

INDEBTEDNESS OF URBAN HOUSEHOLDS AS ON 30.6.1991

DEBT AND INVESTMENT SURVEY

NSS FORTY-EIGHTH ROUND

January - December 1992



NATIONAL SAMPLE SURVEY ORGANISATION

DEPARTMENT OF STATISTICS

MINISTRY OF PLANNING & PROGRAMME IMPLEMENTATION

GOVERNMENT OF INDIA

JULY 1998

(i)

PREFACE

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

The present report is the second part of the second report in the series of five reports planned to be brought out on the basis of data collected in the 48th round (January to December 1992). The first part of the second report (Report No. 420) gave the estimates of indebted households and the amount of debt classified by various correlates at the state and all-India level in rural sector. This part presents estimates of the same characteristics as those presented in the first part, but for urban areas. The report consists of three Chapters and one Appendix. Chapters one and two of the report deal with the introduction and brief note on sample design and estimation procedure respectively. Chapter three deals with summary results of the survey and their comparison with the results of the previous surveys.

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

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

*New Delhi
July, 1998*

*(S. Ray)
Chief Executive Officer
National Sample Survey Organisation.*

HIGHLIGHTS

Magnitude of household debt

Out of the overall aggregate outstanding debt of Rs. 37,343 crores reported by the household sector as on 30.6.91, urban households accounted for roughly 40%, i.e., Rs. 15,132 crores.

Self-employed households owed Rs.6,306 crores, which was about two-fifths of the outstanding debt of urban households.

Prevalence of indebtedness by credit agency

In 1991, over 19 per cent of urban households were found to be indebted.

One out of every eight urban households was indebted to institutional agencies. Only one out of eleven households was indebted to non-institutional agencies.

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

Debt burden by asset holding and credit agency

A sharp rich-poor divide prevailed in urban areas with respect to the burden of debt. This burden was as high as 27% for the poorest households owning assets less than Rs.5,000, but less than 2% for the richest, viz., those owning assets at least Rs.2.5 lakhs.

The rich-poor divide was even sharper when the credit agency was non-institutional. For loans taken from such an agency, the debt burden as a ratio of household assets was just 0.27% for the richest but a heavy 17% for the poorest households.

Share of debt by credit agency

The share of institutional debt rose substantially from 60% in 1981 to 72% in 1991.

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

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

Continued to next page

(iii)

H I G H L I G H T S (contd.)

Cost of servicing debt

Of the total debt of urban households in 1991, about 60% and 17% were at simple and compound interest respectively. Only about 5% of the urban debt was extended at concessional rates, while about 17% was free of any interest burden.

In states like Assam, Delhi etc., a remarkably high share of the urban debt was contracted at a relatively low rate of simple interest (less than 15%).

In some states like Himachal Pradesh and Punjab most of the urban debt contracted at compound interest was at a relatively moderate rate of interest (between 10% to 15%).

Duration of debt

About 60% of the urban debt in 1991 was of relatively short duration - 38% for less than a year and 22% for between 1 to 2 years.

In Kerala and Himachal Pradesh on the other hand, as much as 67% of the urban debt was of more than 2 years duration.

Debt according to Purpose

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

This share was even higher -- as high as 80% -- for the urban poor, who owned assets valued at less than Rs.10,000. Only about 11% of the debt of such poor households was for productive purposes.

Current liabilities

For urban India, in 1991, incidence of current liabilities was 11% and the average value of current liabilities was Rs.358.

The average value of current liabilities for self-employed households was about Rs.727, which was much larger than that for other urban households -- Rs.168.

(iv)
List of Text Tables

Table no.	Title	Page no.
1.	Total amount of outstanding cash dues (on 30.6.91) of households of rural and urban India	17
2.	Amount of total outstanding debt by occupational category of urban households	17
3.	Percentage of urban households indebted (IOI) on 30.6.91 to <i>institutional</i> and <i>non-institutional</i> credit agencies by household assets holding class (AHC)	18
4.	Incidence of indebtedness (IOI) to <i>institutional</i> and <i>non-institutional</i> agencies for 18 major states on 30.6.91	20
5.	Average amount of debt (AOD) and debt-asset ratio(DAR) by household assets holding class (AHC) on 30.6.91	21
6.	Percentage share of institutional agencies in outstanding cash debt of urban households for occupational categories in 1981 and 1991	22
7.	Percentage share of institutional agencies in outstanding cash debt of urban households in 18 major states in 1981 and 1991	23
8.	Share of Institutional agencies in total cash dues outstanding on 30.6.91 of urban households by asset holding class	24
9.	Percentage share of different credit agencies in cash dues outstanding on 30.6.91 of rural and urban households	24
10.	Percentage distribution of dues outstanding on 30.6.91 of urban households by scheme of lending in 18 major states	26
11.	Percentage distribution of amount of cash debt by terms of interest in 1981 and 1991	27
12.	Percentage distribution of amount of cash debt on 30.6.91 by terms of interest for 18 major states	28
13.	Percentage distribution of cash debt outstanding on 30.6.91 by Rate/Terms of interest category for 18 major states	30

Continued to next page

(v)
List of Text Tables (contd.)

Table no.	Title	Page no.
14.	Percentage distribution of cash dues outstanding by duration of debt	31
15.	Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for 18 major states	32
16.	Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for each asset holding class	33
17.	Percentage of indebted households (P) and average amount outstanding (A) on 30.6.91 by type of loan	34
18.	Percentage of indebted households (P) and percentage share (S) in total outstanding debt on 30.6.91 by type of security	35
19.	Percentage of indebted households (P) and share (S) in total debt on 30.6.91 by purpose	37
20.	Percentage distribution of amount of cash debt by purpose for each occupational category in 1981 and 1991	38
21.	Percentage share of debt on 30.6.91 by purposes for each asset holding class	39
22.	Percentage share of debt on 30.6.91 against different kinds of household expenditure for each asset holding class (AHC)	39
23.	Percentage of households reporting (P) outstanding debt on 30.6.91 and percentage share (S) of such debt over size group of debt	40
24.	Percentage distribution of amount of cash dues by size of debt on 30.6.91 for each asset holding class	41
25.	Percentage of households reporting current liabilities (P) on the date of survey and average value(Rs.) of such liabilities (A) by nature of liabilities for each occupational category	42
26.	Percentage of households reporting current liabilities (P) on the date of survey and their percentage share(S) in total current liabilities by duration	43

List of Appendix Tables

Table number	title	page no.
1U	Distribution of surveyed blocks and households by sub-sample	A 1
2U	Distribution of estimated number of households by major household type and sub-sample	A 2
3U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91	A 3
4U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings as on 30.6.91	A 36
5U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each major household type as on 30.6.91	A 53
6U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over credit agency for each household asset holding as on 30.6.91	A 70
7U	Number of households reporting cash loans outstanding to institutional agencies per thousand households and per thousand distribution of amount of such loans by scheme of lending as on 30.6.91	A 103
8U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan for each major household type as on 30.6.91	A 106
9U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over purpose of loan by household asset holdings as on 30.6.91	A 139

Continued to next page

List of Appendix Tables (contd.)

Table number	title	page no.
10U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type as on 30.6.91	A 172
11U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91	A 205
12U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans by duration of loan by household asset holdings as on 30.6.91	A 238
13U	Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91	A 271
14U	Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91	A 304
15U	Number of households reporting current liabilities per thousand households and average value (Rs.) of such liabilities by major household type as on the date of survey	A 313
16U	Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan	A 319

CONTENTS

	<u>Page No.</u>
Preface	i
Highlights	ii-iii
List of Text Tables	iv-v
List of Appendix Tables	vi-vii
Chapter 1 : Introduction	
The Report in Perspective	1
Background	1
Scope	2
Method of Data Collection	3
Valuation of Physical Assets	3
Reference Period	4
Sample Design	4
Concepts and Definitions	5
Contents of the Report	10
Chapter 2 : Sample Design and Estimation Procedure	
Sample Design	11
Estimation Procedure	14
Chapter 3 : Summary of Findings	
Introduction	16
Aggregate Outstanding Debt	17
Prevalence of Indebtedness in 1991	18
Amount of Debt and Debt-Asset Ratio	20
Institutional Credit in Total Cash Debt	22
Schemes of Lending	25
Payment of Interest	27
Duration of Cash dues	31
Type of Loan	34
Type of Security	34
Debt according to purpose	36
Size of Debt by Household Asset Holding Class	39
Current liabilities	41
A note on recording purposes of loans	N1
Appendix : Detailed Statistical Tables	A1

Chapter 1

Introduction

1. The Report in Perspective

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

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

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

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

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

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

2. Background

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

operations of different credit agencies were also collected with a view to examine the supply side of the credit.

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

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

2.1.4 The present AIDIS was also carried out along with the LHS in the NSS 48th round(1992). Although the objectives of the survey remained the same as those of the earlier surveys, some changes were made in the sampling design to suit the requirements of the AIDIS. First, an independent sample of households was selected exclusively for the AIDIS in rural areas to ensure better representation of the indebted households. Secondly, for the urban areas, although both the surveys viz. AIDIS and LHS, were conducted in a common set of households, the sample of households was selected with

the specific aim of generating reliable estimates for the AIDIS.

3. Scope

3.1.1 *Items of enquiry:* In the present AIDIS(1992), the NSSO collected information on the assets and liabilities position of the households as on 30.6.1991. The details of all financial transactions, particularly those of cash borrowings and repayments, during the agricultural year 1991-92 (AY 91-92) were collected along with the liability position of the households. Besides , the survey also gathered information on the amount of capital expenditure incurred by the households during the same reference period, under different heads, like residential plots, houses and buildings, farm business and non-farm business. Data on acquisition, disposal and loss of assets during this period were also collected in this survey.

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

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

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

4. Method of data collection

4.1.1 The survey used the interview method of data collection from a sample of randomly selected households. The field workers paid two visits to each sample household during the period of survey with a gap ranging between 4 to 8 months. Two separate and slightly different schedules of enquiry were used for the two visits.

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

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

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

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

5. Valuation of Physical Assets

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

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

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

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

6. Reference Period

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

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

7. Sample Design

7.1.1 The sample design adopted for the survey was essentially a stratified two-stage one for both rural and urban areas. The census villages and urban blocks were the

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

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

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

8. Concepts and Definitions

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

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

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

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

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

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

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

8.4.2 *Cash loan*: All loans taken in cash were considered as cash loans, irrespective of whether those loans were repaid or proposed to be repaid in cash or in kind. Cash loans, generally, covered borrowings at specific rate of interest for a specific period of time. However, if a loan was contracted without any interest from relatives and friends, it was considered as cash loan. Dues payable by the household owing to hire-purchase of goods was treated as cash loans.

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

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

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

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

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

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

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

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

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

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

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

8.6.1 *Credit agency* : A person, an association of persons or an organisation dispensing loans to a household was deemed as

a credit agency. Credit agencies were of institutional or non-institutional nature.

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

(i) *Government*: The Central and state governments may act as an agency for advancing loans. Government may advance loans through Departments like Revenue, Agriculture, Industries or Rural Development etc. Finance from Government may also be channelled through Khadi and Village Industries Commission. All loans received from the above sources have been treated as from 'Government'.

(ii) *Cooperative Society/Bank* : Loan may be obtained from agencies, such as cooperative society/banks like primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, primary or central loan development banks, handloom weavers cooperative societies and other industrial or other types of cooperative societies etc. Such societies/banks have been treated as 'cooperative society/bank'.

(iii) *Commercial Banks including Regional Rural Bank* : All loans taken from commercial banks, including nationalised banks, regional rural banks and State Bank of India and its associates like State Bank of Rajasthan, State Bank of Mysore; Foreign commercial banks operating in India have been considered as loans taken from 'commercial banks'.

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

(v) *Provident Fund*: Loans taken from the Provident Fund account, such as Contributory Provident Fund, General Provident Fund, Public Provident Fund and any other provident fund in the public/private sector offices and companies, by the employees of the concern, or account holder in case of Public Provident Fund, will be classified as loans taken from 'Provident Fund'.

(vi) *Other Institutional Agencies* : Some households may report loans taken from institutions other than those listed above. Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), Small Industries Development Corporation (SIDC) etc., which play promotional and developmental role through extending finance, may be grouped under this head. Financial and Investment companies which are Public Limited Companies, whether in the private or public sector, were also classified under this category of institutional agencies.

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

(i) *Landlord* : The credit agency for loans given by landlords to their own tenants has been taken as 'landlord'. If the tenant took a loan from a person who was not his landlord, but belonged to the landlord class, the credit agency in such cases was taken as 'agriculturist money lender' or 'professional money lender' etc., depending upon the type of money lending business done by the landlord.

(ii) *Agriculturist money lender* : An agriculturist money lender is defined as one whose major profession was agriculture and whose money lending business was, comparatively, of minor importance. When a landowner or a cultivator derived the major

part of his income from money lending, he was not classified as an 'agriculturist money lender' but as a 'professional money lender'.

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

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

(v) *Relatives & friends* : If a loan was received from one of the relatives or friends free of interest, it was considered as a loan taken from 'relatives and friends'. If the loan carried an interest, it was considered as taken from an 'agriculturist money lender', 'trader' etc., depending upon the type of business carried out by the relative or the friend.

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

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

8.7.1 *Scheme of lending* : Sometimes, institutional agencies advance loans under various programmes or schemes for development of a particular community, area, industry etc. The different schemes of lending considered in the survey are integrated rural development programme (IRDP), differential rates of interest (DRI), self-employment scheme for educated unemployed youth, self-employment programme for urban youth, financial assistance to ex-servicemen for self-employment, advances to minority communities and employment guarantee scheme (EGS). In addition, institutional loans covered under some other specific scheme, other than those stated above, were

considered under 'other schemes'. However, if institutional loans did not come under any specific scheme, at all, they were regarded as not covered under any scheme.

8.8.1 *Purpose of loan* : The reason why a household contracted a loan is given by the purpose of loan. Even if the loan amount was utilised for a purpose other than that for which it was borrowed. Only the original purpose of borrowing was considered. If more than one purposes were involved, the purpose for which the maximum amount of loan was originally intended to be spent was considered. The purpose of borrowing varies: to incur expenditure in items relating to *farm business or non-farm business or other household uses*. The terms *farm business, non-farm business* and various types of expenditure are explained below:

(i) *Farm Business*: Farm business comprised household economic activities like cultivation, including cultivation of plantation and orchard crops, and processing of produce on the farm, eg. paddy hulling and gur making. Although gur making is a manufacturing activity, this was covered under farm business for the purpose of this survey only when such activity was carried out in the farm by indigeneous method. Thus, such activities, when they were carried out under the registered sector and also under the un-registered sector outside the farm, were excluded from the purview of the farm business. Farm business also included activities ancillary to agriculture, like livestock raising, poultry, fishing, dairy farm activities, bee keeping and other allied activities.

(ii) *Non-farm business* : Non-farm business was defined as all household economic activities other than those covered in the farm business. Thus it covered manufacturing and repairing services, mining and quarrying, trade, transport and profession and services. However, all non-farm business enterprises

which were registered under section 2m(i) or 2m(ii) and section 85 of Factories Act, 1948, were excluded from the scope of this survey. Bidi and cigar manufacturing establishments, registered under Bidi and Cigar workers Act 1966, were also kept outside the coverage of this survey.

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

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

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

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

(vii) *Current expenditure in non-farm business*: This was made up of the current expenditure in non-farm business for raw

materials etc. and normal repairs and maintenance of buildings, construction, machinery and equipment including transport equipment, furniture and fixtures and household durables.

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

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

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

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

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

8.10.1 *Type of Security*: Loans could differ by the type of security attached to them. The various types of security considered in the survey are: personal security, surety security or guarantee by third party, crop, first charge on immovable property, mortgage of immovable property, bullion/ornaments, shares of companies, government securities and insurance policies, agricultural commodities, movable property other than bullion, share etc. and agricultural commodities. If the type of security was not covered under any of the above specific types, it was deemed as 'other type of security'. Except for the type "first charge on immovable property" which is explained below, the rest are self-explanatory.

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

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

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

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

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

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

9. Contents of the Report

9.1.1 This report contains three chapters, including the present introductory chapter, and an appendix. Chapter 2 gives a fairly detailed description of the sample design and estimation procedure used for the survey. Chapter 3 discusses the main findings on outstanding cash dues and current liabilities

of households as obtained from the survey data analysis. The detailed data, based on which this report is brought out, are presented in the Appendix.

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

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

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

Chapter 2

Sample Design and Estimation Procedure

1. Sample Design

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

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

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

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

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

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

formed a separate stratum by itself. The remaining towns of each region were

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

Composition of Urban Strata :

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

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

population. All allocations were adjusted so that the sample size for a stratum was at least a multiple of 4 for the rural and urban sectors separately. This was done to accomplish

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

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

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

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

1.7.1 *Selection of households:* Two different procedures of selection of households were used for the rural and urban sectors. Different procedures for the two sectors were necessary, since in the rural sector schedules of enquiry for LHS survey and Debt & Investment survey were required to be canvassed in two separate sets of sample households, while in the urban sector, both the schedules were to be canvassed in the same set of sample households.

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

(b) indebted to non-institutional agencies alone and

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

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

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

2. ESTIMATION PROCEDURE

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

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

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

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

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

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

C : number of census villages in a surveyed revenue village

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

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

x, y : values of characteristics

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

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

$$D' = D \quad \text{if } D=1 \\ =D/2 \quad \text{if } D \geq 4$$

Comment:

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

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

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

For Arunachal Pradesh ,

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

and for Lakshadweep,

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

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

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

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

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

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

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

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

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

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

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

Chapter 3

SUMMARY OF FINDINGS

1. INTRODUCTION

1.1.1 As stated in Chapter 1, the present report forms the second part of the second report in the series of reports on Debt & Investment Survey, NSS 48th round. The first report (Report no.419) contained estimates of different items of household assets and also of the total assets and liabilities (cash loans) of the households. The first part of the second report gave the estimates of households reporting outstanding debt and the amount of such reported debt classified by various correlates at the state and all-India level in the rural areas. The present report gives the same estimates for the urban areas. These estimates are based on the central sample data only. As in earlier reports (no. 419 and no.420), total household debt has been discussed in these two reports in terms of cash dues outstanding on 30.6.91. In this chapter an attempt is made to bring out the salient features of indebtedness in the household sector of urban India. Further, for the sake of comparison, a few key estimates are presented also for rural areas.

1.1.2 At the outset, a preliminary discussion is made in Section 2 of the magnitude of the aggregate outstanding debt as on 30.6.91. Next, the incidence of indebtedness is discussed in some detail¹. It is followed by a study on the variation of the average amount of

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

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

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

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

2. AGGREGATE OUTSTANDING DEBT

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

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

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

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

2.1.2 Table 2 presents the amount of outstanding debt by occupational category of urban households as on the last day in the month of June in the years 1981³ and 1991, as obtained from the AIDIS of the NSS 37th round and the 48th round respectively. Data for 1971 has not been presented in the table since NSS 26th round results for the urban sector was not released. The table reveals that the total debt of urban households was, by and large, distributed proportionately between the two broad categories of households in urban areas, namely *self-employed* and *other* urban households. The *self-employed* households, which formed about 34% per cent of urban households, accounted for about 42 per cent of the total debt reported by urban households (Rs. 6,306 crores) in 1991.

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

occupational category	as on June 30	
	1981	1991
self-employed	1,406 (46.5)	6306 (41.7)
others	1,617 (53.5)	8805 (58.3)
all	3,023 (100.0)	15132 (100.0)

Source of 1981 : NSS Report No. 322

Note : Figures in parentheses indicate percentage share. However, the percentage figures for 1991 are computed ignoring occupational category 'not recorded' cases.

³ In earlier rounds of AIDIS, 'total household debt' included 'debt in kind' which formed a very small part -- less than 3% -- of the total debt. To that extent, any exercise in comparison over different rounds of AIDIS suffers since the figures reported on incidence and level of indebtedness in earlier AIDIS rounds are strictly not comparable with those of 1991.

The remaining 58 per cent of debt (amounting to Rs. 8,805 crores) was shared by the different categories of *other* urban households, which comprised about 66% of all the urban households (See Fig. 1).

2.1.3 Estimates in Table 2 also indicate that the aggregate amount of outstanding debt of urban households has risen during the 1980s. The remarkable five-fold rise in aggregate debt of all urban households is also observed among *non-self-employed* households. This rise was about four and a half times for *self-employed* households, somewhat less than that for the *non-self-employed* households.

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

3. PREVALENCE OF INDEBTEDNESS IN 1991

3.1.1 *Indebtedness and household assets holding*: Indebtedness of households, in terms of the percentage of indebted households (IOI) and average amount of debt per household (AOD), was discussed briefly for different occupational categories in Report no. 419. The following paragraph looks into the prevalence of indebtedness among households belonging to different asset holding classes (AHC) in 1991 for urban areas.

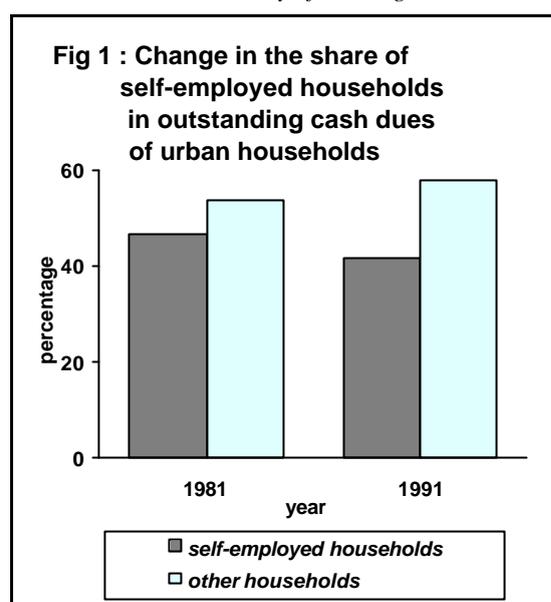
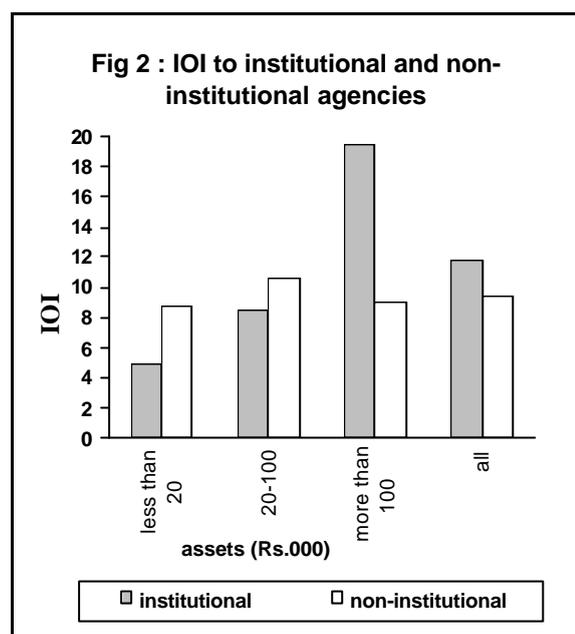


Table 3
Percentage of urban households indebted (IOI) on 30.6.91 to institutional and non-institutional credit agencies by household assets holding class (AHC)

AHC (Rs. 000)	IOI to		any
	inst. agency	non-inst. agency	
less than 5	2.9	7.2	9.6
5 - 10	4.9	10.1	13.8
10 - 20	8.8	10.7	18.1
20 - 30	8.1	9.2	17.2
30 - 50	11.2	10.7	19.6
50 - 70	12.0	10.5	20.1
70 - 100	12.4	11.7	22.6
100 - 150	19.0	10.1	24.7
150 - 250	17.5	11.1	25.8
250 & above	21.2	6.9	25.2



all classes	11.8	9.4	19.3
-------------	------	-----	------

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

3.1.2 Table 3 shows the percentage of indebted households by AHC for institutional and non-institutional credit agencies as obtained from the survey. It is seen that, in 1991, IOI appears to increase, in general, with the AHCs when these classes are arranged in an ascending order of magnitude. However, a marginal drop is noted in a couple of AHCs. A moderate rise in IOI is noticeable from the lowest AHC to the next class -- from 10% to 14%. Moreover, there is a substantial difference of about 4 percentage points in IOI between the second lowest AHC (Rs. 5 - 10 thousand) and the next AHC. However, from this class onwards the rise in IOI is gradual and fairly close to the national level average of 19%.

The IOI in the top three AHCs was about 25%.

3.2 IOI to Credit Agencies and Assets Holding

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

3.2.2 *Institutional agencies:* Table 3 shows that as per survey results, in urban areas there is a yawning difference in the level of IOI between the lowest and the highest AHCs. In fact, the differential is rather sharp -- about 21% of the most prosperous households availed themselves of institutional loans. This percentage was much higher than the percentage among poorer households (3%) indebted to institutional agencies. Further, in general, IOI was low (within 5%) for the poorer households with assets less than Rs.10,000 and high (18% and above) for the more prosperous households with assets exceeding Rs. 1 lakh. However, there is no clear positive relationship between indebtedness and prosperity in urban areas -- IOI does not increase over every AHC.

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

indebtedness to non-institutional agencies (See Figure 2).

3.3 State-level Variation in IOI by Nature of Credit agency

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

3.3.2 In urban India as a whole, as per the survey results, borrowing from institutional agencies was more prevalent than that from other agencies. The IOI to institutional agencies (12%) was somewhat more than that to the non-institutional agencies (9%). Considering all agencies together, an estimated 19% of the urban households had reported indebtedness in 1991.

Table 4
Incidence of indebtedness (IOI) to institutional and non-institutional agencies for 18 major states as on 30.6.91

states	Urban		
	inst. agency	IOI to non-inst. agency	any
Andhra Pradesh	14.3	20.1	31.1
Assam	5.2	1.0	6.2
Bihar	3.8	4.6	8.4
Gujarat	11.3	12.5	21.9
Haryana	7.0	3.5	9.6
Himachal Pradesh	13.4	2.2	15.5
Jammu & Kashmir	5.0	3.8	8.9
Karnataka	15.2	6.6	20.2
Kerala	26.9	8.7	31.9
Madhya Pradesh	9.7	5.4	14.0
Maharashtra	14.7	8.6	21.3
Orissa	11.5	3.7	14.7

Punjab	7.2	8.3	14.4
Rajasthan	8.3	6.7	14.3
Tamil Nadu	15.0	15.3	25.0
Uttar Pradesh	5.9	8.6	14.0
West Bengal	12.2	6.8	17.1
Delhi	11.8	6.3	17.7
India	11.8	9.4	19.3

3.3.3 *Inter-state variation:* Indebtedness was reported to be more widespread in Kerala, Andhra Pradesh, and Tamil Nadu than in the other states. In all these states the

IOI was 25% or more. In all these states except Kerala, IOI to non-institutional agencies was exceptionally high : at 20% for Andhra Pradesh and 15% for Tamil Nadu compared to the all-India figure of only 9%. The IOI to institutional agencies for these two states too was higher than the all-India average of 12%. Kerala, however, is an exception in this group. It reported a figure of 27% for IOI to institutional agencies -- the highest among all the 18 major states presented in Table 4. Other states reporting high IOI (about 14% or more) to institutional agencies are Karnataka and Maharashtra (each 15%) and Andhra Pradesh (14%). For non-institutional agencies, almost all the states other than Andhra Pradesh, Tamil Nadu and Gujarat reported IOI lower than 9%, the national average for urban areas.

4. AMOUNT OF DEBT AND DEBT-ASSET RATIO

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

relationship between assets and debt of a household. They are:

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

4.2 Variation of DAR over AHCs

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

4.2.2 Table 5 shows that for urban areas, on 30.6.91, although the households in the higher

asset classes usually reported a higher average debt, they, in general, had to bear a lower debt burden. The debt-asset ratio steadily decreased with a rise in asset class with the sole exception of the AHC Rs. 1 to 1.5 lakhs. In other words, the households with low-valued assets, i.e. the poorer households, had to carry, relatively speaking, a heavier burden of debt compared to the households with high-valued assets i.e. the richer households.

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

4.3.1 An attempt is now made to answer the second question raised earlier in this section.

Table 5

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

asset holding class (Rs. 000)	AVA	AOD			debt-asset ratio		
		institutional	non-institutional	all	institutional	non-institutional	all
less than 5	1,668	157	287	455	9.30	17.00	26.93
5 - 10	7,300	191	617	839	2.62	8.45	11.50
10 - 20	14,404	450	677	1,156	3.12	4.70	8.03
20 - 30	24,914	569	642	1,404	2.28	2.58	5.64
30 - 50	38,839	709	795	1,594	1.83	2.05	4.10
50 - 70	59,799	1,205	916	2,140	2.02	1.53	3.58
70 - 100	84,360	1,449	1248	2,835	1.72	1.48	3.36
100 - 150	123,278	4,865	1109	6,058	3.95	0.90	4.91
150 - 250	193,003	3,614	1656	5,500	1.87	0.86	2.85
250 & above	669,318	9,297	1800	11,394	1.39	0.27	1.70
all classes	144,330	2,533	970	3,618	1.76	0.67	2.51

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

2. AVA stands for average value of assets.

Table 5, which shows the values of AOD and DAR separately by the type of credit agency involved : institutional and non-institutional, is used to arrive at the answer.

4.3.2 *Institutional debts*: Table 5 shows that both the variables, AVA and average amount of institutional debt (AODI) systematically increased with AHC. The rise between two successive AHCs for AVA is seen to be the highest for the extreme classes. The variable DARI, i.e. the ratio of institutional debt to assets, decreased with an increase in asset holdings for most of the AHCs.

4.3.3 *Non-institutional debts*: The DAR of households reporting loans from non-institutional agencies, though broadly resembling the pattern, differed on one crucial aspect. The disparity between the value of non-institutional debt-asset ratio (DARN) -- found to be 17% and 0.27% at the bottom and top extremes in the AHC continuum -- is far more pronounced than that for loans from institutional agencies. However, the overall value of DARN, for all AHCs combined, at 0.67% is not much less than 1.76%, the corresponding value of DARI. Thus, it appears that on the whole not much difference in the burden of debt existed between loans availed from either type of agencies.

5. INSTITUTIONAL CREDIT IN TOTAL CASH DEBT

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

5.2 Change in share of institutional credit in total cash debt

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

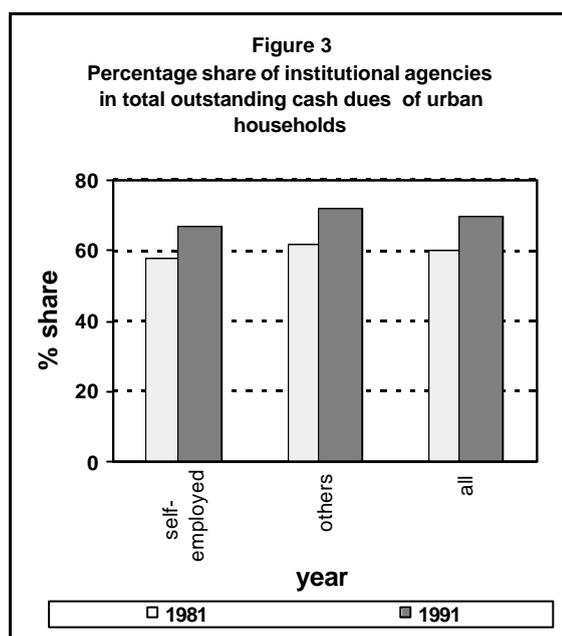
Table 6
Percentage share of institutional agencies in outstanding cash debt of urban households for occupational categories in 1981 and 1991

year	occupational category		
	self-employed	others	all
1981	58	62	60
1991	69	74	72

source : As for Table 2

Note: The percentage figures in the "all" column of this table excludes "n.r." cases.

5.2.2 *In urban India*: The estimates for the urban areas are available only from the 37th round(1981) and the present round. These are presented in Table 6. It shows that the share of institutional credit agencies in the outstanding cash dues of the urban households at the all-India level increased substantially from 60% in 1981 to 72% in 1991.



5.2.3 *By occupational categories:* Figure 3 depicts a rise in the share of institutional credit agencies between 1981 and 1991 for the two occupational categories of households. The rise was nearly the same for the *self-employed* and for *other* households.

5.3 State-level changes during 1980s

5.3.1 The share of institutional and non-institutional loans contracted by urban households in major states is presented in Table 7. The estimates indicate that of the total outstanding cash dues (TCD in brief), the share of institutional agencies had increased appreciably during the 1980s in many states. However, the role of the institutional agencies, as judged from their share in the outstanding cash dues, varied from state to state.

5.3.2 *State-specific variation in 1981:* A snapshot of this variation in 1981 showed that institutional credit agencies accounted for more than three-fourths of the TCD in Gujarat (86%), Orissa (83%), Kerala (77%), Assam (77%) and Jammu & Kashmir (75%). In

contrast, not even 50% of the debt was contracted through the institutional credit agencies in Andhra Pradesh (26%) and Rajasthan (47%).

5.3.3 *Changes during 1980s :* By 1991, the picture had changed in some of the 18 major states (see Table 7). Of the 18 states, 5 showed a fall in the share of institutional agencies, notable among whom are Gujarat and Jammu & Kashmir, where the fall in percentage share from 1981 values had been to the tune of 27 and 13 percentage points respectively. On the other hand, 12 major states had registered a rise in the share, which, barring a few with marginal to moderate rise, can be described as sharp to spectacular.

Table 7
Percentage share of institutional agencies in outstanding cash debt of urban households in 18 major states in 1981 and 1991

state	1981 (37th)	1991 (48th)
Andhra Pradesh	26	53
Assam	77	97
Bihar	61	67
Gujarat	86	59
Haryana	66	81
Himachal Pradesh	62	85
Jammu & Kashmir	75	62
Karnataka	54	85
Kerala	77	75
Madhya Pradesh	72	70
Maharashtra	65	78
Orissa	83	83
Punjab	61	59
Rajasthan	47	78
Tamil Nadu	56	71
Uttar Pradesh	59	65
West Bengal	55	74
Delhi	64	89
India	60	72

Source : As for Table 2

Note : As given under Table 3

5.3.4 A significant rise of 19% in the 1980s for Assam, which already held a pre-eminent position in 1981 has pushed it to the top rank in 1991. Rise to the tune of 13 to 18% in Haryana, Tamil Nadu, West Bengal and Maharashtra, all middle rankers in 1981, has raised their positions in 1991. States like Delhi, Rajasthan, Karnataka, Himachal Pradesh could improve their ranks substantially due to a sharp rise in their share -- about 25 to 35 percentage points -- during the 1980s. Andhra Pradesh was still a laggard in spite of an impressive 27 percentage points rise, owing to its low share of just 26% in 1981. A few states like Bihar(67%) and Uttar Pradesh(65%) continued to lag behind, with only a little rise in the share over their 1981 values.

5.4 Share of institutional agencies by AHC

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

Table 8
Share of Institutional agencies in total cash dues outstanding on 30.6.91 of urban households by asset holding class

household assets holding (AHC) (Rs.000)	institutional agency	non-inst. agency	all
less than 5	35	65	100
5 - 10	24	76	100
10 - 20	40	60	100
20 - 30	47	53	100
30 - 50	47	53	100
50 - 70	57	43	100
70 - 100	54	46	100
100 - 150	81	19	100
150 - 250	69	31	100
250 & above	84	16	100
all classes	72	28	100

Note : As given under Table 3

5.4.2 Table 8, which gives the percentage shares of the amount of debt contracted by urban households from institutional and non-institutional credit agencies for each AHC at all-India level, reveals that the households of the lower asset groups were more dependent on the non-institutional credit agencies. The share of debt from the institutional credit agencies was 35 per cent in the case of lowest asset group of "less than Rs. 5,000" as against a high 84 per cent in the highest asset group of "Rs. 2.5 lakhs and above".

Table 9
Percentage share of different credit agencies in cash dues outstanding on 30.6.91 of rural and urban households

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

5.5 Relative position of different credit agencies

5.5.1 Table 9 shows the percentage distribution of outstanding cash dues of rural and urban households by credit agencies within the institutional and non-

institutional types as obtained from the survey. It is observed from the table that, at the all India level, among the institutional credit agencies, the co-operative societies and the commercial banks were the two most important agencies both in the rural and urban sectors.

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

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

6. SCHEMES OF LENDING

6.1.1 The discussion in the preceding section clearly brings out the predominance of institutional agencies over non-institutional ones in terms of loans advanced to Indian households in general. It could now be of interest to study how these cash loans were advanced by the

Institutional agencies (IAG) to households. To this end, distribution of outstanding cash dues of urban households which arose from cash loans given by IAGs against various schemes of lending in 1991 is examined in detail in the subsequent paragraphs.

6.1.2 A first look into Tables 7U of the Appendix suggests that the percentage share of household cash dues arising out of loans advanced by IAGs under a number of individual schemes do not show any appreciable value. Thus, for a sharper presentation, such schemes have accordingly been merged into some of the other significant categories in Table 10.

6.2.1 *Groupings of lending schemes:* In 1991, in urban India as a whole, it is seen that certain specific programmes/schemes such as IRDP, DRI, 'Employment Generation schemes'(EGS), 'advance to minorities' and various 'self-employment' schemes had not become significant means of disbursement of loans to households. As per the convention stated above, the three schemes for 'self-employment' have been merged to form a single group termed 'SELF-EMP' in Table 10. IRDP, DRI, EGS and 'advances to minority' have been clubbed together into a category 'other schemes'. The individual percentage shares of DRI and IRDP was only 0.6% at the national level. (see Table 7U in the Appendix).

6.2.2 *In urban areas:* The survey results as presented in Table 10 suggests that in urban India, a majority of loans disbursed by IAGs were not given under the well-defined schemes such as DRI, or "self-employment programmes" but under "other schemes" or even in the category "not covered under any scheme." About 54% and 38% of the TCD in 1991 arising from loans advanced by IAGs to urban

households was accounted by "other schemes" or was "not covered under any scheme" respectively. The balance share of 8% was distributed under various 'self-employment' schemes.

6.3.1 *Inter-state variation:* The inter-state variations are indeed revealing. Delhi and Jammu & Kashmir reporting percentage shares of 95 and 80 respectively of the TCD under the category *other schemes*, were way above the national average of 54% for this category. Consequently, loans disbursed under any other category was minimal for Delhi, while for Jammu & Kashmir, percentage share for outstanding dues under the category 'not specified under any scheme' was just 11. This share was the second lowest, just above that for Delhi among all states, thereby making these states as the only two where a low percentage of TCD had been advanced under this category.

6.3.2 States reporting a low share of TCD against the "self-employment" schemes category included Himachal Pradesh and Andhra Pradesh (1.7% each) and Orissa (3.2%). Of these states, Andhra Pradesh reported a high 67% of its TCD for "other schemes" and Himachal Pradesh 46% against the category "not specified under any scheme". Assam was the only state where a substantial 28% of the cash dues was reported against the various "self-employment" schemes. However, against the

the category "other schemes", Assam reported only 29% of its TCD, which was the lowest value for this category among all the states. Maharashtra and Rajasthan reported relatively low percentage shares of 35 and 38 respectively against "other schemes" along with relatively high percentage shares of 58 and 51

respectively against the category "not specified under any scheme".

Table 10
Percentage distribution of dues outstanding on 30.6.91 of urban households by scheme of lending in 18 major states

State	scheme of lending			total
	self-emp.	others	unspec	
Andhra Pradesh	1.7	66.8	31.4	100
Assam	27.7	28.8	43.4	100
Bihar	6.0	42.0	52.1	100
Gujarat	6.5	45.1	48.1	100
Haryana	11.3	49.8	39.0	100
Himachal Pradesh	1.7	52.1	46.1	100
Jammu & Kashmir	9.2	79.7	11.2	100
Karnataka	9.2	55.1	35.6	100
Kerala	12.6	57.2	30.1	100
Madhya Pradesh	9.3	41.8	48.9	100
Maharashtra	6.6	35.1	58.1	100
Orissa	3.2	47.0	49.8	100
Punjab	5.9	62.8	31.4	100
Rajasthan	11.7	37.5	50.8	100
Tamil Nadu	15.6	46.5	37.9	100
Uttar Pradesh	10.8	53.2	36.1	100
West Bengal	11.1	48.6	40.3	100
Delhi	0.0	95.4	4.6	100
All-India	8.4	53.6	38.0	100

7. PAYMENT OF INTEREST

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

7.1.2 Loans on different terms of payment of interest are categorised by terms of interest (referred to briefly as TOI subse-quently) charged on loans incurred by them. There are four such categories: first, interest free, secondly, concessional rate of interest, thirdly,

simple interest and finally, compound interest. Obviously, to understand the burden of interest, the actual ROI should also be examined along with the TOI of the loan, since the actual interest amount due from a household would differ according to interest terms.

7.1.3 However, the percentage share of the quantum of cash debt is first studied over different categories of TOI. Subsequently, the discussion extends to cover aspects of varying interest rates.

Table 11
Percentage distribution of amount of cash debt by terms of interest in 1981 and 1991

terms of interest	Urban	
	1981	1991
int.free	19	17
simple	68	60
compound	6	17
concessional	3	5
all	100	100

Source of Estimates of 1981 :NSS Report No. 328
Note : As given under Table 3

7.2.1 *Categories of TOI:* Table 11 shows that on 30.6.91, for urban areas as a whole the percentage share of the aggregate amount of debt (to be referred, in brief, as PSAOD hence forth) for the category "concessional" was the least -- a paltry 5%. The corresponding PSAOD for the category "interest free loans" was quite significant at 17%. Shares of debt incurred for loans taken on "simple interest" and "compound interest" were 60% and 17% respectively.

7.3 Changes during 1980s

7.3.1 Table 11 gives the percentage distribution of amount of cash debt by TOI for the urban areas in 1981 and 1991. Compared to 30.6.81, a much higher share of dues had to be serviced at "compound rate" of interest on 30.6.91. The PSAOD for this category of TOI has increased to about 17% on 30.6.91 from just 6% on 30.6.81. For the category "concessional", too, the PSAOD is observed to have risen marginally from a low 3% in 1981 to about 5% in 1991. However, PSAOD for the category "interest free" is seen to have decreased marginally from 19% in 1981 to about 17% in 1991. Similar is the case for loans taken on "simple interest" : PSAOD obtained on simple interest declined from 68% in 1981 to 60% in 1991.

7.4 Terms of Interest

7.4.1 Inter-state variation in PSAOD by TOI:

Based on the survey data, a study has been made on the inter-state variation of the PSAOD by TOI for cash debt outstanding on 30.6.91 of urban households. The study shows some interesting results. Rather wide inter-state differences are observed for all the 4 categories of TOI. It is seen from

Table 12 that 44% of the debt contracted by urban households of Jammu & Kashmir was free of interest, with the PSAOD being also high in West Bengal(33%) and Gujarat(30%). In contrast, the shares of interest free debt are seen to be quite low -- only 6% to 7% -- for some other states like Karnataka and Assam.

Table 12
Percentage distribution of amount of cash debt on 30.6.91 by terms of interest for 18 major states

state	terms of interest				all
	int. free	simple	compound	concessional	
Andhra Pradesh	14.9	62.9	20.2	2.1	100
Assam	7.4	85.8	2.1	4.6	100
Bihar	13.9	40.7	44.0	1.4	100
Gujarat	29.7	54.6	11.1	4.5	100
Haryana	23.9	38.4	33.9	3.8	100
Himachal Pradesh	16.7	25.6	56.7	1.0	100
Jammu & Kashmir	44.4	40.7	14.2	0.7	100
Karnataka	6.4	86.0	3.6	4.0	100
Kerala	15.8	57.0	21.8	5.5	100
Madhya Pradesh	12.6	62.0	20.1	5.2	100
Maharashtra	19.7	56.1	20.0	4.1	100
Orissa	17.4	40.9	37.3	4.4	100
Punjab	18.8	36.8	43.0	1.4	100
Rajasthan	14.3	67.4	17.2	1.1	100
Tamil Nadu	11.4	66.7	8.5	13.4	100
Uttar Pradesh	25.3	41.5	28.7	4.5	100
West Bengal	32.5	29.5	35.6	2.4	100
Delhi	13.7	84.8	1.1	0.4	100
India	16.7	59.9	16.9	5.0	100

Note : As given under Table 3

7.4.2 It is observed that Tamil Nadu was the only state reporting a relatively high share(13%) of debt obtained at a "concessional rate" of interest. This share was less than 1% in Delhi and Jammu & Kashmir.

7.4.3 Contracting loans at a simple rate of interest appears to be the most prevalent practice in most states, with the exception of a few like Himachal Pradesh and West Bengal.

In these two states, of the total debt outstanding on 30.6.91, only about a fourth and a third respectively had been taken on simple interest. This share (PSAOD) taken on "simple interest" was found to be about two-fifths for some states like Bihar, Punjab, Haryana, Jammu & Kashmir, Orissa and Uttar Pradesh. However, such PSAOD figures were distinctly high (more than 80%) in states like Assam, Karnataka and Delhi.

7.4.4 The share of total volume of debt contracted at compound ROI varied significantly between a low 1% to a high 57% over the different major states. States such as Himachal Pradesh, Bihar, Punjab, Orissa, West Bengal and Haryana reported high PSAOD values ranging between 57% to 33%. On the other hand, states like Delhi, Assam, Karnataka and Tamil Nadu reported far lower figures of PSAOD at 1%, 2%, 4% and 9% respectively given on compound interest.

7.5 Differing rates by terms of interest

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

7.5.2 For the purpose of better presentation, some of the classes of ROI given in detailed Tables 3 and 4 in the Appendix have been merged as follows for the category "simple interest" loans. All cases of ROI less than 15% have been merged in one ROI category called SL, with all ROIs exceeding 15% being shown under a second ROI category named SH. For TOI category "compound interest", three ROI categories have been formed. The first ROI category, called CL, cover those cases for which ROI is less than 10%. The second ROI category, named CM captures all those loans whose ROI is equal to or more than 10% but less than 15% while the third ROI category called CH relates to loans with ROI exceeding 15%. Since a higher amount of interest had to be paid by households for loans bearing "compound interest", one more ROI category was made for it by splitting the range of ROI 0% to 15% in two parts. Table 13 presents the percentage distribution of debt outstanding on 30.6.91 by these ROI-TOI categories. It may be noted that CH and CM represent the two categories of loans which are relatively more costly to service.

7.6 Different rates of simple interest

7.6.1 Table 13 shows that, at the national level, about 60% of the aggregate quantum of debt of urban households was contracted on "simple interest". About three-fifths of this debt arose from loans contracted at a rate of interest of less than 15%.

7.6.2 *Inter-state variations:* Major states presented in Table 13 are seen to follow the all-India picture, with the sole exception of Andhra Pradesh, where the PSAOD figure (25%) for ROI category of SL (i.e. ROI less than 15%) is less than that (38%) of SH (i.e. ROI 15% or more), and of Gujarat and Tamil Nadu, where

Table 13
Percentage distribution of cash debt outstanding on 30.6.91 by Rate/ Terms of interest category for 18 major states

State	int.free	SL	SH	CL	CM	CH	Urban	
							con- cess	all
Andhra Pradesh	14.9	24.9	38.0	1.1	9.7	9.4	2.1	100.0
Assam	7.4	85.1	0.7	0.4	1.7	0.0	4.6	100.0
Bihar	13.9	31.6	9.1	8.5	8.5	27.0	1.4	100.0
Gujarat	29.7	27.0	27.6	0.0	0.9	10.2	4.5	100.0
Haryana	23.9	25.0	13.4	5.3	6.6	22.0	3.8	100.0
Himachal Pradesh	16.7	22.0	3.6	6.4	39.8	10.5	1.0	100.0
Jammu & Kashmir	44.4	35.5	5.2	0.3	12.2	1.7	0.7	100.0
Karnataka	6.4	59.3	26.7	0.1	0.9	2.6	4.0	100.0
Kerala	15.8	39.8	17.2	1.3	7.0	13.5	5.5	100.0
Madhya Pradesh	12.6	35.5	26.5	0.8	10.2	9.1	5.2	100.0
Maharashtra	19.7	29.9	26.2	1.0	4.8	14.2	4.1	100.0
Orissa	17.4	25.6	15.3	11.7	4.3	21.3	4.4	100.0
Punjab	18.8	20.1	16.7	1.7	29.2	12.1	1.4	100.0
Rajasthan	14.3	55.9	11.5	0.0	13.4	3.8	1.1	100.0
Tamil Nadu	11.4	34.1	32.6	0.2	1.0	7.3	13.4	100.0
Uttar Pradesh	25.3	26.5	15.0	1.3	22.4	5.0	4.5	100.0
West Bengal	32.5	24.1	5.4	17.1	13.6	4.9	2.4	100.0
Delhi	13.7	77.4	7.4	0.0	0.2	0.9	0.4	100.0
India	16.7	37.0	22.9	1.7	6.7	8.5	5.0	100.0

Note : As given under Table 3

the PSAOD figures for both the ROI categories SL and SH are almost the same. In fact, the figure of PSAOD for the ROI category SL is found to exceed the corresponding figure for ROI category SH by more than 70 percentage points in some states like Assam and Delhi, and by more than 30 percentage points in some other states like Jammu & Kashmir, Karnataka and Rajasthan.

7.6.3 When the above state-level variations in the difference of PSAOD between the two ROI categories of "simple interest" are viewed along with the findings (stated earlier in paragraph 7.4.3) for the TOI category "simple interest" as a whole, some interesting aspects come to light.

First, the 3 states showing the highest shares for TOI category "simple interest" are found to be the ones for which the difference between the two ROI categories of "simple interest" are the most remarkable. Secondly, relative preponderance of the ROI category SL compared to the other category SH could be found in most of the states. The exceptional state was Andhra Pradesh, whose figure of PSAOD for SH category stood at 38%, the highest among all the major states.

7.6.4 Last, but not the least, Tables 12 and 13 show that in the states reporting a lower share of debt taken on "simple interest", the share of debt taken on high interest rates was relatively low in general. The concerned states are Bihar,

Himachal Pradesh, Jammu & Kashmir and West Bengal. In these states, share of debt taken on SL, though less than the national average (37%), ranged between 22% to 36%. They were not phenomenally low like 4% (for Himachal Pradesh) or 5% (for Jammu & Kashmir and West Bengal) as observed for the corresponding shares under the ROI category SH.

7.7 Different rates of compound interest

7.7.1 For the TOI category "compound interest", at the national level, aggregate volume of debt contracted at a relatively low rate -- less than 10% -- of interest, is found to be minimal. The share of this ROI category, viz. CL, was a paltry 2%. Thus, a major part of debt outstanding on 30.6.91 and contracted at a compound rate was reported at a ROI of 10% to 15% or more than 15%. Between these two categories, share of outstanding debt was slightly more (9%) for the ROI category CH than that (7%) for the category CM.

7.7.2 *Inter-state variations* : The state-level variations among the three ROI categories of compound interest broadly follow the national pattern for these categories. It is seen from Table 13 that the category CL has a very low share (of about 1%) in most of the states. The only exceptions to this pattern were West Bengal (17%), Orissa (12%) and Bihar (9%), which reported relatively high shares for this category. For the ROI category CM, Himachal Pradesh (40%) and Punjab (29%) reported very high values of PSAOD, while some other states like Uttar Pradesh (22%), West Bengal (14%) and Rajasthan (13%) also reported relatively high values of PSAOD. On the other hand, states like Delhi, Tamil Nadu, Karnataka, Gujarat and Assam reported a very low value (1%) of PSAOD for this ROI category. For the

category CH, which represents costlier loans in terms of their servicing, only a few major states like Bihar (27%), Haryana (22%) and Orissa (21%) reported a high value of PSAOD, while a few states such as Assam, Delhi, Jammu & Kashmir and Karnataka reported substantially lower values of PSAOD.

7.7.3 The state-level variations observed in the preceding analysis may now be seen in conjunction with the observations for the TOI category "compound", earlier in paragraph 7.4.4. The pattern emerging is summarised below :

First, the share of the quantum of debt contracted at relatively low rates of interest, viz. less than 10%, was less than 2% in most of the states.

Secondly, states with a significantly low share of "compound interest" debt as a whole did not indicate any concentration in any ROI category.

Finally, for states with a significantly high share for "compound" TOI also, no concentration in a particular ROI category is observed. In states like Himachal Pradesh, Punjab and West Bengal, share of CM was high but so was the share of CH high in states like Bihar, Haryana and Orissa.

8. DURATION OF CASH DUES

8.1.1 *Cash dues according to duration*: An analysis of the cash dues reported as outstanding for varying periods of time, for the 37th round and the present one is attempted in this section. Table 14 gives the percentage distribution of total amount of cash dues (TCD) outstanding on 30th June of 1981 and 1991 by duration of debt for the urban households.

5-10	21	11
10 & above	2	3
unspecified	1	4
all	100	100

Sources of Estimates of 1981 :NSS Report No.322

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

Table 14
Percentage distribution of cash dues outstanding by duration of debt

duration of debt (no. of years)	Urban outstanding on 30th June	
	1981	1991
below 1	36	38
1-2	20	22
2-3	11	10
3-4	6	7
4-5	3	5

8.1.2 Table 14 reveals that about three-fourths of the urban TCD outstanding on 30.6.91 had been contracted for a relatively short duration. The break-up of this is as follows: 38% for less than 1 year, 22% between 1 to 2 years and 10% between 2 to 3 years. Debt outstanding beyond 10 years formed an insignificant share of 3% of the TCD.

8.1.3 It may not be out of place to mention

Table 15
Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for 18 major states

State	Urban duration of debt (years)							all
	less than 1	1-2	2-3	3-4	4-5	5-10	10 & above	
Andhra Pradesh	35	30	20	5	3	7	0	100
Assam	13	25	23	9	0	30	0	100
Bihar	20	27	13	3	3	33	2	100
Gujarat	35	23	13	7	6	10	6	100
Haryana	27	12	18	6	18	17	1	100
Himachal Pradesh	13	20	5	17	4	32	8	100
Jammu & Kashmir	48	4	1	9	0	35	3	100
Karnataka	40	21	5	12	4	18	0	100
Kerala	23	10	12	19	14	21	1	100
Madhya Pradesh	40	20	11	5	2	21	2	100
Maharashtra	41	14	11	8	7	13	7	100
Orissa	28	32	7	4	15	10	5	100
Punjab	27	14	16	3	15	23	2	100
Rajasthan	36	22	11	6	2	21	2	100
Tamil Nadu	35	37	10	5	5	5	3	100
Uttar Pradesh	37	29	7	15	3	8	1	100
West Bengal	32	30	13	13	3	8	1	100
Delhi	85	4	3	3	1	2	2	100
India	39	23	11	7	5	11	3	100

Note : As given under Table 3

here that an amount might remain outstanding for a long period of time owing to the inability of the households to repay the loan within the stipulated period or a loan might be contracted on a long term basis to be repaid over a number of years.

8.2 Changes during 1980s

8.2.1 Table 14 exhibits a broad similarity between 1981 and 1991 as regards the duration-specific percentage shares of TCD. The only notable difference observed is for debt of duration 5 to 10 years which had a high share of 21% in 1981 but fell substantially to about 11% in 1991.

8.3 State-level variation in 1991

8.3.1 Survey data as presented in Table 15 shows the percentage distribution of cash dues outstanding on 30.6.91 by duration of loan for the urban areas of major states. A marked state to state variation is seen in this table. For all the duration categories except the last, namely, "more than 10 years", a widespread variation is observed in the percentages share of TCD between the states. For a relatively long duration of 5 to 10 years, distinctly high percentages of 30 or more of TCD -- which is nearly three times the corresponding all-India figure of 11% -- is observed for 4 states, viz. Jammu & Kashmir, Bihar, Himachal Pradesh and Assam. On the other hand, very low values

of 2% and 5% are observed in this category in Delhi and Tamil Nadu respectively.

8.3.2 Delhi reported as high as 85% of its dues against the shortest duration category of "less than 1 year" as against only 39% for this category at the national level. On the other hand, Assam and Bihar reported a low share of 13% this duration category. For debt of duration 1 to 2 years, Tamil Nadu reported a high share (37%) while Kerala (10%), Haryana(12%), Delhi and Jammu & Kashmir (4% each) reported low shares against this duration category.

8.3.3 For loans of duration beyond 2 years but less than 5 years, the variation is quite noticeable between states. For debt in the duration category 2--3 years, Assam and Andhra Pradesh reported high shares of TCD - 23% and 20% respectively - while Jammu & Kashmir (1%), Delhi(3%), Himachal Pradesh and Karnataka (5% each) reported low shares. For duration category 3 to 4 years, Kerala(19%), Himachal Pradesh (17%) and Uttar Pradesh (15%) reported much higher shares than the all-India figure (7%). Finally, for duration category 4 to 5 years, while Haryana (18%), Orissa (15%), Punjab (15%) and Kerala (14%) reported much higher shares than the national figure (5%) in this category, Assam, Jammu & Kashmir, Delhi, and Rajasthan reported low shares (1% or less).

Table 16
Percentage distribution of cash dues outstanding on 30.6.91 by duration of debt for each asset holding class

Asset holding class (Rs.000)	Urban							all
	duration of debt (in years)							
	1	2	3	4	5	10	& above	
less than 5	37	36	17	3	1	6	0	100
5 - 10	49	22	8	11	2	8	0	100
10 - 20	37	33	11	7	8	3	1	100
20 - 30	42	10	22	9	7	8	1	100
30 - 50	49	23	12	2	7	6	0	100
50 - 70	46	33	5	3	4	8	1	100
70 - 100	51	23	7	10	5	3	1	100
100 - 150	62	15	7	3	2	9	1	100
150 - 200	46	29	12	3	2	8	1	100
250 & above	25	22	12	11	8	16	5	100
all classes	39	23	11	7	5	11	3	100

8.4.1 *Variation by AHC*: From the survey results presented in Table 16 it seems that duration-specific distribution of TCD was broadly similar for all AHCs. However, a weak relation appears to exist between household assets and capability of contracting long term debt.

9. TYPE OF LOAN

9.1.1 *Loan by term* : The classification of loans by their type, in fact, refers to the term for which the loans were contracted . All loans contracted for a period of 12 months or less are called "short term" loans. Such loans were taken sometimes against some pledge (of commodity) and sometimes without it. "Medium term" loans were contracted for a duration of one to three years and "long term" loans for a period exceeding three years. Table 17 gives the percentage of indebted households (P) and average amount outstanding (AOD) by type of

loan based on the survey data. Since any household could take loans of different types, the P-values for different types are non-additive.

9.2.1 Table 17 reveals that, as per the survey results, the percentage of borrowers were higher for long or medium - term loans than for short - term loans. About 7% to 8% of the households had outstanding loans contracted for long or medium term, while only about 5% of the households reported short-term non-pledged loans. Further, the average amount outstanding (AOD) contracted for long or medium term was also much higher than that for the short-term loans. Hardly any difference in the above pattern was noticed between households belonging to the two occupational categories : *self-employed* or *others*, either in terms of percentage of indebted households or average amount outstanding.

Table 17
Percentage of indebted households (P) and average amount outstanding (A) on 30.6.91 by type of loan

type of loan	self- employed		others		all	
	P	A	P	A	P	A
short term pledged	2.0	284	2.4	149	2.3	195
short term non-pledged	4.5	490	4.7	332	4.7	386
medium term	7.5	858	7.2	759	7.3	792
long term	8.0	2772	8.4	1949	8.3	2230
all	19.9	4434	18.9	3198	19.3	3618

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

10. TYPE OF SECURITY

10.1 Loans against security

10.1.1 Type of security against which loans are advanced is an important constraint that often forces the borrowers to take loans at higher

rates of interest. Hence a study of this factor becomes an integral feature of any analytical study of indebtedness. Some results relating to types of security on the basis of the survey data are presented in Table 18.

10.1.2 *Incidence*: It is seen from Table 18 that the highest percentage of households that were indebted in 1991 had taken loans against personal security types. The next four important security types were : mortgage of immovable property (3%), surety security etc. (3%) , bullion and first charge on immovable property (1% each). All these percentages should be viewed against the overall percentage of indebted households, viz. 19%.

10.1.3 *Percentage share*: The estimates of percentage share(S) of debt against different security types is seen to follow almost the same priority order as that of security types in Table 18. As such, the personal security is seen to account for the highest share (46%) of the TCD while mortgage of immovable property (21%), first charge on immovable property (15%) and surety security (11%) accounted for other high shares of the TCD.

Table 18
Percentage of indebted households (P) and percentage share (S) in total outstanding debt on 30.6.91 by type of security

type of security	Urban					
	self-employed		others		all	
	P	S	P	S	P	S
personal security	13.7	38.1	14.1	51.2	13.9	45.7
surety security etc.	2.6	10.3	2.7	11.0	2.6	10.7
crop	0.2	0.3	0.1	0.4	0.1	0.3
first charge on immovable property	1.2	25.2	0.7	7.0	0.9	14.7
mortgage of immovable property	2.9	18.4	2.5	22.2	2.6	20.6
bullion/ornaments	0.8	1.5	1.2	2.6	1.1	2.1
share of companies etc.	0.2	0.8	0.2	1.1	0.2	1.0
agricultural commodities	0.0	0.0	0.0	0.0	0.0	0.0
other movable property	0.3	1.7	0.2	0.6	0.2	1.1
other type of security	0.5	2.7	0.9	3.3	0.8	3.1
unspecified	0.5	1.0	0.4	0.6	0.4	0.8
t o t a l	19.9	100.0	18.9	100.0	19.3	100.0

Note : As under Table 17 for 'P' columns

10.2 Type of security and occupation category

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

10.2.2 *Percentage share*: The above story is seen to be repeated for the percentage shares of debt according to different types of security. Interestingly, however, the percentage share of debt for households taking loans on 'personal security' is found to be distinctly more for *other* urban households (51) than for *self-employed* households (38).

11. DEBT ACCORDING TO PURPOSE

11.1.1 One of the important aspects of a loan is the purpose for which it is taken. This is because the loans taken and utilised for productive purposes such as capital or current expenditure in household enterprises (agricultural or non-agricultural) can be expected to accelerate the economic activity of the households and ultimately promote their economic welfare. Hence if a large number of households have taken loans for productive purposes it is a sign of flourishing economic activity in the society. On the other hand, purposes like meeting household expenditure may be considered as 'unproductive purposes' as the money spent on them neither results in production of goods and services nor brings any economic prosperity to the households. Such loans, if large or frequent, may lead to perpetual debt and misery. Any study of indebtedness, therefore, would be incomplete without a knowledge of the distribution of debt according to different purposes. The distribution, as obtained from the survey data, is presented in Table 19.

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

11.2.1 *Incidence of indebtedness:* Table 19 shows that when all households are considered, 'household expenditure' was the most important single reason for taking loans in both the rural(12.6%) and urban(17.2%) areas. It may be noted that the term 'household expenditure' has been used above in a broad sense as it included expenditure on purchase of residential land, building, construction, renovation of building etc. The other reasons for borrowing

money according to their importance were capital expenditure in farm business(2.6%) and "others" in farm business(2.7%) in the rural sector, and capital expenditure in non-farm business(1.5%) in the urban sector. It is necessary to mention here that these percentage figures should be assessed in relation to overall percentage of indebted households which was 23.4 in the rural areas and 19.3 in the urban areas.

11.2.2 *Percentage share of debt according to purposes:* Although fewer loans may be taken for a particular purpose, the average amount of loans may be large enough to affect the importance of that purpose, especially in the allocation of loan funds by the financial institutions. In this respect, the percentage shares of debt by different purposes in the total volume of debt provide a measure of their relative importance. The estimates of these percentage shares (S) for rural and urban sectors have been presented in Table 19.

11.2.3 *In rural areas:* It is observed that among rural households, debt incurred for purposes of 'other household expenditure' and 'capital expenditure in farm business' accounted for the highest portions of the TCD viz. 33% and 12% respectively, with 'other expenditure on farm business' coming third with a share of 10%. A disquieting feature observed from Table 19 is that a substantial 23% of the TCD reflected loans whose purpose did not fall under any of the specific categories. Thus, tables presented in this Section viz. Tables 19, 20, 21 and 22 are based on all households, including those under the "not recorded" or 'not specified' category.

11.2.4 *In urban areas:* The situation was somewhat different in the urban sector where 'capital expenditure for residential buildings' and 'other household expenditure', 'capital expenditure in non-farm business' and 'other expenditure in non-farm business' are seen to account for the largest shares, viz. 37.9%, 34.3%, 10.8%, and 6.1% respectively in the total debt incurred by urban households. However, unlike in the rural areas, hardly 1.8% of the TCD in the urban areas in 1991 was accounted for loans whose purpose did not fall under any of the categories listed in Table 19.

11.3 Shift in debt according to purposes since 1981

11.3.1 In order to study the changes in the distribution of cash debt by purposes during the period 1981 to 1991, the percentage shares of cash dues by different purposes at two points of time, namely 30.6.81 and 30.6.91, in the urban areas have been presented in Table 20. The category 'productive purposes' is obtained by merging the capital and current expenditures in the farm and non-farm business.

