	105908	682	234
current expenditure in non-farm business	7	54	40	25	58	46	21	36	4	59	38	45662	325	100
expenditure in non-farm business	23	150	191	67	296	125	83	170	113	119	127	151570	999	329
expenditure on litigation	0	0	4	0	0	0	0	0	0	0	0	160	9	2
repayment of debt	0	1	0	0	12	0	0	4	0	0	1	1314	9	5
financial investment expenditure	2	0	0	0	14	1	12	0	0	2	2	2886	25	11
for education	47	8	35	2	76	50	40	43	33	26	33	39520	184	60
for medical treatment	109	157	88	33	97	34	92	16	42	3	37	43876	798	195
for housing	267	253	147	548	281	426	426	509	657	658	541	645946	1357	355
for other household expenditure	499	358	311	264	105	252	117	168	65	75	142	169382	2095	455
others	43	48	111	45	59	54	9	51	32	46	44	52964	499	159
expenditure in household	967	825	695	893	644	816	695	792	829	809	801	956049	4849	1202
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
estd. amount of cash loan (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.16: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by purpose of loan for each household asset holding class

Uttar Pradesh rural+urban

purpose of loan	amou	nt of loar	n (Rs.) pe	er Rs.100	0 of total	outstanc	ling loan	of house	holds of a	sset holdi	ng class	amount	no o	of hhs
	1	2	3	4	5	6	7	8	9	10	all classes	of cash	reporting	g cash loan
												loan	estd.	sample
												(Rs.	(00)	
												lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
capital expenditure in farm business	52	66	95	79	130	213	238	335	207	220	201	845799	12047	830
current expenditure in farm business	44	79	72	48	131	60	143	85	159	234	143	601030	9641	888
expenditure in farm business	96	145	167	127	261	273	381	420	366	454	344	1446829	21255	1702
capital expenditure in non-farm business	37	79	53	112	80	40	47	77	55	56	63	264786	3061	465
current expenditure in non-farm business	36	25	27	14	36	34	22	21	4	27	23	95053	1471	206
expenditure in non-farm business	73	104	80	127	116	73	69	98	60	83	85	359840	4522	665
expenditure on litigation	0	0	1	0	1	0	0	0	0	0	0	969	48	8
repayment of debt	25	0	2	3	18	36	2	2	1	2	6	25854	179	23
financial investment expenditure	24	0	0	0	5	3	6	0	4	7	5	19808	399	23
for education	15	2	16	0	20	12	29	16	11	13	14	57491	1069	77
for medical treatment	176	157	192	85	89	28	110	64	44	72	79	333588	6440	605
for housing	112	101	135	160	93	124	166	211	286	256	203	855197	4392	596
for other household expenditure	362	398	255	402	180	365	191	140	176	73	193	813493	19669	1529
others	116	93	151	96	218	84	45	48	52	40	71	297706	6450	541
expenditure in household	830	751	753	747	623	653	550	481	575	463	571	2404107	37023	3279
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
estd. amount of cash loan (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.17: 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 loans (including interest) outstanding by type of security of loan for each major household type

Uttar Pradesh Urban

Ottal Hadesii							Urban	
type of security	cultiva	tor (R)/	non-cu	ultivator (R)/	all hou	seholds		hs reporting
		•					cash	
	per 1000 no. of	cash loan (Rs.) per	per 1000 no. of	cash loan (Rs.) per	per 1000 no. of	cash loan (Rs.)	estd.(00)	sample
	hhs reporting cash	Rs.1000 of total	hhs reporting	Rs.1000 of total cash	hhs reporting	per Rs.1000 of		
	loans outstand -	cash loan out-	cash loans	loan out-standing	cash loans	total cash loan		
	ing*	stand -ing	outstand -ing*		outstand -ing*	out-standing		
1	2	3	4	5	6	7	8	9
surety security or guarantee of third party	11	53	7	44	8	48	627	154
crop	0	1	0	2	0	2	28	15
first charge on immovable property	6	105	5	155	6	136	419	150
mortgage of immovable property	15	435	15	366	15	392	1118	314
bullion/ornaments	1	9	1	4	1	6	100	30
share of companies, govt.securities, insurance	2	18	1	10	2	13	116	25
policies, etc.	2	10	1	10	Z	13	110	23
agricultural commodities	0	0	0	0	0	0	1	1
movable property other than bullion, ornaments,	1	20	1	17	1	18	70	40
shares, etc.	·	20	1	17	1	10	70	40
other type of security	5	43	6	99	6	78	424	125
personal security	52	315	46	304	48	308	3661	897
all (incl. n.r.)	91	1000	80	1000	84	1000	6364	1682
estd. no. of hhs.(00)	165424	×	65257	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	2642141	×	374701	×	3016843	×	×
estd. hhs reporting cash loan (00)	44825	×	8521	×	53346	×	×	×
sample hhs reporting cash loan	3209	×	568	×	3777	×	×	×

Table 2.17: 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 loans (including interest) outstanding by type of security of loan for each major household type

		(70.) (	г				Turar	
type of security	cultiva	tor (R)/	non-c	ultivator (R)/	all hou	seholds		hs reporting
							cash	loan*
	per 1000 no. of	cash loan (Rs.) per	per 1000 no. of	cash loan (Rs.) per	per 1000 no. of	cash loan (Rs.)	estd.(00)	sample
	hhs reporting cash	Rs.1000 of total	hhs reporting	Rs.1000 of total cash	hhs reporting	per Rs.1000 of		
	loans outstand -	cash loan out-	cash loans	loan out-standing	cash loans	total cash loan		
	ing*	stand -ing	outstand -ing*		outstand -ing*	out-standing		
1	2	3	4	5	6	7	8	9
surety security or guarantee of third party	12	35	3	18	9	33	2164	251
crop	17	57	0	3	12	51	2868	146
first charge on immovable property	33	163	4	27	25	146	5749	493
mortgage of immovable property	59	314	11	241	45	305	10486	788
bullion/ornaments	4	12	4	60	4	18	861	67
share of companies, govt.securities, insurance	0	3	0	0	0	2	71	7
policies, etc.	V	,	V		V	2	71	,
agricultural commodities	4	11	0	0	3	10	591	30
movable property other than bullion, ornaments,	5	18	1	8	4	17	980	145
shares, etc.	<u> </u>	10	1			17	700	1 13
other type of security	11	42	5	26	9	40	2176	246
all (incl. n.r.)	271	1000	131	1000	231	1000	53346	3777
estd. no. of hhs.(00)	28886	×	46742	×	75628	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	443770	×	750163	×	1193933	×	×
estd. hhs reporting cash loan (00)	2622	×	3742	×	6364	×	×	×
sample hhs reporting cash loan	698	×	984	×	1682	×	×	×

Table 2.18: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by type of security of loan for each household asset holding class

Uttai Fraucsii							Turar						
type of security	per	1000 nc	o. of hhs	* of ho	usehold	asset ho	olding c	lass wit	h outsta	nding l	oan as on	no. of hhs	-
						30.06.2	2012					cash l	oan*
	1	2	3	4	5	6	7	8	9	10	all classes		-
	1	2	3		3	Ü	,	G	,	10	an classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
surety security or guarantee of third party	3	6	7	22	11	6	15	7	9	9	9	2164	251
crop	0	2	2	8	7	10	9	38	11	36	12	2868	146
first charge on immovable property	9	5	14	27	24	19	42	24	38	47	25	5749	493
mortgage of immovable property	2	15	17	22	30	48	74	61	60	125	45	10486	788
bullion/ornaments	2	4	8	1	2	1	7	3	8	2	4	861	67
share of companies, govt.securities, insurance policies, etc.	0	0	0	0	0	0	2	1	1	0	0	71	7
agricultural commodities	0	0	1	0	7	7	3	0	1	7	3	591	30
movable property other than bullion, ornaments, shares, etc.	5	5	4	5	9	6	2	2	2	2	4	980	145
other type of security	5	6	10	12	13	8	13	12	11	5	9	2176	246
personal security	100	213	96	224	119	139	124	105	84	131	133	30764	1818
all (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777
estd. no. of hhs.(00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X

Table 2.18: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by type of security of loan for each household asset holding class

Uttar Pradesh urban

Uttai Frauesii							urban						
type of security	per	1000 no	o. of hhs	* of ho	usehold			lass wit	h outsta	nding l	oan as on	no. of hhs	
						30.06.2	2012					cash l	oan*
	1	2	3	4	5	6	7	8	9	10	all classes		•
				· ·		Ŭ	,	Ŭ		10	un classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
surety security or guarantee of third party	2	12	24	12	8	8	5	5	2	4	8	627	154
crop	0	0	0	0	0	2	0	0	0	0	0	28	15
first charge on immovable property	2	3	5	6	6	7	3	7	7	11	6	419	150
mortgage of immovable property	2	8	6	16	13	13	12	18	22	39	15	1118	314
bullion/ornaments	2	1	0	0	1	3	1	2	2	0	1	100	30
share of companies, govt.securities, insurance policies, etc.	0	0	1	0	0	0	2	2	10	1	2	116	25
agricultural commodities	0	0	0	0	0	0	0	0	0	0	0	1	1
movable property other than bullion, ornaments, shares, etc.	0	1	1	2	1	1	0	2	0	2	1	70	40
other type of security	7	8	3	3	12	8	4	4	3	5	6	424	125
personal security	23	56	63	64	39	53	67	53	32	35	48	3661	897
all (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682
estd. no. of hhs.(00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X

Table 2.18: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by type of security of loan for each household asset holding class

Uttar Pradesh rural+urban

Ottal Tradesh								urban					
type of security	per	1000 no	o. of hhs	* of ho	usehold		_	lass with	h outsta	nding lo	oan as on	no. of hhs	
						30.06.2	2012					cash l	oan*
	1	2	3	4	5	6	7	8	9	10	all classes		
	1	2	3	4	3	6	/	0	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
surety security or guarantee of third party	2	7	11	19	11	6	12	7	7	8	9	2792	405
crop	0	2	2	6	5	8	7	29	8	27	9	2896	161
first charge on immovable property	7	4	12	22	20	16	32	20	31	38	20	6168	643
mortgage of immovable property	2	13	14	21	26	40	58	50	51	104	38	11604	1102
bullion/ornaments	2	3	6	1	2	1	5	3	6	2	3	961	97
share of companies, govt.securities, insurance policies, etc.	0	0	0	0	0	0	2	1	3	0	1	188	32
agricultural commodities	0	0	1	0	5	5	3	0	1	5	2	592	31
movable property other than bullion, ornaments, shares, etc.	4	4	4	4	7	4	2	2	2	2	3	1050	185
other type of security	5	7	8	10	12	8	11	10	9	5	8	2600	371
personal security	82	173	88	185	99	118	109	92	71	107	112	34425	2715
all (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459
estd. no. of hhs.(00)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X

Table 2.19: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by security of loan for each household asset holding class

Ottai i iadesii							Turai							
type of security	amo	unt of loa	an (Rs.) p	er Rs.10	00 of tota	ıl outstan	ding loar	of house	eholds of	asset hold	ing class	amount of cash	no. of hhs re loa	
	1	2	3	4	5	6	7	8	9	10	all classes	loan (Rs. lakhs)	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
surety security or guarantee of third party	20	31	42	43	30	14	45	24	26	38	33	98548	2164	251
crop	1	8	13	16	20	50	31	116	53	65	51	152956	2868	146
first charge on immovable property	62	38	90	173	139	55	169	204	162	157	146	440454	5749	493
mortgage of immovable property	29	121	136	89	149	514	238	308	290	445	305	919027	10486	788
bullion/ornaments	12	57	83	4	17	3	47	6	15	10	18	53597	861	67
share of companies, govt.securities, insurance policies, etc.	0	0	0	0	1	0	13	8	1	0	2	7253	71	7
agricultural commodities	0	0	2	4	9	9	14	0	6	18	10	28696	591	30
movable property other than bullion, ornaments, shares, etc.	58	54	37	15	57	19	8	6	6	9	17	50862	980	145
other type of security	59	42	134	23	68	52	40	32	78	8	40	121390	2176	246
personal security	760	649	463	633	510	285	395	295	363	251	379	1144059	30764	1818
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
amount of cash loan (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.19: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by security of loan for each household asset holding class

Uttar Pradesh urban

Ottai i iadesii							urban							
type of security	amo	unt of loa	an (Rs.) p	er Rs.100	00 of tota	ıl outstan	ding loar	n of house	eholds of	asset hold	ing class	amount of cash	no. of hhs re loa	porting cash n*
	1	2	3	4	5	6	7	8	9	10	all classes	loan (Rs. lakhs)	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
surety security or guarantee of third party	11	79	270	50	74	51	70	95	8	20	48	56833	627	154
crop	0	0	5	0	1	16	2	0	0	0	2	2068	28	15
first charge on immovable property	190	103	88	275	96	110	49	126	114	158	136	162475	419	150
mortgage of immovable property	71	220	66	314	250	377	279	283	495	510	392	467486	1118	314
bullion/ornaments	14	6	1	4	10	14	2	18	6	0	6	6942	100	30
share of companies, govt.securities, insurance policies, etc.	2	0	3	0	0	0	13	18	50	2	13	15294	116	25
agricultural commodities	0	0	0	0	0	1	0	0	0	0	0	56	1	1
movable property other than bullion, ornaments, shares, etc.	7	4	43	22	9	12	2	39	1	24	18	21767	70	40
other type of security	391	57	56	30	143	145	24	42	42	87	78	93378	424	125
personal security	314	530	468	306	416	273	558	378	284	198	308	367633	3661	897
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
amount of cash loan (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.19: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by security of loan for each household asset holding class

Uttar Pradesh rural+urban

type of security	amo	unt of loa	ın (Rs.) p	er Rs.100	00 of tota	l outstan	ding loar	of house	eholds of	asset hold	ing class	amount	no. of hhs re	porting cash
												of cash	loa	n*
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd.(00)	sample
												(Rs. lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
surety security or guarantee of third	17	42	99	45	39	22	51	46	20	32	37	155381	2792	405
party														
crop	1	6	11	13	17	42	24	81	35	44	37	155024	2896	161
first charge on immovable property	104	54	90	193	130	67	140	180	146	157	143	602929	6168	643
mortgage of immovable property	43	145	118	134	170	483	248	300	359	466	329	1386513	11604	1102
bullion/ornaments	13	45	63	4	16	5	36	9	12	7	14	60538	961	97
share of companies, govt.securities,	1	0	1	0	0	0	13	12	17	1	5	22548	188	32
insurance policies, etc.														
agricultural commodities	0	0	1	3	7	7	11	0	4	12	7	28753	592	31
movable property other than bullion,	41	42	39	16	47	17	7	16	5	14	17	72629	1050	185
ornaments, shares, etc.														
other type of security	167	45	114	24	84	73	36	35	66	33	51	214768	2600	371
personal security	614	621	464	568	491	283	433	320	336	234	359	1511692	34425	2715
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
amount of cash loan (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.20: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by duration of loan for each household asset holding class

duration of loan (years)		per 1000	no. of hł	ns* of hou	sehold ass	et holdin	ıg class w	ith outstar	nding loan	as on 30	.06.2012	no. of hhs rep	orting cash loan*
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
< 1	58	174	69	214	102	120	135	109	108	209	129	29861	1940
1 - 2	38	30	53	54	46	53	61	44	57	84	52	11986	900
2 - 3	15	32	16	22	43	33	54	47	38	38	34	7774	520
3 - 4	5	4	8	12	13	20	22	17	12	38	15	3514	259
4 - 5	16	7	6	11	14	11	14	33	8	3	12	2873	188
5 - 10	2	5	12	11	7	14	11	7	8	7	8	1912	197
10 & above	1	4	2	4	2	2	5	1	3	1	3	610	73
all (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777
estd. no. of hhs.(00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X

Table 2.20: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by duration of loan for each household asset holding class

Uttar Pradesh urban

duration of loan (years)		per 1000	no. of hl	ns* of hou	sehold ass	et holdin	ıg class w	rith outstar	nding loan	as on 30	.06.2012	no. of hhs rep	orting cash loan*
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
< 1	20	43	44	50	44	41	52	41	34	33	40	3046	774
1 - 2	8	20	20	19	13	22	21	20	21	19	18	1388	373
2 - 3	4	20	14	18	11	18	13	14	7	13	13	999	252
3 - 4	2	5	9	3	8	4	3	7	4	8	5	405	117
4 - 5	1	2	7	3	2	2	3	6	3	8	4	266	85
5 - 10	1	4	7	4	4	7	3	7	8	15	6	449	153
10 & above	0	0	1	9	0	3	0	3	2	4	2	168	37
all (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682
estd. no. of hhs.(00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X

Table 2.20: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by duration of loan for each household asset holding class

Uttar Pradesh Rural+Urban

duration of loan (years)		per 1000	no. of hl	ns* of hou	sehold ass	et holdir	ng class w	ith outstar	nding loan	as on 30.	.06.2012	no. of hhs rep	orting cash loan*
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
< 1	49	141	63	173	87	101	115	92	90	166	107	32907	2714
1 - 2	30	28	45	45	38	45	51	38	48	68	44	13374	1273
2 - 3	13	29	15	21	35	29	44	39	31	32	29	8773	772
3 - 4	5	4	8	10	12	16	17	15	10	31	13	3918	376
4 - 5	13	6	6	9	11	9	11	26	7	4	10	3139	273
5 - 10	2	5	10	9	6	12	9	7	8	9	8	2360	350
10 & above	1	3	2	5	2	2	4	1	3	2	3	778	110
all (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459
estd. no. of hhs.(00)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X

Table 2.21: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by duration of loan for each household asset holding class

duration of loan (years)	amou	nt of loar	(Rs.) pe	er Rs.100	0 of tota	l outstan	ding loar	of house	eholds of	asset hole	ding class	amount of cash	no. of hhs repo	rting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
< 1	434	442	296	645	356	293	402	361	415	587	462	1392423	29861	1940
1 - 2	310	200	364	204	195	456	276	153	280	178	240	722808	11986	900
2 - 3	90	115	112	54	274	97	182	244	122	109	138	417098	7774	520
3 - 4	46	38	62	44	89	53	45	110	59	99	74	223168	3514	259
4 - 5	86	138	35	9	65	41	38	109	78	4	45	136625	2873	188
5 - 10	17	38	119	37	20	56	43	20	26	20	32	98024	1912	197
10 & above	17	29	12	8	2	4	13	3	20	5	9	26697	610	73
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
amount of cash loan incl. interest (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.21: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by duration of loan for each household asset holding class

Uttar Pradesh Urban

duration of loan (years)	amou	nt of loar	ı (Rs.) pe	er Rs.100	0 of tota	l outstan	ding loar	of hous	eholds of	f asset hole	ding class	amount of cash	no. of hhs repo	rting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
< 1	677	274	417	409	399	337	498	363	261	244	325	388480	3046	774
1 - 2	115	169	179	415	132	330	214	209	447	279	288	344037	1388	373
2 - 3	96	199	205	67	267	225	155	130	68	113	127	152162	999	252
3 - 4	86	253	82	21	116	40	35	65	63	121	87	103287	405	117
4 - 5	4	21	32	30	19	8	53	114	17	66	50	59720	266	85
5 - 10	23	70	79	19	66	52	44	84	109	138	95	113085	449	153
10 & above	0	14	5	39	1	8	0	35	34	39	28	33014	168	37
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
amount of cash loan incl. interest (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.21: Per Rs.1000 break-up of amount of cash loans (including interest) outstanding as on 30.06.12 by duration of loan for each household asset holding class

Uttar Pradesh rural+urban

duration of loan (years)	amou	nt of loar	ı (Rs.) pe	er Rs.100	0 of tota	l outstan	ding loar	of hous	eholds of	f asset hole	ding class	amount of cash	no. of hhs repo	rting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
< 1	513	403	326	598	365	303	425	362	363	475	423	1780903	32907	2714
1 - 2	247	192	318	246	182	428	262	170	336	211	253	1066845	13374	1273
2 - 3	92	135	135	57	272	126	176	209	104	110	135	569260	8773	772
3 - 4	59	89	67	39	95	50	43	96	61	106	78	326455	3918	376
4 - 5	59	110	34	13	55	34	42	110	57	24	47	196345	3139	273
5 - 10	19	45	109	33	29	55	43	39	54	58	50	211110	2360	350
10 & above	11	25	11	14	2	5	10	13	25	16	14	59711	778	110
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
amount of cash loan incl. interest (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.22: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by size class of outstanding loan for each household asset holding class

size class of loan outstanding		per 1000	no. of hhs	* of house	hold asset	holding cla	ass with ou	tstanding lo	oan as on 3	0.06.2012		no. of hhs rep	orting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	8	94	8	20	10	54	11	4	3	30	24	5533	173
2	21	28	28	35	21	19	18	9	6	29	22	4965	299
3	18	9	8	8	10	15	33	5	3	29	14	3202	184
4	41	58	26	47	54	42	45	50	31	30	42	9772	805
5	32	39	45	71	58	46	74	62	61	66	56	12827	986
6	15	20	34	120	47	49	58	86	52	85	57	13069	813
7	2	8	10	15	16	12	27	22	33	85	23	5367	408
8	2	1	4	8	16	13	28	19	32	59	18	4215	328
9	1	1	1	10	3	2	3	7	9	39	7	1721	142
10	0	1	1	0	0	6	3	3	5	10	3	677	51
all (incl. n.r.)	123	250	158	316	210	229	275	235	204	316	231	53346	3777
estd. no. of hhs.(00)	23604	22529	23039	23067	23080	23281	22878	23061	22984	23158	230681	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X

Table 2.22: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by size class of outstanding loan for each household asset holding class

\_Uttar Pradesh urban

size class of loan outstanding		per 1000	no. of hhs	* of house	hold asset	holding cla	ass with ou	tstanding lo	oan as on 3	0.06.2012		no. of hhs rep	orting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	2	6	4	3	4	5	2	1	0	1	3	217	59
2	3	8	8	9	3	5	1	5	0	0	4	327	80
3	1	3	2	1	1	3	1	1	1	0	1	106	31
4	7	19	22	18	8	12	13	5	3	2	11	829	214
5	8	24	24	24	22	18	13	13	9	2	16	1198	298
6	3	18	21	17	14	18	16	16	7	11	14	1063	304
7	3	7	10	21	9	14	14	16	7	6	11	807	214
8	5	6	11	8	14	9	16	15	20	17	12	920	234
9	1	2	3	1	4	8	10	14	11	27	8	616	182
10	6	2	1	3	2	8	8	14	23	41	11	809	220
all (incl. n.r.)	36	85	98	102	78	91	92	90	76	93	84	6364	1682
estd. no. of hhs.(00)	7539	7581	7580	7558	7572	7562	7558	7550	7582	7547	75628	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X

Table 2.22: Number of households reporting cash loans outstanding as on 30.06.12 per thousand households by size class of outstanding loan for each household asset holding class

\_Uttar Pradesh rural+urban

size class of loan outstanding		per 1000	no. of hhs	s* of house	hold asset	holding cla	ass with out	tstanding lo	oan as on 3	0.06.2012		no. of hhs rep	orting cash loan
	1	2	3	4	5	6	7	8	9	10	all classes	estd.(00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	6	72	7	16	8	42	9	3	2	23	19	5750	232
2	17	23	23	29	17	16	14	8	4	22	17	5291	379
3	14	7	7	7	8	12	25	4	3	22	11	3307	215
4	33	48	25	40	42	34	37	39	24	23	35	10601	1019
5	26	36	40	60	49	40	59	50	48	51	46	14024	1284
6	12	20	31	95	38	42	48	69	41	67	46	14132	1117
7	3	8	10	17	15	13	24	20	27	66	20	6173	622
8	3	2	6	8	16	12	25	18	29	49	17	5135	562
9	1	1	1	8	3	4	5	9	9	36	8	2336	324
10	2	1	1	1	0	6	4	5	9	18	5	1486	271
all (incl. n.r.)	102	208	143	264	177	195	229	199	172	261	195	59710	5459
estd. no. of hhs.(00)	31143	30110	30619	30624	30651	30843	30436	30612	30565	30705	306309	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X

Table 2.23: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by size class of loan for each household asset holding class

size class of loan outstanding	amou	nt of loar	n (Rs.) pe	er Rs.100	00 of tota	l outstan	ding loai	n of hous	eholds of	asset hole	ding class	amount of cash	no. of hhs reporti loan*	ing cash
	1	2	3	4	5	6	7	8	9	10	all classes	loan (Rs. lakhs)	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	4	43	3	3	3	9	2	1	0	1	4	11009	5533	173
2	41	30	31	14	14	8	7	3	2	4	9	26561	4965	299
3	48	22	13	5	9	10	20	3	1	7	9	27336	3202	184
4	180	181	69	51	76	50	49	47	27	11	46	137844	9772	805
5	260	215	223	147	175	114	160	113	122	43	118	355335	12827	986
6	241	207	285	416	239	177	200	271	145	114	202	610783	13069	813
7	64	137	148	84	129	79	153	108	143	160	131	393919	5367	408
8	73	23	111	90	285	130	267	175	260	237	198	598242	4215	328
9	83	25	35	175	71	96	50	187	137	279	161	485408	1721	142
10	6	118	82	13	0	326	92	92	162	144	123	370405	677	51
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	3016843	53346	3777
amount of cash loan incl. interest (Rs. lakhs)	70764	108479	119348	299725	204403	280860	311852	344889	401894	874628	3016843	X	X	X
estd. hhs reporting cash loan (00)	2898	5630	3635	7298	4836	5335	6287	5427	4693	7307	53346	X	X	X
sample hhs reporting cash loan	202	284	305	369	364	363	493	417	449	531	3777	X	X	X

Table 2.23: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by size class of loan for each household asset holding class

Uttar Pradesh urban

	1	2.	- ·										21.1	
size class of loan outstanding	amou	nt of loar	1 (Rs.) pe	er Rs.100	00 of tota	l outstan	dıng loar	n of hous	eholds of	asset hole	ding class	amount of	no. of hhs reporti	ng cash
												cash	loan*	
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd. (00)	sample
												(Rs. lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	1	3	4	1	1	1	0	0	0	0	0	568	217	59
2	4	10	8	5	3	2	0	2	0	0	2	1809	327	80
3	2	5	2	1	2	2	1	0	0	0	1	850	106	31
4	18	56	54	24	16	14	13	4	2	1	9	10880	829	214
5	47	150	114	61	85	43	29	16	8	1	26	31259	1198	298
6	28	192	174	73	116	79	64	42	12	9	43	51432	1063	304
7	56	115	140	181	95	94	77	55	18	9	51	60578	807	214
8	159	172	245	119	275	119	196	99	99	48	108	128740	920	234
9	49	125	156	48	158	215	187	195	116	125	139	165920	616	182
10	635	172	103	489	250	429	433	587	744	808	621	741896	809	220
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1193933	6364	1682
amount of cash loan incl. interest (Rs. lakhs)	34310	33487	40212	74560	52720	82455	96166	151973	204326	423723	1193933	X	X	X
estd. hhs reporting cash loan (00)	274	647	745	772	590	690	695	678	574	701	6364	X	X	X
sample hhs reporting cash loan	70	156	158	159	186	207	179	221	162	184	1682	X	X	X

Table 2.23: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.06.12 by size class of loan for each household asset holding class

Uttar Pradesh rural+urban

size class of loan outstanding	amou	nt of loar	n (Rs.) pe	er Rs.100	0 of tota	l outstan	ding loar	n of hous	eholds of	f asset hole	ding class	amount of cash	no. of hhs reporti loan*	ng cash
	1	2	3	4	5	6	7	8	9	10	all classes	loan	estd. (00)	sample
												(Rs. lakhs)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	3	34	3	3	2	8	1	0	0	0	3	11577	5750	232
2	29	25	25	12	11	7	6	3	1	3	7	28370	5291	379
3	33	18	11	4	7	8	15	2	1	5	7	28186	3307	215
4	128	151	65	45	64	42	41	34	18	8	35	148724	10601	1019
5	190	200	195	130	157	98	129	83	84	29	92	386594	14024	1284
6	171	203	257	348	214	155	168	201	100	80	157	662214	14132	1117
7	61	132	146	104	122	83	135	92	101	111	108	454497	6173	622
8	101	58	145	96	283	128	251	152	206	175	173	726982	5135	562
9	72	49	66	150	89	123	83	189	129	228	155	651329	2336	324
10	212	130	88	108	51	350	172	243	358	361	264	1112301	1486	271
all (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	4210775	59710	5459
amount of cash loan incl. interest (Rs. lakhs)	105074	141967	159560	374285	257123	363315	408019	496862	606219	1298352	4210775	X	X	X
estd. hhs reporting cash loan (00)	3171	6277	4380	8070	5426	6026	6982	6105	5267	8007	59710	X	X	X
sample hhs reporting cash loan	272	440	463	528	550	570	672	638	611	715	5459	X	X	X

Table 2.24A: Number of households reporting cash loans outstanding per thousand households as on 30.06.12 by type of loan for each major household type

major household type:		no. of hou	seholds reporti	ng cash loans out	standing of type			no. of household	ls reporting	no. of sample
								cash loa	ın	households
	short terrn pledged	short terrn non	short-term	medium term	long term	n.r.	all	estd.(00)	sample	
		pledged	(any)							
1	2	3	4	5	6	7	8	9	10	11
cultivator	58	120	172	79	38	0	271	44825	3209	6902
non-cultivator	20	49	68	43	23	0	131	8521	568	1696
all households	47	100	142	69	34	0	231	53346	3777	8598
estd. no. of hhs (00) reporting cash loan	10867	23030	32826	15849	7871	0	53346	X	X	X
no. of sample hhs reporting cash loan	753	1338	2027	1209	694	0	3777	X	X	X

Table 2.24A: Number of households reporting cash loans outstanding per thousand households as on 30.06.12 by type of loan for each major household type

Uttar Pradesh urban

E										dicuii
major household type:		no. of hou	iseholds reporti	ng cash loans ou	tstanding of type	•		no. of household	ds reporting	no. of sample
								cash lo	an	households
	short terrn pledged	short terrn non	short-term	medium term	long term	n.r.	all	estd.(00)	sample	
		pledged	(any)							
1	2	3	4	5	6	7	8	9	10	11
self-employed	15	25	39	34	19	0	91	2622	698	2044
others	9	25	33	26	23	0	80	3742	984	2931
all households	11	25	35	29	22	0	84	6364	1682	4975
estd. no. of hhs (00) reporting cash loan	849	1886	2674	2218	1628	0	6364	X	X	X
no. of sample hhs reporting cash loan	206	493	683	566	490	0	1682	X	X	X