11.3.2 *Shares by purpose in 1991 :* The survey results presented in Table 19 and Appendix 8U suggest that for *non-self-employed* households, the same four purposes accounted for the highest shares as was observed for all urban households. However,

Table 19
Percentage of indebted households (P) and share(S) in total debt on 30.6.91 by purpose

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

Note : As under Table 17 for 'P' columns

the shares were above 45% each for two categories of 'household expenditure' and just 3% and 1% respectively for "capital expenditure" and "other expenditure" in non-farm business. The *self-employed* households on the other hand had utilised the highest share of total debt for 'capital expenditure for residential buildings' in household (28.7%). High shares of their debt were also seen against 'capital expenditure in non-farm business' (21.1%), 'other household expenditure' (19.5%) and 'other expenditure in non-farm business' (13%).

11.3.3 *Changes during the 1980s* : From the survey results it appears that the most prominent change in urban areas occurred in the share of debt incurred for productive purposes, which fell drastically⁴ during 1980s (from 42% to 17%). This fall is noticed for both the occupational categories, although it is more pronounced for *self-employed* -- 72% in 1981

that were not falling under any of the categories described in Table 20. This share is much less than 23%, the share of rural debt which did not fall under any purpose. (See Chap. 1, Report no. 420). It may be noted that the three separate categories for 'household expenditure' in 1991 have been merged in Table 20 for the purpose of comparability of corresponding

Table 20

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

purpose	Urban					
	self-employed		others		all households	
	1981	1991	1981	1991	1981	1991
in farm business:						
<i>capital expnd.</i>	7.2	5.7	4.3	0.3	5.6	2.5
<i>current expnd.</i>	8.1	0.2	1.1	0.1	4.4	0.1
in non-farm business:						
<i>capital expnd.</i>	41.6	21.1	7.3	3.3	23.3	10.8
<i>current expnd.</i>	15.0	8.1	2.5	1.0	8.3	4.0
<i>productive purposes</i>	71.9	35.1	15.2	4.7	41.6	17.4
<i>household expenditure</i>	13.1	48.3	54.3	91.9	35.1	73.7
<i>other purposes</i>	14.7	14.4	30.3	2.0	23.1	7.1
<i>unspecified</i>	0.3	2.2	0.2	1.4	0.2	1.8
all purposes	100.0	100.0	100.0	100.0	100.0	100.0

Source of estimates of 1981 : NSS Report No. 328

to 35% in 1991. This fall appears to stem from a higher share of debt reported as incurred to meet household expenditure, -- from 35% in 1981 to 74% in 1991. Only 2% of the debt appears to have been incurred for purposes

figures from the earlier rounds.

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

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

⁴ This could possibly be due to a different procedure being followed in the 48th round, from that in the earlier round, to record the different purposes for which loans were taken by households. The procedure followed in the 48th and 37th rounds are stated in 'A note on recording purposes of loan' after this chapter.

comparatively richer households (i.e. households with higher

valued assets) borrow mainly for productive purposes like operating and expanding their household enterprises. In order to find out whether the results of the 48th round survey substantiate this view, the percentage share of debt classified by different purposes for households belonging to successive asset holding groups has been presented in Table 21. With the objective of condensing the results and focussing on the major features the first four purposes relating to capital and current expenditures on farm or non-farm business have been clubbed together under the term 'productive purposes' while the three purposes under household expenditure have been grouped under 'household' expenditure.

Table 21

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

Asset holding class (Rs.000)	production			hhd expen d	Urban unspecified
	farm	non-farm	all		
less than 5	0	10	10	80	1
5 - 10	1	11	12	81	1
10 - 20	0	10	10	81	3
20 - 30	0	14	14	73	2
30 - 50	1	14	14	76	2
50 - 70	0	20	20	77	1
70 - 100	2	11	13	77	2
100 - 150	1	10	12	84	2
150 - 200	2	13	15	77	2
250 & above	4	18	22	67	2
all classes	3	15	17	74	2

11.4.2 From Table 21, it appears that the survey results tend to confirm the presumption stated above, that is, the households of the lower asset groups incurred a relatively small

part of their debt for productive purposes. In the urban areas, the percentage share of debt for productive

purposes is seen to increase from 10% in the bottom asset class (up to Rs. 5,000) to 22% in the top asset class (Rs. 250,000 and above). Further, the percentage share of debt against 'household expenditure' is seen to decrease from about 80% in the bottom AHC to about 67% in the top asset holding class.

Table 22

Percentage share of debt on 30.6.91 against different kinds of household expenditure for each asset holding class (AHC)

AHC (Rs.000)	household expenditure			Urban all
	capital exp.	current exp.	others	
less than 5	2	1	77	80
5 - 10	2	1	78	81
10 - 20	2	1	78	81
20 - 30	6	0	67	73
30 - 50	17	2	57	76
50 - 70	25	3	49	77
70 - 100	21	1	55	77
100 - 150	60	1	23	84
150 - 200	33	0	44	77
250 & above	45	2	20	67
all classes	38	2	34	74

11.4.3 Among 'household expenditure', it is seen from Table 22 that PSAOD for 'capital expenditure for residential buildings' rose from just 2% in the bottom AHC to a respectable 45% in the top AHC. However, PSAOD for 'other household expenditure' fell drastically from 77% in the bottom AHC to 20% in the top AHC.

12. SIZE OF DEBT BY HOUSE-HOLD ASSET HOLDING CLASS

12.1 Size distribution of outstanding cash dues

12.1.1 The average cash dues outstanding per household which was estimated as Rs. 1906 and Rs. 3,618 respectively for the rural and urban areas at the all-India level (Report no. 419, Sec.6) indicates the general level of indebtedness in the household sector. But the percentage distribution of indebted households and of amounts of cash dues outstanding over the size group of such dues reflects the debt borne by different groups of households.

12.1.2 Tables 13R and 13U in the Appendix show the percentage of households reporting outstanding debt on 30.6.91 as well as the share of such debt over the size group of outstanding dues by household asset holding. Table 23 has been generated from Tables 13R

Table 23

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

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

and 13U by considering the size of debt alone for all rural and urban households. Table 23 shows that the percentage of households reporting small-sized debt (upto Rs 5,000) was much higher than that of households taking large debt (Rs 50,000 or more) in both rural and urban areas.

12.1.3 Table 23 further shows that the households reporting debt of small size (upto Rs 5,000) accounted for 20% and 7% of the TCD in rural and urban areas respectively. The corresponding shares of households reporting debt of large size (Rs. 50,000 or more) were 20% and above 40% in rural and urban areas respectively. Thus, it follows that the numerically small percentage of households, both in rural and urban areas, which incurred large-sized debt, accounted for a substantial share of the TCD - equal to or even more - than that accounted for by the far more numerous households incurring small-sized debts.

12.2 Asset holding and size of debt

12.2.1 In the above table, all the ten size groups for both the variables - size of debt and asset holding of a household - were taken into consideration. However, for the purpose of sharper presentation, five categories, with identical class intervals for both the variables, have been determined and corresponding percentage shares of TCD for each AHC category by size of debt have been derived and presented in Table 24.

12.2.2 *Category-wise shares* : Table 24 reveals that while differences exist between the between the values of shares over AHCs in any given debt size category, the extent of such differences differ over the AHCs . It is much more marked in the two extreme AHCs : from 2% to 33% in the bottom one and from 4% to

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

Asset holding class (Rs.000)	Urban					
	debt size (Rs. 000)					
	less than 5	5 - 10	10 - 20	20 - 50	50 & above	all
less than 5	33	29	24	13	2	100
5 - 10	20	27	16	26	11	100
10 - 20	22	25	33	14	7	100
20 - 50	16	30	28	16	11	100
50 & above	4	8	16	21	52	100
all classes	7	12	18	20	43	100

52% in the topmost category. In particular, more than 50% of TCD in the top AHC category is seen to be accounted by debts of large size, viz., Rs. 50,000 or more. Thus, a large part of the outstanding debt of the richest households seem to have been incurred through large- sized debt.

12.2.3 While more or less a rising pattern is observed for the values of shares over AHCs against the largest debt-size category the pattern is just the reverse for 'S' values for loans in the two bottom size categories. Table 24 shows that a large chunk of TCD of the poorer households -- 86%, 63% and 80% respectively for the lowest three AHC categories -- are locked in lower denomination loans, i.e. loans not exceeding Rs. 20,000.

12.2.4 If households are further analysed by looking at the portion of debt borne by them in excess of their asset holdings, the table shows that for the lowest AHC category, about two-thirds of the TCD was on debt whose size exceeded Rs. 5,000. The share of TCD in the next higher AHC for borrowings exceeding Rs. 10,000 dropped to 53%, but the share, *per se*, is quite high. However, the share of TCD in

the AHC category Rs. 10 to 20 thousand for debt size exceeding Rs. 20,000 plummeted to just 20%. The share of TCD in the AHC category Rs. 20 to 50 thousand for debt exceeding Rs. 50,000 fell further to 11%.

13. CURRENT LIABILITIES

13.1.1 Till now, all discussions on household liabilities were concentrated on cash loans only as the outstanding cash dues of households accounted for more than 97% of the total household debt at the national level from 1961 to 1981. RBI(1977) monograph on "Indebtedness of rural households and availability of institutional finance" and NSS Report No. 322 "Some aspects of indebtedness of rural and urban households" (1985) may be seen in this regard (see also footnote 3 in sec.2 of this chapter). However, in the earlier rounds of AIDIS, any liability other than loans taken in cash by a household, was covered under "kind loan". In the present survey, liabilities of a household other than cash loans could be 'kind loans' or 'other liabilities'(see Chapter 1). The following discussion is made on a clubbing of these two items under "current liabilities" of a household. Such a table on current liabilities has been generated for the first time from the Debt and Investment survey.

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

Table 25

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

occupational category	Urban					
	for all hhs reporting current liabilities by nature of liabilities					
	cash		kind		cash &/or kind	
	P	A	P	A	P	A
self-employed	8.7	570	4.2	157	12.8	727
others	6.1	126	3.8	43	9.7	168
all	6.9	277	4.0	81	10.8	358

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

13.2 Incidence and average value of current liabilities

13.2.1 As per the survey data presented in Table 25, incidence of current liabilities per household (hereafter, referred to as IOCL in brief) in 1991⁵ was 11 per cent in urban India. This figure was markedly lower than 19 per cent, the reported incidence of indebtedness (see Section 3) in urban India. Further, the estimated average value of current liabilities per household (referred to subsequently as AOCL in brief) in 1991 was Rs. 358, which was about one-tenth of the value of average amount of cash dues per household (see NSS Report No. 419), which was Rs. 3,618.

13.2.2 *Differences by occupation category:* Table 25 reveals that not much difference existed between the two categories in the percentage of households reporting current liabilities in 1991. The story, however, was different for AOCL. The *self-employed* households reported distinctly higher value (Rs.727) of AOCL than the *other* urban households (Rs.168) at the national level.

⁵ Following the convention stated earlier, reference period is taken as 1991 . However, all estimates pertaining to current liabilities are based on the actual date of survey, which was a moving reference day. Since estimates of outstanding cash dues of households for this survey have been generated as on 30.6.91, strictly speaking, these cannot be added to the estimates of household current liabilities to arrive at the "total debt" of households as on the date of survey for the present round..

13.3 Duration of outstanding current liabilities

13.3.1 *Incidence:* For urban households Table 26 shows that incidence of current liabilities IOCL is the highest for the period "less than 3 months" among the different periods at the national level. At all-India level, this incidence decreased as the duration of outstanding liabilities increased till one year.

13.3.2 *Share of aggregate outstanding current liabilities :* Table 26 tells that, for urban India as a whole, the share of the aggregate quantum of current liabilities, by different periods for which they remained due, was the maximum - about 39% - for the longest outstanding period viz. 1 year or more. However, the two shortest periods : "less than 3 months" and "3 to 6 months" are seen to account for 22% and 27% respectively, leaving the balance 13% for the period "6-12 months".

Table 26

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

duration of outstanding liabilities	Urban	
	P	S
less than 3 months	6.6	22
3-6 months	2.6	27
6-12 months	1.0	13
1 year or more	1.2	39
all	10.8	100

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

A note on recording purposes of loans

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

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

The purposes were classified into 10 categories as stated below :

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

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

The purposes were determined by a combination of codes of :

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

The codes for (A) were as follows :

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

The codes for (B) were as follows :

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

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

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

A P P E N D I X

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

state/u.t	estd. number of households(00)									no. of sample households			
	self-employed			others			all households			self-		others	
	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	comb.	s.s.-1	s.s.-2	s.s.-1	s.s.-2
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Andhra Pradesh	11264	11330	11297	24485	22379	23432	35748	34012	34880	259	269	548	525
Assam	1370	1421	1396	1740	2442	2091	3110	3879	3495	92	103	111	94
Bihar	7012	7991	7502	11193	12250	11722	18227	20265	19246	179	180	251	263
Gujarat	8976	8638	8807	18369	15061	16715	27345	23699	25522	197	188	341	350
Harayana	4709	3468	4089	3346	6125	4736	8077	9594	8835	79	65	73	89
Himachal	395	251	323	564	782	673	958	1033	995	28	21	42	50
Jammu And	339	212	276	551	851	701	891	1063	977	40	45	84	72
Karnataka	6479	7984	7232	20556	14578	17567	27035	22562	24799	163	198	419	378
Kerala	4199	4476	4337	9075	7445	8260	13274	11921	12597	116	133	223	207
Madhya	6000	9783	7891	18689	19824	19257	24689	29607	27148	206	270	494	439
Maharashtra	15662	17668	16665	41674	39819	40747	57336	57496	57416	399	396	878	888
Manipur	286	339	312	456	261	359	741	603	672	62	66	84	87
Meghalaya	111	93	102	402	346	374	513	439	476	14	17	52	53
Nagaland	187	97	142	290	345	317	477	441	459	27	27	41	30
Orissa	2465	3204	2834	5363	6510	5936	7828	9713	8771	72	79	154	141
Punjab	5810	3854	4832	5425	7310	6368	11244	11166	11205	213	182	226	249
Rajasthan	5954	6985	6469	10232	13682	11957	16374	20667	18521	156	152	253	247
Sikkim	38	11	24	55	23	39	93	34	64	20	11	22	22
Tamil Nadu	12952	16070	14511	39232	33174	36203	52684	49463	51074	301	335	715	666
Tripura	103	141	122	310	249	279	413	390	401	32	21	67	80
Uttar Pradesh	22777	24982	23879	26232	25688	25960	49030	50676	49853	472	482	521	479
West Bengal	11666	13803	12735	25444	25274	25359	37110	39077	38094	258	291	539	512
Andaman & Nicobar Islands	23	50	37	163	142	153	186	193	189	11	19	78	71
Arunachal Pradesh	123	19	71	166	132	149	289	151	220	7	14	19	32
Chandigarh	170	133	152	1007	1796	1401	1177	1928	1553	13	6	41	39
Dadra And Nagar Haveli	7	4	6	8	21	15	16	26	21	8	5	10	12
Delhi	5481	5785	5633	12735	12731	12733	18261	18516	18388	84	96	199	184
Goa	184	224	204	610	813	711	794	1036	915	16	13	32	40
Laksha Dweep	11	18	15	33	20	27	45	38	41	7	16	26	14
Mizoram	93	115	104	166	140	153	260	254	257	55	70	101	87
Pondicherry	196	194	195	517	1310	913	713	1504	1108	18	7	36	47
Daman And Diu	11	16	14	28	42	35	40	58	49	12	9	22	27
All-India	135056	149356	142206	279116	271566	275341	414979	421505	418242	3616	3786	6702	6474

Note : Figures for the 'type not recorded' category i.e. households not reporting any household type are not shown separately

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

								Urban
nature of interest	rate of interest (%)	self employed		others		all		
		P	S	P	S	P	S	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
ANDHRA PRADESH								
interest free	nil	45	103	94	155	78	137	
	less than 6	2	2	6	4	5	3	
simple	6 - 10	2	2	12	99	9	66	
	10 - 15	40	126	42	177	44	160	
	15 - 20	55	158	20	41	32	80	
	20 & above	174	398	98	201	125	270	
	unspecified	4	15	3	4	4	8	
	all	228	702	167	526	189	587	
compound	less than 6	-	-	1	9	0	6	
	6 - 10	-	-	5	6	3	4	
	10 - 15	10	52	16	108	14	89	
	15 - 20	40	50	10	12	20	24	
	20 & above	16	46	30	73	25	63	
	unspecified	-	-	1	2	1	1	
	all	67	148	61	210	63	188	
concessional	less than 6	0	0	1	2	1	2	
	6 - 10	6	7	2	1	3	3	
	10 - 15	0	0	1	11	1	7	
	15 - 20	0	0	0	1	0	1	
	20 & above	-	-	9	8	6	6	
	unspecified	-	-	0	2	0	1	
	all	6	8	13	25	11	20	
not specified	unspecified	21	39	21	84	21	69	
	nil	45	103	94	155	78	137	
any	less than 6	2	2	8	15	6	10	
	6 - 10	7	10	19	106	15	73	
	10 - 15	50	179	59	296	59	256	
	15 - 20	95	209	31	54	51	105	
	20 & above	190	444	136	282	156	339	
	unspecified	26	55	23	92	24	79	
		all	321	1000	304	1000	311	1000
estd.no. of h.hs(00)		11297		23432		34880		
amount (rs.000)		5376237		10799594		16270257		
no. of sample households reporting cash loan outstanding		172		334		508		

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban								
nature of interest (1)	rate of interest (%) (2)	self employed		others		all		
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)	
ASSAM								
interest free	nil	17	29	17	250	17	56	
	less than 6	9	45	-	-	4	38	
	simple	6 - 10	9	127	1	24	4	110
		10 - 15	18	504	6	556	11	493
		15 - 20	1	5	0	3	1	5
		20 & above	-	-	-	-	-	-
	unspecified	21	166	3	49	10	146	
all	58	847	10	633	29	791		
compound	less than 6	-	-	2	22	1	3	
	6 - 10	-	-	-	-	-	-	
	10 - 15	6	15	1	-	3	13	
	15 - 20	3	0	-	-	1	0	
	20 & above	-	-	-	-	-	-	
	unspecified	19	104	3	73	9	100	
	all	25	120	5	95	13	115	
concessional	less than 6	-	-	-	-	-	-	
	6 - 10	4	3	-	-	2	3	
	10 - 15	1	2	-	-	2	32	
	15 - 20	-	-	-	-	-	-	
	20 & above	-	-	-	-	-	-	
	unspecified	0	0	1	18	0	3	
	all	5	5	1	18	4	37	
not specified	unspecified	2	-	0	5	1	1	
	nil	17	29	17	250	17	56	
any	less than 6	9	45	2	22	5	40	
	6 - 10	14	130	1	24	6	113	
	10 - 15	25	520	7	556	16	538	
	15 - 20	4	5	0	3	2	5	
	20 & above	-	-	-	-	-	-	
	unspecified	42	271	6	145	21	249	
	all	106	1000	30	1000	62	1000	
estd.no. of h.hs(00)		1396		2091		3495		
amount (rs.000)			562886		82482		668563	
no. of sample households reporting cash loan outstanding		53		44		100		

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
BIHAR							
interest free	nil	26	68	27	235	27	134
	less than 6	2	4	2	150	2	62
simple	6 - 10	0	1	1	46	1	19
	10 - 15	9	306	4	104	6	225
	15 - 20	2	27	1	25	1	26
	20 & above	13	85	4	28	8	62
	unspecified	-	-	4	59	2	23
	all	26	422	16	412	20	418
compound	less than 6	1	2	-	-	0	1
	6 - 10	-	-	10	204	6	81
	10 - 15	15	87	8	74	11	82
	15 - 20	4	275	0	12	2	169
	20 & above	40	126	2	43	17	92
	unspecified	-	-	-	-	-	-
	all	60	490	20	332	36	426
concessional	less than 6	1	4	0	3	1	3
	6 - 10	0	7	-	-	0	4
	10 - 15	2	4	2	10	2	7
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	2	5	-	-	1	3
	all	5	20	2	12	3	17
not specified	unspecified	2	-	3	10	3	5
	nil	26	68	27	235	27	134
any	less than 6	3	10	2	153	3	67
	6 - 10	0	8	11	250	7	105
	10 - 15	26	397	14	188	18	313
	15 - 20	6	302	2	37	3	196
	20 & above	52	211	6	70	24	154
	unspecified	3	5	7	68	6	31
	all	115	1000	64	1000	84	1000
estd.no. of h.hs(00)		7502		11722		19246	
amount (rs.000)		1396925		932126		2330957	
no. of sample households reporting cash loan outstanding		93		111		205	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

		Urban					
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
GUJARAT							
interest free	nil	108	303	90	224	97	262
	less than 6	5	20	6	36	6	28
simple	6 - 10	5	5	24	259	18	136
	10 - 15	21	24	27	121	25	74
	15 - 20	38	131	28	40	32	84
	20 & above	61	287	19	38	33	159
	unspecified	6	8	6	40	6	24
	all	136	476	94	534	109	506
compound	less than 6	-	-	4	-	3	-
	6 - 10	-	-	-	-	-	-
	10 - 15	6	11	3	4	4	8
	15 - 20	24	111	12	61	16	85
	20 & above	2	10	3	-	2	5
	unspecified	-	-	0	0	0	0
	all	32	131	21	66	25	98
concessional	less than 6	-	-	0	0	0	0
	6 - 10	0	0	6	14	4	7
	10 - 15	1	38	1	1	1	19
	15 - 20	0	1	0	0	0	0
	20 & above	-	-	1	27	1	14
	unspecified	4	39	4	16	4	27
	all	6	78	13	59	11	69
not specified	unspecified	11	12	29	116	22	66
	nil	108	303	90	224	97	262
any	less than 6	5	20	10	36	9	28
	6 - 10	5	5	30	273	22	143
	10 - 15	28	74	30	127	29	101
	15 - 20	62	243	40	102	48	170
	20 & above	63	297	23	65	37	177
	unspecified	21	59	40	173	33	118
	all	253	1000	201	1000	219	1000
estd.no. of h.hs(00)		8807		16715		25522	
amount (rs.000)		4846219		5159619		10005838	
no. of sample households rep		139		222		361	
cash loan outstanding							

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
HARYANA							
interest free	nil	11	98	36	283	25	218
	less than 6	17	194	12	59	14	106
simple	6 - 10	-	-	2	11	1	7
	10 - 15	31	120	28	113	30	115
	15 - 20	1	31	5	45	3	40
	20 & above	16	154	6	43	11	82
	unspecified	-	-	1	51	0	33
	all	65	499	46	322	55	384
compound	less than 6	1	-	-	-	0	-
	6 - 10	1	1	2	73	1	48
	10 - 15	3	6	10	89	7	60
	15 - 20	0	2	3	187	2	122
	20 & above	22	199	4	14	12	79
	unspecified	-	-	-	-	-	-
	all	26	208	17	364	22	309
concessional	less than 6	2	23	-	-	1	8
	6 - 10	-	-	-	-	-	-
	10 - 15	1	74	-	-	0	26
	15 - 20	-	-	0	1	0	1
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	3	97	0	1	2	35
not specified	unspecified	19	98	10	30	14	54
	nil	11	98	36	283	25	218
any	less than 6	19	217	12	59	15	114
	6 - 10	1	1	4	85	2	55
	10 - 15	35	201	38	202	37	202
	15 - 20	1	33	8	233	5	163
	20 & above	38	352	11	57	23	161
	unspecified	19	98	11	81	14	87
	all	97	1000	95	1000	96	1000
estd.no. of h.hs(00)		4089		4736		8835	
amount (rs.000)		545682		1009074		1554756	
no. of sample households reporting cash loan outstanding		48		52		100	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
HIMACHAL PRADESH							
interest free	nil	14	186	21	96	19	130
	less than 6	35	0	9	18	17	11
simple	6 - 10	4	24	22	136	17	94
	10 - 15	20	86	13	54	15	66
	15 - 20	-	-	8	42	5	26
	20 & above	-	-	0	4	0	2
	unspecified	2	3	2	99	2	64
	all	61	114	51	353	54	264
compound	less than 6	1	2	21	7	15	5
	6 - 10	65	120	-	-	21	45
	10 - 15	86	138	30	411	48	310
	15 - 20	6	4	9	87	8	56
	20 & above	-	-	10	41	7	26
	unspecified	-	-	-	-	-	-
	all	93	264	70	546	77	441
concessional	less than 6	4	18	3	2	3	8
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	4	18	3	2	3	8
not specified	unspecified	13	418	24	4	20	158
	nil	14	186	21	96	19	130
any	less than 6	41	20	33	27	36	24
	6 - 10	69	144	22	136	37	139
	10 - 15	106	225	43	465	63	376
	15 - 20	6	4	17	129	13	82
	20 & above	-	-	11	45	7	28
	unspecified	13	421	24	103	20	221
	all	176	1000	145	1000	155	1000
estd.no. of h.hs(00)		323		673		995	
amount (rs.000)		89191		150490		239681	
no. of sample households reporting cash loan outstanding		20		36		56	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
JAMMU & KASHMIR							
interest free	nil	76	499	25	187	40	391
	less than 6	7	16	3	3	4	11
simple	6 - 10	-	-	19	277	14	96
	10 - 15	6	273	1	77	3	205
	15 - 20	1	13	0	45	1	24
	20 & above	-	-	12	64	8	22
	unspecified	-	-	20	47	14	16
	all	11	301	36	512	29	374
compound	less than 6	3	4	-	-	1	3
	6 - 10	-	-	-	-	-	-
	10 - 15	9	54	9	207	9	107
	15 - 20	1	4	1	35	1	14
	20 & above	-	-	0	4	0	1
	unspecified	18	88	-	-	5	58
	all	28	150	10	246	15	183
concessional	less than 6	3	5	-	-	1	3
	6 - 10	4	4	-	-	1	3
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	12	41	-	-	3	27
	all	18	50	-	-	5	33
not specified	unspecified	5	-	10	55	8	19
any	nil	76	499	25	187	40	391
	less than 6	13	24	3	3	5	17
	6 - 10	4	4	19	277	15	99
	10 - 15	15	326	10	284	11	312
	15 - 20	2	17	1	80	2	38
	20 & above	-	-	12	67	9	23
	unspecified	34	129	30	102	31	120
	all	133	1000	72	1000	89	1000
estd.no. of h.hs(00)		276		701		977	
amount (rs.000)			107789		56943		164732
no. of sample households rep	orting	26		30		56	
cash loan outstanding							

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
KARNATAKA							
interest free	nil	15	35	39	81	32	63
	less than 6	2	11	21	136	16	88
simple	6 - 10	19	13	13	89	15	59
	10 - 15	75	450	65	427	68	436
	15 - 20	69	266	32	107	43	169
	20 & above	38	129	23	70	27	93
	unspecified	-	-	5	3	4	2
	all	163	869	136	832	144	846
compound	less than 6	-	-	-	-	-	-
	6 - 10	2	2	0	0	1	1
	10 - 15	1	2	5	13	4	9
	15 - 20	3	30	3	3	3	14
	20 & above	12	13	16	11	14	12
	unspecified	-	-	-	-	-	-
	all	17	47	22	28	20	35
concessional	less than 6	4	2	5	3	5	2
	6 - 10	-	-	2	2	2	1
	10 - 15	5	10	3	42	3	30
	15 - 20	0	15	0	0	0	6
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	10	27	10	47	10	39
not specified	unspecified	14	22	11	12	12	16
	nil	15	35	39	81	32	63
any	less than 6	6	13	27	139	21	90
	6 - 10	20	15	15	91	17	62
	10 - 15	81	461	72	483	75	475
	15 - 20	73	311	35	110	46	188
	20 & above	49	142	39	81	42	105
	unspecified	14	22	16	15	16	18
	all	206	1000	200	1000	202	1000
estd.no. of h.hs(00)		7232		17567		24799	
amount (rs.000)		4084242		6446986		10531228	
no. of sample households reporting cash loan outstanding		116		230		346	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
KERALA							
interest free	nil	46	68	69	188	62	144
	less than 6	14	15	21	82	19	58
simple	6 - 10	15	150	30	109	25	124
	10 - 15	84	190	70	175	75	181
	15 - 20	95	170	72	87	80	117
	20 & above	26	72	21	22	23	40
	unspecified	5	5	14	27	11	19
	all	196	601	171	503	179	538
compound	less than 6	6	6	14	12	11	9
	6 - 10	1	0	7	5	5	3
	10 - 15	32	80	14	55	20	64
	15 - 20	32	18	33	99	32	69
	20 & above	14	73	31	43	25	54
	unspecified	-	-	-	-	-	-
	all	83	177	88	214	86	200
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	5	5	4	3
	10 - 15	30	41	5	50	13	46
	15 - 20	3	1	6	1	5	1
	20 & above	-	-	0	0	0	0
	unspecified	6	3	1	0	3	1
	all	39	45	16	56	24	52
not specified	unspecified	27	109	31	40	30	65
	nil	46	68	69	188	62	144
any	less than 6	20	20	35	94	30	67
	6 - 10	16	151	43	119	34	130
	10 - 15	146	310	89	280	109	291
	15 - 20	131	189	110	187	117	187
	20 & above	41	145	52	66	48	94
	unspecified	37	117	46	67	43	85
	all	354	1000	300	1000	319	1000
estd.no. of h.hs(00)		4337		8260		12597	
amount (rs.000)		2357231		4165560		6522791	
no. of sample households reporting cash loan outstanding		98		162		260	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

		Urban					
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MADHYA PRADESH							
interest free	nil	28	118	52	121	45	120
	less than 6	4	39	3	6	3	16
simple	6 - 10	2	1	10	137	8	93
	10 - 15	41	102	46	292	45	230
	15 - 20	13	94	10	72	11	79
	20 & above	47	342	18	93	27	174
	unspecified	3	20	5	24	5	23
	all		100	598	82	624	87
compound	less than 6	-	-	0	0	0	0
	6 - 10	3	15	1	4	1	8
	10 - 15	10	119	9	87	9	97
	15 - 20	4	77	10	88	8	84
	20 & above	1	5	1	1	1	3
	unspecified	0	16	0	0	0	5
all		19	232	21	181	20	198
concessional	less than 6	2	16	3	21	3	19
	6 - 10	-	-	1	11	1	7
	10 - 15	7	14	1	1	3	5
	15 - 20	1	6	1	22	1	17
	20 & above	1	3	0	1	0	2
	unspecified	4	3	-	-	1	1
all		15	42	5	56	8	51
not specified	unspecified	7	10	8	18	8	15
	nil	28	118	52	121	45	120
any	less than 6	6	55	6	27	6	36
	6 - 10	5	16	12	152	10	108
	10 - 15	58	235	55	381	56	333
	15 - 20	18	177	20	182	20	180
	20 & above	49	350	20	95	28	178
	unspecified	14	49	13	43	14	45
all		156	1000	133	1000	140	1000
estd.no. of h.hs(00)		7891		19257		27148	
amount (rs.000)			1909429		3972099		5881527
no. of sample households reporting cash loan outstanding		151		217		368	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MAHARASHTRA							
interest free	nil	74	142	90	213	86	190
	less than 6	1	2	6	50	5	34
simple	6 - 10	3	14	7	27	6	23
	10 - 15	21	64	77	315	61	232
	15 - 20	47	309	46	148	46	201
	20 & above	24	94	15	31	17	52
	unspecified	0	3	4	20	3	14
	all	85	486	138	590	122	556
compound	less than 6	1	11	0	1	0	4
	6 - 10	21	2	2	8	8	6
	10 - 15	5	64	9	37	8	46
	15 - 20	31	220	10	80	16	126
	20 & above	1	0	5	17	4	11
	unspecified	-	-	0	0	0	0
	all	38	298	25	144	28	195
concessional	less than 6	2	4	1	4	1	4
	6 - 10	-	-	1	9	1	6
	10 - 15	8	19	1	2	3	7
	15 - 20	3	32	1	19	2	23
	20 & above	-	-	0	0	0	0
	unspecified	1	2	-	-	0	1
	all	14	57	5	34	7	42
not specified	unspecified	6	17	9	18	8	18
any	nil	74	142	90	213	86	190
	less than 6	3	17	8	55	6	43
	6 - 10	25	16	11	44	15	35
	10 - 15	34	147	87	354	71	286
	15 - 20	81	561	57	247	64	351
	20 & above	25	94	20	48	21	63
	unspecified	7	22	14	39	12	33
	all	201	1000	217	1000	213	1000
estd.no. of h.hs(00)		16665		40747		57416	
amount (rs.000)		7769251		15787184		23556435	
no. of sample households reporting cash loan outstanding		238		552		790	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MANIPUR							
interest free	nil	9	435	10	134	9	177
	less than 6	2	66	3	13	3	20
simple	6 - 10	1	66	0	60	1	61
	10 - 15	2	196	1	9	2	36
	15 - 20	1	95	2	37	1	46
	20 & above	1	65	22	606	12	528
	unspecified	0	29	-	-	0	4
	all	7	518	28	725	18	695
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	1	39	0	33
	15 - 20	-	-	0	56	0	48
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	1	95	1	81
concessional	less than 6	-	-	-	-	-	-
	6 - 10	2	36	-	-	1	5
	10 - 15	1	11	1	28	1	25
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	1	2	0	2
	unspecified	-	-	-	-	-	-
	all	3	47	2	30	2	32
not specified	unspecified	0	-	3	16	2	14
	nil	9	435	10	134	9	177
any	less than 6	2	66	3	13	3	20
	6 - 10	3	102	0	60	2	66
	10 - 15	3	207	4	76	3	95
	15 - 20	1	95	2	94	1	94
	20 & above	1	65	22	607	12	529
	unspecified	1	29	3	16	2	18
	all	19	1000	43	1000	32	1000
estd.no. of h.hs(00)		312		359		672	
amount (rs.000)				3254		19342	
no. of sample households reporting cash loan outstanding		21		27		48	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

		Urban					
nature of interest	rate of interest (%)	self employed		others		all	
		P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
MEGHALAYA							
interest free	nil	-	-	1	10	1	9
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	1	120	1	109
	10 - 15	2	234	10	870	8	813
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	2	234	11	990	9	922
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	2	766	-	-	1	68
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	2	766	-	-	1	68
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	-	-	-	-	-	-
	nil	-	-	1	10	1	9
any	less than 6	-	-	-	-	-	-
	6 - 10	-	-	1	120	1	109
	10 - 15	2	234	10	870	8	813
	15 - 20	2	766	-	-	1	68
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	5	1000	12	1000	11	1000
estd.no. of h.hs(00)		102		374		476	
amount (rs.000)		1046		10702		11748	
no. of sample households rep		2		6		8	
cash loan outstanding							

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
NAGALAND							
interest free	nil	43	806	40	58	41	98
	less than 6	-	-	1	42	1	40
simple	6 - 10	-	-	-	-	0	8
	10 - 15	7	91	6	877	6	827
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	7	91	8	919	8	875
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	1	9	1	8
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	1	9	1	8
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	1	10	1	9
	10 - 15	1	12	0	4	1	4
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	1	-	1	-
	all	1	12	2	14	2	14
not specified	unspecified	40	91	5	-	16	5
	nil	43	806	40	58	41	98
any	less than 6	-	-	1	42	1	40
	6 - 10	-	-	1	10	1	17
	10 - 15	8	103	7	890	7	840
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	40	91	6	-	16	5
	all	53	1000	49	1000	50	1000
estd.no. of h.hs(00)		142		317		459	
amount (rs.000)			5066		87439		93277
no. of sample households reporting cash loan outstanding		8		18		27	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ORISSA							
interest free	nil	39	199	39	147	39	170
	less than 6	15	32	2	70	6	53
simple	6 - 10	8	16	5	15	6	16
	10 - 15	102	248	38	129	59	181
	15 - 20	16	213	5	12	9	100
	20 & above	23	52	20	46	21	49
	unspecified	-	-	-	-	-	-
	all	145	561	65	273	91	399
compound	less than 6	5	15	1	34	3	26
	6 - 10	-	-	4	157	3	88
	10 - 15	24	46	12	39	16	42
	15 - 20	6	166	5	240	6	207
	20 & above	1	1	1	0	1	1
	unspecified	-	-	-	-	-	-
	all	36	229	21	470	26	364
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	8	69	5	39
	10 - 15	13	9	-	-	4	4
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	9	25	6	14
	all	13	9	17	94	16	57
not specified	unspecified	4	3	10	16	8	10
	nil	39	199	39	147	39	170
any	less than 6	20	47	3	104	9	79
	6 - 10	8	16	18	242	15	143
	10 - 15	139	303	51	167	79	227
	15 - 20	22	379	10	252	14	308
	20 & above	24	54	20	46	21	50
	unspecified	4	3	19	41	14	24
	all	226	1000	109	1000	147	1000
estd.no. of h.hs(00)		2834		5936		8771	
amount (rs.000)				1022092		1312843	
no. of sample households reporting cash loan outstanding		59		97		156	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
PUNJAB							
interest free	nil	80	221	61	144	69	186
	less than 6	4	19	2	43	3	30
simple	6 - 10	2	12	15	137	10	68
	10 - 15	18	101	25	99	22	101
	15 - 20	3	29	1	9	2	20
	20 & above	16	21	26	298	21	146
	unspecified	-	-	-	-	-	-
	all	42	181	67	585	56	365
compound	less than 6	0	15	3	16	2	15
	6 - 10	-	-	1	5	1	2
	10 - 15	29	405	15	151	21	290
	15 - 20	17	149	12	69	14	113
	20 & above	3	10	0	3	2	7
	unspecified	-	-	-	-	-	-
	all	45	579	31	244	37	427
concessional	less than 6	0	0	3	16	2	7
	6 - 10	0	0	1	1	1	1
	10 - 15	1	5	1	5	1	5
	15 - 20	0	2	-	-	0	1
	20 & above	-	-	-	-	-	-
	unspecified	-	-	0	3	0	1
	all	2	8	5	25	4	16
not specified	unspecified	12	11	3	1	7	6
	nil	80	221	61	144	69	186
any	less than 6	5	34	7	75	6	52
	6 - 10	3	12	17	143	11	71
	10 - 15	49	511	39	255	44	395
	15 - 20	21	180	12	78	16	134
	20 & above	19	32	26	300	23	153
	unspecified	12	11	3	4	7	8
	all	164	1000	129	1000	144	1000
estd.no. of h.hs(00)		4832		6368		11205	
amount (rs.000)		3142265		2605925		5751441	
no. of sample households reporting cash loan outstanding		151		142		294	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
RAJASTHAN							
interest free	nil	44	57	46	175	45	132
	less than 6	3	92	2	20	2	46
simple	6 - 10	14	7	30	401	24	255
	10 - 15	43	399	24	104	30	213
	15 - 20	3	15	9	22	7	20
	20 & above	36	96	28	80	31	86
	unspecified	0	0	13	14	9	9
	all	99	610	95	640	96	629
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	1	1	1	0
	10 - 15	13	157	12	104	12	123
	15 - 20	3	38	-	-	1	14
	20 & above	6	23	4	20	5	21
	unspecified	-	-	-	-	-	-
	all	23	217	17	125	19	159
concessional	less than 6	-	-	0	3	0	2
	6 - 10	7	11	1	4	3	6
	10 - 15	1	3	1	2	1	2
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	4	24	2	15
	all	8	14	5	33	6	26
not specified	unspecified	33	102	20	26	24	54
	nil	44	57	46	175	45	132
any	less than 6	3	92	2	23	2	48
	6 - 10	21	18	32	406	28	262
	10 - 15	57	559	37	210	44	339
	15 - 20	6	53	9	22	8	34
	20 & above	42	119	30	100	34	107
	unspecified	33	102	29	64	30	78
	all	166	1000	132	1000	143	1000
estd.no. of h.hs(00)		6469		11957		18521	
amount (rs.000)		1926719		3282738		5209458	
no. of sample households reporting cash loan outstanding		89		136		225	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

								Urban
nature of interest (1)	rate of interest (%) (2)	self employed		others		all		
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)	
SIKKIM								
interest free	nil	-	-	-	-	-	-	
	less than 6	-	-	-	-	-	-	
simple	6 - 10	-	-	-	-	-	-	
	10 - 15	12	478	11	287	12	383	
	15 - 20	6	142	-	-	2	72	
	20 & above	-	-	3	538	2	267	
	unspecified	-	-	20	154	12	76	
	all	18	620	35	979	28	798	
compound	less than 6	-	-	-	-	-	-	
	6 - 10	-	-	-	-	-	-	
	10 - 15	-	-	2	21	1	10	
	15 - 20	3	380	-	-	1	192	
	20 & above	-	-	-	-	-	-	
	unspecified	-	-	-	-	-	-	
	all	3	380	2	21	2	202	
concessional	less than 6	-	-	-	-	-	-	
	6 - 10	-	-	-	-	-	-	
	10 - 15	-	-	-	-	-	-	
	15 - 20	-	-	-	-	-	-	
	20 & above	-	-	-	-	-	-	
	unspecified	-	-	-	-	-	-	
	all	-	-	-	-	-	-	
not specified	unspecified	-	-	-	-	-	-	
	nil	-	-	-	-	-	-	
any	less than 6	-	-	-	-	-	-	
	6 - 10	-	-	-	-	-	-	
	10 - 15	12	478	13	308	13	394	
	15 - 20	9	522	-	-	3	264	
	20 & above	-	-	3	538	2	267	
	unspecified	-	-	20	154	12	76	
	all	20	1000	36	1000	30	1000	
estd.no. of h.hs(00)		24		39		64		
amount (rs.000)			5658		5549		11207	
no. of sample households reporting cash loan outstanding		7		8		15		

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
TAMIL NADU							
interest free	nil	47	60	103	130	86	110
	less than 6	0	1	5	16	4	11
simple	6 - 10	2	3	18	95	13	68
	10 - 15	47	434	76	173	67	249
	15 - 20	70	138	45	86	51	101
	20 & above	94	168	122	231	114	213
	unspecified	-	-	6	12	4	9
	all	179	745	208	614	198	652
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	2	3	1	2
	10 - 15	4	8	5	11	5	10
	15 - 20	18	153	7	8	10	50
	20 & above	1	3	11	26	8	20
	unspecified	-	-	-	-	-	-
	all	21	165	24	47	23	81
concessional	less than 6	-	-	-	-	-	-
	6 - 10	0	0	6	145	4	103
	10 - 15	4	18	2	10	2	12
	15 - 20	-	-	0	20	0	14
	20 & above	-	-	-	-	-	-
	unspecified	-	-	2	1	2	0
	all	5	18	10	175	8	130
not specified	unspecified	16	12	10	33	12	27
	nil	47	60	103	130	86	110
any	less than 6	0	1	5	16	4	11
	6 - 10	2	4	26	243	19	174
	10 - 15	55	460	82	194	74	271
	15 - 20	85	292	52	114	61	165
	20 & above	96	171	132	258	121	233
	unspecified	16	12	18	46	17	36
	all	223	1000	264	1000	250	1000
estd.no. of h.hs(00)		14511		36203		51074	
amount (rs.000)		8054893		19763361		27819240	
no. of sample households reporting cash loan outstanding		176		436		613	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
TRIPURA							
interest free	nil	3	20	28	158	20	116
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	2	36	1	25
	10 - 15	4	272	26	356	19	330
	15 - 20	21	105	-	-	7	32
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	25	377	27	392	27	387
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	3	161	2	112
	10 - 15	13	531	8	189	10	292
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	7	53	-	-	2	16
	all	20	584	11	350	14	421
concessional	less than 6	-	-	-	-	-	-
	6 - 10	5	18	7	24	6	23
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	5	18	7	24	6	23
not specified	unspecified	6	1	3	76	4	53
	nil	3	20	28	158	20	116
any	less than 6	-	-	-	-	-	-
	6 - 10	5	18	11	221	9	160
	10 - 15	16	803	34	544	29	623
	15 - 20	21	105	-	-	7	32
	20 & above	-	-	-	-	-	-
	unspecified	11	54	3	76	6	69
	all	58	1000	76	1000	71	1000
estd.no. of h.hs(00)		122		279		401	
amount (rs.000)		16455		37786		54241	
no. of sample households reporting cash loan outstanding		17		31		48	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
UTTAR PRADESH							
interest free	nil	88	265	33	178	59	231
	less than 6	2	22	9	311	6	128
simple	6 - 10	1	2	3	58	2	22
	10 - 15	15	83	21	110	18	92
	15 - 20	3	25	4	14	4	21
	20 & above	54	166	13	33	33	116
	unspecified	1	4	1	1	1	3
	all	75	301	49	527	62	383
compound	less than 6	2	10	3	7	3	9
	6 - 10	-	-	0	7	0	3
	10 - 15	22	272	7	97	14	205
	15 - 20	4	18	1	29	3	22
	20 & above	5	9	4	50	4	24
	unspecified	3	19	0	0	1	12
	all	34	327	15	190	24	273
concessional	less than 6	-	-	1	34	0	12
	6 - 10	-	-	8	5	4	2
	10 - 15	3	13	2	9	3	20
	15 - 20	0	6	-	-	0	4
	20 & above	-	-	0	8	0	3
	unspecified	2	4	0	1	1	3
	all	6	22	10	56	8	43
not specified	unspecified	9	84	11	48	11	70
any	nil	88	265	33	178	59	231
	less than 6	4	31	13	352	9	149
	6 - 10	1	2	11	70	6	27
	10 - 15	40	368	30	216	35	317
	15 - 20	8	49	5	43	6	46
	20 & above	59	174	15	91	36	143
	unspecified	16	111	13	50	14	88
	all	182	1000	102	1000	140	1000
estd.no. of h.hs(00)		23879		25960		49853	
amount (rs.000)			5929371		3524652		9548991
no. of sample households reporting cash loan outstanding		289		238		530	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
WEST BENGAL							
interest free	nil	73	460	84	246	81	304
	less than 6	2	11	5	95	4	72
simple	6 - 10	0	2	15	62	10	46
	10 - 15	30	118	41	103	38	107
	15 - 20	3	61	6	14	5	27
	20 & above	5	15	13	26	10	23
	unspecified	2	5	21	59	15	44
	all	42	211	86	359	71	319
compound	less than 6	-	-	6	92	4	67
	6 - 10	1	4	15	126	10	93
	10 - 15	20	188	27	104	24	127
	15 - 20	6	23	7	46	6	40
	20 & above	2	2	4	8	3	6
	unspecified	1	6	3	3	3	4
	all	28	223	49	378	42	336
concessional	less than 6	1	1	1	6	1	5
	6 - 10	0	16	0	1	0	5
	10 - 15	0	3	-	-	0	1
	15 - 20	2	42	-	-	1	11
	20 & above	-	-	-	-	-	-
	unspecified	1	4	0	0	0	1
	all	4	66	2	8	2	24
not specified	unspecified	7	40	9	9	9	18
	nil	73	460	84	246	81	304
any	less than 6	3	12	12	193	9	144
	6 - 10	1	21	30	189	21	143
	10 - 15	50	309	68	207	62	235
	15 - 20	11	127	12	60	12	78
	20 & above	7	16	17	33	13	29
	unspecified	12	55	34	71	26	67
	all	143	1000	185	1000	171	1000
estd.no. of h.hs(00)		12735		25359		38094	
amount (rs.000)		1915099		5121604		7036703	
no. of sample households reporting cash loan outstanding		147		308		455	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ANDMAN & NICOBAR ISL							
interest free	nil	154	121	148	134	149	132
	less than 6	23	3	14	130	16	108
simple	6 - 10	-	-	30	6	24	5
	10 - 15	216	459	21	20	58	97
	15 - 20	1	150	28	680	22	588
	20 & above	176	266	40	30	66	71
	unspecified	-	-	-	-	-	-
	all	415	878	100	866	161	868
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	1	1	-	-	0	0
	20 & above	-	-	0	-	0	-
	unspecified	-	-	-	-	-	-
all	1	1	0	-	1	0	
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
all	-	-	-	-	-	-	
not specified	unspecified	16	-	-	-	3	-
	nil	154	121	148	134	149	132
any	less than 6	23	3	14	130	16	108
	6 - 10	-	-	30	6	24	5
	10 - 15	216	459	21	20	58	97
	15 - 20	3	152	28	680	23	588
	20 & above	176	266	40	30	66	71
	unspecified	16	-	-	-	3	-
all	417	1000	186	1000	231	1000	
estd.no. of h.hs(00)		37		153		189	
amount (rs.000)		29432		138547		167979	
no. of sample households reporting cash loan outstanding		10		43		53	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
ARUNACHAL PRADESH							
interest free	nil	35	785	-	-	11	775
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	5	134	-	-	2	133
	20 & above	-	-	-	-	-	-
	unspecified	-	-	1	1000	1	14
	all	5	134	1	1000	3	146
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	5	80	-	-	2	79
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	5	80	-	-	2	79
not specified	unspecified	-	-	-	-	-	-
	nil	35	785	-	-	11	775
any	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	11	215	-	-	3	212
	20 & above	-	-	-	-	-	-
	unspecified	-	-	1	1000	1	14
	all	46	1000	1	1000	16	1000
estd.no. of h.hs(00)		71		149		220	
amount (rs.000)			2538		35		2573
no. of sample households reporting cash loan outstanding		3		1		4	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
CHANDIGARH							
interest free	nil	159	803	287	552	275	602
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	7	35	7	28
	10 - 15	19	79	-	-	2	16
	15 - 20	-	-	1	6	1	5
	20 & above	-	-	2	4	2	3
	unspecified	-	-	-	-	-	-
	all	19	79	10	46	11	53
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	5	22	5	18
	10 - 15	-	-	16	138	14	111
	15 - 20	6	13	2	34	3	30
	20 & above	10	-	-	-	1	-
	unspecified	-	-	-	-	-	-
	all	16	13	23	195	23	159
concessional	less than 6	236	47	39	18	58	23
	6 - 10	-	-	9	76	8	61
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	46	58	32	80	33	75
	all	282	105	80	173	100	160
not specified	unspecified	-	-	51	34	46	27
	nil	159	803	287	552	275	602
any	less than 6	236	47	39	18	58	23
	6 - 10	-	-	21	133	19	107
	10 - 15	19	79	16	138	16	127
	15 - 20	6	13	4	41	4	35
	20 & above	10	-	2	4	3	3
	unspecified	46	58	83	113	79	102
	all	420	1000	384	1000	388	1000
estd.no. of h.hs(00)		152		1401		1553	
amount (rs.000)				72916		295979	
no. of sample households reporting cash loan outstanding		8		30		38	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
DADRA & NAGAR HAVELI							
interest free	nil	172	385	12	2	56	77
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	61	592	43	476
	10 - 15	-	-	41	70	29	56
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	12	8	9	6
	all	-	-	79	669	56	538
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	14	16	10	13
	10 - 15	94	431	38	227	53	267
	15 - 20	-	-	8	13	6	10
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	94	431	52	256	63	290
concessional	less than 6	-	-	-	-	-	-
	6 - 10	31	59	-	-	9	12
	10 - 15	-	-	12	73	9	59
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	73	126	-	-	20	25
	all	104	185	12	73	37	95
not specified	unspecified	-	-	-	-	-	-
	nil	172	385	12	2	56	77
any	less than 6	-	-	-	-	-	-
	6 - 10	31	59	75	608	62	501
	10 - 15	94	431	85	370	86	382
	15 - 20	-	-	8	13	6	10
	20 & above	-	-	-	-	-	-
	unspecified	73	126	12	8	29	31
	all	370	1000	124	1000	190	1000
estd.no. of h.hs(00)		6		15		21	
amount (rs.000)			2005		8226		10231
no. of sample households reporting cash loan outstanding		6		9		15	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
DELHI							
interest free	nil	75	72	85	374	82	131
	less than 6	1	0	1	32	1	6
simple	6 - 10	-	-	24	114	17	22
	10 - 15	98	828	55	241	68	714
	15 - 20	26	73	3	33	10	65
	20 & above	8	6	5	7	6	6
	unspecified	3	1	6	124	5	25
	all	136	908	74	552	93	839
compound	less than 6	-	-	-	-	-	-
	6 - 10	0	0	-	-	0	0
	10 - 15	1	1	2	4	1	2
	15 - 20	1	7	-	-	0	5
	20 & above	1	3	3	6	2	4
	unspecified	-	-	0	7	0	1
	all	3	11	5	17	4	12
concessional	less than 6	-	-	0	4	0	1
	6 - 10	-	-	0	3	0	1
	10 - 15	-	-	1	3	1	1
	15 - 20	1	0	-	-	0	0
	20 & above	0	1	-	-	0	1
	unspecified	1	0	0	0	0	0
	all	2	1	1	10	1	3
not specified	unspecified	12	7	11	46	11	15
	nil	75	72	85	374	82	131
any	less than 6	1	0	2	36	1	7
	6 - 10	0	0	24	117	17	23
	10 - 15	99	829	58	247	70	717
	15 - 20	28	79	3	33	11	71
	20 & above	10	10	7	14	8	11
	unspecified	16	9	18	178	17	42
	all	220	1000	159	1000	177	1000
estd.no. of h.hs(00)		5633		12733		18388	
amount (rs.000)		11780433		2833422		14613855	
no. of sample households reporting cash loan outstanding		51		108		159	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
GOA							
interest free	nil	83	376	41	63	51	153
	less than 6	55	68	-	-	12	20
simple	6 - 10	7	17	-	-	2	5
	10 - 15	2	11	16	753	13	539
	15 - 20	2	29	3	19	3	22
	20 & above	2	14	17	118	13	88
	unspecified	-	-	-	-	-	-
	all	66	139	36	891	42	674
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	14	456	7	4	9	135
	15 - 20	8	29	4	20	5	23
	20 & above	-	-	2	12	2	9
	unspecified	-	-	-	-	-	-
	all	22	485	14	36	16	166
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	1	9	1	7
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	1	9	1	7
not specified	unspecified	-	-	-	-	-	-
	nil	83	376	41	63	51	153
any	less than 6	55	68	-	-	12	20
	6 - 10	7	17	1	9	2	12
	10 - 15	16	468	24	757	22	674
	15 - 20	11	58	7	40	8	45
	20 & above	2	14	19	130	15	97
	unspecified	-	-	-	-	-	-
	all	169	1000	75	1000	96	1000
estd.no. of h.hs(00)		204		711		915	
amount (rs.000)		41009		101063		142072	
no. of sample households reporting cash loan outstanding		11		19		30	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
LAKSHADWEEP							
interest free	nil	12	193	173	591	116	576
	less than 6	-	-	-	-	-	-
	6 - 10	-	-	28	154	18	148
simple	10 - 15	19	230	82	128	60	132
	15 - 20	4	504	3	3	4	21
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	23	734	113	285	81	302
	less than 6	-	-	-	-	-	-
compound	6 - 10	-	-	-	-	-	-
	10 - 15	6	73	1	1	3	3
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	126	-	82	-
	unspecified	-	-	-	-	-	-
	all	6	73	127	1	85	3
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	3	-	46	123	31	119
	nil	12	193	173	591	116	576
	less than 6	-	-	-	-	-	-
	6 - 10	-	-	28	154	18	148
any	10 - 15	25	302	83	129	63	135
	15 - 20	4	504	3	3	4	21
	20 & above	-	-	126	-	82	-
	unspecified	3	-	46	123	31	119
	all	41	1000	296	1000	206	1000
estd.no. of h.hs(00)		15		27		41	
amount (rs.000)			634		16675		17309
no. of sample households reporting cash loan outstanding		10		17		27	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
MIZORAM							
interest free	nil	23	49	4	1	11	11
	less than 6	29	650	17	213	22	307
simple	6 - 10	5	145	19	262	14	238
	10 - 15	-	-	13	400	8	313
	15 - 20	-	-	12	119	7	94
	20 & above	-	-	-	-	-	-
	unspecified	0	5	-	-	0	1
	all	34	800	60	995	50	953
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	4	151	2	4	2	36
	nil	23	49	4	1	11	11
any	less than 6	29	650	17	213	22	307
	6 - 10	5	145	19	262	14	238
	10 - 15	-	-	13	400	8	313
	15 - 20	-	-	12	119	7	94
	20 & above	-	-	-	-	-	-
	unspecified	4	157	2	4	3	37
	all	60	1000	64	1000	63	1000
estd.no. of h.hs(00)		104		153		257	
amount (rs.000)		12846		46763		59722	
no. of sample households reporting cash loan outstanding		14		25		40	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
PONDICHERRY							
interest free	nil	61	337	65	108	64	139
	less than 6	-	-	2	9	2	8
simple	6 - 10	-	-	-	-	-	-
	10 - 15	2	11	44	405	37	351
	15 - 20	-	-	17	175	14	152
	20 & above	26	4	73	131	64	114
	unspecified	-	-	-	-	-	-
	all	29	15	136	720	117	624
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	7	648	54	140	46	209
	20 & above	-	-	2	33	1	28
	unspecified	-	-	-	-	-	-
	all	7	648	54	173	46	237
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	-	-	-	-
not specified	unspecified	-	-	-	-	-	-
	nil	61	337	65	108	64	139
any	less than 6	-	-	2	9	2	8
	6 - 10	-	-	-	-	-	-
	10 - 15	2	11	44	405	37	351
	15 - 20	7	648	71	315	60	360
	20 & above	26	4	74	164	66	142
	unspecified	-	-	-	-	-	-
	all	97	1000	254	1000	226	1000
estd.no. of h.hs(00)		195		913		1108	
amount (rs.000)		41350		263267		304617	
no. of sample households reporting cash loan outstanding		5		23		28	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

Urban							
nature of interest (1)	rate of interest (%) (2)	self employed		others		all	
		P (3)	S (4)	P (5)	S (6)	P (7)	S (8)
DAMAN AND DIU							
interest free	nil	15	27	92	680	70	378
	less than 6	-	-	-	-	-	-
simple	6 - 10	-	-	5	9	3	5
	10 - 15	5	22	30	83	23	55
	15 - 20	24	454	3	13	9	217
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	28	476	37	106	35	277
compound	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	-	-	-	-
	15 - 20	15	410	26	204	23	300
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	15	410	26	204	23	300
concessional	less than 6	-	-	-	-	-	-
	6 - 10	-	-	-	-	-	-
	10 - 15	-	-	2	10	1	5
	15 - 20	-	-	-	-	-	-
	20 & above	-	-	-	-	-	-
	unspecified	-	-	-	-	-	-
	all	-	-	2	10	1	5
not specified	unspecified	38	87	-	-	11	40
	nil	15	27	92	680	70	378
any	less than 6	-	-	-	-	-	-
	6 - 10	-	-	5	9	3	5
	10 - 15	5	22	32	94	24	61
	15 - 20	38	864	29	218	31	516
	20 & above	-	-	-	-	-	-
	unspecified	38	87	-	-	11	40
	all	95	1000	148	1000	133	1000
estd.no. of h.hs(00)		14		35		49	
amount (rs.000)			6010		7009		13019
no. of sample households reporting cash loan outstanding		9		18		27	

Table 3U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of outstanding cash loans by nature and rate of interest for each major household type as on 30.6.91

								Urban
nature of interest	rate of interest (%)	self employed		others		all		
		P	S	P	S	P	S	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
INDIA								
interest free	nil	60	139	72	175	68	160	
	less than 6	3	13	6	54	5	37	
simple	6 - 10	4	12	13	101	10	64	
	10 - 15	36	316	48	210	44	254	
	15 - 20	29	130	23	75	25	98	
	20 & above	49	136	37	112	41	122	
	unspecified	2	5	6	21	5	15	
	all	110	612	113	574	112	590	
compound	less than 6	1	4	2	9	1	6	
	6 - 10	3	1	3	16	3	10	
	10 - 15	13	81	10	52	11	64	
	15 - 20	14	86	7	42	10	61	
	20 & above	7	16	8	25	8	21	
	unspecified	1	4	1	1	1	2	
	all	34	191	29	146	31	164	
concessional	less than 6	1	2	1	5	1	3	
	6 - 10	1	2	3	38	2	23	
	10 - 15	4	13	1	10	2	12	
	15 - 20	1	7	0	9	1	8	
	20 & above	0	0	1	3	1	2	
	unspecified	1	4	1	3	1	4	
	all	8	28	8	68	8	52	
not specified	unspecified	12	29	13	37	12	34	
any	nil	60	139	72	175	68	160	
	less than 6	5	19	10	67	8	47	
	6 - 10	8	15	19	156	15	97	
	10 - 15	52	410	59	273	57	330	
	15 - 20	44	223	31	126	35	167	
	20 & above	56	152	45	140	49	145	
	unspecified	16	43	20	62	19	54	
	all	199	1000	189	1000	193	1000	
estd.no. of h.hs(00)		142206		275341		418243		
amount (rs.000)		63056178		88045081		151320876		
no. of sample households reporting cash loan outstanding		2247		3730		5990		

Note 1 : P : Number of households reporting cash loans as on 30.6.91 per thousand households

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

Note 2 : Figures for the 'type not recorded' category i.e. households not reporting any household type are not shown separately

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

		major household type :all household													Urban	
hhd. asset holding (Rs.000)	typ of est.	rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDHRA PRADESH																
less than 5	P	70	-	-	-	-	4	10	17	13	-	115	16	212	7924	331
	S	292	-	-	-	-	29	35	69	37	-	470	70	1000	612742	
5 - 10	P	46	-	-	9	-	-	69	55	59	-	130	6	295	2948	132
	S	76	-	-	41	-	-	133	145	410	-	163	32	1000	349187	
10 - 20	P	72	26	-	-	8	-	10	78	53	-	70	18	288	5038	185
	S	70	11	-	-	10	-	53	175	392	-	246	44	1000	715308	
20 - 30	P	101	1	-	24	3	-	25	40	66	-	80	62	298	2748	126
	S	116	1	-	36	4	-	11	47	159	-	155	472	1000	1084979	
30 - 50	P	84	2	-	2	-	2	86	13	111	-	145	1	347	3170	167
	S	109	24	-	3	-	8	169	14	187	-	485	0	1000	993266	
50 - 70	P	42	-	-	3	-	43	34	61	72	-	97	29	307	2233	101
	S	8	-	-	15	-	116	177	82	258	-	283	61	1000	602636	
70 - 100	P	81	7	-	10	3	2	21	54	46	-	79	26	266	2622	111
	S	120	16	-	7	10	9	42	87	361	-	321	27	1000	964604	
100 - 150	P	107	-	-	18	1	16	53	115	267	3	51	60	510	2489	127
	S	48	-	-	-	2	55	139	153	427	4	75	97	1000	2426815	
150 - 250	P	132	4	2	17	0	58	77	86	183	-	26	31	456	2485	137
	S	187	0	2	61	0	53	268	118	271	-	13	27	1000	2923552	
250 & above	P	68	7	3	21	55	22	180	54	54	2	17	18	356	3223	187
	S	171	5	16	21	143	70	327	103	57	3	29	56	1000	5597168	
all classes	P	78	5	0	8	7	11	49	51	76	0	86	24	311	34880	1604
	S	137	5	6	22	51	48	208	105	212	2	125	79	1000	16270257	
ASSAM																
less than 5	P	6	-	-	-	-	-	-	-	-	-	-	-	6	779	45
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	2961	
5 - 10	P	5	-	-	-	-	-	11	-	-	-	-	1	17	153	25
	S	106	-	-	-	-	-	863	-	-	-	-	31	1000	246	
10 - 20	P	10	-	-	-	-	-	-	1	-	-	-	11	22	504	43
	S	275	-	-	-	-	-	-	161	-	-	-	563	1000	7115	
20 - 30	P	21	-	-	13	-	-	-	-	-	-	-	143	176	178	23
	S	5	-	-	6	-	-	-	-	-	-	-	989	1000	84208	
30 - 50	P	61	14	-	-	-	4	11	4	-	-	-	5	95	301	40
	S	534	262	-	-	-	28	38	70	-	-	-	67	1000	25487	
50 - 70	P	39	39	-	-	-	-	46	-	-	-	-	50	174	107	25
	S	65	372	-	-	-	-	447	-	-	-	-	116	1000	29845	
70 - 100	P	4	11	-	-	-	-	-	-	-	-	-	64	80	382	42
	S	5	109	-	-	-	-	-	-	-	-	-	886	1000	66794	
100 - 150	P	19	-	-	3	-	-	10	1	-	-	-	13	45	375	47
	S	133	-	-	249	-	-	249	9	-	-	-	361	1000	30220	
150 - 250	P	21	-	-	-	-	3	2	-	-	-	-	4	31	395	43
	S	71	-	-	-	-	520	356	-	-	-	-	54	1000	32857	
250 & above	P	19	13	7	55	-	39	82	12	-	-	-	12	192	320	70
	S	25	3	2	173	-	101	691	0	-	-	-	5	1000	388831	
all classes	P	17	5	1	6	-	4	12	2	-	-	-	21	62	3495	403
	S	56	39	1	113	-	85	452	5	-	-	-	249	1000	668563	

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

hh.d. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
BIHAR																
less than 5	P	1	-	-	-	-	1	2	-	-	-	116	3	123	2468	76
	S	3	-	-	-	-	9	4	-	-	-	976	9	1000	173804	
5 - 10	P	21	1	-	-	-	3	5	-	-	-	14	-	45	1042	40
	S	761	11	-	-	-	9	101	-	-	-	118	-	1000	68531	
10 - 20	P	22	-	6	-	80	1	59	5	17	-	5	1	196	1352	67
	S	59	-	15	-	706	12	177	23	5	-	3	-	1000	209252	
20 - 30	P	41	-	-	2	-	-	15	-	-	4	-	11	67	2185	74
	S	524	-	-	39	-	-	231	-	-	119	-	88	1000	73446	
30 - 50	P	17	1	1	1	-	7	6	4	10	-	-	-	46	2912	121
	S	310	9	20	56	-	163	185	150	107	-	-	-	1000	36713	
50 - 70	P	7	-	1	1	-	9	15	2	1	-	30	1	64	1985	94
	S	54	-	15	8	-	73	251	1	1	-	594	3	1000	119302	
70 - 100	P	41	-	2	-	-	2	16	1	-	1	-	5	67	2078	102
	S	618	-	13	-	-	13	269	7	-	5	-	74	1000	73726	
100 - 150	P	40	1	1	-	1	-	14	-	-	-	-	-	57	1977	108
	S	361	7	3	-	11	-	618	-	-	-	-	-	1000	140035	
150 - 250	P	57	1	10	1	1	1	8	2	-	-	9	36	115	1683	88
	S	82	7	394	18	71	9	34	99	-	-	41	246	1000	214673	
250 & above	P	28	-	5	1	8	10	27	25	2	-	6	7	97	1565	106
	S	64	-	50	8	49	129	277	347	22	-	50	4	1000	1221475	
all classes	P	27	0	2	1	7	3	15	3	3	1	20	6	84	19246	876
	S	134	2	65	8	96	77	236	196	14	4	137	31	1000	2330957	
GUJARAT																
less than 5	P	96	-	-	1	-	5	-	5	-	-	19	6	129	3617	86
	S	318	-	-	1	-	19	-	45	-	-	501	116	1000	141388	
5 - 10	P	208	-	7	-	-	24	3	16	-	-	18	24	249	1015	45
	S	668	-	37	-	-	47	7	84	-	-	123	34	1000	182247	
10 - 20	P	119	-	-	-	-	4	17	67	50	-	25	1	224	1829	90
	S	382	-	-	-	-	4	17	184	330	-	82	-	1000	352735	
20 - 30	P	130	-	4	24	4	1	15	94	-	-	2	36	282	1690	64
	S	451	-	26	77	27	3	193	149	-	-	15	59	1000	211445	
30 - 50	P	128	30	6	-	26	-	44	43	7	-	60	3	234	2736	106
	S	465	19	48	-	101	-	119	104	4	-	133	8	1000	616403	
50 - 70	P	72	1	8	-	-	1	21	56	-	-	-	37	135	2356	90
	S	350	1	28	-	-	0	183	334	-	-	-	104	1000	265741	
70 - 100	P	94	1	-	-	7	2	15	17	-	-	7	22	142	1994	97
	S	579	13	-	-	28	2	57	121	-	-	-	201	1000	415563	
100 - 150	P	128	9	-	7	-	1	25	18	-	-	-	72	206	2966	138
	S	562	39	-	2	-	0	44	74	-	-	-	278	1000	912417	
150 - 250	P	45	0	-	2	16	1	48	75	11	-	106	68	314	3180	145
	S	43	1	-	0	21	11	211	144	23	-	338	208	1000	2286559	
250 & above	P	57	8	10	14	68	8	42	80	24	-	11	40	272	4137	215
	S	215	13	25	99	179	18	39	213	134	-	1	64	1000	4621340	
all classes	P	97	6	4	5	17	4	26	48	10	-	27	33	219	25522	1076
	S	262	12	17	48	95	12	89	170	79	-	98	118	1000	10005838	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
HARYANA																
less than 5	P	7	-	-	-	2	-	-	1	9	-	-	-	19	1467	37
	S	568	-	-	-	11	-	-	34	387	-	-	-	1000	32504	
5 - 10	P	82	-	-	-	-	65	-	-	-	-	27	59	115	178	9
	S	576	-	-	-	-	302	-	-	-	-	122	-	1000	11606	
10 - 20	P	-	-	-	-	-	-	-	3	-	-	-	3	6	519	12
	S	-	-	-	-	-	-	-	690	-	-	-	310	1000	1641	
20 - 30	P	19	-	4	-	-	-	3	12	-	-	19	-	57	360	17
	S	616	-	49	-	-	-	44	144	-	-	148	-	1000	13926	
30 - 50	P	83	-	-	-	-	-	33	15	2	-	-	2	118	1252	34
	S	629	-	-	-	-	-	57	300	5	-	-	9	1000	140357	
50 - 70	P	-	-	31	-	4	-	-	-	17	-	70	40	135	897	27
	S	-	-	85	-	3	-	-	-	95	-	576	240	1000	165845	
70 - 100	P	25	4	29	-	7	67	13	4	-	-	5	-	155	765	26
	S	24	64	102	-	49	413	238	86	-	-	24	-	1000	80636	
100 - 150	P	61	-	-	-	-	74	56	-	-	-	74	57	202	818	31
	S	595	-	-	-	-	75	169	-	-	-	59	102	1000	307368	
150 - 250	P	3	2	-	3	-	2	38	1	-	-	-	4	52	1278	49
	S	40	147	-	161	-	10	592	25	-	-	-	25	1000	61449	
250 & above	P	7	26	35	5	-	-	38	9	14	14	-	20	122	1300	65
	S	40	41	149	96	-	-	185	269	64	74	-	82	1000	739423	
all classes	P	25	5	11	1	1	14	22	5	6	2	16	14	96	8835	307
	S	218	28	86	52	3	39	163	163	49	35	77	87	1000	1554756	
HIMACHAL PRADESH																
less than 5	P	-	-	-	-	-	-	-	-	-	-	108	-	108	63	4
	S	-	-	-	-	-	-	-	-	-	-	1000	-	1000	6143	
5 - 10	P	-	-	189	-	-	-	11	-	-	-	-	-	200	60	6
	S	-	-	43	-	-	-	957	-	-	-	-	-	1000	522	
10 - 20	P	-	-	20	-	-	6	23	-	-	-	-	8	49	108	11
	S	-	-	62	-	-	53	885	-	-	-	-	-	1000	4089	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	18	18	100	9
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	534	
30 - 50	P	-	-	-	5	-	22	11	-	-	-	-	11	38	84	12
	S	-	-	-	246	-	366	388	-	-	-	-	-	1000	3126	
50 - 70	P	33	7	-	-	-	-	-	61	-	-	-	16	109	65	12
	S	288	243	-	-	-	-	-	412	-	-	-	58	1000	5225	
70 - 100	P	3	-	-	-	-	-	57	5	3	-	3	3	64	119	12
	S	50	-	-	-	-	-	837	66	30	-	16	-	1000	12158	
100 - 150	P	17	-	-	17	-	50	68	4	-	-	-	-	88	81	14
	S	-	-	-	515	-	-	469	16	-	-	-	-	1000	10365	
150 - 250	P	81	-	14	-	-	-	86	41	-	-	-	67	235	111	23
	S	173	-	20	-	-	-	83	168	-	-	-	555	1000	67101	
250 & above	P	30	69	29	72	102	8	161	18	-	-	-	39	377	205	38
	S	133	8	14	126	82	31	450	40	-	-	-	115	1000	130419	
all classes	P	19	15	21	17	21	8	59	13	0	-	7	20	155	995	141
	S	130	10	15	94	45	23	353	82	2	-	26	221	1000	239681	

Table (4U) : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans outstanding over rate of interest for household asset holdings on 30.6.6.91

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
JAMMU & KASHMIR																	
less than 5	P	3	-	-	-	-	-	-	-	-	-	-	-	3	3	99	16
	S	-	-	-	-	-	-	-	-	-	-	-	-	1000	1000	68	
5 - 10	P	38	-	-	-	-	-	-	-	-	-	-	-	-	38	20	6
	S	1000	-	-	-	-	-	-	-	-	-	-	-	-	1000	758	
10 - 20	P	99	-	-	-	-	-	38	-	-	-	-	-	-	137	7	11
	S	924	-	-	-	-	-	76	-	-	-	-	-	-	1000	898	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	16	16	39	10
	S	-	-	-	-	-	-	-	-	-	-	-	-	1000	1000	784	
30 - 50	P	10	-	-	-	-	-	-	-	-	-	-	141	-	151	52	11
	S	116	-	-	-	-	-	-	-	-	-	-	884	-	1000	3313	
50 - 70	P	14	-	-	-	-	4	-	-	-	-	-	-	47	56	77	18
	S	114	-	-	-	-	20	-	-	-	-	-	-	866	1000	5096	
70 - 100	P	56	-	20	-	-	-	6	-	-	-	-	-	-	82	88	27
	S	807	-	37	-	-	-	157	-	-	-	-	-	-	1000	4339	
100 - 150	P	9	-	2	-	-	4	-	-	-	-	-	-	2	15	152	24
	S	729	-	61	-	-	210	-	-	-	-	-	-	-	1000	1390	
150 - 250	P	38	-	-	-	-	-	5	-	5	-	-	-	29	76	155	43
	S	299	-	-	-	-	-	63	-	38	-	-	-	600	1000	13611	
250 & above	P	81	4	8	4	47	1	30	6	-	-	1	73	178	287	76	
	S	396	2	17	3	117	21	346	47	-	-	3	47	1000	134477		
all classes	P	40	1	4	1	14	1	11	2	1	-	8	31	89	977	242	
	S	391	1	16	3	96	20	292	38	3	-	20	120	1000	164732		
KARNATAKA																	
less than 5	P	8	1	5	3	-	1	31	1	8	-	10	1	62	4420	147	
	S	298	5	26	36	-	32	271	9	68	-	224	30	1000	192072		
5 - 10	P	5	-	3	12	-	3	2	32	7	-	27	1	89	1604	77	
	S	48	-	51	30	-	17	13	570	62	-	202	7	1000	129414		
10 - 20	P	5	-	1	2	15	-	20	40	10	-	4	0	87	2841	115	
	S	44	-	6	14	143	-	93	482	137	-	81	-	1000	103475		
20 - 30	P	51	-	26	-	-	26	32	11	-	-	93	9	240	2067	82	
	S	222	-	77	-	-	149	230	57	-	-	257	9	1000	153810		
30 - 50	P	51	1	16	-	33	1	20	51	14	-	79	31	232	2446	121	
	S	106	2	34	-	186	1	90	256	19	-	290	16	1000	311379		
50 - 70	P	24	-	34	-	-	59	92	53	23	-	45	22	235	2213	88	
	S	27	-	381	-	-	126	361	7	66	-	32	-	1000	492778		
70 - 100	P	28	2	65	-	14	28	97	102	1	-	7	31	322	1555	97	
	S	16	11	65	-	296	33	272	285	-	-	11	11	1000	662379		
100 - 150	P	59	1	41	1	17	11	64	30	40	-	1	21	250	1799	99	
	S	214	5	71	5	20	88	119	111	237	-	1	128	1000	463880		
150 - 250	P	83	-	30	7	11	35	42	73	30	1	-	22	291	2597	124	
	S	225	-	116	2	22	51	145	318	102	-	-	19	1000	1064764		
250 & above	P	26	3	11	27	21	132	72	95	38	-	23	30	323	3257	208	
	S	24	0	74	29	18	332	256	170	65	-	19	13	1000	6957278		
all classes	P	32	1	20	6	11	31	45	46	18	0	27	16	202	24799	1158	
	S	63	1	89	21	41	239	235	188	71	-	34	18	1000	10531228		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
KERALA																
less than 5	P	-	-	-	-	-	10	43	3	-	-	-	-	56	1154	38
	S	-	-	-	-	-	563	289	149	-	-	-	-	1000	11310	
5 - 10	P	176	-	-	-	-	-	69	108	-	-	65	-	241	265	19
	S	608	-	-	-	-	-	-	128	-	-	264	-	1000	40011	
10 - 20	P	40	-	-	-	45	41	62	116	-	-	57	-	304	464	28
	S	54	-	-	-	111	96	68	398	-	-	273	-	1000	81665	
20 - 30	P	12	-	142	76	5	-	55	173	30	-	72	20	458	628	32
	S	19	-	202	59	4	-	16	69	-	-	631	-	1000	264440	
30 - 50	P	136	-	-	-	58	40	44	199	23	-	113	56	491	1238	57
	S	339	-	-	-	60	37	33	329	2	-	13	187	1000	462404	
50 - 70	P	7	-	37	-	2	129	46	206	40	-	87	3	386	1036	51
	S	44	-	10	-	-	172	40	195	1	-	539	-	1000	321917	
70 - 100	P	16	30	23	18	-	55	25	132	-	-	14	18	282	1133	56
	S	50	36	79	27	-	197	113	454	-	-	41	3	1000	150196	
100 - 150	P	91	-	51	-	16	116	11	38	16	-	46	34	296	1341	73
	S	186	-	95	-	40	514	14	44	-	-	82	24	1000	383182	
150 - 250	P	123	41	5	65	-	55	43	207	7	-	5	69	472	1419	84
	S	251	28	11	266	-	80	75	249	15	-	-	26	1000	563780	
250 & above	P	54	7	8	6	31	63	82	83	5	11	8	74	272	3918	241
	S	122	10	62	122	26	164	174	171	32	5	7	105	1000	4243886	
all classes	P	62	9	21	14	19	60	53	117	11	3	35	43	319	12597	679
	S	144	10	57	105	25	162	129	187	22	3	69	85	1000	6522791	
MADHYA PRADESH																
less than 5	P	39	-	-	-	17	1	4	-	2	-	9	1	54	3959	154
	S	222	-	-	-	282	31	85	-	59	-	286	34	1000	38266	
5 - 10	P	5	-	-	-	1	3	5	-	2	-	9	18	37	2103	79
	S	98	-	-	-	23	81	174	-	-	-	434	189	1000	46365	
10 - 20	P	32	-	2	4	2	16	91	14	4	-	2	17	166	2728	126
	S	82	-	15	12	23	160	328	290	31	-	5	53	1000	186472	
20 - 30	P	24	3	2	4	1	4	13	-	-	-	30	5	65	2301	104
	S	102	113	2	32	15	-	368	-	-	-	295	73	1000	115737	
30 - 50	P	108	1	2	-	0	74	19	9	12	-	11	26	201	3427	159
	S	442	-	3	-	4	254	69	36	39	-	24	130	1000	418097	
50 - 70	P	27	5	14	2	5	1	52	6	5	-	7	11	130	2489	140
	S	185	18	14	10	35	4	561	65	10	-	35	64	1000	260436	
70 - 100	P	35	-	1	-	10	26	16	21	6	-	46	18	137	2152	137
	S	169	-	35	-	35	225	95	62	8	-	324	47	1000	433602	
100 - 150	P	67	4	3	6	1	80	16	93	4	-	16	3	174	2329	136
	S	171	53	4	33	2	193	91	367	4	-	78	3	1000	1050030	
150 - 250	P	77	1	4	15	1	20	75	34	27	-	74	17	307	2360	151
	S	85	3	21	33	2	46	349	150	143	-	145	23	1000	1316855	
250 & above	P	23	3	12	9	12	12	37	34	20	-	17	20	139	3300	223
	S	34	-	39	215	32	123	160	180	84	-	77	55	1000	2015667	
all classes	P	45	2	4	4	6	24	32	20	9	-	20	14	140	27148	1409
	S	120	13	23	88	19	128	206	180	67	-	111	45	1000	5881527	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
MAHARASHTRA																
less than 5	P	21	-	0	-	-	14	1	13	2	-	3	2	55	9667	299
	S	468	-	1	-	-	32	19	340	17	-	63	60	1000	285851	
5 - 10	P	142	-	-	-	-	14	6	23	-	-	5	17	203	3168	130
	S	767	-	-	-	-	14	8	48	-	-	28	134	1000	512810	
10 - 20	P	65	0	-	-	-	2	31	11	3	-	10	14	131	5555	249
	S	237	5	-	-	-	42	210	99	21	-	83	303	1000	502976	
20 - 30	P	53	-	3	5	1	1	34	44	4	-	11	3	138	3953	170
	S	422	-	6	15	8	2	193	256	56	-	34	8	1000	517451	
30 - 50	P	66	-	-	6	1	10	59	51	4	0	26	6	199	6585	291
	S	351	-	-	17	5	48	179	92	102	-	165	40	1000	1309065	
50 - 70	P	93	-	-	5	2	4	102	40	0	-	14	7	224	5755	189
	S	188	-	-	1	9	8	417	311	-	-	66	1	1000	1329196	
70 - 100	P	161	-	14	7	1	17	117	71	30	0	40	21	324	4354	232
	S	304	-	17	3	2	10	403	147	1	1	71	40	1000	2671345	
100 - 150	P	154	-	2	1	4	17	119	112	14	-	23	15	297	5558	256
	S	188	-	26	24	10	9	165	530	18	-	16	13	1000	3348811	
150 - 250	P	88	-	15	1	9	29	73	105	15	-	16	27	256	5005	275
	S	169	-	193	2	17	51	175	296	48	-	27	23	1000	2531435	
250 & above	P	92	5	21	14	65	25	83	156	10	-	6	18	361	7815	471
	S	98	1	35	29	27	102	216	427	35	-	4	26	1000	10547496	
all classes	P	86	1	6	4	11	14	61	64	8	0	14	12	213	57416	2562
	S	190	1	42	18	16	58	227	351	31	0	32	33	1000	23556435	
MANIPUR																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	27	9
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	4	-	-	-	-	-	4	42	9
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	18	
10 - 20	P	-	-	-	-	-	-	14	-	-	-	-	-	14	21	14
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	76	
20 - 30	P	6	-	-	-	-	-	-	-	-	-	-	-	6	49	14
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	59	
30 - 50	P	37	-	-	-	11	-	-	-	-	-	-	9	48	50	26
	S	926	-	-	-	74	-	-	-	-	-	-	-	1000	1581	
50 - 70	P	15	-	3	-	-	-	4	-	-	-	3	2	24	68	38
	S	634	-	62	-	-	-	274	-	-	-	30	-	1000	1160	
70 - 100	P	14	-	8	-	-	-	2	5	-	-	21	2	52	120	57
	S	290	-	24	-	-	-	34	268	-	-	353	30	1000	2691	
100 - 150	P	4	-	2	2	-	-	5	2	-	-	1	-	16	154	73
	S	89	-	139	119	-	-	383	171	-	-	98	-	1000	1811	
150 - 250	P	9	-	2	-	1	-	4	1	-	-	54	6	77	101	46
	S	56	-	5	-	81	-	14	75	-	-	746	23	1000	14468	
250 & above	P	-	-	-	-	-	-	4	-	-	-	-	-	4	40	14
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	732	
all classes	P	9	-	3	1	1	-	3	1	-	-	12	2	32	672	300
	S	177	-	20	10	57	-	95	94	-	-	529	18	1000	22596	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
MEGHALAYA																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73	13
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	9
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	4	-	-	-	-	-	4	-	-	-	-	-	-	8	63	17
	S	345	-	-	-	-	-	655	-	-	-	-	-	-	1000	71	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	9
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63	12
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	9	-	-	-	-	-	-	-	-	-	9	28	10
	S	-	-	-	1000	-	-	-	-	-	-	-	-	-	1000	980	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	8
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	15	-	-	15	-	-	-	-	-	-	-	-	-	30	17	7
	S	220	-	-	780	-	-	-	-	-	-	-	-	-	1000	390	
150 - 250	P	-	-	-	-	-	-	7	-	-	-	-	-	-	7	38	13
	S	-	-	-	-	-	-	1000	-	-	-	-	-	-	1000	801	
250 & above	P	-	-	-	-	-	2	30	-	-	-	-	-	-	32	114	38
	S	-	-	-	-	-	26	974	-	-	-	-	-	-	1000	9506	
all classes	P	1	-	-	1	-	1	8	1	-	-	-	-	-	11	476	136
	S	9	-	-	109	-	21	792	68	-	-	-	-	-	1000	11748	
NAGALAND																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	8
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	10
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	12	12	39	7	
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	463		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	40	7	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	7	-	-	-	-	7	-	-	-	-	-	7	13	34	7	
	S	360	-	-	-	-	640	-	-	-	-	-	-	1000	161		
50 - 70	P	58	-	-	-	-	-	-	-	-	-	-	49	58	107	16	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	4257		
70 - 100	P	184	-	-	-	-	-	2	-	-	-	-	-	187	50	19	
	S	911	-	-	-	-	-	89	-	-	-	-	-	1000	4011		
100 - 150	P	33	-	-	-	-	-	7	-	-	-	-	-	33	40	22	
	S	756	-	-	-	-	-	244	-	-	-	-	-	1000	516		
150 - 250	P	9	-	-	-	-	-	-	-	-	-	-	-	9	81	16	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	254		
250 & above	P	27	13	-	7	4	34	47	-	-	-	-	47	132	34	14	
	S	7	44	-	10	9	15	915	-	-	-	-	-	1000	83616		
all classes	P	41	1	-	1	0	3	4	-	-	-	-	16	50	459	126	
	S	98	40	-	9	8	14	825	-	-	-	-	5	1000	93277		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ORISSA																
less than 5	P	1	2	8	0	-	6	12	6	2	-	21	-	45	2292	76
	S	18	64	39	0	-	402	65	73	4	-	335	-	1000	51737	
5 - 10	P	38	-	-	-	-	12	4	-	-	4	20	1	49	726	32
	S	291	-	-	-	-	91	44	-	-	108	440	26	1000	18151	
10 - 20	P	31	-	19	30	-	119	11	-	-	-	16	2	178	1246	51
	S	214	-	171	102	-	432	64	-	-	-	5	12	1000	181155	
20 - 30	P	149	-	-	-	-	-	56	-	-	-	32	8	237	654	35
	S	722	-	-	-	-	-	97	-	-	-	181	-	1000	256286	
30 - 50	P	14	-	-	1	11	27	81	24	39	-	15	8	172	871	53
	S	26	-	-	22	39	98	464	36	241	-	74	-	1000	98125	
50 - 70	P	52	-	-	-	-	2	8	14	-	-	19	-	84	556	37
	S	274	-	-	-	-	29	302	332	-	-	63	-	1000	26958	
70 - 100	P	4	-	-	26	-	26	7	6	-	-	14	-	55	796	41
	S	38	-	-	137	-	473	148	122	-	-	82	-	1000	66295	
100 - 150	P	83	20	-	8	-	72	198	18	-	-	3	68	323	773	47
	S	27	75	-	33	-	2	645	48	-	-	8	162	1000	204765	
150 - 250	P	61	-	11	50	-	50	81	19	-	-	12	121	286	416	29
	S	198	-	199	340	-	-	126	60	-	-	3	73	1000	219481	
250 & above	P	94	-	22	45	30	-	120	129	3	-	-	8	367	440	45
	S	87	-	74	135	46	-	101	553	1	-	-	4	1000	1211981	
all classes	P	39	2	6	12	3	33	46	14	4	0	17	14	147	8771	446
	S	170	8	71	118	25	61	166	308	10	1	38	24	1000	2334935	
PUNJAB																
less than 5	P	7	-	-	1	-	4	-	0	6	-	3	0	20	1426	80
	S	157	-	-	8	-	134	-	21	332	-	236	112	1000	16205	
5 - 10	P	63	-	-	-	-	3	4	-	-	-	37	3	105	251	30
	S	177	-	-	-	-	20	14	-	-	-	738	50	1000	23388	
10 - 20	P	4	-	-	-	-	-	19	4	-	-	-	-	23	552	30
	S	136	-	-	-	-	-	670	194	-	-	-	-	1000	10774	
20 - 30	P	116	-	-	-	-	5	36	13	-	-	-	-	134	675	38
	S	527	-	-	-	-	197	120	156	-	-	-	-	1000	31044	
30 - 50	P	154	-	1	2	-	-	21	-	83	-	1	-	249	912	60
	S	557	-	2	6	-	-	19	-	413	-	2	-	1000	210952	
50 - 70	P	138	-	-	-	-	12	79	20	2	-	15	-	239	389	48
	S	448	-	-	-	-	-	294	211	5	-	42	-	1000	76209	
70 - 100	P	68	4	14	4	1	1	33	8	2	-	-	6	133	957	80
	S	227	7	332	6	3	3	347	66	8	-	-	-	1000	163027	
100 - 150	P	75	1	11	5	7	-	35	2	10	-	16	15	152	1396	122
	S	394	2	125	9	226	-	107	24	16	-	96	-	1000	336878	
150 - 250	P	91	9	-	1	13	32	51	4	16	-	0	21	181	1678	129
	S	257	35	-	-	150	277	222	15	31	-	1	12	1000	901735	
250 & above	P	52	1	6	17	9	7	56	48	28	-	2	4	167	2969	255
	S	124	14	29	7	41	46	378	180	173	-	2	7	1000	3981229	
all classes	P	69	2	4	6	5	8	37	16	19	-	4	7	144	11205	872
	S	186	16	37	6	65	77	319	134	142	-	11	8	1000	5751441	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd's
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
RAJASTHAN																
less than 5	P	12	-	-	-	-	-	1	-	1	-	-	1	15	3161	79
	S	569	-	-	-	-	-	93	-	321	-	-	16	1000	13480	
5 - 10	P	22	2	-	-	51	-	29	-	28	-	5	2	127	873	45
	S	154	39	-	-	408	-	229	-	75	-	9	86	1000	50269	
10 - 20	P	139	-	-	-	19	21	3	10	43	4	6	106	308	1086	56
	S	427	-	-	-	88	54	21	27	228	4	18	132	1000	238868	
20 - 30	P	30	-	-	2	-	-	13	10	16	-	25	-	97	1020	43
	S	317	-	-	25	-	-	126	112	77	-	343	-	1000	68315	
30 - 50	P	12	6	-	-	4	3	22	6	38	-	-	14	80	2039	88
	S	20	97	-	-	15	14	36	65	606	-	-	148	1000	110182	
50 - 70	P	75	-	-	1	-	-	46	12	-	-	-	11	141	1709	58
	S	686	-	-	7	-	-	124	39	-	-	-	144	1000	257038	
70 - 100	P	33	-	-	-	-	1	43	13	114	4	13	135	253	1219	74
	S	108	-	-	-	-	1	92	110	209	14	89	378	1000	254702	
100 - 150	P	180	5	-	6	179	-	29	5	40	57	2	66	328	1519	79
	S	194	3	-	8	647	-	37	4	77	18	7	4	1000	1066871	
150 - 250	P	21	-	-	-	0	18	42	7	25	-	10	23	121	2373	110
	S	59	-	-	-	2	99	501	19	98	-	122	102	1000	445990	
250 & above	P	24	1	5	30	15	44	77	16	16	-	3	21	161	3520	177
	S	39	53	34	23	206	112	391	38	30	-	10	64	1000	2703742	
all classes	P	45	1	1	6	22	12	34	8	26	5	5	30	143	18521	809
	S	132	31	18	14	248	69	270	34	76	5	27	78	1000	5209458	
SIKKIM																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	12	6
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	15	-	-	-	-	15	5	6
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	14	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	9	-	-	-	-	9	8	5
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	789	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	5	4
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	16	-	-	-	-	-	16	4	10
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	117	
70 - 100	P	-	-	-	-	-	-	20	-	-	-	-	-	20	7	12
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	2064	
100 - 150	P	-	-	-	-	-	30	-	-	-	-	-	333	363	2	3
	S	-	-	-	-	-	63	-	-	-	-	-	937	1000	910	
150 - 250	P	-	-	-	-	-	-	13	-	-	-	-	-	13	5	5
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	8	
250 & above	P	-	-	-	-	-	-	78	12	21	-	-	-	113	6	15
	S	-	-	-	-	-	-	297	294	409	-	-	-	1000	7305	
all classes	P	-	-	-	-	-	1	12	3	2	-	-	12	30	64	75
	S	-	-	-	-	-	5	389	264	267	-	-	76	1000	11207	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
TAMIL NADU																
less than 5	P	33	-	3	1	-	2	26	21	6	1	57	5	129	13015	374
	S	244	-	2	8	-	3	250	113	20	-	339	21	1000	1100797	
5 - 10	P	36	-	-	-	-	1	14	19	19	0	95	12	143	4434	171
	S	80	-	-	-	-	0	53	35	94	3	665	69	1000	396111	
10 - 20	P	142	-	-	2	8	1	38	38	18	-	118	3	229	5861	223
	S	260	-	-	8	26	0	59	40	121	-	458	28	1000	1053499	
20 - 30	P	35	-	3	-	-	1	67	27	13	-	70	31	176	4180	157
	S	49	-	-	-	-	0	151	500	77	-	202	20	1000	902398	
30 - 50	P	53	3	-	2	-	5	36	59	33	-	120	5	185	3899	185
	S	53	6	-	1	-	15	92	72	82	-	670	9	1000	867114	
50 - 70	P	75	-	-	16	4	106	25	66	13	-	152	31	296	2992	131
	S	19	-	-	22	4	61	35	421	43	-	388	7	1000	1897078	
70 - 100	P	124	-	5	-	14	17	123	79	39	8	182	33	445	4061	169
	S	273	-	-	-	5	30	247	124	76	5	200	42	1000	2138677	
100 - 150	P	120	-	-	12	-	14	56	138	70	-	96	9	359	3063	151
	S	117	-	-	237	-	14	85	190	166	-	155	37	1000	1330712	
150 - 250	P	194	1	9	2	63	43	147	114	33	20	166	23	427	3803	162
	S	80	1	5	0	496	32	131	103	17	-	131	4	1000	5776634	
250 & above	P	138	-	11	40	47	32	110	143	75	1	72	41	394	5766	299
	S	93	-	22	57	68	110	303	161	81	2	44	59	1000	12356219	
all classes	P	86	0	3	7	12	16	59	61	28	2	101	17	250	51074	2022
	S	110	0	11	39	135	63	208	165	68	1	164	36	1000	27819240	
TRIPURA																
less than 5	P	5	-	-	-	-	-	-	7	-	-	-	-	13	72	30
	S	556	-	-	-	-	-	-	444	-	-	-	-	1000	352	
5 - 10	P	-	-	-	-	-	-	29	-	-	-	-	-	29	15	10
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	217	
10 - 20	P	18	-	-	-	-	-	18	-	-	-	-	-	36	43	17
	S	127	-	-	-	-	-	873	-	-	-	-	-	1000	1194	
20 - 30	P	8	-	-	-	-	10	-	-	-	-	-	-	18	25	10
	S	119	-	-	-	-	881	-	-	-	-	-	-	1000	740	
30 - 50	P	3	-	-	-	-	-	100	-	-	-	-	7	110	58	20
	S	55	-	-	-	-	-	939	-	-	-	-	5	1000	2477	
50 - 70	P	11	-	-	-	24	-	5	39	-	-	-	8	87	33	14
	S	10	-	-	-	215	-	55	286	-	-	-	436	1000	1825	
70 - 100	P	6	-	-	-	27	-	-	-	-	-	-	63	97	18	15
	S	225	-	-	-	338	-	-	-	-	-	-	437	1000	746	
100 - 150	P	3	-	-	-	23	-	-	-	-	-	-	-	26	38	17
	S	51	-	-	-	949	-	-	-	-	-	-	-	1000	439	
150 - 250	P	11	-	-	-	17	-	8	-	-	-	-	-	35	33	20
	S	26	-	-	-	670	-	305	-	-	-	-	-	1000	6431	
250 & above	P	88	-	-	11	3	11	59	-	-	-	-	7	180	65	47
	S	135	-	-	80	3	220	497	-	-	-	-	66	1000	39820	
all classes	P	20	-	-	2	7	3	26	7	-	-	-	6	71	401	200
	S	116	-	-	59	101	173	449	32	-	-	-	69	1000	54241	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhd
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
UTTAR PRADESH																
less than 5	P	63	-	-	-	1	7	8	-	1	34	14	8	97	6109	204
	S	290	-	-	-	8	51	167	-	1	305	126	53	1000	191492	
5 - 10	P	7	-	1	-	69	4	75	5	-	-	25	8	123	2329	90
	S	35	-	2	-	-	36	658	126	-	-	24	119	1000	134606	
10 - 20	P	108	2	15	0	1	5	11	6	4	-	24	3	167	4306	163
	S	622	4	79	2	7	19	71	25	7	-	156	10	1000	358657	
20 - 30	P	38	-	12	-	-	9	6	5	13	-	11	2	94	3729	136
	S	274	-	90	-	-	95	110	49	137	-	244	0	1000	152534	
30 - 50	P	88	-	7	1	0	8	23	14	15	-	15	15	174	5521	225
	S	345	-	21	7	0	52	318	55	31	-	50	121	1000	540425	
50 - 70	P	35	-	4	0	3	4	27	0	-	-	131	17	205	4830	183
	S	56	-	5	0	11	21	132	1	-	-	748	25	1000	929046	
70 - 100	P	93	2	1	1	4	4	23	1	8	-	21	7	151	3929	173
	S	568	18	24	7	7	22	187	5	46	-	111	6	1000	364784	
100 - 150	P	32	-	3	1	1	12	33	4	1	14	15	26	105	7123	226
	S	435	-	2	3	8	60	266	1	8	-	68	149	1000	1056520	
150 - 250	P	70	3	8	2	2	15	23	14	2	-	1	41	155	4623	211
	S	270	27	44	5	8	74	116	67	7	-	8	374	1000	1263909	
250 & above	P	50	5	20	1	4	20	37	12	6	-	10	9	142	7355	346
	S	138	18	258	9	35	71	329	64	49	-	10	19	1000	4557018	
all classes	P	59	1	7	1	5	10	25	6	5	6	25	14	140	49853	1957
	S	231	13	136	6	20	60	257	46	31	6	106	88	1000	9548991	
WEST BENGAL																
less than 5	P	79	-	1	-	32	19	27	4	17	-	3	10	136	8982	279
	S	387	-	4	-	227	45	176	85	-	-	38	39	1000	557207	
5 - 10	P	18	1	-	0	1	7	36	-	-	-	22	14	87	2541	103
	S	129	23	-	2	9	20	255	-	-	-	369	194	1000	86415	
10 - 20	P	59	8	-	0	12	23	76	10	3	-	3	14	171	3142	127
	S	272	93	-	-	66	1	504	8	5	-	20	30	1000	314375	
20 - 30	P	95	-	1	4	1	22	15	1	8	1	4	160	289	2376	104
	S	212	-	9	11	3	131	58	19	115	-	14	427	1000	231131	
30 - 50	P	67	2	-	13	3	83	4	-	13	-	15	30	177	3845	152
	S	256	8	-	44	8	501	32	-	19	-	80	51	1000	412471	
50 - 70	P	38	-	2	-	2	10	23	14	-	-	4	18	96	1930	105
	S	97	-	30	-	2	81	248	426	-	-	5	112	1000	162246	
70 - 100	P	69	-	13	-	1	20	25	38	-	2	12	18	146	3475	146
	S	364	-	101	-	9	46	54	273	-	4	22	126	1000	606934	
100 - 150	P	123	-	-	21	-	16	39	24	-	-	4	19	184	3799	156
	S	539	-	-	221	-	14	151	41	-	-	14	20	1000	973886	
150 - 250	P	129	-	15	-	14	22	73	6	-	1	14	19	240	3671	198
	S	524	-	74	-	31	37	249	40	-	6	9	31	1000	1322230	
250 & above	P	91	3	39	37	33	21	58	24	1	1	6	24	207	4331	230
	S	93	2	340	159	84	22	159	71	1	-	8	62	1000	2369808	
all classes	P	81	1	8	8	14	25	37	12	6	0	8	26	171	38094	1600
	S	304	6	138	87	56	60	175	78	5	1	22	67	1000	7036703	

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

		major household type :all household													Urban		
hhd. asset holding (Rs.000)	typ of est.	rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
ANDMAN & NICOBAR																	
less than 5	P	49	-	-	-	-	-	-	-	-	-	-	16	-	64	33	30
	S	905	-	-	-	-	-	-	-	-	-	-	95	-	1000	1084	
5 - 10	P	341	-	6	-	-	-	-	4	-	-	-	335	-	345	13	13
	S	686	-	2	-	-	-	-	9	-	-	-	302	-	1000	3652	
10 - 20	P	193	-	31	-	-	-	-	51	-	-	-	-	-	193	27	20
	S	559	-	71	-	-	-	-	369	-	-	-	-	-	1000	1172	
20 - 30	P	152	-	-	152	-	-	-	152	-	-	-	11	-	162	14	11
	S	782	-	-	-	-	-	-	182	-	-	-	36	-	1000	5283	
30 - 50	P	42	-	-	5	-	-	7	-	-	-	-	18	-	72	23	19
	S	537	-	-	118	-	-	55	-	-	-	-	291	-	1000	689	
50 - 70	P	36	-	-	-	-	233	-	-	-	-	-	2	-	269	31	18
	S	40	-	-	-	-	960	-	-	-	-	-	-	-	1000	11116	
70 - 100	P	468	-	-	108	-	-	-	-	-	-	-	163	34	468	18	17
	S	974	-	-	-	-	-	-	-	-	-	-	26	-	1000	9322	
100 - 150	P	158	-	-	-	-	-	-	-	34	-	-	210	-	351	13	20
	S	138	-	-	-	-	-	-	-	50	-	-	812	-	1000	5787	
150 - 250	P	52	-	-	-	-	-	116	-	223	-	-	-	-	391	6	10
	S	34	-	-	-	-	-	340	-	627	-	-	-	-	1000	8173	
250 & above	P	189	-	180	-	42	9	68	245	-	-	-	-	-	385	12	21
	S	24	-	148	-	6	2	13	807	-	-	-	-	-	1000	121700	
all classes	P	149	-	16	22	3	39	19	23	10	-	-	58	3	231	189	179
	S	132	-	108	0	5	65	31	588	32	-	-	39	-	1000	167979	
ARUNACHAL PRADESH																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72	11
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	7
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	4	4	43	19
	S	-	-	-	-	-	-	-	-	-	-	-	-	1000	1000	35	
20 - 30	P	101	-	-	-	-	-	-	15	-	-	-	-	-	117	25	8
	S	907	-	-	-	-	-	-	93	-	-	-	-	-	1000	2197	
30 - 50	P	-	-	-	-	-	-	-	15	-	-	-	-	-	15	26	12
	S	-	-	-	-	-	-	-	1000	-	-	-	-	-	1000	341	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	4
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	6
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	2
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	2
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	11	-	-	-	-	-	-	3	-	-	-	-	1	16	220	72
	S	775	-	-	-	-	-	-	212	-	-	-	-	14	1000	2573	

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class											n.r	all	estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
CHANDIGARH																	
less than 5	P	60	-	-	-	-	-	-	-	-	-	-	-	60	60	118	16
	S	-	-	-	-	-	-	-	-	-	-	-	-	1000	1000	4218	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	111	8
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	65	-	-	-	-	-	4	-	-	-	-	-	-	68	208	10
	S	980	-	-	-	-	-	20	-	-	-	-	-	1000	8192		
20 - 30	P	196	-	-	-	-	-	-	-	-	-	-	-	196	99	7	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	10155		
30 - 50	P	511	-	-	-	-	-	-	-	-	-	15	-	526	174	8	
	S	986	-	-	-	-	-	-	-	-	-	14	-	1000	90108		
50 - 70	P	772	-	-	-	-	-	8	-	-	-	-	-	780	125	6	
	S	968	-	-	-	-	-	32	-	-	-	-	-	1000	34974		
70 - 100	P	-	-	202	-	-	-	3	-	-	-	-	-	206	217	10	
	S	-	-	850	-	-	-	150	-	-	-	-	-	1000	4923		
100 - 150	P	606	-	166	-	-	-	3	-	-	-	-	254	746	282	13	
	S	606	-	114	-	-	-	24	-	-	-	-	256	1000	39113		
150 - 250	P	26	-	-	-	-	-	113	-	15	-	15	-	139	96	8	
	S	753	-	-	-	-	-	247	-	-	-	-	-	1000	16648		
250 & above	P	226	-	-	113	123	87	24	27	-	-	-	357	837	124	13	
	S	280	-	-	179	67	228	36	63	-	-	-	147	1000	160565		
all classes	P	275	-	58	9	10	7	9	4	1	-	3	79	388	1553	99	
	S	602	-	23	78	29	99	27	35	-	-	3	102	1000	368896		
DADRA & NAGAR HAVELI																	
less than 5	P	188	-	-	188	-	-	-	-	-	-	-	-	375	1	5	
	S	96	-	-	904	-	-	-	-	-	-	-	-	1000	131		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	7	2	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	188	188	1	3	
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	63		
50 - 70	P	250	-	-	-	-	-	-	-	-	-	-	-	250	1	2	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	75		
70 - 100	P	-	-	-	-	236	-	236	-	-	-	-	255	491	2	3	
	S	-	-	-	-	366	-	356	-	-	-	-	278	1000	907		
100 - 150	P	-	-	-	33	-	-	-	33	-	-	-	-	33	4	6	
	S	-	-	-	503	-	-	-	497	-	-	-	-	1000	210		
150 - 250	P	45	-	-	34	-	-	269	-	-	-	-	-	348	3	7	
	S	80	-	-	10	-	-	911	-	-	-	-	-	1000	3005		
250 & above	P	257	-	-	-	230	81	230	-	-	-	-	-	568	2	6	
	S	78	-	-	-	777	103	42	-	-	-	-	-	1000	5839		
all classes	P	56	-	-	19	43	9	77	6	-	-	-	29	190	21	36	
	S	77	-	-	25	476	59	323	10	-	-	-	31	1000	10231		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
DELHI																	
less than 5	P	1	-	-	-	-	-	0	-	-	-	-	-	-	1	4244	77
	S	311	-	-	-	-	-	689	-	-	-	-	-	-	1000	1574	
5 - 10	P	38	-	-	-	-	-	3	-	-	-	1	2	44	1377	36	
	S	938	-	-	-	-	-	34	-	-	-	4	23	1000	82538		
10 - 20	P	107	-	-	-	-	-	2	2	-	-	2	3	111	1072	31	
	S	949	-	-	-	-	-	1	1	-	-	43	6	1000	156441		
20 - 30	P	14	-	-	-	7	-	11	-	-	-	-	11	35	480	21	
	S	601	-	-	-	192	-	126	-	-	-	-	81	1000	10012		
30 - 50	P	53	-	-	7	-	-	40	7	-	-	7	7	79	511	34	
	S	564	-	-	54	-	-	314	41	-	-	15	11	1000	59966		
50 - 70	P	223	-	5	-	-	-	18	-	2	-	24	3	269	1224	33	
	S	789	-	51	-	-	-	40	-	7	-	103	10	1000	153321		
70 - 100	P	118	-	-	-	47	-	50	-	-	-	6	29	203	1232	37	
	S	586	-	-	-	-	-	145	-	-	-	12	258	1000	324465		
100 - 150	P	39	-	-	-	-	-	441	18	1	-	1	61	562	1929	37	
	S	2	-	-	-	-	-	977	9	1	-	0	12	1000	10230766		
150 - 250	P	97	2	-	4	-	32	32	-	53	-	3	27	162	1544	53	
	S	650	23	-	12	-	52	98	-	80	-	86	-	1000	512710		
250 & above	P	138	1	2	18	34	9	49	32	2	-	1	21	232	4774	205	
	S	318	8	19	32	72	43	63	305	3	-	7	129	1000	3082062		
all classes	P	82	0	1	5	12	5	68	11	5	-	3	17	177	18388	564	
	S	131	2	5	7	15	11	706	71	4	-	7	42	1000	14613855		
GOA																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	21	-	21	137	13	
	S	-	-	-	-	-	-	-	-	-	-	1000	-	1000	1272		
5 - 10	P	-	-	-	-	-	-	-	22	-	-	-	-	22	79	6	
	S	-	-	-	-	-	-	-	1000	-	-	-	-	1000	1188		
10 - 20	P	47	-	-	-	-	-	16	-	-	-	-	-	63	90	8	
	S	836	-	-	-	-	-	164	-	-	-	-	-	1000	5159		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	49	3	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	28	-	-	-	-	35	-	-	21	-	-	-	85	81	11	
	S	35	-	-	-	-	924	-	-	41	-	-	-	1000	30090		
50 - 70	P	252	-	-	-	-	-	-	-	-	-	-	-	252	48	4	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	3613		
70 - 100	P	-	-	112	-	-	5	59	-	-	-	47	-	224	90	8	
	S	-	-	242	-	-	49	381	-	-	-	328	-	1000	9600		
100 - 150	P	52	-	-	-	9	-	-	43	9	-	-	-	52	50	12	
	S	581	-	-	-	-	-	-	323	96	-	-	-	1000	6085		
150 - 250	P	-	-	-	37	-	-	-	-	-	-	-	-	37	13	4	
	S	-	-	-	1000	-	-	-	-	-	-	-	-	1000	94		
250 & above	P	90	-	4	3	-	31	10	8	17	-	-	-	127	279	32	
	S	109	-	5	18	-	530	220	28	89	-	-	-	1000	84969		
all classes	P	51	-	12	2	1	13	9	8	8	-	8	-	96	915	101	
	S	153	-	20	12	-	516	158	45	66	-	31	-	1000	142072		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30& above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
LAKSHADWEEP																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	1000	-	-	-	-	-	-	-	1000	-	-	-	1000	-	3	1
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	9338		
50 - 70	P	122	-	-	-	27	27	-	-	-	-	-	-	176	-	1	5
	S	655	-	-	-	196	148	-	-	-	-	-	-	1000	203		
70 - 100	P	91	-	-	-	-	-	886	-	-	-	-	-	1000	0	2	
	S	270	-	-	-	-	-	730	-	-	-	-	-	1000	113		
100 - 150	P	-	-	-	-	-	18	-	-	-	-	-	-	18	2	5	
	S	-	-	-	-	-	1000	-	-	-	-	-	-	1000	12		
150 - 250	P	113	-	-	-	55	19	41	-	-	-	-	4	132	10	14	
	S	131	-	-	-	828	33	8	-	-	-	-	-	1000	2593		
250 & above	P	6	-	-	-	9	60	15	7	-	-	-	60	152	21	33	
	S	26	-	-	-	76	361	58	72	-	-	-	407	1000	5050		
all classes	P	116	-	-	-	18	36	26	4	82	-	-	31	206	41	63	
	S	576	-	-	-	148	113	23	21	-	-	-	119	1000	17309		
MIZORAM																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	33	-	-	-	-	-	-	-	-	-	-	-	33	12	9	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	195		
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	17	26	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	-	-	-	-	-	45	-	-	-	-	-	-	45	13	15	
	S	-	-	-	-	-	1000	-	-	-	-	-	-	1000	753		
30 - 50	P	15	-	-	-	3	-	-	6	-	-	-	13	37	30	41	
	S	7	-	-	-	87	-	-	393	-	-	-	513	1000	3791		
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	1	1	42	36	
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	194		
70 - 100	P	4	-	67	-	6	-	-	19	-	-	-	6	98	34	40	
	S	3	-	784	-	108	-	-	98	-	-	-	7	1000	9878		
100 - 150	P	-	-	43	-	35	-	1	17	-	-	-	1	95	39	50	
	S	-	-	406	-	544	-	0	49	-	-	-	-	1000	10971		
150 - 250	P	39	-	25	-	26	-	26	7	-	-	-	-	116	50	59	
	S	14	-	186	-	144	-	592	64	-	-	-	-	1000	30350		
250 & above	P	-	-	32	-	37	-	-	4	-	-	-	-	73	16	31	
	S	-	-	129	-	691	-	-	179	-	-	-	-	1000	3591		
all classes	P	11	-	22	-	14	2	5	7	-	-	-	3	63	257	314	
	S	11	-	307	-	238	13	301	94	-	-	-	37	1000	59722		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban		
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds	
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
PONDICHERRY																	
less than 5	P	-	2	-	-	-	-	-	-	-	-	-	-	-	2	191	14
	S	-	1000	-	-	-	-	-	-	-	-	-	-	-	1000	591	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	5
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	4	-	-	-	-	43	-	47	119	12	
	S	-	-	-	-	-	666	-	-	-	-	334	-	1000	552		
20 - 30	P	5	5	-	-	-	-	-	-	-	-	16	-	21	173	10	
	S	607	-	-	-	-	-	-	-	-	-	393	-	1000	4542		
30 - 50	P	-	-	-	-	-	-	48	-	-	-	-	-	48	42	8	
	S	-	-	-	-	-	-	1000	-	-	-	-	-	1000	574		
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	107	4	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
70 - 100	P	506	7	-	-	-	-	7	-	-	-	-	-	519	134	11	
	S	945	49	-	-	-	-	5	-	-	-	-	-	1000	35558		
100 - 150	P	9	-	-	-	-	-	-	733	-	-	-	-	743	61	8	
	S	113	-	-	-	-	-	-	887	-	-	-	-	1000	12613		
150 - 250	P	4	-	-	-	-	-	-	-	5	-	544	-	553	116	10	
	S	76	-	-	-	-	-	-	-	32	-	892	-	1000	35374		
250 & above	P	12	-	-	-	-	37	258	169	12	12	-	-	476	127	26	
	S	8	-	-	-	-	87	405	459	18	22	-	-	1000	214814		
all classes	P	64	2	-	-	-	5	32	60	2	1	64	-	226	1108	108	
	S	139	8	-	-	-	63	288	360	17	15	110	-	1000	304617		
DAMAN AND DIU																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	612	-	-	-	-	-	-	-	-	-	-	-	612	1	2	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	780		
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	5	2	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	228	228	2	3	
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	520		
30 - 50	P	9	-	-	-	-	131	-	-	-	-	-	-	139	8	7	
	S	43	-	-	-	-	957	-	-	-	-	-	-	1000	611		
50 - 70	P	27	-	-	-	-	-	-	95	-	-	-	-	122	5	4	
	S	786	-	-	-	-	-	-	214	-	-	-	-	1000	165		
70 - 100	P	69	-	-	11	-	11	11	11	-	-	-	-	90	6	9	
	S	145	-	-	173	-	361	191	130	-	-	-	-	1000	369		
100 - 150	P	269	-	-	-	-	-	-	-	-	-	-	-	269	4	7	
	S	1000	-	-	-	-	-	-	-	-	-	-	-	1000	3218		
150 - 250	P	76	-	-	-	-	-	-	42	-	-	-	-	118	7	11	
	S	58	-	-	-	-	-	-	942	-	-	-	-	1000	2674		
250 & above	P	64	-	-	9	-	-	-	64	-	-	-	-	118	11	25	
	S	121	-	-	-	-	-	-	879	-	-	-	-	1000	4682		
all classes	P	70	-	-	3	-	23	1	31	-	-	-	11	133	49	70	
	S	378	-	-	5	-	55	5	516	-	-	-	40	1000	13019		

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

hhd. asset holding (Rs.000)	typ of est.	major household type :all household													Urban	
		rate of interest (%) class													estd. no. of hhs(00)/amt (Rs.000)	no. of sampl hhds
		nil	upto 4	4-6	6-8	8-10	10-12	12-15	15-20	20-25	25-30	30 & above	n.r	all		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
INDIA																
less than 5	P	38	0	1	0	5	6	13	8	6	3	30	5	96	75609	2566
	S	290	1	3	5	41	31	145	95	25	17	305	43	1000	3437252	
5 - 10	P	49	0	1	2	8	5	25	17	12	0	43	10	138	25491	1172
	S	366	2	6	9	10	16	101	94	90	1	227	77	1000	2139240	
10 - 20	P	75	4	3	2	8	9	31	28	16	0	35	11	181	38895	1781
	S	274	9	15	7	57	36	119	100	137	0	186	61	1000	4496309	
20 - 30	P	58	0	8	7	1	5	27	24	12	0	33	29	172	29889	1347
	S	219	3	22	22	5	18	109	172	77	2	173	178	1000	4197517	
30 - 50	P	74	3	2	3	6	19	34	30	23	0	42	13	196	42402	2095
	S	287	9	8	9	24	73	134	89	92	-	228	47	1000	6758669	
50 - 70	P	60	1	7	3	2	23	45	33	10	-	53	17	201	33448	1601
	S	128	2	33	8	5	51	194	216	40	-	290	31	1000	7158594	
70 - 100	P	83	2	11	3	6	14	50	40	18	1	43	23	226	33626	1876
	S	276	6	28	3	28	37	231	136	62	2	123	69	1000	9534406	
100 - 150	P	94	2	6	6	9	20	69	48	28	5	21	31	247	40205	2116
	S	139	5	9	28	35	30	492	127	63	1	29	43	1000	24356984	
150 - 250	P	90	3	8	6	12	25	60	54	26	2	37	31	258	39344	2279
	S	173	5	45	22	148	53	194	134	69	0	92	64	1000	21640199	
250 & above	P	71	4	14	18	33	29	70	67	21	1	14	26	252	59333	3773
	S	113	7	63	55	67	111	247	208	61	2	18	48	1000	67601706	
all classes	P	68	2	6	5	10	16	42	35	17	2	33	19	193	418243	20606
	S	160	6	41	34	63	72	258	167	65	2	78	54	1000	151320876	

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

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

Urban

states (1)	major household type					
	self-employed		others		all types	
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)
ANDHRA PRADESH						
govt.	3	28	25	137	18	101
co-op. society/bank	54	122	33	64	40	83
commercial bank including rrb	74	181	53	193	63	188
insurance	5	11	5	6	5	8
provident fund	-	-	19	25	13	16
other institutional agencies	5	51	21	122	16	98
all institutional agencies	141	392	141	547	143	493
land lord	10	12	12	13	11	13
agriculturist money lender	41	85	18	20	25	41
professional money lender	106	314	82	158	92	213
traders	25	40	13	9	17	20
doctors, lawyers etc.	-	-	-	-	-	-
relatives and friends	31	45	60	129	50	100
others	39	60	27	32	31	41
all non-institutional agencies	225	557	185	361	201	429
unspecified source	30	51	24	92	26	78
all agencies	321	1000	304	1000	311	1000
estd. no. of h.hs.(00)	11297		23432		34880	
amount(rs.000)		5376237		10799594		16270257
no. of reporting sample households	172		334		508	
ASSAM						
govt.	26	167	5	288	14	177
co-op. society/bank	13	369	4	187	8	334
commercial bank including rrb	52	407	8	224	28	404
insurance	1	13	0	4	1	11
provident fund	2	16	5	151	4	32
other institutional agencies	2	6	1	19	1	7
all institutional agencies	95	978	20	873	52	966
land lord	-	-	-	-	-	-
agriculturist money lender	-	-	-	-	-	-
professional money lender	-	-	0	8	0	1
traders	3	15	-	-	1	13
doctors, lawyers etc.	1	0	-	-	0	0
relatives and friends	8	6	9	118	8	20
others	-	-	1	2	0	0
all non-institutional agencies	11	22	10	127	10	34
unspecified source	2	-	-	-	1	-
all agencies	106	1000	30	1000	62	1000
estd. no. of h.hs.(00)	1396		2091		3495	
amount(rs.000)		562886		82482		668563
no. of reporting sample households	53		44		100	

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

Urban

states (1)	major household type							
	self-employed		others		all types		P	S
	(2)	(3)	(4)	(5)	(6)	(7)		
BIHAR								
govt.	2	170	9	141	6	159		
co-op. society/bank	10	301	3	41	6	196		
commercial bank including rrb	25	154	12	262	17	197		
insurance	0	6	0	4	0	5		
provident fund	0	5	15	178	9	74		
other institutional agencies	-	-	2	60	1	24		
all institutional agencies	37	637	38	686	38	657		
land lord	-	-	0	1	0	0		
agriculturist money lender	0	1	1	60	1	25		
professional money lender	49	182	14	164	28	175		
traders	1	39	-	-	0	23		
doctors, lawyers etc.	-	-	0	0	0	0		
relatives and friends	19	17	9	35	13	24		
others	9	119	1	23	4	80		
all non-institutional agencies	77	358	26	283	46	328		
unspecified source	3	5	5	30	4	15		
all agencies	115	1000	64	1000	84	1000		
estd. no. of h.hs.(00)	7502		11722		19246			
amount(rs.000)		1396925		932126		2330957		
no. of reporting sample households	93		111		205			
GUJARAT								
govt.	14	24	39	263	30	147		
co-op. society/bank	52	185	66	226	61	206		
commercial bank including rrb	30	187	12	95	18	140		
insurance	1	3	0	1	0	2		
provident fund	-	-	17	52	11	27		
other institutional agencies	7	19	15	78	12	49		
all institutional agencies	104	418	117	715	113	571		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	1	1	1	1		
professional money lender	53	213	10	5	25	106		
traders	18	127	13	17	15	70		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	94	180	63	181	74	180		
others	11	33	19	32	16	33		
all non-institutional agencies	173	553	100	236	125	389		
unspecified source	17	29	13	49	14	40		
all agencies	253	1000	201	1000	219	1000		
estd. no. of h.hs.(00)	8807		16715		25522			
amount(rs.000)		4846219		5159619		10005838		
no. of reporting sample households	139		222		361			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
HARYANA								
govt.	2	16	11	109	7	77		
co-op. society/bank	8	150	8	132	8	138		
commercial bank including rrb	36	186	43	351	40	293		
insurance	-	-	-	-	-	-		
provident fund	4	148	34	250	20	215		
other institutional agencies	-	-	2	48	1	31		
all institutional agencies	49	501	89	890	70	753		
land lord	-	-	0	1	0	1		
agriculturist money lender	10	111	4	31	7	59		
professional money lender	20	70	1	4	10	27		
traders	1	3	8	58	5	39		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	14	122	6	6	10	47		
others	8	25	-	-	4	9		
all non-institutional agencies	54	331	20	100	35	181		
unspecified source	15	169	5	10	10	66		
all agencies	97	1000	95	1000	96	1000		
estd. no. of h.hs.(00)	4089		4736		8835			
amount(rs.000)		545682		1009074		1554756		
no. of reporting sample households	48		52		100			
HIMACHAL PRADESH								
govt.	80	123	82	278	82	220		
co-op. society/bank	124	540	17	414	51	461		
commercial bank including rrb	36	150	22	97	27	117		
insurance	-	-	-	-	-	-		
provident fund	-	-	2	-	1	-		
other institutional agencies	-	-	10	80	6	50		
all institutional agencies	163	814	121	869	134	848		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	2	2	1	1		
professional money lender	-	-	0	4	0	2		
traders	-	-	3	8	2	5		
doctors, lawyers etc.	-	-	2	5	1	3		
relatives and friends	14	186	9	73	10	115		
others	-	-	10	41	7	26		
all non-institutional agencies	14	186	26	131	22	152		
unspecified source	9	-	21	-	17	-		
all agencies	176	1000	145	1000	155	1000		
estd. no. of h.hs.(00)	323		673		995			
amount(rs.000)		89191		150490		239681		
no. of reporting sample households	20		36		56			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
JAMMU & KASHMIR								
govt.	1	0	13	143	10	49		
co-op. society/bank	8	47	19	265	16	122		
commercial bank including rrb	43	385	13	308	22	358		
insurance	-	-	-	-	-	-		
provident fund	-	-	20	6	15	2		
other institutional agencies	6	67	2	77	3	71		
all institutional agencies	54	499	49	799	50	603		
land lord	4	2	-	-	1	1		
agriculturist money lender	-	-	-	-	-	-		
professional money lender	-	-	0	-	0	-		
traders	-	-	1	7	1	2		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	76	499	11	84	29	356		
others	-	-	10	51	7	18		
all non-institutional agencies	79	501	22	143	38	377		
unspecified source	5	-	10	59	8	20		
all agencies	133	1000	72	1000	89	1000		
estd. no. of h.hs.(00)	276		701		977			
amount(rs.000)		107789		56943		164732		
no. of reporting sample households	26		30		56			
KARNATAKA								
govt.	2	1	47	169	34	104		
co-op. society/bank	59	141	50	169	52	158		
commercial bank including rrb	104	350	34	262	55	296		
insurance	5	137	6	5	6	56		
provident fund	1	0	7	12	5	7		
other institutional agencies	12	181	19	226	17	209		
all institutional agencies	170	810	145	843	152	830		
land lord	1	2	6	16	5	11		
agriculturist money lender	5	10	-	-	2	4		
professional money lender	26	33	13	33	17	33		
traders	4	17	4	6	4	10		
doctors, lawyers etc.	6	12	13	5	11	8		
relatives and friends	9	19	15	37	13	30		
others	17	96	13	24	14	52		
all non-institutional agencies	69	189	65	120	66	147		
unspecified source	4	1	13	37	11	23		
all agencies	206	1000	200	1000	202	1000		
estd. no. of h.hs.(00)	7232		17567		24799			
amount(rs.000)		4084242		6446986		10531228		
no. of reporting sample households	116		230		346			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
KERALA								
govt.	32	19	65	241	54	161		
co-op. society/bank	157	324	108	113	125	189		
commercial bank including rrb	114	358	97	288	103	313		
insurance	-	-	6	5	4	3		
provident fund	-	-	16	12	11	7		
other institutional agencies	7	5	27	101	20	66		
all institutional agencies	285	705	261	760	269	740		
land lord	-	-	2	-	1	-		
agriculturist money lender	-	-	0	1	0	1		
professional money lender	37	86	50	88	45	87		
traders	1	1	3	4	2	3		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	44	173	38	118	40	138		
others	5	2	16	26	12	17		
all non-institutional agencies	84	262	88	236	87	245		
unspecified source	22	33	16	4	18	14		
all agencies	354	1000	300	1000	319	1000		
estd. no. of h.hs.(00)	4337		8260		12597			
amount(rs.000)		2357231		4165560		6522791		
no. of reporting sample households	98		162		260			
MADHYA PRADESH								
govt.	5	34	30	185	23	136		
co-op. society/bank	12	35	34	268	28	193		
commercial bank including rrb	74	354	25	175	39	233		
insurance	0	0	2	5	2	4		
provident fund	1	-	25	86	18	58		
other institutional agencies	1	19	9	99	7	73		
all institutional agencies	92	442	99	819	97	697		
land lord	-	-	0	0	0	0		
agriculturist money lender	3	38	1	2	1	13		
professional money lender	44	389	16	87	24	185		
traders	9	16	3	8	5	10		
doctors, lawyers etc.	2	7	1	1	1	3		
relatives and friends	15	78	21	42	20	54		
others	6	22	5	41	5	35		
all non-institutional agencies	74	550	45	181	54	301		
unspecified source	3	8	3	0	3	3		
all agencies	156	1000	133	1000	140	1000		
estd. no. of h.hs.(00)	7891		19257		27148			
amount(rs.000)		1909429		3972099		5881527		
no. of reporting sample households	151		217		368			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
MAHARASHTRA								
govt.	6	15	18	38	15	30		
co-op. society/bank	89	455	112	401	105	419		
commercial bank including rrb	43	269	22	155	28	192		
insurance	2	4	3	15	3	12		
provident fund	-	-	20	25	14	17		
other institutional agencies	2	20	11	118	8	86		
all institutional agencies	114	763	161	752	147	756		
land lord	0	0	0	0	0	0		
agriculturist money lender	0	-	0	0	0	0		
professional money lender	8	12	10	17	9	15		
traders	10	27	4	13	5	18		
doctors, lawyers etc.	0	1	1	2	1	2		
relatives and friends	65	128	55	130	58	129		
others	6	16	27	75	21	56		
all non-institutional agencies	84	183	87	237	86	219		
unspecified source	17	54	4	11	8	25		
all agencies	201	1000	217	1000	213	1000		
estd. no. of h.hs.(00)	16665		40747		57416			
amount(rs.000)		7769251		15787184		23556435		
no. of reporting sample households	238		552		790			
MANIPUR								
govt.	-	-	3	135	2	116		
co-op. society/bank	2	182	5	139	3	145		
commercial bank including rrb	2	193	1	1	1	29		
insurance	-	-	7	47	3	40		
provident fund	0	10	1	9	1	9		
other institutional agencies	3	102	1	5	2	19		
all institutional agencies	8	487	18	336	13	358		
land lord	1	11	15	558	9	480		
agriculturist money lender	1	66	-	-	1	10		
professional money lender	-	-	-	-	-	-		
traders	1	69	-	-	1	10		
doctors, lawyers etc.	-	-	1	9	0	8		
relatives and friends	7	356	6	84	6	123		
others	1	11	3	3	2	4		
all non-institutional agencies	11	513	24	655	18	634		
unspecified source	0	-	3	9	2	8		
all agencies	19	1000	43	1000	32	1000		
estd. no. of h.hs.(00)	312		359		672			
amount(rs.000)		3254		19342		22596		
no. of reporting sample households	21		27		48			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss					
	P	S	P	S	P	S		
	(2)	(3)	(4)	(5)	(6)	(7)		
MEGHALAYA								
govt.	-	-	1	4	1		4	
co-op. society/bank	2	234	1	92	1		104	
commercial bank including rrb	2	766	10	894	8		882	
insurance	-	-	-	-	-		-	
provident fund	-	-	1	8	1		7	
other institutional agencies	-	-	-	-	-		-	
all institutional agencies	5	1000	12	998	10		998	
land lord	-	-	-	-	-		-	
agriculturist money lender	-	-	-	-	-		-	
professional money lender	-	-	-	-	-		-	
traders	-	-	-	-	-		-	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	-	-	1	2	1		2	
others	-	-	-	-	-		-	
all non-institutional agencies	-	-	1	2	1		2	
unspecified source	-	-	-	-	-		-	
all agencies	5	1000	12	1000	11		1000	
estd. no. of h.hs.(00)	102		374		476			
amount(rs.000)		1046		10702			11748	
no. of reporting sample households	2		6		8			
NAGALAND								
govt.	-	-	7	886	5		831	
co-op. society/bank	1	12	1	1	1		2	
commercial bank including rrb	10	183	2	47	5		62	
insurance	-	-	2	3	1		3	
provident fund	-	-	1	10	1		9	
other institutional agencies	-	-	-	-	-		-	
all institutional agencies	11	194	13	947	13		907	
land lord	-	-	-	-	-		-	
agriculturist money lender	-	-	1	0	1		0	
professional money lender	-	-	-	-	-		-	
traders	-	-	-	-	-		-	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	6	82	35	52	26		54	
others	37	724	-	-	11		39	
all non-institutional agencies	43	806	36	53	38		93	
unspecified source	37	-	5	-	15		-	
all agencies	53	1000	49	1000	50		1000	
estd. no. of h.hs.(00)	142		317		459			
amount(rs.000)		5066		87439			93277	
no. of reporting sample households	8		18		27			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
ORISSA								
govt.	34	81	26	147	29	118		
co-op. society/bank	7	6	30	79	22	47		
commercial bank including rrb	131	599	21	131	56	336		
insurance	-	-	9	92	6	52		
provident fund	8	9	40	106	30	63		
other institutional agencies	-	-	5	370	3	208		
all institutional agencies	171	695	88	926	115	825		
land lord	-	-	0	0	0	0		
agriculturist money lender	8	2	6	6	7	5		
professional money lender	15	49	5	11	8	28		
traders	14	66	3	3	6	30		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	37	183	8	45	18	106		
others	4	2	2	4	2	3		
all non-institutional agencies	67	303	23	69	37	172		
unspecified source	4	3	6	5	5	4		
all agencies	226	1000	109	1000	147	1000		
estd. no. of h.hs.(00)	2834		5936		8771			
amount(rs.000)		1022092		1312843		2334935		
no. of reporting sample households	59		97		156			
PUNJAB								
govt.	3	27	18	102	11	61		
co-op. society/bank	12	91	16	71	14	82		
commercial bank including rrb	53	359	23	228	36	300		
insurance	-	-	4	45	3	20		
provident fund	2	27	10	22	6	25		
other institutional agencies	2	14	6	47	4	29		
all institutional agencies	71	518	73	515	72	517		
land lord	10	15	2	6	5	11		
agriculturist money lender	3	10	13	67	9	36		
professional money lender	4	3	4	7	4	5		
traders	6	6	7	5	7	5		
doctors, lawyers etc.	1	0	0	0	0	0		
relatives and friends	72	208	51	120	60	168		
others	17	234	2	20	8	137		
all non-institutional agencies	99	477	72	224	83	362		
unspecified source	11	5	13	261	12	121		
all agencies	164	1000	129	1000	144	1000		
estd. no. of h.hs.(00)	4832		6368		11205			
amount(rs.000)		3142265		2605925		5751441		
no. of reporting sample households	151		142		294			