Table 2.24B: Average amount of cash loans outstanding as on 30.06.12 by type of loan for each major household type

major household type:		no. of hou	iseholds reporti	ng cash loans out	standing of type			no. of household		no. of sample households
	short terrn pledged	short terrn non	short-term	medium term	long term	n.r.	all	estd.(00)	sample	
		pledged	(any)							
1	2	3	4	5	6	7	8	9	10	11
cultivator	55973	41894	48146	57663	82022	0	58943	2642141	3209	6902
non-cultivator	54343	29085	36814	34667	76298	0	43975	374701	568	1696
all households	55778	40128	46617	53605	80929	0	56552	3016843	3777	8598
estd. no. of hhs (00) reporting cash loan	606123	924140	1530262	849572	637008	0	3016843	X	X	X
no. of sample hhs reporting cash loan	753	1338	2027	1209	694	0	3777	X	X	X

Table 2.24B: Average amount of cash loans outstanding as on 30.06.12 by type of loan for each major household type

Uttar Pradesh urban

major household type:		no. of hou	iseholds reporti	ng cash loans ou	tstanding of type			no. of household	ls reporting	no. of sample
								cash loa	an	households
	short terrn pledged	short terrn non	short-term	medium term	long term	n.r.	all	estd.(00)	sample	1
		pledged	(any)							
1	2	3	4	5	6	7	8	9	10	11
self-employed	55443	86367	76558	114680	432768	0	169219	443770	698	2044
others	104486	122257	120301	169268	334997	0	200493	750163	984	2931
all households	79547	108344	101690	144997	368800	0	187606	1193933	1682	4975
estd. no. of hhs (00) reporting cash loan	67558	204379	271937	321665	600331	0	1193933	X	X	X
no. of sample hhs reporting cash loan	206	493	683	566	490	0	1682	X	X	X

Table 2.25: Number of households reporting kind loans per thousand households as on the date of survey and average value of such loans

sector	source of loan									estimated		no. of	
	input suppliers		relatives & friends		doctor, lawyers, etc.		others		all		no.of	value of	sample hhs
	no. of hhs	av.	no. of hhs	av.	no. of hhs	av.	no. of hhs	av. amount	no. of hhs	av. amount	households		report-ing
	reporting	amount	reporting	Amount	reporting	amount	reporting	(Rs.) of	reporting	(Rs.) of	(00)	(Rs.000)	kind loans
		` /		(Rs.) of	kind loans	\ /		kind loans	kind loans	kind loans			
	per 1000	kind loans	per 1000	kind loans	per 1000		per 1000		per 1000				
	hhs		hhs		hhs	loans	hhs		hhs				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Rural	22	17336	30	4452	6	13290	16	14574	73	11374	16900	19221571	712
estd.no. of hhs (00) reporting kind	5103	X	6977	X	1323	X	3781	X	16900	X	X	X	X
loans (Rs. 000)													
sample no. of hhs reporting kind	215	X	181	X	112	X	221	X	712	X	X	X	X
loans													
estd. value of kind loans (Rs.000)	8846765	X	3106464	X	1758054	X	5510288	X	19221571	X	X	X	X

Table 2.25: Number of households reporting kind loans per thousand households as on the date of survey and average value of such loans

sector	source of loan									estimated		no. of	
	input suppliers		relatives & friends		doctor, lawyers, etc.		others		all		no.of	value of	sample hhs
	no. of hhs	av.	no. of hhs	av.	no. of hhs	av.	no. of hhs	av. amount		av. amount	households		report-ing
	reporting		reporting	Amount	reporting		1 2	` /		(Rs.) of	(00)	(Rs.000)	kind loans
		· /		(Rs.) of		· /		kind loans		kind loans			
	î	kind loans	î .	kind loans	î		per 1000		per 1000				
1	hhs	2	hhs	5	hhs	loans	hhs 8	9	hhs 10	11	12	13	14
1	2	3	4	_	6	,	0		-			-	
Urban	24	5427	5	8215	3	11667	9	29446	39	11361	2985	3391341	324
estd.no. of hhs (00) reporting kind	1796	X	367	X	190	X	643	X	2985	X	X	X	X
loans (Rs. 000)													
sample no. of hhs reporting kind	168	X	47	X	39	X	76	X	324	X	X	X	X
loans													
estd. value of kind loans (Rs.000)	974872	X	301138	X	222237	X	1893094	X	3391341	X	X	X	X

Table 2.25: Number of households reporting kind loans per thousand households as on the date of survey and average value of such loans

sector					source	of loan					estim	nated	no. of
	input su	ppliers	relatives d	& friends	doctor, law	yers, etc.	oth	ers	а	.11	no.of	value of	sample hhs
	no. of hhs	av.	no. of hhs	av.	no. of hhs	av.	no. of hhs	av. amount	no. of hhs	av. amount	households	kind loans	report-ing
	reporting	amount	reporting		reporting		reporting	` /		(Rs.) of	(00)	(Rs.000)	kind loans
	kind loans	(Rs.) of		` ′		` /		kind loans		kind loans			
	per 1000	kind loans	F	kind loans	Y	_	per 1000		per 1000				
	hhs		hhs		hhs	loans	hhs		hhs				
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Rural+Urban	23	14235	24	4640	5	13085	14	16735	65	11372	19885	22612912	1036
estd.no. of hhs (00) reporting kind	6900	X	7344	X	1513	X	4424	X	19885	X	X	X	X
loans (Rs. 000)													
sample no. of hhs reporting kind	383	X	228	X	151	X	297	X	1036	X	X	X	X
loans													
estd. value of kind loans (Rs.000)	9821637	X	3407602	X	1980292	X	7403382	X	22612912	X	X	X	X

Table 2.26A: Number of households reporting kind loans as on the date of survey per thousand households per household by outstanding period of loan

	Ü		• •		•	81		
sector	no. of hhs	reporting kind loan	s* per 1000 hhs ha	ving outstanding per	iod of kind loan	est	number of	
	< 3 months	3-6 months	6-12 months	1 year & above	any period (n.r.)	no.of	value of kind loans	sample hhs*
						households*	(Rs. 000)	
1	2	3	4	5	6	7	8	9
Rural	24	28	10	13	73	16900	19221571	712
estd. no. of hhs (00) reporting kind loans	5594	6368	2223	3102	16900	X	X	X
sample no. of hhs reporting kind loans	277	136	154	159	712	X	X	X

Table 2.26A: Number of households reporting kind loans as on the date of survey per thousand households per household by outstanding period of loan

sector	no. of hhs	reporting kind loan	s* per 1000 hhs ha	ving outstanding per	iod of kind loan	est	timated	number of
	< 3 months	3-6 months	6-12 months	1 year & above	any period (n.r.)	no.of	value of kind loans	sample hhs*
						households*	(Rs. 000)	
1	2	3	4	5	6	7	8	9
Urban	27	4	4	5	39	2985	3391341	324
estd. no. of hhs (00) reporting kind loans	2047	278	278	391	2985	X	X	X
sample no. of hhs reporting kind loans	188	41	44	58	324	X	X	X

Table 2.26A: Number of households reporting kind loans as on the date of survey per thousand households per household by outstanding period of loan

sector	no. of hhs	reporting kind loan	s* per 1000 hhs ha	ving outstanding per	iod of kind loan	est	timated	number of
	< 3 months	3-6 months	6-12 months	1 year & above	any period (n.r.)	no.of	value of kind loans	sample hhs*
						households*	(Rs. 000)	
1	2	3	4	5	6	7	8	9
Rural+Urban	25	22	8	11	65	19885	22612912	1036
estd. no. of hhs (00) reporting kind loans	7641	6646	2501	3494	19885	X	X	X
sample no. of hhs reporting kind loans	465	177	198	217	1036	X	X	X

Table 2.26B: Average value (Rs.) of kind loans as on the date of survey per household by outstanding period of loan

sector	no. of hhs report	ing kind loans* p	er 1000 hhs hav	ing outstanding per	iod of kind loan	estima	ated	number of
	< 3 months	3-6 months	6-12 months	1 year & above	any period (n.r.)	no.of households*	value of kind loans (Rs. 000)	sample hhs*
1	2	3	4	5	6	7	8	9
Rural	2030	1443	3913	3988	11374	16900	19221571	712
estd. no. of hhs (00) reporting kind loans	5594	6368	2223	3102	16900	X	X	X
value of loan (Rs.000)	3431211	2438075	6612311	6739974	19221571	X	X	X
sample no. of hhs reporting kind loans	277	136	154	159	712	X	X	X

Table 2.26B: Average value (Rs.) of kind loans as on the date of survey per household by outstanding period of loan

sector	no. of hhs report	ing kind loans* p	er 1000 hhs hav	ing outstanding per	iod of kind loan	estima	ated	number of
	< 3 months	3-6 months	6-12 months	1 year & above	any period (n.r.)	no.of households*		sample hhs*
							loans (Rs. 000)	
1	2	3	4	5	6	7	8	9
Urban	5103	872	3559	1826	11361	2985	3391341	324
estd. no. of hhs (00) reporting kind loans	2047	278	278	391	2985	X	X	X
value of loan (Rs.000)	1523331	260369	1062515	545126	3391341	X	X	X
sample no. of hhs reporting kind loans	188	41	44	58	324	X	X	X

Table 2.27: Estimated number of households reporting having Kisan Credit Card (KCC) and average amount of credit received through it during last 365 days for each major household type

state	cult	tivator	non-c	cultivator	all ho	useholds	number of hhs repor	ting cash loan*
	no. of hhs	avg amount of	no. of hhs	avg amount	no. of hhs	avg amount of	estd.(00)	sample
	reporting	credt received	reporting	of credt	reporting	credt received		
	having	by hhs having	having	received by	having KCC	by hhs having		
	KCC	KCC	KCC	hhs having		KCC		
				KCC				
1	2	3	4	5	6	7	8	9
rural	3212560	36601	44646	34919	3257206	36578	32572	2277
estd. amount of credit received (Rs.000)	X	117581771	X	1559002	X	119140773	X	X
no of sample hhs reporting having KCC	2236	X	41	X	2277	X	X	X

Table 2.27: Estimated number of households reporting having Kisan Credit Card (KCC) and average amount of credit received through it during last 365 days for each major household type

state	cul	tivator	non-c	cultivator	all ho	useholds	number of hhs repor	rting cash loan*
	no. of hhs	avg amount of	no. of hhs	avg amount	no. of hhs	avg amount of	estd.(00)	sample
	reporting	credt received	reporting	of credt	reporting	credt received		
	having	by hhs having	having	received by	having KCC	by hhs having		
	KCC	KCC	KCC	hhs having		KCC		
				KCC				
1	2	3	4	5	6	7	8	9
urban	73617	28784	39289	74624	112906	44735	1129	224
estd. amount of credit received (Rs.000)	X	2119007	X	2931863	X	5050870	X	X
no of sample hhs reporting having KCC	151	X	73	X	224	X	X	X

Table 3.1: Number of villages/blocks surveyed and number of households surveyed

State/UT	no. of fsu's (villages/blocks) surveyed		no. of households surveyed					
State/O1	rural	urban	rural	urban	rural + urban			
1	2	3	4	5	6			
Uttar Pradesh	616	356	8598	4975	13573			

Table 3.2: Per 1000 number of households, average value of assets per household and average value of cash loan per household as on 30.06.12, by household social group

Uttar Pradesh rural

household social group	per 1000 no. of house-holds	average value of assets per household	no. of households reporting cash loan	average amount of cash loan per	no of h	ouseholds	no. of sample households reporting cash loan
		(Rs.)	per 1000 households	household (Rs.)	estimated (00)	sample	
1	2	3	4	5	6	7	8
ST	25	657420	183	12579	5732	172	73
SC	254	670884	194	9883	58680	2127	921
OBC	541	1074784	254	13226	124906	4463	1964
others	179	2210929	221	17234	41363	1836	819
all (including n.r.)	1000	1165389	231	13078	230681	8598	3777

Table 3.2: Per 1000 number of households, average value of assets per household and average value of cash loan per household as on 30.06.12, by household social group

Uttar Pradesh urban

							uroun
household	per 1000	average	no. of	average	no of h	ouseholds	no. of sample
social group	no. of	value of	households	amount of			households
	house-holds	assets per	reporting	cash loan			reporting
		household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)		
1	2	3	4	5	6	7	8
ST	14	1824733	92	21970	1049	94	40
SC	143	1230024	76	7615	10851	666	213
OBC	466	1537119	84	10733	35213	2372	774
others	377	3219866	87	24910	28515	1843	655
all (including n.r.)	1000	2131518	84	15787	75628	4975	1682

Table 3.2: Per 1000 number of households, average value of assets per household and average value of cash loan per household as on 30.06.12, by household social group

Uttar Pradesh rural+urban

household	per 1000	average	no. of	average	no of h	ouseholds	no. of sample
social group	no. of	value of	households	amount of			households
	house-holds	assets per	reporting	cash loan			reporting
		household	cash loan	per			cash loan
		(Rs.)	per 1000	household	estimated	sample	
			households	(Rs.)	(00)		
1	2	3	4	5	6	7	8
T ST	<b>2</b> 22	<b>3</b> 837938	<b>4</b> 169	5 14032	<b>6</b> 6781	7 266	<b>8</b> 113
ST SC	2 22 227	3 837938 758146	4 169 175	5 14032 9529	6 6781 69531	7 266 2793	8 113 1134
ST SC OBC							
ST SC OBC others	227	758146	175	9529	69531	2793	1134

Table 3.3R: Per thousand distribution of rural households of each social group by household type

Uttar Pradesh rural

household	ST	SC	OBC	others	all	no of hous	seholds
type					(incl. n.r.)	estimated	sample
						(00)	
1	2	3	4	5	6	7	8
self-employed in agriculture	645	396	588	664	554	127857	5657
self-employed in non-agriculture	74	55	76	96	74	17085	593
regular wage/salary earning	67	77	82	84	81	18630	509
casual labour in agriculture	66	163	97	39	102	23629	690
casual labour in non-agriculture	145	271	126	83	155	35838	910
others	3	39	31	35	33	7642	239
all	1000	1000	1000	1000	1000	230681	8598
estd. no. of hhs (00)	5732	58680	124906	41363	230681	X	X
no. of sample hhs	172	2127	4463	1836	8598	X	X

Table 3.3U: Per thousand distribution of urban households of each social group by household type

Uttar Pradesh urban

household	ST	SC	OBC	others	all	no of hous	eholds
type					(incl. n.r.)	estimated	sample
						(00)	
1	2	3	4	5	6	7	8
self-employed	240	263	399	412	382	28886	2044
regular wage/salary earning	366	307	289	337	311	23505	1486
casual labour	248	357	217	153	213	16129	1063
others	146	72	96	98	94	7107	382
all	1000	1000	1000	1000	1000	75628	4975
estd. no. of hhs (00)	1049	10851	35213	28515	75628	X	X
no. of sample hhs	94	666	2372	1843	4975	X	X

Table 3.4: Per thousand distribution of households of each social group by asset holding class

Uttar Pradesh rural

household asset holding class	ST	SC	OBC	others	all	no of hou	seholds
					(incl. n.r.)	estimated (00)	sample
1	2	3	4	5	6	7	8
1	90	188	80	50	102	23604	594
2	96	121	96	70	98	22529	695
3	77	122	107	50	100	23039	726
4	256	132	95	49	100	23067	797
5	109	111	104	71	100	23080	812
6	138	96	106	88	101	23281	815
7	102	87	100	115	99	22878	1055
8	41	68	110	123	100	23061	920
9	54	50	109	147	100	22984	1035
10	39	25	94	236	100	23158	1149
all	1000	1000	1000	1000	1000	230681	8598
estd. no. of hhs (00)	5732	58680	124906	41363	230681	X	X
no. of sample hhs	172	2127	4463	1836	8598	X	X

Table 3.4: Per thousand distribution of households of each social group by asset holding class

Uttar Pradesh urban

household asset holding class	ST	SC	OBC	others	all	no of hou	seholds
					(incl. n.r.)	estimated (00)	sample
1	2	3	4	5	6	7	8
1	97	93	126	70	100	7539	354
2	208	145	105	73	100	7581	464
3	47	137	127	55	100	7580	489
4	57	134	110	76	100	7558	511
5	87	116	105	88	100	7572	551
6	36	124	99	95	100	7562	568
7	169	82	109	93	100	7558	537
8	128	94	81	124	100	7550	592
9	131	47	75	150	100	7582	446
10	40	28	63	175	100	7547	463
all	1000	1000	1000	1000	1000	75628	4975
estd. no. of hhs (00)	1049	10851	35213	28515	75628	X	X
no. of sample hhs	94	666	2372	1843	4975	X	X

Table 3.4: Per thousand distribution of households of each social group by asset holding class

Uttar Pradesh rural+urban

household asset holding class	ST	SC	OBC	others	all	no of hous	seholds
					(incl. n.r.)	estimated (00)	sample
1	2	3	4	5	6	7	8
1	91	173	90	58	102	31143	948
2	113	125	98	72	98	30110	1159
3	72	125	111	52	100	30619	1215
4	225	132	98	60	100	30624	1308
5	106	112	104	78	100	30651	1363
6	122	100	104	91	101	30843	1383
7	112	86	102	106	99	30436	1592
8	54	72	104	123	100	30612	1512
9	66	50	102	148	100	30565	1481
10	39	25	87	211	100	30705	1612
all	1000	1000	1000	1000	1000	306309	13573
estd. no. of hhs (00)	6781	69531	160119	69878	306309	X	X
no. of sample hhs	266	2793	6835	3679	13573	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

U <sup>-</sup>	ttar Prade	sh	household	social group	p	ST							rural
household asset holding			pe	r 1000 no. o	f household	s reporting a	ssets of cate	egory			per 1000 no. of households	no. of hhs	
class	land	building	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv- (cash & kind)	any asset	reporting cash loan payable	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	355	997	417	233	0	790	0	787	505	1000	94	515	13
2	1000	1000	359	184	65	625	0	608	76	1000	130	549	26
3	1000	1000	568	248	65	341	0	601	18	1000	244	440	13
4	1000	999	825	451	30	824	0	440	199	1000	189	1467	23
5	1000	1000	963	339	0	889	0	781	150	1000	335	626	17
6	1000	1000	839	567	0	987	0	911	393	1000	67	790	23
7	1000	1000	754	395	132	874	0	838	203	1000	117	582	15
8	1000	1000	846	830	21	984	0	849	42	1000	224	233	14
9	1000	1000	485	732	614	922	0	958	645	1000	176	308	12
10	1000	1000	774	733	139	792	0	768	88	1000	493	221	16
all classes	943	1000	715	430	72	810	0	699	235	1000	183	5732	172
estd. no. of hhs (00)	5395	5717	4089	2461	409	4634	0	3998	1345	5720	1051	X	X
no. of sample hhs	166	169	123	55	14	138	0	132	30	171	73	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

U-	ttar Prade	sh		household	social group	)	SC						rural
household asset holding			pe	r 1000 no. o	f household	s reporting a	ssets of cate	egory			per 1000 no. of households	no. of	fhhs
class	land	building	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv- (cash & kind)	any asset	reporting cash loan payable	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	979	970	483	136	34	639	0	628	46	1000	98	11013	236
2	979	996	424	226	107	687	0	604	56	1000	189	7115	281
3	979	975	625	357	114	681	0	669	77	1000	159	7182	278
4	985	997	583	377	204	812	0	613	122	1000	187	7724	272
5	980	1000	571	440	170	683	0	606	71	1000	196	6521	247
6	1000	998	723	473	201	863	0	591	167	1000	218	5615	208
7	1000	999	665	439	66	811	3	612	98	1000	280	5092	235
8	1000	1000	843	511	255	937	9	721	33	1000	244	4002	155
9	1000	1000	606	260	182	901	0	853	98	1000	249	2963	130
10	1000	1000	885	718	194	869	0	750	43	1000	502	1452	85
all classes	987	990	596	345	136	753	1	641	81	1000	194	58680	2127
estd. no.													
of hhs (00)	57808	58000	34903	20193	7940	44128	50	37568	4769	58575	11375	X	X
no. of sample hhs	2102	2109	1372	913	280	1657	3	S	309	2126	921	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

U	ttar Prade	sh			household	social group	)	OBC					rural
household asset holding			pe	r 1000 no. o	f household	s reporting a	ssets of cate	egory			per 1000 no. of households	no. of	fhhs
class	land	building	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv- (cash & kind)	any asset	reporting cash loan payable	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	788	856	279	142	72	713	1	444	35	1000	137	9993	283
2	975	990	397	405	162	594	1	634	80	1000	318	11953	314
3	985	997	716	389	364	846	4	680	67	1000	147	13335	341
4	998	998	717	471	116	823	3	411	62	1000	429	11838	404
5	997	1000	702	537	92	872	0	702	67	1000	207	13007	414
6	994	993	721	493	186	865	10	672	62	1000	262	13235	440
7	992	992	686	503	145	873	4	707	79	1000	247	12441	592
8	999	997	702	619	216	803	1	718	105	1000	251	13741	522
9	999	990	796	576	153	946	6	745	68	1000	198	13652	568
10	1000	1000	763	684	94	949	3	896	62	1000	360	11712	585
all classes	977	984	659	490	164	833	4	667	70	1000	254	124906	4463
estd. no. of hhs (00)	121872	122758	82191	61129	20503	103855	443	83241	8710	124739	31781	X	X
no. of sample hhs	4376	4398	3201	2076	634	3762	25	2998	550	4452	1964	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

U <sup>-</sup>	ttar Prade	sh			household	social group	)	other					rural
household asset holding			pe	r 1000 no. o	f household	s reporting a	ssets of cate	egory			per 1000 no. of households	no. of	hhs
class	land	building	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv- (cash & kind)	any asset	reporting cash loan payable	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	696	909	349	128	192	561	0	608	71	1000	190	2083	62
2	927	995	613	271	78	409	0	811	25	1000	143	2912	74
3	966	1000	363	147	149	486	0	681	30	1000	208	2082	94
4	1000	1000	475	360	85	718	6	589	34	1000	247	2037	98
5	962	1000	473	260	192	792	0	782	28	1000	225	2925	134
6	956	949	698	538	109	889	0	833	51	1000	163	3641	144
7	1000	992	782	612	143	874	2	820	116	1000	362	4763	213
8	1000	985	702	565	195	846	0	710	52	1000	188	5086	229
9	999	989	627	450	85	818	0	882	48	1000	198	6061	325
10	1000	1000	702	440	174	934	4	855	50	1000	231	9773	463
all classes	972	986	632	427	144	797	1	793	54	1000	221	41363	1836
estd. no. of hhs (00)	40115	40721	26091	17617	5946	32897	61	32732	2212	41284	9139	X	X
no. of sample hhs	1802	1810	1195	902	264	1577	11	1389	223	1831	819	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

U	ttar Prade	sh			household	social group	)	All					rural
household asset holding			pe	r 1000 no. o	f household:	s reporting a	ssets of cate	egory			per 1000 no. of households	no. of	hhs
class	land	building	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv- (cash & kind)	any asset	reporting cash loan payable	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	861	917	384	140	63	667	1	552	53	1000	123	23604	594
2	971	993	433	326	131	600	1	647	65	1000	250	22529	695
3	982	990	653	354	261	752	2	675	66	1000	158	23039	726
4	994	998	657	428	137	810	2	496	88	1000	316	23067	797
5	988	1000	643	469	125	809	0	687	66	1000	210	23080	812
6	990	988	722	498	172	872	6	686	97	1000	229	23281	815
7	996	994	703	509	127	860	3	713	94	1000	275	22878	1055
8	999	995	728	590	216	838	2	718	80	1000	235	23061	920
9	999	991	723	504	145	906	4	798	74	1000	204	22984	1035
10	1000	1000	745	584	135	936	3	868	56	1000	316	23158	1149
all classes	978	986	639	440	151	805	2	684	74	1000	231	230681	8598
estd. no.													
of hhs (00)	225190	227195	147275	101401	34798	185514	554	157539	17036	230317	53346	X	X
no. of sample hhs	8446	8486	5891	3946	1192	7134	39	5854	1112	8580	3777	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh household social group ST Urban

household asset holding				per 1000 n	o. of household	ds reporting assets	s of category				per 1000 no. of	no. o	fhhs
class	land	building	livestock &	farm business	non-farm	all transport	shares, etc	deposits, etc	loan receivable	any asset	households	estd. (00)	sample
			poultry	equipment	business	equipment			(cash & kind)		reporting cash		
					equipment						loan payable		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	85	85	0	0	0	299	0	854	0	1000	61	102	7
2	670	726	8	0	21	751	0	834	0	1000	66	219	20
3	1000	1000	80	23	70	654	0	914	29	1000	230	49	8
4	1000	1000	27	543	27	964	0	759	0	1000	53	60	8
5	1000	1000	216	20	80	1000	0	1000	80	1000	164	91	11
6	1000	924	29	0	160	962	0	1000	76	1000	67	37	8
7	1000	984	0	0	228	838	0	988	0	1000	28	177	6
8	1000	992	0	0	320	1000	0	743	0	1000	61	134	9
9	988	1000	0	0	235	1000	0	537	12	1000	117	138	10
10	1000	1000	102	204	666	1000	0	980	20	1000	356	42	7
all classes	843	850	31	42	159	835	0	837	13	1000	92	1049	94
estd. no. of hhs (00)	882	889	32	44	166	873	0	875	14	1046	97	X	X
no. of sample hhs	82	81	9	5	19	79	0	79	7	93	40	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh household social group SC Urban

household asset holding				per 1000 n	o. of household	ds reporting assets	s of category				per 1000 no. of	no. o	of hhs
class	land	building	livestock &	farm business	non-farm	all transport	shares, etc	deposits, etc	loan receivable	any asset	households	estd. (00)	sample
			poultry	equipment	business	equipment			(cash & kind)		reporting cash		
					equipment						loan payable		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	123	121	38	0	54	565	0	755	0	1000	38	1008	48
2	708	655	60	7	292	569	0	621	38	1000	70	1570	76
3	950	881	74	67	272	593	0	654	25	1000	77	1482	83
4	971	982	305	53	187	782	0	771	11	1000	41	1459	86
5	872	882	233	42	158	816	0	690	32	1000	72	1256	86
6	997	968	255	72	167	829	3	685	43	1000	108	1347	102
7	983	998	140	25	135	737	0	756	80	1000	125	894	68
8	984	1000	160	20	140	781	38	826	8	1000	57	1023	58
9	934	1000	119	35	150	684	0	949	15	1000	109	506	36
10	1000	983	227	17	29	978	0	1000	8	1000	139	306	23
all classes	859	845	163	38	183	715	4	730	28	1000	76	10851	666
estd. no. of hhs (00)	9137	8995	1733	403	1948	7609	43	7766	300	10640	826	X	X
no. of sample hhs	592	594	127	42	141	491	2	493	62	658	213	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh

OBC

no. of hhs household asset holding per 1000 no. of households reporting assets of category per 1000 no. of deposits, etc loan receivable any asset class land building livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash equipment loan payable all classes estd. no. of hhs (00) X X X X no. of sample hhs 

Urban

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh household social group other

Urban household asset holding no. of hhs per 1000 no. of households reporting assets of category per 1000 no. of deposits, etc loan receivable any asset class land building livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash loan payable equipment all classes estd. no. of hhs (00) X X no. of sample hhs X X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh

household social group

All

Urban no. of hhs household asset holding per 1000 no. of households reporting assets of category per 1000 no. of building deposits, etc loan receivable any asset class land livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash equipment loan payable all classes estd. no. of hhs (00) X X X X no. of sample hhs 

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

all classes

estd. no. of hhs (00)

no. of sample hhs

Uttar Pradesh household social group Rural+Urban household asset holding per 1000 no. of households reporting assets of category no. of hhs per 1000 no. of deposits, etc loan receivable any asset class land building livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash loan payable equipment 

X

X

X

X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh household social group SC

Rural+Urban

household asset holding				ner 1000 n	<u> </u>	ds reporting assets	s of category				per 1000 no. of	no o	of hhs
class	land	building	livestock &	farm business	non-farm	all transport		deposits, etc	loan receivable	any asset	households	estd. (00)	sample
			poultry	equipment	business	equipment			(cash & kind)		reporting cash		1
				' '	equipment						loan payable		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	921	912	453	127	35	634	0	637	43	1000	93	12021	284
2	930	934	358	186	141	665	0	607	52	1000	167	8685	357
3	974	959	531	308	141	666	0	666	68	1000	145	8664	361
4	983	994	539	326	201	807	0	638	104	1000	164	9183	358
5	963	981	517	376	168	705	0	620	64	1000	175	7777	333
6	999	992	632	395	195	856	1	609	143	1000	197	6963	310
7	997	999	586	377	76	800	2	633	95	1000	257	5986	303
8	997	1000	704	411	232	905	15	742	28	1000	206	5025	213
9	990	1000	535	227	177	870	0	867	86	1000	229	3469	166
10	1000	997	771	596	165	888	0	794	37	1000	438	1758	108
all classes	967	968	529	298	143	747	1	655	73	1000	175	69531	2793
estd. no. of hhs (00)	66945	66995	36637	20596	9888	51737	93	45334	5069	69215	12201	X	X
no. of sample hhs	2694	2703	1499	955	421	2148	5	1828	371	2784	1134	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh

OBC

Rural+Urban

household asset holding				per 1000 n	o. of household	ls reporting asset	s of category				per 1000 no. of	no. c	of hhs
class	land	building	livestock &	farm business	non-farm	all transport	shares, etc	deposits, etc	loan receivable	any asset	households	estd. (00)	sample
			poultry	equipment	business	equipment			(cash & kind)		reporting cash		
					equipment						loan payable		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	616	664	220	118	109	692	1	490	28	1000	107	14426	488
2	899	939	327	320	161	602	2	615	63	1000	266	15655	566
3	944	975	580	307	342	803	3	657	55	1000	135	17817	625
4	983	992	585	376	146	818	3	459	51	1000	346	15707	677
5	980	985	585	427	141	863	2	724	58	1000	180	16721	704
6	983	988	593	394	195	857	8	687	55	1000	227	16705	717
7	981	992	596	418	164	854	4	712	66	1000	208	16266	854
8	991	993	621	538	220	823	1	730	93	1000	227	16589	777
9	997	992	716	503	177	940	7	756	59	1000	174	16302	703
10	991	998	683	590	102	953	4	899	56	1000	317	13930	724
all classes	942	957	556	401	180	822	4	674	59	1000	217	160119	6835
estd. no. of hhs (00)	149765	152104	88455	63802	28595	130669	563	107186	9404	158971	34747	X	X
no. of sample hhs	6395	6521	3628	2273	1325	5625	37	4650	752	6783	2738	X	X