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

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
RAJASTHAN								
govt.	25	202	33	262	30	240		
co-op. society/bank	2	4	16	117	11	75		
commercial bank including rrb	38	491	18	230	25	327		
insurance	13	5	14	38	13	26		
provident fund	-	-	24	88	15	55		
other institutional agencies	1	13	7	37	5	28		
all institutional agencies	67	715	93	772	83	751		
land lord	1	0	0	1	0	1		
agriculturist money lender	4	30	1	10	2	17		
professional money lender	31	92	10	25	17	49		
traders	10	45	8	46	9	46		
doctors, lawyers etc.	16	13	3	8	7	10		
relatives and friends	34	41	28	91	30	72		
others	4	30	8	14	7	20		
all non-institutional agencies	95	251	52	195	67	216		
unspecified source	28	34	25	34	26	34		
all agencies	166	1000	132	1000	143	1000		
estd. no. of h.hs.(00)	6469		11957		18521			
amount(rs.000)		1926719		3282738		5209458		
no. of reporting sample households	89		136		225			
SIKKIM								
govt.	12	710	22	332	18	523		
co-op. society/bank	-	-	-	-	-	-		
commercial bank including rrb	9	290	13	667	11	476		
insurance	-	-	-	-	-	-		
provident fund	-	-	-	-	-	-		
other institutional agencies	-	-	-	-	-	-		
all institutional agencies	20	1000	35	998	29	999		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	2	2	1	1		
professional money lender	-	-	-	-	-	-		
traders	-	-	-	-	-	-		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	-	-	-	-	-	-		
others	-	-	-	-	-	-		
all non-institutional agencies	-	-	2	2	1	1		
unspecified source	-	-	-	-	-	-		
all agencies	20	1000	36	1000	30	1000		
estd. no. of h.hs.(00)	24		39		64			
amount(rs.000)		5658		5549		11207		
no. of reporting sample households	7		8		15			

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

states (1)	major household type						Urban	
	self-employed		otherss		all types		P	S
	P	S	P	S	(6)	(7)		
(2)	(3)	(4)	(5)	(6)	(7)			
TAMIL NADU								
govt.	14	35	43	251	34	189		
co-op. society/bank	62	112	88	151	80	139		
commercial bank including rrb	40	148	30	134	33	138		
insurance	6	14	2	10	3	11		
provident fund	-	-	52	62	37	44		
other institutional agencies	15	430	21	77	19	179		
all institutional agencies	124	739	162	685	150	700		
land lord	10	35	4	9	6	16		
agriculturist money lender	3	13	4	3	4	6		
professional money lender	83	126	118	210	107	185		
traders	12	25	8	6	9	11		
doctors, lawyers etc.	-	-	3	4	2	3		
relatives and friends	25	25	29	38	28	34		
others	18	31	21	31	20	31		
all non-institutional agencies	135	256	161	300	153	287		
unspecified source	11	5	7	15	8	12		
all agencies	223	1000	264	1000	250	1000		
estd. no. of h.hs.(00)	14511		36203		51074			
amount(rs.000)		8054893		19763361		27819240		
no. of reporting sample households	176		436		613			
TRIPURA								
govt.	10	61	10	327	10	246		
co-op. society/bank	2	40	6	21	5	27		
commercial bank including rrb	39	608	27	86	31	245		
insurance	-	-	5	293	3	204		
provident fund	1	10	25	218	17	155		
other institutional agencies	4	272	1	52	2	119		
all institutional agencies	56	992	73	996	68	995		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	-	-	-	-		
professional money lender	-	-	-	-	-	-		
traders	-	-	-	-	-	-		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	2	8	3	4	3	5		
others	-	-	-	-	-	-		
all non-institutional agencies	2	8	3	4	3	5		
unspecified source	2	-	-	-	1	-		
all agencies	58	1000	76	1000	71	1000		
estd. no. of h.hs.(00)	122		279		401			
amount(rs.000)		16455		37786		54241		
no. of reporting sample households	17		31		48			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss				P	S
	P	S	P	S		P	S	
(2)	(3)	(4)	(5)	(6)	(7)			
UTTAR PRADESH								
govt.	4	8	14	95	9		40	
co-op. society/bank	11	25	14	136	12		66	
commercial bank including rrb	47	458	21	463	33		464	
insurance	0	2	1	26	0		11	
provident fund	-	-	11	52	6		19	
other institutional agencies	3	6	2	28	3		14	
all institutional agencies	62	499	56	799	59		613	
land lord	-	-	1	1	0		0	
agriculturist money lender	8	10	4	8	6		9	
professional money lender	35	135	12	33	23		96	
traders	7	12	2	10	4		11	
doctors, lawyers etc.	12	14	5	10	9		13	
relatives and friends	66	194	17	67	40		145	
others	20	53	5	41	12		49	
all non-institutional agencies	131	418	44	170	86		324	
unspecified source	8	84	9	31	9		63	
all agencies	182	1000	102	1000	140		1000	
estd. no. of h.hs.(00)	23879		25960		49853			
amount(rs.000)		5929371		3524652			9548991	
no. of reporting sample households	289		238		530			
WEST BENGAL								
govt.	12	72	20	83	17		80	
co-op. society/bank	11	177	73	227	52		214	
commercial bank including rrb	51	269	28	301	36		293	
insurance	0	1	7	16	5		12	
provident fund	1	1	51	140	34		102	
other institutional agencies	2	5	16	45	11		34	
all institutional agencies	76	525	145	812	122		734	
land lord	1	1	0	2	1		2	
agriculturist money lender	0	2	-	-	0		0	
professional money lender	4	8	9	22	7		18	
traders	34	367	5	34	15		124	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	38	68	45	107	42		97	
others	6	24	9	21	8		22	
all non-institutional agencies	73	470	66	186	68		263	
unspecified source	1	5	9	2	6		3	
all agencies	143	1000	185	1000	171		1000	
estd. no. of h.hs.(00)	12735		25359		38094			
amount(rs.000)		1915099		5121604			7036703	
no. of reporting sample households	147		308		455			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss				P	S
	P	S	P	S		P	S	
(2)	(3)	(4)	(5)	(6)	(7)			
ANDMAN & NICOBAR ISL								
govt.	40	176	60	160	56	163		
co-op. society/bank	23	246	44	693	40	614		
commercial bank including rrb	194	362	15	8	50	70		
insurance	-	-	0	0	0	0		
provident fund	-	-	75	66	61	54		
other institutional agencies	-	-	-	-	-	-		
all institutional agencies	256	785	126	927	151	902		
land lord	-	-	3	1	2	1		
agriculturist money lender	113	-	-	-	22	-		
professional money lender	138	56	33	25	53	30		
traders	-	-	3	0	2	0		
doctors, lawyers etc.	113	36	3	3	24	9		
relatives and friends	154	121	55	41	74	55		
others	23	3	2	2	6	2		
all non-institutional agencies	162	215	76	73	93	98		
unspecified source	16	-	-	-	3	-		
all agencies	417	1000	186	1000	231	1000		
estd. no. of h.hs.(00)	37		153		189			
amount(rs.000)		29432		138547		167979		
no. of reporting sample households	10		43		53			
ARUNACHAL PRADESH								
govt.	-	-	-	-	-	-		
co-op. society/bank	11	215	-	-	3	212		
commercial bank including rrb	-	-	1	1000	1	14		
insurance	-	-	-	-	-	-		
provident fund	-	-	-	-	-	-		
other institutional agencies	-	-	-	-	-	-		
all institutional agencies	11	215	1	1000	4	225		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	-	-	-	-		
professional money lender	-	-	-	-	-	-		
traders	35	785	-	-	11	775		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	-	-	-	-	-	-		
others	-	-	-	-	-	-		
all non-institutional agencies	35	785	-	-	11	775		
unspecified source	-	-	-	-	-	-		
all agencies	46	1000	1	1000	16	1000		
estd. no. of h.hs.(00)	71		149		220			
amount(rs.000)		2538		35		2573		
no. of reporting sample households	3		1		4			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss				P	S
	P	S	P	S				
	(2)	(3)	(4)	(5)	(6)	(7)		
CHANDIGARH								
govt.	271	130	171	455	181	391		
co-op. society/bank	-	-	3	38	3	31		
commercial bank including rrb	52	71	71	124	69	114		
insurance	-	-	-	-	-	-		
provident fund	-	-	10	-	9	-		
other institutional agencies	-	-	62	30	56	24		
all institutional agencies	324	200	305	647	307	559		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	-	-	-	-		
professional money lender	10	-	-	-	1	-		
traders	10	-	-	-	1	-		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	149	800	80	350	87	439		
others	-	-	1	2	1	2		
all non-institutional agencies	159	800	81	353	89	441		
unspecified source	-	-	-	-	-	-		
all agencies	420	1000	384	1000	388	1000		
estd. no. of h.hs.(00)	152		1401		1553			
amount(rs.000)		72916		295979		368896		
no. of reporting sample households	8		30		38			
DADRA & NAGAR HAVELI								
govt.	-	-	88	757	62	609		
co-op. society/bank	-	-	67	54	48	43		
commercial bank including rrb	94	431	-	-	26	84		
insurance	-	-	-	-	-	-		
provident fund	-	-	-	-	-	-		
other institutional agencies	-	-	5	188	4	151		
all institutional agencies	94	431	111	998	105	887		
land lord	-	-	-	-	-	-		
agriculturist money lender	-	-	-	-	-	-		
professional money lender	-	-	-	-	-	-		
traders	-	-	-	-	-	-		
doctors, lawyers etc.	-	-	-	-	-	-		
relatives and friends	245	510	12	2	76	101		
others	-	-	-	-	-	-		
all non-institutional agencies	245	510	12	2	76	101		
unspecified source	31	59	-	-	9	12		
all agencies	370	1000	124	1000	190	1000		
estd. no. of h.hs.(00)	6		15		21			
amount(rs.000)		2005		8226		10231		
no. of reporting sample households	6		9		15			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss				P	S
	P	S	P	S		P	S	
(2)	(3)	(4)	(5)	(6)	(7)			
DELHI								
govt.	14	4	46	302	36		62	
co-op. society/bank	8	12	25	106	20		30	
commercial bank including rrb	28	75	7	98	13		79	
insurance	3	2	3	20	3		6	
provident fund	-	-	31	98	21		19	
other institutional agencies	96	824	24	104	46		685	
all institutional agencies	149	917	105	728	118		881	
land lord	-	-	1	2	1		0	
agriculturist money lender	-	-	-	-	-		-	
professional money lender	0	0	3	7	2		1	
traders	-	-	6	-	4		-	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	71	66	52	244	58		101	
others	7	7	0	0	3		6	
all non-institutional agencies	79	73	57	254	63		108	
unspecified source	14	9	6	18	8		11	
all agencies	220	1000	159	1000	177		1000	
estd. no. of h.hs.(00)	5633		12733		18388			
amount(rs.000)		11780433		2833422			14613855	
no. of reporting sample households	51		108		159			
GOA								
govt.	-	-	26	438	20		311	
co-op. society/bank	29	528	22	166	24		270	
commercial bank including rrb	57	82	10	16	20		35	
insurance	-	-	-	-	-		-	
provident fund	-	-	24	36	18		25	
other institutional agencies	-	-	-	-	-		-	
all institutional agencies	86	610	55	655	62		642	
land lord	-	-	-	-	-		-	
agriculturist money lender	-	-	6	31	5		22	
professional money lender	2	14	4	13	4		13	
traders	7	69	-	-	2		20	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	76	307	20	25	33		106	
others	-	-	2	3	2		2	
all non-institutional agencies	85	390	31	71	43		163	
unspecified source	-	-	3	274	2		195	
all agencies	169	1000	75	1000	96		1000	
estd. no. of h.hs.(00)	204		711		915			
amount(rs.000)		41009		101063			142072	
no. of reporting sample households	11		19		30			

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

states (1)	Urban							
	major household type						all types	
	self-employed		otherss				P	S
	P	S	P	S				
(2)	(3)	(4)	(5)	(6)	(7)			
LAKSHADWEEP								
govt.	6	73	70	269	48		261	
co-op. society/bank	7	549	43	26	30		45	
commercial bank including rrb	4	50	7	8	6		9	
insurance	-	-	-	-	-		-	
provident fund	-	-	178	691	115		666	
other institutional agencies	-	-	-	-	-		-	
all institutional agencies	17	671	294	994	197		982	
land lord	-	-	-	-	-		-	
agriculturist money lender	-	-	-	-	-		-	
professional money lender	-	-	126	-	82		-	
traders	-	-	-	-	-		-	
doctors, lawyers etc.	-	-	-	-	-		-	
relatives and friends	12	193	16	6	15		13	
others	12	136	-	-	4		5	
all non-institutional agencies	24	329	142	6	101		18	
unspecified source	3	-	46	-	31		-	
all agencies	41	1000	296	1000	206		1000	
estd. no. of h.hs.(00)	15		27		41			
amount(rs.000)		634		16675			17309	
no. of reporting sample households	10		17		27			
MIZORAM								
govt.	37	946	51	611	46		683	
co-op. society/bank	0	5	-	-	0		1	
commercial bank including rrb	-	-	8	384	5		301	
insurance	-	-	-	-	-		-	
provident fund	-	-	-	-	-		-	
other institutional agencies	-	-	-	-	-		-	
all institutional agencies	38	951	60	995	51		985	
land lord	-	-	-	-	-		-	
agriculturist money lender	-	-	0	4	0		3	
professional money lender	-	-	-	-	-		-	
traders	4	15	-	-	2		3	
doctors, lawyers etc.	15	18	-	-	6		4	
relatives and friends	4	15	4	1	4		4	
others	-	-	-	-	-		-	
all non-institutional agencies	23	49	4	5	12		15	
unspecified source	4	-	1	-	2		-	
all agencies	60	1000	64	1000	63		1000	
estd. no. of h.hs.(00)	104		153		257			
amount(rs.000)		12846		46763			59722	
no. of reporting sample households	14		25		40			

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

states (1)	Urban								
	major household type						all types		
	self-employed		otherss				P	S	
	P	S	P	S					
(2)	(3)	(4)	(5)	(6)	(7)				
PONDICHERY									
govt.	-	-	35	89	29		77		
co-op. society/bank	-	-	41	351	34		303		
commercial bank including rrb	9	658	52	122	45		195		
insurance	-	-	-	-	-		-		
provident fund	-	-	1	10	1		9		
other institutional agencies	-	-	17	175	14		152		
all institutional agencies	9	658	121	748	101		736		
land lord	-	-	-	-	-		-		
agriculturist money lender	-	-	-	-	-		-		
professional money lender	26	4	75	164	67		142		
traders	-	-	-	-	-		-		
doctors, lawyers etc.	-	-	1	5	1		5		
relatives and friends	61	337	60	83	60		117		
others	-	-	-	-	-		-		
all non-institutional agencies	88	342	136	252	127		264		
unspecified source	-	-	-	-	-		-		
all agencies	97	1000	254	1000	226		1000		
estd. no. of h.hs.(00)	195		913		1108				
amount(rs.000)		41350		263267			304617		
no. of reporting sample households	5		23		28				
DAMAN AND DIU									
govt.	-	-	-	-	-		-		
co-op. society/bank	-	-	55	147	39		79		
commercial bank including rrb	24	649	10	173	14		393		
insurance	-	-	-	-	-		-		
provident fund	-	-	7	25	5		13		
other institutional agencies	-	-	-	-	-		-		
all institutional agencies	24	649	63	345	52		485		
land lord	-	-	-	-	-		-		
agriculturist money lender	-	-	-	-	-		-		
professional money lender	19	238	-	-	5		110		
traders	-	-	7	3	5		1		
doctors, lawyers etc.	-	-	-	-	-		-		
relatives and friends	52	114	78	652	71		404		
others	-	-	-	-	-		-		
all non-institutional agencies	71	351	85	655	81		515		
unspecified source	-	-	-	-	-		-		
all agencies	95	1000	148	1000	133		1000		
estd. no. of h.hs.(00)	14		35		49				
amount(rs.000)		6010		7009			13019		
no. of reporting sample households	9		18		27				

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

Urban

states (1)	major household type							
	self-employed		otherss		all types			
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)		
INDIA								
govt.	10	31	30	168	23	111		
co-op. society/bank	38	145	55	192	49	172		
commercial bank including rrb	53	247	28	193	37	216		
insurance	2	13	4	14	3	14		
provident fund	1	3	26	54	17	33		
other institutional agencies	8	232	14	101	12	155		
all institutional agencies	104	671	125	722	118	700		
land lord	2	6	2	5	2	6		
agriculturist money lender	6	14	3	7	4	10		
professional money lender	37	99	32	87	34	92		
traders	11	37	6	12	8	22		
doctors, lawyers etc.	3	3	2	2	2	3		
relatives and friends	45	98	37	95	39	96		
others	14	43	14	36	14	39		
all non-institutional agencies	110	301	86	244	94	268		
unspecified source	12	28	10	34	11	32		
all agencies	199	1000	189	1000	193	1000		
estd. no. of h.hs.(00)	142206		275341		418243			
amount(rs.000)		63056178		88045081		151320876		
no. of reporting sample households	2247		3730		5990			

Note 1 : P : Number of households reporting cash loans as on 30.6.91 per thousand households

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

Note 2 : Figures for the 'type not recorded' category i.e. households not reporting any household type are not shown separately

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

hhd asset holding Rs.(000)	typ e of est d	major household type : all households														Urban		
		credit agencies														n.r	all agen cies	no.of r eposi ting hhd s
		gov t.	co-op. societ y /bank	comm . banks incl. RRB	ins ura nce fund	prov id-ent	other inst. agen -cies	all inst. age ncies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rds etc.	all non- inst. agen -cies	(16)	(17)			
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)				
ANDHRA PRADESH																		
less than 5	P	1	2	3	0	0	-	6	32	104	63	39	207	13	212	68		
	S	6	-	3	-	-	-	10	119	426	247	143	935	55	1000			
5 - 10	P	5	64	71	-	0	-	137	9	52	14	177	222	8	295	30		
	S	14	101	211	-	2	-	327	86	139	39	377	641	32	1000			
10 - 20	P	3	26	35	-	7	-	70	4	125	40	67	213	18	288	50		
	S	13	5	105	-	14	-	136	53	518	16	234	820	44	1000			
20 - 30	P	15	23	17	7	3	-	61	8	124	85	16	189	92	298	38		
	S	-	12	41	5	-	-	58	21	287	115	9	431	511	1000			
30 - 50	P	30	44	56	9	13	3	148	4	174	59	52	263	17	347	63		
	S	44	49	82	24	15	8	222	4	538	81	66	689	90	1000			
50 - 70	P	55	88	16	-	-	12	171	13	126	12	12	163	25	307	34		
	S	236	172	21	-	-	129	559	9	350	20	31	411	30	1000			
70 - 100	P	8	35	62	-	8	1	97	-	153	41	17	189	15	266	33		
	S	0	97	90	-	-	2	189	-	705	82	15	802	9	1000			
100 - 150	P	45	59	273	16	28	58	425	4	142	31	55	183	32	510	52		
	S	68	24	413	6	9	105	625	12	130	10	138	289	86	1000			
150 - 250	P	24	76	128	19	89	23	345	4	152	81	17	248	52	456	62		
	S	23	179	248	9	54	97	610	4	263	65	5	337	53	1000			
250 & above	P	46	74	110	16	17	95	312	-	46	56	7	108	20	356	78		
	S	214	83	171	10	11	172	662	-	115	169	26	310	28	1000			
all classes	P	18	40	63	5	13	16	143	11	116	50	47	201	26	311	508		
	S	101	83	188	8	16	98	493	13	255	100	61	429	78	1000			

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repo ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ASSAM																
less than 5	P	-	-	-	-	-	-	-	-	-	6	-	6	-	6	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
5 - 10	P	-	1	11	-	-	-	12	-	-	5	-	5	-	17	3
	S	-	31	863	-	-	-	894	-	-	106	-	106	-	1000	
10 - 20	P	1	5	11	-	5	-	17	-	-	1	4	5	-	22	9
	S	96	111	629	-	95	-	930	-	-	44	25	70	-	1000	
20 - 30	P	-	13	143	-	-	-	156	-	-	21	-	21	-	176	7
	S	-	6	989	-	-	-	995	-	-	5	-	5	-	1000	
30 - 50	P	50	2	8	1	2	-	62	-	2	24	10	35	-	95	15
	S	451	3	125	13	10	-	602	-	25	43	331	398	-	1000	
50 - 70	P	69	-	63	-	28	-	160	-	-	14	-	14	-	174	9
	S	449	-	244	-	303	-	997	-	-	3	-	3	-	1000	
70 - 100	P	12	2	59	-	-	3	75	-	-	4	-	4	-	80	7
	S	124	10	837	-	-	24	995	-	-	5	-	5	-	1000	
100 - 150	P	-	1	25	-	13	-	40	-	-	5	-	5	-	45	11
	S	-	9	858	-	82	-	948	-	-	52	-	52	-	1000	
150 - 250	P	1	2	9	-	-	-	12	-	-	15	4	19	-	31	13
	S	5	352	577	-	-	-	933	-	-	62	5	67	-	1000	
250 & above	P	62	63	60	5	9	10	189	-	-	3	-	3	10	192	25
	S	218	539	182	19	23	8	989	-	-	11	-	11	-	1000	
all classes	P	14	8	28	1	4	1	52	-	0	8	2	10	1	62	100
	S	177	334	404	11	32	7	966	-	1	20	13	34	-	1000	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of estd	credit agencies														all agen cies	no.of repo ting hhds
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.	all non- inst. agen cies	n.r			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
BIHAR																	
less than 5	P	2	-	-	-	-	-	2	-	116	1	2	118	3	123	10	
	S	13	-	-	-	-	-	13	-	975	3	1	978	9	1000		
5 - 10	P	-	1	8	-	-	-	9	-	14	11	10	35	-	45	10	
	S	-	63	58	-	-	-	121	-	118	8	753	879	-	1000		
10 - 20	P	-	2	68	-	1	-	71	-	102	22	-	125	1	196	19	
	S	-	7	214	-	7	-	227	-	714	59	-	773	-	1000		
20 - 30	P	14	9	14	-	2	-	38	-	4	6	19	29	5	67	14	
	S	321	137	197	-	57	-	711	-	119	114	56	289	-	1000		
30 - 50	P	1	4	13	-	4	-	21	-	8	11	5	25	1	46	26	
	S	132	105	422	-	98	-	758	-	27	99	108	234	9	1000		
50 - 70	P	3	2	16	-	2	1	22	1	30	4	-	35	9	64	18	
	S	17	3	251	-	10	15	296	1	594	36	-	631	73	1000		
70 - 100	P	22	9	9	-	16	3	58	-	-	8	1	9	-	67	22	
	S	302	59	70	-	337	150	919	-	-	69	12	81	-	1000		
100 - 150	P	3	7	4	2	36	-	49	1	-	7	1	8	-	57	18	
	S	274	219	78	29	350	-	949	7	-	23	21	51	-	1000		
150 - 250	P	2	2	19	-	28	1	51	-	2	56	-	58	18	115	27	
	S	10	29	552	-	277	9	877	-	7	72	-	80	44	1000		
250 & above	P	12	23	39	1	4	5	83	-	7	17	6	31	10	97	41	
	S	226	325	178	7	24	34	793	-	46	2	146	194	13	1000		
all classes	P	6	6	17	0	9	1	38	0	28	13	4	46	4	84	205	
	S	159	196	197	5	74	24	657	0	200	24	104	328	15	1000		

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repo ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
GUJARAT																
less than 5	P	1	-	2	-	-	-	3	-	16	74	29	120	10	129	20
	S	1	-	11	-	-	-	11	-	101	260	497	859	130	1000	
5 - 10	P	9	13	6	-	7	-	26	-	-	140	83	223	41	249	15
	S	4	79	12	-	37	-	132	-	-	540	171	710	158	1000	
10 - 20	P	-	58	17	-	-	-	75	-	13	93	95	201	6	224	22
	S	-	85	16	-	-	-	101	-	104	293	485	881	18	1000	
20 - 30	P	15	41	3	-	2	55	116	-	9	128	24	137	36	282	21
	S	193	102	6	-	31	72	403	-	41	423	77	540	57	1000	
30 - 50	P	8	56	42	-	32	-	106	-	48	126	23	165	11	234	29
	S	51	85	153	-	124	-	413	-	15	461	70	546	40	1000	
50 - 70	P	1	57	8	-	26	7	81	-	10	69	-	79	19	135	29
	S	0	245	62	-	97	79	484	-	54	386	-	440	77	1000	
70 - 100	P	16	35	10	-	11	1	58	-	-	87	-	87	12	142	28
	S	36	220	92	-	10	30	388	-	-	564	-	564	48	1000	
100 - 150	P	78	40	9	0	16	-	122	-	-	75	74	148	1	206	49
	S	174	102	14	4	126	-	422	-	-	427	135	561	17	1000	
150 - 250	P	34	143	10	1	14	18	174	-	124	19	3	146	19	314	57
	S	13	233	97	4	13	102	462	-	429	32	3	464	74	1000	
250 & above	P	82	106	50	0	2	35	240	-	-	32	22	53	12	272	91
	S	258	252	217	1	1	46	775	-	-	85	123	208	17	1000	
all classes	P	30	61	18	0	11	12	113	-	25	74	31	125	14	219	361
	S	147	206	140	2	27	49	571	-	106	180	103	389	40	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no.of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r	all agencies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
HARYANA																
less than 5	P	-	-	3	-	-	-	3	1	-	6	9	16	-	19	6
	S	-	-	45	-	-	-	45	29	-	539	387	955	-	1000	
5 - 10	P	-	-	65	-	-	-	65	-	-	59	50	108	59	115	4
	S	-	-	302	-	-	-	302	-	-	360	338	698	-	1000	
10 - 20	P	-	-	6	-	-	-	6	-	-	-	-	-	-	6	2
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
20 - 30	P	-	5	12	-	19	-	36	-	11	-	6	17	4	57	7
	S	-	73	55	-	616	-	744	-	137	-	71	208	49	1000	
30 - 50	P	-	11	23	-	68	-	102	-	-	20	17	37	1	118	12
	S	-	29	30	-	429	-	488	-	-	200	304	504	8	1000	
50 - 70	P	26	-	18	-	-	-	41	-	86	17	13	115	1	135	9
	S	156	-	35	-	-	-	191	-	646	91	47	784	25	1000	
70 - 100	P	-	13	112	-	25	-	150	-	5	-	-	5	-	155	11
	S	-	274	679	-	24	-	976	-	24	-	-	24	-	1000	
100 - 150	P	2	23	107	-	58	-	167	-	74	25	-	99	57	202	9
	S	5	59	185	-	589	-	838	-	59	1	-	60	102	1000	
150 - 250	P	5	2	42	-	1	-	50	-	-	3	-	3	1	52	10
	S	308	25	627	-	14	-	975	-	-	25	-	25	-	1000	
250 & above	P	23	20	43	-	14	7	85	-	3	1	17	20	17	122	30
	S	99	228	389	-	109	65	890	-	6	8	8	22	88	1000	
all classes	P	7	8	40	-	20	1	70	0	17	10	9	35	10	96	100
	S	77	138	293	-	215	31	753	1	86	47	48	181	66	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all non- inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
HIMACHAL PRADESH																
less than 5	P	-	-	-	-	-	-	-	-	-	-	108	108	-	108	1
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	-	1000	
5 - 10	P	-	200	-	-	-	-	200	-	-	-	-	-	-	200	3
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	20	23	6	-	-	-	49	-	-	-	-	-	8	49	4
	S	62	885	53	-	-	-	1000	-	-	-	-	-	-	1000	
20 - 30	P	-	18	-	-	-	-	18	-	-	-	-	-	-	18	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	-	11	5	-	-	-	16	-	-	-	22	22	11	38	3
	S	-	388	246	-	-	-	634	-	-	-	366	366	-	1000	
50 - 70	P	65	7	37	-	-	-	109	-	-	-	-	-	16	109	5
	S	634	243	124	-	-	-	1000	-	-	-	-	-	-	1000	
70 - 100	P	-	-	62	-	-	-	62	-	3	3	-	3	3	64	4
	S	-	-	903	-	-	-	903	-	46	50	-	97	-	1000	
100 - 150	P	56	68	15	-	17	-	88	-	-	-	-	-	-	88	5
	S	384	469	147	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	90	13	39	-	-	41	183	-	-	52	-	52	54	235	10
	S	93	555	30	-	-	168	846	-	-	154	-	154	-	1000	
250 & above	P	295	130	50	-	-	9	349	-	7	21	7	35	39	377	20
	S	299	469	91	-	-	6	866	-	2	127	5	134	-	1000	
all classes	P	82	51	27	-	1	6	134	-	2	10	10	22	17	155	56
	S	220	461	117	-	-	50	848	-	3	115	33	152	-	1000	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														all agents	no.of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	non-inst. agents	n.r.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
JAMMU & KASHMIR																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	3	-	3	3	3	1
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	1000	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	38	-	38	-	38	1
	S	-	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
10 - 20	P	-	-	38	-	-	-	38	-	-	-	99	-	99	-	137	3
	S	-	-	76	-	-	-	76	-	-	-	924	-	924	-	1000	
20 - 30	P	16	-	-	-	-	-	16	-	-	-	-	-	-	-	16	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	-	1000	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	151	151	-	151	2
	S	-	-	-	-	-	-	-	-	-	-	-	1000	1000	-	1000	
50 - 70	P	4	-	42	-	-	-	47	-	-	-	10	-	10	4	56	3
	S	89	-	866	-	-	-	955	-	-	-	45	-	45	-	1000	
70 - 100	P	-	3	23	-	-	-	26	-	-	-	56	-	56	-	82	6
	S	-	94	99	-	-	-	193	-	-	-	807	-	807	-	1000	
100 - 150	P	2	-	2	-	7	2	13	-	-	-	2	-	2	2	15	5
	S	24	-	186	-	259	61	529	-	-	-	471	-	471	-	1000	
150 - 250	P	18	-	32	-	-	8	58	-	2	16	-	18	2	76	12	
	S	288	-	523	-	-	135	946	-	-	40	-	40	15	1000		
250 & above	P	19	53	36	-	46	6	110	4	-	63	-	67	25	178	22	
	S	22	147	348	-	-	72	588	2	-	387	-	389	23	1000		
all classes	P	10	16	22	-	15	3	50	1	0	29	8	38	8	89	56	
	S	49	122	358	-	2	71	603	1	-	356	20	377	20	1000		

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of est d	credit agencies														no.of repor ting hhds
		gov t.	co-op. societ y /bank	comm . banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst . age ncies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.	all non- inst. agen cies	n.r	all agen cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
KARNATAKA																
less than 5	P	22	13	6	-	2	-	41	4	1	7	9	20	6	62	22
	S	109	168	46	-	19	-	342	126	43	292	92	553	105	1000	
5 - 10	P	2	12	14	-	2	-	28	26	27	3	4	61	1	89	18
	S	157	81	47	-	12	-	297	441	204	45	6	695	7	1000	
10 - 20	P	3	44	31	-	1	11	80	-	0	2	5	8	0	87	21
	S	3	493	225	-	4	147	872	-	5	41	82	128	-	1000	
20 - 30	P	27	10	21	-	2	-	57	27	22	20	112	180	7	240	22
	S	80	96	55	-	3	-	233	181	167	25	388	762	6	1000	
30 - 50	P	28	62	54	8	2	37	150	-	91	17	11	119	1	232	41
	S	16	227	223	8	2	130	607	-	316	45	28	390	3	1000	
50 - 70	P	116	25	26	5	14	49	206	-	11	-	58	69	22	235	27
	S	545	91	39	7	38	234	953	-	24	-	23	47	-	1000	
70 - 100	P	22	116	100	17	2	1	242	-	50	28	3	81	17	322	35
	S	297	295	138	5	4	-	740	-	199	16	34	249	11	1000	
100 - 150	P	36	68	69	-	20	-	192	-	12	24	58	94	-	250	30
	S	61	151	300	-	47	-	559	-	77	87	278	441	-	1000	
150 - 250	P	60	84	124	1	7	8	265	1	1	32	6	41	9	291	47
	S	205	206	343	-	5	115	874	2	1	83	40	126	-	1000	
250 & above	P	28	107	120	26	5	54	296	-	5	13	47	65	37	323	83
	S	46	138	343	84	3	273	887	-	7	13	63	82	30	1000	
all classes	P	34	52	55	6	5	17	152	5	19	13	29	66	11	202	346
	S	104	158	296	56	7	209	830	11	37	30	70	147	23	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of asset	credit agencies													all n.r. agencies	no.of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
KERALA																
less than 5	P	-	-	56	-	-	-	56	-	-	-	-	-	-	56	3
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	69	108	69	-	-	-	108	-	65	106	69	241	-	241	4
	S	221	128	-	-	-	-	349	-	264	387	-	651	-	1000	
10 - 20	P	-	114	150	-	-	7	220	-	57	33	-	90	-	304	10
	S	-	402	271	-	-	7	680	-	273	47	-	320	-	1000	
20 - 30	P	142	173	136	-	-	5	378	-	100	7	20	127	3	458	12
	S	202	123	23	-	-	4	352	-	628	17	-	646	2	1000	
30 - 50	P	62	131	127	-	-	56	376	-	113	72	5	143	16	491	24
	S	53	245	251	-	-	415	964	-	13	15	8	36	-	1000	
50 - 70	P	78	170	127	38	-	21	314	-	108	6	3	114	3	386	22
	S	77	215	161	5	-	14	471	-	485	43	0	529	-	1000	
70 - 100	P	64	155	50	-	2	10	279	-	16	4	12	32	13	282	28
	S	172	538	199	-	-	30	939	-	22	20	18	61	-	1000	
100 - 150	P	58	135	80	-	-	9	258	10	26	80	16	126	6	296	30
	S	74	513	116	-	-	27	729	-	76	186	7	268	2	1000	
150 - 250	P	56	224	150	-	42	24	424	-	5	58	5	68	52	472	41
	S	59	290	399	-	73	18	839	-	-	145	16	161	-	1000	
250 & above	P	46	95	99	3	19	24	230	-	39	42	25	79	26	272	86
	S	200	127	362	5	2	49	745	-	42	165	26	233	22	1000	
all classes	P	54	125	103	4	11	20	269	1	46	40	14	87	18	319	260
	S	161	189	313	3	7	66	740	-	88	138	20	245	14	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
MADHYA PRADESH																
less than 5	P	-	17	5	-	11	-	21	0	5	27	5	38	-	54	19
	S	-	282	108	-	-	-	390	18	303	222	67	610	-	1000	
5 - 10	P	-	3	3	-	18	-	25	-	12	3	3	16	-	37	11
	S	-	99	104	-	183	-	386	-	496	98	20	614	-	1000	
10 - 20	P	-	14	112	0	12	25	150	-	5	10	6	18	-	166	27
	S	-	187	564	3	39	127	921	-	37	30	13	79	-	1000	
20 - 30	P	6	1	20	-	1	-	27	-	16	11	24	44	1	65	23
	S	61	11	505	-	9	-	586	-	151	18	245	414	-	1000	
30 - 50	P	63	24	54	4	35	2	164	-	13	65	4	82	3	201	52
	S	230	82	146	43	147	16	663	-	29	290	17	337	-	1000	
50 - 70	P	6	50	28	-	19	1	103	-	13	15	-	28	-	130	40
	S	39	530	159	-	69	4	800	-	62	138	-	200	-	1000	
70 - 100	P	13	32	36	-	14	8	72	-	45	9	19	66	1	137	35
	S	33	104	275	-	50	6	468	-	328	115	55	497	35	1000	
100 - 150	P	52	71	41	-	55	1	119	-	23	6	41	69	-	174	40
	S	186	38	273	-	167	18	681	-	161	7	150	319	-	1000	
150 - 250	P	51	37	64	1	12	26	191	-	112	28	8	139	6	307	53
	S	186	37	225	2	16	137	602	-	328	55	14	397	0	1000	
250 & above	P	33	34	31	10	9	6	99	-	32	2	10	43	17	139	68
	S	115	385	195	0	14	99	808	-	167	4	21	192	-	1000	
all classes	P	23	28	39	2	18	7	97	0	26	20	11	54	3	140	368
	S	136	193	233	4	58	73	697	0	199	54	48	301	3	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no.of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r	all agencies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
MAHARASHTRA																
less than 5	P	-	13	3	-	-	0	17	0	3	17	19	38	1	55	41
	S	-	355	64	-	-	1	420	4	24	411	130	569	11	1000	
5 - 10	P	-	43	1	-	-	-	43	-	29	131	0	161	1	203	33
	S	-	69	2	-	-	-	71	-	168	756	1	925	4	1000	
10 - 20	P	13	42	14	-	14	-	78	-	2	40	12	54	0	131	52
	S	43	326	304	-	74	-	747	-	20	137	86	243	9	1000	
20 - 30	P	6	61	15	-	10	1	91	-	19	35	7	61	1	138	45
	S	1	347	86	-	25	12	470	-	104	396	19	519	11	1000	
30 - 50	P	14	97	21	-	7	-	123	-	7	46	16	68	19	199	87
	S	8	276	57	-	30	-	371	-	24	303	141	468	161	1000	
50 - 70	P	6	149	2	-	11	6	153	0	4	66	14	84	9	224	57
	S	24	725	2	-	17	-	769	0	14	131	84	228	3	1000	
70 - 100	P	29	104	24	1	48	26	203	-	38	82	92	155	30	324	100
	S	74	222	98	1	28	174	598	-	7	164	165	335	67	1000	
100 - 150	P	32	207	40	14	13	1	265	0	0	115	43	127	1	297	84
	S	51	671	83	5	8	3	822	0	-	156	19	176	2	1000	
150 - 250	P	15	160	5	3	39	16	194	-	5	44	53	101	9	256	84
	S	13	522	14	2	30	173	756	-	22	85	122	229	15	1000	
250 & above	P	30	177	122	8	17	29	301	-	8	64	23	92	10	361	207
	S	23	370	347	23	10	104	878	-	8	49	53	110	12	1000	
all classes	P	15	105	28	3	14	8	147	0	9	58	27	86	8	213	790
	S	30	419	192	12	17	86	756	0	15	129	75	219	25	1000	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no.of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	ins. ura nce	prov id-ent fund	other inst. agen-cies	all inst. age ncie s	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rds etc.	all non-inst. agen-cies	n.r	all agen-cies		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
MANIPUR																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	4	-	-	-	4	-	-	-	-	-	-	4	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
10 - 20	P	-	14	-	-	-	-	14	-	-	-	-	-	-	14	2	
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
20 - 30	P	-	-	-	-	-	6	6	-	-	-	-	-	-	6	1	
	S	-	-	-	-	-	1000	1000	-	-	-	-	-	-	1000	-	
30 - 50	P	-	-	-	-	-	11	11	-	-	37	-	37	9	48	5	
	S	-	-	-	-	-	74	74	-	-	926	-	926	-	1000	-	
50 - 70	P	-	-	4	-	-	3	7	-	-	8	9	17	2	24	6	
	S	-	-	274	-	-	62	336	-	-	442	222	664	-	1000	-	
70 - 100	P	-	6	-	20	3	2	30	-	-	11	8	20	2	52	12	
	S	-	303	-	339	53	13	708	-	-	238	24	262	30	1000	-	
100 - 150	P	2	2	2	-	-	1	6	2	2	4	1	9	-	16	9	
	S	202	259	171	-	-	40	672	20	119	89	99	328	-	1000	-	
150 - 250	P	9	10	-	-	1	2	22	54	-	-	-	54	2	77	11	
	S	105	132	-	-	5	5	247	746	-	-	-	746	6	1000	-	
250 & above	P	4	-	-	-	-	-	4	-	-	-	-	-	-	4	1	
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
all classes	P	2	3	1	3	1	2	13	9	1	6	3	18	2	32	48	
	S	116	145	29	40	9	19	358	480	10	123	22	634	8	1000	-	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no. of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r.	all agencies		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
MEGHALAYA																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	4	-	-	-	-	-	4	-	-	4	-	4	-	8	2	
	S	655	-	-	-	-	-	655	-	-	345	-	345	-	1000	-	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	-	9	-	-	-	-	9	-	-	-	-	-	-	9	1	
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100 - 150	P	-	-	15	-	15	-	30	-	-	-	-	-	-	30	2	
	S	-	-	780	-	220	-	1000	-	-	-	-	-	-	1000	-	
150 - 250	P	-	-	7	-	-	-	7	-	-	-	-	-	-	7	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
250 & above	P	-	2	30	-	-	-	32	-	-	-	-	-	-	32	2	
	S	-	26	974	-	-	-	1000	-	-	-	-	-	-	1000	-	
all classes	P	1	1	8	-	1	-	10	-	-	1	-	1	-	11	8	
	S	4	104	882	-	7	-	998	-	-	2	-	2	-	1000	-	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r agen cies	all agen cies	no.of repor ting hhds		
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rdr etc.				all non- inst. agen cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
NAGALAND																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	12	-	-	-	12	-	-	-	-	-	-	12	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	-	7	-	-	7	-	7	-	4	4	-	7	-	13	3	
	S	-	640	-	-	-	-	640	-	72	288	-	360	-	1000	-	
50 - 70	P	4	-	-	-	-	-	4	-	1	3	49	53	49	58	4	
	S	54	-	-	-	-	-	54	-	2	81	862	946	-	1000	-	
70 - 100	P	-	-	2	-	-	-	2	-	-	184	-	184	-	187	3	
	S	-	-	89	-	-	-	89	-	-	911	-	911	-	1000	-	
100 - 150	P	-	4	3	-	-	-	7	-	-	30	-	30	-	33	5	
	S	-	113	142	-	-	-	255	-	-	745	-	745	-	1000	-	
150 - 250	P	-	-	-	8	-	-	8	-	-	1	-	1	-	9	3	
	S	-	-	-	977	-	-	977	-	-	23	-	23	-	1000	-	
250 & above	P	54	-	44	-	7	-	105	-	-	27	-	27	47	132	8	
	S	924	-	59	-	10	-	993	-	-	7	-	7	-	1000	-	
all classes	P	5	1	5	1	1	-	13	-	1	26	11	38	15	50	27	
	S	831	2	62	3	9	-	907	-	0	54	39	93	-	1000	-	

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

major household type : all households																Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies													n.r	all agen cies	no.of repor ting hhds
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rdr etc.	all non- inst. agen cies				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
ORISSA																	
less than 5	P	14	-	15	-	-	-	29	0	16	1	10	27	-	45	16	
	S	308	-	207	-	-	-	515	0	326	18	141	485	-	1000		
5 - 10	P	-	12	4	-	16	-	19	2	24	21	-	28	1	49	10	
	S	-	91	44	-	70	-	205	15	548	206	-	769	26	1000		
10 - 20	P	65	-	70	-	50	-	166	-	31	2	26	39	4	178	15	
	S	283	-	151	-	269	-	703	-	17	-	256	273	24	1000		
20 - 30	P	-	2	68	-	-	-	70	-	19	141	7	167	8	237	9	
	S	-	2	124	-	-	-	126	-	148	721	5	874	-	1000		
30 - 50	P	11	25	76	38	47	2	167	-	8	0	6	14	8	172	22	
	S	39	73	386	241	216	-	956	-	-	1	44	44	-	1000		
50 - 70	P	5	11	11	-	47	-	63	-	4	5	15	23	-	84	11	
	S	26	275	331	-	274	-	905	-	48	31	15	95	-	1000		
70 - 100	P	26	26	8	-	6	-	39	-	14	-	3	17	-	55	11	
	S	137	473	97	-	157	-	864	-	82	-	54	136	-	1000		
100 - 150	P	68	88	230	-	77	0	320	-	3	3	-	6	-	323	19	
	S	162	45	764	-	18	2	991	-	9	1	-	9	-	1000		
150 - 250	P	63	139	15	-	91	-	194	-	-	26	3	30	66	286	15	
	S	589	126	56	-	102	-	874	-	-	50	63	112	14	1000		
250 & above	P	61	23	145	46	48	59	305	-	-	62	2	64	3	367	28	
	S	27	21	406	80	27	401	961	-	-	37	1	38	1	1000		
all classes	P	29	22	56	6	30	3	115	0	14	18	9	37	5	147	156	
	S	118	47	336	52	63	208	825	0	33	106	33	172	4	1000		

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

hhd asset holding Rs.(000)	typ e of est d	major household type : all households														Urban	
		credit agencies														all n.r agenc ies	no.of r eport ing hhd s
		gov t.	co-op. societ y /bank	comm . banks incl. RRB	ins urance	prov id-ent fund	other inst. agen -cies	all inst. age ncies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct r etc.	all non- inst. agen -cies	(15)	(16)		
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)			
PUNJAB																	
less than 5	P	0	2	1	-	-	-	3	6	4	4	3	17	0	20	15	
	S	21	82	10	-	-	-	113	410	178	29	159	775	112	1000		
5 - 10	P	-	-	7	-	-	-	7	37	-	60	3	101	3	105	10	
	S	-	-	35	-	-	-	35	738	-	158	19	915	50	1000		
10 - 20	P	-	-	21	-	-	-	21	1	-	4	-	6	-	23	5	
	S	-	-	825	-	-	-	825	39	-	136	-	175	-	1000		
20 - 30	P	-	-	18	-	-	-	18	-	-	115	97	116	-	134	9	
	S	-	-	353	-	-	-	353	-	-	267	380	647	-	1000		
30 - 50	P	7	-	12	-	19	-	31	-	83	154	23	238	-	249	21	
	S	-	-	27	-	-	-	27	-	413	535	26	973	-	1000		
50 - 70	P	12	15	91	-	-	-	111	2	2	88	51	130	-	239	16	
	S	1	100	405	-	-	-	506	3	5	331	155	494	-	1000		
70 - 100	P	15	6	19	-	22	-	63	38	4	28	3	72	6	133	27	
	S	335	39	116	-	265	-	757	167	18	59	-	243	-	1000		
100 - 150	P	1	5	53	-	1	1	60	-	18	74	6	97	16	152	45	
	S	17	23	453	-	1	6	500	-	104	388	7	499	1	1000		
150 - 250	P	23	11	36	13	10	2	88	2	14	90	20	117	21	181	48	
	S	134	19	282	63	4	33	535	3	119	253	78	452	13	1000		
250 & above	P	21	41	61	2	5	15	140	1	4	39	6	46	24	167	98	
	S	42	108	312	15	24	34	535	2	-	112	180	294	171	1000		
all classes	P	11	14	36	3	6	4	72	5	13	60	15	83	12	144	294	
	S	61	82	300	20	25	29	517	11	41	168	143	362	121	1000		

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no. of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r	all agencies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
RAJASTHAN																
less than 5	P	-	-	1	-	-	1	2	0	-	12	1	13	-	15	6
	S	-	-	106	-	-	16	122	144	-	557	177	878	-	1000	
5 - 10	P	14	-	53	-	8	-	67	-	26	5	36	67	-	127	12
	S	59	-	557	-	5	-	621	-	103	84	193	379	-	1000	
10 - 20	P	5	15	34	83	85	-	127	4	37	127	27	191	85	308	17
	S	36	56	102	12	58	-	264	4	111	337	263	715	21	1000	
20 - 30	P	2	-	15	9	-	-	26	-	16	30	25	72	-	97	8
	S	25	-	153	84	-	-	263	-	77	317	343	737	-	1000	
30 - 50	P	4	-	15	3	15	-	35	-	36	-	37	50	9	80	21
	S	26	-	94	13	149	-	281	-	507	-	90	597	122	1000	
50 - 70	P	4	-	42	-	12	1	58	-	1	17	61	79	14	141	16
	S	17	-	108	-	148	6	280	-	13	120	565	698	22	1000	
70 - 100	P	16	6	52	-	7	35	116	-	8	29	92	124	110	253	27
	S	75	16	151	-	10	313	564	-	26	98	162	286	150	1000	
100 - 150	P	181	55	17	1	3	-	253	-	12	175	1	188	68	328	26
	S	660	86	8	0	1	-	755	-	14	193	14	221	23	1000	
150 - 250	P	40	6	18	1	22	8	88	1	13	3	3	16	29	121	30
	S	282	66	99	3	316	7	772	3	117	2	54	176	52	1000	
250 & above	P	37	24	35	40	20	6	117	-	38	-	3	41	11	161	62
	S	140	94	558	46	27	22	888	-	66	-	23	88	24	1000	
all classes	P	30	11	25	13	15	5	83	0	19	30	22	67	26	143	225
	S	240	75	327	26	55	28	751	1	67	72	76	216	34	1000	

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds		
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
SIKKIM																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	15	-	-	-	15	-	-	-	-	-	-	15	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	-	9	-	-	-	9	-	-	-	-	-	-	9	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	-	-	16	-	-	-	16	-	-	-	-	-	-	16	1	
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-	
70 - 100	P	20	-	-	-	-	-	20	-	-	-	-	-	-	20	2	
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
100 - 150	P	333	-	30	-	-	-	363	-	-	-	-	-	-	363	2	
	S	937	-	63	-	-	-	1000	-	-	-	-	-	-	1000	-	
150 - 250	P	-	-	-	-	-	-	-	-	13	-	-	13	-	13	1	
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	-	1000	-	
250 & above	P	38	-	75	-	-	-	113	-	-	-	-	-	-	113	7	
	S	403	-	597	-	-	-	1000	-	-	-	-	-	-	1000	-	
all classes	P	18	-	11	-	-	-	29	-	1	-	-	1	-	30	15	
	S	523	-	476	-	-	-	999	-	1	-	-	1	-	1000	-	

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

major household type : all households																Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies													n.r	all agen cies	no.of repor ting hhds
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rdr etc.	all non- inst. agen cies				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
TAMIL NADU																	
less than 5	P	2	7	33	-	6	3	51	-	58	16	26	89	0	129	64	
	S	2	36	294	-	65	3	400	-	126	157	317	600	-	1000		
5 - 10	P	4	2	8	-	3	3	20	-	96	23	48	135	8	143	41	
	S	5	12	24	-	12	0	54	-	353	53	467	872	74	1000		
10 - 20	P	43	51	13	5	34	11	114	-	102	70	49	190	3	229	60	
	S	37	132	28	25	40	1	263	-	435	201	74	709	28	1000		
20 - 30	P	18	83	30	2	17	2	122	-	71	6	28	86	7	176	44	
	S	10	227	472	2	30	1	742	-	228	9	22	258	-	1000		
30 - 50	P	45	62	28	0	18	1	113	-	133	8	6	138	6	185	42	
	S	44	125	85	0	18	1	273	-	667	10	11	688	39	1000		
50 - 70	P	34	135	33	-	13	26	214	-	130	46	47	216	1	296	41	
	S	2	74	17	-	25	427	546	-	409	14	30	453	1	1000		
70 - 100	P	48	113	40	2	28	52	212	50	194	21	27	276	33	445	64	
	S	71	150	62	1	53	113	450	203	271	14	16	503	47	1000		
100 - 150	P	14	128	42	-	58	29	198	-	166	42	8	179	3	359	54	
	S	8	147	351	-	59	48	613	-	310	51	15	376	11	1000		
150 - 250	P	71	226	24	8	179	30	313	23	172	35	33	231	17	427	72	
	S	489	153	52	16	71	15	796	4	135	21	42	202	2	1000		
250 & above	P	102	170	73	16	76	63	349	-	124	26	17	145	18	394	131	
	S	175	149	165	16	33	306	844	-	102	23	21	146	9	1000		
all classes	P	34	80	33	3	37	19	150	6	111	28	29	153	8	250	613	
	S	189	139	138	11	44	179	700	16	192	34	45	287	12	1000		

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
TRIPURA																
less than 5	P	3	-	7	-	-	-	10	-	-	3	-	3	-	13	3
	S	278	-	444	-	-	-	722	-	-	278	-	278	-	1000	
5 - 10	P	-	-	29	-	-	-	29	-	-	-	-	-	-	29	1
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	3	-	18	-	15	-	36	-	-	-	-	-	-	36	4
	S	47	-	873	-	80	-	1000	-	-	-	-	-	-	1000	
20 - 30	P	8	10	-	-	-	-	18	-	-	-	-	-	-	18	2
	S	119	881	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	-	-	107	-	-	-	107	-	-	3	-	3	-	110	3
	S	-	-	945	-	-	-	945	-	-	55	-	55	-	1000	
50 - 70	P	22	-	45	10	-	-	76	-	-	11	-	11	8	87	7
	S	558	-	340	92	-	-	990	-	-	10	-	10	-	1000	
70 - 100	P	53	-	38	-	6	-	97	-	-	-	-	-	-	97	5
	S	334	-	440	-	225	-	1000	-	-	-	-	-	-	1000	
100 - 150	P	3	-	23	-	-	-	26	-	-	-	-	-	-	26	4
	S	51	-	949	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	14	-	3	-	11	8	35	-	-	-	-	-	-	35	4
	S	661	-	9	-	26	305	1000	-	-	-	-	-	-	1000	
250 & above	P	19	24	20	15	90	7	175	-	-	5	-	5	-	180	15
	S	190	20	203	274	200	112	999	-	-	1	-	1	-	1000	
all classes	P	10	5	31	3	17	2	68	-	-	3	-	3	1	71	48
	S	246	27	245	204	155	119	995	-	-	5	-	5	-	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of asset	credit agencies													all agents	no. of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst.	land lord	agr. & prof. money lenders	relatives & friends	other incl. doctors etc.	all non-inst. agents	n.r.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
UTTAR PRADESH																
less than 5	P	0	1	18	-	1	-	20	2	13	63	36	79	-	97	35
	S	4	-	245	-	8	-	258	8	115	282	337	742	-	1000	
5 - 10	P	75	71	13	-	-	-	90	-	25	3	5	32	2	123	16
	S	78	644	176	-	-	-	898	-	25	18	18	61	41	1000	
10 - 20	P	0	13	15	1	5	1	35	-	22	84	31	130	12	167	42
	S	2	44	102	6	18	7	179	-	112	533	123	769	53	1000	
20 - 30	P	-	2	17	-	-	-	18	-	32	30	11	74	3	94	32
	S	-	8	185	-	-	-	193	-	450	233	103	786	21	1000	
30 - 50	P	13	2	37	-	3	1	56	-	37	68	23	122	1	174	70
	S	42	9	384	-	7	17	460	-	114	279	146	540	-	1000	
50 - 70	P	7	9	27	-	12	-	52	-	109	16	39	164	2	205	47
	S	14	22	141	-	15	-	191	-	698	25	86	809	-	1000	
70 - 100	P	7	12	21	1	8	4	52	3	21	27	62	105	2	151	52
	S	54	18	140	6	90	57	364	7	45	363	194	609	27	1000	
100 - 150	P	7	17	40	-	7	0	72	-	25	17	18	53	11	105	61
	S	25	115	305	-	42	4	491	-	48	352	97	498	11	1000	
150 - 250	P	2	15	32	-	8	8	60	-	1	61	5	68	41	155	62
	S	13	66	171	-	29	57	335	-	8	254	28	289	376	1000	
250 & above	P	12	13	75	2	7	8	113	-	12	23	10	44	10	142	113
	S	59	63	738	22	9	5	898	-	18	23	44	85	17	1000	
all classes	P	9	12	33	0	6	3	59	0	29	40	24	86	9	140	530
	S	40	66	464	11	19	14	613	0	105	145	73	324	63	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all non- inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
WEST BENGAL																
less than 5	P	6	39	24	15	37	-	89	1	3	60	7	69	17	136	52
	S	33	283	141	72	257	-	785	4	35	148	22	209	6	1000	
5 - 10	P	1	1	46	-	10	-	59	3	22	16	-	41	-	87	25
	S	0	11	325	-	194	-	530	98	317	55	-	470	-	1000	
10 - 20	P	39	72	36	-	32	6	147	-	1	15	6	22	2	171	34
	S	119	447	62	-	313	11	954	-	3	25	1	30	16	1000	
20 - 30	P	36	37	40	1	17	83	203	-	8	78	12	83	7	289	34
	S	189	136	155	9	78	237	803	-	41	119	24	185	12	1000	
30 - 50	P	30	55	76	-	10	6	142	-	15	23	25	63	-	177	50
	S	150	153	471	-	31	9	813	-	74	51	61	187	-	1000	
50 - 70	P	5	31	18	-	7	-	56	-	-	34	10	42	10	96	22
	S	63	257	478	-	65	-	863	-	-	68	46	113	24	1000	
70 - 100	P	22	44	28	-	14	5	99	-	8	39	30	71	6	146	44
	S	156	294	130	-	32	6	617	-	12	133	231	376	7	1000	
100 - 150	P	25	47	24	-	39	20	112	-	4	66	43	113	3	184	46
	S	141	95	130	-	63	40	468	-	14	285	231	530	1	1000	
150 - 250	P	14	85	8	4	51	20	139	-	14	28	86	116	1	240	69
	S	24	214	98	16	127	26	506	-	14	32	446	493	1	1000	
250 & above	P	11	92	62	5	82	4	189	-	3	38	6	42	1	207	79
	S	53	217	545	9	72	42	936	-	2	53	9	64	-	1000	
all classes	P	17	52	36	5	34	11	122	1	7	42	22	68	6	171	455
	S	80	214	293	12	102	34	734	2	19	97	146	263	3	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of asset	credit agencies											n.r	all agencies	no.of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.				all non-inst. agencies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ANDMAN & NICOBAR ISL																
less than 5	P	-	-	-	-	-	-	-	-	9	49	7	64	-	64	3
	S	-	-	-	-	-	-	-	-	83	905	12	1000	-	1000	
5 - 10	P	-	4	-	-	-	-	4	-	341	341	330	345	-	345	4
	S	-	9	-	-	-	-	9	-	16	686	288	991	-	1000	
10 - 20	P	111	51	-	-	51	-	162	-	-	35	31	35	-	193	4
	S	370	369	-	-	-	-	739	-	-	190	71	261	-	1000	
20 - 30	P	-	152	152	-	152	-	152	-	-	-	11	11	-	162	2
	S	-	-	182	-	782	-	964	-	-	-	36	36	-	1000	
30 - 50	P	5	7	-	-	32	-	45	18	-	10	-	28	-	72	5
	S	118	55	-	-	357	-	529	291	-	180	-	471	-	1000	
50 - 70	P	21	-	233	-	13	-	267	-	2	2	-	2	-	269	5
	S	19	-	960	-	17	-	997	-	-	3	-	3	-	1000	
70 - 100	P	108	-	-	3	251	-	255	-	163	346	-	346	34	468	8
	S	-	-	-	2	455	-	457	-	26	517	-	543	-	1000	
100 - 150	P	17	-	-	-	107	-	124	-	193	34	34	227	-	351	7
	S	10	-	-	-	37	-	47	-	812	45	95	953	-	1000	
150 - 250	P	223	116	-	-	35	-	374	-	-	17	-	17	-	391	5
	S	627	340	-	-	12	-	978	-	-	22	-	22	-	1000	
250 & above	P	287	263	12	-	65	-	370	-	-	14	-	14	-	385	10
	S	176	821	2	-	0	-	999	-	-	1	-	1	-	1000	
all classes	P	56	40	50	0	61	-	151	2	53	74	31	93	3	231	53
	S	163	614	70	0	54	-	902	1	30	55	11	98	-	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doctr etc.				all non- inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
ARUNACHAL PRADESH																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	-	4	-	-	-	4	-	-	-	-	-	-	4	1
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	-
20 - 30	P	-	15	-	-	-	-	15	-	-	-	101	101	-	117	2
	S	-	93	-	-	-	-	93	-	-	-	907	907	-	1000	-
30 - 50	P	-	15	-	-	-	-	15	-	-	-	-	-	-	15	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
all classes	P	-	3	1	-	-	-	4	-	-	-	11	11	-	16	4
	S	-	212	14	-	-	-	225	-	-	-	775	775	-	1000	-

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of asset	credit agencies													all n.r. agencies	no.of reporting hhd
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
CHANDIGARH																
less than 5	P	-	-	60	-	-	-	60	-	-	60	-	60	-	60	1
	S	-	-	1000	-	-	-	1000	-	-	-	-	-	-	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	4	-	-	-	-	-	4	-	-	65	-	65	-	68	3
	S	20	-	-	-	-	-	20	-	-	980	-	980	-	1000	
20 - 30	P	52	-	-	-	52	-	52	-	-	143	-	143	-	196	3
	S	26	-	-	-	-	-	26	-	-	974	-	974	-	1000	
30 - 50	P	15	-	-	-	-	-	15	-	-	511	-	511	-	526	2
	S	14	-	-	-	-	-	14	-	-	986	-	986	-	1000	
50 - 70	P	-	8	772	-	-	-	780	-	-	-	-	-	-	780	2
	S	-	32	968	-	-	-	1000	-	-	-	-	-	-	1000	
70 - 100	P	202	-	3	-	-	-	206	-	-	-	-	-	-	206	3
	S	850	-	150	-	-	-	1000	-	-	-	-	-	-	1000	
100 - 150	P	489	-	3	-	29	250	743	-	-	-	4	4	-	746	10
	S	775	-	24	-	-	185	984	-	-	-	16	16	-	1000	
150 - 250	P	139	-	-	-	-	-	139	-	15	10	15	26	-	139	3
	S	264	-	-	-	-	-	264	-	-	736	-	736	-	1000	
250 & above	P	617	27	12	-	-	126	770	-	-	88	-	88	-	837	11
	S	646	63	14	-	-	10	732	-	-	268	-	268	-	1000	
all classes	P	181	3	69	-	9	56	307	-	1	87	2	89	-	388	38
	S	391	31	114	-	-	24	559	-	-	439	2	441	-	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r	all agen cies	no.of repor ting hhds	
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.				all inst. agen cies
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
DADRA & NAGAR HAVELI																
less than 5	P	-	-	-	-	-	-	-	-	-	188	-	188	188	375	2
	S	-	-	-	-	-	-	-	-	-	96	-	96	904	1000	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	-	188	-	-	-	-	188	-	-	-	-	-	-	188	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
50 - 70	P	-	-	-	-	-	-	-	-	-	250	-	250	-	250	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	
70 - 100	P	236	-	-	-	-	-	236	-	-	255	-	255	-	491	2
	S	722	-	-	-	-	-	722	-	-	278	-	278	-	1000	
100 - 150	P	33	33	-	-	-	-	33	-	-	-	-	-	-	33	1
	S	503	497	-	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 250	P	34	68	205	-	-	30	303	-	-	45	-	45	-	348	5
	S	109	10	287	-	-	515	920	-	-	80	-	80	-	1000	
250 & above	P	311	230	-	-	-	-	311	-	-	257	-	257	-	568	3
	S	880	42	-	-	-	-	922	-	-	78	-	78	-	1000	
all classes	P	62	48	26	-	-	4	105	-	-	76	-	76	9	190	15
	S	609	43	84	-	-	151	887	-	-	101	-	101	12	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies														no.of repor ting hhds
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct rdr etc.	all non- inst. agen cies	n.r	all agen cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
DELHI																
less than 5	P	-	-	0	-	-	0	1	-	-	0	-	0	-	1	3
	S	-	-	214	-	-	689	904	-	-	96	-	96	-	1000	
5 - 10	P	-	3	1	-	-	-	4	-	1	36	3	40	0	44	9
	S	-	34	10	-	-	-	44	-	4	931	7	943	13	1000	
10 - 20	P	-	4	16	-	-	-	20	14	-	78	77	91	2	111	6
	S	-	2	119	-	-	-	120	37	-	793	-	830	49	1000	
20 - 30	P	-	7	11	-	12	-	22	-	-	18	-	18	-	35	5
	S	-	192	126	-	371	-	689	-	-	311	-	311	-	1000	
30 - 50	P	7	33	13	-	1	-	47	-	7	38	-	45	13	79	11
	S	11	224	98	-	4	-	337	-	41	549	-	590	73	1000	
50 - 70	P	34	16	6	-	49	-	87	-	22	160	-	182	2	269	12
	S	24	48	72	-	267	-	412	-	100	478	-	578	11	1000	
70 - 100	P	48	58	-	-	-	-	59	-	5	118	-	123	21	203	9
	S	4	148	-	-	-	-	152	-	7	586	-	593	255	1000	
100 - 150	P	-	34	2	-	54	428	517	-	-	38	2	41	5	562	14
	S	-	13	0	-	8	974	996	-	-	2	0	2	2	1000	
150 - 250	P	90	31	-	1	3	1	96	-	0	92	24	116	58	162	18
	S	278	-	-	19	7	7	311	-	0	543	147	689	-	1000	
250 & above	P	89	28	42	12	46	4	164	-	-	72	0	73	3	232	72
	S	246	73	363	24	47	11	764	-	-	220	1	221	15	1000	
all classes	P	36	20	13	3	21	46	118	1	2	58	7	63	8	177	159
	S	62	30	79	6	19	685	881	0	1	101	6	108	11	1000	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of estd	credit agencies											n.r agen cies	no.of repor ting hhd		
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct trdr etc.			all non- inst. agen cies	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
GOA																
less than 5	P	-	-	-	-	-	-	-	-	21	-	-	21	-	21	1
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	-	1000	
5 - 10	P	-	22	-	-	-	-	22	-	-	-	-	-	-	22	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
10 - 20	P	-	16	-	-	-	-	16	-	-	24	24	47	-	63	4
	S	-	164	-	-	-	-	164	-	-	247	589	836	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	35	21	-	-	-	-	56	-	-	28	9	28	-	85	4
	S	924	41	-	-	-	-	965	-	-	33	2	35	-	1000	
50 - 70	P	252	-	-	-	252	-	252	-	-	-	-	-	-	252	1
	S	-	-	-	-	1000	-	1000	-	-	-	-	-	-	1000	
70 - 100	P	-	64	112	-	-	-	177	-	47	-	-	47	-	224	4
	S	-	430	242	-	-	-	672	-	328	-	-	328	-	1000	
100 - 150	P	43	43	9	-	-	-	52	-	-	9	-	9	-	52	2
	S	-	323	96	-	-	-	419	-	-	581	-	581	-	1000	
150 - 250	P	-	37	-	-	-	-	37	-	-	-	-	-	-	37	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	
250 & above	P	5	30	29	-	17	-	65	-	2	90	-	92	7	127	12
	S	193	341	24	-	-	-	558	-	7	109	-	116	326	1000	
all classes	P	20	24	20	-	18	-	62	-	8	33	3	43	2	96	30
	S	311	270	35	-	25	-	642	-	35	106	22	163	195	1000	

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

major household type : all households																Urban
hhd asset holding Rs.(000)	type of estd	credit agencies													all agen cies	no.of repo ting hhds
		govt.	co-op. societ y /bank	comm. banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst. agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doctr etc.	all non- inst. agen cies	n.r		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
LAKSHADWEEP																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30 - 50	P	-	-	-	-	100	-	1000	-	1000	-	-	1000	-	1000	1
	S	-	-	-	-	100	-	1000	-	-	-	-	-	-	1000	-
50 - 70	P	27	27	-	-	122	-	176	-	-	-	-	-	-	176	3
	S	148	196	-	-	655	-	1000	-	-	-	-	-	-	1000	-
70 - 100	P	91	886	-	-	-	-	1000	-	-	-	-	-	-	1000	2
	S	270	730	-	-	-	-	1000	-	-	-	-	-	-	1000	-
100 - 150	P	18	-	-	-	-	-	18	-	-	-	-	-	-	18	1
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-
150 - 250	P	55	41	-	-	-	-	96	-	-	59	19	77	4	132	7
	S	881	8	-	-	-	-	889	-	-	78	33	111	-	1000	-
250 & above	P	63	20	11	-	60	-	149	-	-	2	-	2	60	152	13
	S	429	127	31	-	407	-	995	-	-	5	-	5	-	1000	-
all classes	P	48	30	6	-	115	-	197	-	82	15	4	101	31	206	27
	S	261	45	9	-	666	-	982	-	-	13	5	18	-	1000	-

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no. of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r.	all agencies		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
MIZORAM																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	33	33	-	33	1	
	S	-	-	-	-	-	-	-	-	-	-	1000	1000	-	1000	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	45	-	-	-	-	-	45	-	-	-	-	-	-	45	1	
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
30 - 50	P	22	-	-	-	-	-	22	-	-	15	-	15	13	37	5	
	S	993	-	-	-	-	-	993	-	-	7	-	7	-	1000	-	
50 - 70	P	-	-	-	-	-	-	-	-	1	-	-	1	-	1	1	
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	-	1000	-	
70 - 100	P	93	1	-	-	-	-	94	-	-	4	-	4	4	98	6	
	S	990	7	-	-	-	-	997	-	-	3	-	3	-	1000	-	
100 - 150	P	95	-	-	-	-	-	95	-	-	-	-	-	1	95	8	
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
150 - 250	P	51	-	26	-	-	-	77	-	-	8	31	39	-	116	11	
	S	394	-	592	-	-	-	986	-	-	6	8	14	-	1000	-	
250 & above	P	73	-	-	-	-	-	73	-	-	-	-	-	-	73	7	
	S	1000	-	-	-	-	-	1000	-	-	-	-	-	-	1000	-	
all classes	P	46	0	5	-	-	-	51	-	0	4	8	12	2	63	40	
	S	683	1	301	-	-	-	985	-	3	4	7	15	-	1000	-	

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

major household type : all households															Urban	
hhd asset holding Rs.(000)	type of asset	credit agencies													no.of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	prov. id-fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r. agents		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
PONDICHERY																
less than 5	P	-	2	-	-	-	-	2	-	-	-	-	-	-	2	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	4	-	-	-	-	4	-	43	-	-	43	-	47	2
	S	-	666	-	-	-	-	666	-	334	-	-	334	-	1000	-
20 - 30	P	-	-	-	-	5	-	5	-	21	-	-	21	-	21	2
	S	-	-	-	-	607	-	607	-	393	-	-	393	-	1000	-
30 - 50	P	48	48	-	-	-	-	48	-	-	-	-	-	-	48	1
	S	-	1000	-	-	-	-	1000	-	-	-	-	-	-	1000	-
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70 - 100	P	17	7	-	-	-	-	24	-	-	495	-	495	-	519	5
	S	64	5	-	-	-	-	69	-	-	931	-	931	-	1000	-
100 - 150	P	-	-	733	-	-	-	733	-	-	-	9	9	-	743	2
	S	-	-	887	-	-	-	887	-	-	-	113	113	-	1000	-
150 - 250	P	-	-	-	-	-	-	-	-	549	4	-	553	-	553	3
	S	-	-	-	-	-	-	-	-	924	76	-	1000	-	1000	-
250 & above	P	216	267	39	-	-	121	476	-	12	-	-	12	-	476	12
	S	98	422	225	-	-	215	960	-	40	-	-	40	-	1000	-
all classes	P	29	34	45	-	1	14	101	-	67	60	1	127	-	226	28
	S	77	303	195	-	9	152	736	-	142	117	5	264	-	1000	-

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

major household type : all households																	Urban
hhd asset holding Rs.(000)	type of asset	credit agencies														no.of reporting hhd	
		govt.	co-op. society /bank	comm. banks incl. RRB	insurance	provident fund	other inst. agencies	all inst. agencies	land lord	agr.& prof. money lender	relatives & friends	other incl. doctors etc.	all non-inst. agencies	n.r	all agencies		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
DAMAN AND DIU																	
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	612	-	612	-	612	1	
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	-	-	-	-	-	-	-	-	228	-	228	-	228	1	
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-	
30 - 50	P	-	131	-	-	-	-	131	-	-	9	-	9	-	139	2	
	S	-	957	-	-	-	-	957	-	-	43	-	43	-	1000	-	
50 - 70	P	-	95	-	-	-	-	95	-	-	27	-	27	-	122	2	
	S	-	214	-	-	-	-	214	-	-	786	-	786	-	1000	-	
70 - 100	P	-	11	33	-	11	-	33	-	-	59	-	59	-	90	4	
	S	-	130	725	-	-	-	855	-	-	145	-	145	-	1000	-	
100 - 150	P	-	-	-	-	-	-	-	-	-	269	-	269	-	269	1	
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	-	1000	-	
150 - 250	P	-	-	29	-	-	-	29	-	15	76	-	90	-	118	5	
	S	-	-	922	-	-	-	922	-	20	58	-	78	-	1000	-	
250 & above	P	-	32	26	-	18	-	58	-	14	26	20	60	-	118	11	
	S	-	78	508	-	37	-	623	-	294	80	4	377	-	1000	-	
all classes	P	-	39	14	-	5	-	52	-	5	71	5	81	-	133	27	
	S	-	79	393	-	13	-	485	-	110	404	1	515	-	1000	-	

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

hhd asset holding Rs.(000)	type of est d	major household type : all households														Urban	
		credit agencies														all agen cies	no.of repo ting hhds
		gov t.	co-op. societ y /bank	comm . banks incl. RRB	ins ura nce	prov id- ent fund	other inst. agen cies	all inst agen cies	land lord	agr.& prof. mone y lende r	relat ives & frien ds	othe r incl. doct r etc.	non- inst. agen cies	n.r	(16)		
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)			
INDIA																	
less than 5	P	3	10	13	2	6	1	29	4	28	30	18	72	5	96	394	
	S	19	100	150	12	64	1	345	33	196	207	195	631	24	1000		
5 - 10	P	10	23	21	-	4	0	49	3	37	35	36	101	5	138	265	
	S	23	97	88	-	19	0	227	53	182	304	196	735	38	1000		
10 - 20	P	15	33	32	3	16	5	88	1	42	44	31	107	7	181	421	
	S	38	141	134	7	59	10	389	10	250	186	140	586	25	1000		
20 - 30	P	15	33	24	1	6	10	81	3	35	41	25	92	14	172	347	
	S	46	123	192	4	21	19	405	12	220	176	50	457	138	1000		
30 - 50	P	23	44	40	2	14	5	112	0	50	47	18	107	7	196	624	
	S	58	132	157	10	50	39	445	1	223	201	75	499	56	1000		
50 - 70	P	23	63	26	2	13	9	120	1	47	35	22	105	9	201	452	
	S	78	225	78	1	36	144	563	1	286	77	64	428	10	1000		
70 - 100	P	25	55	34	1	17	13	124	7	51	40	32	117	17	226	599	
	S	89	181	114	1	38	89	511	49	168	140	83	440	49	1000		
100 - 150	P	36	71	55	3	26	31	190	1	32	52	29	101	9	247	652	
	S	72	140	128	2	36	426	803	1	45	88	49	183	14	1000		
150 - 250	P	32	88	39	4	41	14	175	3	48	42	23	111	22	258	790	
	S	188	194	140	10	54	70	657	2	150	82	67	301	42	1000		
250 & above	P	46	82	74	10	26	27	212	0	25	35	14	69	14	252	1446	
	S	128	184	321	24	20	138	816	0	43	66	49	158	26	1000		
all classes	P	23	49	37	3	17	12	118	2	38	39	23	94	11	193	5990	
	S	111	172	216	14	33	155	700	6	102	96	64	268	32	1000		

Note: P = number of households reporting current liabilities as on date of survey per thousand households.
S = Average amount (Rs.) of current liabilities per household

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

Urban

major household type : all households															
scheme of lending															
State	type of estd	IRDP	DRI	self employment for				adv. to minority community	E G S	othe r schm .	not under any speci. schem	not recd.	total inst. loan	estd.no. of hhs(00) / amount (000)	no. of reporting sampl hhs
				edu. un-empl youth	urban youth	ex-service man	urban youth								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Andhra Pradesh	P	0	0	6	0	0	3	2	66	66	-	143	34880	266	
	S	1	4	15	1	1	5	4	654	314	-	100	802349		
Assam	P	1	-	10	9	-	-	1	15	17	-	52	3495	74	
	S	12	-	181	96	-	-	3	273	434	-	100	645889		
Bihar	P	3	3	4	1	-	-	2	11	15	-	38	19246	141	
	S	14	21	53	7	-	-	12	373	521	-	100	153100		
Gujarat	P	1	0	2	4	0	1	1	49	62	-	113	25522	224	
	S	0	2	13	51	1	2	4	443	481	-	100	571460		
Haryana	P	6	-	8	7	-	-	-	35	18	-	70	8835	73	
	S	25	-	39	74	-	-	-	473	390	-	100	117146		
Himachal	P	4	-	9	5	-	-	-	51	66	-	134	995	46	
	S	12	-	0	17	-	-	-	509	461	-	100	203359		
Jammu &	P	6	-	1	4	-	-	-	31	22	-	50	977	35	
	S	13	-	12	80	-	-	-	784	112	-	100	99291		
Karnataka	P	6	4	7	10	0	0	-	63	70	-	152	24799	243	
	S	15	5	25	67	0	0	-	531	356	-	100	874025		
Kerala	P	17	3	8	14	-	11	1	172	73	-	269	12597	206	
	S	11	1	33	93	-	13	0	547	301	-	100	482840		
Madhya Pradesh	P	3	0	7	5	0	1	9	32	46	-	97	27148	267	
	S	10	2	38	48	7	3	17	386	489	-	100	409795		
Maharashtra	P	1	0	3	3	0	1	1	41	100	-	147	57416	539	
	S	1	0	49	17	0	1	3	346	581	-	100	178014		

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

Urban

major household type : all households														
scheme of lending														
State	type of estd	IRDP	DRI	self employment for			adv. to min orit y com - mun i	E G S	othe r sch m.	not under any speci. schem	not recd.	total inst. loan	estd.no. of hhs(00)/ amount (000)	no. of repor- ting sampl hhs
				edu. un- empl yout h	urba n yout h	ex- service man								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Manipur	P	-	0	1	2	0	-	0	6	4	-	13	672	29
	S	-	144	90	93	4	-	13	530	124	-	1000	8090	
Meghalaya	P	8	-	-	-	-	-	-	1	2	-	10	476	7
	S	794	-	-	-	-	-	-	110	97	-	1000	11724	
Nagaland	P	-	0	-	-	-	-	4	6	3	-	13	459	14
	S	-	1	-	-	-	-	904	62	33	-	1000	84595	
Orissa	P	13	-	4	2	2	-	1	52	44	-	115	8771	116
	S	21	-	27	4	1	-	5	444	498	-	1000	1925380	
Puniab	P	1	1	3	2	0	2	0	42	22	-	72	11205	171
	S	1	2	34	24	1	6	1	618	314	-	1000	2972344	
Rajasthan	P	0	0	8	10	0	-	1	17	55	-	83	18521	150
	S	0	0	97	20	0	-	5	370	508	-	1000	3910630	
Sikkim	P	-	-	-	-	-	-	-	24	6	-	29	64	14
	S	-	-	-	-	-	-	-	692	308	-	1000	11198	
Tamil Nadu	P	4	2	4	3	-	2	1	52	87	-	150	51074	391
	S	7	22	152	4	-	2	36	398	379	-	1000	19484344	
Tripura	P	8	-	-	6	-	1	0	31	21	-	68	401	44
	S	21	-	-	46	-	79	3	542	309	-	1000	53962	
Uttar Pradesh	P	4	0	3	5	0	1	3	18	26	-	59	49853	335
	S	18	0	45	60	3	18	10	486	361	-	1000	5854184	
West Bengal	P	5	1	4	13	0	0	0	44	60	-	122	38094	310
	S	12	1	65	46	0	0	3	470	403	-	1000	5163900	

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

Urban

major household type : all households														
scheme of lending														
State	type of estd	self employment for										total inst. loan	estd.no of hhs(00)/ amoun t(000)	no. of repor ting sampl hhs
		IRDP	DRI	edu. un- empl yout h	urban youth	ex- service man	adv. to min ority com- mun i	E G S	othe r sch m.	not under any speci. sche m	not recd			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Andaman &	P	8	-	38	-	-	-	-	75	59	-	151	189	32
	S	34	-	70	-	-	-	-	826	69	-	1000	151502	
Arunachal Pradesh	P	3	-	-	2	-	-	-	-	-	-	4	220	3
	S	412	-	-	588	-	-	-	-	-	-	1000	580	
Chandigarh	P	-	-	-	7	-	5	-	199	108	-	307	1553	31
	S	-	-	-	178	-	20	-	487	315	-	1000	206226	
Dadra & Nagar Haveli	P	-	-	-	26	-	-	-	57	56	-	104	21	9
	S	-	-	-	95	-	-	-	790	115	-	1000	9076	
Delhi	P	-	-	-	0	-	0	0	96	22	-	118	18388	103
	S	-	-	-	0	-	2	1	951	46	-	1000	128705	
Goa	P	-	11	-	6	-	-	6	22	25	-	62	915	20
	S	-	25	-	4	-	-	252	289	429	-	1000	91161	
Lakshadweep	P	3	-	1	1	-	-	-	25	166	-	197	41	21
	S	3	-	2	2	-	-	-	100	893	-	1000	16996	
Mizoram	P	2	-	2	-	-	-	-	42	5	-	51	257	34
	S	33	-	13	-	-	-	-	875	79	-	1000	58849	
Pondicherry	P	0	-	-	-	-	-	-	45	56	-	101	1108	20
	S	2	-	-	-	-	-	-	82	917	-	1000	224142	
Daman And Diu	P	-	-	-	7	-	-	1	11	35	-	52	49	12
	S	-	-	-	561	-	-	206	17	216	-	1000	6318	
All-India	P	3	1	4	5	0	2	2	47	59	-	118	418243	3980
	S	6	6	56	27	1	3	11	510	380	-	1000	105972	

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

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

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDHRA PRADESH						
<i>in farm business</i>						
capital expenditure	14	20	1	2	5	8
current expenditure	5	3	1	-	2	1
others	13	33	7	19	9	24
<i>in non-farm business</i>						
capital expenditure	42	202	3	2	16	68
current expenditure	45	98	4	7	17	37
others	25	81	4	7	11	32
<i>in household</i>						
capital expenditure for residential buildings	43	236	47	387	45	335
current expenditure	-	-	7	19	5	13
others	184	316	261	534	238	465
<i>unspecified</i>	23	11	6	23	11	19
any	321	1000	304	1000	311	1000
estd. no. of h.hs.(00)	11297		23432		34880	
amount (rs.000)		5376237		10799594		16270257
no. of reporting sample households	172		334		508	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ASSAM						
<i>in farm business</i>						
capital expenditure	-	-	1	5	1	1
current expenditure	-	-	-	-	-	-
others	2	7	1	82	2	16
<i>in non-farm business</i>						
capital expenditure	8	93	3	139	5	95
current expenditure	5	3	-	-	2	3
others	46	335	1	60	21	323
<i>in household</i>						
capital expenditure for residential buildings	13	425	5	421	8	410
current expenditure	-	-	-	-	-	-
others	31	138	19	291	24	152
<i>unspecified</i>						
	2	-	0	2	1	1
any	106	1000	30	1000	62	1000
estd. no. of h.hs.(00)	1396		2091		3495	
amount (rs.000)		562886		82482		668563
no. of reporting sample households	53		44		100	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
BIHAR						
<i>in farm business</i>						
capital expenditure	1	1	0	1	0	1
current expenditure	-	-	-	-	-	-
others	0	0	10	159	6	64
<i>in non-farm business</i>						
capital expenditure	13	605	1	22	6	372
current expenditure	6	98	-	-	2	59
others	6	40	0	1	3	25
<i>in household</i>						
capital expenditure for residential buildings	0	5	3	257	2	106
current expenditure	-	-	0	30	0	12
others	85	238	43	491	59	340
<i>unspecified</i>	8	11	7	38	7	22
any	115	1000	64	1000	84	1000
estd. no. of h.hs.(00)	7502		11722		19246	
amount (rs.000)		1396925		932126		2330957
no. of reporting sample households	93		111		205	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
<i>in farm business</i>						
capital expenditure	5	8	-	-	2	4
current expenditure	4	3	-	-	1	2
others	6	9	1	0	2	5
<i>in non-farm business</i>						
capital expenditure	40	147	1	2	14	73
current expenditure	12	209	0	1	5	102
others	15	63	1	1	6	31
<i>in household</i>						
capital expenditure for residential buildings	68	289	81	707	76	505
current expenditure	2	1	3	8	2	5
others	113	229	146	271	135	251
<i>unspecified</i>						
	16	40	7	9	10	24
any	253	1000	201	1000	219	1000
estd. no. of h.hs.(00)	8807		16715		25522	
amount (rs.000)		4846219		5159619		10005838
no. of reporting sample households	139		222		361	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
<i>in farm business</i>						
capital expenditure	1	7	1	17	1	13
current expenditure	1	8	-	-	0	3
others	0	1	1	1	0	1
<i>in non-farm business</i>						
capital expenditure	20	109	7	190	13	162
current expenditure	8	139	1	9	4	55
others	30	231	2	6	15	85
<i>in household</i>						
capital expenditure for residential buildings	6	169	15	337	11	278
current expenditure	15	33	2	24	8	28
others	30	292	67	400	50	362
<i>unspecified</i>	10	11	14	16	12	14
any	97	1000	95	1000	96	1000
estd. no. of h.hs.(00)	4089		4736		8835	
amount (rs.000)		545682		1009074		1554756
no. of reporting sample households	48		52		100	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HIMACHAL PRADESH						
<i>in farm business</i>						
capital expenditure	13	50	-	-	4	19
current expenditure	-	-	-	-	-	-
others	-	-	7	10	5	6
<i>in non-farm business</i>						
capital expenditure	18	180	22	98	21	128
current expenditure	-	-	7	59	5	37
others	22	117	8	79	12	93
<i>in household</i>						
capital expenditure for residential buildings	13	-	62	559	46	351
current expenditure	-	-	-	-	-	-
others	124	654	41	191	68	363
<i>unspecified</i>	9	-	22	4	18	3
any	176	1000	145	1000	155	1000
estd. no. of h.hs.(00)	323		673		995	
amount (rs.000)		89191		150490		239681
no. of reporting sample households	20		36		56	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
JAMMU & KASHMIR						
<i>in farm business</i>						
capital expenditure	-	-	1	27	1	9
current expenditure	4	4	-	-	1	3
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	25	617	12	231	16	483
current expenditure	20	119	-	-	6	78
others	7	57	2	51	3	55
<i>in household</i>						
capital expenditure for residential buildings	41	104	39	588	39	272
current expenditure	-	-	2	5	1	2
others	35	98	34	98	35	98
<i>unspecified</i>	6	0	9	-	8	0
any	133	1000	72	1000	89	1000
estd. no. of h.hs.(00)	276		701		977	
amount (rs.000)		107789		56943		164732
no. of reporting sample households	26		30		56	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KARNATAKA						
<i>in farm business</i>						
capital expenditure	40	265	4	4	14	105
current expenditure	6	4	-	-	2	1
others	12	11	2	5	5	7
<i>in non-farm business</i>						
capital expenditure	34	198	2	6	11	80
current expenditure	43	136	0	0	13	53
others	14	41	6	9	8	22
<i>in household</i>						
capital expenditure for residential buildings	14	230	43	586	35	448
current expenditure	-	-	20	40	14	24
others	59	104	134	334	112	245
<i>unspecified</i>	10	11	13	16	12	14
any	206	1000	200	1000	202	1000
estd. no. of h.hs.(00)	7232		17567		24799	
amount (rs.000)		4084242		6446986		10531228
no. of reporting sample households	116		230		346	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
<i>in farm business</i>						
capital expenditure	18	14	7	4	10	8
current expenditure	1	0	-	-	0	0
others	10	12	-	-	4	4
<i>in non-farm business</i>						
capital expenditure	69	222	26	47	41	110
current expenditure	17	14	7	75	11	53
others	57	307	29	22	38	125
<i>in household</i>						
capital expenditure for residential buildings	43	46	103	561	83	375
current expenditure	0	1	16	40	11	26
others	178	378	146	219	157	276
<i>unspecified</i>						
	20	7	22	32	21	23
any	354	1000	300	1000	319	1000
estd. no. of h.hs.(00)	4337		8260		12597	
amount (rs.000)		2357231		4165560		6522791
no. of reporting sample households	98		162		260	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MADHYA PRADESH						
<i>in farm business</i>						
capital expenditure	8	38	0	1	2	13
current expenditure	4	12	-	-	1	4
others	1	25	4	19	3	21
<i>in non-farm business</i>						
capital expenditure	42	214	5	9	16	75
current expenditure	13	163	0	0	4	53
others	16	119	4	10	8	45
<i>in household</i>						
capital expenditure for residential buildings	12	24	40	535	32	369
current expenditure	-	-	0	0	0	0
others	68	387	93	418	86	408
<i>unspecified</i>						
	5	18	6	9	6	12
any	156	1000	133	1000	140	1000
estd. no. of h.hs.(00)	7891		19257		27148	
amount (rs.000)		1909429		3972099		5881527
no. of reporting sample households	151		217		368	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
<i>in farm business</i>						
capital expenditure	27	246	1	3	9	83
current expenditure	2	4	0	0	1	1
others	10	14	1	5	3	8
<i>in non-farm business</i>						
capital expenditure	33	187	11	86	18	119
current expenditure	15	125	2	7	6	46
others	14	74	4	22	7	39
<i>in household</i>						
capital expenditure for residential buildings	41	94	65	390	58	293
current expenditure	1	-	10	23	7	16
others	91	237	154	460	136	387
<i>unspecified</i>	7	19	3	4	4	9
any	201	1000	217	1000	213	1000
estd. no. of h.hs.(00)	16665		40747		57416	
amount (rs.000)		7769251		15787184		23556435
no. of reporting sample households	238		552		790	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MANIPUR						
<i>in farm business</i>						
capital expenditure	-	-	1	19	0	16
current expenditure	-	-	-	-	-	-
others	2	46	1	5	1	11
<i>in non-farm business</i>						
capital expenditure	-	-	0	56	0	48
current expenditure	1	95	-	-	0	14
others	4	348	6	96	5	132
<i>in household</i>						
capital expenditure for residential buildings	1	11	2	74	1	65
current expenditure	-	-	-	-	-	-
others	7	366	34	741	21	687
<i>unspecified</i>	3	133	2	9	3	27
any	19	1000	43	1000	32	1000
estd. no. of h.hs.(00)	312		359		672	
amount (rs.000)		3254		19342		22596
no. of reporting sample households	21		27		48	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MEGHALAYA						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	9	865	7	788
<i>in non-farm business</i>						
capital expenditure	2	234	1	96	2	108
current expenditure	-	-	-	-	-	-
others	2	766	-	-	1	68
<i>in household</i>						
capital expenditure for residential buildings	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	2	39	2	35
<i>unspecified</i>						
	-	-	-	-	-	-
any	5	1000	12	1000	11	1000
estd. no. of h.hs.(00)	102		374		476	
amount (rs.000)		1046		10702		11748
no. of reporting sample households	2		6		8	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NAGALAND						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	2	68	-	-	1	4
<i>in non-farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	2	22	2	43	2	42
<i>in household</i>						
capital expenditure for residential buildings	-	-	7	386	5	370
current expenditure	-	-	0	4	0	4
others	11	185	17	526	15	503
<i>unspecified</i>	37	724	33	40	34	77
any	53	1000	49	1000	50	1000
estd. no. of h.hs.(00)	142		317		459	
amount (rs.000)		5066		87439		93277
no. of reporting sample households	8		18		27	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ORISSA						
<i>in farm business</i>						
capital expenditure	4	23	0	2	1	11
current expenditure	-	-	-	-	-	-
others	8	17	2	1	4	8
<i>in non-farm business</i>						
capital expenditure	83	454	1	1	27	199
current expenditure	25	45	4	2	11	21
others	39	198	1	7	14	90
<i>in household</i>						
capital expenditure for residential buildings	3	60	26	463	19	286
current expenditure	-	-	3	64	2	36
others	68	189	86	459	80	341
<i>unspecified</i>	3	13	2	2	2	7
any	226	1000	109	1000	147	1000
estd. no. of h.hs.(00)	2834		5936		8771	
amount (rs.000)		1022092		1312843		2334935
no. of reporting sample households	59		97		156	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUNJAB						
<i>in farm business</i>						
capital expenditure	2	7	-	-	1	4
current expenditure	0	-	-	-	0	-
others	7	34	1	13	4	24
<i>in non-farm business</i>						
capital expenditure	23	388	3	13	12	218
current expenditure	11	39	11	41	11	40
others	14	56	2	10	8	36
<i>in household</i>						
capital expenditure for residential buildings	30	210	53	736	43	448
current expenditure	-	-	17	42	10	19
others	78	205	54	132	65	172
<i>unspecified</i>	26	61	5	12	14	39
any	164	1000	129	1000	144	1000
estd. no. of h.hs.(00)	4832		6368		11205	
amount (rs.000)		3142265		2605925		5751441
no. of reporting sample households	151		142		294	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
RAJASTHAN						
<i>in farm business</i>						
capital expenditure	19	18	1	3	7	8
current expenditure	-	-	1	10	1	7
others	1	5	0	0	0	2
<i>in non-farm business</i>						
capital expenditure	28	489	0	0	10	181
current expenditure	12	53	-	-	4	20
others	11	34	2	3	5	14
<i>in household</i>						
capital expenditure for residential buildings	4	59	49	533	33	357
current expenditure	-	-	0	1	0	0
others	96	312	105	434	101	389
<i>unspecified</i>	28	31	19	16	22	22
any	166	1000	132	1000	143	1000
estd. no. of h.hs.(00)	6469		11957		18521	
amount (rs.000)		1926719		3282738		5209458
no. of reporting sample households	89		136		225	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SIKKIM						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	12	731	-	-	5	369
current expenditure	-	-	-	-	-	-
others	3	3	-	-	1	1
<i>in household</i>						
capital expenditure for residential buildings	6	266	31	967	21	613
current expenditure	-	-	-	-	-	-
others	-	-	6	33	3	16
<i>unspecified</i>						
	-	-	-	-	-	-
any	20	1000	36	1000	30	1000
estd. no. of h.hs.(00)	24		39		64	
amount (rs.000)		5658		5549		11207
no. of reporting sample households	7		8		15	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TAMIL NADU						
<i>in farm business</i>						
capital expenditure	7	16	1	1	3	5
current expenditure	0	1	0	0	0	0
others	7	21	2	0	3	6
<i>in non-farm business</i>						
capital expenditure	22	205	8	30	12	81
current expenditure	26	37	6	11	11	18
others	37	442	2	6	12	132
<i>in household</i>						
capital expenditure for residential buildings	21	53	49	305	40	232
current expenditure	10	3	11	45	11	33
others	127	188	229	596	198	478
<i>unspecified</i>						
	23	35	5	6	10	14
any	223	1000	264	1000	250	1000
estd. no. of h.hs.(00)	14511		36203		51074	
amount (rs.000)		8054893		19763361		27819240
no. of reporting sample households	176		436		613	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TRIPURA						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	6	320	-	-	2	97
current expenditure	6	16	3	12	4	13
others	16	532	1	3	6	163
<i>in household</i>						
capital expenditure for residential buildings	7	17	19	838	15	589
current expenditure	-	-	-	-	-	-
others	22	115	52	141	43	133
<i>unspecified</i>						
	2	-	2	6	2	4
any	58	1000	76	1000	71	1000
estd. no. of h.hs.(00)	122		279		401	
amount (rs.000)		16455		37786		54241
no. of reporting sample households	17		31		48	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
<i>in farm business</i>						
capital expenditure	3	6	3	20	3	11
current expenditure	1	3	0	4	1	3
others	5	16	3	4	4	11
<i>in non-farm business</i>						
capital expenditure	29	356	5	51	17	248
current expenditure	17	113	1	6	9	72
others	12	67	5	27	9	52
<i>in household</i>						
capital expenditure for residential buildings	35	216	20	590	27	352
current expenditure	0	0	0	0	0	0
others	91	174	63	263	77	206
<i>unspecified</i>						
	16	49	14	34	15	43
any	182	1000	102	1000	140	1000
estd. no. of h.hs.(00)	23879		25960		49853	
amount (rs.000)		5929371		3524652		9548991
no. of reporting sample households	289		238		530	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
<i>in farm business</i>						
capital expenditure	1	42	2	2	2	13
current expenditure	2	3	0	0	1	1
others	1	5	-	-	0	1
<i>in non-farm business</i>						
capital expenditure	31	246	6	31	14	90
current expenditure	15	71	1	4	6	22
others	30	250	3	11	12	76
<i>in household</i>						
capital expenditure for residential buildings	2	32	36	422	25	315
current expenditure	10	7	1	3	4	4
others	56	344	150	527	119	477
<i>unspecified</i>						
	0	1	1	0	1	1
any	143	1000	185	1000	171	1000
estd. no. of h.hs.(00)	12735		25359		38094	
amount (rs.000)		1915099		5121604		7036703
no. of reporting sample households	147		308		455	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDMAN & NICOBAR ISLAND						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	1	35	-	-	0	6
<i>in non-farm business</i>						
capital expenditure	45	289	-	-	9	51
current expenditure	39	174	-	-	8	30
others	196	365	-	-	38	64
<i>in household</i>						
capital expenditure for residential buildings	1	5	58	865	47	715
current expenditure	-	-	-	-	-	-
others	139	130	130	135	131	134
<i>unspecified</i>						
	1	2	-	-	0	0
any	417	1000	186	1000	231	1000
estd. no. of h.hs.(00)	37		153		189	
amount (rs.000)		29432		138547		167979
no. of reporting sample households	10		43		53	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ARUNACHAL PRADESH						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	40	866	-	-	13	854
current expenditure	-	-	-	-	-	-
others	5	134	-	-	2	133
<i>in household</i>						
capital expenditure for residential buildings	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	1	1000	1	14
<i>unspecified</i>						
	-	-	-	-	-	-
any	46	1000	1	1000	16	1000
estd. no. of h.hs.(00)	71		149		220	
amount (rs.000)		2538		35		2573
no. of reporting sample households	3		1		4	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CHANDIGARH						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	10	-	-	-	1	-
others	101	571	-	-	10	113
<i>in household</i>						
capital expenditure for residential buildings	255	126	158	335	168	293
current expenditure	-	-	1	4	1	3
others	64	245	290	625	268	550
<i>unspecified</i>	46	58	3	37	7	41
any	420	1000	384	1000	388	1000
estd. no. of h.hs.(00)	152		1401		1553	
amount (rs.000)		72916		295979		368896
no. of reporting sample households	8		30		38	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DADRA & NAGAR HAVELI						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	193	658	-	-	53	129
current expenditure	52	37	-	-	14	7
others	-	-	-	-	-	-
<i>in household</i>						
capital expenditure for residential buildings	94	245	58	852	67	733
current expenditure	-	-	-	-	-	-
others	31	59	106	148	84	130
<i>unspecified</i>						
	-	-	-	-	-	-
any	370	1000	124	1000	190	1000
estd. no. of h.hs.(00)	6		15		21	
amount (rs.000)		2005		8226		10231
no. of reporting sample households	6		9		15	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DELHI						
<i>in farm business</i>						
capital expenditure	-	-	0	13	0	2
current expenditure	-	-	-	-	-	-
others	1	0	-	-	0	0
<i>in non-farm business</i>						
capital expenditure	21	31	1	5	7	26
current expenditure	15	10	1	4	5	9
others	40	36	0	9	12	31
<i>in household</i>						
capital expenditure for residential buildings	123	898	63	425	81	806
current expenditure	1	0	1	7	1	1
others	32	22	105	451	83	106
<i>unspecified</i>	6	3	4	86	5	19
any	220	1000	159	1000	177	1000
estd. no. of h.hs.(00)	5633		12733		18388	
amount (rs.000)		11780433		2833422		14613855
no. of reporting sample households	51		108		159	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GOA						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	10	40	-	-	2	12
current expenditure	52	157	-	-	12	45
others	9	80	7	4	8	26
<i>in household</i>						
capital expenditure for residential buildings	18	473	16	801	16	706
current expenditure	-	-	-	-	-	-
others	82	250	66	195	69	211
<i>unspecified</i>						
	-	-	-	-	-	-
any	169	1000	75	1000	96	1000
estd. no. of h.hs.(00)	204		711		915	
amount (rs.000)		41009		101063		142072
no. of reporting sample households	11		19		30	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
LAKSHADWEEP						
<i>in farm business</i>						
capital expenditure	-	-	3	5	2	5
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	4	50	-	-	1	2
current expenditure	3	47	1	1	2	2
others	6	138	-	-	2	5
<i>in household</i>						
capital expenditure for residential buildings	6	40	245	954	161	920
current expenditure	3	25	-	-	1	1
others	16	655	49	41	38	63
<i>unspecified</i>	6	45	171	-	113	2
any	41	1000	296	1000	206	1000
estd. no. of h.hs.(00)	15		27		41	
amount (rs.000)		634		16675		17309
no. of reporting sample households	10		17		27	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MIZORAM						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	4	15	4	16	4	16
<i>in household</i>						
capital expenditure for residential buildings	31	880	49	855	42	861
current expenditure	6	57	-	-	2	12
others	20	47	11	125	14	108
<i>unspecified</i>	4	-	2	4	2	3
any	60	1000	64	1000	63	1000
estd. no. of h.hs.(00)	104		153		257	
amount (rs.000)		12846		46763		59722
no. of reporting sample households	14		25		40	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PONDICHERRY						
<i>in farm business</i>						
capital expenditure	-	-	-	-	-	-
current expenditure	-	-	-	-	-	-
others	2	11	-	-	0	1
<i>in non-farm business</i>						
capital expenditure	-	-	17	180	14	155
current expenditure	-	-	-	-	-	-
others	2	65	1	1	1	9
<i>in household</i>						
capital expenditure for residential buildings	59	272	165	658	146	606
current expenditure	-	-	-	-	-	-
others	34	652	92	161	82	228
<i>unspecified</i>						
	-	-	-	-	-	-
any	97	1000	254	1000	226	1000
estd. no. of h.hs.(00)	195		913		1108	
amount (rs.000)		41350		263267		304617
no. of reporting sample households	5		23		28	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DAMAN AND DIU						
<i>in farm business</i>						
capital expenditure	-	-	2	36	1	20
current expenditure	-	-	-	-	-	-
others	-	-	-	-	-	-
<i>in non-farm business</i>						
capital expenditure	31	858	2	117	10	459
current expenditure	12	28	25	29	21	29
others	-	-	-	-	-	-
<i>in household</i>						
capital expenditure for residential buildings	-	-	9	49	7	26
current expenditure	-	-	-	-	-	-
others	52	114	113	769	96	466
<i>unspecified</i>						
	-	-	-	-	-	-
any	95	1000	148	1000	133	1000
estd. no. of h.hs.(00)	14		35		49	
amount (rs.000)		6010		7009		13019
no. of reporting sample households	9		18		27	

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

purpose of loan	Urban					
	major household type					
	self-employed		others		all	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
INDIA						
<i>in farm business</i>						
capital expenditure	10	57	1	3	4	25
current expenditure	2	2	0	1	1	1
others	6	14	2	7	3	10
<i>in non-farm business</i>						
capital expenditure	32	211	6	33	15	108
current expenditure	19	81	2	10	8	40
others	22	130	4	11	10	61
<i>in household</i>						
capital expenditure for residential buildings	30	287	48	446	42	379
current expenditure	3	1	6	25	5	15
others	94	195	141	448	125	343
<i>unspecified</i>	13	22	7	14	9	18
any	199	1000	189	1000	193	1000
estd. no. of h.hs.(00)	142206		275341		418243	
amount (rs.000)		63056178		88045081		151320876
no. of reporting sample households	2247		3730		5990	

Note 1 : P : Number of households reporting cash loans as on 30.6.91 per thousand households

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

Note 2 : Figures for the 'type not recorded' category i.e. households not reporting any household type are not shown separately

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

household holdings (Rs.000)	typ of est.	major household type :all household											estd.no. hhs(00)/ amount (Rs.000)	Urban no.of reporting sample hhs
		purpose of loan												
		in farm business			in non-farm			in household			unsp	anv		
(1)	(2)	capit	curr	othe	capit	curr	othe	capit	curr	others	(12)	(13)	(14)	(15)
		expe	n		expe	n		expe	n					
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
ANDHRA PRADESH														
less than 5	P	-	-	-	1	11	9	2	-	192	9	212	7924	68
	S	-	-	-	-	118	5	4	-	836	38	100	612742	
5 - 10	P	-	-	-	47	59	7	14	-	224	4	295	2948	30
	S	-	-	-	123	86	5	31	-	714	41	100	349187	
10 - 20	P	-	3	-	17	33	-	10	-	242	6	288	5038	50
	S	-	-	-	54	201	-	42	-	694	8	100	715308	
20 - 30	P	-	-	4	3	3	20	28	-	266	7	298	2748	38
	S	-	-	5	9	0	37	11	-	937	2	100	1084979	
30 - 50	P	6	13	29	51	2	13	53	10	220	13	347	3170	63
	S	13	-	60	59	2	39	196	24	594	12	100	993266	
50 - 70	P	-	-	15	4	-	8	14	23	283	3	307	2233	34
	S	-	-	10	2	-	9	53	87	839	0	100	602636	
70 - 100	P	-	-	-	-	3	5	108	16	154	8	266	2622	33
	S	-	-	-	-	7	12	629	17	330	4	100	964604	
100 - 150	P	-	-	5	6	8	35	46	2	427	19	510	2489	52
	S	-	-	2	7	5	38	225	1	655	67	100	2426815	
150 - 250	P	53	-	21	30	38	22	172	-	257	50	456	2485	62
	S	32	-	26	172	67	93	470	-	128	13	100	2923552	
250 & above	P	6	3	34	15	11	3	116	13	228	6	356	3223	78
	S	4	3	42	78	24	9	471	21	342	7	100	5597168	
all classes	P	5	2	9	16	17	11	45	5	238	11	311	34880	508
	S	8	1	24	68	37	32	335	13	465	19	100	1627025	

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

household holdings (Rs.000)	typ of est.	major household type :all household											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		purpose of loan													
		in farm business			in non-farm			in household			unspecif	anv			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
ASSAM															
less than 5	P	-	-	-	-	-	-	-	-	6	-	6	779	1	
	S	-	-	-	-	-	-	-	-	1000	-	100	2961		
5 - 10	P	-	-	-	11	-	-	-	-	6	-	17	153	3	
	S	-	-	-	863	-	-	-	-	137	-	100	246		
10 - 20	P	-	-	1	7	1	1	1	-	9	-	22	504	9	
	S	-	-	161	341	10	90	96	-	302	-	100	7115		
20 - 30	P	15	-	-	-	13	12	-	-	21	3	176	178	7	
	S	5	-	-	-	6	98	-	-	5	2	100	84208		
30 - 50	P	-	-	4	-	11	4	-	-	76	-	95	301	15	
	S	-	-	70	-	38	60	-	-	832	-	100	25487		
50 - 70	P	-	-	-	63	-	10	5	-	96	-	174	107	9	
	S	-	-	-	397	-	7	15	-	581	-	100	29845		
70 - 100	P	-	-	-	-	-	60	3	-	17	-	80	382	7	
	S	-	-	-	-	-	84	35	-	118	-	100	66794		
100 - 150	P	-	-	8	-	1	14	-	-	22	-	45	375	11	
	S	-	-	224	-	9	60	-	-	166	-	100	30220		
150 - 250	P	-	-	-	3	-	6	2	-	20	-	31	395	13	
	S	-	-	-	515	-	62	352	-	72	-	100	32857		
250 & above	P	-	-	4	14	-	56	81	-	42	12	192	320	25	
	S	-	-	2	83	-	13	666	-	109	2	100	388831		
all classes	P	1	-	2	5	2	21	8	-	24	1	62	3495	100	
	S	1	-	16	95	3	32	410	-	152	1	100	668563		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban			
		purpose of loan													estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv				
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others						
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)				
BIHAR																
less than 5	P	-	-	-	-	1	1	-	-	119	2	123	2468	10		
	S	-	-	-	-	9	3	-	-	985	4	100	173804			
5 - 10	P	-	-	-	4	18	3	-	-	14	7	45	1042	10		
	S	-	-	-	38	863	9	-	-	23	67	100	68531			
10-20	P	-	-	82	1	-	1	-	-	67	45	196	1352	19		
	S	-	-	707	5	-	12	-	-	143	133	100	209252			
20 - 30	P	1	-	-	10	-	-	-	-	50	11	67	2185	14		
	S	1	-	-	170	-	-	-	-	799	29	100	73446			
30 - 50	P	-	-	-	6	0	5	-	-	33	1	46	2912	26		
	S	-	-	-	150	56	131	-	-	638	25	100	36713			
50 - 70	P	-	-	1	-	6	3	1	-	55	1	64	1985	18		
	S	-	-	3	-	131	83	15	-	765	3	100	119302			
70 - 100	P	-	-	1	1	-	3	-	-	59	2	67	2078	22		
	S	-	-	1	20	-	20	-	-	946	13	100	73726			
100 - 150	P	1	-	-	6	1	1	3	-	44	2	57	1977	18		
	S	3	-	-	260	67	2	262	-	380	26	100	140035			
150 - 250	P	-	-	-	8	1	2	5	1	95	5	115	1683	27		
	S	-	-	-	145	49	7	376	9	406	7	100	214673			
250 & above	P	2	-	-	23	3	5	15	2	39	13	97	1565	41		
	S	2	-	-	635	32	29	105	22	168	7	100	1221475			
all classes	P	0	-	6	6	2	3	2	0	59	7	84	19246	205		
	S	1	-	64	372	59	25	106	12	340	22	100	2330957			

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspe cifie	anv			
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
GUJARAT															
less than 5	P	-	-	-	-	-	-	-	-	-	129	-	129	3617	20
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	141388	
5 - 10	P	-	-	-	-	-	-	24	7	235	6	249	1015	15	
	S	-	-	-	-	-	-	47	4	937	12	1000	182247		
10 - 20	P	-	-	-	20	2	1	-	-	218	-	224	1829	22	
	S	-	-	-	22	1	4	-	-	973	-	1000	352735		
20 - 30	P	-	-	-	20	0	-	89	-	194	14	282	1690	21	
	S	-	-	-	194	2	-	146	-	635	23	1000	211445		
30 - 50	P	7	-	-	59	2	8	10	-	160	32	234	2736	29	
	S	26	-	-	366	8	60	38	-	420	81	1000	616403		
50 - 70	P	-	-	3	22	1	1	1	6	103	-	135	2356	29	
	S	-	-	33	437	3	0	0	26	500	-	1000	265741		
70 - 100	P	-	-	9	13	1	-	39	7	87	9	142	1994	28	
	S	-	-	22	213	1	-	319	28	415	2	1000	415563		
100 - 150	P	1	-	4	8	2	9	113	-	135	8	206	2966	49	
	S														
150 - 250	P	3	-	9	7	2	24	209	4	84	1	314	3180	57	
	S	6	-	12	89	4	75	704	11	98	1	1000	228655		
250 & above	P	4	8	-	3	22	3	161	3	117	24	272	4137	91	
	S	2	4	-	5	216	16	561	0	164	32	1000	462134		
all classes	P	2	1	2	14	5	6	76	2	135	10	219	25522	361	
	S	4	2	5	73	102	31	505	5	251	24	1000	100058		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspe cifie	anv		
		capit	curr	othe	capit	curr	othe	capit	curr	others				
expe	n		expe	n		expe	n		(11)	(12)	(13)	(14)	(15)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
HARYANA														
less than 5	P	-	-	-	1	-	5	-	-	13	-	19	1467	6
	S	-	-	-	34	-	134	-	-	832	-	1000	32504	
5 - 10	P	-	-	6	59	-	-	-	-	82	85	115	178	4
	S	-	-	50	252	-	-	-	-	576	122	1000	11606	
10 - 20	P	-	-	-	3	-	-	-	-	3	-	6	519	2
	S	-	-	-	310	-	-	-	-	690	-	1000	1641	
20 - 30	P	-	-	-	7	-	9	-	-	41	-	57	360	7
	S	-	-	-	92	-	11	-	-	896	-	1000	13926	
30 - 50	P	-	-	2	11	1	-	4	1	99	18	118	1252	12
	S	-	-	1	29	3	-	23	2	933	10	1000	140357	
50 - 70	P	-	-	-	17	6	24	-	-	87	-	135	897	9
	S	-	-	-	95	21	67	-	-	817	-	1000	165845	
70 - 100	P	9	-	-	42	-	4	-	-	95	4	155	765	11
	S	210	-	-	211	-	39	-	-	512	29	1000	80636	
100 - 150	P	-	-	-	-	-	75	61	74	61	27	202	818	9
	S	-	-	-	-	-	77	654	59	204	6	1000	307368	
150 - 250	P	-	-	-	2	4	2	3	-	41	1	52	1278	10
	S	-	-	-	10	171	127	161	-	531	-	1000	61449	
250 & above	P	4	3	1	26	18	27	31	6	12	30	122	1300	30
	S	5	6	1	282	95	111	295	33	152	20	1000	739423	
all classes	P	1	0	0	13	4	15	11	8	50	12	96	8835	100
	S	13	3	1	162	55	85	278	28	362	14	1000	155475	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifie	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
HIMACHAL PRADESH														
less than 5	P	-	-	-	-	-	-	108	-	-	-	108	63	1
	S	-	-	-	-	-	-	100	-	-	-	100	6143	
5 - 10	P	-	-	-	-	-	-	-	-	200	-	200	60	3
	S	-	-	-	-	-	-	-	-	1000	-	100	522	
10 - 20	P	-	-	-	8	-	-	-	-	41	8	49	108	4
	S	-	-	-	441	-	-	-	-	559	-	100	4089	
20 - 30	P	-	-	-	-	-	-	-	-	18	-	18	100	1
	S	-	-	-	-	-	-	-	-	1000	-	100	534	
30 - 50	P	-	-	-	11	-	-	-	-	27	11	38	84	3
	S	-	-	-	388	-	-	-	-	612	-	100	3126	
50 - 70	P	-	-	-	28	-	-	-	-	81	16	109	65	5
	S	-	-	-	66	-	-	-	-	934	-	100	5225	
70 - 100	P	-	-	-	-	-	57	3	-	8	3	64	119	4
	S	-	-	-	-	-	83	97	-	66	-	100	12158	
100 - 150	P	50	-	-	11	-	-	56	-	21	-	88	81	5
	S	432	-	-	131	-	-	384	-	53	-	100	10365	
150 - 250	P	-	-	-	6	-	4	127	-	93	58	235	111	10
	S	-	-	-	8	-	3	252	-	728	9	100	67101	
250 & above	P	-	-	24	75	22	25	98	-	141	39	377	205	20
	S	-	-	12	195	68	91	429	-	205	-	100	130419	
all classes	P	4	-	5	21	5	12	46	-	68	18	155	995	56
	S	19	-	6	128	37	93	351	-	363	3	100	239681	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecif	anv			
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
JAMMU & KASHMIR															
less than 5	P	-	-	-	-	-	-	-	-	-	3	-	3	99	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	68	
5 - 10	P	-	-	-	-	-	-	-	-	-	38	-	38	20	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	758	
10 - 20	P	-	-	-	-	-	-	137	-	-	-	-	137	7	3
	S	-	-	-	-	-	-	100	-	-	-	-	1000	898	
20 - 30	P	-	-	-	-	-	-	-	16	-	-	-	16	39	1
	S	-	-	-	-	-	-	-	100	-	-	-	1000	784	
30 - 50	P	-	-	-	-	-	-	-	141	-	10	-	151	52	2
	S	-	-	-	-	-	-	-	884	-	116	-	1000	3313	
50 - 70	P	-	-	-	-	-	-	-	-	-	56	4	56	77	3
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	5096	
70 - 100	P	-	-	-	41	-	-	35	-	6	-	82	88	6	
	S	-	-	-	566	-	-	278	-	157	-	1000	4339		
100 - 150	P	-	-	-	-	-	2	9	-	2	4	15	152	5	
	S	-	-	-	-	-	186	729	-	61	24	1000	1390		
150 - 250	P	5	-	-	-	27	-	3	9	32	-	76	155	12	
	S	111	-	-	-	461	-	195	21	211	-	1000	13611		
250 & above	P	-	4	-	42	5	8	89	-	77	24	178	287	22	
	S	-	3	-	574	49	59	269	-	46	-	1000	134477		
all classes	P	1	1	-	16	6	3	39	1	35	8	89	977	56	
	S	9	3	-	483	78	55	272	2	98	0	1000	164732		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reportin sample hhs
		in farm business			in non-farm			in household			unspecif	anv			
(1)	(2)	capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	other	(11)	(12)	(13)	(14)	(15)
KARNATAKA															
less than 5	P	-	-	3	5	-	-	-	-	54	1	62	4420	22	
	S	-	-	36	88	-	-	-	-	876	-	1000	19207		
5 - 10	P	-	-	-	-	12	5	-	-	73	-	89	1604	18	
	S	-	-	-	-	30	175	-	-	794	-	1000	12941		
10 - 20	P														
	S	42	-	-	9	14	-	8	15	912	-	1000	10347		
20 - 30	P	-	-	-	-	15	18	4	-	206	2	240	2067	22	
	S	-	-	-	-	47	171	5	-	775	2	1000	15381		
30 - 50	P	-	-	3	31	-	1	8	-	179	15	232	2446	41	
	S	-	-	2	165	-	3	70	-	721	40	1000	31137		
50 - 70	P	-	-	-	-	-	5	79	47	150	40	235	2213	27	
	S	-	-	-	-	-	7	520	226	216	30	1000	49277		
70 - 100	P	5	-	2	7	12	16	84	113	95	8	322	1555	35	
	S	11	-	2	47	9	45	511	76	300	-	1000	66237		
100 - 150	P	23	-	8	29	12	35	25	-	145	1	250	1799	30	
	S	153	-	13	288	5	25	161	-	350	5	1000	46388		
150 - 250	P	67	16	13	30	20	10	47	-	87	21	291	2597	47	
	S	131	15	4	234	20	37	243	-	286	30	1000	10647		
250 & above	P	37	-	17	10	52	10	110	20	116	30	323	3257	83	
	S	127	-	8	52	74	13	541	14	158	13	1000	69572		
all classes	P	14	2	5	11	13	8	35	14	112	12	202	24799	346	
	S	105	1	7	80	53	22	448	24	245	14	1000	10531		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv		
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
KERALA														
less than 5	P	-	-	-	-	10	-	-	-	46	-	56	1154	3
	S	-	-	-	-	563	-	-	-	437	-	1000	11310	
5 - 10	P	-	-	-	-	-	-	-	69	171	-	241	265	4
	S	-	-	-	-	-	-	-	221	779	-	1000	40011	
10 - 20	P	-	-	-	4	50	-	51	-	168	82	304	464	10
	S	-	-	-	3	43	-	279	-	471	204	1000	81665	
20 - 30	P	-	-	-	30	-	27	218	-	305	4	458	628	12
	S	-	-	-	24	-	30	260	-	680	5	1000	264440	
30 - 50	P	12	-	-	80	21	66	78	-	280	16	491	1238	24
	S	7	-	-	202	4	44	147	-	597	-	1000	462404	
50 - 70	P	-	-	-	83	8	85	131	9	187	12	386	1036	22
	S	-	-	-	143	13	67	198	26	544	9	1000	321917	
70 - 100	P	7	3	-	4	32	23	45	30	144	13	282	1133	28
	S	60	0	-	34	145	73	87	36	565	-	1000	150196	
100 - 150	P	24	-	26	36	-	45	27	-	173	20	296	1341	30
	S													
150 - 250	P	7	-	-	104	-	49	80	1	289	24	472	1419	41
	S	15	-	-	328	-	33	131	5	479	9	1000	563780	
250 & above	P	17	-	3	28	7	36	114	18	67	30	272	3918	86
	S	6	-	2	87	72	168	498	34	108	26	1000	424388	
all classes	P	10	0	4	41	11	38	83	11	157	21	319	12597	260
	S	8	0	4	110	53	125	375	26	276	23	1000	652279	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban			
		purpose of loan													estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv				
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others						
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)				
MADHYA PRADESH																
less than 5	P	-	-	-	1	-	2	-	-	50	-	54	3959	19		
	S	-	-	-	35	-	39	-	-	927	-	1000	38266			
5 - 10	P	-	-	-	2	-	1	2	-	35	-	37	2103	11		
	S	-	-	-	84	-	14	30	-	872	-	1000	46365			
10 - 20	P	-	-	-	71	1	8	-	-	80	8	166	2728	27		
	S	-	-	-	216	12	17	-	-	693	62	1000	186472			
20 - 30	P	-	-	-	4	-	7	17	-	41	3	65	2301	23		
	S	-	-	-	262	-	59	184	-	382	113	1000	115737			
30 - 50	P	2	6	0	23	9	17	64	1	123	3	201	3427	52		
	S	10	15	0	79	14	65	371	4	441	-	1000	418097			
50 - 70	P	4	-	0	7	-	7	8	-	90	14	130	2489	40		
	S	20	-	1	104	-	31	53	-	778	14	1000	260436			
70 - 100	P	14	-	6	2	1	10	15	-	93	2	137	2152	35		
	S	98	-	17	23	1	14	119	-	726	2	1000	433602			
100 - 150	P	-	-	15	9	11	10	82	-	94	1	174	2329	40		
	S	-	-	9	76	102	95	366	-	349	4	1000	105003			
150 - 250	P	1	-	1	5	4	4	95	-	212	8	307	2360	53		
	S	3	-	2	10	8	28	445	-	490	14	1000	131685			
250 & above	P	5	2	10	23	10	9	41	-	55	18	139	3300	68		
	S	11	8	50	102	92	38	474	-	217	9	1000	201566			
all classes	P	2	1	3	16	4	8	32	0	86	6	140	27148	368		
	S	13	4	21	75	53	45	369	0	408	12	1000	588152			

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. of hhs(00)/ amount (Rs.000)	no.of reportin sample hhs
		in farm business			in non-farm			in household			unspe	anv			
(1)	(2)	capit expe n	curr expe n	othe	capit expe n	curr expen	othe	capit expe n	curr expen	others	(12)	(13)	(14)	(15)	
MAHARASHTRA															
less than 5	P	-	-	-	0	2	0	0	3	48	-	55	9667	41	
	S	-	-	-	2	71	3	11	46	867	-	1000	285851		
5 - 10	P	-	-	-	19	14	16	4	-	169	1	203	3168	33	
	S	-	-	-	118	14	29	24	-	812	2	1000	512810		
10 - 20	P	-	-	1	0	5	8	13	4	101	3	131	5555	52	
	S	-	-	1	4	60	104	27	14	767	23	1000	502976		
20 - 30	P	-	-	-	1	3	3	10	-	127	-	138	3953	45	
	S	-	-	-	4	24	69	150	-	752	-	1000	517451		
30 - 50	P	0	-	0	30	1	10	15	1	151	9	199	6585	87	
	S	3	-	1	113	5	46	196	1	570	64	1000	1309065		
50 - 70	P	0	0	-	2	10	1	115	2	115	6	224	5755	57	
	S	2	-	-	30	81	2	524	8	354	-	1000	1329196		
70 - 100	P	7	0	-	26	4	13	75	11	244	2	324	4354	100	
	S	2	0	-	113	17	84	211	4	563	6	1000	2671345		
100 - 150	P	6	1	19	34	11	14	54	29	187	-	297	5558	84	
	S	74	0	13	99	218	33	156	65	340	-	1000	3348811		
150 - 250	P	3	2	2	18	2	4	99	12	166	8	256	5005	84	
	S	8	0	3	59	3	16	355	12	544	1	1000	2531435		
250 & above	P	53	3	9	43	9	10	169	10	147	12	361	7815	207	
	S	158	3	13	168	10	36	365	7	231	9	1000	1054749		
all classes	P	9	1	3	18	6	7	58	7	136	4	213	57416	790	
	S	83	1	8	119	46	39	293	16	387	9	1000	2355643		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecif	anv			
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
MANIPUR															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	27	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	4	-	4	42	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	18	
10 - 20	P	-	-	-	-	-	7	-	-	-	7	-	14	21	2
	S	-	-	-	-	-	375	-	-	-	625	-	1000	76	
20 - 30	P	-	-	-	-	-	6	-	-	-	-	-	6	49	1
	S	-	-	-	-	-	100	-	-	-	-	-	1000	59	
30 - 50	P	-	-	11	-	-	21	-	-	-	16	9	48	50	5
	S	-	-	74	-	-	677	-	-	-	250	-	1000	1581	
50 - 70	P	-	-	3	-	-	11	-	-	-	8	5	24	68	6
	S	-	-	30	-	-	466	-	-	-	442	62	1000	1160	
70 - 100	P	-	-	2	-	-	-	2	-	-	48	-	52	120	12
	S	-	-	34	-	-	-	30	-	-	936	-	1000	2691	
100 - 150	P	2	-	-	-	2	2	4	-	-	4	4	16	154	9
	S	202	-	-	-	171	259	119	-	-	89	159	1000	1811	
150 - 250	P	-	-	-	1	-	9	1	-	-	62	4	77	101	11
	S	-	-	-	75	-	57	81	-	-	770	17	1000	14468	
250 & above	P	-	-	-	-	-	-	-	-	-	4	-	4	40	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	732	
all classes	P	0	-	1	0	0	5	1	-	-	21	3	32	672	48
	S	16	-	11	48	14	132	65	-	-	687	27	1000	22596	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifed	any			
capitalexpenditure	current expenditure	other	capitalexpenditure	current expenditure	other	capitalexpenditure	current expenditure	other	unspecifed	any					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
MEGHALAYA															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	73	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	41	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P														
	S	-	-	-	655	-	-	-	-	345	-	1000	71		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	26	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	63	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
50 - 70	P	-	-	-	9	-	-	-	-	-	-	9	28	1	
	S	-	-	-	1000	-	-	-	-	-	-	1000	980		
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	13	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
100 - 150	P	-	-	-	-	-	-	-	-	30	-	30	17	2	
	S	-	-	-	-	-	-	-	-	1000	-	1000	390		
150 - 250	P	-	-	-	-	-	7	-	-	-	-	7	38	1	
	S	-	-	-	-	-	100	-	-	-	-	1000	801		
250 & above	P	-	-	30	2	-	-	-	-	-	-	32	114	2	
	S	-	-	974	26	-	-	-	-	-	-	1000	9506		
all classes	P	-	-	7	2	-	1	-	-	2	-	11	476	8	
	S	-	-	788	108	-	68	-	-	35	-	1000	11748		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecif	anv			
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
NAGALAND															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	19	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	12	-	12	39	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	463		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	40	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	-	-	3	-	-	4	-	-	10	-	13	34	3	
	S	-	-	81	-	-	288	-	-	712	-	1000	161		
50 - 70	P	-	-	3	-	-	-	-	-	5	49	58	107	4	
	S	-	-	81	-	-	-	-	-	57	862	1000	4257		
70 - 100	P	-	-	-	-	-	-	-	2	9	175	187	50	3	
	S	-	-	-	-	-	-	-	89	35	876	1000	4011		
100 - 150	P	-	-	-	-	-	7	-	-	26	3	33	40	5	
	S	-	-	-	-	-	-	-	-	-	-	-	-		
150 - 250	P	-	-	-	-	-	2	-	-	7	-	9	81	3	
	S	-	-	-	-	-	68	-	-	932	-	1000	254		
250 & above	P	-	-	-	-	-	13	64	-	102	47	132	34	8	
	S	-	-	-	-	-	44	413	-	543	-	1000	83616		
all classes	P	-	-	1	-	-	2	5	0	15	34	50	459	27	
	S	-	-	4	-	-	42	370	4	503	77	1000	93277		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
ORISSA														
less than 5	P	-	-	1	8	13	1	1	-	34	-	45	2292	16
	S	-	-	6	39	100	146	3	-	707	-	1000	51737	
5 - 10	P	-	-	-	-	-	5	-	-	44	-	49	726	10
	S	-	-	-	-	-	69	-	-	931	-	1000	18151	
10 - 20	P	-	-	-	10	30	6	2	-	138	2	178	1246	15
	S	-	-	-	43	50	3	7	-	897	1	1000	181155	
20 - 30	P	4	-	8	8	-	141	7	-	70	8	237	654	9
	S	5	-	1	67	-	721	29	-	177	-	1000	256286	
30 - 50	P	1	-	6	35	-	1	42	-	86	9	172	871	22
	S	8	-	4	104	-	7	322	-	452	103	1000	98125	
50 - 70	P	-	-	-	5	-	-	8	2	68	-	84	556	11
	S	-	-	-	31	-	-	302	7	659	-	1000	26958	
70 - 100	P	-	-	-	4	1	1	-	2	47	-	55	796	11
	S	-	-	-	23	27	41	-	24	884	-	1000	66295	
100 - 150	P	-	-	20	190	-	12	75	8	87	-	323	773	19
	S	-	-	75	606	-	38	23	33	224	-	1000	204765	
150 - 250	P	-	-	9	3	3	3	19	3	250	5	286	416	15
	S	-	-	8	63	2	26	97	9	779	16	1000	219481	
250 & above	P	20	-	-	50	64	-	109	17	122	5	367	440	28
	S	20	-	-	237	27	-	490	61	162	2	1000	121198	
all classes	P	1	-	4	27	11	14	19	2	80	2	147	8771	156
	S	11	-	8	199	21	90	286	36	341	7	1000	233493	