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh household social group other

no. of hhs household asset holding per 1000 no. of households reporting assets of category per 1000 no. of deposits, etc loan receivable any asset class land building livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash equipment loan payable all classes estd. no. of hhs (00) X X X X no. of sample hhs 

Urban

Urban

Table 3.5: Per thousand number of households reporting specified categories of assets and cash loan outstanding as on 30.6.12 by household asset holding class and social group

Uttar Pradesh

All

household asset holding no. of hhs per 1000 no. of households reporting assets of category per 1000 no. of deposits, etc loan receivable any asset class land building livestock & farm business non-farm all transport shares, etc households estd. (00) sample poultry equipment business equipment (cash & kind) reporting cash loan payable equipment all classes estd. no. of hhs (00) X X no. of sample hhs X X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: ST rural

Ottal Tradesii					11	buseliola soci	iai group	. 51					Turai
household asset holding				average v	alue of assets	(Rs.) per hou	useholds				average value of	no. of	hhs
class	land	build-ing	livestock & poultry	farm business equip-ment	non-farm business equip-ment	all trans-port equip-ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	10371	21586	7780	240	0	889	0	10523	1730	53118	1777	515	13
2	88820	61371	4354	133	1046	1326	0	5264	728	163042	1677	549	26
3	114488	128044	9985	144	248	1154	0	2848	70	256981	6217	440	13
4	202028	162389	8950	2525	321	5967	0	10635	967	393781	23744	1467	23
5	255427	176734	17296	4701	0	8210	0	18481	691	481540	13254	626	17
6	342001	202173	20843	12094	0	9634	0	24913	1903	613561	2801	790	23
7	601472	160690	24720	879	668	2787	0	85322	102	876639	5522	582	15
8	884830	295319	18810	19998	92	2844	0	105133	413	1327437	26955	233	14
9	884502	240922	21872	6836	16943	348142	0	252056	99059	1870331	8562	308	12
10	2929078	412092	28294	14305	611	61058	0	77466	4520	3527425	45481	221	16
all classes	402377	163535	14476	4693	1206	25491	0	39305	6336	657420	12579	5732	172
estd. no. of hhs (00)	5395	5717	4089	2461	409	4634	0	3998	1345	5720	1051	X	X
no. of sample hhs	166	169	123	55	14	138	0	132	30	171	73	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: SC rural

Ottai Tradesii						ousellold soci	<i>O</i> r						Turur
household asset holding				average v	alue of assets	(Rs.) per hou	useholds				average value of	no. of	hhs
class	land	build-ing	livestock & poultry	business	non-farm business equip-ment	all trans-port equip-ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	35359	45716	3383	163	95	1265	0	1121	378	87482	2083	11013	236
2	65879	76235	7088	564	165	2295	0	4771	935	157932	5486	7115	281
3	129035	101298	9700	762	306	3373	0	3540	1883	249897	4640	7182	278
4	205973	129518	7536	1000	826	3510	0	4231	1719	354312	5786	7724	272
5	267905	194400	11528	2050	746	4447	0	5516	2091	488683	6567	6521	247
6	345366	230344	16026	4067	1380	14813	0	32548	2713	647257	18439	5615	208
7	554396	290724	21055	4402	468	17723	3	13870	3263	905905	14281	5092	235
8	890524	310998	21129	2969	1139	7517	12	14910	1617	1250815	10469	4002	155
9	1192356	373811	17388	4843	372	14060	0	193780	5235	1801846	19896	2963	130
10	6583198	830134	38906	28751	4783	32668	0	32456	3454	7554349	82642	1452	85
all classes	452312	176774	11597	2482	654	6871	1	18316	1876	670884	9883	58680	2127
estd. no. of hhs (00)	57808	58000	34903	20193	7940	44128	50	37568	4769	58575	11375	X	X
no. of sample hhs	2102	2109	1372	913	280	1657	3	1335	309	2126	921	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: OBC rural

Ottal Fladesii					110	usenoiu socia	ii group.	ОВС					Turai
household asset holding				average v	alue of assets	(Rs.) per ho	useholds				average value of	no. of	hhs
class	land	build-ing	livestock & poultry	farm business equip-ment	non-farm business equip-ment	all trans-port equip-ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	22092	31444	3221	233	163	4426	29	1112	286	63006	3682	9993	283
2	70268	75503	6838	350	413	2626	69	1556	744	158368	4975	11953	314
3	113765	104699	12682	1126	1183	3390	208	5121	1148	243321	5220	13335	341
4	224610	120015	11994	1696	525	4781	45	2682	1496	367844	15805	11838	404
5	292343	156627	17559	3971	861	6330	0	8883	1989	488564	9551	13007	414
6	441260	165446	18238	3161	1575	7155	70	11763	2550	651218	9173	13235	440
7	598881	238290	20200	3462	3862	10499	82	10599	3126	888999	13997	12441	592
8	938441	272126	24229	9960	2448	36007	7	26493	3396	1313107	17007	13741	522
9	1457151	338556	30722	12857	1424	57100	51	26349	3460	1927670	16952	13652	568
10	3772633	579594	37371	16623	1970	128961	24	45376	5277	4587829	35357	11712	585
all classes	795016	211154	18703	5486	1480	26177	59	14315	2394	1074784	13226	124906	4463
estd. no. of hhs (00)	121872	122758	82191	61129	20503	103855	443	83241	8710	124739	31781	X	X
no. of sample hhs	4376	4398	3201	2076	634	3762	25	2998	550	4452	1964	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: Others rural

Ottar Pradesh					пос	isenoia socia	i group.	Juicis					rurai
household asset holding				average v	alue of assets	(Rs.) per hou	ıseholds				average value of	no. of	hhs
class	land	build-ing	livestock & poultry	business	non-farm business equip-ment	all trans-port equip-ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	23081	36913	1033	70	1134	1582	0	2669	1156	67639	4856	2083	62
2	68399	81331	8672	1622	320	3010	0	4110	600	168065	3113	2912	74
3	79666	147369	4881	356	440	4788	0	11588	669	249759	6573	2082	94
4	200964	140138	9308	3371	443	7409	72	4919	447	367070	16239	2037	98
5	254682	197813	11932	2955	3106	9978	0	11543	849	492858	9932	2925	134
6	331990	189531	29213	10963	952	31895	0	35893	1825	632261	14748	3641	144
7	615338	225821	14856	4138	1273	13571	5	29966	3437	908404	12970	4763	213
8	923876	293029	18305	5998	4356	28860	0	13610	1514	1289547	12392	5086	229
9	1386947	435587	21680	8334	1249	39384	5	52906	2581	1948673	17964	6061	325
10	5519265	685437	28126	21936	2035	144588	33	52908	3266	6457594	33814	9773	463
all classes	1758923	340393	18566	9094	1773	49457	13	30603	2109	2210929	17234	41363	1836
estd. no. of hhs (00)	40115	40721	26091	17617	5946	32897	61	32732	2212	41284	9139	X	X
no. of sample hhs	1802	1810	1195	902	264	1577	11	1389	223	1831	819	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: All rura'

Ottar Pradesn					110	ousenoia soci	ai group	. All					rurai
household asset holding				average v	alue of assets	(Rs.) per hou	iseholds				average value of	no. of	hhs
class	land	build-ing	livestock & poultry	business	non-farm business equip-ment	all trans-port equip-ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	28114	38370	3203	186	213	2623	12	1459	437	74619	2998	23604	594
2	69093	76143	7094	577	338	2539	36	2992	785	159598	4815	22529	695
3	115458	107941	10996	924	825	3468	120	5169	1313	246214	5180	23039	726
4	214844	127670	10070	1664	606	4663	29	3904	1444	364894	12994	23067	797
5	279664	173065	15135	3319	1090	6312	0	8529	1838	488951	8856	23080	812
6	397675	186111	19509	4902	1377	12955	40	20996	2454	646020	12064	23281	815
7	592471	245391	19392	3746	2486	12550	46	17260	3144	896488	13631	22878	1055
8	926373	283715	22330	7975	2618	29152	6	22438	2642	1297248	14955	23061	920
9	1396830	367381	26500	10551	1450	50776	32	57961	4737	1916218	17486	22984	1035
10	4677958	638376	33479	19604	2161	128871	26	48051	4306	5552832	37768	23158	1149
all classes	870919	224399	16766	5349	1315	25424	35	18874	2309	1165389	13078	230681	8598
estd. no. of hhs (00)	225190	227195	147275	101401	34798	185514	554	157539	17036	230317	53346	X	X
no. of sample hhs	8446	8486	5891	3946	1192	7134	39	5854	1112	8580	3777	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group: ST Uttar Pradesh Urban average value of assets (Rs.) per households no. of hhs average household asset value of livestock holding all shares, deposits, farm non-farm loan all cash class & business business trans-port receiv-able etc. etc. loan assets build-ing land estd. (00) sample payable equipequipequip-(cash poultry (Rs.) per ment ment ment & kind) 1000 hhs all classes 

X

X

X

X

estd. no. of hhs (00)

no. of sample hhs

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: SC Urban

Uttar Prades	511				11	ousenoia so	ciai group	. sc					Orban
				average val	ue of assets	(Rs.) per ho	useholds				average	no. of	hhs
household asset holding class	land	build-ing	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	value of cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	2229	4236	1087	0	84	2006	0	7933	0	17574	3356	1008	48
2	69759	63478	371	7	1367	12265	0	48505	624	196375	2388	1570	76
3	170045	148617	596	185	642	4890	0	12231	355	337561	5417	1482	83
4	252554	234740	2654	201	1904	5196	0	13051	140	510439	1530	1459	86
5	356126	326229	2093	171	1038	9664	0	38374	927	734622	5418	1256	86
6	494414	489245	3002	1048	5770	15889	44	32772	1323	1043507	5978	1347	102
7	682259	710073	7710	142	590	9951	0	47814	2635	1461174	9497	894	68
8	964156	1086306	1663	507	3733	35008	3838	73608	791	2169611	6020	1023	58
9	1878121	1380556	1972	230	7707	61368	0	101340	905	3432201	25500	506	36
10	8689426	4532353	11267	468	445	88208	0	369391	1577	13693134	74689	306	23
all classes	649526	512884	2409	287	2158	15884	367	45700	807	1230024	7615	10851	666
estd. no. of hhs (00)	9137	8995	1733	403	1948	7609	43	7766	300	10640	826	X	X
no. of sample hhs	592	594	127	42	141	491	2	493	62	658	213	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group: OBC Uttar Pradesh Urban average value of assets (Rs.) per households no. of hhs average household asset value of deposits, livestock non-farm all holding farm shares, loan all cash & business class business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) Χ Χ no. of sample hhs X Χ 

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group:Others Uttar Pradesh Urban average value of assets (Rs.) per households no. of hhs average household asset value of livestock non-farm all deposits. all cash holding farm shares, loan class & business business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) X X no. of sample hhs X X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group:All Uttar Pradesh Urban average value of assets (Rs.) per households no. of hhs average household asset value of holding livestock non-farm all deposits. all cash farm shares, loan class & business business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) X X no. of sample hhs X X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: ST Rural+Urban

Ottal I lades	1					iousciioiu so	ciai group					ı	ai - Orban
				average va	lue of assets	(Rs.) per ho	ouseholds				average	no. of	hhs
household asset holding class	land	build-ing	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	value of cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	8719	18607	6500	200	0	835	0	9658	1445	45964	2046	617	20
2	78818	60760	3136	95	763	5966	0	9790	521	159849	2208	768	46
3	112866	129390	9106	133	232	1229	0	8643	86	261685	7329	489	21
4	204232	164792	8623	2437	479	5840	0	10446	929	397778	22934	1527	31
5	268115	191331	15288	4102	41	8461	0	20165	821	508325	13391	718	28
6	344356	210325	19910	11548	221	9681	0	34845	1859	632745	2918	827	31
7	603995	280033	18963	674	1569	3143	0	113788	78	1022242	5660	759	21
8	949058	566210	11934	12688	1403	8911	0	119359	262	1669824	19658	368	23
9	1132769	613548	15112	4723	17003	251789	0	185744	70279	2290966	23462	445	22
10	3443537	1971490	23855	18346	21296	89473	0	132144	3868	5704008	74587	262	23
all classes	460980	279578	12278	4214	2435	25071	0	47872	5509	837938	14032	6781	266
estd. no. of hhs (00)	6277	6606	4121	2506	576	5507	0	4874	1359	6766	1148	X	X
no. of sample hhs	248	250	132	60	33	217	0	211	37	264	113	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

Uttar Pradesh household social group: SC Rural+Urban

Ottai Trades						ousenoid so	5 F	. 50					ii · Oroan
				average val	ue of assets	(Rs.) per ho	useholds				average	no. of	hhs
household asset holding class	land	build-ing	livestock & poultry	farm business equip- ment	non-farm business equip- ment	all trans-port equip- ment	shares, etc.	deposits, etc.	loan receiv-able (cash & kind)	all assets	value of cash loan payable (Rs.) per 1000 hhs	estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	32581	42237	3190	150	94	1327	0	1693	346	81619	2190	12021	284
2	66581	73928	5873	464	382	4098	0	12679	879	164883	4926	8685	357
3	136049	109391	8143	663	364	3633	0	5027	1622	264891	4773	8664	361
4	213374	146237	6760	873	997	3778	0	5633	1468	379120	5110	9183	358
5	282150	215687	10004	1746	793	5289	0	10822	1903	528396	6381	7777	333
6	374210	280446	13506	3483	2229	15021	9	32591	2444	723939	16027	6963	310
7	573491	353350	19062	3766	486	16562	2	18940	3169	988829	13566	5986	303
8	905517	468864	17165	2468	1667	13115	791	26862	1449	1437897	9563	5025	213
9	1292308	520547	15141	4171	1442	20956	0	180307	4604	2039475	20713	3469	166
10	6949521	1474038	34099	23832	4028	42327	0	91057	3127	8622030	81258	1758	108
all classes	483090	229229	10163	2139	889	8278	58	22590	1710	758146	9529	69531	2793
estd. no. of hhs (00)	66945	66995	36637	20596	9888	51737	93	45334	5069	69215	12201	X	X
no. of sample hhs	2694	2703	1499	955	421	2148	5	1828	371	2784	1134	X	X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group: OBC Uttar Pradesh Rural+Urban average value of assets (Rs.) per households no. of hhs average household asset value of deposits, livestock non-farm all holding farm shares, loan all cash & business class business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) Χ Χ no. of sample hhs X X

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group:Others Uttar Pradesh Rural+Urban average value of assets (Rs.) per households no. of hhs average household asset value of livestock non-farm all shares, deposits. all cash holding farm loan class & business business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) X X no. of sample hhs X X 

Table 3.6: Average value of assets as on 30.6.12 and average value of cash loan outstanding as on 30.6.12 per thousand households by household asset holding class and household social group

household social group:All Uttar Pradesh Rural+Urban average value of assets (Rs.) per households no. of hhs average household asset value of livestock non-farm all deposits. all cash holding farm shares. loan class & business business trans-port receiv-able loan etc. etc. assets land build-ing estd. (00) sample payable equipequipequippoultry (cash (Rs.) per ment ment ment & kind) 1000 hhs all classes estd. no. of hhs (00) X X no. of sample hhs X X 

Table 3.7: Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

Uttar Pradesh rural

household	no. of hhs repo	orting having bullion	n & ornaments		av. amount (Rs.)		number of hhs having	g bullion & ornaments
social group				of bullion	& ornaments per	household		
	major hh type1	major hh type2	all	major hh type1	major hh type2	all	estd.(00)	sample
1	2	3	4	5	6	7	8	9
ST	706	978	737	35788	26893	34768	4225	146
SC	736	775	752	24543	20664	22951	44119	1632
OBC	785	739	773	37744	20679	33437	96594	3433
Others	769	867	790	46674	38596	44918	32689	1497
All	769	772	770	36671	23205	32861	177627	6708

Table 3.7: Per 1000 number of households reporting having bullion & ornaments and average amount of bullion & ornaments per household for each major household type and for each social group

Uttar Pradesh Urban

household	no. of hhs repo	orting having bullion	n & ornaments		av. amount (Rs.)		number of hhs havin	g bullion & ornaments
social group				of bullion	& ornaments per	household		
	major hh type1	major hh type2	all	major hh type1	major hh type2	all	estd.(00)	sample
1	2	3	4	5	6	7	8	9
ST	934	713	766	177215	45404	77030	803	79
SC	809	886	866	28348	58218	50355	9397	560
OBC	847	800	819	64312	56644	59701	28844	1927
Others	894	836	860	118192	91276	102357	24517	1572
All	863	826	840	83637	69151	74684	63561	4138

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

household social group: ST Uttar Pradesh Rural household asset rural land urban land average area of land per average value of no. of household holding class no. of reporting average area of land average value of no. of household no. of reporting household (ha.) land per household reporting per 1000 sample households per household (ha.) reporting per 1000 sample households land per household (Rs.) households (Rs.) households 0.009 0.086 0.204 0.365 0.688 1.163 0.004 1.09 0.751 0.544 1.29 all 0.574 

Table 3.8 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh		hou	isehold social group	: SC	Rural					
household asset		rural la	and		urban land					
holding class	average area of land per	average value of	no. of household	no. of reporting	average area of land	average value of	no. of household	no. of reporting		
	household (ha.)	land per household	reporting per 1000	sample households	per household (ha.)	land per household	reporting per 1000	sample households		
		(Rs.)	households			(Rs.)	households			
1	2	3	4	5	6	7	8	9		
1	0.024	35315	970	223	0	45	2	2		
2	0.066	65863	979	275	0	16	4	1		
3	0.125	128969	979	275	0	67	1	1		
4	0.193	205863	985	270	0	109	4	2		
5	0.314	267905	980	245	0	0	0	0		
6	0.319	341133	999	206	0.002	4233	16	2		
7	0.438	550857	1000	235	0	3539	12	1		
8	0.547	888421	1000	155	0	2104	5	2		
9	0.537	1191916	1000	130	0	440	9	1		
10	1.276	6452573	992	83	0	130625	81	3		
all	0.252	448169	985	2097	0	4143	7	15		

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: OBC Rural household asset rural land urban land average value of average area of land per no. of household no. of reporting average area of land no. of household no. of reporting average value of holding class household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households households (Rs.) households (Rs.) 0.011 0.067 0.104 0.243 0.311 0.394 0.501 0.001 0.701 0.004 0.965 0.001 1.642 0.081 all 0.502 0.008 

Uttar Pradesh	1	house	hold social group: C	THER			Rural	
household asset		rural la	ınd			urba	an land	
holding class	average area of land per	average value of	no. of household	no. of reporting	average area of land	average value of	no. of household	no. of reporting
	household (ha.)	land per household	reporting per 1000	sample households	per household (ha.)	land per household	reporting per 1000	sample households
		(Rs.)	households			(Rs.)	households	
1	2	3	4	5	6	7	8	9
1	0.033	23081	670	44	0	0	0	0
2	0.054	68399	927	69	0	0	0	0
3	0.091	79666	966	92	0	0	0	0
4	0.24	196545	963	97	0	4419	37	1
5	0.26	254682	962	129	0	0	0	0
6	0.376	331990	956	142	0	0	0	0
7	0.588	614872	1000	212	0	466	11	2
8	0.678	912223	992	227	0.007	11653	15	4
9	0.89	1351298	999	324	0.001	35649	55	5
10	2.298	5485613	999	462	0.004	33652	32	24
all	0.898	1744044	967	1798	0.002	14879	21	36

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: All Rural household asset rural land urban land average area of land per average value of no. of household no. of reporting average area of land average value of no. of household no. of reporting holding class household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households households (Rs.) households (Rs.) 0.019 0.066 0.111 0.234 0.316 0.399 0.001 0.52 0.67 0.004 0.001 0.884 0.043 1.893 all 0.511 0.005

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

household social group: ST Uttar Pradesh Rural+Urban household asset rural land urban land average area of land per average value of no. of household holding class no. of reporting average area of land average value of no. of household no. of reporting household (ha.) land per household reporting per 1000 sample households per household (ha.) reporting per 1000 sample households land per household (Rs.) households (Rs.) households 0.008 0.064 0.001 0.184 0.001 0.352 0.6 0.003 1.113 0.004 0.841 0.002 0.488 0.018 0.39 0.007 1.244 0.01 all 0.494 0.003 

Table 3.8 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh		hou	isehold social group	: SC	Rural+Urban					
household asset		rural la	and		urban land					
holding class	average area of land per	average value of	no. of household	no. of reporting	average area of land	average value of	no. of household	no. of reporting		
	household (ha.)	land per household	reporting per 1000	sample households	per household (ha.)	land per household	reporting per 1000	sample households		
		(Rs.)	households			(Rs.)	households			
1	2	3	4	5	6	7	8	9		
1	0.022	32358	888	224	0	222	10	9		
2	0.055	57061	823	288	0.002	9520	112	59		
3	0.106	113728	847	285	0.003	22321	142	71		
4	0.164	177506	851	286	0.008	35868	146	74		
5	0.269	238678	856	259	0.004	43473	123	77		
6	0.551	290325	841	229	0.01	83885	185	88		
7	0.381	485783	877	252	0.009	87709	144	60		
8	0.44	725173	836	168	0.004	180343	198	51		
9	0.473	1052299	887	146	0.001	240009	142	33		
10	1.082	5398029	847	90	9.857	1551493	235	23		
all	0.246	389301	856	2227	0.254	93790	125	545		

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: OBC Rural+Urban household asset rural land urban land average area of land per average value of no. of household no, of household no. of reporting average area of land average value of no. of reporting holding class land per household reporting per 1000 sample households household (ha.) sample households per household (ha.) land per household reporting per 1000 households households (Rs.) (Rs.) 800.0 0.024 0.069 0.001 0.081 0.016 0.28 0.065 0.248 0.061 0.324 0.03 0.416 0.072 1.045 0.057 1.007 0.061 2.246 0.251 all 0.552 0.061 

Table 3.8 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: OTHER Rural+Urban household asset rural land urban land average area of land per average value of no. of household no. of reporting average area of land no. of household average value of no. of reporting holding class reporting per 1000 household (ha.) land per household sample households per household (ha.) land per household reporting per 1000 sample households households households (Rs.) (Rs.) 0.008 0.024 0.069 0.001 0.081 0.016 0.28 0.065 0.248 0.061 0.03 0.324 0.072 0.416 0.057 1.045 1.007 0.061 2.246 0.251 all 0.552 0.061 

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: All Rural+Urban household asset rural land urban land average area of land per average value of no. of household no. of reporting average area of land average value of no. of household no. of reporting holding class household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households households (Rs.) households (Rs.) 0.014 0.011 0.059 0.001 0.087 0.011 0.227 0.045 0.252 0.036 0.384 0.021 0.748 0.053 0.772 0.036 0.81 0.04 19.385 0.761 2.278 all 0.102 

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

household social group: ST Uttar Pradesh Urban household asset rural land urban land average area of land per average value of no. of household holding class no. of reporting average area of land average value of no. of household no. of reporting household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households (Rs.) households (Rs.) households 0.009 0.005 0.004 0.008 0.021 0.008 0.025 0.059 0.008 0.021 0.008 0.034 0.049 0.045 0.024 1.002 0.061 all 0.059 0.017 

Table 3.8 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh		hou	ısehold social group	: SC	Urban					
household asset		rural la	and		urban land					
holding class	average area of land per	average value of	no. of household	no. of reporting	average area of land	average value of	no. of household	no. of reporting		
	household (ha.)	land per household	reporting per 1000	sample households	per household (ha.)	land per household	reporting per 1000	sample households		
		(Rs.)	households			(Rs.)	households			
1	2	3	4	5	6	7	8	9		
1	0	63	2	1	0.001	2166	95	7		
2	0.002	17184	115	13	0.012	52575	604	58		
3	0.017	39865	209	10	0.015	130180	828	70		
4	0.008	27402	141	16	0.053	225152	900	72		
5	0.037	86902	213	14	0.023	269223	759	77		
6	1.519	78588	182	23	0.044	415826	885	86		
7	0.06	115107	176	17	0.062	567151	899	59		
8	0.02	86682	193	13	0.021	877473	953	49		
9	0.102	234016	225	16	0.007	1644105	922	32		
10	0.161	389318	154	7	56.675	8300109	965	20		
all	0.213	70965	159	130	1.624	578561	762	530		

Table 3.8 :Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: OBC Urban household asset rural land urban land average area of land per average value of no. of household no. of reporting average area of land no. of household no. of reporting average value of holding class household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households (Rs.) households (Rs.) households 2 3 5 6 7 9 1 4 8 0.001 504 16 11 0.078 2958 81 20 140 33 554 0.074 10305 0.004 51008 169 3 0.014 17299 144 41 0.064 115582 741 219 179 176281 0.393 33366 48 0.265 809 214 4 5 0.027 34137 128 53 0.274 275266 867 246 382768 0.059 80860 175 47 0.146 823 238 6 0.14 183937 313 78 0.302 473423 741 212 8 2.706 217957 245 68 0.31 830377 893 222 1.225 308977 275 52 1187448 948 0.366 118 10 240 50 919 5.438 1178778 1.147 3677935 124 all 0.73 153695 175 481 546191 706 1782 0.249

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh		house	hold social group: C	THER	Urban				
household asset		rural la	nd		urban land				
holding class	average area of land per	average value of	no. of household	no. of reporting	average area of land	average value of	no. of household	no. of reporting	
	household (ha.)	land per household	reporting per 1000	sample households	per household (ha.)	land per household	reporting per 1000	sample households	
		(Rs.)	households			(Rs.)	households	-	
1	2	3	4	5	6	7	8	9	
1	0	507	9		0	25	1		
2	0.01	10810	132	19	0.004	47651	571	72	
3	0.007	34237	170	23	0.008	95908	590	73	
4	0.011	21884	108	26	0.121	177254	759	109	
5	0.112	33548	124	30	0.02	259473	798	121	
6	0.106	127189	269	46	0.023	372400	783	140	
7	3.865	140346	214	49	0.146	478147	772	158	
8	0.127	157547	180	66	0.026	770550	845	212	
9	0.265	444977	315	101	0.052	1339387	912	233	
10	108.236	2450302	355	119	0.5	3502424	934	265	
all	19.348	547094	216	481	0.126	1034177	754	1384	

Table 3.8: Proportion of households reporting rural and urban land, average area of rural and urban land, and average value of rural and urban land per household in each household asset holding class and for each social group

Uttar Pradesh household social group: All Urban household asset rural land urban land average area of land per average value of no. of household no. of reporting average area of land average value of no. of household no. of reporting holding class household (ha.) land per household reporting per 1000 sample households per household (ha.) land per household reporting per 1000 sample households households (Rs.) households (Rs.) 0.046 0.04 0.006 0.013 0.043 0.206 0.181 0.056 0.145 0.336 0.083 0.212 1.439 0.133 1.084 0.586 0.158 73.059 2.963 0.396 all 7.667 

Table 3.9: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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 for each social group

Uttar Pradesh household social group: ST

sector		per 1000 no	. of households	having			amount of credit
	bank account#	made/received payments through	P.O. account#	other deposit	Kisan Credit	received	(Rs.) received from
		bank but not having any bank		account#		remittance during	KCC in 365 days per
		account*				last 365 days	hh having KCC
1	2	3	4	5	6	7	8
Rural	771	2	34	37	181	102	25508
estd. no. of hhs (00)	4419	14	196	210	1035	584	981
no. of sample hhs	148	2	5	6	54	8	51
Urban	888	2	157	15	5	1	14746
estd. no. of hhs (00)	931	2	165	16	6	1	5
no. of sample hhs	81	1	16	3	4	1	3
Rural+Urban	789	2	53	33	153	86	25451
estd. no. of hhs (00)	5350	16	361	225	1041	585	986
no. of sample hhs	229	3	21	9	58	9	54

<sup>#</sup> on date of survey

<sup>\*</sup>during last 365 days

Table 3.9: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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 for each social group

Uttar Pradesh household social group: SC

sector		per 1000 no	. of households	having			amount of credit
	bank account#	made/received payments through	P.O. account <sup>#</sup>	other deposit	Kisan Credit	received	(Rs.) received from
		bank but not having any bank		account <sup>#</sup>	Card (KCC)*	remittance during	KCC in 365 days per
		account*				last 365 days	hh having KCC
1	2	3	4	5	6	7	8
Rural	797	11	32	12	87	83	30100
estd. no. of hhs (00)	46742	640	1851	713	5131	4848	3942
no. of sample hhs	1712	27	90	20	366	149	288
Urban	763	8	97	5	5	38	18753
estd. no. of hhs (00)	8281	88	1048	55	55	413	29
no. of sample hhs	525	7	66	7	16	28	9
Rural+Urban	791	10	42	11	75	76	29980
estd. no. of hhs (00)	55024	728	2899	767	5186	5261	3970
no. of sample hhs	2237	34	156	27	382	177	297

<sup>#</sup> on date of survey

<sup>\*</sup>during last 365 days

Table 3.9: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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 for each social group

Uttar Pradesh household social group: OBC

sector		per 1000 no	. of households	having			amount of credit
	bank account#	made/received payments through	P.O. account <sup>#</sup>	other deposit	Kisan Credit	received	(Rs.) received from
		bank but not having any bank		account <sup>#</sup>	Card (KCC)*	remittance during	KCC in 365 days per
		account*				last 365 days	hh having KCC
1	2	3	4	5	6	7	8
Rural	815	7	83	19	137	96	32346
estd. no. of hhs (00)	101748	814	10382	2375	17174	11943	11629
no. of sample hhs	3724	37	235	68	1177	406	963
Urban	764	9	118	11	18	49	28212
estd. no. of hhs (00)	26888	318	4151	390	634	1725	397
no. of sample hhs	1894	25	270	44	117	109	98
Rural+Urban	803	7	91	17	111	85	32199
estd. no. of hhs (00)	128637	1132	14534	2765	17808	13668	12027
no. of sample hhs	5618	62	505	112	1294	515	1061

<sup>#</sup> on date of survey

<sup>\*</sup>during last 365 days

Table 3.9: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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 for each social group

Uttar Pradesh household social group: Other

sector		per 1000 no	. of households	having			amount of credit
	bank account#	made/received payments through	P.O. account <sup>#</sup>	other deposit	Kisan Credit	received	(Rs.) received from
		bank but not having any bank		account <sup>#</sup>	Card (KCC)*	remittance during	KCC in 365 days per
		account*				last 365 days	hh having KCC
1	2	3	4	5	6	7	8
Rural	885	0	105	31	223	68	49291
estd. no. of hhs (00)	36614	21	4361	1291	9232	2820	6945
no. of sample hhs	1662	5	188	49	680	135	564
Urban	861	7	149	17	15	35	72568
estd. no. of hhs (00)	24558	205	4253	483	434	999	259
no. of sample hhs	1649	16	318	48	87	77	65
Rural+Urban	875	3	123	25	138	55	50336
estd. no. of hhs (00)	61172	225	8614	1774	9666	3819	7203
no. of sample hhs	3311	21	506	97	767	212	629