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

household holdings (Rs.000)	typ of est.	major household type :all household											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		purpose of loan													
		in farm business			in non-farm			in household			unspe cifie	anv			
		capit al	curr expe n	othe	capit al	curr expe n	othe	capit al	curr expe n	others					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
PUNJAB															
less than 5	P	-	-	-	1	2	-	-	-	16	2	20	1426	15	
	S	-	-	-	10	42	-	-	-	866	82	1000	16205		
5 - 10	P	-	-	-	4	-	-	-	-	101	-	105	251	10	
	S	-	-	-	14	-	-	-	-	986	-	1000	23388		
10 - 20	P	-	-	-	9	-	4	-	-	14	-	23	552	5	
	S	-	-	-	247	-	194	-	-	559	-	1000	10774		
20 - 30	P	-	-	-	-	-	-	61	-	55	18	134	675	9	
	S	-	-	-	-	-	-	260	-	388	353	1000	31044		
30 - 50	P	-	-	-	7	38	3	2	72	148	1	249	912	21	
	S	-	-	-	5	85	7	1	402	498	2	1000	210952		
50 - 70	P	-	-	-	20	67	14	55	-	73	29	239	389	16	
	S	-	-	-	165	229	84	292	-	186	45	1000	76209		
70 - 100	P	-	-	-	20	18	6	5	-	47	44	133	957	27	
	S	-	-	-	375	262	26	10	-	161	167	1000	163027		
100 - 150	P	-	-	1	9	3	26	37	9	75	19	152	1396	45	
	S	-	-	6	24	10	178	422	34	318	8	1000	336878		
150 - 250	P	-	-	-	14	15	5	76	-	93	21	181	1678	48	
	S	-	-	-	54	40	9	740	-	145	12	1000	901735		
250 & above	P	3	0	13	19	3	8	79	10	55	9	167	2969	98	
	S	5	-	35	281	28	31	436	4	139	42	1000	398122		
all classes	P	1	0	4	12	11	8	43	10	65	14	144	11205	294	
	S	4	-	24	218	40	36	448	19	172	39	1000	575144		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
RAJASTHAN														
less than 5	P	-	-	-	-	1	-	-	-	15	-	15	3161	6
	S	-	-	-	-	13	-	-	-	987	-	1000	13480	
5 - 10	P	20	-	-	59	-	2	21	2	23	-	127	873	12
	S	148	-	-	577	-	24	55	39	157	-	1000	50269	
10 - 20	P	-	-	-	3	-	6	2	-	299	80	308	1086	17
	S	-	-	-	21	-	118	32	-	829	-	1000	238868	
20 - 30	P	-	-	-	-	-	-	9	-	88	-	97	1020	8
	S	-	-	-	-	-	-	84	-	916	-	1000	68315	
30 - 50	P	-	-	-	9	3	1	2	-	65	-	80	2039	21
	S	-	-	-	87	21	3	32	-	856	-	1000	110182	
50 - 70	P	-	-	-	-	-	17	5	-	118	2	141	1709	16
	S	-	-	-	-	-	53	22	-	920	5	1000	257038	
70 - 100	P	82	13	4	2	-	38	15	-	88	95	253	1219	27
	S	102	134	40	4	-	110	97	-	481	32	1000	254702	
100 - 150	P	4	-	-	-	4	2	212	-	263	83	328	1519	26
	S	1	-	-	-	6	2	723	-	218	50	1000	1066871	
150 - 250	P	-	-	-	1	23	1	25	-	62	17	121	2373	30
	S	-	-	-	19	182	1	139	-	580	79	1000	445990	
250 & above	P	2	-	0	30	1	0	49	-	116	9	161	3520	62
	S	3	-	0	329	5	-	362	-	296	5	1000	2703742	
all classes	P	7	1	0	10	4	5	33	0	101	22	143	18521	225
	S	8	7	2	181	20	14	357	0	389	22	1000	5209458	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	estd.no. of hhs(00)/ amount (Rs.000)	no.of reportin sample hhs
		purpose of loan													
		in farm business			in non-farm			in household			unsp	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
SIKKIM															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	12	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	15	-	-	-	-	-	15	5	1
	S	-	-	-	-	-	1000	-	-	-	-	-	1000	14	
20 - 30	P	-	-	-	-	-	-	9	-	-	-	-	9	8	1
	S	-	-	-	-	-	-	1000	-	-	-	-	1000	789	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	5	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
50 - 70	P	-	-	-	-	-	-	-	-	16	-	-	16	4	1
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	117	
70 - 100	P	-	-	-	10	-	-	10	-	-	-	-	20	7	2
	S	-	-	-	521	-	-	479	-	-	-	-	1000	2064	
100 - 150	P	-	-	-	-	-	-	333	-	30	-	-	363	2	2
	S	-	-	-	-	-	-	937	-	63	-	-	1000	910	
150 - 250	P	-	-	-	-	-	-	-	-	13	-	-	13	5	1
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	8	
250 & above	P	-	-	-	38	-	-	75	-	-	-	-	113	6	7
	S	-	-	-	419	-	-	581	-	-	-	-	1000	7305	
all classes	P	-	-	-	5	-	1	21	-	3	-	-	30	64	15
	S	-	-	-	369	-	1	613	-	16	-	-	1000	11207	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspe	anv			
(1)	(2)	capit	curr	othe	capit	curr	othe	capit	curr	others	(12)	(13)	(14)	(15)	
TAMIL NADU															
less than 5	P	-	-	-	5	9	14	0	1	106	4	129	13015	64	
	S	-	-	-	19	114	239	1	3	610	14	1000	1100797		
5 - 10	P	-	-	-	5	-	6	5	17	131	-	143	4434	41	
	S	-	-	-	26	-	18	24	21	911	-	1000	396111		
10 - 20	P	-	-	-	1	19	6	-	26	219	1	229	5861	60	
	S	-	-	-	16	49	14	-	19	901	0	1000	1053499		
20 - 30	P	7	-	-	4	14	3	14	0	135	32	176	4180	44	
	S	3	-	-	436	24	1	5	0	493	39	1000	902398		
30 - 50	P	-	-	-	2	-	27	39	-	130	4	185	3899	42	
	S	-	-	-	18	-	107	218	-	653	4	1000	867114		
50 - 70	P	-	-	-	33	12	13	14	9	247	-	296	2992	41	
	S	-	-	-	391	13	15	8	-	573	-	1000	1897078		
70 - 100	P	11	-	31	25	10	15	49	17	367	11	445	4061	64	
	S	11	-	8	64	7	29	71	-	778	32	1000	2138677		
100 - 150	P	1	-	1	2	34	-	65	13	292	18	359	3063	54	
	S														
150 - 250	P	5	1	0	12	19	8	82	12	345	49	427	3803	72	
	S	2	0	0	72	14	17	119	4	730	42	1000	5776634		
250 & above	P	6	1	7	40	6	20	187	22	239	4	394	5766	131	
	S	8	1	13	40	11	252	398	65	213	-	1000	1235621		
all classes	P	3	0	3	12	11	12	40	11	198	10	250	51074	613	
	S	5	0	6	81	18	132	232	33	478	14	1000	2781924		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifie	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
TRIPURA														
less than 5	P	-	-	-	-	7	-	-	-	5	-	13	72	3
	S	-	-	-	-	444	-	-	-	556	-	1000	352	
5 - 10	P	-	-	-	-	-	-	-	-	-	29	29	15	1
	S	-	-	-	-	-	-	-	-	-	1000	1000	217	
10 - 20	P	-	-	-	-	-	-	-	-	36	-	36	43	4
	S	-	-	-	-	-	-	-	-	1000	-	1000	1194	
20 - 30	P	-	-	-	-	-	10	-	-	8	-	18	25	2
	S	-	-	-	-	-	881	-	-	119	-	1000	740	
30 - 50	P	-	-	-	-	-	7	-	-	103	-	110	58	3
	S	-	-	-	-	-	5	-	-	995	-	1000	2477	
50 - 70	P	-	-	-	8	24	-	5	-	50	8	87	33	7
	S	-	-	-	436	215	-	55	-	295	-	1000	1825	
70 - 100	P	-	-	-	-	19	-	41	-	38	-	97	18	5
	S	-	-	-	-	225	-	334	-	440	-	1000	746	
100 - 150	P	-	-	-	-	-	-	3	-	23	-	26	38	4
	S	-	-	-	-	-	-	51	-	949	-	1000	439	
150 - 250	P	-	-	-	-	-	-	22	-	14	-	35	33	4
	S	-	-	-	-	-	-	966	-	34	-	1000	6431	
250 & above	P	-	-	-	7	-	23	67	-	82	-	180	65	15
	S	-	-	-	112	-	206	637	-	45	-	1000	39820	
all classes	P	-	-	-	2	4	6	15	-	43	2	71	401	48
	S	-	-	-	97	13	163	589	-	133	4	1000	54241	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifie	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
UTTAR PRADESH														
less than 5	P	-	-	0	8	2	10	1	-	85	0	97	6109	35
	S	-	-	3	92	59	126	15	-	701	4	1000	191492	
5 - 10	P	-	3	-	4	-	12	-	-	103	-	123	2329	16
	S	-	109	-	36	-	113	-	-	742	-	1000	134606	
10 - 20	P	-	-	-	16	3	6	4	-	141	37	167	4306	42
	S	-	-	-	159	7	24	14	-	655	141	1000	358657	
20 - 30	P	-	-	1	8	2	4	3	-	76	2	94	3729	32
	S	-	-	0	74	29	57	80	-	760	-	1000	152534	
30 - 50	P	4	-	-	23	20	14	28	1	106	9	174	5521	70
	S	19	-	-	231	106	44	225	1	326	48	1000	540425	
50 - 70	P	5	-	1	3	29	17	104	-	55	5	205	4830	47
	S	8	-	1	18	118	60	682	-	88	24	1000	929046	
70 - 100	P	11	1	1	14	23	6	15	-	89	11	151	3929	52
	S	35	6	0	82	376	31	146	-	304	18	1000	364784	
100 - 150	P	-	1	5	32	5	2	13	0	42	37	105	7123	61
	S	-	10	34	319	281	10	139	1	136	70	1000	1056520	
150 - 250	P	6	0	11	7	3	9	42	-	68	20	155	4623	62
	S	12	3	24	98	1	67	423	-	312	61	1000	1263909	
250 & above	P	6	0	13	30	3	9	45	-	48	13	142	7355	113
	S	13	0	9	362	15	55	406	-	105	34	1000	4557018	
all classes	P	3	1	4	17	9	9	27	0	77	15	140	49853	530
	S	11	3	11	248	72	52	352	0	206	43	1000	9548991	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifie	anv			
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
WEST BENGAL															
less than 5	P	-	-	-	19	2	1	6	2	106	-	136	8982	52	
	S	-	-	-	22	36	7	72	26	837	-	1000	557207		
5 - 10	P	3	1	1	-	3	6	6	-	67	3	87	2541	25	
	S	3	2	10	-	-	108	45	-	827	5	1000	86415		
10 - 20	P	-	-	2	7	10	10	2	-	140	0	171	3142	34	
	S	-	-	16	19	48	32	4	-	879	2	1000	314375		
20 - 30	P	-	-	-	31	4	11	6	54	189	-	289	2376	34	
	S	-	-	-	112	15	61	32	56	724	-	1000	231131		
30 - 50	P	14	-	-	26	0	33	1	1	114	1	177	3845	50	
	S	27	-	-	65	1	324	0	3	579	1	1000	412471		
50 - 70	P	-	1	-	15	-	11	14	-	55	-	96	1930	22	
	S	-	11	-	433	-	100	68	-	388	-	1000	162246		
70 - 100	P	-	-	-	7	4	21	9	0	120	4	146	3475	44	
	S	-	-	-	91	7	222	57	3	620	1	1000	606934		
100 - 150	P	-	8	-	8	5	6	66	-	132	-	184	3799	46	
	S	-	4	-	49	5	7	521	-	414	-	1000	973886		
150 - 250	P	1	-	1	10	8	23	45	-	158	1	240	3671	69	
	S	60	-	2	57	7	121	150	-	602	1	1000	1322230		
250 & above	P	-	0	-	14	20	11	89	-	109	1	207	4331	79	
	S	-	0	-	131	42	18	598	-	211	-	1000	2369808		
all classes	P	2	1	0	14	6	12	25	4	119	1	171	38094	455	
	S	13	1	1	90	22	76	315	4	477	1	1000	7036703		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecifie	anv			
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
ANDMAN & NICOBAR															
less than 5	P	-	-	-	-	-	-	-	-	-	64	-	64	33	3
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	1084	
5 - 10	P	-	-	-	-	-	4	-	-	345	-	345	13	4	
	S	-	-	-	-	-	23	-	-	977	-	1000	3652		
	P	-	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	1000	-	1000	1172		
20 - 30	P	-	-	-	-	-	-	-	-	162	-	162	14	2	
	S	-	-	-	-	-	-	-	-	1000	-	1000	5283		
30 - 50	P	-	-	-	-	-	-	-	-	72	-	72	23	5	
	S	-	-	-	-	-	-	-	-	1000	-	1000	689		
50 - 70	P	-	-	-	-	-	233	13	-	23	-	269	31	5	
	S	-	-	-	-	-	960	17	-	23	-	1000	11116		
70 - 100	P	-	-	-	34	-	-	166	-	268	-	468	18	8	
	S	-	-	-	103	-	-	410	-	487	-	1000	9322		
100 - 150	P	-	-	-	19	-	-	222	-	128	-	351	13	7	
	S	-	-	-	233	-	-	614	-	153	-	1000	5787		
150 - 250	P	-	-	-	116	223	-	42	-	17	-	391	6	5	
	S	-	-	-	340	627	-	32	-	2	-	1000	8173		
250 & above	P	-	-	4	4	-	-	210	-	175	4	385	12	10	
	S	-	-	8	28	-	-	922	-	41	1	1000	121700		
all classes	P	-	-	0	9	8	38	47	-	131	0	231	189	53	
	S	-	-	6	51	30	64	715	-	134	0	1000	167979		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reportin sample hhs	
		in farm business			in non-farm busine			in household			unspe	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
ARUNACHAL PRADESH															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	72	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	25	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	4	-	4	43	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	35	
20 - 30	P	-	-	-	117	-	-	-	-	-	-	-	117	25	2
	S	-	-	-	1000	-	-	-	-	-	-	-	1000	2197	
30 - 50	P	-	-	-	-	-	15	-	-	-	-	-	15	26	1
	S	-	-	-	-	-	1000	-	-	-	-	-	1000	341	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-	8	0
	S	-	-	-	-	-	-	-	-	-	-	-	-		
150 - 250	P	-	-	-	-	-	-	-	-	-	-	-	-	11	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	-	-	-	13	-	2	-	-	1	-	16	220	4	
	S	-	-	-	854	-	133	-	-	14	-	1000	2573		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecif	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
CHANDIGARH															
less than 5	P	-	-	-	-	-	60	-	-	-	60	60	118	1	
	S	-	-	-	-	-	-	-	-	-	100	1000	4218		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	111	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	-	-	-	-	68	-	68	208	3	
	S	-	-	-	-	-	-	-	-	1000	-	1000	8192		
20 - 30	P	-	-	-	-	-	-	-	-	196	-	196	99	3	
	S	-	-	-	-	-	-	-	-	1000	-	1000	10155		
30 - 50	P	-	-	-	-	-	-	-	-	526	-	526	174	2	
	S	-	-	-	-	-	-	-	-	1000	-	1000	90108		
50 - 70	P	-	-	-	-	-	-	-	8	772	-	780	125	2	
	S	-	-	-	-	-	-	-	32	968	-	1000	34974		
70 - 100	P	-	-	-	-	-	-	202	-	-	3	206	217	3	
	S	-	-	-	-	-	-	850	-	-	150	1000	4923		
100 - 150	P	-	-	-	-	-	-	479	-	550	-	746	282	10	
	S	-	-	-	-	-	-	560	-	440	-	1000	39113		
150 - 250	P	-	-	-	-	15	-	113	-	26	-	139	96	3	
	S	-	-	-	-	-	-	247	-	753	-	1000	16648		
250 & above	P	-	-	-	-	-	67	570	-	296	27	837	124	11	
	S	-	-	-	-	-	259	486	-	191	63	1000	160565		
all classes	P	-	-	-	-	1	10	168	1	268	7	388	1553	38	
	S	-	-	-	-	-	113	293	3	550	41	1000	368896		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecifed	any			
		capital	current	other	capital	current	other	capital	current	other					
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)			
DADRA & NAGAR HAV															
less than 5	P	-	-	-	-	-	-	-	-	-	375	-	375	1	2
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	131	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	188	-	188	1	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	63	
50 - 70	P	-	-	-	-	250	-	-	-	-	-	-	250	1	1
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	75	
70 - 100	P	-	-	-	-	-	-	255	-	236	-	491	2	2	
	S	-	-	-	-	-	-	278	-	722	-	1000	907		
100 - 150	P	-	-	-	-	-	-	-	-	33	-	33	4	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	210		
150 - 250	P	-	-	-	205	-	-	110	-	68	-	348	3	5	
	S	-	-	-	287	-	-	703	-	10	-	1000	3005		
250 & above	P	-	-	-	257	-	-	311	-	230	-	568	2	3	
	S	-	-	-	78	-	-	880	-	42	-	1000	5839		
all classes	P	-	-	-	53	14	-	67	-	84	-	190	21	15	
	S	-	-	-	129	7	-	733	-	130	-	1000	10231		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecifie	anv		
		capitalexpen	curr expen	othe	capitalexpen	curr expen	othe	capitalexpen	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
DELHI														
less than 5	P	-	-	-	-	0	-	-	-	1	-	1	4244	3
	S	-	-	-	-	689	-	-	-	311	-	1000	1574	
5 - 10	P	-	-	-	-	1	16	-	3	39	1	44	1377	9
	S	-	-	-	-	10	159	-	34	792	4	1000	82538	
10 - 20	P	-	-	-	2	-	2	1	14	80	18	111	1072	6
	S	-	-	-	1	-	1	-	37	836	125	1000	156441	
20 - 30	P	-	-	11	-	-	-	-	-	25	-	35	480	5
	S	-	-	126	-	-	-	-	-	874	-	1000	10012	
30 - 50	P	-	-	-	3	-	9	-	-	67	-	79	511	11
	S	-	-	-	84	-	60	-	-	856	-	1000	59966	
50 - 70	P	-	-	-	3	-	-	6	-	266	-	269	1224	12
	S	-	-	-	81	-	-	44	-	875	-	1000	153321	
70 - 100	P	-	-	-	1	-	92	31	-	78	-	203	1232	9
	S	-	-	-	4	-	526	47	-	422	-	1000	324465	
100 - 150	P	-	-	-	23	-	-	470	-	73	-	562	1929	14
	S	-	-	-	9	-	-	977	-	14	-	1000	102307	
150 - 250	P	2	-	-	50	52	-	3	-	105	-	162	1544	18
	S	23	-	-	424	167	-	117	-	270	-	1000	512710	
250 & above	P	1	-	-	1	2	18	112	1	127	14	232	4774	72
	S	8	-	-	14	13	84	553	4	240	84	1000	308206	
all classes	P	0	-	0	7	5	12	81	1	83	5	177	18388	159
	S	2	-	0	26	9	31	806	1	106	19	1000	146138	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecif	any			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
GOA															
less than 5	P	-	-	-	-	-	-	-	-	-	21	-	21	137	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	1272	
5 - 10	P	-	-	-	-	-	-	-	-	-	22	-	22	79	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	1188	
10-20	P	-	-	-	-	-	16	-	-	-	47	-	63	90	4
	S	-	-	-	-	-	548	-	-	-	452	-	1000	5159	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	49	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	35	-	-	50	-	85	81	4
	S	-	-	-	-	-	-	924	-	-	76	-	1000	30090	
50 - 70	P	-	-	-	-	-	-	-	-	-	252	-	252	48	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	3613	
70 - 100	P	-	-	-	-	112	5	-	-	-	106	-	224	90	4
	S	-	-	-	-	242	49	-	-	-	709	-	1000	9600	
100 - 150	P	-	-	-	9	9	-	-	-	-	43	-	52	50	2
	S	-	-	-	-	677	-	-	-	-	323	-	1000	6085	
150 - 250	P	-	-	-	-	-	-	37	-	-	-	-	37	13	1
	S	-	-	-	-	-	-	1000	-	-	-	-	1000	94	
250 & above	P	-	-	-	5	-	19	42	-	-	96	-	127	279	12
	S	-	-	-	19	-	5	853	-	-	123	-	1000	84969	
all classes	P	-	-	-	2	12	8	16	-	-	69	-	96	915	30
	S	-	-	-	12	45	26	706	-	-	211	-	1000	142072	

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban			
		purpose of loan													estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv				
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others						
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)				
LAKSHADWEEP																
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	2	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	0		
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	1	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	0		
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
	S	-	-	-	-	-	-	-	-	-	-	-	-	0		
30 - 50	P	-	-	-	-	-	-	1000	-	-	1000	1000	3	1		
	S	-	-	-	-	-	-	1000	-	-	-	1000	9338			
50 - 70	P	-	-	-	-	27	-	122	-	27	-	176	1	3		
	S	-	-	-	-	148	-	655	-	196	-	1000	203			
70 - 100	P	-	-	-	-	-	-	-	-	1000	-	1000	0	2		
	S	-	-	-	-	-	-	-	-	1000	-	1000	113			
100 - 150	P	-	-	-	-	18	-	-	-	-	-	18	2	1		
	S															
150 - 250	P	-	-	-	-	-	9	63	-	59	4	132	10	7		
	S	-	-	-	-	-	34	891	-	75	-	1000	2593			
250 & above	P	4	-	-	3	-	-	120	2	24	61	152	21	13		
	S	16	-	-	6	-	-	821	3	147	6	1000	5050			
all classes	P	2	-	-	1	2	2	161	1	38	113	206	41	27		
	S	5	-	-	2	2	5	920	1	63	2	1000	17309			

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs	
		in farm business			in non-farm			in household			unspecifed	any			
		capital expenditure	current expenditure	other	capital expenditure	current expenditure	other	capital expenditure	current expenditure	other					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
MIZORAM															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	4	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	33	-	-	33	12	1
	S	-	-	-	-	-	-	-	-	1000	-	-	1000	195	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	17	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	45	-	-	-	-	-	45	13	1
	S	-	-	-	-	-	1000	-	-	-	-	-	1000	753	
30 - 50	P	-	-	-	-	-	-	16	-	21	13	37	30	5	
	S	-	-	-	-	-	-	600	-	400	-	1000	3791		
50 - 70	P	-	-	-	-	-	-	-	-	-	1	1	42	1	
	S	-	-	-	-	-	-	-	-	-	1000	1000	194		
70 - 100	P	-	-	-	-	-	-	88	-	10	4	98	34	6	
	S	-	-	-	-	-	-	908	-	92	-	1000	9878		
100 - 150	P	-	-	-	-	-	-	95	-	-	1	95	39	8	
	S	-	-	-	-	-	-	1000	-	-	-	1000	10971		
150 - 250	P	-	-	-	-	-	8	67	-	41	-	116	50	11	
	S	-	-	-	-	-	6	904	-	90	-	1000	30350		
250 & above	P	-	-	-	-	-	-	20	13	40	-	73	16	7	
	S	-	-	-	-	-	-	490	151	359	-	1000	3591		
all classes	P	-	-	-	-	-	4	42	2	14	2	63	257	40	
	S	-	-	-	-	-	16	861	12	108	3	1000	59722		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan												estd.no. hhs(00)/ amount (Rs.000)	no.of reporting sample hhs
		in farm business			in non-farm			in household			unspecif	anv			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
PONDICHERY															
less than 5	P	-	-	-	-	-	-	-	-	-	2	-	2	191	1
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	591	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	38	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	47	-	47	119	2
	S	-	-	-	-	-	-	-	-	-	1000	-	1000	552	
20 - 30	P	-	-	-	-	-	-	5	-	16	-	21	173	2	
	S	-	-	-	-	-	-	607	-	393	-	1000	4542		
30 - 50	P	-	-	-	-	-	-	-	-	48	-	48	42	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	574		
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	107	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
70 - 100	P	-	-	-	-	-	7	86	-	426	-	519	134	5	
	S	-	-	-	-	-	5	316	-	678	-	1000	35558		
100 - 150	P	-	-	-	-	-	-	733	-	9	-	743	61	2	
	S	-	-	-	-	-	-	887	-	113	-	1000	12613		
150 - 250	P	-	-	-	5	-	4	544	-	-	-	553	116	3	
	S	-	-	-	32	-	76	892	-	-	-	1000	35374		
250 & above	P	-	-	3	121	-	-	329	-	175	-	476	127	12	
	S	-	-	2	215	-	-	595	-	188	-	1000	214814		
all classes	P	-	-	0	14	-	1	146	-	82	-	226	1108	28	
	S	-	-	1	155	-	9	606	-	228	-	1000	304617		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban		
		purpose of loan											estd.no. of hhs(00)/ amount (Rs.000)	no.of reportin sample hhs	
		in farm business			in non-farm			in household			unspe cifie	anv			
		capit	curr	othe	capit	curr	othe	capit	curr	others					
expe	n		expe	n		expe	n		(10)	(11)	(12)	(13)	(14)	(15)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
DAMAN AND DIU															
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	612	-	612	1	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	780		
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	5	0	
	S	-	-	-	-	-	-	-	-	-	-	-	0		
20 - 30	P	-	-	-	-	-	-	-	-	228	-	228	2	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	520		
30 - 50	P	-	-	-	-	9	-	-	-	131	-	139	8	2	
	S	-	-	-	-	43	-	-	-	957	-	1000	611		
50 - 70	P	-	-	-	-	-	-	-	-	122	-	122	5	2	
	S	-	-	-	-	-	-	-	-	1000	-	1000	165		
70 - 100	P	-	-	-	11	59	-	-	-	21	-	90	6	4	
	S	-	-	-	361	145	-	-	-	494	-	1000	369		
100 - 150	P	-	-	-	-	-	-	-	-	269	-	269	4	1	
	S	-	-	-	-	-	-	-	-	1000	-	1000	3218		
150 - 250	P	-	-	-	29	80	-	-	-	10	-	118	7	5	
	S	-	-	-	922	65	-	-	-	12	-	1000	2674		
250 & above	P	6	-	-	20	6	-	29	-	66	-	118	11	11	
	S	55	-	-	722	25	-	73	-	126	-	1000	4682		
all classes	P	1	-	-	10	21	-	7	-	96	-	133	49	27	
	S	20	-	-	459	29	-	26	-	466	-	1000	13019		

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

household holdings (Rs.000)	typ of est.	major household type :all household											Urban	
		purpose of loan											estd.no. of hhs(00)/ amount (Rs.000)	no.of reporti sample hhs
		in farm business			in non-farm			in household			unspe cifie	anv		
		capitalexpe	curr expen	othe	capitalexpe	curr expen	othe	capitalexpe	curr expen	others				
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)		
INDIA														
less than 5	P	-	-	0	5	4	5	1	1	83	2	96	75609	394
	S	-	-	2	21	77	90	16	9	771	13	1000	3437252	
5 - 10	P	1	0	0	12	10	7	6	4	112	2	138	25491	265
	S	4	7	1	74	47	41	23	11	781	11	1000	2139240	
10 - 20	P													
	S	1	-	34	43	58	29	19	8	777	32	1000	4496309	
20 - 30	P	1	-	1	8	4	10	20	4	131	8	172	29889	347
	S	1	-	2	132	12	98	62	3	674	17	1000	4197517	
30 - 50	P	3	1	3	26	6	15	24	3	132	9	196	42402	624
	S	9	1	10	120	15	66	165	17	567	30	1000	6758669	
50 - 70	P	1	0	1	11	9	11	49	7	129	7	201	33448	452
	S	2	0	2	156	40	27	247	27	492	7	1000	7158594	
70 - 100	P	8	1	5	12	8	15	39	11	148	11	226	33626	599
	S	15	4	5	78	30	80	212	10	551	15	1000	9534406	
100 - 150	P	3	1	7	21	8	12	78	7	148	15	247	40205	652
	S	14	1	6	51	51	20	597	13	231	16	1000	2435698	
150 - 250	P	10	1	5	17	12	11	77	3	150	16	258	39344	790
	S	18	1	7	105	26	44	334	4	439	22	1000	2164019	
250 & above	P	13	2	8	24	11	12	107	8	116	14	252	59333	1446
	S	42	1	13	135	43	80	448	20	200	17	1000	6760170	
all classes	P	4	1	3	15	8	10	42	5	125	9	193	418243	5990
	S	25	1	10	108	40	61	379	15	343	18	1000	1513208	

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

Household Indebtedness : Urban
1991-92

Appendix

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

Table 10U: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P (2)	S (3)	P (4)	S (5)	P (6)	S (7)
ANDHRA PRADESH						
personal security	246	481	216	570	228	538
surety security etc.	38	122	54	211	49	180
crop	1	3	0	2	1	2
first charge on immovable property	10	45	5	22	10	35
mortgage of immovable property	74	238	36	134	48	167
bullion/ornaments	4	15	9	13	7	14
share of companies etc.	2	10	4	27	4	21
agricultural commodities	-	-	-	-	-	-
other movable property	7	71	1	1	3	24
other type of security	3	15	10	5	8	8
unspecified	6	-	2	16	3	11
t o t a l	321	1000	304	1000	311	1000
estd. no. of hhs.(00)/amount (rs.000)	11297	5376237	23432	10799594	34880	16270257
no. of reporting sample hhs.	172		334		508	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ASSAM						
personal security	63	318	22	597	39	342
surety security etc.	3	2	-	-	1	2
crop	-	-	-	-	-	-
first charge on immovable property	3	0	-	-	1	3
mortgage of immovable property	7	99	6	201	6	108
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	11	381	0	140	5	338
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	21	199	3	62	12	206
unspecified	2	-	-	-	1	-
t o t a l	106	1000	30	1000	62	1000
estd. no. of hhs.(00)/amount (rs.000)	1396	562886	2091	82482	3495	668563
no. of reporting sample hhs.	53		44		100	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
BIHAR						
personal security	78	264	35	538	52	374
surety security etc.	2	17	5	34	4	24
crop	-	-	1	60	1	24
first charge on immovable property	2	12	1	27	1	18
bullion/ornaments	2	24	-	-	1	15
share of companies etc.	-	-	0	2	0	1
agricultural commodities	-	-	0	0	0	0
other movable property	1	110	0	1	1	67
other type of security	11	71	9	117	10	89
xxxx						
unspecified	11	18	3	2	6	12
t o t a l	115	1000	64	1000	84	1000
estd. no. of hhs.(00)/amount (rs.000)	7502	1396925	11722	932126	19246	2330957
no. of reporting sample hhs.	93		111		205	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
GUJARAT						
personal security	144	431	150	408	148	419
surety security etc.	87	317	48	164	62	238
crop	3	3	-	-	1	2
first charge on immovable property	12	77	9	150	10	114
mortgage of immovable property	28	79	19	249	22	167
bullion/ornaments	5	5	5	2	5	3
share of companies etc.	1	0	1	2	1	1
agricultural commodities	0	0	-	-	0	0
other movable property	0	1	3	7	2	4
other type of security	6	87	4	15	5	50
unspecified	0	-	4	2	3	1
t o t a l	253	1000	201	1000	219	1000
estd. no. of hhs.(00)/amount (rs.000)	8807	4846219	16715	5159619	25522	10005838
no. of reporting sample hhs.	139		222		361	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
HARYANA						
personal security	46	400	49	464	47	441
surety security etc.	30	131	10	85	19	101
crop	-	-	-	-	-	-
first charge on immovable property	5	165	13	257	9	225
mortgage of immovable property	18	300	28	165	24	212
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	0	4	1	7	1	6
other type of security	-	-	1	23	1	15
unspecified	7	-	4	-	6	-
t o t a l	97	1000	95	1000	96	1000
estd. no. of hhs.(00)/amount (rs.000)	4089	545682	4736	1009074	8835	1554756
no. of reporting sample hhs.	48		52		100	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
HIMACHAL PRADESH						
personal security	122	363	79	393	93	382
surety security etc.	-	-	-	-	-	-
crop	-	-	-	-	-	-
first charge on immovable property	65	120	3	99	23	107
mortgage of immovable property	63	506	67	507	66	506
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	1	9	-	-	0	3
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
xxxx						
unspecified	9	-	21	-	17	-
t o t a l	176	1000	145	1000	155	1000
estd. no. of hhs.(00)/amount (rs.000)	323	89191	673	150490	995	239681
no. of reporting sample hhs.	20		36		56	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
JAMMU & KASHMIR						
personal security	51	435	60	428	57	432
surety security etc.	26	130	1	35	8	97
crop	-	-	-	-	-	-
first charge on immovable property	1	2	0	24	1	10
mortgage of immovable property	16	324	29	514	25	389
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	3	5	-	-	1	3
other type of security	41	104	-	-	12	68
unspecified	5	-	9	-	8	-
t o t a l	133	1000	72	1000	89	1000
estd. no. of hhs.(00)/amount (rs.000)	276	107789	701	56943	977	164732
no. of reporting sample hhs.	26		30		56	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
KARNATAKA						
personal security	114	286	147	579	137	465
surety security etc.	16	125	18	89	18	103
crop	11	11	7	17	8	15
first charge on immovable property	30	187	10	41	16	98
mortgage of immovable property	32	306	17	184	21	232
bullion/ornaments	6	18	6	15	6	17
share of companies etc.	2	1	4	3	3	2
agricultural commodities	-	-	-	-	-	-
other movable property	5	39	3	2	4	16
other type of security	10	26	10	70	10	53
unspecified	3	-	7	-	6	-
t o t a l	206	1000	200	1000	202	1000
estd. no. of hhs.(00)/amount (rs.000)	7232	4084242	17567	6446986	24799	10531228
no. of reporting sample hhs.	116		230		346	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
KERALA						
personal security	193	363	165	496	175	448
surety security etc.	18	7	24	26	22	19
crop	7	3	4	2	5	2
first charge on immovable property	51	54	43	178	46	133
mortgage of immovable property	101	445	77	240	85	314
bullion/ornaments	18	12	37	17	30	15
share of companies etc.	1	0	-	-	0	0
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	18	114	8	11	11	48
unspecified	7	1	19	30	15	20
t o t a l	354	1000	300	1000	319	1000
xxx						
no. of reporting sample hhs.	98		162		260	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
MADHYA PRADESH						
personal security	91	626	108	602	103	610
surety security etc.	14	79	5	17	8	37
crop	1	-	2	21	2	14
first charge on immovable property	1	4	2	159	2	109
mortgage of immovable property	19	213	29	140	26	164
bullion/ornaments	4	22	3	19	3	20
share of companies etc.	-	-	0	0	0	0
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	29	56	6	38	13	44
unspecified	3	0	4	4	4	3
t o t a l	156	1000	133	1000	140	1000
estd. no. of hhs.(00)/amount (rs.000)	7891	1909429	19257	3972099	27148	5881527
no. of reporting sample hhs.	151		217		368	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MAHARASHTRA						
personal security	145	493	153	402	150	432
surety security etc.	44	99	50	247	49	198
crop	1	2	1	3	1	2
first charge on immovable property	8	111	4	19	5	49
mortgage of immovable property	30	251	38	293	36	279
bullion/ornaments	1	5	1	2	1	3
share of companies etc.	1	15	2	21	2	19
agricultural commodities	1	-	-	-	0	-
other movable property	2	8	0	0	1	3
other type of security	2	14	4	6	4	9
unspecified	2	3	4	8	3	7
t o t a l	201	1000	217	1000	213	1000
estd. no. of hhs.(00)/amount (rs.000)	16665	7769251	40747	15787184	57416	23556435
no. of reporting sample hhs.	238		552		790	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MANIPUR						
personal security	9	318	22	349	16	344
surety security etc.	1	131	1	5	1	23
crop	0	62	-	-	0	9
first charge on immovable property	0	29	-	-	0	4
mortgage of immovable property	3	189	1	21	2	46
bullion/ornaments	-	-	15	558	8	478
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	1	9	0	8
other type of security	4	270	3	57	4	88
unspecified	0	-	1	-	1	-
t o t a l	19	1000	43	1000	32	1000
estd. no. of hhs.(00)/amount (rs.000)	312	3254	359	19342	672	22596
no. of reporting sample hhs.	21		27		48	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
MEGHALAYA						
personal security	2	766	12	1000	10	979
surety security etc.	-	-	-	-	-	-
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	2	234	-	-	1	21
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	5	1000	12	1000	11	1000
estd. no. of hhs.(00)/amount (rs.000)	102	1046	374	10702	476	11748
no. of reporting sample hhs.	2		6		8	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
NAGALAND						
personal security	50	897	44	974	45	961
surety security etc.	-	-	1	-	1	-
crop	3	91	-	-	1	5
first charge on immovable property	-	-	-	-	-	-
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	1	9	1	8
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	0	4
other type of security	-	-	2	6	2	6
xxxx						
unspecified	37	-	7	2	16	1
t o t a l	53	1000	49	1000	50	1000
estd. no. of hhs.(00)/amount (rs.000)	142	5066	317	87439	459	93277
no. of reporting sample hhs.	8		18		27	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ORISSA						
personal security	125	393	63	423	83	410
surety security etc.	7	16	3	6	4	10
crop	0	1	-	-	0	0
first charge on immovable property	8	9	2	16	4	13
mortgage of immovable property	73	518	18	401	36	452
bullion/ornaments	2	9	2	7	2	8
share of companies etc.	-	-	6	18	4	10
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	2	9	2	5
other type of security	12	42	21	121	18	86
unspecified	3	13	1	-	2	6
t o t a l	226	1000	109	1000	147	1000
estd. no. of hhs.(00)/amount (rs.000)	2834	1022092	5936	1312843	8771	2334935
no. of reporting sample hhs.	59		97		156	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
PUNJAB						
personal security	111	308	104	674	107	474
surety security etc.	14	94	18	45	16	72
crop	3	10	-	-	1	6
first charge on immovable property	2	22	4	70	3	43
mortgage of immovable property	32	451	20	173	25	325
bullion/ornaments	6	8	0	0	3	5
share of companies etc.	1	0	4	22	3	10
agricultural commodities	-	-	-	-	-	-
other movable property	6	92	2	16	4	57
other type of security	2	13	0	1	1	8
unspecified	3	-	2	-	3	-
t o t a l	164	1000	129	1000	144	1000
estd. no. of hhs.(00)/amount (rs.000)	4832	3142265	6368	2605925	11205	5751441
no. of reporting sample hhs.	151		142		294	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
RAJASTHAN						
personal security	151	572	113	490	126	520
surety security etc.	3	9	2	10	2	10
crop	1	7	-	-	0	3
first charge on immovable property	2	33	3	160	3	113
mortgage of immovable property	10	120	14	101	12	108
bullion/ornaments	1	6	1	10	1	9
xxx						
share of companies etc.	13	5	3	8	7	7
agricultural commodities	-	-	2	10	1	6
other movable property	1	0	-	-	0	0
unspecified	22	243	8	-	13	90
t o t a l	166	1000	132	1000	143	1000
estd. no. of hhs.(00)/amount (rs.000)	6469	1926719	11957	3282738	18521	5209458
no. of reporting sample hhs.	89		136		225	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
SIKKIM						
personal security	3	127	24	353	16	239
surety security etc.	6	570	-	-	2	288
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	6	153	7	550	6	350
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	6	150	3	19	4	85
unspecified	-	-	3	78	2	38
t o t a l	20	1000	36	1000	30	1000
estd. no. of hhs.(00)/amount (rs.000)	24	5658	39	5549	64	11207
no. of reporting sample hhs.	7		8		15	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
TAMIL NADU						
personal security	141	251	202	428	183	376
surety security etc.	35	137	40	62	38	84
crop	5	1	0	0	1	0
first charge on immovable property	11	404	11	71	11	167
mortgage of immovable property	31	111	31	321	31	260
bullion/ornaments	49	71	66	88	61	83
share of companies etc.	4	9	2	4	3	6
agricultural commodities	-	-	-	-	-	-
other movable property	1	4	8	15	6	12
other type of security	3	12	8	10	7	11
unspecified	6	-	2	1	3	1
t o t a l	223	1000	264	1000	250	1000
estd. no. of hhs.(00)/amount (rs.000)	14511	8054893	36203	19763361	51074	27819240
no. of reporting sample hhs.	176		436		613	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
TRIPURA						
personal security	41	186	49	543	47	435
surety security etc.	-	-	-	-	-	-
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	9	332	26	405	21	383
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	3	107	1	52	2	69
other type of security	4	375	-	-	1	114
unspecified	2	-	-	-	1	-
t o t a l	58	1000	76	1000	71	1000
xxx						
no. of reporting sample hhs.	17		31		48	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
UTTAR PRADESH						
personal security	159	767	87	820	122	781
surety security etc.	20	68	3	25	11	52
crop	2	1	-	-	1	1
first charge on immovable property	2	31	1	2	2	28
mortgage of immovable property	12	92	4	95	8	92
bullion/ornaments	2	3	1	2	1	2
share of companies etc.	0	0	2	15	1	6
agricultural commodities	-	-	-	-	-	-
other movable property	0	2	-	-	0	1
other type of security	8	23	6	39	7	29
unspecified	3	14	4	1	3	9
t o t a l	182	1000	102	1000	140	1000
estd. no. of hhs.(00)/amount (rs.000)	23879	5929371	25960	3524652	49853	9548991
no. of reporting sample hhs.	289		238		530	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
WEST BENGAL						
personal security	110	691	163	702	145	699
surety security etc.	2	3	16	29	11	22
crop	-	-	-	-	-	-
first charge on immovable property	6	35	1	10	3	17
mortgage of immovable property	19	254	11	121	14	157
bullion/ornaments	0	0	3	2	2	2
share of companies etc.	1	1	1	1	1	1
agricultural commodities	-	-	-	-	-	-
other movable property	13	5	4	7	7	7
other type of security	2	9	20	125	14	93
unspecified	1	1	1	2	1	2
t o t a l	143	1000	185	1000	171	1000
estd. no. of hhs.(00)/amount (rs.000)	12735	1915099	25359	5121604	38094	7036703
no. of reporting sample hhs.	147		308		455	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
ANDMAN & NICOBAR IS.						
personal security	378	674	158	181	201	267
surety security etc.	1	1	14	-	12	0
crop	-	-	-	-	-	-
first charge on immovable property	-	-	14	803	11	662
mortgage of immovable property	40	325	7	6	14	62
bullion/ornaments	16	-	15	-	16	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	32	9	26	7
unspecified	-	-	15	2	12	1
t o t a l	417	1000	186	1000	231	1000
estd. no. of hhs.(00)/amount (rs.000)	37	29432	153	138547	189	167979
no. of reporting sample hhs.	10		43		53	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
ARUNACHAL PRADESH						
personal security	40	866	-	-	13	854
surety security etc.	-	-	1	1000	1	14
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	-	-	-	-	-	-
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	5	134	-	-	2	133
unspecified	-	-	-	-	-	-
t o t a l	46	1000	1	1000	16	1000
estd. no. of hhs.(00)/amount (rs.000)	71	2538	149	35	220	2573
no. of reporting sample hhs.	3		1		4	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
CHANDIGARH						
personal security	395	850	258	849	271	849
surety security etc.	-	-	62	33	56	27
crop	-	-	-	-	-	-
first charge on immovable property	-	-	53	97	48	78
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
xxx	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	420	1000	384	1000	388	1000
estd. no. of hhs.(00)/amount (rs.000)	152	72916	1401	295979	1553	368896
no. of reporting sample hhs.	8		30		38	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
DADRA & NAGAR HAVELI						
personal security	245	510	79	120	124	197
surety security etc.	-	-	26	39	19	32
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	94	431	67	800	73	728
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	31	59	26	40	27	44
unspecified	-	-	-	-	-	-
t o t a l	370	1000	124	1000	190	1000
estd. no. of hhs.(00)/amount (rs.000)	6	2005	15	8226	21	10231
no. of reporting sample hhs.	6		9		15	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
DELHI						
personal security	85	82	110	588	102	180
surety security etc.	41	77	23	63	29	74
crop	-	-	0	9	0	2
first charge on immovable property	96	827	27	202	48	706
mortgage of immovable property	13	8	12	59	12	18
bullion/ornaments	1	0	1	3	1	1
share of companies etc.	0	1	5	29	4	6
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	1	8	0	1
other type of security	3	3	11	35	9	10
unspecified	3	1	2	3	2	2
t o t a l	220	1000	159	1000	177	1000
estd. no. of hhs.(00)/amount (rs.000)	5633	11780433	12733	2833422	18388	14613855
no. of reporting sample hhs.	51		108		159	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
GOA						
personal security	93	404	60	935	67	782
surety security etc.	13	72	7	32	8	44
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	14	456	11	33	12	155
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
xxx						
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	169	1000	75	1000	96	1000
estd. no. of hhs.(00)/amount (rs.000)	204	41009	711	101063	915	142072
no. of reporting sample hhs.	11		19		30	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
LAKSHADWEEP						
personal security	27	308	286	845	195	825
surety security etc.	4	50	129	4	85	5
crop	-	-	-	-	-	-
first charge on immovable property	-	-	20	129	13	124
mortgage of immovable property	10	642	7	23	8	46
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	3	-	46	-	31	-
t o t a l	41	1000	296	1000	206	1000
estd. no. of hhs.(00)/amount (rs.000)	15	634	27	16675	41	17309
no. of reporting sample hhs.	10		17		27	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
MIZORAM						
personal security	11	195	17	69	14	96
surety security etc.	1	26	-	-	0	6
crop	-	-	-	-	-	-
first charge on immovable property	-	-	0	4	0	3
mortgage of immovable property	28	669	46	922	39	866
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	21	110	1	5	9	29
unspecified	4	-	1	-	2	-
t o t a l	60	1000	64	1000	63	1000
estd. no. of hhs.(00)/amount (rs.000)	104	12846	153	46763	257	59722
no. of reporting sample hhs.	14		25		40	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PONDICHERRY						
personal security	61	337	183	651	161	609
surety security etc.	-	-	3	6	2	5
crop	-	-	-	-	-	-
first charge on immovable property	-	-	-	-	-	-
mortgage of immovable property	36	663	71	316	65	363
bullion/ornaments	-	-	3	17	3	15
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	1	4	1	4
other type of security	-	-	1	5	1	5
unspecified	-	-	-	-	-	-
t o t a l	97	1000	254	1000	226	1000
xxx						
no. of reporting sample hhs.	5	23		28		

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
DAMAN AND DIU						
personal security	15	27	56	206	45	123
surety security etc.	7	9	9	46	9	29
crop	-	-	-	-	-	-
first charge on immovable property	7	209	-	-	2	97
mortgage of immovable property	66	755	84	748	79	751
bullion/ornaments	-	-	-	-	-	-
share of companies etc.	-	-	-	-	-	-
agricultural commodities	-	-	-	-	-	-
other movable property	-	-	-	-	-	-
other type of security	-	-	-	-	-	-
unspecified	-	-	-	-	-	-
t o t a l	95	1000	148	1000	133	1000
estd. no. of hhs.(00)/amount (rs.000)	14	6010	35	7009	49	13019
no. of reporting sample hhs.	9		18		27	

Table 10R: Number of households reporting cash loans outstanding as on 30.6.91 per thousand households and per thousand distribution of outstanding amount of cash loans over security of loan for each major household type

type of security (1)	Urban					
	major household type					
	self employed		others		all types	
	P	S	P	S	P	S
(2)	(3)	(4)	(5)	(6)	(7)	
INDIA						
personal security	137	381	141	512	139	457
surety security etc.	26	103	27	110	26	107
crop	2	3	1	4	1	3
first charge on immovable property	12	252	7	70	9	147
mortgage of immovable property	29	184	25	222	26	206
bullion/ornaments	8	15	12	26	11	21
share of companies etc.	2	8	2	11	2	10
agricultural commodities	0	0	0	0	0	0
other movable property	3	17	2	6	2	11
other type of security	7	27	9	33	8	31
unspecified	5	10	4	6	4	8
t o t a l	199	1000	189	1000	193	1000
estd. no. of hhs.(00)/amount (rs.000)	142206	63056178	275341	88045081	418243	151320876
no. of reporting sample hhs.	2247		3730		5990	

Note 1 : P : Number of households reporting cash loans outstanding as on 30.6.91 per thousand ouseholds
S : Per thousand distribution of amount of cash loans outstanding as on 30.6.91

Note 2 : Figures for the 'type not recorded' category i.e. households not reporting any household type are not shown separately

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDHRA PRADESH													
less than 5	P	185	9	-	-	4	11	-	-	3	19	4	212
	S	831	112	-	-	1	43	-	-	3	10	-	1000
5 - 10	P	286	69	-	9	-	-	-	-	-	-	-	295
	S	829	145	-	26	-	-	-	-	-	-	-	1000
10 - 20	P	264	15	-	6	11	4	-	-	-	5	-	288
	S	874	29	-	8	58	6	-	-	-	24	-	1000
20 - 30	P	228	66	-	-	9	-	7	-	3	-	6	298
	S	469	507	-	-	19	-	5	-	0	-	-	1000
30 - 50	P	267	40	-	4	97	10	-	-	-	2	0	347
	S	592	89	-	6	280	31	-	-	-	3	-	1000
50 - 70	P	233	87	-	8	41	-	-	-	-	-	-	307
	S	581	345	-	9	65	-	-	-	-	-	-	1000
70 - 100	P	187	2	-	8	101	-	-	-	2	2	1	266
	S	820	14	-	22	119	-	-	-	7	18	-	1000
100 - 150	P	205	235	-	17	63	5	22	-	-	3	18	510
	S	358	291	-	65	111	3	102	-	-	2	67	1000
150 - 200	P	310	44	-	56	103	1	3	-	22	24	1	456
	S	528	165	-	60	141	2	7	-	93	5	-	1000
250 & above	P	170	46	6	18	152	28	16	-	4	7	6	356
	S	479	133	7	32	276	26	12	-	20	13	2	1000
all classes	P	228	49	1	10	48	7	4	-	3	8	3	311
	S	538	180	2	35	167	14	21	-	24	8	11	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ASSAM													
less than 5	P	6	-	-	-	-	-	-	-	-	-	-	6
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	5	12	-	-	-	-	-	-	-	-	-	17
	S	106	894	-	-	-	-	-	-	-	-	-	1000
10 - 20	P	17	1	-	-	1	-	-	-	-	2	-	22
	S	616	90	-	-	96	-	-	-	-	198	-	1000
20 - 30	P	51	-	-	-	-	-	-	-	-	126	-	176
	S	17	-	-	-	-	-	-	-	-	983	-	1000
30 - 50	P	87	-	-	-	4	-	-	-	-	6	-	95
	S	862	-	-	-	17	-	-	-	-	121	-	1000
50 - 70	P	126	-	-	-	47	-	-	-	-	-	-	174
	S	780	-	-	-	220	-	-	-	-	-	-	1000
70 - 100	P	75	-	-	-	4	-	-	-	-	-	-	80
	S	956	-	-	-	44	-	-	-	-	-	-	1000
100 - 150	P	9	1	-	-	11	-	-	-	-	24	-	45
	S	84	9	-	-	473	-	-	-	-	434	-	1000
150 - 200	P	23	1	-	-	2	-	2	-	-	3	-	31
	S	80	8	-	-	45	-	352	-	-	515	-	1000
250 & above	P	98	-	-	14	29	-	48	-	-	20	10	192
	S	272	-	-	5	118	-	551	-	-	53	-	1000
all classes	P	39	1	-	1	6	-	5	-	-	12	1	62
	S	342	2	-	3	108	-	338	-	-	206	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm.	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
BIHAR													
less than 5	P	121	-	-	-	1	-	-	-	2	-	-	123
	S	997	-	-	-	3	-	-	-	1	-	-	1000
5 - 10	P	32	4	-	3	-	-	-	-	-	5	1	45
	S	886	38	-	9	-	-	-	-	-	4	63	1000
10 - 20	P	30	38	-	-	88	-	-	-	3	20	18	196
	S	61	121	-	-	724	-	-	-	7	82	5	1000
20 - 30	P	40	-	-	2	1	-	-	-	-	19	9	67
	S	825	-	-	12	1	-	-	-	-	78	83	1000
30 - 50	P	32	5	-	3	1	-	-	-	-	5	-	46
	S	529	124	-	124	12	-	-	-	-	211	-	1000
50 - 70	P	27	-	-	-	34	-	-	1	-	31	1	64
	S	179	-	-	-	280	-	-	3	-	535	3	1000
70 - 100	P	49	-	-	-	7	-	-	-	-	10	1	67
	S	732	-	-	-	58	-	-	-	-	206	4	1000
100 - 150	P	17	1	-	-	2	4	-	-	-	33	1	57
	S	462	2	-	-	9	190	-	-	-	317	21	1000
150 - 200	P	99	3	-	3	9	-	1	-	-	1	1	115
	S	782	106	-	56	46	-	9	-	-	0	-	1000
250 & above	P	53	-	7	2	40	2	-	-	2	8	7	97
	S	194	-	46	20	554	6	-	-	126	54	-	1000
all classes	P	52	4	1	1	15	1	0	0	1	13	3	84
	S	374	24	24	18	377	15	1	0	67	94	6	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		personal security	surety security	crop	first charge on imm.	mortgage of imm.	bullion/ornaments	share of comp.	agr. modities	oth. mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GUJARAT													
less than 5	P	126	2	-	-	-	-	-	-	-	2	-	129
	S	984	11	-	-	-	-	-	-	-	6	-	1000
5 - 10	P	239	13	-	-	30	-	-	-	-	-	-	249
	S	862	79	-	-	59	-	-	-	-	-	-	1000
10 - 20	P	203	53	-	-	-	-	-	-	-	9	-	224
	S	923	72	-	-	-	-	-	-	-	5	-	1000
20 - 30	P	262	51	-	-	6	-	-	-	-	1	-	282
	S	715	256	-	-	21	-	-	-	-	8	-	1000
30 - 50	P	203	64	-	-	9	24	-	-	16	7	5	234
	S	736	147	-	-	31	-	-	-	42	26	18	1000
50 - 70	P	124	39	-	21	1	-	4	-	-	-	-	135
	S	601	166	-	199	25	-	9	-	-	-	-	1000
70 - 100	P	89	21	9	12	24	-	-	-	7	1	8	142
	S	628	223	22	46	46	-	-	-	28	6	-	1000
100 - 150	P	168	16	-	4	20	3	3	-	-	1	-	206
	S	832	26	-	22	103	10	6	-	-	1	-	1000
150 - 200	P	90	230	-	22	6	10	4	-	-	12	-	314
	S	227	541	-	177	47	6	2	-	-	-	-	1000
250 & above	P	110	69	3	25	90	3	1	0	0	16	1	272
	S	275	173	2	140	304	2	1	0	1	102	-	1000
all classes	P	148	62	1	10	22	5	1	0	2	6	1	219
	S	419	238	2	114	167	3	1	0	4	50	1	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
HARYANA														
less than 5	P	17	2	-	-	-	-	-	-	-	-	-	19	
	S	989	11	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	115	58	-	-	-	-	-	-	-	-	58	115	
	S	748	252	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	3	-	-	-	3	-	-	-	-	-	-	6	
	S	690	-	-	-	310	-	-	-	-	-	-	1000	
20 - 30	P	45	12	-	-	-	-	-	-	-	-	-	57	
	S	945	55	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	43	29	-	-	62	-	-	-	-	-	-	118	
	S	549	34	-	-	417	-	-	-	-	-	-	1000	
50 - 70	P	71	4	-	-	61	-	-	-	-	-	-	135	
	S	594	10	-	-	396	-	-	-	-	-	-	1000	
70 - 100	P	38	53	-	-	59	-	-	-	4	-	-	155	
	S	140	450	-	-	324	-	-	-	86	-	-	1000	
100 - 150	P	92	74	-	34	1	-	-	-	-	-	23	202	
	S	316	134	-	548	2	-	-	-	-	-	-	1000	
150 - 200	P	44	3	-	3	2	-	-	-	-	-	1	52	
	S	540	172	-	161	127	-	-	-	-	-	-	1000	
250 & above	P	58	8	-	40	20	-	-	-	1	3	14	122	
	S	424	78	-	231	231	-	-	-	3	32	-	1000	
all classes	P	47	19	-	9	24	-	-	-	1	1	6	96	
	S	441	101	-	225	212	-	-	-	6	15	-	1000	

Table 11U: Number of households reporting amount of cash loans outstanding per thousand households and per thousand distribution of outstanding loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		personal security	surety security	crop	first charge on imm.	mortgage of imm.	bullion/ornaments	share of companies	agr. commodities	other movable property	oth. type of	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
HIMACHAL PRADESH													
less than 5	P	107	-	-	-	-	-	-	-	-	-	-	107
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	11	-	-	-	189	-	-	-	-	-	-	200
	S	957	-	-	-	43	-	-	-	-	-	-	1000
10 - 20	P	34	-	-	-	8	-	-	-	-	6	8	49
	S	506	-	-	-	441	-	-	-	-	53	-	1000
20 - 30	P	-	-	-	-	18	-	-	-	-	-	-	18
	S	-	-	-	-	1000	-	-	-	-	-	-	1000
30 - 50	P	22	-	-	-	11	-	5	-	-	-	11	38
	S	366	-	-	-	388	-	246	-	-	-	-	1000
50 - 70	P	16	-	-	-	93	-	-	-	-	-	16	109
	S	300	-	-	-	700	-	-	-	-	-	-	1000
70 - 100	P	62	-	-	-	-	-	-	-	-	3	3	64
	S	991	-	-	-	-	-	-	-	-	9	-	1000
100 - 150	P	82	-	-	-	56	-	-	-	-	-	-	88
	S	184	-	-	-	816	-	-	-	-	-	-	1000
150 - 200	P	89	-	-	-	146	-	-	-	-	-	54	235
	S	185	-	-	-	815	-	-	-	-	-	-	1000
250 & above	P	267	-	-	110	117	-	-	-	-	-	39	377
	S	412	-	-	197	391	-	-	-	-	-	-	1000
all classes	P	93	-	-	23	66	-	0	-	-	1	17	155
	S	382	-	-	107	506	-	3	-	-	1	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
JAMMU & KASHMIR														
less than 5	P	3	-	-	-	-	-	-	-	-	-	-	3	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
5 - 10	P	38	-	-	-	-	-	-	-	-	-	-	38	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	98	38	-	-	-	-	-	-	-	-	-	136	
	S	924	76	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	16	-	-	-	-	-	-	-	-	-	-	16	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	151	-	-	-	-	-	-	-	-	-	-	151	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
50 - 70	P	14	42	-	-	-	-	-	-	-	-	4	56	
	S	134	866	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	76	6	-	-	-	-	-	-	-	-	-	82	
	S	843	157	-	-	-	-	-	-	-	-	-	1000	
100 - 150	P	6	-	-	2	7	-	-	-	-	-	2	15	
	S	555	-	-	186	259	-	-	-	-	-	-	1000	
150 - 200	P	75	-	-	-	2	-	-	-	-	-	-	76	
	S	985	-	-	-	15	-	-	-	-	-	-	1000	
250 & above	P	89	13	-	1	82	-	-	-	3	39	23	178	
	S	349	81	-	10	473	-	-	-	4	84	-	1000	
all classes	P	57	8	-	1	25	-	-	-	1	11	8	89	
	S	432	97	-	10	389	-	-	-	3	68	-	1000	