<sup>#</sup> on date of survey

<sup>\*</sup>during last 365 days

Table 3.9: Proportion of households having (i) bank account (ii) made/received payemnts through bank but not having any bank 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 for each social group

Uttar Pradesh household social group:All

sector		per 1000 no	. of households	having			amount of credit
	bank account#	made/received payments through	P.O. account <sup>#</sup>	other deposit	Kisan Credit	received	(Rs.) received from
		bank but not having any bank		account#		remittance during	KCC in 365 days per
		account*				last 365 days	hh having KCC
1	2	3	4	5	6	7	8
Rural	822	6	73	20	141	88	36578
estd. no. of hhs (00)	189524	1489	16790	4588	32572	20195	23497
no. of sample hhs	7246	71	518	143	2277	698	1866
Urban	802	8	127	12	15	41	44735
estd. no. of hhs (00)	60659	613	9617	944	1129	3138	689
no. of sample hhs	4149	49	670	102	224	215	175
Rural+Urban	817	7	86	18	110	76	36851
estd. no. of hhs (00)	250183	2102	26407	5532	33701	23333	24187
no. of sample hhs	11395	120	1188	245	2501	913	2041

<sup>\*</sup> on date of survey

<sup>\*</sup>during last 365 days

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

Uttar Pradesh credit agency: All rural

Uttar Pradesh		C	redit agency:	All	rural			
nature of interest	rate of interest		per 1000 r	o. of hhs repor	ting outstanding	g loan	number of hhs r	eporting cash
	(%)			household so	cial group		loar	1*
		ST	SC	OBC	others	all (incl. n.r.)	estd.(00)	sample
1	2	3	4	5	6	7	8	9
interest-free	nil	33	63	75	43	65	15002	954
simple	nil	0	0	0	0	0	0	0
	less than 6	11	11	38	21	27	6309	406
	6 - 10	5	25	20	42	25	5758	475
	10-12	4	7	4	3	5	1134	120
	12-15	9	14	17	33	19	4356	365
	15 - 20	2	3	4	4	4	815	47
	20 - 25	10	3	2	4	3	672	61
	25 - 30	0	0	0	0	0	30	2
	30 & above	6	19	9	11	12	2787	181
	all (incl. n.r.)	42	78	91	113	91	20877	1599
compound	nil	0	0	0	0	0	4	1
	less than 6	0	3	12	5	8	1938	122
	6 - 10	55	15	19	25	20	4607	289
	10-12	2	7	9	5	7	1689	161
	12-15	36	15	19	24	19	4387	350
	15 - 20	0	1	1	1	1	156	28
	20 - 25	0	1	0	1	1	142	25
	25 - 30	0	0	0	0	0	6	2
	30 & above	0	2	28	1	16	3611	83
	all (incl. n.r.)	93	42	83	60	69	15822	1044
concessional	nil	0	0	0	0	0	0	0
concessionar	less than 6	14	10	7	6	8	1796	171
	6 - 10	0	10	11	12	11	2455	195
	10-12	6	1	1	1	1	215	23
	12-15	0	1	2	0	1	323	29
	15 - 20	0	0	0	0	0	23	3
	20 - 25	0	4	1	0	1	336	6
	25 - 30	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	42	3
	all (incl. n.r.)	21	26	22	19	23	5190	430
n.r	all (incl. n.r.)	0	0	0	0	0	11	2
all	nil	33	63	75	43	65	15017	957
an	less than 6	25	24	57	30	43	9897	684
	6 - 10	60	50	50	77	55	12761	954
	10-12	12	15	14	8	13	3033	303
	12-15	45	30	37	57	39	9036	738
	15 - 20	2	4	4	5	4	994	78
	20 - 25	10	8	3	5	5	1151	92
ĺ	25 - 30	0	0	0	0	0	36	4
ĺ	30 & above	6	21	37	12	28	6438	266
ĺ		183	194	254	221	231		
۰ د د البده	all (incl. n.r.)	5732	58680	124906	41363	230681	53346	3777
estd. no. of	. /						X	X
estd.no. of hhs repor		1051	11375	31781	9139	53346	X	X
sample hhds repo	orting cash loan	73	921	1964	819	3777	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

Uttar Pradesh credit agency: All urban

Uttar Pradesh	a : 1	CI	redit agency:			irban		
nature of interest	rate of interest		per 1000 r		rting outstanding	g loan	number of hhs i	
	(%)		1	household so			loar	
		ST	SC	OBC	others	all (incl. n.r.)	estd.(00)	sample
1	2	3	4	5	6	7	8	9
interest-free	nil	26	22	29	20	25	1876	462
simple	nil	0	0	0	0	0	0	0
	less than 6	4	6	7	6	6	492	121
	6 - 10	11	4	11	9	9	692	166
	10-12	16	5	3	4	4	305	102
	12-15	2	4	7	4	6	431	137
	15 - 20	0	3	1	1	1	86	22
	20 - 25	0	5	1	1	1	91	21
	25 - 30	0	0	0	0	0	6	2
	30 & above	5	13	9	7	8	635	92
	all (incl. n.r.)	36	39	39	30	35	2685	645
compound	nil	0	0	0	0	0	0	0
	less than 6	2	1	1	1	1	76	27
	6 - 10	6	2	3	6	4	288	77
	10-12	8	4	4	10	6	444	157
	12-15	8	9	8	14	10	781	263
	15 - 20	0	1	1	0	1	50	23
	20 - 25	0	1	0	0	0	10	4
	25 - 30	0	0	0	0	0	2	1
	30 & above	0	1	1	3	2	130	18
	all (incl. n.r.)	23	18	16	34	23	1762	563
concessional	nil	0	0	0	0	0	0	0
	less than 6	6	0	1	1	1	58	15
	6 - 10	0	3	2	2	2	138	48
	10-12	3	0	1	2	1	86	25
	12-15	0	0	0	0	0	21	5
	15 - 20	0	0	0	0	0	5	1
	20 - 25	0	0	0	0	0	3	1
	25 - 30	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	22	7
	all (incl. n.r.)	10	3	4	5	4	314	98
n.r	all (incl. n.r.)	0	0	0	0	0	6	2
all	nil	26	22	29	20	25	1878	463
	less than 6	11	7	9	8	8	622	161
	6 - 10	17	9	15	17	15	1115	290
	10-12	27	9	7	16	11	834	284
	12-15	10	13	15	19	16	1233	405
	15 - 20	0	4	2	1	2	140	46
	20 - 25	0	5	1	1	1	104	26
	25 - 30	0	0	0	0	0	8	3
	30 & above	5	14	10	10	10	787	117
	all (incl. n.r.)	92	76	84	87	84	6364	1682
estd. no. of hhs.(00)	(	1049	10851	35213	28515	75628	X	X
estd.no. of hhs report	ing cash loan (00)	97	826	2966	2475	6364	X	X
sample hhds reporting		40	213	774	655	1682	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

Uttar Pradesh credit agency: All rural+urban

Uttar Pradesh		C.	redit agency:									
nature of interest	rate of interest		per 1000 no. of hhs reporting outstanding loan number of									
	(%)			household so	cial group		loan*					
		ST	SC	OBC	others	all (incl. n.r.)	estd.(00)	sample				
1	2	3	4	5	6	7	8	9				
interest-free	nil	32	57	65	34	55	16879	1416				
simple	nil	0	0	0	0	0	0	0				
	less than 6	9	10	31	15	22	6801	527				
	6 - 10	6	22	18	28	21	6450	641				
	10-12	6	7	4	4	5	1439	222				
	12-15	8	13	15	21	16	4787	502				
	15 - 20	2	3	3	2	3	901	69				
	20 - 25	9	4	2	3	2	763	82				
	25 - 30	0	0	0	0	0	36	4				
	30 & above	6	18	9	9	11	3422	273				
	all (incl. n.r.)	41	72	80	79	77	23562	2244				
compound	nil	0	0	0	0	0	4	1				
	less than 6	1	3	10	3	7	2015	149				
	6 - 10	47	13	15	17	16	4896	366				
	10-12	3	6	8	7	7	2133	318				
	12-15	32	14	16	20	17	5168	613				
	15 - 20	0	1	1	1	1	206	51				
	20 - 25	0	1	0	1	0	153	29				
	25 - 30	0	0	0	0	0	7	3				
	30 & above	0	2	22	2	12	3741	101				
	all (incl. n.r.)	82	38	68	49	57	17583	1607				
concessional	nil	0	0	0	0	0	0	0				
	less than 6	13	8	6	4	6	1853	186				
	6 - 10	0	9	9	8	8	2593	243				
	10-12	6	1	1	1	1	301	48				
	12-15	0	1	2	0	1	345	34				
	15 - 20	0	0	0	0	0	28	4				
	20 - 25	0	3	1	0	1	339	7				
	25 - 30	0	0	0	0	0	0	0				
	30 & above	0	0	0	0	0	64	10				
	all (incl. n.r.)	19	22	18	13	18	5504	528				
n.r	all (incl. n.r.)	0	0	0	0	0	17	4				
all	nil	32	57	65	34	55	16895	1420				
	less than 6	23	21	46	21	34	10519	845				
	6 - 10	53	44	43	53	45	13876	1244				
	10-12	14	14	13	11	13	3867	587				
	12-15	39	27	33	41	34	10269	1143				
	15 - 20	2	4	4	3	4	1135	124				
	20 - 25	9	8	3	3	4	1255	118				
	25 - 30	0	0	0	0	0	44	7				
	30 & above	6	20	31	11	24	7225	383				
	all (incl. n.r.)	169	175	217	166	195	59710	5459				
estd. no. of hhs.(00)	,	6781	69531	160119	69878	306309	X	X				
estd.no. of hhs repor		1148	12201	34747	11614	59710	X	X				
sample hhds reporting	ng cash loan	113	1134	2738	1474	5459	X	X				

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.10: Number of households reporting outstanding cash loans - as on 30.6.2012 - of specific natures of interest, in specific interest ranges, and from specific credit agency types\* per thousand households for each social group

Uttar Pradesh credit agency: Non-Institutional Rural+Urban

nature of interest	rate of interest		per 1000 r	number of hhs reporting cash					
nature of interest	(%)		per 1000 r	household so		gildali	loan*		
l	(70)	ST	SC	OBC	others	all (incl. n.r.)	estd.(00)	sample	
1	2	3	4	5	6	7	8	9	
interest-free	nil	31	56	65	33	55	16812	1393	
simple	nil	0	0	0	0	0	0	0	
Simple	less than 6	7	6	21	3	13	4042	181	
	6 - 10	0	3	2	2	2	652	61	
	10-12	0	1	1	0	1	239	26	
	12-15	0	3	4	1	3	854	102	
	15 - 20	2	2	1	1	1	451	46	
	20 - 25	9	3	1	3	2	705	69	
	25 - 30	0	0	0	0	0	16	2	
	30 & above	6	18	9	9	11	3401	270	
	all (incl. n.r.)	24	34	39	19	33	10175	750	
compound	nil	0	0	0	0	0	4	1	
compound	less than 6	0	2	3	0	2	604	46	
	6 - 10	12	1	0	0	1	182	15	
	10-12	0	1	3	0	2	607	36	
	12-15	0	1	1	1	1	347	30	
	15 - 20	0	0	0	0	0	33	6	
	20 - 25	0	1	0	1	0	150	28	
	25 - 30	0	0	0	0	0	2	1	
	30 & above	0	2	22	2	12	3722	97	
	all (incl. n.r.)	13	8	30	4	18	5648	259	
concessional	nil	0	0	0	0	0	0	0	
concessional	less than 6	1	1	0	0	0	116	9	
	6 - 10	0	0	0	0	0	8	3	
	10-12	5	0	0	0	0	92	8	
	12-15	0	1	1	0	1	242	16	
	15 - 20	0	0	0	0	0	28	4	
	20 - 25	0	3	1	0	1	339	7	
	25 - 30	0	0	0	0	0	0	0	
	30 & above	0	0	0	0	0	46	9	
	all (incl. n.r.)	7	6	2	0	3	871	56	
n.r	all (incl. n.r.)	0	0	0	0	0	14	2	
all	nil	31	56	65	33	55	16825	1395	
	less than 6	9	9	24	3	16	4762	236	
	6 - 10	13	4	2	2	3	842	79	
	10-12	6	2	4	0	3	938	70	
	12-15	0	5	6	2	5	1444	148	
	15 - 20	2	2	2	1	2	512	56	
	20 - 25	9	7	2	3	4	1194	104	
	25 - 30	0	0	0	0	0	18	3	
	30 & above	6	20	31	11	23	7167	375	
	all (incl. n.r.)	75	101	135	54	108	32992	2406	
estd. no. of hhs.(00)	,	1259	13800	31906	6718	53683	X	X	
estd.no. of hhs reporti	ing cash loan (00)	506	7040	21675	3772	32992	X	X	
sample hhds reportin		50	555	1335	466	2406	X	X	

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

Uttar Pradesh credit agency: Institutional Rural+Urban

nature of interest	rate of interest	Ç.	per 1000 r	number of hhs reporting cash				
nature of interest	(%)		per 1000 r	household so		g ioaii	loan	
	(70)	ST	SC	OBC	others	all (incl. n.r.)	estd.(00)	sample
1	2	3	4	5	6	7	8	9
interest-free	nil	30	1	1	3	3	66	23
simple	nil	0	0	0	0	0	0	0
Simple	less than 6	4	38	80	84	75	2768	348
	6 - 10	25	144	134	153	140	5798	580
	10-12	140	90	81	63	76	1200	196
	12-15	46	69	90	115	97	3933	400
	15 - 20	0	13	23	5	13	450	23
	20 - 25	0	1	1	0	1	58	13
	25 - 30	0	0	0	1	0	21	2
	30 & above	0	0	0	0	0	21	3
	all (incl. n.r.)	215	355	409	420	402	13822	1534
compound	nil	0	0	0	0	0	0	0
F	less than 6	12	5	45	13	26	1410	103
	6 - 10	100	264	126	137	147	4746	353
	12-Oct	80	109	83	124	103	1526	282
	15-Dec	490	164	208	189	202	4820	583
	15 - 20	0	13	5	4	5	172	45
	20 - 25	0	1	0	0	0	2	1
	25 - 30	0	0	0	0	0	6	2
	30 & above	0	2	0	0	0	20	4
	all (incl. n.r.)	682	558	467	467	484	12632	1360
concessional	nil	0	0	0	0	0	0	0
	less than 6	46	29	29	19	25	1737	177
	6 - 10	0	46	75	38	54	2585	240
	12-Oct	26	2	16	52	30	208	40
	15-Dec	0	8	3	0	2	103	18
	15 - 20	0	0	0	0	0	0	0
	20 - 25	0	0	0	0	0	0	0
	25 - 30	0	0	0	0	0	0	0
	30 & above	0	0	0	0	0	18	1
	all (incl. n.r.)	72	85	123	110	112	4633	472
n.r	all (incl. n.r.)	0	0	0	0	0	3	2
all	nil	30	2	1	4	3	70	25
	less than 6	62	73	155	116	126	5835	621
	6 - 10	125	453	335	328	341	13067	1167
	12-Oct	247	201	180	238	209	2934	518
	15-Dec	536	241	301	304	301	8845	999
	15 - 20	0	26	27	9	19	623	68
	20 - 25	0	2	1	0	1	61	14
	25 - 30	0	0	0	1	0	26	4
	30 & above	0	2	0	0	1	59	8
.1 011 (00)	all (incl. n.r.)	1000	1000	1000	1000	1000	30793	3341
estd. no. of hhs.(00)		726	6187	15777	8362	31052	X	X
estd.no. of hhs report		694	6073	15708	8318	30793	X	X
sample hhds reportir	ng cash Ioan	73	640	1556	1072	3341	X	X

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

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<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.11: Per Rs.1000 break-up of amount of cash loans outstanding as on 30.6.2012 by nature and rate of interest for each household social group and credit agency type

per 1000 no. of hhs reporting outstanding loan

household social group

Rural+Urban

number of hhs reporting cash

loan\*

X

X

X

X

credit agency: All

Uttar Pradesh

nature of interest

concessional

n.r

estd. no. of hhs.(00)

std.no. of hhs reporting cash loan (00)

sample hhds reporting cash loan

rate of interest

(%)

30 & above

all (incl. n.r.)

nil

less than 6

6 - 10

10-12

12-15

15 - 20

20 - 25

25 - 30

30 & above

all (incl. n.r.)

all (incl. n.r.)

nil less than 6

6 - 10

10-12

12-15

15 - 20

20 - 25

25 - 30

30 & above

all (incl. n.r.)

ST SC OBC all (incl. n.r.) estd.(00) others sample interest-free nil nil simple less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 30 & above all (incl. n.r.) compound nil less than 6 6 - 10 10-12 12-15 15 - 20 20 - 25 25 - 30 

<sup>\*</sup>In case a household has taken loans of different categories, it will be counted separately for each of the relevant categories of loan.

Table 3.12: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

Uttar Pradesh Rural

credit agency					number o	of hhs						
	S	T	S	С	0	BC	Ot	hers	All		reporting cash loan*	
	per 1000 no.	cash loan	per 1000	cash loan	estd.(00)	sample						
	of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per		
	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of		
	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash		
	out-standing	loan out-	out-	loan out-								
		standing										
1	2	3	4	5	6	7	8	9	10	11	12	13
government	17	23	10	30	13	58	22	117	14	66	3181	194
co-operative society/ bank	19	70	18	74	23	108	30	177	23	117	5226	558
commercial bank including RRB	73	646	60	376	72	396	109	511	76	425	17519	1487
insurance	0	0	0	0	0	0	0	0	0	0	2	1
provident fund	0	0	0	0	0	0	0	2	0	1	33	5
financial corporation/institution	0	0	2	15	0	0	0	0	0	3	113	6
financial company	0	0	1	2	0	0	1	3	1	1	127	9
self help group – bank-linked	1	1	6	10	3	9	4	18	4	11	872	41
self help group – NBFC	0	0	2	7	6	27	0	0	4	16	931	31
other institutional agencies	0	2	1	5	1	2	4	5	2	3	364	49
all institutional agencies	109	742	97	518	117	601	164	835	120	644	27703	2330
landlord	29	94	7	22	4	14	1	1	5	14	1102	50
agriculturist moneylender	1	1	14	53	31	66	3	8	21	48	4857	130
professional moneylender	18	130	25	252	42	139	20	68	33	144	7684	419
input supplier	0	0	0	2	0	0	0	0	0	0	30	2
relatives and friends	33	28	63	133	75	154	43	82	65	130	14988	951
doctors, lawyers and other professional	2	4	2	6	2	9	1	1	2	6	446	25
others	0	0	5	14	5	18	2	4	5	14	1040	137
all non-institutional agencies	83	258	112	482	158	399	67	165	128	356	29558	1677
all (including n.r.)	183	1000	194	1000	254	1000	221	1000	231	1000	53346	3777
estd. no. of hhs.(00)	5732	×	58680	×	124906	×	41363	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	72105	×	579929	×	1651966	×	712843	×	3016843	×	×
estd.no. of hhs reporting cash loan (00)	1051	×	11375	×	31781	×	9139	×	53346	×	×	×
no. of sample hhs reporting cash loan	73	×	921	×	921	×	921	×	3777	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 3.12: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

Uttar Pradesh Urban

credit agency			household social group									of hhs
	ST		S	С	0	BC	Ot	hers	All		estd.(00)	sample
	per 1000 no.	cash loan	per 1000	cash loan	per 1000	cash loan	per 1000	cash loan	per 1000	cash loan		
	of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per		
	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of		
	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash		
	out-standing	loan out-	out-	loan out-	out-	loan out-	out-	loan out-	out-	loan out-		
		standing	standing	standing	standing	standing	standing	standing	standing	standing		
1	2	3	4	5	6	7	8	9	10	11	12	13
government	0	0	3	27	2	55	7	111	4	85	300	101
co-operative society/ bank	26	357	9	210	13	300	14	265	13	274	1000	280
commercial bank including RRB	30	435	17	393	14	315	29	434	20	394	1542	550
insurance	3	86	1	19	0	14	1	68	1	48	65	18
provident fund	3	24	0	0	0	4	1	18	1	12	48	19
financial corporation/institution	2	25	0	1	0	10	1	15	0	12	31	14
financial company	1	2	1	12	0	6	0	5	0	6	24	13
self help group – bank-linked	0	0	2	2	0	1	0	2	0	2	36	10
self help group – NBFC	0	0	0	0	0	0	0	0	0	0	16	7
other institutional agencies	0	0	1	2	1	11	0	0	1	4	48	12
all institutional agencies	65	929	34	666	32	716	54	918	41	837	3089	1011
landlord	0	0	6	40	1	4	1	3	2	6	155	29
agriculturist moneylender	0	0	3	41	2	3	2	5	2	7	141	18
professional moneylender	9	31	13	111	19	91	10	34	15	57	1110	189
input supplier	0	0	0	0	0	2	0	0	0	1	17	5
relatives and friends	22	40	21	96	29	151	19	30	24	73	1824	442
doctors, lawyers and other professional	0	0	1	7	0	7	0	1	0	3	31	10
others	0	0	4	40	4	28	3	9	4	17	277	57
all non-institutional agencies	31	71	44	334	54	284	35	82	45	163	3434	729
all (including n.r.)	92	1000	76	1000	84	1000	87	1000	84	1000	6364	1682
estd. no. of hhs.(00)	1049	×	10851	×	35213	×	28515	×	75628	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	23037	×	82629	×	377941	×	710326	×	1193933	×	×
estd.no. of hhs reporting cash loan (00)	97	×	826	×	2966	×	2475	×	6364	×	×	×
no. of sample hhs reporting cash loan	40	×	213	×	213	×	213	×	1682	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 3.12: Number of households reporting cash loans outstanding as on 30.6.2012 from specific categories of credit agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

Uttar Pradesh

Rural+urban

Uttar Pradesh											Rural+urban	
credit agency					nousehold so	cial group					number o	of hhs
		Т		C		BC		hers	All		estd.(00)	sample
	per 1000 no.	cash loan	per 1000	cash loan	per 1000	cash loan	per 1000	cash loan	per 1000	cash loan		
	of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per		
	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of		
	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash	cash loans	total cash		
	out-standing	loan out-	out-	loan out-	out-	loan out-	out-	loan out-	out-	loan out-		
		standing	standing	standing	standing	standing	standing	standing	standing	standing		
1	2	3	4	5	6	7	8	9	10	11	12	13
government	14	18	9	29	10	57	16	114	11	71	3481	295
co-operative society/ bank	20	139	17	91	21	143	24	221	20	161	6226	838
commercial bank including RRB	66	595	53	378	60	381	77	473	62	416	19061	2037
insurance	1	21	0	2	0	3	1	34	0	14	67	19
provident fund	0	6	0	0	0	1	1	10	0	4	81	24
financial corporation/institution	0	6	1	13	0	2	0	7	0	6	144	20
financial company	0	0	1	3	0	1	0	4	0	3	150	22
self help group – bank-linked	1	1	5	9	2	7	3	10	3	8	909	51
self help group – NBFC	0	0	2	6	5	22	0	0	3	12	947	38
other institutional agencies	0	1	1	5	1	4	2	3	1	3	412	61
all institutional agencies	102	788	87	537	98	622	119	876	101	698	30793	3341
landlord	24	71	7	25	3	12	1	2	4	12	1257	79
agriculturist moneylender	1	1	12	51	25	54	3	6	16	36	4998	148
professional moneylender	17	106	23	235	37	130	16	51	29	119	8794	608
input supplier	0	0	0	1	0	0	0	0	0	0	47	7
relatives and friends	31	31	56	128	65	153	33	56	55	114	16812	1393
doctors, lawyers and other professional	1	3	2	6	2	8	1	1	2	5	477	35
others	0	0	5	18	5	20	3	7	4	15	1317	194
all non-institutional agencies	75	212	101	463	135	378	54	124	108	302	32992	2406
all (including n.r.)	169	1000	175	1000	217	1000	166	1000	195	1000	59710	5459
estd. no. of hhs.(00)	6781	×	69531	×	160119	×	69878	×	306309	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	95142	×	662558	×	2029907	×	1423168	×	4210775	×	×
estd.no. of hhs reporting cash loan (00)	1148	×	12201	×	34747	×	11614	×	59710	×	×	×
no. of sample hhs reporting cash loan	113	×	1134	×	1134	×	1134	×	5459	×	×	×

<sup>\*</sup>In case a household has taken loans from credit agencies of different types, it will be counted separately for each of the relevant credit agency types.

Table 3.13: Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

Uttar Pradesh Rural

purpose of loan					household	social group					number o	of hhs
	S		SC		-	BC		hers		All	reporting ca	sh loan*
	per 1000	cash loan	per 1000 no.	cash loan	per 1000 no.	cash loan	per 1000	cash loan	per 1000	cash loan	estd.(00)	sample
	no. of hhs	(Rs.) per	of hhs report-	(Rs.) per	of hhs report	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per		
	report-ing	Rs.1000	ing cash	Rs.1000	ing cash	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	1	
	cash loans	of total	loans out-	of total	loans out-	total cash	cash loans	total cash	cash loans	total cash		
	out-	cash loan	standing	cash loan	standing	loan out-	out-	loan out-	out-	loan out-		
	standing	out-		out-		standing	standing	standing	standing	standing		
		standing		standing								
1	2	3	4	5	6	7	8	9	10	11	12	13
capital expenditure in farm business	12		43	158		294		291	50	262	11627	
current expenditure in farm business	28		24			180			41	189		
expenditure in farm business	39	165	67	261	92	474	120	581	89	451	20634	
capital expenditure in non-farm business	31	482	9	28		28	10	87	10	53	2380	
current expenditure in non-farm business	10		5	17		17	6	13	5	16		
expenditure in non-farm business	40	513	13	45	15	45	16	100	15	69		
expenditure on litigation	0	0	0	0	0	0	1	0	0	0	39	
repayment of debt	1	3	1	7	0	2	1	24	1	8	170	
financial investment expenditure	0	0	0	5	_	5	2	8	2	6	374	
for education	0	0		2		7	3	7	4	6	884	
for medical treatment	21	38		199		84		47	24			
for housing	16			103		70						
for other household expenditure	44	148	68	302				82	76			
others	33		23	75		72		105	26		5952	
expenditure in household	113	322	123	694				318	139			
all (including n.r.)	183	1000	194	1000	254	1000		1000		1000	53346	3777
estd. no. of hhs.(00)	5732	×	58680	×	124906	×	41363	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	72105		579929		1651966		712843	×	3016843	×	×
estd.no. of hhs reporting cash loan (00)	1051	×	11375		31781	×	9139	×	53346		×	<b>!</b>
no. of sample hhs reporting cash loan	73	×	921	×	921	×	921	×	3777	×	×	×

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.13: Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

Uttar Pradesh Urban

purpose of loan		household social group											
	S		SC			BC		hers		.11	reporting ca	ısh loan*	
			per 1000 no.				per 1000	cash loan	per 1000	cash loan	estd.(00)	sample	
	no. of hhs	(Rs.) per	of hhs report-	(Rs.) per	of hhs report	(Rs.) per	no. of hhs	(Rs.) per	no. of hhs	(Rs.) per			
	report-ing	Rs.1000	ing cash	Rs.1000	ing cash	Rs.1000 of	report-ing	Rs.1000 of	report-ing	Rs.1000 of	1		
	cash loans	of total	loans out-	of tota	loans out-	total cash	cash loans	total cash	cash loans	total cash			
	out-	cash loar	standing	cash loar	standing	loan out-	out-	loan out-	out-	loan out-			
	standing	out-		out-		standing	standing	standing	standing	standing			
		standing		standing									
1	2	3	4	5	6	7	8	9	10	11	12	13	
capital expenditure in farm business	0	C	5	24		46		51	6	46			
current expenditure in farm business	5	83		23		29		22		26		104	
expenditure in farm business	5	83	7	47	7	75	10	73	8	72		191	
capital expenditure in non-farm business	12	52	2 9	66	8	130	10	, -		89			
current expenditure in non-farm business	0		,	46		67				38			
expenditure in non-farm business	12	52	14	111	13	197	13	94	13	127	999	329	
expenditure on litigation	0	0	0	(	0	0	0	0	0	0	9	2	
repayment of debt	2	11		7	0	1	0	0	0	1	9	7	
financial investment expenditure	5	27		,		4	. 0		0	2	25		
for education	4	29		73		20		36		33			
for medical treatment	13					69				37			
for housing	20					408					1357		
for other household expenditure	22									142			
others	10			103		50		29		44			
expenditure in household	75					727				801	4849		
all (including n.r.)	92					1000		1000		1000	6364	1682	
estd. no. of hhs.(00)	1049	X				X	28515	X	75628	X	X	. X	
estd. amount of cash loan (Rs. lakhs)	23037	X		1		X	710326		1193933	X	X	. X	
estd.no. of hhs reporting cash loan (00)	97						2475		6364	X	X	. X	
no. of sample hhs reporting cash loan	40	X	213	Х	213	X	213	X	1682	X	X	. x	

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.13: Number of households reporting outstanding cash loans - as on 30.6.2012 – taken for specific purposes\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by purpose of loan for each social group agency\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by credit agency for each social group

**Uttar Pradesh** Rural+Urban purpose of loan household social group number of hhs ST OBC All Others reporting cash loan\* loan per 1000 cash 1000 cash loan per 1000 no. cash loan per 1000 no. cash 1000 cash loan estd.(00) loan per no. of hhs (Rs.) per of hhs report (Rs.) per of hhs report (Rs.) per no. of hhs (Rs.) per no. of hhs (Rs.) per of report-ing Rs.1000 of report-ing report-ing Rs.1000 cash Rs.1000 cash Rs.1000 Rs.1000 of ing ing cash loans of total loans out- of total loans out-total cash cash loans total cash cash loans total cash cash loan standing out-outloan outcash loan standing loan outoutloan outstanding standing standing outoutstanding standing standing standing standing capital expenditure in farm business current expenditure in farm business expenditure in farm business capital expenditure in non-farm business current expenditure in non-farm business expenditure in non-farm business expenditure on litigation repayment of debt financial investment expenditure for education for medical treatment for housing for other household expenditure others expenditure in household all (including n.r.) estd. no. of hhs.(00) estd. amount of cash loan (Rs. lakhs) estd.no. of hhs reporting cash loan (00) no. of sample hhs reporting cash loan 

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.14: Number of households reporting outstanding cash loans - as on 30.6.2012 - taken against security of specific types\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by type of security for each social group

Uttar Pradesh Rural

Ottai i i aucsii											IXu	
type of security					household s	social group					number of h	
											cash l	oan*
	S	T	S	С	OH	3C	Oth	ers	A	11	estd.(00)	sample
	per 1000 no.	cash loan	per 1000 no.	cash loan	per 1000 no.	cash loan	per 1000 no.	cash loan	per 1000 no.	cash loan		
	of hhs report-	(Rs.) per	of hhs report-	(Rs.) per	of hhs report-	(Rs.) per	of hhs report-	(Rs.) per	of hhs report-	(Rs.) per		
	ing cash	Rs.1000 of	ing cash	Rs.1000 of	ing cash	Rs.1000 of	ing cash	Rs.1000 of	ing cash	Rs.1000 of		
	loans out-	total cash	loans out-	total cash	loans out-	total cash	loans out-	total cash	loans out-	total cash		
	standing	loan out-	standing	loan out-	standing	loan out-	standing	loan out-	standing	loan out-		
		standing		standing		standing		standing		standing		
1	2	3	4	5	6	7	8	9	10	11	12	13
surety security or guarantee of third party	2	4	15	41	8	23	8	50	9	33	2164	251
crop	0	0	4	13	19	72	7	37	12	51	2868	146
first charge on immovable property	61	576	22	105	23	149	29	129	25	146	5749	493
mortgage of immovable property	32	101	38	439	39	236	78	374	45	305	10486	788
bullion/ornaments	3	3	5	14	4	23	2	11	4	18	861	67
shares of companies, govt. securities, insurance policies, etc.	0	0	0	0	0	0	2	10	0	2	71	7
agricultural commodities	0	0	2	10	3	4	4	22	3	10	591	30
movable property other than bullion, ornaments, shares, agr. commodities, etc.	3	7	1	8	6	25	3	7	4	17	980	145
other type of security	17	43	7	21	11	53	9	26	9	40	2176	246
personal security	71	265	119	349	158	414	88	334	133	379	30764	1818
all (including n.r.)	183	1000	194	1000	254	1000	221	1000	231	1000	53346	3777
estd. no. of hhs.(00)	5732	×	58680	×	124906	×	41363	×	230681	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	72105	×	579929	×	1651966	×	712843	×	3016843	×	×
estd.no. of hhs reporting cash loan (00)	1051	×	11375	×	31781	×	9139	×	53346	×	×	×
no. of sample hhs reporting cash loan	73	×	921	×	921	×	921	×	3777	×	×	×

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.14: Number of households reporting outstanding cash loans - as on 30.6.2012 - taken against security of specific types\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by type of security for each social group

Uttar Pradesh Urban

type of security					household	social group					number of h	
	S	T	S	С	OI	BC .	Oth	ers	A	11	estd.(00)	sample
	per 1000 no.	cash loan										
	of hhs report-	(Rs.) per										
	ing cash	Rs.1000 of										
	loans out-	total cash										
	standing	loan out- standing										
1	2	3	4	5	6	7	8	9	10	11	12	13
surety security or guarantee of third party	17	46	9	70	9	58	7	39	8	48	627	154
crop	1	3	0	0	0	4	0	1	0	2	28	15
first charge on immovable property	5	64	2	11	4	119	8	162	6	136	419	150
mortgage of immovable property	23	461	13	367	10	247	21	469	15	392	1118	314
bullion/ornaments	3	5	1	29	2	8	1	2	1	6	100	30
shares of companies, govt. securities, insurance policies, etc.	4	62	0	5	1	7	3	16	2	13	116	25
agricultural commodities	0	0	0	0	0	0	0	0	0	0	1	1
movable property other than bullion, ornaments, shares, agr. commodities, etc.	0	0	0	8	1	33	1	12	1	18	70	40
other type of security	6	105	7	80	6	131	4	49	6	78	424	125
personal security	34	255	48	430	53	393	43	250	48	308	3661	897
all (including n.r.)	92	1000	76	1000	84	1000	87	1000	84	1000	6364	1682
estd. no. of hhs.(00)	1049	×	10851	×	35213	×	28515	×	75628	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	23037	×	82629	×	377941	×	710326	×	1193933	×	×
estd.no. of hhs reporting cash loan (00)	97	×	826	×	2966	×	2475	×	6364	×	×	×
no. of sample hhs reporting cash loan	40	×	213	×	213	×	213	×	1682	×	×	×

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.14: Number of households reporting outstanding cash loans - as on 30.6.2012 - taken against security of specific types\* per thousand households and per Rs.1000 break-up of amount of cash loans outstanding by type of security for each social group

Uttar Pradesh Rural+Urban

type of security					household	social group					number of h	
	S	T	S	С	OI	BC .	Oth	ers	A	11	estd.(00)	sample
	per 1000 no.	cash loan										
	of hhs report-	(Rs.) per										
	ing cash	Rs.1000 of										
	loans out-	total cash										
	standing	loan out-										
1	2	standing 3	4	standing 5	6	standing 7	8	standing 9	10	standing 11	12	13
1									-			
surety security or guarantee of third party	4	14	14	45	8	30	8	45	9	37	2792	405
crop	0	1	3	12	15	59	4	19	9	37	2896	161
first charge on immovable property	53	452	19	93	19	144	21	145	20	143	6168	643
mortgage of immovable property	30	188	34	430	33	238	55	422	38	329	11604	1102
bullion/ornaments	3	3	4	16	3	20	2	6	3	14	961	97
shares of companies, govt. securities, insurance policies, etc.	1	15	0	1	0	1	2	13	1	5	188	32
agricultural commodities	0	0	1	8	2	4	2	11	2	7	592	31
movable property other than bullion, ornaments, shares, agr. commodities, etc.	2	5	1	8	5	26	2	10	3	17	1050	185
other type of security	15	58	7	28	10	68	7	38	8	51	2600	371
personal security	65	263	108	359	135	410	70	292	112	359	34425	2715
all (including n.r.)	169	1000	175	1000	217	1000	166	1000	195	1000	59710	5459
estd. no. of hhs.(00)	6781	×	69531	×	160119	×	69878	×	306309	×	×	×
estd. amount of cash loan (Rs. lakhs)	×	95142	×	662558	×	2029907	×	1423168	×	4210775	×	×
estd.no. of hhs reporting cash loan (00)	1148	×	12201	×	34747	×	11614	×	59710	×	×	×
no. of sample hhs reporting cash loan	113	×	1134	×	1134	×	1134	×	5459	×	×	×

<sup>\*</sup>In case a household has taken loans against securities of different types, it will be counted separately for each of the security types.

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh ST Rural

credit agency	per 1000 no. of	hhs with o	reporting outstand	ing loan	no. of hhs reportir	g cash loan*					
				take	n at interest r	ate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	0	113	0	0	0	0	0	0	96	2
co-op. society/bank	0	111	68	204	43	0	0	0	0	106	18
commercial bank including RRB	0	321	115	217	866	0	0	0	0	416	21
insurance	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	0	0	0	0	0	0	0	0
financial company	0	0	0	0	0	0	0	0	0	0	0
self-help group- bank linked	0	0	7	0	0	0	0	0	0	6	3
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	16	0	0	0	0	0	1	1
all institutional agencies	0	432	304	436	908	0	0	0	0	626	45
landlord	0	0	98	535	0	0	783	0	0	165	3
agricultural moneylender	0	0	0	0	6	18	0	0	0	5	3
professional moneylender	0	233	0	29	0	54	217	0	109	104	8
input supplier	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	295	0	0	0	0	0	0	0	0	188	19
doctors, lawyers and other prof.	0	49	0	0	0	0	0	0	0	10	1
others	0	0	1	0	0	0	0	0	0	1	1
all non-institutional agencies	295	283	99	564	6	72	1000	0	109	474	35
all agencies (incl. n.r.)	295	714	403	1000	914	72	1000	0	109	1051	73
estd. no. of hhs reporting cash loan (00)	188	145	341	68	256	13	59	0	32	X	X
no. of sample hhs reporting cash loan	19	15	20	9	10	3	2	0	3	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh SC Rural

credit agency	per 1000 no. of	hhs with o	utstanding		_		e among hhs	reporting outstand	ling loan	no. of hhs reporti	ng cash loan*
				take	n at interest r	ate	_				
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	35	111	13	1	35	8	0	0	584	43
co-op. society/bank	0	68	107	112	106	9	0	0	0	1051	120
commercial bank including RRB	0	123	398	336	379	179	0	0	0	3527	324
insurance	0	0	0	0	0	0	0	0	0	0	0
provident fund	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	15	0	11	0	0	0	0	92	3
financial company	0	3	0	55	0	0	0	0	0	80	2
self-help group- bank linked	0	116	15	3	2	0	0	0	0	327	16
self-help group - NBFC	0	19	13	0	3	0	6	0	5	119	7
other institutional agencies	0	13	0	9	6	0	0	0	0	58	11
all institutional agencies	0	368	651	529	504	224	14	0	5	5702	516
landlord	0	39	0	46	11	0	166	0	30	423	19
agricultural moneylender	0	20	28	6	28	17	232	0	147	839	46
professional moneylender	0	135	16	48	33	276	29	0	359	1494	112
input supplier	0	0	7	0	0	0	0	0	0	28	1
relatives and friends	529	0	0	0	0	0	0	0	0	3694	252
doctors, lawyers and other prof.	0	42	2	5	0	0	7	0	5	127	9
others	0	37	8	9	44	0	0	299	7	277	30
all non-institutional agencies	529	272	61	113	116	293	426	299	546	6562	457
all agencies (incl. n.r.)	529	637	705	638	615	516	440	299	551	11375	921
estd. no. of hhs reporting cash loan (00)	3694	1391	2937	855	1752	233	473	12	1252	X	X
no. of sample hhs reporting cash loan	252	136	228	83	168	20	20	1	77	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh

credit agency

all institutional agencies

agricultural moneylender

professional moneylender

doctors, lawyers and other prof.

all non-institutional agencies

estd. no. of hhs reporting cash loan (00)

no. of sample hhs reporting cash loan

all agencies (incl. n.r.)

relatives and friends

landlord

others

input supplier

taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies 

per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan

OBC

Rural

no. of hhs reporting cash loan\*

X

X

X

X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Others Uttar Pradesh Rural per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan no. of hhs reporting cash loan\* credit agency taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies landlord agricultural moneylender professional moneylender input supplier relatives and friends doctors, lawyers and other prof. others all non-institutional agencies all agencies (incl. n.r.) estd. no. of hhs reporting cash loan (00) X X no. of sample hhs reporting cash loan X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh All Rural

credit agency	per 1000 no. of	hhs with o	utstanding	loan taken from	specific cred	it agency typ	e among hhs	reporting outstand	ling loan	no. of hhs reporti	ng cash loan*
				take	n at interest r	ate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	36	114	52	9	17	4	0	0	3181	194
co-op. society/bank	0	90	100	129	99	12	0	0	0	5226	558
commercial bank including RRB	0	214	319	237	529	240	0	82	2	17519	1487
insurance	0	0	0	0	0	0	0	0	0	2	1
provident fund	1	1	0	0	0	0	0	0	0	33	5
financial corporation/institution	0	1	3	0	3	0	0	0	0	113	6
financial company	0	1	1	16	0	10	0	0	0	127	9
self-help group- bank linked	0	40	9	3	3	41	1	0	0	872	41
self-help group - NBFC	0	4	38	1	1	1	14	25	1	931	31
other institutional agencies	0	11	2	12	8	0	0	0	2	364	49
all institutional agencies	1	390	574	439	646	322	19	107	5	27703	2330
landlord	0	15	4	23	15	0	130	0	21	1102	50
agricultural moneylender	0	6	8	16	28	40	159	0	386	4857	130
professional moneylender	0	277	6	84	21	240	132	0	234	7684	419
input supplier	0	0	1	0	0	0	1	0	0	30	2
relatives and friends	573	0	0	0	0	0	0	0	0	14988	951
doctors, lawyers and other prof.	0	8	0	44	0	0	26	0	3	446	25
others	0	8	8	6	42	0	13	52	17	1040	137
all non-institutional agencies	574	315	28	173	106	280	459	52	660	29558	1677
all agencies (incl. n.r.)	575	700	600	611	751	602	478	159	665	53346	3777
estd. no. of hhs reporting cash loan (00)	15017	9897	12761	3033	9036	994	1151	36	6438	X	X
no. of sample hhs reporting cash loan	957	684	954	303	738	78	92	4	266	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh ST Urban

credit agency	per 1000 no. o	hhs with o	outstanding	g loan taken from	specific cred	lit agency typ	e among hhs	reporting outstand	ing loan	no. of hhs reportir	ng cash loan*
				take	en at interest i	rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	0	0	0	0	0	0	0	0	0	0
co-op. society/bank	0	815	249	390	638	0	0	0	0	28	10
commercial bank including RRB	537	142	691	437	362	0	0	0	0	31	14
insurance	0	0	0	132	0	0	0	0	0	4	1
provident fund	174	0	0	0	0	0	0	0	0	3	1
financial corporation/institution	0	0	0	38	0	0	0	0	0	2	1
financial company	0	0	0	2	0	0	0	0	0	1	1
self-help group- bank linked	0	0	0	0	0	0	0	0	0	0	0
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	0	0	0	0	0	0	0	0
all institutional agencies	711	957	940	1000	1000	0	0	0	0	68	28
landlord	0	0	0	0	0	0	0	0	0	0	0
agricultural moneylender	0	0	0	0	0	0	0	0	0	0	0
professional moneylender	0	43	60	0	0	0	0	0	1000	10	5
input supplier	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	289	0	0	0	0	0	0	0	0	23	10
doctors, lawyers and other prof.	0	0	0	0	0	0	0	0	0	0	0
others	0	0	0	0	0	0	0	0	0	0	0
all non-institutional agencies	289	43	60	0	0	0	0	0	1000	32	15
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	0	0	0	1000	97	40
estd. no. of hhs reporting cash loan (00)	27	12	17	29	11	0	0	0	5	X	X
no. of sample hhs reporting cash loan	12	5	9	10	5	0	0	0	2	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh SC Urban

credit agency	per 1000 no. of	hhs with o	outstanding	g loan taken from	specific cred	lit agency typ	e among hhs	reporting outstand	ling loan	no. of hhs reporting	ng cash loan*
				take	n at interest	rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	69	29	150	4	18	43	0	0	0	36	17
co-op. society/bank	6	406	292	413	199	66	0	0	0	102	30
commercial bank including RRB	0	60	422	471	758	484	134	0	0	187	65
insurance	0	0	0	65	0	0	0	0	0	6	2
provident fund	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	0	3	0	0	0	0	0	3	1
financial company	0	0	0	22	0	53	0	0	0	7	3
self-help group- bank linked	0	0	22	0	4	0	0	0	0	21	3
self-help group - NBFC	0	0	2	0	0	0	0	0	0	2	2
other institutional agencies	0	0	0	0	7	0	0	0	0	5	1
all institutional agencies	75	494	888	977	986	646	134	0	0	371	124
landlord	0	0	0	0	4	0	125	0	246	69	13
agricultural moneylender	0	0	0	0	0	0	164	0	255	28	6
professional moneylender	0	364	79	22	4	354	311	0	279	140	28
input supplier	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	925	0	0	0	0	0	0	0	0	226	48
doctors, lawyers and other prof.	0	93	10	0	0	0	125	0	0	7	3
others	0	49	24	0	6	0	141	0	220	48	5
all non-institutional agencies	925	506	112	23	14	354	866	0	1000	477	98
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	0	1000	826	213
estd. no. of hhs reporting cash loan (00)	242	71	94	97	142	42	57	0	147	X	X
no. of sample hhs reporting cash loan	53	20	32	34	45	13	8	0	23	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

no. of sample hhs reporting cash loan

OBC Urban Uttar Pradesh per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan no. of hhs reporting cash loan\* credit agency taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies landlord agricultural moneylender professional moneylender input supplier elatives and friends doctors, lawyers and other prof. others all non-institutional agencies all agencies (incl. n.r.) estd. no. of hhs reporting cash loan (00) X X X X

In case a household has taken loans from credit agencies of different types or at different rate-of-interest ranges, it will be counted separately for each of the relevant credit agency types/ rate-ofinterest ranges.

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Others Urban Uttar Pradesh per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan no. of hhs reporting cash loan\* credit agency taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies landlord agricultural moneylender professional moneylender input supplier elatives and friends doctors, lawyers and other prof. others all non-institutional agencies all agencies (incl. n.r.) estd. no. of hhs reporting cash loan (00) X X no. of sample hhs reporting cash loan X X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh

Urban

	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	9	10	94	139	84	58	0	0	0	300	101
co-op. society/bank	1	682	229	293	260	167	1	0	0	1000	280
commercial bank including RRB	18	141	407	469	595	467	49	0	0	1542	550
insurance	0	0	202	40	1	0	13	0	0	65	18
provident fund	51	60	4	4	0	0	0	0	0	48	19
financial corporation/institution	0	2	1	33	1	38	0	0	0	31	14
financial company	0	0	2	6	13	23	0	0	0	24	13
self-help group- bank linked	0	1	7	0	0	13	10	0	0	36	10
self-help group - NBFC	0	0	0	0	0	0	10	0	2	16	7
other institutional agencies	0	0	13	2	3	0	0	72	0	48	12
all institutional agencies	80	897	958	986	956	766	84	72	2	3089	1011
landlord	0	6	4	0	3	24	63	0	58	155	29
agricultural moneylender	0	0	0	0	1	1	56	0	127	141	18
professional moneylender	0	79	23	9	16	209	167	928	683	1110	189
input supplier	0	3	0	0	0	0	0	0	3	17	5
relatives and friends	919	0	0	0	0	0	0	0	0	1824	442
doctors, lawyers and other prof.	0	3	0	0	0	0	519	0	15	31	10
others	1	12	15	4	24	0	111	0	111	277	57
all non-institutional agencies	920	103	42	14	44	234	916	928	998	3434	729
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	6364	1682
estd. no. of hhs reporting cash loan (00)	1878	622	1115	834	1233	140	104	8	787	X	X
no. of sample hhs reporting cash loan											

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh ST Rural+Urban

credit agency	per 1000 no. of	hhs with o	outstanding	g loan taken from	specific cred	lit agency typ	e among hhs	reporting outstand	ling loan	no. of hhs reportir	ng cash loan*
				take	en at interest	rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	0	0	117	0	0	0	0	0	0	96	2
co-op. society/bank	0	178	212	394	37	0	0	0	0	134	28
commercial bank including RRB	329	492	312	438	962	0	0	0	0	448	35
insurance	0	0	0	105	0	0	0	0	0	4	1
provident fund	106	0	0	0	0	0	0	0	0	3	1
financial corporation/institution	0	0	0	30	0	0	0	0	0	2	1
financial company	0	0	0	2	0	0	0	0	0	1	1
self-help group- bank linked	0	0	7	0	0	0	0	0	0	6	3
self-help group - NBFC	0	0	0	0	0	0	0	0	0	0	0
other institutional agencies	0	0	0	7	0	0	0	0	0	1	1
all institutional agencies	435	669	648	976	999	0	0	0	0	694	73
landlord	0	0	345	24	0	0	896	0	0	165	3
agricultural moneylender	0	0	0	0	1	18	0	0	0	5	3
professional moneylender	0	294	6	1	0	982	104	0	1000	114	13
input supplier	0	0	0	0	0	0	0	0	0	0	0
relatives and friends	565	0	0	0	0	0	0	0	0	211	29
doctors, lawyers and other prof.	0	37	0	0	0	0	0	0	0	10	1
others	0	0	1	0	0	0	0	0	0	1	1
all non-institutional agencies	565	331	352	24	1	1000	1000	0	1000	506	50
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	0	1000	1148	113
estd. no. of hhs reporting cash loan (00)	215	157	359	96	267	13	59	0	37	X	X
no. of sample hhs reporting cash loan	31	20	29	19	15	3	2	0	5	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh SC Rural+Urban

credit agency	per 1000 no. o	hhs with o	outstanding	g loan taken from	specific cred	lit agency typ	e among hhs	reporting outstand	ling loan	no. of hhs reporting	ng cash loan*
				take	n at interest	rate					
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	7	47	84	10	4	34	11	0	0	620	60
co-op. society/bank	1	145	113	227	162	34	0	0	0	1153	150
commercial bank including RRB	0	196	692	667	638	416	14	0	0	3714	389
insurance	0	0	0	21	0	0	0	0	0	6	2
provident fund	0	0	0	0	0	0	0	0	0	0	0
financial corporation/institution	0	0	18	1	54	0	0	0	0	95	4
financial company	0	1	0	22	0	25	0	0	0	87	5
self-help group- bank linked	0	111	5	1	1	0	0	0	0	348	19
self-help group - NBFC	0	14	14	0	1	0	14	0	5	122	9
other institutional agencies	0	48	0	2	8	0	0	0	0	64	12
all institutional agencies	7	562	925	950	868	509	39	0	5	6073	640
landlord	0	55	0	21	15	0	424	0	29	493	32
agricultural moneylender	0	24	17	3	49	3	411	0	124	867	52
professional moneylender	0	270	38	20	34	487	67	0	815	1634	140
input supplier	0	0	6	0	0	0	0	0	0	28	1
relatives and friends	993	0	0	0	0	0	0	0	0	3920	300
doctors, lawyers and other prof.	0	57	1	1	0	0	45	0	1	134	12
others	0	32	13	4	33	0	14	1000	26	325	35
all non-institutional agencies	993	438	75	50	132	491	961	1000	995	7040	555
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	12201	1134
estd. no. of hhs reporting cash loan (00)	3936	1462	3031	952	1894	275	530	12	1399	X	X
no. of sample hhs reporting cash loan	305	156	260	117	213	33	28	1	100	X	X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh

credit agency

landlord

others

input supplier

elatives and friends

agricultural moneylender

professional moneylender

doctors, lawyers and other prof.

estd. no. of hhs reporting cash loan (00)

no. of sample hhs reporting cash loan

all non-institutional agencies

all agencies (incl. n.r.)

taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies 

OBC

per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan

Rural+Urban

X

X

X

X

no. of hhs reporting cash loan\*

In case a household has taken loans from credit agencies of different types or at different rate-of-interest ranges, it will be counted separately for each of the relevant credit agency types/ rate-of-interest ranges.

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Others Rural+Urban Uttar Pradesh per 1000 no. of hhs with outstanding loan taken from specific credit agency type among hhs reporting outstanding loan no. of hhs reporting cash loan\* credit agency taken at interest rate nil <6 6-10 10-12 12-15 15-20 20-25 25-30 >30 estd. (00) sample govt. co-op. society/bank commercial bank including RRB insurance provident fund financial corporation/institution financial company self-help group- bank linked self-help group - NBFC other institutional agencies all institutional agencies landlord agricultural moneylender professional moneylender input supplier elatives and friends doctors, lawyers and other prof. others all non-institutional agencies all agencies (incl. n.r.) estd. no. of hhs reporting cash loan (00) X X no. of sample hhs reporting cash loan X X

Table 3.15A: Per Rs.1000 break-up of amount of cash loans outstanding for each social group by credit agency for different ranges of interest rate

Uttar Pradesh All Rural+Urban

credit agency	per 1000 no. o	f hhs with o	outstanding	g loan taken from	specific cred	lit agency typ	e among hhs	reporting outstand	ing loan	no. of hhs reportir	ng cash loan*
					en at interest						
	nil	<6	6-10	10-12	12-15	15-20	20-25	25-30	>30		
										estd. (00)	sample
1	2	3	4	5	6	7	8	9	10	11	12
govt.	2	28	152	135	38	20	4	0	0	3481	295
co-op. society/bank	0	264	188	273	163	53	0	0	0	6226	838
commercial bank including RRB	4	309	518	481	723	570	5	588	1	19061	2037
insurance	0	0	39	25	0	0	1	0	0	67	19
provident fund	10	14	2	2	0	0	0	0	0	81	24
financial corporation/institution	0	1	3	21	6	10	0	0	0	144	20
financial company	0	0	3	6	4	9	0	0	0	150	22
self-help group- bank linked	0	32	14	0	1	26	1	0	0	909	51
self-help group - NBFC	0	2	44	0	0	7	32	40	2	947	38
other institutional agencies	0	9	3	5	3	0	0	20	1	412	61
all institutional agencies	16	659	966	949	939	693	43	648	5	30793	3341
landlord	0	17	6	3	10	6	295	0	19	1257	79
agricultural moneylender	0	4	4	2	8	13	184	0	316	4998	148
professional moneylender	0	306	14	26	14	288	266	251	619	8794	608
input supplier	0	1	1	0	0	0	2	0	0	47	7
relatives and friends	983	0	0	0	0	0	0	0	0	16812	1393
doctors, lawyers and other prof.	0	7	0	16	0	0	137	0	4	477	35
others	0	6	10	4	29	0	72	101	37	1317	194
all non-institutional agencies	984	341	34	51	61	307	957	352	995	32992	2406
all agencies (incl. n.r.)	1000	1000	1000	1000	1000	1000	1000	1000	1000	59710	5459
estd. no. of hhs reporting cash loan (00)	16895	10519	13876	3867	10269	1135	1255	44	7225	X	X
no. of sample hhs reporting cash loan	1420	845	1244	587	1143	124	118	7	383	X	X

Table 4.1: Number of villages/blocks surveyed and number of households surveyed

State/UT	no. of fsu's (village	s/blocks) surveyed	no. of households surveyed			
	rural	urban	rural	urban	rural + urban	
1	2	3	4	5	6	
Uttar Pradesh	616	356	8598	4969	13567	

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: Cultivator Sector: RURAL

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of la	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	4540	184	4857	811	29	0	0	0
2	10196	317	14187	2035	67	69	2	1
3	11750	467	22415	2780	96	1279	30	2
4	17287	603	57416	4176	133	54788	527	4
5	17611	679	62154	3745	161	948	114	5
6	19491	704	118122	4342	166	55821	559	9
7	20232	955	89304	5370	187	3363	127	5
8	21238	875	62533	4133	177	2751	58	7
9	21154	1003	116442	4265	176	2075	31	4
10	21924	1115	220792	3442	216	31488	114	7
all classes	165424	6902	768222	35099	1408	152582	1561	44

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

Stat Uttar Pradesh Major Household Type: Non-cultivator Sector: RURAL

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	19064	410	10610	2055	58	3240	108	1
2	12333	378	8005	1186	45	145	14	1
3	11288	259	6627	940	37	587	14	2
4	5780	194	16180	679	24	40	80	1
5	5469	133	1026	406	10	0	0	0
6	3791	111	19045	427	13	0	0	0
7	2646	100	1445	186	7	0	0	0
8	1823	45	1202	223	6	0	0	0
9	1830	32	2767	72	3	0	0	0
10	1234	34	7253	122	6	0	0	0
all classes	65257	1696	74160	6295	209	4011	217	5

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: ALL Sector: RURAL

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	23604	594	15467	2866	87	3240	108	1
2	22529	695	22192	3221	112	214	16	2
3	23039	726	29042	3720	133	1866	44	4
4	23067	797	73595	4855	157	54828	607	5
5	23080	812	63180	4150	171	948	114	5
6	23281	815	137167	4768	179	55821	559	9
7	22878	1055	90749	5555	194	3363	127	5
8	23061	920	63736	4356	183	2751	58	7
9	22984	1035	119209	4337	179	2075	31	4
10	23158	1149	228045	3564	222	31488	114	7
all classes	230681	8598	842382	41394	1617	156594	1778	49

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: Self-employed Sector: URBAN

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	1750	90	298	97	6	0	0	0
2	2287	141	1185	159	15	0	0	0
3	2641	166	30100	464	25	0	0	0
4	2622	190	3358	318	22	0	0	0
5	2979	227	6139	281	26	1578	16	1
6	2818	231	4876	258	35	1206	12	1
7	3062	243	18244	474	48	46628	100	2
8	2966	281	30456	400	41	39367	51	4
9	3921	222	31272	600	36	2839	30	1
10	3835	250	20571	395	37	139	3	2
all classes	28882	2041	146498	3446	291	91757	212	11

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: Others Sector: URBAN

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	5778	262	1580	158	11	0	0	0
2	5297	323	5116	354	33	760	3	1
3	4942	323	9220	803	52	8	17	1
4	4938	321	34909	715	43	664	2	1
5	4599	324	8469	639	54	0	0	0
6	4733	335	42165	562	53	0	0	0
7	4503	294	20030	432	46	1177	24	1
8	4585	310	86926	357	35	630	14	2
9	3657	223	3772	134	19	10967	28	2
10	3714	213	6229	42	12	35149	120	6
all classes	46746	2928	218416	4196	358	49356	206	14

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: ALL Sector: URBAN

State. Cttar i radesii	11149	71 110 000 011	old Type. Tibl	beeton, ender n	• •			
household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	7529	352	1877	256	17	0	0	0
2	7584	464	6301	513	48	760	3	1
3	7582	489	39320	1267	77	8	17	1
4	7560	511	38268	1033	65	664	2	1
5	7578	551	14608	920	80	1578	16	1
6	7551	566	47040	820	88	1206	12	1
7	7565	537	38274	906	94	47805	124	3
8	7551	591	117383	757	76	39998	64	6
9	7578	445	35044	733	55	13806	58	3
10	7550	463	26800	437	49	35288	123	8
all classes	75628	4969	364914	7642	649	141113	418	25

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: Cultivator/Self-employed Sector: ALL

1 1 11 4	1	C	71	fixed capital expenditure expenditure on purchase of land						
household asset	numbe	r ot		fixed capital expendit	ure		expenditure on purchase of lai	na		
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample		
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting		
1	2	3	4	5	6	7	8	9		
1	6291	274	5155	908	35	0	0	0		
2	12483	458	15371	2194	82	69	2	1		
3	14391	633	52515	3244	121	1279	30	2		
4	19909	793	60774	4494	155	54788	527	4		
5	20590	906	68292	4026	187	2527	130	6		
6	22309	935	122998	4600	201	57027	571	10		
7	23294	1198	107549	5843	235	49991	228	7		
8	24205	1156	92990	4532	218	42118	109	11		
9	25075	1225	147714	4865	212	4914	61	5		
10	25760	1365	241363	3837	253	31626	117	9		
all classes	194306	8943	914720	38545	1699	244340	1773	55		

Table 4.2: Estimated and sample number of households reporting fixed capital expenditure and expenditure on purchase of land and estimated amount of such expenditure during 01.07.12 to 30.06.13, by household asset holding class and major household type