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KARNATAKA													
less than 5	P	50	-	0	5	1	-	-	-	-	6	1	62
	S	812	-	25	88	12	-	-	-	-	63	-	1000
5 - 10	P	50	7	2	-	1	27	3	-	27	2	-	89
	S	705	25	10	-	6	145	17	-	57	35	-	1000
10 - 20	P	62	27	6	-	-	1	-	-	2	-	0	87
	S	850	65	42	-	-	6	-	-	37	-	-	1000
20 - 30	P	234	-	-	-	4	4	-	-	-	6	-	240
	S	928	-	-	-	45	18	-	-	-	9	-	1000
30 - 50	P	161	16	4	-	10	1	7	-	4	46	-	232
	S	729	88	8	-	41	6	6	-	18	105	-	1000
50 - 70	P	197	30	-	3	29	2	5	-	-	9	22	235
	S	855	39	-	6	41	-	12	-	-	47	-	1000
70 - 100	P	219	-	6	75	18	-	1	-	4	10	8	322
	S	865	-	8	49	35	-	1	-	20	22	-	1000
100 - 150	P	187	-	16	11	8	15	20	-	9	-	-	250
	S	541	-	57	54	99	98	16	-	135	-	-	1000
150 - 200	P	141	36	34	60	22	7	1	-	-	0	8	291
	S	380	270	22	218	83	25	1	-	-	1	-	1000
250 & above	P	175	46	16	20	100	15	3	-	3	15	17	323
	S	366	106	12	103	322	11	1	-	11	68	-	1000
all classes	P	137	18	8	16	21	6	3	-	4	10	6	202
	S	465	103	15	98	232	17	2	-	16	53	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KERALA													
less than 5	P	56	-	-	-	-	-	-	-	-	-	-	56
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	135	39	-	-	69	-	-	-	-	106	-	241
	S	553	60	-	-	-	-	-	-	-	387	-	1000
10 - 20	P	143	45	-	-	117	-	-	-	-	50	-	304
	S	466	111	-	-	380	-	-	-	-	43	-	1000
20 - 30	P	200	51	-	30	227	-	-	-	-	-	-	458
	S	743	27	-	24	205	-	-	-	-	-	-	1000
30 - 50	P	234	23	-	97	62	151	-	-	-	-	16	491
	S	501	11	-	235	209	45	-	-	-	-	-	1000
50 - 70	P	220	2	33	111	46	41	-	-	-	2	20	386
	S	672	7	25	264	13	7	-	-	-	-	12	1000
70 - 100	P	131	34	-	71	5	44	-	-	-	-	13	282
	S	425	61	-	251	15	247	-	-	-	-	-	1000
100 - 150	P	178	21	21	41	40	3	-	-	-	48	30	296
	S	765	-	17	35	56	7	-	-	-	73	47	1000
150 - 200	P	328	74	-	8	90	50	-	-	-	1	22	472
	S	731	121	-	13	101	29	-	-	-	5	-	1000
250 & above	P	137	2	-	46	139	7	1	-	-	6	16	272
	S	339	5	-	144	420	5	0	-	-	63	24	1000
all classes	P	175	22	5	46	85	30	0	-	-	11	15	319
	S	448	19	2	133	314	15	0	-	-	49	19	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MADHYA PRADESH													
less than 5	P	52	-	-	-	6	3	-	-	-	1	-	54
	S	832	-	-	-	81	59	-	-	-	28	-	1000
5 - 10	P	37	-	-	-	8	-	-	-	-	-	-	37
	S	792	-	-	-	208	-	-	-	-	-	-	1000
10 - 20	P	66	7	14	0	24	-	-	-	-	68	1	166
	S	309	29	290	3	121	-	-	-	-	248	-	1000
20 - 30	P	55	7	-	-	5	6	1	-	-	3	1	65
	S	784	87	-	-	75	22	9	-	-	22	-	1000
30 - 50	P	156	4	-	1	70	1	-	-	-	14	4	201
	S	456	13	-	1	456	4	-	-	-	59	11	1000
50 - 70	P	109	7	-	1	6	-	-	-	-	12	-	130
	S	794	77	-	2	28	-	-	-	-	99	-	1000
70 - 100	P	94	7	4	-	5	24	-	-	-	6	2	137
	S	616	7	66	-	20	253	-	-	-	36	2	1000
100 - 150	P	165	12	-	1	49	-	-	-	-	2	-	174
	S	836	18	-	4	139	-	-	-	-	2	-	1000
150 - 200	P	245	21	-	2	37	-	-	-	-	1	5	307
	S	868	55	-	1	72	-	-	-	-	1	3	1000
250 & above	P	75	15	3	12	37	2	2	-	-	18	16	139
	S	339	40	-	314	234	-	-	-	-	72	-	1000
all classes	P	103	8	2	2	26	3	0	-	-	13	3	140
	S	610	37	14	109	164	20	0	-	-	45	2	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MAHARASHTRA													
less than 5	P	47	7	-	-	1	1	-	-	-	0	-	55
	S	776	165	-	-	7	45	-	-	-	7	-	1000
5 - 10	P	159	20	-	2	9	-	-	-	2	-	14	203
	S	807	43	-	1	19	-	-	-	-	-	130	1000
10 - 20	P	98	13	-	-	16	1	-	-	-	13	-	131
	S	503	131	-	-	340	-	-	-	-	25	-	1000
20 - 30	P	69	31	-	1	45	-	-	-	-	4	-	138
	S	450	293	-	8	236	-	-	-	-	13	-	1000
30 - 50	P	153	29	-	6	18	-	-	-	0	0	4	199
	S	838	67	-	38	25	-	-	-	-	0	32	1000
50 - 70	P	210	17	-	1	16	0	-	-	2	1	6	224
	S	751	29	-	3	175	2	-	-	30	5	4	1000
70 - 100	P	253	58	-	2	42	0	2	-	1	9	0	324
	S	458	297	-	3	216	4	8	-	0	15	-	1000
100 - 150	P	207	126	-	17	54	2	8	-	-	4	-	297
	S	319	275	-	48	289	11	26	-	-	31	-	1000
150 - 200	P	164	61	-	4	61	-	1	-	1	0	1	256
	S	388	201	-	20	387	-	0	-	2	1	-	1000
250 & above	P	200	117	7	15	96	5	5	2	2	12	5	361
	S	349	193	5	83	329	0	32	-	1	6	-	1000
all classes	P	150	49	1	5	36	1	2	0	1	5	3	213
	S	432	198	2	49	279	3	19	-	3	10	5	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MANIPUR														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	4	-	-	-	-	-	-	-	-	-	-	4	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	-	-	-	-	7	-	-	-	-	7	-	14	
	S	-	-	-	-	625	-	-	-	-	375	-	1000	
20 - 30	P	-	6	-	-	-	-	-	-	-	-	-	6	
	S	-	1000	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	26	-	-	-	-	-	-	-	-	21	9	48	
	S	323	-	-	-	-	-	-	-	-	677	-	1000	
50 - 70	P	12	2	2	-	-	-	-	-	-	8	2	24	
	S	284	101	173	-	-	-	-	-	-	442	-	1000	
70 - 100	P	46	-	-	-	5	-	-	-	-	2	-	52	
	S	946	-	-	-	40	-	-	-	-	13	-	1000	
100 - 150	P	4	2	-	-	5	-	-	-	1	4	-	16	
	S	60	171	-	-	483	-	-	-	99	187	-	1000	
150 - 200	P	20	2	-	1	-	54	-	-	-	-	-	77	
	S	245	2	-	7	-	746	-	-	-	-	-	1000	
250 & above	P	3	-	-	-	-	-	-	-	-	-	-	3	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
all classes	P	16	1	0	0	2	8	-	-	0	4	1	32	
	S	344	23	9	4	46	478	-	-	8	88	-	1000	

Table 11U: Number of households report amount of casng cash loans outstanding per thousand households and per thousand distribution of outstanding h loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
MEGHALAYA														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	8	-	-	-	-	-	-	-	-	-	-	8	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
50 - 70	P	8	-	-	-	-	-	-	-	-	-	-	8	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
100 - 150	P	30	-	-	-	-	-	-	-	-	-	-	30	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
150 - 200	P	6	-	-	-	-	-	-	-	-	-	-	6	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
250 & above	P	30	-	-	-	2	-	-	-	-	-	-	32	
	S	974	-	-	-	26	-	-	-	-	-	-	1000	
-	-	1	-	-	-	-	-	-	11	-	-	-	-	
	S	979	-	-	-	21	-	-	-	-	-	-	1000	

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
NAGALAND														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
10 - 20	P	-	-	12	-	-	-	-	-	-	-	-	12	
	S	-	-	1000	-	-	-	-	-	-	-	-	1000	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
30 - 50	P	7	7	-	-	-	-	-	-	-	7	-	13	
	S	360	-	-	-	-	-	-	-	-	640	-	1000	
50 - 70	P	58	-	-	-	-	-	-	-	-	-	49	58	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
70 - 100	P	177	-	-	-	-	-	-	-	-	-	9	187	
	S	965	-	-	-	-	-	-	-	-	-	35	1000	
100 - 150	P	27	-	-	-	4	-	-	-	-	6	-	33	
	S	708	-	-	-	113	-	-	-	-	179	-	1000	
150 - 200	P	9	-	-	-	-	-	-	-	-	-	-	9	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
250 & above	P	109	-	-	-	10	-	7	-	3	7	47	132	
	S	967	-	-	-	15	-	9	-	5	4	-	1000	
all classes	P	45	1	1	-	1	-	1	-	0	2	16	50	
	S	961	-	5	-	14	-	8	-	4	6	1	1000	

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ORISSA													
less than 5	P	45	-	-	-	-	-	-	-	-	-	-	45
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	37	-	-	-	12	-	-	-	-	-	-	49
	S	909	-	-	-	91	-	-	-	-	-	-	1000
10 - 20	P	167	-	-	-	-	-	-	-	-	11	-	178
	S	991	-	-	-	-	-	-	-	-	9	-	1000
20 - 30	P	208	8	-	-	8	-	-	-	7	7	8	237
	S	898	1	-	-	67	-	-	-	29	5	-	1000
30 - 50	P	74	19	-	34	6	1	38	-	11	2	8	172
	S	343	114	-	207	48	8	241	-	39	1	-	1000
50 - 70	P	62	9	-	-	4	8	-	-	-	9	-	84
	S	404	242	-	-	52	302	-	-	-	-	-	1000
70 - 100	P	24	4	-	-	-	-	-	-	-	27	-	55
	S	326	23	-	-	-	-	-	-	-	651	-	1000
100 - 150	P	33	4	-	-	208	5	-	-	-	78	-	323
	S	100	6	-	-	687	14	-	-	-	193	-	1000
150 - 200	P	134	5	-	-	97	7	-	-	-	53	3	286
	S	369	13	-	-	179	10	-	-	-	366	63	1000
250 & above	P	125	-	1	5	210	15	-	-	-	74	-	367
	S	257	-	0	8	702	4	-	-	-	29	-	1000
all classes	P	83	4	0	4	36	2	4	-	2	18	2	147
	S	410	10	0	13	452	8	10	-	5	86	6	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUNJAB													
less than 5	P	17	2	-	-	-	-	-	-	-	-	-	20
	S	908	92	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	68	3	-	-	37	-	-	-	-	-	-	105
	S	242	20	-	-	738	-	-	-	-	-	-	1000
10 - 20	P	4	18	-	-	-	-	-	-	-	-	-	23
	S	136	864	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	116	-	-	5	13	-	-	-	-	-	-	134
	S	647	-	-	197	156	-	-	-	-	-	-	1000
30 - 50	P	243	17	-	-	2	-	-	-	-	-	-	249
	S	969	29	-	-	2	-	-	-	-	-	-	1000
50 - 70	P	158	72	-	-	24	2	-	-	-	-	-	239
	S	618	278	-	-	100	3	-	-	-	-	-	1000
70 - 100	P	118	7	-	-	4	1	-	-	-	2	6	133
	S	901	37	-	-	40	7	-	-	-	14	-	1000
100 - 150	P	126	7	12	-	9	3	-	-	3	5	15	152
	S	611	42	96	-	239	-	-	-	1	11	-	1000
150 - 200	P	117	7	-	11	38	14	13	-	-	-	2	181
	S	633	23	-	109	146	26	63	-	-	-	-	1000
250 & above	P	104	31	-	4	58	1	2	-	12	2	1	167
	S	379	84	-	37	407	1	0	-	83	10	-	1000
all classes	P	107	16	1	3	25	3	3	-	4	1	3	144
	S	474	72	6	43	325	5	10	-	57	8	-	1000

Table 11U: Number of households reporting amount of cash loans outstanding per thousand households and per thousand distribution of outstanding loans over type of security by household asset holdings as on 30.6.91

major as household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RAJASTHAN													
less than 5	P	15	-	-	-	-	-	-	-	-	1	-	15
	S	907	-	-	-	-	-	-	-	-	93	-	1000
5 - 10	P	124	-	-	-	3	-	-	-	-	-	-	127
	S	967	-	-	-	33	-	-	-	-	-	-	1000
10 - 20	P	289	-	-	-	-	-	-	-	-	20	80	308
	S	857	-	-	-	-	-	-	-	-	143	-	1000
20 - 30	P	75	13	-	-	-	-	9	-	-	-	-	97
	S	790	126	-	-	-	-	84	-	-	-	-	1000
30 - 50	P	71	-	-	-	16	-	1	-	-	-	-	80
	S	905	-	-	-	92	-	2	-	-	-	-	1000
50 - 70	P	141	-	-	-	-	1	-	-	-	-	2	141
	S	987	-	-	-	-	13	-	-	-	-	-	1000
70 - 100	P	244	-	-	6	-	2	-	-	3	-	84	253
	S	972	-	-	16	-	8	-	-	3	-	-	1000
100 - 150	P	273	19	-	2	34	-	4	-	-	171	10	328
	S	330	31	-	0	56	-	1	-	-	581	1	1000
150 - 200	P	112	1	-	-	13	2	1	-	-	1	10	121
	S	875	10	-	-	72	32	5	-	-	5	-	1000
250 & above	P	120	0	2	12	31	2	30	7	-	10	1	161
	S	387	2	5	217	170	10	10	12	-	15	173	1000
all classes	P	126	2	0	3	12	1	7	1	0	17	13	143
	S	520	10	3	113	108	9	7	6	0	134	90	1000

Table 11U: Number of households reporting amount of cash loans outstanding per thousand households and per thousand distribution of outstanding loans over type of security by household asset holdings as on 30.6.91

major as household type : all households												Urban	
household asset holding (Rs.000)	type of est.	type of security										n.r.	any
		personal security	surety security	crop	first charge on imm. prop	mortgage of imm. prop	bullion/ornaments	share of comp	agr. modities	other mov prop	oth. type of sec		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
SIKKIM													
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	15	-	15
	S	-	-	-	-	-	-	-	-	-	1000	-	1000
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	-	-	-	-	9	-	-	-	-	-	-	9
	S	-	-	-	-	1000	-	-	-	-	-	-	1000
30 - 50	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
50 - 70	P	16	-	-	-	-	-	-	-	-	-	-	16
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	10	10	-	-	-	-	-	-	-	-	-	20
	S	479	521	-	-	-	-	-	-	-	-	-	1000
100 - 150	P	331	-	-	-	30	-	-	-	-	-	-	364
	S	937	-	-	-	63	-	-	-	-	-	-	1000
150 - 200	P	-	-	-	-	13	-	-	-	-	-	-	13
	S	-	-	-	-	1000	-	-	-	-	-	-	1000
250 & above	P	12	12	-	-	33	-	-	-	-	33	19	111
	S	98	294	-	-	419	-	-	-	-	129	59	1000
all classes	P	16	2	-	-	6	-	-	-	-	4	2	30
	S	239	288	-	-	350	-	-	-	-	85	38	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TAMIL NADU													
less than 5	P	96	10	-	0	3	24	-	-	7	-	-	129
	S	720	61	-	2	3	213	-	-	1	-	-	1000
5 - 10	P	96	10	-	-	8	52	3	-	2	3	-	143
	S	516	16	-	-	25	427	15	-	0	0	-	1000
10 - 20	P	211	56	-	4	0	55	8	-	1	13	1	229
	S	719	131	-	36	0	75	26	-	-	13	0	1000
20 - 30	P	120	30	-	2	4	16	7	-	30	15	7	176
	S	370	124	-	1	433	21	2	-	38	11	-	1000
30 - 50	P	174	30	-	-	9	52	-	-	-	7	1	185
	S	526	46	-	-	52	363	-	-	-	12	1	1000
50 - 70	P	270	23	-	6	38	21	-	-	-	23	-	296
	S	514	390	-	3	21	22	-	-	-	51	-	1000
70 - 100	P	274	63	17	9	42	149	3	-	1	-	0	445
	S	529	114	4	58	131	160	2	-	1	-	-	1000
100 - 150	P	202	38	-	4	78	119	-	-	3	0	12	359
	S	527	31	-	3	143	260	-	-	20	0	16	1000
150 - 200	P	296	146	1	4	99	116	2	-	-	4	16	427
	S	269	97	1	39	554	28	10	-	-	2	-	1000
250 & above	P	277	36	-	77	98	85	5	-	11	12	4	394
	S	289	31	-	344	248	49	5	-	22	13	-	1000
all classes	P	183	38	1	11	31	61	3	-	6	7	3	250
	S	376	84	0	167	260	83	6	-	12	11	1	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TRIPURA													
less than 5	P	13	-	-	-	-	-	-	-	-	-	-	13
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	29	-	-	-	-	-	-	-	-	-	-	29
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
10 - 20	P	30	-	-	-	6	-	-	-	-	-	-	36
	S	301	-	-	-	699	-	-	-	-	-	-	1000
20 - 30	P	18	-	-	-	-	-	-	-	-	-	-	18
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	11	-	-	-	100	-	-	-	-	-	-	110
	S	61	-	-	-	939	-	-	-	-	-	-	1000
50 - 70	P	87	-	-	-	-	-	-	-	-	-	8	87
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	97	-	-	-	-	-	-	-	-	-	-	97
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
100 - 150	P	26	-	-	-	-	-	-	-	-	-	-	26
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
150 - 200	P	14	-	-	-	13	-	-	-	8	-	-	35
	S	34	-	-	-	661	-	-	-	305	-	-	1000
250 & above	P	137	-	-	-	29	-	-	-	6	8	-	180
	S	465	-	-	-	336	-	-	-	44	155	-	1000
all classes	P	47	-	-	-	21	-	-	-	2	1	1	71
	S	435	-	-	-	383	-	-	-	69	114	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
UTTAR PRADESH													
less than 5	P	91	35	-	-	3	1	-	-	-	5	-	97
	S	347	356	-	-	76	3	-	-	-	218	-	1000
5 - 10	P	115	-	-	-	6	2	-	-	-	-	-	123
	S	917	-	-	-	78	5	-	-	-	-	-	1000
10 - 20	P	162	9	-	0	-	1	-	-	-	2	1	167
	S	963	26	-	1	-	-	-	-	-	10	-	1000
20 - 30	P	89	-	1	-	1	1	-	-	-	2	2	94
	S	949	-	0	-	9	4	-	-	-	38	-	1000
30 - 50	P	130	25	-	-	3	2	-	-	-	15	2	174
	S	786	142	-	-	14	2	-	-	-	53	3	1000
50 - 70	P	179	5	5	-	5	0	-	-	-	12	3	205
	S	935	29	8	-	15	0	-	-	-	10	2	1000
70 - 100	P	132	1	1	-	10	8	-	-	-	9	2	151
	S	827	3	-	-	112	29	-	-	-	25	5	1000
100 - 150	P	90	14	0	2	19	2	0	-	-	6	5	105
	S	711	122	-	2	143	8	1	-	-	13	-	1000
150 - 200	P	135	2	-	7	15	-	2	-	-	12	1	155
	S	785	30	-	17	91	-	2	-	-	75	-	1000
250 & above	P	115	4	2	3	12	1	5	-	0	6	9	142
	S	755	32	0	53	116	0	11	-	2	15	17	1000
all classes	P	122	11	1	2	8	1	1	-	0	7	3	140
	S	781	52	1	28	92	2	6	-	1	29	9	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
WEST BENGAL													
less than 5	P	116	0	-	-	1	-	1	-	18	33	-	136
	S	582	1	-	-	4	-	2	-	18	393	-	1000
5 - 10	P	46	38	-	1	4	-	-	-	-	1	-	87
	S	751	217	-	23	0	-	-	-	-	9	-	1000
10 - 20	P	164	5	-	-	0	1	-	-	-	2	0	171
	S	978	9	-	-	2	1	-	-	-	10	-	1000
20 - 30	P	251	2	-	-	22	-	-	-	-	17	-	289
	S	913	7	-	-	58	-	-	-	-	22	-	1000
30 - 50	P	147	33	-	-	26	0	3	-	12	3	5	177
	S	707	108	-	-	136	0	11	-	-	23	14	1000
50 - 70	P	71	18	-	-	-	4	-	-	-	5	-	96
	S	756	159	-	-	-	5	-	-	-	80	-	1000
70 - 100	P	143	3	-	15	15	5	1	-	4	-	2	146
	S	868	17	-	26	50	12	1	-	22	-	4	1000
100 - 150	P	162	6	-	-	15	-	-	-	-	14	1	184
	S	863	12	-	-	114	-	-	-	-	10	1	1000
150 - 200	P	199	23	-	12	14	12	-	-	-	12	2	240
	S	746	21	-	39	168	4	-	-	-	19	4	1000
250 & above	P	167	5	-	3	46	-	1	-	7	15	1	207
	S	525	5	-	20	283	-	0	-	10	157	-	1000
all classes	P	145	11	-	3	14	2	1	-	7	14	1	171
	S	699	22	-	17	157	2	1	-	7	93	2	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDMAN & NICOBAR ISL													
less than 5	P	58	-	-	-	6	-	-	-	-	-	-	64
	S	988	-	-	-	12	-	-	-	-	-	-	1000
5 - 10	P	339	4	-	-	-	-	-	-	-	6	-	346
	S	989	9	-	-	-	-	-	-	-	2	-	1000
10 - 20	P	193	-	-	-	-	-	-	-	-	-	-	193
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	162	151	-	-	-	-	-	-	-	-	-	162
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	72	-	-	-	-	-	-	-	-	-	-	72
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
50 - 70	P	263	-	-	-	-	-	-	-	-	6	-	268
	S	997	-	-	-	-	-	-	-	-	3	-	1000
70 - 100	P	468	-	-	-	-	163	-	-	-	129	-	468
	S	887	-	-	-	-	-	-	-	-	113	-	1000
100 - 150	P	244	-	-	-	16	-	-	-	-	107	-	351
	S	963	-	-	-	-	-	-	-	-	37	-	1000
150 - 200	P	134	-	-	-	222	-	-	-	-	33	-	390
	S	361	-	-	-	627	-	-	-	-	12	-	1000
250 & above	P	200	-	-	179	65	4	-	-	-	60	-	384
	S	43	-	-	914	43	-	-	-	-	0	-	1000
all classes	P	201	12	-	11	14	16	-	-	-	26	-	231
	S	267	0	-	662	62	-	-	-	-	9	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ARUNACHAL PRADESH													
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	4	-	-	-	-	-	-	-	-	-	4
	S	-	1000	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	117	-	-	-	-	-	-	-	-	-	-	117
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	-	-	-	-	-	-	-	-	-	15	-	15
	S	-	-	-	-	-	-	-	-	-	1000	-	1000
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
70 - 100	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
100 - 150	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
150 - 200	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
250 & above	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
all classes	P	13	1	-	-	-	-	-	-	-	2	-	16
	S	854	14	-	-	-	-	-	-	-	133	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm.	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
CHANDIGARH													
less than 5	P	60	-	-	-	60	-	-	-	-	-	-	60
	S	-	-	-	-	1000	-	-	-	-	-	-	1000
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	68	-	-	-	-	-	-	-	-	-	-	68
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	196	-	-	-	-	-	-	-	-	-	-	196
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	511	-	-	-	15	-	-	-	-	-	-	526
	S	986	-	-	-	14	-	-	-	-	-	-	1000
50 - 70	P	772	8	-	-	-	-	-	-	-	-	-	780
	S	968	32	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	206	-	-	-	-	-	-	-	-	-	-	206
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
100 - 150	P	225	250	-	254	17	-	-	-	-	-	-	746
	S	304	185	-	476	36	-	-	-	-	-	-	1000
150 - 200	P	139	-	-	-	-	-	-	-	-	-	-	139
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
250 & above	P	594	126	-	27	91	-	-	-	-	-	-	837
	S	865	10	-	63	63	-	-	-	-	-	-	1000
all classes	P	271	56	-	48	17	-	-	-	-	-	-	388
	S	849	27	-	78	46	-	-	-	-	-	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm.	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
DADRA & NAGAR HAV													
less than 5	P	188	-	-	-	-	-	-	-	-	188	-	375
	S	96	-	-	-	-	-	-	-	-	904	-	1000
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
30 - 50	P	-	-	-	-	188	-	-	-	-	-	-	188
	S	-	-	-	-	1000	-	-	-	-	-	-	1000
50 - 70	P	250	-	-	-	-	-	-	-	-	-	-	250
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	255	236	-	-	-	-	-	-	-	236	-	491
	S	278	356	-	-	-	-	-	-	-	366	-	1000
100 - 150	P	33	-	-	-	33	-	-	-	-	-	-	33
	S	497	-	-	-	503	-	-	-	-	-	-	1000
150 - 200	P	114	-	-	-	265	-	-	-	-	-	-	345
	S	89	-	-	-	911	-	-	-	-	-	-	1000
250 & above	P	568	-	-	-	230	-	-	-	-	-	-	568
	S	223	-	-	-	777	-	-	-	-	-	-	1000
all classes	P	124	19	-	-	73	-	-	-	-	27	-	189
	S	197	32	-	-	728	-	-	-	-	44	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		personal security	surety security	crop	first charge on imm.	mortgage of imm.	bullion/ornaments	share of companies	agr. commodities	other movable property	oth. type of sec	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
DELHI														
less than 5	P	0	-	-	-	-	-	-	-	-	-	1	1	
	S	689	-	-	-	-	-	-	-	-	-	311	1000	
5 - 10	P	43	1	-	-	-	-	-	-	-	-	-	44	
	S	990	10	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	97	2	-	-	14	-	1	-	-	77	2	111	
	S	956	1	-	-	37	-	-	-	-	-	6	1000	
20 - 30	P	35	7	-	-	-	-	-	-	-	-	-	35	
	S	808	192	-	-	-	-	-	-	-	-	-	1000	
30 - 50	P	58	13	-	-	7	-	-	-	-	8	7	79	
	S	748	210	-	-	15	-	-	-	-	15	11	1000	
50 - 70	P	246	24	-	-	2	-	-	-	1	-	-	269	
	S	877	104	-	-	7	-	-	-	11	-	-	1000	
70 - 100	P	150	47	-	-	-	3	-	-	-	3	-	203	
	S	840	142	-	-	-	16	-	-	-	2	-	1000	
100 - 150	P	120	-	-	428	1	-	-	-	3	10	-	562	
	S	21	-	-	974	0	-	-	-	2	2	-	1000	
150 - 200	P	129	110	-	-	28	-	1	-	-	0	1	162	
	S	699	258	-	-	23	-	19	-	-	1	1	1000	
250 & above	P	157	54	1	13	34	1	14	-	-	10	7	232	
	S	442	284	8	112	79	3	27	-	-	37	8	1000	
all classes	P	102	29	0	48	12	1	4	-	0	9	2	177	
	S	180	74	2	706	18	1	6	-	1	10	2	1000	

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge imm	mort gage of imm.	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GOA													
less than 5	P	21	-	-	-	-	-	-	-	-	-	-	21
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
5 - 10	P	-	22	-	-	-	-	-	-	-	-	-	22
	S	-	1000	-	-	-	-	-	-	-	-	-	1000
10 - 20	P	47	16	-	-	-	-	-	-	-	-	-	63
	S	836	164	-	-	-	-	-	-	-	-	-	1000
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
30 - 50	P	63	21	-	-	-	-	-	-	-	-	-	85
	S	959	41	-	-	-	-	-	-	-	-	-	1000
50 - 70	P	252	-	-	-	-	-	-	-	-	-	-	252
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	106	-	-	-	-	-	-	-	-	117	-	224
	S	709	-	-	-	-	-	-	-	-	291	-	1000
100 - 150	P	52	9	-	-	43	-	-	-	-	-	-	52
	S	581	96	-	-	323	-	-	-	-	-	-	1000
150 - 200	P	37	-	-	-	-	-	-	-	-	-	-	37
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
250 & above	P	88	8	-	-	31	-	-	-	-	-	-	127
	S	736	28	-	-	236	-	-	-	-	-	-	1000
all classes	P	67	8	-	-	12	-	-	-	-	12	-	96
	S	782	44	-	-	155	-	-	-	-	20	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
LAKSHADWEEP													
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
30 - 50	P	1000	1000	-	-	-	-	-	-	-	-	-	1000
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
50 - 70	P	176	-	-	-	-	-	-	-	-	-	-	176
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
70 - 100	P	907	93	-	-	-	-	-	-	-	-	-	1000
	S	730	270	-	-	-	-	-	-	-	-	-	1000
100 - 150	P	18	-	-	-	-	-	-	-	-	-	-	18
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
150 - 200	P	123	-	-	54	8	-	-	-	-	-	4	131
	S	138	-	-	828	34	-	-	-	-	-	-	1000
250 & above	P	135	5	-	-	11	-	-	-	-	-	59	151
	S	848	12	-	-	139	-	-	-	-	-	-	1000
all classes	P	195	85	-	13	8	-	-	-	-	-	31	206
	S	825	5	-	124	46	-	-	-	-	-	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MIZORAM													
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
5 - 10	P	-	-	-	-	-	-	-	-	-	33	-	33
	S	-	-	-	-	-	-	-	-	-	1000	-	1000
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
20 - 30	P	44	-	-	-	-	-	-	-	-	-	-	44
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	15	3	-	-	19	-	-	-	-	-	13	37
	S	7	87	-	-	905	-	-	-	-	-	-	1000
50 - 70	P	-	-	-	1	-	-	-	-	-	-	-	1
	S	-	-	-	1000	-	-	-	-	-	-	-	1000
70 - 100	P	25	-	-	-	73	-	-	-	-	-	4	98
	S	127	-	-	-	873	-	-	-	-	-	-	1000
100 - 150	P	33	-	-	-	55	-	-	-	-	6	1	95
	S	245	-	-	-	665	-	-	-	-	90	-	1000
150 - 200	P	8	-	-	-	75	-	-	-	-	33	-	116
	S	6	-	-	-	978	-	-	-	-	15	-	1000
250 & above	P	8	-	-	-	59	-	-	-	-	6	-	73
	S	224	-	-	-	744	-	-	-	-	31	-	1000
all classes	P	14	0	-	0	39	-	-	-	-	9	2	63
	S	96	6	-	3	866	-	-	-	-	29	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of se c	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PONDICHERRY													
less than 5	P	-	-	-	-	-	2	-	-	-	-	-	2
	S	-	-	-	-	-	1000	-	-	-	-	-	1000
5 - 10	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
10 - 20	P	-	4	-	-	43	-	-	-	-	-	-	47
	S	-	666	-	-	334	-	-	-	-	-	-	1000
20 - 30	P	21	-	-	-	-	5	-	-	-	-	-	21
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
30 - 50	P	48	-	-	-	-	-	-	-	-	-	-	48
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
50 - 70	P	-	-	-	-	-	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-	-	-	-	-	-
70 - 100	P	519	-	-	-	-	-	-	-	-	-	-	519
	S	1000	-	-	-	-	-	-	-	-	-	-	1000
100 - 150	P	-	-	-	-	733	-	-	-	-	9	-	743
	S	-	-	-	-	887	-	-	-	-	113	-	1000
150 - 200	P	548	-	-	-	-	-	-	-	5	-	-	553
	S	968	-	-	-	-	-	-	-	32	-	-	1000
250 & above	P	316	16	-	-	172	12	-	-	-	-	-	476
	S	514	6	-	-	461	18	-	-	-	-	-	1000
all classes	P	161	2	-	-	65	3	-	-	1	1	-	226
	S	609	5	-	-	363	15	-	-	4	5	-	1000

Table 11U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of outstanding amount of cash loans over type of security by household asset holdings as on 30.6.91

major household type : all households														Urban
household asset holding (Rs.000)	type of est.	type of security												
		pers onal secu rity	sure ty secu rity	crop	first char ge on imm	mort gage of imm.	bull ion/ orna me	share of comp	agr. com mod ities	oth er mov prop	oth. type of sec	n.r.	any	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
DAMAN AND DIU														
less than 5	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
5 - 10	P	619	-	-	-	-	-	-	-	-	-	-	619	
	S	1000	-	-	-	-	-	-	-	-	-	-	1000	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	-	-	
	S	-	-	-	-	-	-	-	-	-	-	-	-	
20 - 30	P	-	-	-	-	229	-	-	-	-	-	-	229	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
30 - 50	P	8	-	-	-	131	-	-	-	-	-	-	138	
	S	43	-	-	-	957	-	-	-	-	-	-	1000	
50 - 70	P	27	-	-	-	93	-	-	-	-	-	-	120	
	S	786	-	-	-	214	-	-	-	-	-	-	1000	
70 - 100	P	69	10	-	-	21	-	-	-	-	-	-	90	
	S	336	130	-	-	534	-	-	-	-	-	-	1000	
100 - 150	P	-	-	-	-	270	-	-	-	-	-	-	270	
	S	-	-	-	-	1000	-	-	-	-	-	-	1000	
150 - 200	P	76	13	-	-	28	-	-	-	-	-	-	118	
	S	58	20	-	-	922	-	-	-	-	-	-	1000	
250 & above	P	46	23	-	8	40	-	-	-	-	-	-	118	
	S	84	58	-	269	590	-	-	-	-	-	-	1000	
all classes	P	44	9	-	2	79	-	-	-	-	-	-	133	
	S	123	29	-	97	751	-	-	-	-	-	-	1000	

Table 11U: Number of households reporting amount of cash loans outstanding per thousand households and per thousand distribution of outstanding loans over type of security by household asset holdings as on 30.6.91

major household type : all households													Urban
household asset holding (Rs.000)	type of est.	type of security											
		personal security	surety security	crop	first charge on imm.	mortgage of imm.	bullion/ornaments	share of companies	agr. commodities	other movable property	oth. type of sec	n.r.	any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
INDIA													
less than 5	P	83	7	0	0	2	6	0	-	4	7	1	96
	S	742	74	1	6	10	81	0	-	4	83	0	1000
5 - 10	P	112	18	0	1	7	11	1	-	2	2	2	138
	S	762	59	1	6	34	88	4	-	3	10	33	1000
10 - 20	P	150	21	1	1	11	9	1	-	0	14	3	181
	S	749	71	13	10	95	19	6	-	1	35	0	1000
20 - 30	P	132	20	0	1	16	3	2	-	5	7	3	172
	S	578	214	0	4	154	6	3	-	10	29	1	1000
30 - 50	P	149	25	0	5	25	12	1	-	3	8	3	196
	S	680	75	0	28	122	55	5	-	5	20	10	1000
50 - 70	P	169	20	2	6	18	4	1	0	0	8	4	201
	S	694	164	2	22	68	8	1	0	6	33	2	1000
70 - 100	P	164	22	3	10	26	23	1	-	2	5	5	226
	S	633	132	6	28	120	55	3	-	6	17	1	1000
100 - 150	P	150	45	2	29	35	11	4	-	1	16	5	247
	S	304	80	3	433	96	20	14	-	4	38	8	1000
150 - 200	P	173	57	2	13	40	16	2	-	1	6	5	258
	S	473	161	1	60	259	13	8	-	13	12	1	1000
250 & above	P	153	37	3	21	71	13	6	1	3	11	7	252
	S	384	92	4	143	289	14	13	1	15	36	10	1000
all classes	P	139	26	1	9	26	11	2	0	2	9	4	193
	S	457	107	3	147	206	21	10	0	11	31	7	1000

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

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of reporting sample hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ANDHRA PRADESH												
less than 5	P	150	78	34	1	4	1	-	6	212	7924	68
	S	432	358	188	2	7	14	-	-	1000	612742	
5 - 10	P	230	81	7	73	-	-	9	28	295	2948	30
	S	355	297	144	190	-	-	15	-	1000	349187	
10 - 20	P	190	99	34	14	8	12	-	36	288	5038	50
	S	322	288	280	66	10	34	-	0	1000	715308	
20 - 30	P	174	37	74	65	3	3	-	25	298	2748	38
	S	595	25	212	152	9	6	-	-	1000	1084979	
30 - 50	P	209	68	103	7	17	4	-	53	347	3170	63
	S	233	303	389	15	50	10	-	-	1000	993266	
50 - 70	P	199	115	26	-	-	6	3	76	307	2233	34
	S	487	394	76	-	-	28	15	-	1000	602636	
70 - 100	P	117	141	38	2	-	5	-	23	266	2622	33
	S	513	397	63	9	-	18	-	-	1000	964604	
100 - 150	P	148	367	57	10	32	89	-	47	510	2489	52
	S	85	558	92	4	42	152	-	67	1000	2426815	
150 - 200	P	282	152	82	6	63	2	-	118	456	2485	62
	S	627	186	114	4	68	1	-	-	1000	2923552	
250 & above	P	142	64	96	26	12	73	17	38	356	3223	78
	S	231	259	270	79	21	128	6	5	1000	5597168	
all classes	P	179	109	52	18	12	17	3	38	311	34880	508
	S	345	297	194	47	30	72	3	12	1000	16270257	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ASSAM												
less than 5	P	-	6	-	-	-	-	-	-	6	779	1
	S	-	1000	-	-	-	-	-	-	1000	2961	
5 - 10	P	16	1	-	-	-	-	-	-	17	153	3
	S	969	31	-	-	-	-	-	-	1000	246	
10 - 20	P	2	6	6	-	5	7	-	-	22	504	9
	S	15	402	132	-	111	341	-	-	1000	7115	
20 - 30	P	21	12	15	3	-	126	-	-	176	178	7
	S	5	6	5	2	-	983	-	-	1000	84208	
30 - 50	P	38	24	8	27	1	2	-	-	95	301	15
	S	177	363	127	304	5	25	-	-	1000	25487	
50 - 70	P	82	53	-	35	5	-	-	-	174	107	9
	S	540	364	-	94	2	-	-	-	1000	29845	
70 - 100	P	15	3	1	-	-	60	-	-	80	382	7
	S	114	13	20	-	-	852	-	-	1000	66794	
100 - 150	P	22	8	1	1	-	13	-	-	45	375	11
	S	166	224	43	9	-	557	-	-	1000	30220	
150 - 200	P	14	9	3	2	-	2	-	1	31	395	13
	S	411	16	515	45	-	9	-	5	1000	32857	
250 & above	P	41	75	48	33	-	25	7	23	192	320	25
	S	95	341	336	119	-	105	5	-	1000	388831	
all classes	P	17	16	7	7	1	18	1	2	62	3495	100
	S	126	250	232	88	1	300	3	0	1000	668563	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
BIHAR												
less than 5	P	8	117	-	-	-	-	-	-	123	2468	10
	S	21	979	-	-	-	-	-	-	1000	173804	
5 - 10	P	22	14	3	-	-	5	-	-	45	1042	10
	S	784	106	9	-	-	101	-	-	1000	68531	
10 - 20	P	79	88	7	14	8	-	-	1	196	1352	19
	S	159	736	43	39	24	-	-	-	1000	209252	
20 - 30	P	23	37	-	8	-	-	-	5	67	2185	14
	S	467	366	-	167	-	-	-	-	1000	73446	
30 - 50	P	26	10	8	-	1	0	-	1	46	2912	26
	S	666	159	153	-	12	10	-	-	1000	36713	
50 - 70	P	37	16	4	3	-	5	-	-	64	1985	18
	S	649	179	50	7	-	115	-	-	1000	119302	
70 - 100	P	3	33	14	-	9	5	2	-	67	2078	22
	S	57	637	112	-	121	59	14	-	1000	73726	
100 - 150	P	33	11	8	3	1	1	-	2	57	1977	18
	S	359	250	96	223	67	5	-	-	1000	140035	
150 - 200	P	42	11	54	1	10	3	-	1	115	1683	27
	S	285	95	458	7	40	115	-	-	1000	214673	
250 & above	P	27	6	15	2	19	38	7	9	97	1565	41
	S	93	117	139	5	31	580	32	2	1000	1221475	
all classes	P	28	35	11	3	4	5	1	2	84	19246	205
	S	196	271	134	26	30	326	17	1	1000	2330957	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
GUJARAT												
less than 5	P	81	32	13	-	-	4	0	-	129	3617	20
	S	433	152	79	-	-	314	23	-	1000	141388	
5 - 10	P	136	78	24	-	2	4	-	46	249	1015	15
	S	796	105	34	-	1	2	-	62	1000	182247	
10 - 20	P	102	88	36	1	-	15	13	18	224	1829	22
	S	422	406	48	1	-	15	104	4	1000	352735	
20 - 30	P	153	32	4	24	5	66	24	61	282	1690	21
	S	365	255	22	82	35	146	94	-	1000	211445	
30 - 50	P	134	93	24	24	28	29	-	8	234	2736	29
	S	211	433	85	55	121	96	-	-	1000	616403	
50 - 70	P	73	12	48	22	2	-	1	22	135	2356	29
	S	301	43	501	101	37	-	0	17	1000	265741	
70 - 100	P	109	7	19	3	1	3	-	23	142	1994	28
	S	651	136	150	50	1	11	-	-	1000	415563	
100 - 150	P	111	27	1	1	8	8	73	53	206	2966	49
	S	611	152	5	1	41	25	163	1	1000	912417	
150 - 200	P	205	83	35	19	-	21	3	18	314	3180	57
	S	673	96	167	25	-	34	3	2	1000	2286559	
250 & above	P	67	63	27	32	31	49	66	28	272	4137	91
	S	62	260	112	108	103	139	75	142	1000	4621340	
all classes	P	113	52	23	14	10	21	22	25	219	25522	361
	S	330	213	119	66	60	89	56	68	1000	10005838	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
HARYANA												
less than 5	P	3	10	-	-	6	-	-	9	19	1467	6
	S	123	421	-	-	456	-	-	-	1000	32504	
5 - 10	P	33	23	58	58	-	-	-	58	115	178	4
	S	172	216	360	252	-	-	-	-	1000	11606	
10 - 20	P	3	-	3	-	-	-	-	-	6	519	2
	S	690	-	310	-	-	-	-	-	1000	1641	
20 - 30	P	37	6	-	5	-	9	-	-	57	360	7
	S	845	71	-	73	-	11	-	-	1000	13926	
30 - 50	P	94	6	3	11	4	3	-	15	118	1252	12
	S	896	33	16	29	16	10	-	-	1000	140357	
50 - 70	P	58	13	15	-	46	26	-	-	135	897	9
	S	398	47	32	-	365	159	-	-	1000	165845	
70 - 100	P	73	64	-	-	-	13	-	9	155	765	11
	S	497	225	-	-	-	238	-	39	1000	80636	
100 - 150	P	54	131	1	4	34	-	-	23	202	818	9
	S	149	295	2	6	548	-	-	-	1000	307368	
150 - 200	P	8	19	26	-	-	-	-	3	52	1278	10
	S	119	342	412	-	-	-	-	127	1000	61449	
250 & above	P	52	4	17	27	23	32	3	17	122	1300	30
	S	162	43	323	113	42	292	26	-	1000	739423	
all classes	P	42	26	10	7	13	9	0	11	96	8835	100
	S	273	123	178	60	178	169	12	7	1000	1554756	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
HIMACHAL PRADESH												
less than 5	P	-	107	-	-	-	-	-	-	107	63	1
	S	-	1000	-	-	-	-	-	-	1000	6143	
5 - 10	P	11	-	189	-	-	-	-	-	200	60	3
	S	957	-	43	-	-	-	-	-	1000	522	
10 - 20	P	43	6	-	-	-	-	-	8	49	108	4
	S	947	53	-	-	-	-	-	-	1000	4089	
20 - 30	P	-	-	-	-	-	-	18	-	18	100	1
	S	-	-	-	-	-	-	1000	-	1000	534	
30 - 50	P	16	22	-	-	-	22	-	11	38	84	3
	S	634	210	-	-	-	156	-	-	1000	3126	
50 - 70	P	74	-	-	7	28	-	-	16	109	65	5
	S	692	-	-	243	66	-	-	-	1000	5225	
70 - 100	P	5	59	3	-	-	-	-	3	64	119	4
	S	106	864	30	-	-	-	-	-	1000	12158	
100 - 150	P	50	6	6	4	-	11	-	17	88	81	5
	S	432	192	192	16	-	131	-	36	1000	10365	
150 - 200	P	60	140	-	-	-	87	-	54	235	111	10
	S	13	265	-	-	-	722	-	-	1000	67101	
250 & above	P	144	13	13	15	22	140	141	40	377	205	20
	S	104	66	63	281	68	168	134	116	1000	130419	
all classes	P	53	35	15	4	6	41	31	19	155	995	56
	S	126	191	44	159	39	301	75	65	1000	239681	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
JAMMU & KASHMIR												
less than 5	P	3	3	-	-	-	-	-	3	3	99	1
	S	-	1000	-	-	-	-	-	-	1000	68	
5 - 10	P	-	-	38	-	-	-	-	-	38	20	1
	S	-	-	1000	-	-	-	-	-	1000	758	
10 - 20	P	45	-	-	91	-	-	-	-	136	7	3
	S	291	-	-	709	-	-	-	-	1000	898	
20 - 30	P	16	-	-	-	-	-	-	-	16	39	1
	S	1000	-	-	-	-	-	-	-	1000	784	
30 - 50	P	141	10	-	-	-	-	-	-	151	52	2
	S	884	116	-	-	-	-	-	-	1000	3313	
50 - 70	P	47	14	-	-	-	-	-	4	56	77	3
	S	886	114	-	-	-	-	-	-	1000	5096	
70 - 100	P	-	41	-	-	-	23	15	3	82	88	6
	S	-	566	-	-	-	131	241	63	1000	4339	
100 - 150	P	2	-	-	9	-	4	-	2	15	152	5
	S	471	-	-	445	-	84	-	-	1000	1390	
150 - 200	P	36	10	3	29	-	3	-	-	76	155	12
	S	311	190	30	463	-	6	-	-	1000	13611	
250 & above	P	139	3	-	3	2	75	3	57	178	287	22
	S	490	7	-	50	5	418	31	-	1000	134477	
all classes	P	59	8	1	8	1	25	2	18	89	977	56
	S	481	42	7	87	4	346	32	2	1000	164732	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
KARNATAKA												
less than 5	P	38	16	2	11	-	0	-	2	62	4420	22
	S	434	386	22	134	-	20	-	5	1000	192072	
5 - 10	P	49	15	27	26	-	2	-	-	89	1604	18
	S	238	44	152	409	-	157	-	-	1000	129414	
10 - 20	P	31	30	15	2	6	11	-	4	87	2841	21
	S	592	143	143	17	42	55	-	9	1000	103475	
20 - 30	P	144	40	4	27	6	30	-	12	240	2067	22
	S	535	166	17	181	7	89	-	4	1000	153810	
30 - 50	P	123	61	53	5	22	3	-	7	232	2446	41
	S	341	302	207	57	87	5	-	-	1000	311379	
50 - 70	P	172	17	22	13	9	49	-	32	235	2213	27
	S	405	40	34	71	9	412	-	29	1000	492778	
70 - 100	P	65	121	-	104	22	10	-	32	322	1555	35
	S	306	377	-	247	43	23	-	4	1000	662379	
100 - 150	P	113	60	12	65	-	26	13	-	250	1799	30
	S	345	252	60	232	-	101	10	-	1000	463880	
150 - 200	P	162	48	15	21	1	34	2	33	291	2597	47
	S	412	84	76	21	3	201	1	202	1000	1064764	
250 & above	P	139	104	21	31	34	44	12	72	323	3257	83
	S	376	207	34	103	48	183	3	46	1000	6957278	
all classes	P	100	49	17	25	10	20	3	20	202	24799	346
	S	378	203	44	111	38	170	2	53	1000	10531228	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
KERALA												
less than 5	P	3	-	43	10	-	-	-	-	56	1154	3
	S	149	-	289	563	-	-	-	-	1000	11310	
5 - 10	P	214	65	-	-	-	-	-	96	241	265	4
	S	736	264	-	-	-	-	-	-	1000	40011	
10 - 20	P	89	82	-	33	55	78	51	6	304	464	10
	S	53	347	-	47	266	169	118	-	1000	81665	
20 - 30	P	107	89	99	141	3	146	51	20	458	628	12
	S	3	48	329	202	1	390	27	-	1000	264440	
30 - 50	P	179	152	158	-	45	52	-	41	491	1238	24
	S	366	65	88	-	194	287	-	-	1000	462404	
50 - 70	P	115	65	2	83	60	108	74	49	386	1036	22
	S	144	56	12	57	465	206	60	-	1000	321917	
70 - 100	P	111	70	4	34	73	1	-	27	282	1133	28
	S	486	188	23	82	219	1	-	-	1000	150196	
100 - 150	P	164	95	50	10	7	41	6	52	296	1341	30
	S	187	212	496	8	18	65	8	5	1000	383182	
150 - 200	P	247	169	88	1	37	-	3	24	472	1419	41
	S	457	405	87	6	35	-	8	2	1000	563780	
250 & above	P	108	41	33	41	70	68	4	39	272	3918	86
	S	202	51	96	266	142	238	4	1	1000	4243886	
all classes	P	129	77	50	33	45	50	13	34	319	12597	260
	S	232	100	120	189	141	207	9	1	1000	6522791	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MADHYA PRADESH												
less than 5	P	24	26	3	2	-	-	-	19	54	3959	19
	S	485	374	51	77	-	-	-	13	1000	38266	
5 - 10	P	31	6	2	3	-	1	-	2	37	2103	11
	S	711	176	29	33	-	51	-	-	1000	46365	
10 - 20	P	35	46	12	2	13	69	2	16	166	2728	27
	S	284	292	67	25	108	206	15	2	1000	186472	
20 - 30	P	22	28	10	4	-	6	-	6	65	2301	23
	S	298	265	312	66	-	51	-	7	1000	115737	
30 - 50	P	96	38	23	14	10	15	0	25	201	3427	52
	S	471	365	66	51	21	13	7	4	1000	418097	
50 - 70	P	39	62	5	2	-	17	6	6	130	2489	40
	S	266	581	36	38	-	27	24	29	1000	260436	
70 - 100	P	80	41	5	11	8	16	-	16	137	2152	35
	S	535	258	2	77	8	103	-	18	1000	433602	
100 - 150	P	106	81	14	13	3	66	12	14	174	2329	40
	S	335	232	77	68	20	223	47	-	1000	1050030	
150 - 200	P	192	43	17	6	1	52	1	4	307	2360	53
	S	508	99	41	78	3	271	0	-	1000	1316855	
250 & above	P	63	23	38	3	5	22	13	23	139	3300	68
	S	284	109	194	19	20	228	22	122	1000	2015667	
all classes	P	67	38	14	6	4	25	3	15	140	27148	368
	S	379	190	105	50	16	196	18	45	1000	5881527	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MAARASHTRA												
less than 5	P	19	22	13	2	0	0	-	1	55	9667	41
	S	281	575	36	44	5	16	-	44	1000	285851	
5 - 10	P	78	83	2	28	19	37	-	50	203	3168	33
	S	112	207	2	150	42	147	-	340	1000	512810	
10 - 20	P	55	47	8	3	5	1	11	4	131	5555	52
	S	252	517	71	54	60	10	16	20	1000	502976	
20 - 30	P	80	56	27	4	0	9	-	5	138	3953	45
	S	452	154	138	86	19	43	-	109	1000	517451	
30 - 50	P	134	41	5	4	5	24	0	30	199	6585	87
	S	680	106	11	7	104	55	3	34	1000	1309065	
50 - 70	P	164	43	8	4	2	31	-	9	224	5755	57
	S	612	239	19	24	2	104	-	0	1000	1329196	
70 - 100	P	222	57	47	36	20	9	6	26	324	4354	100
	S	435	123	107	149	67	10	34	76	1000	2671345	
100 - 150	P	215	85	13	52	10	25	2	27	297	5558	84
	S	435	159	59	95	12	235	4	-	1000	3348811	
150 - 200	P	177	41	27	14	8	42	4	37	256	5005	84
	S	556	108	109	21	15	181	9	1	1000	2531435	
250 & above	P	136	54	46	24	25	62	71	39	361	7815	207
	S	286	100	148	70	98	127	142	28	1000	10547496	
all classes	P	122	49	20	15	9	24	12	21	213	57416	790
	S	393	138	105	73	63	124	70	34	1000	23556435	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MANIPUR												
less than 5	P	-	-	-	-	-	-	-	-	-	27	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	4	-	-	-	-	-	-	-	4	42	1
	S	1000	-	-	-	-	-	-	-	1000	18	
10 - 20	P	-	14	-	-	-	-	-	-	14	21	2
	S	-	1000	-	-	-	-	-	-	1000	76	
20 - 30	P	-	6	-	-	-	-	-	-	6	49	1
	S	-	1000	-	-	-	-	-	-	1000	59	
30 - 50	P	26	21	-	-	-	-	-	9	48	50	5
	S	323	677	-	-	-	-	-	-	1000	1581	
50 - 70	P	9	11	-	-	2	2	-	2	24	68	6
	S	254	472	-	-	101	173	-	-	1000	1160	
70 - 100	P	25	21	6	-	-	-	-	-	52	120	12
	S	467	373	159	-	-	-	-	-	1000	2691	
100 - 150	P	10	-	2	-	1	2	-	-	16	154	9
	S	522	-	197	-	162	119	-	-	1000	1811	
150 - 200	P	14	4	55	-	1	-	2	-	77	101	11
	S	139	15	827	-	7	-	12	-	1000	14468	
250 & above	P	-	3	-	-	-	-	-	-	3	40	1
	S	-	1000	-	-	-	-	-	-	1000	732	
all classes	P	12	8	10	-	1	1	0	1	32	672	48
	S	223	164	564	-	22	18	8	-	1000	22596	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MEGHALAYA												
less than 5	P	-	-	-	-	-	-	-	-	-	73	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	41	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	4	-	4	-	-	-	-	-	8	63	2
	S	345	-	655	-	-	-	-	-	1000	71	
20 - 30	P	-	-	-	-	-	-	-	-	-	26	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	63	0
	S	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	8	-	-	-	-	-	-	-	8	28	1
	S	1000	-	-	-	-	-	-	-	1000	980	
70 - 100	P	-	-	-	-	-	-	-	-	-	13	0
	S	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	15	15	-	-	-	-	-	30	17	2
	S	-	220	780	-	-	-	-	-	1000	390	
150 - 200	P	-	6	6	-	-	-	-	-	6	38	1
	S	-	333	667	-	-	-	-	-	1000	801	
250 & above	P	-	32	-	-	-	-	-	-	32	114	2
	S	-	1000	-	-	-	-	-	-	1000	9506	
all classes	P	1	9	2	-	-	-	-	-	11	476	8
	S	86	839	75	-	-	-	-	-	1000	11748	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
NAGALAND												
less than 5	P	-	-	-	-	-	-	-	-	-	19	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	12	-	-	-	-	-	12	39	1
	S	-	-	1000	-	-	-	-	-	1000	463	
20 - 30	P	-	-	-	-	-	-	-	-	-	40	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	10	10	-	-	-	-	-	-	13	34	3
	S	712	288	-	-	-	-	-	-	1000	161	
50 - 70	P	58	-	-	-	-	-	-	49	58	107	4
	S	1000	-	-	-	-	-	-	-	1000	4257	
70 - 100	P	175	-	-	2	-	-	-	9	187	50	3
	S	876	-	-	89	-	-	-	35	1000	4011	
100 - 150	P	30	3	3	-	-	-	-	-	33	40	5
	S	858	11	131	-	-	-	-	-	1000	516	
150 - 200	P	6	3	-	-	-	-	-	-	9	81	3
	S	909	91	-	-	-	-	-	-	1000	254	
250 & above	P	20	54	7	3	-	47	3	47	132	34	8
	S	2	69	4	5	-	915	4	-	1000	83616	
all classes	P	38	6	2	1	-	4	0	16	50	459	27
	S	94	63	9	8	-	820	4	1	1000	93277	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. n of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ORISSA												
less than 5	P	30	8	6	11	1	5	-	0	45	2292	16
	S	388	47	308	59	6	192	-	-	1000	51737	
5 - 10	P	43	18	-	-	-	16	-	2	49	726	10
	S	425	440	-	-	-	135	-	-	1000	18151	
10 - 20	P	137	2	28	40	19	-	-	2	178	1246	15
	S	537	1	106	93	264	-	-	-	1000	181155	
20 - 30	P	65	4	2	7	160	-	-	8	237	654	9
	S	96	5	2	29	869	-	-	-	1000	256286	
30 - 50	P	85	34	38	-	-	17	-	20	172	871	22
	S	619	109	241	-	-	32	-	-	1000	98125	
50 - 70	P	34	13	36	3	-	-	-	-	84	556	11
	S	393	365	240	2	-	-	-	-	1000	26958	
70 - 100	P	13	2	28	38	2	3	-	2	55	796	11
	S	256	14	497	179	6	48	-	-	1000	66295	
100 - 150	P	81	204	27	6	5	6	-	68	323	773	19
	S	197	647	98	42	10	5	-	-	1000	204765	
150 - 200	P	164	64	19	61	-	50	-	50	286	416	15
	S	291	246	79	90	-	296	-	-	1000	219481	
250 & above	P	141	80	49	25	36	105	14	44	367	440	28
	S	252	431	17	24	72	116	86	3	1000	1211981	
all classes	P	70	34	20	17	17	13	1	14	147	8771	156
	S	277	318	67	41	154	96	45	1	1000	2334935	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PUNJAB												
less than 5	P	14	2	2	1	2	2	2	1	20	1426	15
	S	539	99	11	55	80	151	65	-	1000	16205	
5 - 10	P	59	9	37	-	4	-	-	5	105	251	10
	S	203	28	738	-	14	-	-	17	1000	23388	
10 - 20	P	6	5	4	-	-	8	-	4	23	552	5
	S	175	247	194	-	-	385	-	-	1000	10774	
20 - 30	P	128	40	36	-	-	1	-	-	134	675	9
	S	741	157	78	-	-	24	-	-	1000	31044	
30 - 50	P	134	113	22	-	-	3	2	7	249	912	21
	S	452	506	25	-	-	7	10	-	1000	210952	
50 - 70	P	94	51	88	31	-	-	-	3	239	389	16
	S	376	244	329	51	-	-	-	-	1000	76209	
70 - 100	P	110	6	-	7	6	7	-	6	133	957	27
	S	853	43	-	44	43	17	-	-	1000	163027	
100 - 150	P	56	47	17	11	21	4	-	29	152	1396	45
	S	429	280	75	22	149	14	-	30	1000	336878	
150 - 200	P	101	55	48	9	0	4	-	26	181	1678	48
	S	408	248	268	24	2	25	-	25	1000	901735	
250 & above	P	60	31	27	7	17	47	20	6	167	2969	98
	S	181	90	153	26	204	323	23	-	1000	3981229	
all classes	P	73	37	25	6	8	15	6	11	144	11205	294
	S	267	143	161	25	152	230	17	6	1000	5751441	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
RAJASHTHAN												
less than 5	P	14	-	-	-	-	1	-	-	15	3161	6
	S	894	-	-	-	-	106	-	-	1000	13480	
5 - 10	P	97	11	-	2	7	-	-	30	127	873	12
	S	612	38	-	24	123	-	-	204	1000	50269	
10 - 20	P	155	38	30	23	16	3	-	82	308	1086	17
	S	342	98	66	181	223	21	-	69	1000	238868	
20 - 30	P	24	18	38	-	-	-	-	16	97	1020	8
	S	427	102	469	-	-	-	-	2	1000	68315	
30 - 50	P	33	12	4	-	7	23	-	24	80	2039	21
	S	221	119	31	-	13	537	-	80	1000	110182	
50 - 70	P	126	3	2	37	10	1	7	10	141	1709	16
	S	675	10	18	247	5	7	37	-	1000	257038	
70 - 100	P	55	139	13	14	-	29	-	103	253	1219	27
	S	423	335	26	46	-	65	-	105	1000	254702	
100 - 150	P	24	183	5	4	14	232	35	71	328	1519	26
	S	35	202	17	6	7	608	56	69	1000	1066871	
150 - 200	P	47	19	2	24	1	4	3	40	121	2373	30
	S	505	177	32	185	5	5	1	90	1000	445990	
250 & above	P	96	25	44	16	9	31	1	15	161	3520	62
	S	399	251	168	29	20	127	3	3	1000	2703742	
all classes	P	63	37	14	12	6	30	4	31	143	18521	225
	S	345	212	105	55	24	207	15	35	1000	5209458	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
SIKKIM												
less than 5	P	-	-	-	-	-	-	-	-	-	12	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	15	-	-	-	-	-	15	5	1
	S	-	-	1000	-	-	-	-	-	1000	14	
10 - 20	P	-	-	-	-	-	-	-	-	-	9	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	9	-	-	9	8	1
	S	-	-	-	-	-	1000	-	-	1000	789	
30 - 50	P	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	16	-	-	-	-	-	-	-	16	4	1
	S	1000	-	-	-	-	-	-	-	1000	117	
70 - 100	P	-	-	-	-	10	-	10	-	20	7	2
	S	-	-	-	-	521	-	479	-	1000	2064	
100 - 150	P	30	-	-	-	-	-	331	-	364	2	2
	S	63	-	-	-	-	-	937	-	1000	910	
150 - 200	P	-	-	13	-	-	-	-	-	13	5	1
	S	-	-	1000	-	-	-	-	-	1000	8	
250 & above	P	24	-	-	12	12	40	19	-	111	6	7
	S	125	-	-	98	294	468	15	-	1000	7305	
all classes	P	4	-	2	1	2	5	15	-	30	64	15
	S	97	-	2	64	288	375	174	-	1000	11207	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
TAMIL NADU												
less than 5	P	59	41	20	3	3	11	-	36	129	13015	64
	S	186	293	282	29	9	44	-	157	1000	1100797	
5 - 10	P	76	67	35	7	-	5	-	31	143	4434	41
	S	575	264	89	33	-	39	-	-	1000	396111	
10 - 20	P	146	94	18	7	7	1	-	96	229	5861	60
	S	415	371	82	13	37	22	-	59	1000	1053499	
20 - 30	P	140	31	14	4	10	17	3	45	176	4180	44
	S	389	56	454	18	32	40	1	11	1000	902398	
30 - 50	P	142	24	27	-	-	16	-	50	185	3899	42
	S	734	186	47	-	-	33	-	-	1000	867114	
50 - 70	P	228	106	30	18	3	4	3	47	296	2992	41
	S	543	335	34	5	2	10	1	70	1000	1897078	
70 - 100	P	353	97	25	22	9	6	1	94	445	4061	64
	S	699	183	31	33	48	3	0	1	1000	2138677	
100 - 150	P	250	74	78	42	11	0	-	29	359	3063	54
	S	445	122	390	23	18	2	-	-	1000	1330712	
150 - 200	P	305	123	60	20	1	15	27	114	427	3803	72
	S	272	553	98	18	1	41	14	3	1000	5776634	
250 & above	P	219	151	44	55	52	41	32	89	394	5766	131
	S	244	373	52	88	99	86	53	5	1000	12356219	
all classes	P	164	76	31	15	10	12	6	61	250	51074	613
	S	344	360	99	49	52	53	27	17	1000	27819240	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
TRIPURA												
less than 5	P	-	-	13	-	-	-	-	-	13	72	3
	S	-	-	1000	-	-	-	-	-	1000	352	
5 - 10	P	-	29	-	-	-	-	-	-	29	15	1
	S	-	1000	-	-	-	-	-	-	1000	217	
10 - 20	P	21	-	15	-	-	-	-	-	36	43	4
	S	779	-	221	-	-	-	-	-	1000	1194	
20 - 30	P	-	-	8	-	-	10	-	-	18	25	2
	S	-	-	119	-	-	881	-	-	1000	740	
30 - 50	P	100	11	-	-	-	-	-	-	110	58	3
	S	939	61	-	-	-	-	-	-	1000	2477	
50 - 70	P	10	5	39	24	8	-	-	8	87	33	7
	S	10	55	286	215	436	-	-	-	1000	1825	
70 - 100	P	6	63	-	27	-	-	-	-	97	18	5
	S	225	437	-	338	-	-	-	-	1000	746	
100 - 150	P	3	-	11	11	-	-	-	-	26	38	4
	S	51	-	439	510	-	-	-	-	1000	439	
150 - 200	P	18	-	-	3	-	13	-	-	35	33	4
	S	330	-	-	9	-	661	-	-	1000	6431	
250 & above	P	103	36	9	11	7	14	-	15	180	65	15
	S	170	307	153	158	112	100	-	-	1000	39820	
all classes	P	36	12	10	6	2	4	-	3	71	401	48
	S	228	240	139	133	97	164	-	-	1000	54241	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report s ampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
UTTAR PRADESH												
less than 5	P	58	18	22	5	0	5	-	37	97	6109	35
	S	668	90	88	82	1	56	-	15	1000	191492	
5 - 10	P	77	8	23	-	2	14	-	70	123	2329	16
	S	658	189	20	-	6	127	-	-	1000	134606	
10 - 20	P	76	33	1	2	44	6	3	33	167	4306	42
	S	361	177	22	7	315	40	2	76	1000	358657	
20 - 30	P	55	20	4	-	0	5	7	7	94	3729	32
	S	463	182	40	-	1	162	71	82	1000	152534	
30 - 50	P	68	61	19	5	9	10	0	22	174	5521	70
	S	387	189	80	16	73	67	0	188	1000	540425	
50 - 70	P	33	144	5	6	1	7	10	14	205	4830	47
	S	77	765	31	22	2	92	11	-	1000	929046	
70 - 100	P	100	15	28	5	1	10	0	10	151	3929	52
	S	389	99	332	42	16	109	10	4	1000	364784	
100 - 150	P	87	12	2	11	2	3	-	8	105	7123	61
	S	650	184	21	115	2	27	-	-	1000	1056520	
150 - 200	P	86	34	13	13	3	15	5	7	155	4623	62
	S	572	197	66	7	25	121	5	7	1000	1263909	
250 & above	P	61	41	8	11	4	14	4	31	142	7355	113
	S	230	260	72	259	20	59	14	87	1000	4557018	
all classes	P	70	40	12	7	6	9	3	22	140	49853	530
	S	346	273	69	144	30	71	10	58	1000	9548991	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
WEST BEGAL												
less than 5	P	62	39	17	2	3	20	-	29	136	8982	52
	S	532	223	81	16	17	71	-	62	1000	557207	
5 - 10	P	71	3	5	-	1	4	-	6	87	2541	25
	S	861	22	42	-	44	28	-	3	1000	86415	
10 - 20	P	98	46	24	13	6	-	-	24	171	3142	34
	S	555	243	118	67	16	-	-	1	1000	314375	
20 - 30	P	81	105	17	18	2	4	1	85	289	2376	34
	S	288	251	120	68	7	28	0	237	1000	231131	
30 - 50	P	81	43	36	31	2	9	0	29	177	3845	50
	S	421	190	231	57	6	32	6	56	1000	412471	
50 - 70	P	51	31	2	7	7	-	-	17	96	1930	22
	S	737	175	4	46	8	-	-	30	1000	162246	
70 - 100	P	71	77	5	19	9	21	-	28	146	3475	44
	S	259	548	15	47	92	38	-	1	1000	606934	
100 - 150	P	111	49	60	5	0	2	-	23	184	3799	46
	S	391	225	358	15	0	9	-	2	1000	973886	
150 - 200	P	89	95	43	8	6	7	11	41	240	3671	69
	S	295	463	101	15	22	68	10	26	1000	1322230	
250 & above	P	74	74	42	39	47	20	9	31	207	4331	79
	S	137	213	76	322	48	167	26	11	1000	2369808	
all classes	P	78	55	26	14	9	11	2	31	171	38094	455
	S	307	289	125	129	31	82	11	26	1000	7036703	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ANDMAN & NICOBR ISL												
less than 5	P	55	9	-	-	-	-	-	-	64	33	3
	S	917	83	-	-	-	-	-	-	1000	1084	
5 - 10	P	346	339	-	-	-	-	-	10	346	13	4
	S	697	303	-	-	-	-	-	-	1000	3652	
10 - 20	P	82	106	-	4	-	-	-	4	193	27	4
	S	612	370	-	19	-	-	-	-	1000	1172	
20 - 30	P	162	-	-	-	-	-	-	-	162	14	2
	S	1000	-	-	-	-	-	-	-	1000	5283	
30 - 50	P	21	32	-	-	18	-	-	7	72	23	5
	S	353	357	-	-	291	-	-	-	1000	689	
50 - 70	P	30	6	-	-	233	-	-	-	268	31	5
	S	38	3	-	-	960	-	-	-	1000	11116	
70 - 100	P	468	141	-	-	13	3	-	163	468	18	8
	S	561	434	-	-	4	1	-	-	1000	9322	
100 - 150	P	334	16	16	-	16	-	-	16	351	13	7
	S	882	75	24	-	18	-	-	-	1000	5787	
150 - 200	P	33	8	8	-	116	-	222	8	390	6	5
	S	12	2	20	-	340	-	627	-	1000	8173	
250 & above	P	169	16	198	53	56	4	11	4	384	12	10
	S	31	30	924	8	5	1	1	-	1000	121700	
all classes	P	142	60	14	4	50	1	8	19	231	189	53
	S	145	60	671	6	86	1	31	-	1000	167979	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
ARUNACHAL PRADESH												
less than 5	P	-	-	-	-	-	-	-	-	-	72	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	25	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	4	-	-	-	-	-	-	-	4	43	1
	S	1000	-	-	-	-	-	-	-	1000	35	
20 - 30	P	-	117	-	-	-	-	-	-	117	25	2
	S	-	1000	-	-	-	-	-	-	1000	2197	
30 - 50	P	15	-	-	-	-	-	-	-	15	26	1
	S	1000	-	-	-	-	-	-	-	1000	341	
50 - 70	P	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	-	-	-	-	-	-	8	0
	S	-	-	-	-	-	-	-	-	-	0	
150 - 200	P	-	-	-	-	-	-	-	-	-	11	0
	S	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
all classes	P	3	13	-	-	-	-	-	-	16	220	4
	S	146	854	-	-	-	-	-	-	1000	2573	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
CHADIGARH												
less than 5	P	-	-	-	-	-	60	-	60	60	118	1
	S	-	-	-	-	-	1000	-	-	1000	4218	
5 - 10	P	-	-	-	-	-	-	-	-	-	111	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	2	66	-	-	-	-	-	-	68	208	3
	S	23	977	-	-	-	-	-	-	1000	8192	
20 - 30	P	132	64	-	-	-	-	-	52	196	99	3
	S	566	434	-	-	-	-	-	-	1000	10155	
30 - 50	P	511	15	-	-	-	-	-	-	526	174	2
	S	986	14	-	-	-	-	-	-	1000	90108	
50 - 70	P	780	-	-	-	-	-	-	-	780	125	2
	S	1000	-	-	-	-	-	-	-	1000	34974	
70 - 100	P	-	3	-	-	-	-	202	-	206	217	3
	S	-	150	-	-	-	-	850	-	1000	4923	
100 - 150	P	290	3	-	-	-	59	423	250	746	282	10
	S	192	16	-	-	-	197	595	-	1000	39113	
150 - 200	P	139	-	-	-	-	-	26	15	139	96	3
	S	983	-	-	-	-	-	17	-	1000	16648	
250 & above	P	173	82	27	24	113	175	357	126	837	124	11
	S	49	264	63	36	162	278	147	-	1000	160565	
all classes	P	204	22	2	2	9	29	135	64	388	1553	38
	S	438	156	27	16	71	153	139	-	1000	368896	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
DADRA& NAGAR HAVELI												
less than 5	P	375	-	-	-	-	-	-	-	375	1	2
	S	1000	-	-	-	-	-	-	-	1000	131	
5 - 10	P	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	188	-	-	-	-	-	-	-	188	1	1
	S	1000	-	-	-	-	-	-	-	1000	63	
50 - 70	P	250	-	-	-	-	-	-	-	250	1	1
	S	1000	-	-	-	-	-	-	-	1000	75	
70 - 100	P	255	-	-	-	-	-	-	236	491	2	2
	S	278	-	-	-	-	-	-	722	1000	907	
100 - 150	P	33	-	33	-	-	-	-	-	33	4	1
	S	497	-	503	-	-	-	-	-	1000	210	
150 - 200	P	61	239	45	-	-	-	-	34	345	3	5
	S	524	396	80	-	-	-	-	-	1000	3005	
250 & above	P	486	-	-	-	81	-	-	-	568	2	3
	S	897	-	-	-	103	-	-	-	1000	5839	
all classes	P	126	30	12	-	9	-	-	23	189	21	15
	S	727	116	34	-	59	-	-	64	1000	10231	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
DELHI												
less than 5	P	-	-	0	-	-	-	-	1	1	4244	3
	S	-	-	689	-	-	-	-	311	1000	1574	
5 - 10	P	32	22	0	-	-	-	-	24	44	1377	9
	S	212	60	13	-	-	-	-	715	1000	82538	
10 - 20	P	107	1	4	79	-	-	-	2	111	1072	6
	S	156	1	44	793	-	-	-	6	1000	156441	
20 - 30	P	23	18	5	-	-	-	-	9	35	480	5
	S	560	318	26	-	-	-	-	96	1000	10012	
30 - 50	P	54	7	13	10	9	-	-	13	79	511	11
	S	693	41	99	96	60	-	-	11	1000	59966	
50 - 70	P	93	180	-	-	-	1	-	15	269	1224	12
	S	430	494	-	-	-	21	-	55	1000	153321	
70 - 100	P	70	1	7	21	-	-	-	104	203	1232	9
	S	186	4	23	255	-	-	-	532	1000	324465	
100 - 150	P	368	8	-	2	-	-	-	187	562	1929	14
	S	971	3	-	0	-	-	-	27	1000	10230766	
150 - 200	P	143	66	83	11	-	1	-	36	162	1544	18
	S	365	283	325	25	-	2	-	-	1000	512710	
250 & above	P	121	45	27	27	3	16	32	83	232	4774	72
	S	227	101	67	57	22	99	86	340	1000	3082062	
all classes	P	104	32	15	15	1	4	8	55	177	18388	159
	S	755	39	27	28	5	21	18	107	1000	14613855	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
GOA												
less than 5	P	21	-	-	-	-	-	-	-	21	137	1
	S	1000	-	-	-	-	-	-	-	1000	1272	
5 - 10	P	-	-	22	-	-	-	-	-	22	79	1
	S	-	-	1000	-	-	-	-	-	1000	1188	
10 - 20	P	47	16	-	-	-	-	-	-	63	90	4
	S	836	164	-	-	-	-	-	-	1000	5159	
20 - 30	P	-	-	-	-	-	-	-	-	-	49	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	35	28	21	-	-	9	-	-	85	81	4
	S	924	33	41	-	-	2	-	-	1000	30090	
50 - 70	P	252	-	-	-	-	-	-	-	252	48	1
	S	1000	-	-	-	-	-	-	-	1000	3613	
70 - 100	P	64	47	-	112	-	-	-	-	224	90	4
	S	430	328	-	242	-	-	-	-	1000	9600	
100 - 150	P	52	9	-	-	-	-	-	9	52	50	2
	S	419	581	-	-	-	-	-	-	1000	6085	
150 - 200	P	-	-	-	-	-	-	-	37	37	13	1
	S	-	-	-	-	-	-	-	1000	1000	94	
250 & above	P	27	74	81	7	5	-	3	36	127	279	12
	S	223	336	73	326	12	-	29	-	1000	84969	
all classes	P	41	32	28	13	2	1	1	12	96	915	30
	S	441	261	61	211	7	0	17	1	1000	142072	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
LAKSHADWEEP												
less than 5	P	-	-	-	-	-	-	-	-	-	2	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	1	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	1000	-	-	-	-	-	-	1000	1000	3	1
	S	1000	-	-	-	-	-	-	-	1000	9338	
50 - 70	P	142	-	-	-	-	27	-	-	176	1	3
	S	852	-	-	-	-	148	-	-	1000	203	
70 - 100	P	93	907	-	-	-	-	-	-	1000	0	2
	S	270	730	-	-	-	-	-	-	1000	113	
100 - 150	P	-	-	18	-	-	-	-	-	18	2	1
	S	-	-	1000	-	-	-	-	-	1000	12	
150 - 200	P	41	77	41	54	8	4	-	4	131	10	7
	S	30	96	8	828	34	4	-	-	1000	2593	
250 & above	P	26	66	-	2	-	4	57	59	151	21	13
	S	141	435	-	3	-	16	405	-	1000	5050	
all classes	P	110	61	10	14	2	4	29	112	206	41	27
	S	597	146	2	125	5	7	118	-	1000	17309	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
MIZORAM												
less than 5	P	-	-	-	-	-	-	-	-	-	4	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	33	-	-	-	-	-	-	-	33	12	1
	S	1000	-	-	-	-	-	-	-	1000	195	
10 - 20	P	-	-	-	-	-	-	-	-	-	17	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	44	-	-	-	-	-	-	-	44	13	1
	S	1000	-	-	-	-	-	-	-	1000	753	
30 - 50	P	-	13	6	3	-	-	-	28	37	30	5
	S	-	513	393	87	-	-	-	7	1000	3791	
50 - 70	P	1	-	-	-	-	-	-	-	1	42	1
	S	1000	-	-	-	-	-	-	-	1000	194	
70 - 100	P	4	25	-	1	67	-	-	4	98	34	6
	S	3	206	-	7	784	-	-	-	1000	9878	
100 - 150	P	20	41	17	-	16	1	-	1	95	39	8
	S	473	382	49	-	95	0	-	-	1000	10971	
150 - 200	P	45	31	13	20	13	-	-	-	116	50	11
	S	82	636	110	137	35	-	-	-	1000	30350	
250 & above	P	12	12	4	4	-	12	27	-	73	16	7
	S	275	266	45	179	-	151	84	-	1000	3591	
all classes	P	17	18	6	5	14	1	2	4	63	257	40
	S	165	476	92	87	165	9	5	0	1000	59722	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PODICHERRY												
less than 5	P	-	2	-	-	-	-	-	-	2	191	1
	S	-	1000	-	-	-	-	-	-	1000	591	
5 - 10	P	-	-	-	-	-	-	-	-	-	38	0
	S	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	43	4	-	-	-	-	-	-	47	119	2
	S	334	666	-	-	-	-	-	-	1000	552	
20 - 30	P	21	5	-	-	-	-	-	-	21	173	2
	S	393	607	-	-	-	-	-	-	1000	4542	
30 - 50	P	48	-	48	-	-	-	-	-	48	42	1
	S	-	-	1000	-	-	-	-	-	1000	574	
50 - 70	P	-	-	-	-	-	-	-	-	-	107	0
	S	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	422	-	11	-	-	86	-	-	519	134	5
	S	669	-	15	-	-	316	-	-	1000	35558	
100 - 150	P	9	9	-	733	-	-	-	-	743	61	2
	S	68	45	-	887	-	-	-	-	1000	12613	
150 - 200	P	553	4	-	-	-	-	-	-	553	116	3
	S	968	32	-	-	-	-	-	-	1000	35374	
250 & above	P	210	288	25	116	5	-	-	151	476	127	12
	S	221	272	98	391	18	-	-	-	1000	214814	
all classes	P	143	36	6	54	1	10	-	17	226	1108	28
	S	356	210	73	313	12	37	-	-	1000	304617	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
DAMAN AND DIU												
less than 5	P	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	619	-	-	619	1	1
	S	-	-	-	-	-	1000	-	-	1000	780	
10 - 20	P	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	229	-	-	-	-	-	-	-	229	2	1
	S	1000	-	-	-	-	-	-	-	1000	520	
30 - 50	P	-	8	131	-	-	-	-	-	138	8	2
	S	-	43	957	-	-	-	-	-	1000	611	
50 - 70	P	-	27	93	-	-	-	-	-	120	5	2
	S	-	786	214	-	-	-	-	-	1000	165	
70 - 100	P	21	10	69	10	-	-	-	10	90	6	4
	S	361	173	275	191	-	-	-	-	1000	369	
100 - 150	P	-	-	-	-	270	-	-	-	270	4	1
	S	-	-	-	-	1000	-	-	-	1000	3218	
150 - 200	P	13	9	95	-	-	-	-	-	118	7	5
	S	20	12	968	-	-	-	-	-	1000	2674	
250 & above	P	86	26	12	-	-	8	-	8	118	11	11
	S	681	85	196	-	-	37	-	-	1000	4682	
all classes	P	35	12	55	1	22	12	-	3	133	49	27
	S	299	50	325	5	247	73	-	-	1000	13019	