State: Uttar Pradesh Major Household Type: Non-cultivator/Others Sector: ALL

household asset	numbe	er of		fixed capital expendit	ure		expenditure on purchase of lar	nd
holding class	estimated	sample	amount	estimated	sample	amount	estimated	sample
	(00)		(Rs. lakhs)	no. of hhs reporting (00)	households reporting	(Rs. lakhs)	no. of hhs reporting (00)	hhs reporting
1	2	3	4	5	6	7	8	9
1	24842	672	12190	2214	69	3240	108	1
2	17630	701	13121	1540	78	905	17	2
3	16230	582	15847	1743	89	595	31	3
4	10718	515	51089	1394	67	704	82	2
5	10067	457	9495	1044	64	0	0	0
6	8523	446	61210	989	66	0	0	0
7	7149	394	21474	618	53	1177	24	1
8	6408	355	88129	580	41	630	14	2
9	5487	255	6539	206	22	10967	28	2
10	4948	247	13482	164	18	35149	120	6
all classes	112003	4624	292576	10491	567	53368	423	19

Table 4.3R: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household type in the rural sector

Uttar Pradesh RURAL

household type	per 1000 number	fixed capital	l expenditure	expenditure	on purchase of land	number of ho	ouseholds
	of households	per 1000 no. of hhs	average amount (Rs.) of	per 1000 no. of hhs	average amount (Rs.) of	estimated '(00)	sample
		reporting fixed capital	fixed capital expenditure	reporting on	expenditure on purchase of		
		expenditure	per hhs	purchase of land	land per hhs		
1	2	3	4	5	6	7	8
self-employed in agriculture	554	231	5206	12	1169	127857	5657
self-empl. in non-agriculture	74	162	4597	2	92	17085	593
regular wage/salary earning	81	107	2725	2	39	18630	509
casual labour in agriculture	102	82	563	1	61	23629	690
casual labour in non-agriculture	155	90	710	3	93	35838	910
others	33	245	1143	10	5	7642	239
all	1000	179	3652	8	679	230681	8598
estd. no. of hhs reporting expenditure (00)	X	41394	X	1778	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	X	842382	X	156594	X	X
no. of sample hhs reporting expenditure	X	1617	X	49	X	X	X

Table 4.3U: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household type in the urban sector

Uttar Pradesh Urban

household type	per 1000 number of	fixed capit	al expenditure	expenditure	on purchase of land	number of hou	ıseholds
	households	per 1000 no. of hhs	average amount (Rs.) of	per 1000 no. of hhs	average amount (Rs.) of	estimated '(00)	sample
		reporting fixed	fixed capital	reporting on purchase	expenditure on purchase of		
		capital expenditure	expenditure per hhs	of land	land per hhs		<u> </u>
1	2	3	4	5	6	7	8
self-employed	382	119	5072	7	3177	28882	2041
regular wage/salary earning	311	82	6853	7	1238	23510	1485
casual labour	213	102	2799	3	1256	16125	1061
others	94	87	1713	0	0	7111	382
all	1000	101	4825	6	1866	75628	4969
estd. no. of hhs reporting expenditure (00)	X	7642	X	418	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	X	364914	X	141113	X	X
no. of sample hhs reporting expenditure	X	649	X	25	X	X	X

Table 4.4: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household asset holding class

Uttar Pradesh RURAL

household asset holding class	per 1000 number of hhs	fixed capita	l expenditure	expenditure	e on purchase of land	number of ho	ouseholds
		per 1000 no. of hhs	average amount	per 1000 no. of hhs	average amount (Rs.) of	estimated '(00)	sample
		reporting fixed	(Rs.) of fixed	reporting on	expenditure on purchase of		
		capital expenditure	capital expenditure	purchase of land	land per hhs		
			per hhs				
1	2	3	4	5	6	7	8
1	102	121	655	5	137	23604	594
2	98	143	985	1	9	22529	695
3	100	161	1261	2	81	23039	726
4	100	210	3191	26	2377	23067	797
5	100	180	2737	5	41	23080	812
6	101	205	5892	24	2398	23281	815
7	99	243	3967	6	147	22878	1055
8	100	189	2764	3	119	23061	920
9	100	189	5187	1	90	22984	1035
10	100	154	9847	5	1360	23158	1149
all	1000	179	3652	8	679	230681	8598
estd. no. of hhs reporting expenditure (00)	X	41394	X	1778	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	842382	X	156594	X	X	X
no. of sample hhs reporting expenditure	X	1617	X	49	X	X	X

Table 4.4: Per thousand number of households, proportions of households reporting fixed capital expenditure and expenditure on purchase of land, and amount of expenditure per household during 01.07.12 to 30.06.13 in each household asset holding class

Uttar Pradesh Urban

household asset holding class	per 1000 number of hhs	fixed capita	l expenditure	expenditure	e on purchase of land	number of ho	ouseholds
		per 1000 no. of hhs	average amount	per 1000 no. of hhs	average amount (Rs.) of	estimated '(00)	sample
		reporting fixed	(Rs.) of fixed	reporting on	expenditure on purchase of		
		capital expenditure	capital expenditure	purchase of land	land per hhs		
			per hhs				
1	2	3	4	5	6	7	8
1	100	34	249	0	0	7529	352
2	100	68	831	0	100	7584	464
3	100	167	5186	2	1	7582	489
4	100	137	5062	0	88	7560	511
5	100	121	1928	2	208	7578	551
6	100	109	6230	2	160	7551	566
7	100	120	5060	16	6320	7565	537
8	100	100	15544	9	5297	7551	591
9	100	97	4625	8	1822	7578	445
10	100	58	3550	16	4674	7550	463
all	1000	101	4825	6	1866	75628	4969
estd. no. of hhs reporting expenditure (00)	X	7642	X	418	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	364914	X	141113	X	X	X
no. of sample hhs reporting expenditure	X	649	X	25	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		RURAL			Major	or Household Type:			Cultivator	
state	residential lan	d & buildings	farm	business	non-farm l	ousiness		all	estimated	sample
								_	no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh		_		
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	49	2787	160	1567	48	290	212	4644	35099	1408
estd. no. of hhs (00)	8158	X	26513	X	8006	X	35099	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	461072	X	259252	X	47898	X	768222	X	X
no. of sample hhs reporting expenditure	339	X	1006	X	348	X	1408	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh	RURAL				Major Household Type: Non-O				vator	
State	residential lar	nd & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	19	634	36	188	53	314	96	1136	6295	209
estd. no. of hhs (00)	1226	X	2361	X	3453	X	6295	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	41393	X	12288	X	20480	X	74160	X	X
no. of sample hhs reporting expenditure	50	X	84	X	100	X	209	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh	RURAL				Major Household Type: All					
State	residential lan	d & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	41	2178	125	1177	50	296	179	3652	41394	1617
estd. no. of hhs (00)	9384	X	28874	X	11459	X	41394	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	502464	X	271540	X	68378	X	842382	X	X
no. of sample hhs reporting expenditure	389	X	1090	X	448	X	1617	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh	Urban				Major Household Type: Self-employed					
State	residential lar	nd & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	28	3199	25	235	77	1638	119	5072	3446	291
estd. no. of hhs (00)	809	X	729	X	2234	X	3446	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	92406	X	6780	X	47312	X	146498	X	X
no. of sample hhs reporting expenditure	69	X	78	X	183	X	291	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		Urban			Major Household Type: others					
State	residential lan	nd & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	21	3529	15	72	65	1071	90	4672	4196	358
estd. no. of hhs (00)	1003	X	694	X	3048	X	4196	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	164986	X	3388	X	50043	X	218416	X	X
no. of sample hhs reporting expenditure	88	X	72	X	260	X	358	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		Urban		Major Household Type: All						
State	residential lan	nd & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	24	3403	19	134	70	1287	101	4825	7642	649
estd. no. of hhs (00)	1811	X	1423	X	5282	X	7642	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	257392	X	10168	X	97355	X	364914	X	X
no. of sample hhs reporting expenditure	157	X	150	X	443	X	649	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		Rural+	Urban		Major Household Type: Cultivato				ivator/Self-employed		
State	residential lan	nd & buildings	farm	business	non-farm business		all		estimated	sample	
									no. of hhs	hhs report-	
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE	
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE		
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh			
	FCE	hh	FCE			hh					
1	2	3	4	5	6	7	8	9	10	11	
Uttar Pradesh	46	2848	140	1369	53	490	198	4708	38545	1699	
estd. no. of hhs (00)	8967	X	27241	X	10240	X	38545	X	X	X	
estd. amount of expenditure (Rs. lakhs)	X	553478	X	266032	X	95210	X	914720	X	X	
no. of sample hhs reporting expenditure	408	X	1084	X	531	X	1699	X	X	X	

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		Rural+	Urban		Major	Household T	Non-cultivator/O	thers		
State	residential lar	nd & buildings	farm	business	non-farm business		all		estimated	sample
			1						no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	20	1843	27	140	58	630	94	2612	10491	567
estd. no. of hhs (00)	2229	X	3055	X	6501	X	10491	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	206378	X	15676	X	70523	X	292576	X	X
no. of sample hhs reporting expenditure	138	X	156	X	360	X	567	X	X	X

Table 4.5: Number of households reporting fixed capital expenditure (FCE) on broad item categories during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh		Rural+	Urban		Major Household Type: All					
State	residential lar	nd & buildings	farm	business	non-farm business		all		estimated	sample
									no. of hhs	hhs report-
	per 1000 no.	average	per 1000 no.	average	per 1000 no. of	average	per 1000 no.	average amount	reporting	ing FCE
	of hhs	amount (Rs.)	of hhs	amount (Rs.) of	hhs reporting	amount (Rs.)	of hhs	(Rs.) of FCE	FCE	
	reporting	of FCE per	reporting	FCE per hh	FCE	of FCE per	reporting FCE	per hh		
	FCE	hh	FCE			hh				
1	2	3	4	5	6	7	8	9	10	11
Uttar Pradesh	37	2481	99	920	55	541	160	3941	49036	2266
estd. no. of hhs (00)	11196	X	30297	X	16741	X	49036	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	759856	X	281708	X	165733	X	1207297	X	X
no. of sample hhs reporting expenditure	546	X	1240	X	891	X	2266	X	X	X

Table 4.6: Number of households reporting fixed capital expenditure (FCE) for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household for each household asset holding class

Uttar Pradesh

RURAL

household asset holding class	residential l	residential land & buildings	farm	business	non-far	m business	;	all	estimated no. of hhs	sample hhs report-
	per 1000 no. of hhs reporting	(Rs.) of FCE per	per 1000 no. of hhs reporting	average amount (Rs.) of FCE	per 1000 no. of hhs	average amount (Rs.) of FCE	per 1000 no. of hhs reporting	average amount (Rs.) of FCE	reporting FCE (00)	ing FCE
	FCE	hh	FCE	per hh	reporting FCE	per hh	FCE	per hh		
1	2	3	4	5	6	7	8	9	10	11
1	20	246	64	264	54	145	121	655	2866	87
2	16	328	91	505	53	152	143	985	3221	112
3	22	566	101	461	71	234	161	1261	3720	133
4	54	2125	142	622	67	444	210	3191	4855	157
5	41	1622	122	700	52	415	180	2737	4150	171
6	50	4181	176	1090	32	621	205	5892	4768	179
7	70	2107	180	1722	50	138	243	3967	5555	194
8	49	1115	127	1142	55	507	189	2764	4356	183
9	39	2506	138	2479	38	202	189	5187	4337	179
10	47	6949	111	2794	25	103	154	9847	3564	222
all classes	41	2178	125	1177	50	296	179	3652	41394	1617
estd. no. of hhs (00)	9384	X	28874	Х	11459	X	41394	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	502464	X	271540	X	68378	X	842382	X	X
no. of sample hhs reporting expenditure	389	X	1090	X	448	X	1617	X	X	X

Table 4.6: Number of households reporting fixed capital expenditure (FCE) for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household for each household asset holding class

Uttar Pradesh Urban

household asset	residential 1	and & buildings	form 1	business	non far	m business	I .	all	estimated	sample
holding class	residential is	and & buildings	iaiiii (	ousiness	non-tai	in ousiness	'	an	no. of hhs	hhs report-
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no.	average amount	per 1000 no. of	average amount	reporting FCE (00)	ing FCE
	hhs reporting	(Rs.) of FCE per		(Rs.) of FCE	of hhs	(Rs.) of FCE	hhs reporting	(Rs.) of FCE	TCE (00)	
	FCE	hh	FCE	per hh	reporting FCE	per hh	FCE	per hh		
1	2	3	4	5	6	7	8	9	10	11
1	3	149	4	11	27	89	34	249	256	17
2	13	506	14	83	51	241	68	831	513	48
3	66	4605	5	17	110	564	167	5186	1267	77
4	10	4464	45	103	95	494	137	5062	1033	65
5	18	1011	25	141	99	776	121	1928	920	80
6	27	3456	21	76	80	2697	109	6230	820	88
7	26	2425	34	330	70	2305	120	5060	906	94
8	41	14627	15	75	56	842	100	15544	757	76
9	12	633	19	400	75	3592	97	4625	733	55
10	22	2173	6	106	35	1270	58	3550	437	49
all classes	24	3403	19	134	70	1287	101	4825	7642	649
estd. no. of hhs (00)	1811	X	1423	Х	5282	X	7642	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	257392	X	10168	X	97355	X	364914	X	X
no. of sample hhs reporting expenditure	157	X	150	X	443	X	649	X	X	X

Table 4.6: Number of households reporting fixed capital expenditure (FCE) for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household for each household asset holding class

RURAL+URBAN

household asset holding class	residential l	and & buildings		business		m business		all	estimated no. of hhs	sample hhs report-
	per 1000 no. of hhs reporting	average amount (Rs.) of FCE per	per 1000 no. of hhs reporting	average amount (Rs.) of FCE	per 1000 no. of hhs	average amount (Rs.) of FCE	per 1000 no. of hhs reporting	average amount (Rs.) of FCE	reporting FCE (00)	ing FCE
	FCE	hh	FCE	per hh	reporting FCE	` '	FCE	per hh		
1	2	3	4	5	6	7	8	9	10	11
1	16	223	49	203	48	131	100	557	3122	104
2	15	373	72	399	53	175	124	946	3734	160
3	33	1566	77	351	81	315	163	2233	4987	210
4	43	2702	118	494	74	456	192	3652	5889	222
5	36	1471	98	562	63	504	165	2537	5070	251
6	44	4003	138	842	44	1129	181	5974	5588	267
7	59	2186	144	1376	55	676	212	4238	6461	288
8	47	4448	100	879	56	589	167	5916	5112	259
9	33	2041	109	1964	47	1042	166	5047	5071	234
10	41	5775	85	2134	27	390	130	8299	4001	271
all classes	37	2481	99	920	55	541	160	3941	49036	2266
estd. no. of hhs (00)	11196	X	30297	Х	16741	X	49036	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	759856	X	281708	X	165733	X	1207297	X	X
no. of sample hhs reporting expenditure	546	X	1240	X	891	X	2266	X	X	X

Table 4.7A: Proportion of households reporting fixed capital expenditure on different items of residential land and buildings during 01.07.12 to 30.06.13 and proportion of households reporting financing of such expenditure from borrowings

sector	fixed (	capital expenditure on r	seholds reporting	σ	no. of hhs					
	HACG V	capital expenditure on i	esidential fand and oa	mamgs. per	1000 Ho. of Hou	senoras reporting	5	fixed cap	oital exp.	sample hhs
		expenditure	e of type		financing	from borrowing	S	estd. (00)	sample	
	improve-	purchase &	addition,major	all	institu-tional	non- institu-	all			
	ment of land	construction of new	repair, etc.of		agency	tional agency				
		houses, building &	houses, buildings,							
		other constructions	etc.							
1	2	3	4	5	6	7	8	9	10	11
Rural	6	2	35	41	1	5	6	9384	389	8598
Urban	4	5	18	24	0	2	2	1811	157	4969
Rural+Urban	5 3 30				1	4	5	11196	546	13567

Table 4.7B: Average value of fixed capital expenditure per household on different items of residential land and buildings during 01.07.12 to 30.06.13 and average amount of financing from borrowings for such expenditure

sector		fixed capital	expenditure: avg. va	lue (Rs.) p	er househo	ld		total amount	no. of sample	no. of sample
		expenditu	re of type		financin	g from bor	rowings	of fixed	hhs reporting	hhs
	improve-	purchase &	addition,major	all	institu-	non-	all	capital exp.	fixed capital	
	ment of	construction of new	repair, etc.of		tional	institu-		(Rs. lakhs) on	exp. on	
	land	houses, building &	houses,buildings,		agency	tional		residential	residential land	
		other constructions	etc.			agency		land and	and buildings	
								buildings		
1	2	3	4	5	6	7	8	9	10	11
Rural	24	298	1856	2178	54	116	169	502464	389	8598
Urban	64	1902	1438	3403	70	24	94	257392	157	4969
Rural+Urban	34	694	1753	2481	57	93	150	759856	546	13567

Table 4.8B: Average value of fixed capital expenditure per household on different items of farm business during 01.07.12 to 30.06.13 and average amount of financing from borrowings for such expenditure

U.P

sector				fixed	capital expenditu	ıre: avg. valı	ue (Rs.) per h	ousehold					total amount of	no. of	no. of
													fixed capital	sample hhs	sample hhs
				ex	penditure of type	e				financing	g from bori	owings	exp.	reporting	
		1	1		T	1	•				1	1	(Rs. lakhs)	fixed capital	
	land											all	on farm	exp. on non-	
	(excl.	animal	and plant-	other irriga-	as fixed asset	nery and	equip-ment			tional	institu-		business	farm business	
	purch- sheds ations tion res- imple- agency tional														
	ase)			ources		ments					agency				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Rural	76	54	74	73	569	174	141	15	1177	90	28	118	271540	1090	8598
Urban	8	8 1 6 11 67 9 31 1 134 0									21	22	10168	150	4969
Rural+Urban	60											94	281708	1240	13567

Table 4.8A: Proportion of households reporting fixed capital expenditure on different items of farm business during 01.07.12 to 30.06.13 and proportion of households reporting financing of such expenditure from borrowings

U P

sector			fixed o	apital expend	diture on farm bu	usiness : per	1000 no. of l	nouseholo	ls reportin	ıg			no. of hhs rep	orting fixed	no. of
				exp	penditure of type	;				financing	from born	owings	estd.	sample	sample hhs
	land	barns and	orch-ards	wells and	live-stock used	agr. machi-	trans-port	other	all	institu-	non-	all	(00)		
	(excl.	animal	and plant-	other irriga-	as fixed asset	nery and	equip-ment			tional	institu-				
	purch-										tional				
	ase)			ources		ments					agency				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Rural	9	8	12	13	68	66	5	3	125	3	4	6	28874	1090	8598
Urban	2	1	2	2	8	6	1	1	19	0	1	1	1423	150	4969
Rural+Urban	7	6	9	10	53	51	4	2	99	2	3	5	30297	1240	13567

Table 4.9A: Proportion of households reporting fixed capital expenditure on different items of non-farm business during 01.07.12 to 30.06.13 and proportion of households reporting financing of such expenditure from borrowings

U.P

sector		fixed capital expenditure hou	on non-farm business : p seholds reporting	per 1000 no. o	of		financ	cing from born	rowings		s reporting fixed pital exp.	no. of sample hhs
	expenditure of type land (excl. purch-ase)	work-place, workshop and other construc-tions	non-farm business equipment and acces- sories	trans-port equip-ment		all	institu- tional agency	non- institu- tional agency	all	estd. (00)	sample	
1	2	3	4	5	6	7	8	9	10	11	12	13
Rural	1	3	10	2	36	50	0	2	2	11459	448	8598
Urban	0	12	20	10	37	70	1	1	2	5282	443	4969
Rural+Urban	1	1 5 12			37	55	0	2	2	16741	891	13567

Table 4.9B: Average value of fixed capital expenditure per household on different items of non-farm business during 01.07.12 to 30.06.13 and average amount of financing from borrowings for such expenditure

## U.P

sector		fixed ca	pital expenditure: avg	. value (Rs.)	per househ	old				total amount of fixed capital	no. of sample hhs	no. of sample hhs
		exp	enditure of type				financing	from borre	owings	exp.	reporting	
	land (excl. purch-ase)	work-place, workshop and other construc-tions	non-farm business equipment and acces- sories	trans-port equip-ment	other	all	institu- tional agency	non- institu- tional agency	all	(Rs. lakhs) on non-farm business	fixed capital exp. on non- farm business	
1	2	3	4	5	6	7	8	9	10	11	12	13
Rural	4	69	84	44	95	296	2	21	23	68378	448	8598
Urban	1	305	388	433	159	1287	225	14	239	97355	443	4969
Rural+Urban	3 128 159 140 111 541 57 19 l						76	165733	891	13567		

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:self-employed Urban

major household type	resident	ial purpose	farm bu	isiness	non-far	m business		all	estimated no. of	sample hhs
	per 1000 no.	average amount	per 1000 no. of	average	per 1000	average	per 1000	average	hhs reporting	report-ing
	of hhs	(Rs.) of	hhs reporting	amount (Rs.)	no. of hhs	amount (Rs.)	no. of hhs	()	expendi-ture on	expendi-
	reporting	expendi-ture per	purchase of	of expendi-	reporting	of expendi-	reporting	of expendi-	purchase of land	ture on
	purchase of	hh	land	ture per hh	purchase of	ture per hh	purchase of	ture per hh	(00)	purchase of
	land				land		land			land
1	2	3	4	5	6	7	8	9	10	11
self-employed	4	1594	3	1518	1	65	7	3177	212	11
estd. no. of hhs (00)	101	X	91	X	20	X	212	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	46034	X	43849	X	1874	X	91757	X	X
no. of sample hhs reporting expenditure	4	X	4	X	3	X	11	X	X	X

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:other Urban

major haysahald trma	residential purpose		form h	ioin and	non for	m hugingg		o11	actimated no of	comple bbs
major household type	residen	nai pui pose	farm bu	ismess	non-tari	m business		all	estimated no. of	•
	per 1000 no.	average amount	per 1000 no. of	average	per 1000	average	per 1000	average	hhs reporting	report-ing
	of hhs	(Rs.) of	hhs reporting	amount (Rs.)	no. of hhs	amount (Rs.)	no. of hhs	amount (Rs.)	expendi-ture on	expendi-
	reporting	expendi-ture per	purchase of	of expendi-	reporting	of expendi-	reporting		purchase of land	ture on
	purchase of	hh	land	ture per hh	purchase of	ture per hh	purchase of	ture per hh	(00)	purchase of
	land			_	land	-	land	_		land
1	2	3	4	5	6	7	8	9	10	11
other	4	1020	1	25	0	11	4	1056	206	14
estd. no. of hhs (00)	176	X	24	X	7	X	206	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	47672	X	1177	X	507	X	49356	X	X
no. of sample hhs reporting expenditure	11	X	1	X	2	X	14	X	X	X

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:all Urban

major household type	resident	tial purpose	farm bu	ısiness	non-far	m business		all	estimated no. of	sample hhs
	per 1000 no.	average amount	per 1000 no. of	average	per 1000	average	per 1000	average	hhs reporting	report-ing
	of hhs	(Rs.) of	hhs reporting	amount (Rs.)	no. of hhs	amount (Rs.)	no. of hhs	amount (Rs.)	expendi-ture on	expendi-
	reporting	expendi-ture per	purchase of	of expendi-	reporting	of expendi-	reporting	of expendi-	purchase of land	ture on
	purchase of	hh	land	ture per hh	purchase of	ture per hh	purchase of	ture per hh	(00)	purchase of
	land				land		land			land
1	2	3	4	5	6	7	8	9	10	11
all	4	1239	2	595	0	31	6	1866	418	25
estd. no. of hhs (00)	277	X	114	X	27	X	418	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	93706	X	45027	X	2381	X	141113	X	X
no. of sample hhs reporting expenditure	15	X	5	X	5	X	25	X	X	X

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:cultivator Rural

Ottai i raacsii						ra type.vartivator				
	residentia	l purpose	farm b	usiness	non-farm	business	a	11	estimated no. of	sample hhs
major household type	hhs reporting	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	hhs reporting expendi-ture on purchase of land (00)	report-ing expendi-ture on purchase of land
1	2	3	4	5	6	7	8	9	10	11
cultivator	8	647	2	275	0	0	9	922	1561	44
estd. no. of hhs (00)	1293	X	269	X	2	X	1561	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	107063	X	45518	X	2	X	152582	X	X
no. of sample hhs reporting expenditure	26	X	18	X	1	X	44	X	X	X

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:non-cultivator Rural

residential purpose farm business non-farm business all estimated no. of average amount was a loop as of average amount was a loop as of average amount was a loop as of average amount and a loop as of average amount was a loop as of average amount and a loop as of a loop as of average amount and a loop as of a loop as of average amount and a loop as of a loop as of

	residentia	l purpose	farm b	usiness	non-farm	business	a	II	estimated no. of	sample hhs
major household type	hhs reporting	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	hhs reporting expendi-ture on purchase of land (00)	report-ing expendi-ture on purchase of land
1	2	3	4	5	6	7	8	9	10	11
non-cultivator	3	51	0	0	0	10	3	61	217	5
estd. no. of hhs (00)	190	X	0	X	27	X	217	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	3354	X	0	X	657	X	4011	X	X
no. of sample hhs reporting expenditure	3	X	0	X	2	X	5	X	X	X

Table 4.10: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by major household type

Uttar Pradesh major household type:all Rural

Ottai i raacsii					- 9					
	residentia	ıl purpose	farm b	usiness	non-farm	business	a	11	estimated no. of	sample hhs
major household type	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	hhs reporting	average amount (Rs.) of expendi-ture per hh	per 1000 no. of hhs reporting purchase of land	average amount (Rs.) of expendi-ture per hh	hhs reporting expendi-ture on purchase of land (00)	report-ing
1	2	3	4	5	6	7	8	9	10	11
all	6	479	1	197	0	3	8	679	1778	49
estd. no. of hhs (00)	1482	X	269	X	30	X	1778	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	110417	X	45518	X	659	X	156594	X	X
no. of sample hhs reporting expenditure	29	X	18	X	3	X	49	X	X	X

Table 4.11: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by household asset holding class

Uttar Pradesh Rural

Ottal 1 ladesii									rearur	
household asset	residentia	l purpose	farm b	ousiness	non-farn	n business		all	estimated no. of hhs	sample hhs report-
holding class	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	reporting expendi-	ing expendi-ture
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	ture on purchase of	on purchase of
	purchase of land	expendi-ture	purchase of land	ture per hh	purchase of land	ture per hh	purchase of land	ture per hh	land (00)	land
		per hh								
1	2	3	4	5	6	7	8	9	10	11
1	5	137	0	0	0	0	5	137	108	1
2	0	0	0	3	1	6	1	9	16	2
3	0	3	1	56	1	22	2	81	44	4
4	26	2377	0	0	0	0	26	2377	607	5
5	5	41	0	0	0	0	5	41	114	5
6	21	2034	3	364	0	0	24	2398	559	9
7	2	40	4	107	0	0	6	147	127	5
8	2	94	0	25	0	0	3	119	58	7
9	0	29	1	62	0	0	1	90	31	4
10	3	9	2	1350	0	0	5	1360	114	7
All	6	479	1	197	0	3	8	679	1778	49
estd. no. of hhs (00)	1482	X	269	X	30	X	1778	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	110417	X	45518	X	659	X	156594	X	X
no. of sample hhs reporting expenditure	29	X	18	X	3	X	49	X	X	X

Table 4.11: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by household asset holding class

Uttar Pradesh Urban

Ottai Flauesii									Cibali	
household asset	residentia	l purpose	farm b	ousiness	non-farm	n business		all	estimated no. of hhs	sample hhs report
holding class	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	reporting expendi-	ing expendi-ture
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	ture on purchase of	on purchase of
	purchase of land	expendi-ture	purchase of land	ture per hh	purchase of land	ture per hh	purchase of land	ture per hh	land (00)	land
		per hh								
1	2	3	4	5	6	7	8	9	10	11
1	0	0	0	0	0	0	0	0	0	0
2	0	100	0	0	0	0	0	100	3	1
3	2	1	0	0	0	0	2	1	17	1
4	0	88	0	0	0	0	0	88	2	1
5	0	0	0	0	2	208	2	208	16	1
6	2	160	0	0	0	0	2	160	12	1
7	6	852	11	5467	0	0	16	6320	124	3
8	8	5159	0	106	0	32	9	5297	64	6
9	4	1447	4	375	0	0	8	1822	58	3
10	15	4596	0	4	1	75	16	4674	123	8
All	4	1239	2	595	0	31	6	1866	418	25
estd. no. of hhs (00)	277	X	114	X	27	X	418	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	93706	X	45027	X	2381	X	141113	X	X
no. of sample hhs reporting expenditure	15	X	5	X	5	X	25	X	X	X

Table 4.11: Number of households reporting purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household by household asset holding class

Uttar Pradesh Rural+Urban

household asset	residential	purpose	farm b	usiness	non-farn	n business		all	estimated no. of hhs	sample hhs report-
holding class	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	reporting expendi-	ing expendi-ture
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	hhs reporting	(Rs.) of expendi-	ture on purchase of	on purchase of
	purchase of land	expendi-ture	purchase of land	ture per hh	purchase of land	ture per hh	purchase of land	ture per hh	land (00)	land
		per hh								
1	2	3	4	5	6	7	8	9	10	11
1	3	104	0	0	0	0	3	104	108	1
2	0	25	0	2	0	5	1	32	19	3
3	1	3	1	42	0	17	2	61	61	5
4	20	1812	0	0	0	0	20	1812	608	6
5	4	31	0	0	1	51	4	82	130	6
6	16	1575	2	275	0	0	19	1850	571	10
7	3	242	6	1439	0	0	8	1681	251	8
8	4	1344	0	45	0	8	4	1396	122	13
9	1	380	2	139	0	0	3	520	90	7
10	6	1137	2	1019	0	18	8	2175	237	15
All	6	666	1	296	0	10	7	972	2196	74
estd. no. of hhs (00)	1759	X	383	X	56	X	2196	X	X	X
estd. amount of expenditure (Rs. lakhs)	X	204123	X	90544	X	3040	X	297707	X	X
no. of sample hhs reporting expenditure	44	X	23	X	8	X	74	X	X	X

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutiona	l			Major Ho	ousehold Type:Cu	ıltivator	
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	purchase of land	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	hh	purchase of land	hh	(00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	0	1	0	0	0	0	0	2	21	3
est. no. of hhs.(00)	19	Х	2	Х	0	Х	21	Х	Х	Х
estd. expend.(lakh)	Х	230	X	46	Х	0	Х	275	Х	Χ
sample hhs. repo. exp.	2	Х	1	Х	0	Х	3	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutiona	1			Major Hous	ehold Type:Non-	cultivator	
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	purchase of land	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	hh	purchase of land	hh	(00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	X	0	Х	0	X	0	Χ	X	X
estd. expend.(lakh)	X	0	Х	0	Х	0	X	0	X	X
sample hhs. repo. exp.	0	Х	0	Х	0	Х	0	Х	X	X

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutional	l			Major	Household Type	::All	
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	purchase of land	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	hh	purchase of land	hh	(00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	0	1	0	0	0	0	0	2	21	3
est. no. of hhs.(00)	19	Х	2	Х	0	Х	21	Х	Х	Χ
estd. expend.(lakh)	Х	230	Х	46	Х	0	Х	275	Х	Χ
sample hhs. repo. exp.	2	Х	1	Х	0	Х	3	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutiona	1			Major Hous	ehold Type:Self-	employed	
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	purchase of land	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	hh	purchase of land	hh	(00)	of land
1	2	3	4	5	6	7	8	9	10	11
Urban	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	X	0	Х	0	X	0	Χ	X	Х
estd. expend.(lakh)	X	0	Х	0	X	0	X	0	X	Х
sample hhs. repo. exp.	0	Х	0	Х	0	X	0	Х	X	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutional	l			Major H	Household Type:	Others	
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	borrowing per	purchase of land	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	hh	purchase of land	hh	(00)	of land
1	2	3	4	5	6	7	8	9	10	11
Urban	0	14	0	0	0	0	0	14	2	1
est. no. of hhs.(00)	2	Х	0	Х	0	Х	2	Х	Х	Χ
estd. expend.(lakh)	Х	664	Х	0	Х	0	Х	664	Х	Х
sample hhs. repo. exp.	1	Х	0	Х	0	Х	1	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Institutiona	1	3 31						
sector	residential	purpose	farm bus	siness	non-farm	business	a	11	estimated no. of	sample hhs	
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount	per 1000 no. of	average amount	per 1000 no. of	average amount	hhs reporting	report-ing	
	hhs reporting	(Rs.) of	reporting purchase	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture	
	purchase of land	expendi-ture	of land	expendi-ture	purchase of land	expendi-ture per	purchase of land	expendi-ture per	purchase of land	on purchase	
		per hh		per hh		hh		hh	(00)	of land	
1	2	3	4	5	6	7	8	9	10	11	
urban	0	14	0	0	0	0	0	14	2	1	
est. no. of hhs.(00)	2	Х	0	Х	0	Х	2	Х	Х	Х	
estd. expend.(lakh)	Х	664	X	0	X	0	Х	664	X	Х	
sample hhs. repo. exp.	1	Х	0	Х	0	Х	1	Х	Х	Х	

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All				Major l	Household Type:C	Cultivator	
sector	residentia	ıl purpose	farm bu	ısiness	non-farm b	usiness	al	1	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on
	borrowing for	borrowing per hh	borrowing for	borrowing per	borrowing for	of	borrowing for	borrowing per hh	purchase of	purchase of land
	purchase of land		purchase of land	hh	purchase of land	borrowing	purchase of land		land (00)	
						per hh				
1	2	3	4	5	6	7	8	9	10	11
Rural	0	18	0	1	0	0	0	19	74	7
est. no. of hhs.(00)	68	X	5	X	0	Χ	74	Х	X	X
estd. expend.(lakh)	X	2972	X	122	X	0	X	3094	X	X
sample hhs. repo. exp.	4	X	3	X	0	Χ	7	X	X	Χ

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh	Borrowing Agency:All Major Household Type:N								n-cultivator	
sector	residentia	al purpose	farm b	usiness	non-farm b	ousiness	a	1	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on
	purchase of land	expendi-ture per	purchase of land	expendi-ture	purchase of land	of expendi-	purchase of land	expendi-ture per	purchase of	purchase of land
		hh		per hh		ture per hh		hh	land (00)	
1	2	3	4	5	6	7	8	9	10	11
Rural	2	26	0	0	0	0	2	26	109	2
est. no. of hhs.(00)	109	Х	0	Х	0	Х	109	Х	Х	Х
estd. expend.(lakh)	Х	1694	Х	0	Х	0	Х	1694	Х	Χ
sample hhs, repo, exp.	2	Х	0	Х	0	Х	2	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All				Maj	or Household Typ	e:All	
sector	residentia	ıl purpose	farm bu	ısiness	non-farm b	usiness	al	1	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on
	purchase of land	expendi-ture per	purchase of land	expendi-ture	purchase of land	of expendi-	purchase of land	expendi-ture per	purchase of	purchase of land
		hh		per hh		ture per hh		hh	land (00)	
1	2	3	4	5	6	7	8	9	10	11
Rural	1	20	0	1	0	0	1	21	183	9
est. no. of hhs.(00)	178	Х	5	Χ	0	Χ	183	X	X	X
estd. expend.(lakh)	X	4666	X	122	X	0	X	4788	X	Χ
sample hhs. repo. exp.	6	Х	3	X	0	X	9	Х	X	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All				Major Ho	usehold Type:Sel	f-employed	
sector	residentia	l purpose	farm bu	ısiness	non-farm b	ousiness	al	1	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on
	purchase of land	expendi-ture per	purchase of land	expendi-ture	purchase of land	of expendi-	purchase of land	expendi-ture per	purchase of	purchase of land
		hh		per hh		ture per hh		hh	land (00)	
				_		_			, , ,	
1	2	3	4	5	6	7	8	9	10	11
Urban	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	Χ	0	Χ	0	Χ	0	Χ	Χ	Χ
estd. expend.(lakh)	Х	0	X	0	X	0	X	0	Х	X
sample hhs. repo. exp.	0	X	0	X	0	X	0	X	Х	X

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All								
sector	residentia	l purpose	farm bu	ısiness	non-farm b	usiness	al	1	estimated no. of	sample hhs	
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing	
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on	
	purchase of land	expendi-ture per	purchase of land	expendi-ture	purchase of land	of expendi-	purchase of land	expendi-ture per	purchase of	purchase of land	
		hh		per hh		ture per hh		hh	land (00)		
1	2	3	4	5	6	7	8	9	10	11	
Urban	0	14	0	0	0	0	0	14	18	2	
est. no. of hhs.(00)	18	Χ	0	Χ	0	Χ	18	X	X	Χ	
estd. expend.(lakh)	Χ	672	X	0	X	0	X	672	X	X	
sample hhs. repo. exp.	2	X	0	X	0	X	2	Х	X	Х	

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All			Major Household Type:All					
sector	residentia	l purpose	farm bu	ısiness	non-farm b	ousiness	al	1	estimated no. of	sample hhs	
	per 1000 no. of	average amount	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	hhs reporting	report-ing	
	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture on	
	purchase of land	expendi-ture per	purchase of land	expendi-ture	purchase of land	of expendi-	purchase of land	expendi-ture per	purchase of	purchase of land	
		hh		per hh		ture per hh		hh	land (00)		
				_					, , ,		
1	2	3	4	5	6	7	8	9	10	11	
urban	0	9	0	0	0	0	0	9	18	2	
est. no. of hhs.(00)	18	Χ	0	Χ	0	Χ	18	Χ	Χ	X	
estd. expend.(lakh)	Х	672	X	0	X	0	X	672	Х	X	
sample hhs. repo. exp.	2	X	0	X	0	X	2	X	Х	X	

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing								
sector	residential	purpose	farm bu	siness	non-farm	business	al	1	estimated no. of	sample hhs
	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average	hhs reporting	report-ing
	hhs reporting	amount (Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	amount (Rs.)	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	of borrowing	borrowing for	of borrowing	purchase of	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	per hh	purchase of land	per hh	land (00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	0	17	0	0	0	0	0	17	72	6
est. no. of hhs.(00)	68	Х	4	Х	0	Х	72	Х	Х	Χ
estd. expend.(lakh)	Х	2743	Х	76	Х	0	Х	2818	Х	Χ
sample hhs. repo. exp.	4	Х	2	Х	0	Х	6	Х	Х	Χ

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by major household type and borrowing agency type

Uttar Pradesh		Borrowing	5 5 71							
sector	residential	purpose	farm bu	isiness	non-farm	business	al	1	estimated no. of	sample hhs
	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average	hhs reporting	report-ing
	hhs reporting	amount (Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	amount (Rs.)	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	of borrowing	borrowing for	of borrowing		for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	per hh	purchase of land	per hh	land (00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	2	26	0	0	0	0	2	26	109	2
est. no. of hhs.(00)	109	Х	0	Х	0	Х	109	Х	Х	Х
estd. expend.(lakh)	X	1694	Х	0	Х	0	Х	1694	Х	Х
sample hhs. repo. exp.	2	Х	0	Х	0	Х	2	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by major household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Non-Institutional Major Household Type:All							
sector	residential	purpose	farm bu	siness	non-farm	business	al	1	estimated no. of	sample hhs
	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average	hhs reporting	report-ing
	hhs reporting	amount (Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	amount (Rs.)	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	of borrowing	borrowing for	of borrowing	purchase of	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	per hh	purchase of land	per hh	land (00)	of land
1	2	3	4	5	6	7	8	9	10	11
Rural	1	19	0	0	0	0	1	20	182	8
est. no. of hhs.(00)	178	Х	4	Х	0	Х	182	Х	Х	Χ
estd. expend.(lakh)	Х	4437	Х	76	Х	0	Х	4512	Х	Χ
sample hhs. repo. exp.	6	Х	2	Х	0	Х	8	Х	Х	Х

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by major household type and borrowing agency type

Uttar Pradesh		Borrowing	Agency:Non-Institutional Major Household Type:Self-employed							
sector	residential	purpose	farm bu	siness	non-farm	business	al	1	estimated no. of	sample hhs
	per 1000 no. of hhs reporting	average amount (Rs.) of	per 1000 no. of hhs reporting	average amount (Rs.) of	per 1000 no. of hhs reporting	average amount (Rs.)	per 1000 no. of hhs reporting	average amount (Rs.)	hhs reporting borrowing for	report-ing borrowing
	borrowing for purchase of land	borrowing per hh	borrowing for purchase of land	borrowing per hh	borrowing for purchase of land	of borrowing per hh	borrowing for purchase of land	of borrowing per hh	purchase of land (00)	for purchase of land
1	2	3	4	5	6	7	8	9	10	11
Urban	0	0	0	0	0	0	0	0	0	0
est. no. of hhs.(00)	0	X	0	X	0	X	0	Х	X	Χ
estd. expend.(lakh)	Х	0	X	0	Х	0	Х	0	Х	Χ
sample hhs. repo. exp.	0	Х	0	Х	0	Х	0	X	Х	Χ

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household type and borrowing agency type

Uttar Pradesh		Borrowing	5 5 7							
sector	residential	purpose	farm bu	siness	non-farm	business	al	1	estimated no. of	sample hhs
	per 1000 no. of hhs reporting borrowing for purchase of land	average amount (Rs.) of borrowing per hh	*	(Rs.) of borrowing per	per 1000 no. of hhs reporting borrowing for purchase of land	amount (Rs.) of borrowing	per 1000 no. of hhs reporting borrowing for purchase of land	amount (Rs.) of borrowing	hhs reporting borrowing for purchase of land (00)	report-ing borrowing for purchase of land
1	2	3	4	5	6	7	8	9	10	11
Urban	0	0	0	0	0	0	0	0	17	1
est. no. of hhs.(00)	17	Х	0	Х	0	Х	17	Х	Х	Х
estd. expend.(lakh)	Х	8	Х	0	Х	0	Х	8	Х	Х
sample hhs. repo. exp.	1	Х	0	Х	0	Х	1	Х	Х	Χ

Table 4.12: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by major household type and borrowing agency type

Uttar Pradesh	Borrowing Agency:Non-Institutional Major Household Type:All									
sector	residential	purpose	farm bu	siness	non-farm	business	al		estimated no. of	sample hhs
	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average	hhs reporting	report-ing
	hhs reporting	amount (Rs.) of	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.)	hhs reporting	amount (Rs.)	borrowing for	borrowing
	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	of borrowing	borrowing for	of borrowing	_	for purchase
	purchase of land	hh	purchase of land	hh	purchase of land	per hh	purchase of land	per hh	land (00)	of land
1	2	3	4	5	6	7	8	9	10	11
urban	0	0	0	0	0	0	0	0	17	1
est. no. of hhs.(00)	17	X	0	Х	0	Х	17	Χ	X	Х
estd. expend.(lakh)	Х	8	X	0	Х	0	X	8	Х	Х
sample hhs. repo. exp.	1	X	0	Х	0	Х	1	Х	Х	Х

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

**Uttar Pradesh** Agency: Institutional Borrowing sector: Rural household asset holding residential purpose farm business sample hhs non-farm business all estimated no. of average amount per 1000 no. of per 1000 no. of per 1000 no. of class average per 1000 no. of average amount average hhs reporting report-ing hhs reporting hhs reporting amount (Rs.) hhs reporting (Rs.) of hhs reporting (Rs.) of amount (Rs.) borrowing for borrowing for borrowing for of borrowing for borrowing per borrowing for borrowing per borrowing for of purchase of land purchase of purchase of land borrowing per purchase of land borrowing per purchase of land purchase of land hh hh (00)land hh All est. no. of hhs.(00) Х Χ Х Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

**Uttar Pradesh** sector: Urban Borrowing Agency: Institutional household asset holding residential purpose farm business sample hhs non-farm business all estimated no. of per 1000 no. of per 1000 no. of average amount per 1000 no. of class average per 1000 no. of average amount average hhs reporting report-ing hhs reporting hhs reporting amount (Rs.) hhs reporting hhs reporting (Rs.) of (Rs.) of amount (Rs.) borrowing for borrowing for borrowing for of borrowing for borrowing per borrowing for borrowing per borrowing for of purchase of land purchase of purchase of land borrowing per purchase of land borrowing per purchase of land purchase of land hh hh (00)land hh All est. no. of hhs.(00) Х Χ Χ Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

**Uttar Pradesh** Agency: Institutional sector: Rural+Urban Borrowing household asset holding residential purpose farm business estimated no. of sample hhs non-farm business all per 1000 no. of average per 1000 no. of average amount per 1000 no. of class per 1000 no. of average amount average hhs reporting report-ing hhs reporting hhs reporting amount (Rs.) hhs reporting (Rs.) of hhs reporting (Rs.) of amount (Rs.) borrowing for borrowing for borrowing for of borrowing for borrowing per borrowing for borrowing per borrowing for of purchase of land purchase of purchase of land borrowing per purchase of land borrowing per purchase of land purchase of land hh hh (00)land hh All est. no. of hhs.(00) Х Χ Х Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh		Borrowing	Agency:All					sector: Rural		
household asset holding	residential	purpose	farm b	usiness	non-farm	business	all		estimated no. of	sample hhs
class	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average	hhs reporting	report-ing
	hhs reporting	amount (Rs.)	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.) of	hhs reporting	amount (Rs.)	borrowing for	borrowing for
	borrowing for	of	borrowing for	borrowing per	borrowing for	borrowing per	borrowing for	of borrowing		purchase of
	purchase of land	borrowing per	purchase of	hh	purchase of land	hh	purchase of land	per hh	(00)	land
		hh	land							
1	2	3	4	5	6	7	8	9	10	11
1	5	69	0	0	0	0	5	69	108	1
2	0	0	0	2	0	0	0	2	2	1
3	0	3	0	0	0	0	0	3	1	1
4	1	47	0	0	0	0	1	47	27	1
5	0	4	0	0	0	0	0	4	10	1
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	3	0	0	0	3	4	2
8	1	68	0	0	0	0	1	68	22	1
9	0	10	0	0	0	0	0	10	9	1
10	0	0	0	0	0	0	0	0	0	0
All	1	20	0	1	0	0	1	21	183	9
est. no. of hhs.(00)	178	Х	5	Х	0	Х	183	Х	X	Х
estd. expend.(lakh)	Х	4666	Х	122	X	0	Χ	4788	X	Х
sample hhs. repo. exp.	6	Х	3	X	0	Х	9	X	X	X

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh Borrowing Agency:All sector: Urban household asset holding residential purpose farm business non-farm business all estimated no. of sample hhs class per 1000 no. of average amount hhs reporting report-ing per 1000 no. of per 1000 no. of per 1000 no. of average average average borrowing for borrowing for hhs reporting hhs reporting hhs reporting amount (Rs.) (Rs.) of amount (Rs.) of hhs reporting amount (Rs.) borrowing per purchase of land purchase of borrowing per borrowing for borrowing for of borrowing for borrowing for of borrowing land borrowing per (00)purchase of land purchase of hh purchase of land hh purchase of land per hh hh land All est. no. of hhs.(00) Χ Χ Χ Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Х Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh Borrowing Agency: All sector: Rural+Urban residential purpose sample hhs household asset holding farm business all estimated no. of non-farm business hhs reporting report-ing class per 1000 no. of average amount per 1000 no. of per 1000 no. of per 1000 no. of average average average borrowing for borrowing for hhs reporting hhs reporting amount (Rs.) hhs reporting (Rs.) of hhs reporting amount (Rs.) of amount (Rs.) borrowing for purchase of land purchase of of borrowing for borrowing per borrowing for borrowing per borrowing for of borrowing purchase of land | borrowing per (00)land purchase of purchase of land purchase of land hh hh per hh hh land All est. no. of hhs.(00) Χ Χ Χ Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh Borrowing Agency :non- Institutional sector: Rural household asset residential purpose farm business non-farm business all estimated no. of sample hhs holding class per 1000 no. of average amount per 1000 no. of per 1000 no. of average amount per 1000 no. of average amount hhs reporting report-ing average expendi-ture hhs reporting hhs reporting expendi-ture on (Rs.) of amount (Rs.) of (Rs.) of (Rs.) of hhs reporting hhs reporting purchase of land on purchase purchase of expendi-ture per purchase of expendi-ture purchase of land expendi-ture purchase of expendi-ture of land (00)land hh land per hh per hh land per hh All est. no. of hhs.(00) Х Χ Χ Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh Borrowing Agency :non- Institutional sector: Urban residential purpose sample hhs household asset all estimated no. of farm business non-farm business holding class hhs reporting report-ing per 1000 no. of average amount per 1000 no. of average amount per 1000 no. of average per 1000 no. of average amount expendi-ture on expendi-ture hhs reporting (Rs.) of hhs reporting amount (Rs.) of hhs reporting (Rs.) of hhs reporting (Rs.) of purchase of purchase of land on purchase purchase of expendi-ture per expendi-ture purchase of land expendi-ture purchase of expendi-ture (00)of land land hh land per hh per hh land per hh All est. no. of hhs.(00) Χ Χ Χ Χ Χ Χ estd. expend.(lakh) Χ Χ Χ Χ Χ Χ sample hhs. repo. exp. Χ Χ Χ Χ Χ Χ

Table 4.13: Number of households reporting borrowing for purchase of land for residential purpose, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average amount of such borrowing per household by household asset holding class and borrowing agency type

Uttar Pradesh		Borrowing	Agency :non- In	stitutional			sector: Rural+Urban				
household asset	residenti	al purpose	farm business		non-farm business		а	.11	estimated no. of	sample hhs	
holding class	per 1000 no. of	average amount	per 1000 no. of	average	per 1000 no. of	average amount	per 1000 no. of	average amount		report-ing	
	hhs reporting	(Rs.) of	hhs reporting	amount (Rs.) of	hhs reporting	(Rs.) of	hhs reporting	(Rs.) of	expendi-ture on	expendi-ture	
	purchase of	expendi-ture per	purchase of	expendi-ture	purchase of land	expendi-ture	purchase of	expendi-ture	purchase of land	on purchase	
	land	hh	land	per hh		per hh	land	per hh	(00)	of land	
1	2	3	4	5	6	7	8	9	10	11	
1	3	52	0	0	0	0	3	52	108	1	
2	0	0	0	2	0	0	0	2	2	1	
3	1	3	0	0	0	0	1	3	18	2	
4	1	36	0	0	0	0	1	36	27	1	
5	0	2	0	0	0	0	0	2	10	1	
6	0	0	0	0	0	0	0	0	0	0	
7	0	0	0	1	0	0	0	1	2	1	
8	1	51	0	0	0	0	1	51	22	1	
9	0	1	0	0	0	0	0	1	9	1	
10	0	0	0	0	0	0	0	0	0	0	
All	1	15	0	0	0	0	1	15	198	9	
est. no. of hhs.(00)	195	Х	4	Х	0	Х	198	Х	Х	Х	
estd. expend.(lakh)	Х	4445	Х	76	Χ	0	Х	4521	Х	Χ	
sample hhs. repo. exp.	7	Х	2	Х	0	Х	9	Х	Х	Х	

Table 4.14: Number of households reporting expenditure on normal repairs and maintenance (NRM) for residential land and buildings, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household

sector	residential purpose		farm business		non-farm business			all	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount (Rs.) of	per 1000 no. of hhs	average amount (Rs.)	per 1000 no. of hhs	average amount (Rs.)	hhs reporting	report-ing
	hhs reporting	(Rs.) of expendi-	reporting purchase	expendi-ture NRM per	reporting purchase of	of expendi-ture	reporting purchase	of expendi-ture	expendi-ture on	expendi-ture
	purchase of NRM	ture NRM per hh	of NRM	hh	NRM	NRM per hh	of NRM	NRM per hh	NRM (00)	on NRM
1	2	3	4	5	6	7	8	9	10	11
Rural	177	831	118	264	79	81	253	1177	58323	2084
est. no. of hhs.(00)	40827	X	27152	X	18292	X	58323	X	X	X
estd. expend.(lakh)	X	191810	X	61005	X	18763	X	271578	X	Х
sample hhs. repo. exp.	1334	Х	1095	X	593	Χ	2084	X	X	Х

Table 4.14: Number of households reporting expenditure on normal repairs and maintenance (NRM) for residential land and buildings, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household

### Uttar Pradesh

sector	residential purpose		farm business		non-farm business			all	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount (Rs.) of	per 1000 no. of hhs	average amount (Rs.)	per 1000 no. of hhs	average amount (Rs.)	hhs reporting	report-ing
	hhs reporting	(Rs.) of expendi-	reporting purchase	expendi-ture NRM per	reporting purchase of	of expendi-ture	reporting purchase	of expendi-ture	expendi-ture on	expendi-ture
	purchase of NRM	ture NRM per hh	of NRM	hh	NRM	NRM per hh	of NRM	NRM per hh	NRM (00)	on NRM
1	2	3	4	5	6	7	8	9	10	11
Urban	105	983	15	37	92	272	172	1292	13031	998
est. no. of hhs.(00)	7973	X	1125	X	6988	X	13031	X	X	X
estd. expend.(lakh)	Х	74306	Х	2812	Х	20605	Х	97722	Х	Х
sample hhs. repo. exp.	586	Х	140	X	552	X	998	X	Х	Х

Table 4.14: Number of households reporting expenditure on normal repairs and maintenance (NRM) for residential land and buildings, farm business and non-farm business during 01.07.12 to 30.06.13 per thousand households and average value of such expenditure per household

sector	residential purpose		farm	business	non-farn	non-farm business		all	estimated no. of	sample hhs
	per 1000 no. of	average amount	per 1000 no. of hhs	average amount (Rs.) of	per 1000 no. of hhs	average amount (Rs.)	per 1000 no. of hhs	average amount (Rs.)	hhs reporting	report-ing
	hhs reporting	(Rs.) of expendi-	reporting purchase	expendi-ture NRM per	reporting purchase of	of expendi-ture	reporting purchase	of expendi-ture	expendi-ture on	expendi-ture
	purchase of NRM	ture NRM per hh	of NRM	hh	NRM	NRM per hh	of NRM	NRM per hh	NRM (00)	on NRM
1	2	3	4	5	6	7	8	9	10	11
Rural+Urban	159	869	92	208	83	129	233	1206	71354	3082
est. no. of hhs.(00)	48800	X	28277	X	25279	X	71354	X	X	X
estd. expend.(lakh)	Х	266115	Х	63817	X	39368	X	369300	X	X
sample hhs. repo. exp.	1920	X	1235	X	1145	X	3082	X	Х	X

Table 4.15A: Per 1000 number of households reporting normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13

Sector		per 1000 no. of households reporting NRM expenditure on farm business of type  no. of hhs reporting NRM expenditure or farm business of type  no. of hhs reporting NRM expenditure or farm business										
	barns and animal sheds	orchards and plant- ations	wells and other irrigation resources	livestock used as fixed asset	agr. machi-nery and imple-ments	transport equip-ment	other	all	estd. (00)	sample		
Rural	10	4	22	8	87	16	4	118	27152	1095	8598	
Urban	1	1	5	2	7	3	0	15	1125	140	4969	
All	8	3	18	7	67	13	3	92	28277	1235	13567	

Table 4.15B: Average amount of normal repairs and maintenance (NRM) expenditure on different items of farm business during 01.07.12 to 30.06.13

Sector		avera	age amount (Rs.) of NRM	M expenditure per l	nousehold on farm bus	iness of type			no. of hhs	reporting	no. of					
									NRM expe	enditure on	sample hhs					
									farm b	usiness						
	barns and animal	nd animal orchards and wells and other livestock used as agr. machi-nery and transport equip- other all estd. (00) sample														
	sheds															
Rural	16	33	79	10	92	31	3	264	61005	1095	8598					
Urban	1	2	15	2	8	9	0	37	2812	140	4969					
All	12	26	64	8	71	26	2	208	63817	1235	13567					

Table 4.16A: Per 1000 number of households reporting normal repairs and maintenance (NRM) expenditure on different items of non-farm business during 01.07.12 to 30.06.13.

U.P

Sector	per 1000 no. of hho	ls reporting NRM exper	nditure on non-fa	rm business o	of type	NRM exper	ns reporting nditure on non- business	no. of sample hhs							
	workplace, workshop and other constructions	ace, workshop and non-farm business transport other all estd. (00) sample													
1	2	3	4	5	6	7	8	9							
Rural	2	7	46	37	79	18292	593	8598							
Urban	16	23	54	36	92	6988	552	4969							
Rural+Urban	5	11	48	37	83	25279	1145	13567							

**Table 4.16B:** Average amount of normal repairs and maintenance (NRM) expenditure on different items of non-farm business during 01.07.12 to 30.06.13.

### Rural

Sector	average amount (Rs.)	of NRM expenditure per	household o	n non-farm	business of	total amount of	no. of	no. of sample
		type				NRM expenditure	sample hhs	hhs
						(Rs. lakhs) on non-	reporting	
	workplace, workshop	non-farm business	transport	other	all	farm business	NRM expen-diture	
	and other	equipment and acces-	equipment				on non-farm	
	constructions	sories					business	
1	2	3	4	5	6	7	8	9
Rural	9	8	35	29	81	18763	593	8598
Urban	81	49	87	55	272	20605	552	4969
Rural+Urban	27	18	48	36	129	39368	1145	13567

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

Uttar pradesh

major household type: Cultivator/Self-employed

Uttar pradesh Rural household broad item of asset estd. no. of no of sample hhs hhs (00) reporting asset holding residential land & buildings all farm business non-farm business class per 1000 no. of hhs of household asset holding class reporting sale dis-card-ment loss discardment loss sale dis-card-ment loss sale dis-card-ment loss sale dis-card-ment loss all classes value (Rs. lakhs)of sale/ discardment/ loss Χ Χ Χ sample hhs reporting sale/ discardment/ loss Χ Χ Χ 

 Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

Uttar pradesh					major ho	ouseho	old type:	Non-cultivator/	Other	s					Rural	
household					bro	oad ite	m of ass	et					estd. no. of	1	no of sample hh	S
asset holding		residential			farm		no	on-farm business	;		all		hhs (00)		reporting	
class				per 100	00 no. of hhs of h	ouseho	old asset	holding class re	porting	]						
	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss		sale	dis-card-ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	8	0	2	0	0	0	8	0	2	19064	5	0	1
2	0	0	0	1	0	0	5	0	0	6	0	0	12333	4	0	1
3	0	0	0	0	0	0	0	0	0	0	0	0	11288	0	0	0
4	0	0	0	9	0	0	0	0	0	9	0	0	5780	1	0	0
5	0	0	0	4	0	0	0	0	0	4	0	0	5469	2	0	0
6	0	0	0	0	0	0	24	0	0	24	0	0	3791	1	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	2646	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	1823	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	1830	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0	0	1234	0	0	0
all classes	0	0	0	3	0	1	2	0	0	6	0	1	65257	13	0	2
value (Rs. lakhs)of sale/ discardment/ loss	0	0	0	1663	0	87	15637	0	0	17300	0	87	Х	Х	Х	Χ
sample hhs reporting sale/ discardment/ loss	0	0	0	11	0	2	2	0	0	13	0	2	Х	Х	Х	Х

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

Uttar pradesh

major household type: All

Uttar pradesh						majo	r house	hold type: All							Rural	
household					br	oad ite	n of ass	et					estd. no. of	- 1	no of sample hh	s
asset holding		residential			farm		no	n-farm business	1		all		hhs (00)		reporting	
class				per 100	00 no. of hhs of h	ouseho	old asset	holding class re	porting	]						
	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss		sale	dis-card-ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	6	0	2	0	0	0	6	0	2	23604	6	0	2
2	0	0	0	10	0	1	6	0	0	13	0	1	22529	12	0	3
3	0	0	0	14	0	0	0	1	0	14	1	0	23039	8	2	2
4	0	0	0	14	0	0	0	2	0	14	2	0	23067	9	1	0
5	0	0	0	21	2	1	1	1	1	23	3	2	23080	14	5	2
6	1	0	0	33	0	4	4	0	0	38	0	4	23281	23	0	5
7	0	0	0	18	1	6	0	0	0	18	1	7	22878	24	3	6
8	0	0	0	22	3	0	0	0	0	22	3	0	23061	15	1	2
9	1	0	0	13	0	6	0	0	0	14	0	6	22984	24	0	2
10	1	0	6	17	2	1	0	0	0	17	2	7	23158	30	4	3
all classes	0	0	1	17	1	2	1	0	0	18	1	3	230681	165	16	27
value (Rs. lakhs)of sale/ discardment/ loss	12687	23	5030	79776	1059	6295	16342	72	287	108805	1154	11612	X	Х	X	Χ
sample hhs reporting sale/ discardment/ loss	5	1	4	155	10	21	8	5	2	165	16	27	Х	Χ	X	Χ

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

_Uttar pradesh					major hou	ısehol	d type: (	Cultivator/Self-e	mploy	/ed					Urban	
household					br	oad ite	m of ass	et					estd. no. of	r	no of sample hh	s
asset holding		residential			farm		no	on-farm business			all		hhs (00)		reporting	
class				per 100	00 no. of hhs of h	ouseho	old asset	holding class re	porting	]			1			
	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	]	sale	dis-card-ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	0	0	0	0	0	0	1750	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	2287	0	0	0
3	0	0	0	0	0	0	8	0	0	8	0	0	2641	2	0	0
4	0	0	0	4	0	0	7	0	0	11	0	0	2622	3	0	0
5	0	0	0	3	0	0	13	0	2	15	0	2	2979	5	0	1
6	0	0	2	0	0	0	5	2	0	5	2	2	2818	4	1	1
7	0	0	0	13	0	0	0	0	5	13	0	5	3062	4	1	1
8	21	0	6	3	0	0	7	0	0	29	0	6	2966	11	0	1
9	0	0	0	2	0	0	2	1	0	2	1	0	3921	2	1	0
10	20	0	0	0	1	0	6	0	0	27	1	0	3835	6	4	1
all classes	5	0	1	3	0	0	5	0	1	12	0	2	28882	37	7	5
value (Rs. lakhs)of sale/ discardment/ loss	99599	0	707	2749	3	1	2444	103	8	104792	105	716	Х	Χ	Х	Χ
sample hhs reporting sale/ discardment/ loss	6	0	2	11	4	1	23	3	2	37	7	5	Х	Χ	Х	Χ

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

Witter pradesh

major household type: Non-cultivator/Others

Uttar pradesh					major ho	ouseh	old type:	Non-cultivator/	Other	s					Urban	
household					bro	oad ite	m of ass	et					estd. no. of	1	no of sample hh	s
asset holding		residential			farm		no	on-farm business			all		hhs (00)		reporting	
class				per 100	00 no. of hhs of h	ouseh	old asset	holding class re	porting	3						
	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss		sale	dis-card-ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	4	0	0	4	0	0	5778	1	0	0
2	0	0	0	1	0	0	5	0	0	5	0	0	5297	2	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	4942	0	0	0
4	0	0	0	6	0	0	7	0	0	7	0	0	4938	3	0	0
5	10	0	0	5	0	0	3	0	0	17	0	0	4599	3	0	0
6	0	0	0	7	1	0	8	0	0	15	1	0	4733	8	1	0
7	0	0	0	38	0	0	2	1	0	39	1	0	4503	5	1	0
8	0	0	0	1	0	0	3	1	0	3	1	0	4585	5	1	0
9	1	0	0	0	0	0	9	0	0	11	0	0	3657	6	1	0
10	0	0	0	0	0	0	4	0	0	4	0	0	3714	2	0	0
all classes	1	0	0	6	0	0	4	0	0	10	0	0	46746	35	4	0
value (Rs. lakhs)of sale/ discardment/ loss	9164	0	0	9771	12	0	20495	11	0	39430	22	0	Х	Х	X	Χ
sample hhs reporting sale/ discardment/ loss	2	0	0	10	1	0	26	3	0	35	4	0	Х	Х	X	Х

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

_Uttar pradesh						majo	r house	hold type: All							Urban	
household					bro	oad ite	m of ass	et					estd. no. of	1	no of sample hh	S
asset holding		residential			farm		no	n-farm business	1		all		hhs (00)		reporting	
class				per 100	0 no. of hhs of h	ouseho	old asset	holding class re	porting	3						
	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss	sale	dis-card-ment	loss		sale	dis-card-ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	3	0	0	3	0	0	7529	1	0	0
2	0	0	0	0	0	0	3	0	0	4	0	0	7584	2	0	0
3	0	0	0	0	0	0	3	0	0	3	0	0	7582	2	0	0
4	0	0	0	5	0	0	7	0	0	8	0	0	7560	6	0	0
5	6	0	0	4	0	0	7	0	1	17	0	1	7578	8	0	1
6	0	0	1	4	1	0	7	1	0	11	1	1	7551	12	2	1
7	0	0	0	28	0	0	1	1	2	29	1	2	7565	9	2	1
8	8	0	2	2	0	0	5	1	0	13	1	2	7551	16	1	1
9	1	0	0	1	0	0	6	0	0	6	0	0	7578	8	2	0
10	10	0	0	0	1	0	5	0	0	15	1	0	7550	8	4	1
all classes	3	0	0	4	0	0	5	0	0	11	0	1	75628	72	11	5
value (Rs. lakhs)of sale/ discardment/ loss	108763	0	707	12520	14	1	22939	113	8	144222	127	716	Х	Х	Х	Х
sample hhs reporting sale/ discardment/ loss	8	0	2	21	5	1	49	6	2	72	11	5	Х	Х	Х	Х

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

major household type: Cultivator/Self-employed Rural+Urban Uttar pradesh household broad item of asset estd. no. of no of sample hhs hhs (00) asset holding reporting residential farm non-farm business all class per 1000 no. of hhs of household asset holding class reporting sale dis-card-ment loss dis-card-ment loss sale dis-card-ment loss sale dis-card-ment loss sale dis-card-ment loss all classes value (Rs. lakhs)of sale/ discardment/ loss Χ Χ Χ sample hhs reporting sale/ discardment/ loss Χ Χ Χ 

Table 4.17: Number of households reporting sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per thousand households by household asset holding class

Uttar pradesh major household type: Non-cultivator/Others Rural+Urban broad item of asset household estd. no. of no of sample hhs asset holding hhs (00) reporting residential farm non-farm business all class per 1000 no, of hhs of household asset holding class reporting dis-card-ment dis-card-ment sale dis-card-ment loss sale loss sale dis-card-ment loss sale dis-card-ment loss sale loss n n n n O n n all classes value (Rs. lakhs)of sale/ discardment/ loss Χ Χ Χ Χ sample hhs reporting sale/ discardment/ loss Χ Х Χ

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Uttar pradesh Major household Type: Cultivator/Self-employed Rural

- ttu: p. u.u.u.					- ,		71: -									
household					b	road ite	m of ass	set					estd. no. of	no	of sample	hhs
asset holding	residenti	al land & bu	ildings	far	m busines	ss	non-	farm busine	ess		all		hhs (00)			
class					average v	alue (R	s.) per h	ousehold of								
	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss		sale	dis-card-	loss
		ment			ment			ment			ment				ment	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	5	10	0	0	0	0	0	10	0	5	4540	1	0	1
2	0	0	0	197	0	36	5	0	0	202	0	36	10196	8	0	2
3	0	2	0	475	0	2	3	0	0	478	2	2	11750	8	2	2
4	0	0	0	327	0	0	0	3	0	327	3	0	17287	8	1	0
5	0	0	0	386	28	7	6	1	14	392	29	21	17611	12	5	2
6	69	0	1	855	0	144	0	0	2	924	0	147	19491	22	0	5
7	0	0	0	892	21	9	0	0	0	892	21	9	20232	24	3	6
8	0	0	0	210	3	1	2	0	0	212	3	1	21238	15	1	2
9	351	0	0	316	0	124	2	0	0	669	0	124	21154	24	0	2
10	179	0	227	556	4	3	20	0	0	754	4	230	21924	30	4	3
all classes	77	0	30	472	6	38	4	0	2	553	7	70	165424	152	16	25
value (Rs. lakhs)of sale/ discardment/ loss	12687	23	5030	78114	1059	6208	704	72	287	91504	1154	11526	Х	Χ	Χ	Х
sample hhs reporting sale/ discardment/ loss	5	1	4	144	10	19	6	5	2	152	16	25	Х	Χ	Х	Х

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Major household Type: Non-cultivator/Others

Uttar pradesh					Major ho	useho	ld Type:	Non-cultiv	ator/C	thers					Rural	
household					b	road ite	em of ass	set					estd. no. of	no	of sample	nhs
asset holding	residenti	al land & bu	ildings	fa	rm busines	s	non-	farm busine	ess		all		hhs (00)			
class					average va	alue (R	s.) per ho	ousehold of								
	sale	dis-card- ment	loss	sale	dis-card- ment	loss	sale	dis-card- ment	loss	sale	dis-card- ment	loss		sale	dis-card- ment	loss
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	33	0	3	0	0	0	33	0	3	19064	5	0	1
2	0	0	0	11	0	3	4	0	0	14	0	3	12333	4	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	11288	0	0	0
4	0	0	0	90	0	0	0	0	0	90	0	0	5780	1	0	0
5	0	0	0	72	0	0	0	0	0	72	0	0	5469	2	0	0
6	0	0	0	0	0	0	4113	0	0	4113	0	0	3791	1	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	2646	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	1823	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	1830	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0	0	1234	0	0	0
all classes	0	0	0	25	0	1	240	0	0	265	0	1	65257	13	0	2
value (Rs. lakhs)of sale/ discardment/ loss	0	0	0	1663	0	87	15637	0	0	17300	0	87	Х	Χ	Χ	Χ
sample hhs reporting sale/ discardment/ loss	0	0	0	11	0	2	2	0	0	13	0	2	Х	Χ	Χ	Χ

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Uttar pradesh Major household Type: All Rural

Ottal pradeon								ola Typoly	•••						Italiai	
household					b	road ite	m of ass	et					estd. no. of	no	of sample	hhs
asset holding	residentia	al land & bu	ildings	far	m busines	ss	non-	farm busine	ess		all		hhs (00)			
class					average v	alue (R	s.) per ho	ousehold of								
	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss		sale	dis-card-	loss
		ment			ment			ment			ment				ment	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	1	28	0	2	0	0	0	28	0	3	23604	6	0	2
2	0	0	0	95	0	18	4	0	0	99	0	18	22529	12	0	3
3	0	1	0	242	0	1	2	0	0	244	1	1	23039	8	2	2
4	0	0	0	268	0	0	0	2	0	268	2	0	23067	9	1	0
5	0	0	0	312	22	5	4	0	11	316	22	16	23080	14	5	2
6	57	0	1	716	0	121	670	0	2	1443	0	123	23281	23	0	5
7	0	0	0	788	18	8	0	0	0	788	18	8	22878	24	3	6
8	0	0	0	194	3	1	2	0	0	195	3	1	23061	15	1	2
9	323	0	0	291	0	114	2	0	0	615	0	114	22984	24	0	2
10	169	0	215	526	3	3	19	0	0	714	3	218	23158	30	4	3
all classes	55	0	22	346	5	27	71	0	1	472	5	50	230681	165	16	27
value (Rs. lakhs)of sale/ discardment/ loss	12687	23	5030	79776	1059	6295	16342	72	287	108805	1154	11612	Х	Χ	Χ	Χ
sample hhs reporting sale/ discardment/ loss	5	1	4	155	10	21	8	5	2	165	16	27	Х	Χ	Х	Χ

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Uttar pradesh Major household Type: Cultivator/Self-employed Urban

Ottal pracesii					major noa	3011010	i jpc. c	ditivator/o	on om	pioyeu					Olbali	
household					b	road ite	m of ass	set					estd. no. of	no	of sample	hhs
asset holding	residenti	al land & bu	ildings	faı	rm busines	ss	non-	farm busine	SS		all		hhs (00)			
class					average va	alue (R	s.) per ho	ousehold of								
	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	1	sale	dis-card-	loss
		ment			ment			ment			ment				ment	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	0	0	0	0	0	0	1750	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	2287	0	0	0
3	0	0	0	0	0	0	380	0	0	380	0	0	2641	2	0	0
4	0	0	0	146	0	0	92	0	0	237	0	0	2622	3	0	0
5	0	0	0	11	0	0	184	0	0	195	0	0	2979	5	0	1
6	0	0	132	0	0	0	50	0	0	50	0	132	2818	4	1	1
7	0	0	0	363	0	0	23	33	2	386	33	2	3062	4	1	1
8	12324	0	113	295	0	0	56	0	0	12674	0	113	2966	11	0	1
9	0	0	0	67	0	0	2	0	0	69	0	0	3921	2	1	0
10	16437	0	0	23	1	0	69	0	0	16529	1	0	3835	6	4	1
all classes	3448	0	24	95	0	0	85	4	0	3628	4	25	28882	37	7	5
value (Rs. lakhs)of sale/ discardment/ loss	99599	0	707	2749	3	1	2444	103	8	104792	105	716	Х	Χ	Χ	Х
sample hhs reporting sale/ discardment/ loss	6	0	2	11	4	1	23	3	2	37	7	5	Х	Х	Х	Х

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Uttar pradesh Major household Type: Non-cultivator/Others Urban

Ottai pradeon							.u yp u.	Hon bankiv	4.0.7.0						Ciban	
household					b	road ite	m of ass	set					estd. no. of	no	of sample	hhs
asset holding	residentia	al land & bu	ildings	fa	rm busines	S	non-	farm busine	ss		all		hhs (00)			
class		average value (Rs.) per household of														
	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss		sale	dis-card-	loss
		ment			ment			ment			ment				ment	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	31	0	0	31	0	0	5778	1	0	0
2	0	0	0	0	0	0	5	0	0	5	0	0	5297	2	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	4942	0	0	0
4	0	0	0	26	0	0	288	0	0	314	0	0	4938	3	0	0
5	1981	0	0	71	0	0	132	0	0	2184	0	0	4599	3	0	0
6	0	0	0	1145	2	0	873	0	0	2018	2	0	4733	8	1	0
7	0	0	0	858	0	0	116	1	0	974	1	0	4503	5	1	0
8	0	0	0	6	0	0	57	1	0	62	1	0	4585	5	1	0
9	15	0	0	0	0	0	857	0	0	872	0	0	3657	6	1	0
10	0	0	0	0	0	0	2749	0	0	2749	0	0	3714	2	0	0
all classes	196	0	0	209	0	0	438	0	0	843	0	0	46746	35	4	0
value (Rs. lakhs)of sale/ discardment/ loss	9164	0	0	9771	12	0	20495	11	0	39430	22	0	Х	Χ	Х	Х
sample hhs reporting sale/ discardment/ loss	2	0	0	10	1	0	26	3	0	35	4	0	Х	Χ	Х	Х

Table 4.18: Average value (Rs.) of sale, discardment and loss of broad items of assets during 01.07.12 to 30.06.13 per household by household asset holding class.

Uttar pradesh Major household Type: All Urban

household					b	road ite	em of ass	et					estd. no. of	no	of sample	hhs
asset holding	residentia	residential land & buildings					all		hhs (00)							
class		average value (Rs.) per household of														
	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss	sale	dis-card-	loss		sale	dis-card-	loss
		ment			ment			ment			ment				ment	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0	0	0	0	0	0	24	0	0	24	0	0	7529	1	0	0
2	0	0	0	0	0	0	3	0	0	4	0	0	7584	2	0	0
3	0	0	0	0	0	0	132	0	0	132	0	0	7582	2	0	0
4	0	0	0	68	0	0	220	0	0	287	0	0	7560	6	0	0
5	1202	0	0	48	0	0	152	0	0	1402	0	0	7578	8	0	1
6	0	0	49	718	2	0	566	0	0	1284	2	49	7551	12	2	1
7	0	0	0	658	0	0	79	14	1	736	14	1	7565	9	2	1
8	4841	0	44	119	0	0	56	1	0	5017	1	44	7551	16	1	1
9	7	0	0	35	0	0	415	0	0	457	0	0	7578	8	2	0
10	8350	0	0	12	0	0	1388	0	0	9750	0	0	7550	8	4	1
all classes	1438	0	9	166	0	0	303	1	0	1907	2	9	75628	72	11	5
value (Rs. lakhs)of sale/ discardment/ loss	108763	0	707	12520	14	1	22939	113	8	144222	127	716	Х	Χ	Χ	Х
sample hhs reporting sale/ discardment/ loss	8	0	2	21	5	1	49	6	2	72	11	5	Х	Χ	Х	Х

Table 4.19: Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh		Major household Type: Cultivator/Self-employed										
household asset		average value (Rs. lakhs)of sale of										
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset			
1	2	3	4	5	6	7	8	9	10			
1	0	0	0	7	3	0	10	4540	1			
2	108	0	0	89	0	5	202	10196	8			
3	153	3	0	322	0	0	478	11750	8			
4	288	0	0	39	0	0	327	17287	8			
5	1	0	0	385	0	6	392	17611	12			
6	447	32	0	445	0	0	924	19491	22			
7	322	0	0	415	154	0	892	20232	24			
8	84	2	0	126	0	0	212	21238	15			
9	94	343	0	195	37	0	669	21154	24			
10	284	0	0	436	14	20	754	21924	30			
III classes	200	48	0	276	26	4	553	165424	152			
amount (Rs. lakhs)of sale	33114	7957	5	45616	4227	587	91504	Х	Х			
sample hhs reporting sale	33	5	1	116	10	3	152	Х	Х			

**Table 4.19:** Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh Major household Type: Non-cultivator/Others

Rural

Ottal pracesii			major noucon	old Type. Non-cul	araton o tinoro						
household asset		average value (Rs. lakhs)of sale of									
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset		
1	2	3	4	5	6	7	8	9	10		
1	0	0	0	33	0	0	33	19064	5		
2	0	0	0	11	0	4	14	12333	4		
3	0	0	0	0	0	0	0	11288	0		
4	0	0	0	90	0	0	90	5780	1		
5	0	0	0	72	0	0	72	5469	2		
6	0	0	0	0	0	4113	4113	3791	1		
7	0	0	0	0	0	0	0	2646	0		
8	0	0	0	0	0	0	0	1823	0		
9	0	0	0	0	0	0	0	1830	0		
10	0	0	0	0	0	0	0	1234	0		
all classes	0	0	0	25	0	240	265	65257	13		
amount (Rs. lakhs)of sale	0	0	0	1663	0	15637	17300	Х	Х		
sample hhs reporting sale	0	0	0	11	0	2	13	X	Х		

**Table 4.19:** Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh Major household Type: All Rural

ottai praacon				o:					
household asset			average	value (Rs. lakhs)of	f sale of			estd. no. of	sample households
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset
1	2	3	4	5	6	7	8	9	10
1	0	0	0	28	1	0	28	23604	6
2	49	0	0	46	0	4	99	22529	12
3	78	2	0	164	0	0	244	23039	8
4	216	0	0	52	0	0	268	23067	9
5	1	0	0	311	0	4	316	23080	14
6	374	26	0	373	0	670	1443	23281	23
7	285	0	0	367	136	0	788	22878	24
8	78	2	0	116	0	0	195	23061	15
9	86	316	0	180	34	0	615	22984	24
10	269	0	0	413	14	19	714	23158	30
all classes	144	34	0	205	18	70	472	230681	165
amount (Rs. lakhs)of sale	33114	7957	5	47278	4227	16224	108805	Х	Х
sample hhs reporting sale	33	5	1	127	10	5	165	Х	Χ

 Table 4.19: Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh Major household Type: Cultivator/Self-employed

Urban

uttar pradesn			wajor nouseno	id Type: Cultivator	/Sen-employed			O. Buil	
household asset			average	value (Rs. lakhs)of	sale of			estd. no. of	sample households
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset
1	2	3	4	5	6	7	8	9	10
1	0	0	0	0	0	0	0	1750	0
2	0	0	0	0	0	0	0	2287	0
3	0	336	0	0	0	44	380	2641	2
4	0	92	0	146	0	0	237	2622	3
5	0	0	0	11	0	184	195	2979	5
6	0	6	0	0	0	44	50	2818	4
7	0	0	0	363	0	23	386	3062	4
8	11035	1564	0	24	0	51	12674	2966	11
9	0	0	0	67	0	2	69	3921	2
10	16460	0	0	0	0	69	16529	3835	6
all classes	3319	200	0	64	0	45	3628	28882	37
amount (Rs. lakhs)of sale	95864	5784	0	1858	0	1287	104792	Х	Х
sample hhs reporting sale	7	6	0	9	0	18	37	Х	X

**Table 4.19:** Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh Major household Type: Non-cultivator/Others

Urban

uttar pradesn			wajor nousen	iola Type: Non-cui	livator/Others			O. Buil	
household asset			average	value (Rs. lakhs)of	sale of			estd. no. of	sample households
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset
1	2	3	4	5	6	7	8	9	10
1	0	31	0	0	0	0	31	5778	1
2	0	5	0	0	0	0	5	5297	2
3	0	0	0	0	0	0	0	4942	0
4	0	0	0	26	0	288	314	4938	3
5	1981	132	0	71	0	0	2184	4599	3
6	1144	0	0	1	0	873	2018	4733	8
7	0	0	0	858	0	116	974	4503	5
8	6	0	0	0	0	57	62	4585	5
9	0	15	0	0	0	857	872	3657	6
10	0	79	0	0	0	2671	2749	3714	2
all classes	311	25	0	93	0	415	843	46746	35
amount (Rs. lakhs)of sale	14552	1160	0	4329	0	19389	39430	Х	Х
sample hhs reporting sale	3	5	0	8	0	22	35	X	Х

**Table 4.19:** Average value (Rs.) of sale of specified items of assets during 01.07.12 to 30.06.13 by household asset holding class.

Uttar pradesh Major household Type: All Urban

household asset			average	e value (Rs. lakhs)of	f sale of			estd. no. of	sample households
holding class	land including orchard and plantations, etc.	building, etc.	wells & other irrigation resources	livestock & poultry	agricultural machinery & transport equipment in farm business	non-farm business equipment (including transport equipment)	total assets	households (00)	reporting sale of any asset
1	2	3	4	5	6	7	8	9	10
1	0	24	0	0	0	0	24	7529	1
2	0	3	0	0	0	0	4	7584	2
3	0	117	0	0	0	15	132	7582	2
4	0	32	0	68	0	188	287	7560	6
5	1202	80	0	48	0	72	1402	7578	8
6	717	2	0	1	0	564	1284	7551	12
7	0	0	0	658	0	79	736	7565	9
8	4338	615	0	9	0	54	5017	7551	16
9	0	7	0	35	0	415	457	7578	8
10	8362	39	0	0	0	1349	9750	7550	8
all classes	1460	92	0	82	0	273	1907	75628	72
amount (Rs. lakhs)of sale	110415	6944	0	6187	0	20676	144222	X	X
sample hhs reporting sale	10	11	0	17	0	40	72	Х	Х

## परिशिष्ट-दोः सर्वेक्षण हेतु प्रयुक्त अनुसूची

RURAL	*
URBAN	

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

CENTRAL	7
STATE	

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

### **VISIT NUMBER – 1**

[0] descriptive identification of sample household							
1. state/u.t.:	5. hamlet name:						
2. district:	6. investigator unit /block:						
3. tehsil/town:*	7. name of head of household:						
4. village name:	8. name of informant:						

[1] ide	ntification 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 (central-1, state-2)				15.	sample household number	
5.	sector (rural-1, urban-2)				16.	visit number	1
6.	NSS region				17.	serial number of informant #	
7.	district				17.	(as in column 1 of block 4)	
8.	stratum				18.	response code	
9.	sub-stratum				19.	survey code	
10.	sub-round				20	reason for substitution of	
11.	sub-sample				20.	original household	

### Codes for Block 1

<sup>\*</sup> tick mark  $(\sqrt{\ })$  may be put in the appropriate place.

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.

<sup>#</sup> if the informant is not a household member, code 99 will be recorded.

[2] r	particulars of field operation	ons										
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:		DI	)	M	M	YY	DD	N	ИM	Y	Y
	(i) survey/ inspection											
	(ii) receipt											
	(iii) scrutiny											
	(iv) despatch											
3.	number of additional sheet											
<ul><li>4.</li><li>5.</li></ul>	total time taken to canvass the schedule by the team of investigators (FI/ASO) (in minutes) [no decimal point] number of investigators (FI/ASO) in the team who											
	canvassed the schedule whether any remark has (i) in block 17/18											
6.	been entered by FI/ASO/supervisory	(ii) elsewhere in the										
	officer (yes-1, no-2)	schedule										
[17] 1	remarks by investigator (F	I/ASO)										
[18]	comments by supervisory	officer(s)										
	V 1 V											

1.	household size		9.	if no in item 8, did any household member make or receive
2	household type (code)			any payment through any bank during last 365
3.	whether the major income earned is from livestock during last 365 days (yes-1, no-2)			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**

item2: household type:	item 6: religion:	item 7: social group:
for rural areas: 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.	Hinduism-1, Islam-2, Christianity -3, Sikhism-4, Jainism-5, Buddhism-6, Zoroastrianism-7, others-9	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.	outers 7	

### **Codes for Block 4**

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

[4] de	emographic and other particulars o	f househo	ld membe	rs												
					(code)	general worker general per us: educational princip level activi (code) statu (yes-	whether a	if	entry in	col.7 is 1						
srl. no.	name of the member	relation to sex (male-1, head (male-1, educational level)	educational level (code)	educational level			worker as per usual principal activity status (yes-1, no-2)	per usual principal activity status (yes-1,	Status code							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)							

[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?	

5.1] RURA	L LAND owned by the household as on 30.06	.2012 (to be canvass	ed in both rural & urban	households)					
	1 4 11 20 2		percentage share of household in	land owned by the household as on 30.06.2012					
srl. no. of plot	survey number or other identification particulars of the plot	type of		area (HECTARES 0.000)	value (₹)				
(1)	(2)	(3)	(4)	(5)	(6)				
1.									
2.									
	total rural land outside the FSU								
	housesite	10							
99.	total land owned								

col.3: type of land: crop area, irrigated - 01, crop area, unirrigated - 02, orchards and plantations -03, forest -04, water bodies for fishing & aquaculture - 05; area put to non-agricultural uses: water bodies - 06, exclusively for non-farm business - 07, other non-agricultural uses - 08; residential area including housesite-10, other areas - 09.

1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		percentage share	land owned by the household a	as on 30.06.2012
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	of household in ownership of plot (whole no.)	area (HECTARES 0.000)	value (₹)
(1)	(2)	(2) (3) (4)		(5)	(6)
1.					
2.					
97.	total urban land outside the FSU				
98.	housesite	10			
99.	total land owned				

col.3: type of land: crop area, irrigated - 01, crop area, unirrigated - 02, orchards and plantations -03, forest -04, water bodies for fishing & aquaculture - 05; area put to non-agricultural uses: water bodies - 06, exclusively for non-farm business - 07, other non-agricultural uses - 08; residential area including housesite-10, other areas - 09.

[6] buildings and ot	her constructions owned by the household	l as on	30.06.2012			
	item description	srl. no.	percentage share of household in ownership of asset (whole no.)	owned by the household as on 30.06.2012		
type				area in sq. m (0.00)	value (₹)	
(1)	(2)	(3)	(4)	(5)	(6)	
	used as dwelling by household members	1.				
residential building	other residential building within the village/town	2.				
	other residential building outside the village/town	3.				
building used for	animal shed	4.				
farm business	others such as barn, warehouse (incl. cold storage), farm house, etc.	5.				
1:14:	workplace, workshop, mfg. unit, etc.	6.				
building used for non-farm business	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] livestoc	ek and poultry owned by the household as on 30.	06.2012	2			
	item		percentage share of household in	owned by the household as on 30.06.2012		
item		srl. no.	ownership of asset (whole no.)	no.	value (₹)	
	(1)	(2)	(3)	(4)	(5)	
cattle	(a) young stock upto 2 years	1				
(both	(i) young stock (male)	1.				
cross-	(ii) young stock (female)	2.				
bred cattle and non-	(b) female over 2 years (i) breeding cow: in milk	3.				
descript)	(ii) breeding cow: dry	4.				
deseript)	(iii) breeding cow not calved even once	5.				
	(iv) others	6.				
	(c) male cattle over 2 years  (i) for work/ breeding	7.				
	(ii)others	8.				
buffalo	(a) young stock upto 2 years  (i) young stock (male)	9				
	(ii) young stock (female)	10.				
	(i) breeding buffalo: in milk	11.				
	(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.				
sub-total (	items 1 to 16)	17.				
other large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)		18.				
ovine and	other mammals (sheep, goat, pig, rabbits, etc.)	19.				
poultry bi	rds (hen, cock, chicken, duck, duckling, other rds, etc.)	20.				
others		21.				
total (item	s 17 to 21)	22.				

item	srl.	percentage share of household in	hous	ned by the ehold as on 0.06.2012	main use of	
		ownership of asset (whole no.)	no.	value (₹)	the equipmen owned (code)	
(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						
	srl.	percentage share of	owned by the household as on 30.06.2012			
item		household in ownership of	value (₹)			
		asset (whole no.)				
(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.						

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

srl. no.		value (₹)	value of transactions date of	value (₹) as on		
	type of institution	as on date of survey	acquisition (₹)	disposal (₹)	30.06.2012 (col 3+ col 5 –col4)	
(1)	(2)	(3)	(4)	(5)	(6)	
1.	company					
2.	mutual fund					
3.	co-operative society					
4.	others					
5.	total (items 1 to 4)					

[12] <b>fi</b> r	nancial assets other than shares &debentures owned by the household as on 30.0	6.2012
srl.	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.	no. of insurance policies	
9.	total sum assured	
10.	other financial assets (deposits with other enterprises, individuals, chit fund contributions etc.)	
11.	total (items 1 to7 & 10)	
12	bullion & ornaments	

[13] amount receivable by household under different her	ads 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

da	ate of	survey	1										Г	Т	Т	1
srl. no. of loan	date of borrowing					bo	rrowi	ngs								
	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)	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)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
A. inst	itutio	nal ager	icies		<u> </u>				I.			ı				
B. non	-insti	tutional	ageno	cies						•						
99.		total	1													

<sup>\*</sup>col. (17) will be filled in only for 'period of loan' code in col.(4)= 1 CODE LIST ON NEXT PAGE.

[15] <b>ki</b> n	[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

### 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

### col 12: type of security:

others - 09.

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,

### 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 transacti	ons b	y the househ	old on spec	ified items	during 01	.07.2012 to	31.12.201	2						
		floor area	expenditure (₹) on							f) financed rrowings	value (₹)			
item description	srl. no.	in <b>sq. mt</b> (0.00) URBAN ONLY	purchase (new)	addition*	major repairs & altera- tions <sup>@</sup>	improve- ment #	normal repairs & maintenance	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 & buildi	ngs													
land	1.													
houses, buildings and other constructions (including farmhouses)	2. 3.													
farm business		S P: purc	hase, A: ado	dition										
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.													

item description	srl.	floor area	expenditure (₹) on							financed rowings	value (₹)			
		in <b>sq. mt</b> (0.00) URBAN ONLY	purchase (new)	addition*	major repairs & altera- tions <sup>@</sup>	improve- ment	normal repairs & maintenance	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)
agricultural machinery and implements	11.													
transport equipment used for farm business	12.													
others	13.													
non-farm business				I										<u>.I</u>
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.													

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

<sup>@</sup>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)