Table 12U: Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans by duration of loan by household asset holdings as on 30.6.91

major household type : all households											Urban	
household asset holding (Rs.000)	type of est.	duration of loan (years)									estd. no of hhs.(00)/ amount (Rs.000)	no of report sampl hhs
		less than 1 year	1-2	2-3	3-4	4-5	5-10	10 & above	un & sp.	total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
INDIA												
less than 5	P	50	32	14	3	1	5	0	15	96	75609	394
	S	346	336	156	32	12	52	1	65	1000	3437252	
5 - 10	P	85	41	14	15	3	8	1	28	138	25491	265
	S	435	193	68	100	15	67	2	119	1000	2139240	
10 - 20	P	97	57	16	10	12	10	3	30	181	38895	421
	S	359	318	104	70	77	31	13	27	1000	4496309	
20 - 30	P	90	40	20	16	6	15	4	24	172	29889	347
	S	406	100	217	88	67	80	9	32	1000	4197517	
30 - 50	P	109	48	30	8	9	14	0	25	196	42401	624
	S	481	220	121	22	65	63	2	27	1000	6758669	
50 - 70	P	112	65	14	11	6	16	5	21	201	33448	452
	S	449	318	52	32	35	81	8	24	1000	7158594	
70 - 100	P	130	60	20	20	10	10	2	34	226	33626	599
	S	487	221	70	91	46	31	11	44	1000	9534406	
100 - 150	P	136	76	22	19	8	26	11	35	247	40205	652
	S	605	150	70	31	20	91	13	22	1000	24356984	
150 - 200	P	155	67	37	13	8	18	6	38	258	39344	790
	S	454	283	118	25	16	81	6	16	1000	21640199	
250 & above	P	107	59	35	26	25	40	26	42	252	59333	1446
	S	241	211	115	108	76	154	49	46	1000	67601706	
all classes	P	103	53	23	13	9	17	7	29	193	418242	5990
	S	379	220	105	72	52	109	27	36	1000	151320876	

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

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	hhs.(00)/	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&	(Rs.000)	sample	hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDHRA PRADESH													
less than 5	P	50	46	81	65	35	6	-	-	-	212	7924	68
	S	16	37	201	307	323	116	-	-	-	1000	612742	
5 - 10	P	110	-	95	169	27	13	-	-	-	295	2948	30
	S	2	-	127	523	225	123	-	-	-	1000	349187	
10 - 20	P	89	71	43	106	47	24	13	-	-	288	5038	50
	S	7	32	40	223	236	252	209	-	-	1000	715308	
20 - 30	P	61	6	13	102	127	36	41	-	-	298	2748	38
	S	0	1	8	71	336	152	431	-	-	1000	1084979	
30 - 50	P	104	2	54	135	78	93	23	-	-	347	3170	63
	S	-	0	29	156	187	441	187	-	-	1000	993266	
50 - 70	P	102	3	36	125	97	86	9	-	-	307	2233	34
	S	0	1	20	168	249	433	128	-	-	1000	602636	
70 - 100	P	24	3	14	88	79	73	38	10	-	266	2622	33
	S	0	1	4	95	171	224	341	163	-	1000	964604	
100 - 150	P	129	4	24	146	96	303	73	16	-	510	2489	52
	S	0	0	4	64	71	426	296	138	-	1000	2426815	
150 - 200	P	130	2	60	96	257	105	69	21	18	456	2485	62
	S	-	0	6	27	189	117	216	131	313	1000	2923552	
250 & above	P	52	8	15	39	22	99	167	41	36	356	3223	78
	S	-	0	1	10	8	119	316	183	364	1000	5597168	
all classes	P	79	23	49	100	73	66	36	7	5	311	34880	508
	S	1	3	17	77	128	210	266	117	181	1000	16270257	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	&		amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	above	(Rs.000)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ASSAM													
less than 5	P	-	-	-	-	6	-	-	-	-	6	779	1
	S	-	-	-	-	1000	-	-	-	-	1000	2961	
5 - 10	P	5	1	11	-	-	-	-	-	-	17	153	3
	S	106	31	863	-	-	-	-	-	-	1000	246	
10 - 20	P	-	-	4	5	9	4	-	-	-	22	504	9
	S	-	-	25	206	422	347	-	-	-	1000	7115	
20 - 30	P	-	13	15	23	-	-	126	-	-	176	178	7
	S	-	1	5	11	-	-	983	-	-	1000	84208	
30 - 50	P	6	1	19	15	27	20	11	-	-	95	301	15
	S	2	0	42	56	161	357	382	-	-	1000	25487	
50 - 70	P	-	9	5	10	64	-	85	-	-	174	107	9
	S	-	2	2	7	170	-	819	-	-	1000	29845	
70 - 100	P	-	-	-	4	3	12	60	-	-	80	382	7
	S	-	-	-	5	13	124	857	-	-	1000	66794	
100 - 150	P	3	3	-	1	17	3	19	3	-	45	375	11
	S	1	2	-	3	114	54	576	249	-	1000	30220	
150 - 200	P	-	-	11	4	9	-	2	-	4	31	395	13
	S	-	-	14	13	61	-	45	-	867	1000	32857	
250 & above	P	23	-	-	25	19	10	56	45	46	192	320	25
	S	-	-	-	6	12	8	151	213	610	1000	388831	
all classes	P	3	1	5	7	12	5	24	4	5	62	3495	100
	S	0	0	4	11	39	37	376	135	398	1000	668563	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
BIHAR													
less than 5	P	3	1	3	7	112	1	-	-	-	123	2468	10
	S	1	1	7	32	950	9	-	-	-	1000	173804	
5 - 10	P	-	16	-	7	15	-	1	-	5	45	1042	10
	S	-	12	-	35	141	-	63	-	749	1000	68531	
10 - 20	P	1	28	10	33	43	81	-	-	-	196	1352	19
	S	-	10	8	78	149	754	-	-	-	1000	209252	
20 - 30	P	6	1	25	2	35	3	-	-	-	67	2185	14
	S	1	2	85	12	743	156	-	-	-	1000	73446	
30 - 50	P	10	0	15	16	6	1	0	-	-	46	2912	26
	S	27	2	128	380	239	112	113	-	-	1000	36713	
50 - 70	P	3	2	2	41	39	3	5	-	-	64	1985	18
	S	1	2	4	218	547	42	186	-	-	1000	119302	
70 - 100	P	1	-	-	24	38	1	3	-	-	67	2078	22
	S	1	-	-	176	629	44	150	-	-	1000	73726	
100 - 150	P	3	-	-	9	35	2	8	1	-	57	1977	18
	S	0	-	-	37	343	68	347	204	-	1000	140035	
150 - 200	P	11	1	53	14	9	27	5	1	5	115	1683	27
	S	-	0	62	45	47	219	118	47	460	1000	214673	
250 & above	P	7	-	20	9	7	20	16	26	23	97	1565	41
	S	-	-	3	3	6	28	80	212	668	1000	1221475	
all classes	P	5	3	13	16	36	11	3	2	3	84	19246	205
	S	1	2	13	41	192	117	92	128	414	1000	2330957	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	above	(Rs.000)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
GUJARAT													
less than 5	P	4	45	28	33	13	5	4	-	-	129	3617	20
	S	1	68	83	217	172	123	337	-	-	1000	141388	
5 - 10	P	13	9	41	183	94	33	-	-	-	249	1015	15
	S	-	4	35	364	410	186	-	-	-	1000	182247	
10 - 20	P	16	-	30	57	66	74	8	-	-	224	1829	22
	S	-	-	23	140	232	504	101	-	-	1000	352735	
20 - 30	P	62	-	58	187	44	17	2	-	-	282	1690	21
	S	-	-	76	457	231	205	31	-	-	1000	211445	
30 - 50	P	66	15	7	55	116	95	-	-	-	234	2736	29
	S	-	5	4	78	386	526	-	-	-	1000	616403	
50 - 70	P	35	2	2	47	42	34	2	-	-	135	2356	29
	S	2	1	2	158	215	545	77	-	-	1000	265741	
70 - 100	P	24	1	23	14	39	49	20	3	-	142	1994	28
	S	-	0	16	27	132	438	299	86	-	1000	415563	
100 - 150	P	75	21	6	28	96	41	21	16	1	206	2966	49
	S	-	5	3	33	236	204	189	303	26	1000	912417	
150 - 200	P	32	4	17	52	73	32	144	16	8	314	3180	57
	S	0	0	4	31	108	70	517	123	146	1000	2286559	
250 & above	P	23	4	22	44	67	92	34	68	26	272	4137	91
	S	-	0	2	17	53	120	96	413	297	1000	4621340	
all classes	P	35	12	21	57	64	49	29	15	5	219	25522	361
	S	0	2	8	53	129	183	203	250	173	1000	10005838	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	10000	above	(Rs.000)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
HARYANA													
less than 5	P	9	-	2	3	5	9	4	-	-	19	1467	6
	S	-	-	11	62	125	387	416	-	-	1000	32504	
5 - 10	P	58	-	-	85	30	-	-	-	-	115	178	4
	S	-	-	-	734	266	-	-	-	-	1000	11606	
10 - 20	P	-	-	-	3	3	-	-	-	-	6	519	2
	S	-	-	-	310	690	-	-	-	-	1000	1641	
20 - 30	P	-	9	-	17	12	19	-	-	-	57	360	7
	S	-	11	-	208	165	616	-	-	-	1000	13926	
30 - 50	P	21	2	2	45	93	18	-	-	-	118	1252	12
	S	-	2	4	197	605	191	-	-	-	1000	140357	
50 - 70	P	-	-	4	24	6	103	1	-	-	135	897	9
	S	-	-	3	64	21	886	25	-	-	1000	165845	
70 - 100	P	4	-	25	32	76	8	13	-	-	155	765	11
	S	-	-	24	112	466	103	296	-	-	1000	80636	
100 - 150	P	23	-	-	77	30	61	-	34	-	202	818	9
	S	-	-	-	137	112	204	-	548	-	1000	307368	
150 - 200	P	1	-	1	2	42	6	2	-	-	52	1278	10
	S	-	-	2	10	527	313	147	-	-	1000	61449	
250 & above	P	17	5	3	22	21	16	45	13	12	122	1300	30
	S	-	1	1	11	44	44	306	204	389	1000	739423	
all classes	P	11	1	4	25	34	25	9	5	2	96	8835	100
	S	-	1	3	72	152	204	178	205	185	1000	1554756	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
HIMACHAL PRADESH													
less than 5	P	-	-	-	-	107	-	-	-	-	107	63	1
	S	-	-	-	-	1000	-	-	-	-	1000	6143	
5 - 10	P	189	-	-	-	11	-	-	-	-	200	60	3
	S	43	-	-	-	957	-	-	-	-	1000	522	
10 - 20	P	8	-	20	6	-	23	-	-	-	49	108	4
	S	-	-	62	53	-	885	-	-	-	1000	4089	
20 - 30	P	-	-	-	18	-	-	-	-	-	18	100	1
	S	-	-	-	1000	-	-	-	-	-	1000	534	
30 - 50	P	11	-	-	22	-	16	-	-	-	38	84	3
	S	-	-	-	366	-	634	-	-	-	1000	3126	
50 - 70	P	16	-	28	-	74	-	7	-	-	109	65	5
	S	-	-	66	-	692	-	243	-	-	1000	5225	
70 - 100	P	3	-	-	3	3	62	-	-	-	64	119	4
	S	-	-	-	9	16	974	-	-	-	1000	12158	
100 - 150	P	67	-	-	17	4	61	6	-	-	88	81	5
	S	-	-	-	36	16	563	384	-	-	1000	10365	
150 - 200	P	99	-	7	40	92	16	74	-	13	235	111	10
	S	-	-	1	27	91	38	288	-	555	1000	67101	
250 & above	P	40	69	112	42	123	119	20	8	16	377	205	20
	S	-	8	19	20	101	281	101	78	392	1000	130419	
all classes	P	39	14	28	19	48	43	13	2	5	155	995	56
	S	0	4	13	28	125	261	158	42	369	1000	239681	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	10000	above	amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
JAMMU & KASHMIR													
less than 5	P	3	-	-	3	-	-	-	-	-	3	99	1
	S	-	-	-	1000	-	-	-	-	-	1000	68	
5 - 10	P	-	-	-	-	-	38	-	-	-	38	20	1
	S	-	-	-	-	-	1000	-	-	-	1000	758	
10 - 20	P	-	-	-	38	45	52	-	-	-	136	7	3
	S	-	-	-	76	291	633	-	-	-	1000	898	
20 - 30	P	-	-	-	-	-	16	-	-	-	16	39	1
	S	-	-	-	-	-	1000	-	-	-	1000	784	
30 - 50	P	-	-	-	141	10	-	-	-	-	151	52	2
	S	-	-	-	884	116	-	-	-	-	1000	3313	
50 - 70	P	47	-	-	56	-	47	-	-	-	56	77	3
	S	-	-	-	257	-	743	-	-	-	1000	5096	
70 - 100	P	-	20	-	-	56	6	-	-	-	82	88	6
	S	-	37	-	-	807	157	-	-	-	1000	4339	
100 - 150	P	2	-	2	9	2	-	2	-	-	15	152	5
	S	-	-	24	320	186	-	471	-	-	1000	1390	
150 - 200	P	2	-	7	13	21	29	8	-	-	76	155	12
	S	-	-	13	33	187	488	279	-	-	1000	13611	
250 & above	P	103	-	-	25	4	101	24	23	7	178	287	22
	S	-	-	-	14	6	245	112	364	258	1000	134477	
all classes	P	35	2	1	23	11	40	9	7	2	89	977	56
	S	-	1	1	44	47	280	119	297	211	1000	164732	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KARNATAKA													
less than 5	P	4	-	3	34	19	4	6	-	-	62	4420	22
	S	1	-	9	205	279	143	363	-	-	1000	192072	
5 - 10	P	2	1	32	45	7	29	1	2	-	89	1604	18
	S	-	1	65	205	48	491	34	157	-	1000	129414	
10 - 20	P	18	-	25	26	13	15	0	-	-	87	2841	21
	S	15	-	90	236	211	421	26	-	-	1000	103475	
20 - 30	P	46	13	101	64	53	1	1	-	-	240	2067	22
	S	12	13	204	284	462	7	17	-	-	1000	153810	
30 - 50	P	27	9	50	88	108	13	-	-	-	232	2446	41
	S	7	5	68	225	560	135	-	-	-	1000	311379	
50 - 70	P	116	5	11	82	52	62	24	-	-	235	2213	27
	S	1	2	9	154	136	322	377	-	-	1000	492778	
70 - 100	P	52	29	14	126	45	60	27	16	1	322	1555	35
	S	1	6	4	84	76	234	246	316	33	1000	662379	
100 - 150	P	3	-	40	92	42	80	20	-	1	250	1799	30
	S	-	-	21	103	115	482	226	-	53	1000	463880	
150 - 200	P	14	-	15	52	58	149	27	8	1	291	2597	47
	S	-	-	5	36	116	442	250	132	19	1000	1064764	
250 & above	P	63	-	13	33	78	112	111	64	66	323	3257	83
	S	-	-	1	5	27	73	200	212	483	1000	6957278	
all classes	P	33	4	27	58	47	51	24	10	9	202	24799	346
	S	1	1	9	43	77	161	208	175	325	1000	10531228	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
KERALA													
less than 5	P	-	43	-	-	13	-	-	-	-	56	1154	3
	S	-	289	-	-	711	-	-	-	-	1000	11310	
5 - 10	P	96	-	-	108	145	27	-	-	-	241	265	4
	S	-	-	-	281	515	204	-	-	-	1000	40011	
10 - 20	P	39	-	60	193	58	45	-	-	-	304	464	10
	S	-	-	53	405	288	254	-	-	-	1000	81665	
20 - 30	P	157	-	8	205	141	77	70	-	-	458	628	12
	S	4	-	2	147	202	315	331	-	-	1000	264440	
30 - 50	P	111	154	110	158	18	-	96	-	-	491	1238	24
	S	2	34	45	136	34	-	750	-	-	1000	462404	
50 - 70	P	56	68	44	199	126	4	65	-	-	386	1036	22
	S	-	18	16	176	255	23	512	-	-	1000	321917	
70 - 100	P	59	7	48	144	52	21	1	-	-	282	1133	28
	S	8	3	56	427	273	211	22	-	-	1000	150196	
100 - 150	P	72	17	81	117	127	12	36	-	-	296	1341	30
	S	1	5	42	125	288	55	484	-	-	1000	383182	
150 - 200	P	115	23	45	167	217	69	44	-	-	472	1419	41
	S	1	5	15	134	362	214	269	-	-	1000	563780	
250 & above	P	59	13	20	31	115	72	49	39	17	272	3918	86
	S	-	1	3	13	98	164	148	267	306	1000	4243886	
all classes	P	71	34	41	105	104	40	42	12	5	319	12597	260
	S	1	5	12	68	150	152	240	174	199	1000	6522791	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MADHYA PRADESH													
less than 5	P	19	26	9	16	4	-	-	-	-	54	3959	19
	S	1	199	133	407	260	-	-	-	-	1000	38266	
5 - 10	P	2	-	4	24	10	2	-	-	-	37	2103	11
	S	-	-	23	333	523	121	-	-	-	1000	46365	
10 - 20	P	16	1	78	47	35	5	-	-	-	166	2728	27
	S	-	1	205	216	494	84	-	-	-	1000	186472	
20 - 30	P	11	3	7	20	35	-	7	-	-	65	2301	23
	S	-	4	59	129	433	-	375	-	-	1000	115737	
30 - 50	P	27	45	30	59	80	24	5	0	1	201	3427	52
	S	2	19	39	148	366	238	96	12	80	1000	418097	
50 - 70	P	4	3	15	32	26	53	3	-	-	130	2489	40
	S	0	2	15	132	165	603	82	-	-	1000	260436	
70 - 100	P	20	5	7	31	71	18	24	2	-	137	2152	35
	S	-	2	6	50	426	120	342	56	-	1000	433602	
100 - 150	P	65	7	51	85	30	83	24	15	2	174	2329	40
	S	-	1	17	75	55	407	215	178	52	1000	1050030	
150 - 200	P	35	-	6	31	72	123	60	19	-	307	2360	53
	S	2	-	1	13	89	306	338	249	-	1000	1316855	
250 & above	P	31	1	1	29	25	44	24	27	16	139	3300	68
	S	-	0	0	32	37	104	133	261	431	1000	2015667	
all classes	P	23	11	21	37	38	33	14	6	2	140	27148	368
	S	1	3	16	62	137	233	203	182	163	1000	5881527	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&	above	amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MAHARASHTRA													
less than 5	P	3	16	6	9	5	20	0	-	-	55	9667	41
	S	2	32	35	94	106	702	29	-	-	1000	285851	
5 - 10	P	24	13	31	64	66	26	13	-	-	203	3168	33
	S	1	5	25	127	473	161	208	-	-	1000	512810	
10 - 20	P	8	5	30	36	43	10	16	-	-	131	5555	52
	S	0	4	42	133	325	129	366	-	-	1000	502976	
20 - 30	P	9	2	12	59	72	23	5	3	-	138	3953	45
	S	-	1	12	129	325	301	110	121	-	1000	517451	
30 - 50	P	50	6	18	64	68	54	10	4	-	199	6585	87
	S	-	3	11	111	239	348	188	102	-	1000	1309065	
50 - 70	P	41	4	8	62	138	16	25	-	-	224	5755	57
	S	1	1	4	110	525	74	285	-	-	1000	1329196	
70 - 100	P	59	1	32	130	81	122	46	14	4	324	4354	100
	S	0	0	7	89	98	300	219	218	69	1000	2671345	
100 - 150	P	62	3	3	85	161	126	31	10	11	297	5558	84
	S	-	0	1	52	221	279	134	124	190	1000	3348811	
150 - 200	P	80	1	10	61	59	137	31	16	2	256	5005	84
	S	0	0	3	45	81	419	194	197	60	1000	2531435	
250 & above	P	91	16	5	49	68	86	121	69	15	361	7815	207
	S	2	1	1	12	38	118	306	351	172	1000	10547496	
all classes	P	43	8	13	56	71	60	32	13	4	213	57416	790
	S	1	1	5	50	137	216	243	229	118	1000	23556435	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

major household type : all households												Urban	
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	hhs.(00)/	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&	(Rs.000)	sample	hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MANIPUR													
less than 5	P	-	-	-	-	-	-	-	-	-	-	27	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	4	-	-	-	-	-	-	4	42	1
	S	-	-	1000	-	-	-	-	-	-	1000	18	
10 - 20	P	-	-	7	7	-	-	-	-	-	14	21	2
	S	-	-	375	625	-	-	-	-	-	1000	76	
20 - 30	P	-	-	-	6	-	-	-	-	-	6	49	1
	S	-	-	-	1000	-	-	-	-	-	1000	59	
30 - 50	P	9	9	-	14	-	21	3	-	-	48	50	5
	S	-	15	-	97	-	677	212	-	-	1000	1581	
50 - 70	P	2	-	3	3	17	2	-	-	-	24	68	6
	S	-	-	30	62	735	173	-	-	-	1000	1160	
70 - 100	P	-	8	3	30	4	5	1	-	-	52	120	12
	S	-	24	15	475	98	268	119	-	-	1000	2691	
100 - 150	P	-	-	2	5	2	6	1	-	-	16	154	9
	S	-	-	20	129	119	570	162	-	-	1000	1811	
150 - 200	P	-	-	-	6	7	7	54	3	-	77	101	11
	S	-	-	-	17	30	51	746	156	-	1000	14468	
250 & above	P	-	-	-	-	-	-	-	3	-	3	40	1
	S	-	-	-	-	-	-	-	1000	-	1000	732	
all classes	P	1	2	2	9	4	5	9	1	-	32	672	48
	S	-	4	7	93	78	166	520	132	-	1000	22596	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	all	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&	(12)	amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
MEGHALAYA													
less than 5	P	-	-	-	-	-	-	-	-	-	-	73	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	41	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	8	-	-	-	-	-	-	8	63	2
	S	-	-	1000	-	-	-	-	-	-	1000	71	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	26	0
	S	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	63	0
	S	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	-	8	-	-	8	28	1
	S	-	-	-	-	-	-	1000	-	-	1000	980	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	13	0
	S	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	15	-	15	-	-	-	30	17	2
	S	-	-	-	220	-	780	-	-	-	1000	390	
150 - 200	P	-	-	-	-	-	6	6	-	-	6	38	1
	S	-	-	-	-	-	333	667	-	-	1000	801	
250 & above	P	-	-	-	-	-	2	30	-	-	32	114	2
	S	-	-	-	-	-	26	974	-	-	1000	9506	
all classes	P	-	-	1	1	-	2	8	-	-	11	476	8
	S	-	-	6	7	-	69	917	-	-	1000	11748	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
NAGALAND													
less than 5	P	-	-	-	-	-	-	-	-	-	-	19	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	15	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	12	-	-	-	12	39	1
	S	-	-	-	-	-	1000	-	-	-	1000	463	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	40	0
	S	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	7	-	3	10	-	-	-	-	-	13	34	3
	S	-	-	72	928	-	-	-	-	-	1000	161	
50 - 70	P	49	1	-	-	53	3	-	-	-	58	107	4
	S	-	2	-	-	916	81	-	-	-	1000	4257	
70 - 100	P	-	-	-	184	-	-	2	-	-	187	50	3
	S	-	-	-	911	-	-	89	-	-	1000	4011	
100 - 150	P	-	10	-	27	3	-	-	-	-	33	40	5
	S	-	39	-	830	131	-	-	-	-	1000	516	
150 - 200	P	-	1	2	-	6	-	-	-	-	9	81	3
	S	-	23	68	-	909	-	-	-	-	1000	254	
250 & above	P	47	-	-	20	27	7	17	13	47	132	34	8
	S	-	-	-	2	6	4	29	44	915	1000	83616	
all classes	P	15	1	1	25	16	2	2	1	4	50	459	27
	S	-	0	0	48	50	12	30	40	820	1000	93277	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	all	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&	amount	(Rs.000)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ORISSA													
less than 5	P	6	2	25	12	8	-	1	-	-	45	2292	16
	S	3	4	332	199	372	-	89	-	-	1000	51737	
5 - 10	P	14	-	12	27	26	-	-	-	-	49	726	10
	S	-	-	91	259	650	-	-	-	-	1000	18151	
10 - 20	P	35	8	39	118	29	39	3	-	-	178	1246	15
	S	1	3	31	423	122	365	55	-	-	1000	181155	
20 - 30	P	8	8	-	51	23	7	149	-	-	237	654	9
	S	-	1	-	30	152	29	788	-	-	1000	256286	
30 - 50	P	21	6	26	77	46	35	-	-	-	172	871	22
	S	-	4	37	251	304	404	-	-	-	1000	98125	
50 - 70	P	14	15	5	40	7	19	-	-	-	84	556	11
	S	4	15	17	266	112	585	-	-	-	1000	26958	
70 - 100	P	2	-	-	41	5	33	1	2	-	55	796	11
	S	-	-	-	212	36	592	41	119	-	1000	66295	
100 - 150	P	70	-	5	12	272	35	3	-	-	323	773	19
	S	-	-	2	18	806	140	35	-	-	1000	204765	
150 - 200	P	58	-	66	75	75	72	53	5	11	286	416	15
	S	-	-	14	62	111	180	322	59	253	1000	219481	
250 & above	P	61	-	-	12	35	156	111	43	92	367	440	28
	S	-	-	-	3	10	69	129	121	669	1000	1211981	
all classes	P	23	4	19	45	45	28	20	3	5	147	8771	156
	S	0	1	14	71	141	137	194	72	371	1000	2334935	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUNJAB													
less than 5	P	1	5	7	10	4	1	-	-	-	20	1426	15
	S	-	26	192	405	276	102	-	-	-	1000	16205	
5 - 10	P	10	-	37	16	12	40	-	-	-	105	251	10
	S	1	-	43	51	69	837	-	-	-	1000	23388	
10 - 20	P	4	-	-	-	14	8	-	-	-	23	552	5
	S	-	-	-	-	559	441	-	-	-	1000	10774	
20 - 30	P	60	-	101	17	15	6	-	-	-	134	675	9
	S	-	-	527	75	177	221	-	-	-	1000	31044	
30 - 50	P	24	2	24	40	123	73	5	-	-	249	912	21
	S	0	1	14	72	455	412	46	-	-	1000	210952	
50 - 70	P	39	11	56	113	92	6	15	-	-	239	389	16
	S	3	3	51	288	325	83	246	-	-	1000	76209	
70 - 100	P	47	13	4	18	56	9	34	-	-	133	957	27
	S	-	6	3	35	236	80	641	-	-	1000	163027	
100 - 150	P	29	-	3	30	36	48	31	9	-	152	1396	45
	S	-	-	1	47	94	248	338	271	-	1000	336878	
150 - 200	P	40	16	6	68	40	31	30	31	8	181	1678	48
	S	-	3	2	47	60	76	176	396	241	1000	901735	
250 & above	P	9	1	2	41	12	32	64	33	24	167	2969	98
	S	-	0	0	11	7	31	350	218	383	1000	3981229	
all classes	P	24	5	14	36	34	28	29	14	7	144	11205	294
	S	0	1	5	27	50	72	313	229	303	1000	5751441	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
RAJASTHAN													
less than 5	P	1	1	1	12	1	1	-	-	-	15	3161	6
	S	-	16	13	557	93	321	-	-	-	1000	13480	
5 - 10	P	16	-	42	71	10	2	2	-	-	127	873	12
	S	5	-	110	556	141	39	149	-	-	1000	50269	
10 - 20	P	89	110	87	128	77	28	18	-	-	308	1086	17
	S	11	25	63	149	242	210	299	-	-	1000	238868	
20 - 30	P	16	-	-	16	49	15	-	-	-	97	1020	8
	S	2	-	-	77	578	342	-	-	-	1000	68315	
30 - 50	P	22	29	3	13	24	26	-	-	-	80	2039	21
	S	16	71	8	96	269	540	-	-	-	1000	110182	
50 - 70	P	16	10	-	10	90	66	5	-	-	141	1709	16
	S	1	5	-	18	328	515	134	-	-	1000	257038	
70 - 100	P	86	-	2	123	76	73	-	-	-	253	1219	27
	S	-	-	1	182	259	558	-	-	-	1000	254702	
100 - 150	P	71	4	11	70	184	58	174	1	3	328	1519	26
	S	0	0	2	25	209	94	596	8	65	1000	1066871	
150 - 200	P	17	3	12	25	30	44	20	-	1	121	2373	30
	S	-	2	9	56	136	377	391	-	29	1000	445990	
250 & above	P	31	-	27	17	56	25	81	5	11	161	3520	62
	S	-	-	4	7	66	60	337	42	485	1000	2703742	
all classes	P	31	12	15	37	53	32	34	1	2	143	18521	225
	S	1	3	7	40	143	162	352	24	267	1000	5209458	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

major household type : all households												Urban	
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	10000	above	(Rs.000)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
SIKKIM													
less than 5	P	-	-	-	-	-	-	-	-	-	-	12	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	15	-	-	-	-	-	15	5	1
	S	-	-	-	1000	-	-	-	-	-	1000	14	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	9	0
	S	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	9	9	8	1
	S	-	-	-	-	-	-	-	-	1000	1000	789	
30 - 50	P	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	0	
50 - 70	P	-	-	-	-	-	16	-	-	-	16	4	1
	S	-	-	-	-	-	1000	-	-	-	1000	117	
70 - 100	P	-	-	-	-	-	-	-	-	20	20	7	2
	S	-	-	-	-	-	-	-	-	1000	1000	2064	
100 - 150	P	-	-	-	-	30	331	-	-	-	364	2	2
	S	-	-	-	-	63	937	-	-	-	1000	910	
150 - 200	P	-	-	13	-	-	-	-	-	-	13	5	1
	S	-	-	1000	-	-	-	-	-	-	1000	8	
250 & above	P	-	-	-	-	19	12	19	-	57	111	6	7
	S	-	-	-	-	15	10	59	-	916	1000	7305	
all classes	P	-	-	1	1	3	15	2	-	8	30	64	15
	S	-	-	1	1	15	93	38	-	852	1000	11207	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	10000	above	(Rs.000)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TAMIL NADU													
less than 5	P	53	21	18	44	15	20	10	-	-	129	13015	64
	S	6	17	31	211	99	330	306	-	-	1000	1100797	
5 - 10	P	48	15	32	75	55	15	3	-	-	143	4434	41
	S	7	13	50	279	398	185	68	-	-	1000	396111	
10 - 20	P	138	27	6	131	67	38	7	1	-	229	5861	60
	S	8	14	5	367	242	236	112	16	-	1000	1053499	
20 - 30	P	65	22	25	82	49	23	10	-	3	176	4180	44
	S	2	7	17	124	188	112	120	-	430	1000	902398	
30 - 50	P	95	1	3	123	41	19	7	9	-	185	3899	42
	S	2	0	2	306	144	185	68	293	-	1000	867114	
50 - 70	P	104	38	28	125	106	102	6	-	12	296	2992	41
	S	1	4	7	58	113	402	28	-	387	1000	1897078	
70 - 100	P	152	8	44	157	111	179	27	5	-	445	4061	64
	S	1	1	11	80	147	580	135	45	-	1000	2138677	
100 - 150	P	58	27	16	192	75	135	17	11	1	359	3063	54
	S	0	5	4	184	121	329	88	236	32	1000	1330712	
150 - 200	P	172	22	63	66	155	128	52	14	51	427	3803	72
	S	0	1	6	20	143	143	82	56	549	1000	5776634	
250 & above	P	165	9	29	65	105	132	112	66	44	394	5766	131
	S	0	0	2	12	46	94	224	186	436	1000	12356219	
all classes	P	99	19	24	92	66	67	25	10	10	250	51074	613
	S	1	3	6	68	104	193	156	119	349	1000	27819240	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
TRIPURA													
less than 5	P	-	-	-	7	5	-	-	-	-	13	72	3
	S	-	-	-	444	556	-	-	-	-	1000	352	
5 - 10	P	-	-	-	-	29	-	-	-	-	29	15	1
	S	-	-	-	-	1000	-	-	-	-	1000	217	
10 - 20	P	-	-	15	12	3	-	6	-	-	36	43	4
	S	-	-	80	175	47	-	699	-	-	1000	1194	
20 - 30	P	-	-	-	8	-	-	10	-	-	18	25	2
	S	-	-	-	119	-	-	881	-	-	1000	740	
30 - 50	P	7	-	-	100	3	-	-	-	-	110	58	3
	S	5	-	-	939	55	-	-	-	-	1000	2477	
50 - 70	P	8	10	-	39	29	-	8	-	-	87	33	7
	S	-	10	-	286	269	-	436	-	-	1000	1825	
70 - 100	P	-	-	34	28	27	6	-	-	-	97	18	5
	S	-	-	109	328	338	225	-	-	-	1000	746	
100 - 150	P	-	-	-	14	11	-	-	-	-	26	38	4
	S	-	-	-	490	510	-	-	-	-	1000	439	
150 - 200	P	-	-	-	10	3	-	-	21	-	35	33	4
	S	-	-	-	26	9	-	-	966	-	1000	6431	
250 & above	P	15	5	-	59	27	15	28	11	34	180	65	15
	S	-	1	-	28	23	29	159	112	648	1000	39820	
all classes	P	4	2	3	34	12	3	6	4	6	71	401	48
	S	0	1	3	93	47	25	159	197	476	1000	54241	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	&	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	10000	above	amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
UTTAR PRADESH													
less than 5	P	60	19	5	63	3	2	3	-	-	97	6109	35
	S	14	36	21	574	101	62	191	-	-	1000	191492	
5 - 10	P	70	24	2	15	81	3	-	-	-	123	2329	16
	S	-	21	5	75	790	109	-	-	-	1000	134606	
10 - 20	P	19	9	36	101	39	7	0	-	-	167	4306	42
	S	1	11	70	549	262	92	15	-	-	1000	358657	
20 - 30	P	7	16	15	58	6	6	3	-	-	94	3729	32
	S	2	70	65	447	100	167	149	-	-	1000	152534	
30 - 50	P	31	6	14	104	35	28	-	-	-	174	5521	70
	S	-	5	25	314	250	406	-	-	-	1000	540425	
50 - 70	P	25	4	16	162	117	6	4	-	1	205	4830	47
	S	0	1	11	295	539	40	50	-	64	1000	929046	
70 - 100	P	23	1	65	36	16	39	1	-	-	151	3929	52
	S	3	1	103	148	111	591	43	-	-	1000	364784	
100 - 150	P	41	14	1	26	40	33	4	1	4	105	7123	61
	S	0	13	1	84	185	334	67	50	266	1000	1056520	
150 - 200	P	17	3	18	21	41	55	15	20	-	155	4623	62
	S	1	1	8	30	111	298	152	400	-	1000	1263909	
250 & above	P	25	1	2	29	31	23	38	21	13	142	7355	113
	S	-	0	0	13	33	58	208	290	397	1000	4557018	
all classes	P	32	9	15	61	38	21	9	5	3	140	49853	530
	S	1	5	12	112	146	162	140	197	225	1000	9548991	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	all	amount	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&	(Rs.000)	sample	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
WEST BENGAL													
less than 5	P	55	35	15	58	24	7	0	-	-	136	8982	52
	S	5	41	35	352	374	166	27	-	-	1000	557207	
5 - 10	P	10	10	18	51	19	4	-	-	-	87	2541	25
	S	5	19	77	331	366	202	-	-	-	1000	86415	
10 - 20	P	38	15	26	43	86	8	-	-	-	171	3142	34
	S	2	12	34	165	696	91	-	-	-	1000	314375	
20 - 30	P	11	-	109	166	33	9	1	-	-	289	2376	34
	S	1	-	132	488	222	138	19	-	-	1000	231131	
30 - 50	P	36	6	40	114	29	26	0	-	-	177	3845	50
	S	-	3	77	362	169	383	6	-	-	1000	412471	
50 - 70	P	19	7	15	13	38	10	14	-	-	96	1930	22
	S	0	8	30	35	320	181	426	-	-	1000	162246	
70 - 100	P	30	17	27	77	44	47	20	-	-	146	3475	44
	S	0	7	20	201	155	307	310	-	-	1000	606934	
100 - 150	P	52	13	27	42	36	77	30	3	-	184	3799	46
	S	1	5	23	70	90	400	294	118	-	1000	973886	
150 - 200	P	61	5	34	51	36	71	77	4	1	240	3671	69
	S	1	2	19	44	72	285	448	70	60	1000	1322230	
250 & above	P	45	8	3	72	118	13	35	8	18	207	4331	79
	S	-	1	1	41	199	42	195	112	409	1000	2369808	
all classes	P	41	16	27	67	45	27	17	2	2	171	38094	455
	S	1	6	23	126	196	200	230	67	149	1000	7036703	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDMAN & NICOBAR													
less than 5	P	-	6	-	9	49	-	-	-	-	64	33	3
	S	-	12	-	83	905	-	-	-	-	1000	1084	
5 - 10	P	346	-	6	334	4	-	-	-	-	346	13	4
	S	-	-	2	975	23	-	-	-	-	1000	3652	
10 - 20	P	86	-	138	86	-	-	-	-	-	193	27	4
	S	29	-	441	530	-	-	-	-	-	1000	1172	
20 - 30	P	151	-	-	151	-	162	-	-	-	162	14	2
	S	-	-	-	182	-	818	-	-	-	1000	5283	
30 - 50	P	7	-	-	58	14	-	-	-	-	72	23	5
	S	-	-	-	702	298	-	-	-	-	1000	689	
50 - 70	P	2	-	6	21	9	233	-	-	-	268	31	5
	S	-	-	3	19	18	960	-	-	-	1000	11116	
70 - 100	P	284	-	142	347	-	308	-	-	-	468	18	8
	S	-	-	28	222	-	750	-	-	-	1000	9322	
100 - 150	P	16	-	93	47	16	191	-	19	-	351	13	7
	S	-	-	31	59	53	624	-	233	-	1000	5787	
150 - 200	P	8	-	-	42	8	-	347	-	-	390	6	5
	S	-	-	-	14	4	-	982	-	-	1000	8173	
250 & above	P	118	-	-	46	11	184	60	191	184	384	12	10
	S	-	-	-	2	1	28	13	154	802	1000	121700	
all classes	P	83	1	41	98	14	103	15	13	11	231	189	53
	S	0	0	6	52	12	173	57	120	581	1000	167979	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-	all	hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&	amount	(Rs.000)	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ARUNACHAL PRADESH													
less than 5	P	-	-	-	-	-	-	-	-	-	-	72	0
	S	-	-	-	-	-	-	-	-	-	-	0	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	25	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	4	-	-	-	-	-	-	4	43	1
	S	-	-	1000	-	-	-	-	-	-	1000	35	
20 - 30	P	-	-	-	-	117	-	-	-	-	117	25	2
	S	-	-	-	-	1000	-	-	-	-	1000	2197	
30 - 50	P	-	-	-	-	15	-	-	-	-	15	26	1
	S	-	-	-	-	1000	-	-	-	-	1000	341	
50 - 70	P	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	0	
70 - 100	P	-	-	-	-	-	-	-	-	-	-	5	0
	S	-	-	-	-	-	-	-	-	-	-	0	
100 - 150	P	-	-	-	-	-	-	-	-	-	-	8	0
	S	-	-	-	-	-	-	-	-	-	-	0	
150 - 200	P	-	-	-	-	-	-	-	-	-	-	11	0
	S	-	-	-	-	-	-	-	-	-	-	0	
250 & above	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	
all classes	P	-	-	1	-	15	-	-	-	-	16	220	4
	S	-	-	14	-	986	-	-	-	-	1000	2573	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	10000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
CHANDIGARH													
less than 5	P	60	-	-	-	60	-	-	-	-	60	118	1
	S	-	-	-	-	1000	-	-	-	-	1000	4218	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	111	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	4	65	-	-	-	-	68	208	3
	S	-	-	-	20	980	-	-	-	-	1000	8192	
20 - 30	P	52	52	-	64	79	-	-	-	-	196	99	3
	S	-	26	-	434	540	-	-	-	-	1000	10155	
30 - 50	P	-	-	-	15	-	511	-	-	-	526	174	2
	S	-	-	-	14	-	986	-	-	-	1000	90108	
50 - 70	P	-	-	-	772	-	8	-	-	-	780	125	2
	S	-	-	-	968	-	32	-	-	-	1000	34974	
70 - 100	P	-	202	-	-	-	3	-	-	-	206	217	3
	S	-	850	-	-	-	150	-	-	-	1000	4923	
100 - 150	P	279	416	268	56	3	3	-	-	-	746	282	10
	S	-	299	488	173	16	24	-	-	-	1000	39113	
150 - 200	P	15	-	26	113	10	10	10	10	-	139	96	3
	S	-	-	17	247	147	59	235	294	-	1000	16648	
250 & above	P	126	126	-	27	504	122	128	67	-	837	124	11
	S	-	10	-	7	237	162	325	259	-	1000	160565	
all classes	P	70	117	50	88	60	69	11	6	-	388	1553	38
	S	-	48	52	140	159	322	152	126	-	1000	368896	

Table 13U : Number of households reporting cash loans outstanding per thousand households and per thousand distribution of amount of cash loans over size group of outstanding loan by household asset holdings as on 30.6.91

Urban													
major household type : all households													
household	size group of outstanding loan(Rs.)											estd. no.	no. of
asset	type	less	500	1000	2000	5000	1000	2000	50000	10000	all	of	report
holding	of	than	-	-	-	-	-	-	-	-		hhs.(00)/	ing
(Rs. 000)	est.	500	1000	2000	5000	10000	2000	5000	100000	&		amount	sample
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
DADRA & NAGAR HAV													
less than 5	P	188	188	-	-	188	-	-	-	-	375	1	2
	S	-	96	-	-	904	-	-	-	-	1000	131	
5 - 10	P	-	-	-	-	-	-	-	-	-	-	7	0
	S	-	-	-	-	-	-	-	-	-	-	0	
10 - 20	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	
20 - 30	P	-	-	-	-	-	-	-	-	-	-	0	0
	S	-	-	-	-	-	-	-	-	-	-	0	
30 - 50	P	-	-	-	188	-	-	-	-	-	188	1	1
	S	-	-	-	1000	-	-	-	-	-	1000	63	
50 - 70	P	-	-	-	250	-	-	-	-	-	250	1	1
	S	-	-	-	1000	-	-	-	-	-	1000	75	
70 - 100	P	-	-	-	-	491	-	-	-	-	491	2	2
	S	-	-	-	-	1000	-	-	-	-	1000	907	
100 - 150	P	33	-	-	-	33	-	-	-	-	33	4	1
	S	-	-	-	-	1000	-	-	-	-	1000	210	
150 - 200	P	34	-	-	34	-	250	34	-	27	345	3	5
	S	-	-	-	10	-	367	109	-	515	1000	3005	
250 & above	P	-	-	-	230	257	-	81	230	-	568	2	3
	S	-	-	-	42	78	-	103	777	-	1000	5839	
all classes	P	19	9	-	52	81	32	13	24	3	189	21	15
	S	-	1	-	40	165	108	91	444	151	1000	10231	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	21	86	120	123	2	304	
	A	51	479	1329	2680	70	4609	
Assam	P	5	9	10	7	-	30	
	A	79	35	161	121	-	394	
Bihar	P	3	20	18	26	0	64	
	A	52	165	130	448	0	795	
Gujarat	P	14	12	108	109	2	201	
	A	39	178	729	2136	5	3087	
Haryana	P	2	12	58	34	-	95	
	A	20	129	1061	921	-	2131	
Himachal Pradesh	P	6	6	33	102	-	145	
	A	22	42	366	1807	-	2237	
Jammu & Kashmir	P	19	11	21	40	-	72	
	A	-	51	320	441	-	812	
Karnataka	P	31	28	73	91	-	200	
	A	127	280	1099	2163	-	3670	
Kerala	P	95	54	83	135	-	300	
	A	542	201	1358	2942	-	5043	
Madhya Pradesh	P	4	35	67	47	-	133	
	A	13	217	647	1186	-	2063	
Maharashtra	P	19	52	104	90	1	217	
	A	123	436	1010	2296	10	3874	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Manipur	P	2	3	28	11	-	43	
	A	25	21	379	114	-	539	
Meghalaya	P	-	-	10	2	-	12	
	A	-	-	274	12	-	286	
Nagaland	P	2	1	40	5	-	49	
	A	5	7	2547	197	-	2756	
Orissa	P	8	34	29	65	0	109	
	A	88	118	345	1658	2	2212	
Punjab	P	7	29	21	90	-	129	
	A	24	216	323	3529	-	4092	
Rajasthan	P	7	17	86	53	-	132	
	A	98	212	907	1529	-	2745	
Sikkim	P	2	-	5	30	-	36	
	A	30	-	42	1339	-	1411	
Tamil nadu	P	75	108	88	91	-	264	
	A	535	787	1044	3094	-	5459	
Tripura	P	-	14	33	30	-	76	
	A	-	41	338	974	-	1353	
Uttar Pradesh	P	4	24	31	45	0	102	
	A	61	95	192	1008	1	1358	
West Bengal	P	23	27	48	121	1	185	
	A	59	146	382	1430	4	2020	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andaman & Nicobar Isl	P	33	27	115	94	-	186	
	A	166	28	952	7934	-	9079	
Arunachal Pradesh	P	-	1	-	-	-	1	
	A	-	2	-	-	-	2	
Chandigarh	P	63	72	18	246	-	384	
	A	634	69	41	1369	-	2112	
Dadra & Nagar Haveli	P	27	12	98	54	-	123	
	A	220	43	827	4501	-	5590	
Delhi	P	3	62	44	76	-	159	
	A	37	501	386	1302	-	2225	
Goa	P	17	48	23	10	-	75	
	A	124	142	121	1034	-	1421	
Lakshadweep	P	-	131	3	288	-	296	
	A	-	42	56	6131	-	6229	
Mizoram	P	7	1	9	46	-	64	
	A	37	15	363	2641	-	3056	
Pondicherry	P	21	62	72	102	-	254	
	A	625	254	415	1588	-	2882	
Daman And Diu	P	-	6	55	86	-	148	
	A	-	5	284	1701	-	1991	
India	P	24	47	72	84	0	189	
	A	149	332	759	1949	8	3198	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

state/ut	type of est	major household type :all						all
		type of loan					not recorded	
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	21	95	128	120	2	311	
	A	92	555	1515	2455	47	4665	
Assam	P	7	20	13	23	-	62	
	A	85	446	267	1115	-	1913	
Bihar	P	4	16	24	42	0	84	
	A	42	143	305	721	0	1211	
Gujarat	P	14	30	105	108	1	219	
	A	57	730	809	2321	3	3920	
Haryana	P	2	15	45	40	-	96	
	A	33	160	756	811	-	1760	
Himachal Pradesh	P	5	5	46	100	-	155	
	A	25	32	425	1926	-	2408	
Jammu & Kashmir	P	17	9	20	57	-	89	
	A	45	39	366	1236	-	1686	
Karnataka	P	34	26	74	89	-	202	
	A	234	270	1145	2597	-	4247	
Kerala	P	92	43	97	143	1	319	
	A	662	152	1406	2766	191	5178	
Madhya Pradesh	P	4	37	70	45	-	140	
	A	33	307	770	1056	-	2166	
Maharashtra	P	21	47	93	89	2	213	
	A	233	458	956	2437	18	4103	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : all								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Manipur	P	3	2	19	8	-	32	
	A	16	15	225	79	-	336	
Meghalaya	P	-	-	8	3	-	11	
	A	-	-	216	31	-	247	
Nagaland	P	2	1	41	7	-	50	
	A	3	5	1852	170	-	2031	
Orissa	P	8	33	59	67	0	147	
	A	82	214	539	1826	1	2662	
Punjab	P	17	28	29	83	1	144	
	A	335	287	755	3710	46	5133	
Rajasthan	P	6	29	85	50	0	143	
	A	82	255	834	1641	0	2813	
Sikkim	P	2	-	7	21	-	30	
	A	30	-	658	1069	-	1757	
Tamil nadu	P	64	96	88	84	-	250	
	A	648	696	991	3112	-	5447	
Tripura	P	1	10	31	29	-	71	
	A	4	28	322	998	-	1352	
Uttar Pradesh	P	7	35	58	48	0	140	
	A	58	163	445	1234	16	1915	
West Bengal	P	18	24	40	114	1	171	
	A	67	168	295	1314	3	1847	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : all								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andaman & Nicobar Isl	P	34	48	97	122	-	231	
	A	405	295	817	7361	-	8877	
Arunachal Pradesh	P	-	12	3	-	-	16	
	A	-	92	25	-	-	117	
Chandigarh	P	57	70	18	259	-	388	
	A	572	90	37	1677	-	2376	
Dadra & Nagar Haveli	P	27	9	157	44	-	189	
	A	212	30	1375	3296	-	4914	
Delhi	P	5	61	36	99	-	177	
	A	31	757	354	6805	-	7947	
Goa	P	14	39	33	29	-	96	
	A	97	147	158	1151	-	1552	
Lakshadweep	P	2	91	3	191	-	206	
	A	21	57	43	4070	-	4191	
Mizoram	P	11	1	13	38	-	63	
	A	34	30	327	1933	-	2324	
Pondicherry	P	18	51	61	100	-	226	
	A	515	209	598	1426	-	2748	
Daman And Diu	P	5	8	42	78	-	133	
	A	546	21	231	1861	-	2660	
India	P	23	47	73	83	1	193	
	A	195	386	792	2230	16	3618	

Note 1 : P = number of households reporting cash loans outstanding as on 30.6.91 per thousand households.

A = Average amount (Rs.) of cash loans outstanding as on 30.6.91

Note 2 : Figures for the type 'type not recorded' category i.e. households not reporting any household type are not shown separately.

Appendix A aa

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91
Urban
major household type : self-employed

state/ut	type of estd.	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	22	103	148	107	3	321	
	A	179	709	1920	1950	-	4759	
Assam	P	11	37	11	47	-	106	
	A	95	1065	262	2611	-	4033	
Bihar	P	6	12	32	66	-	115	
	A	26	109	579	1148	-	1862	
Gujarat	P	14	64	98	105	-	253	
	A	91	1778	961	2672	-	5503	
Haryana	P	2	20	31	47	-	97	
	A	49	196	404	685	-	1335	
Himachal Pradesh	P	4	3	74	96	-	176	
	A	31	10	549	2175	-	2764	
Jammu & Kashmir	P	12	3	18	101	-	133	
	A	160	7	484	3258	-	3909	
Karnataka	P	42	22	77	85	-	206	
	A	495	244	1257	3652	-	5648	
Kerala	P	87	20	123	159	3	354	
	A	892	60	1498	2429	556	5435	
Madhya Pradesh	P	5	41	77	38	-	156	
	A	81	528	1072	738	-	2420	
Maharashtra	P	26	36	65	86	4	201	
	A	504	513	824	2785	37	4662	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

state/ut	type of estd.	major household type : self-employed					not recorded	all
		type of loan						
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Manipur	P	3	2	9	5	-	19	
	A	6	8	50	40	-	104	
Meghalaya	P	-	-	-	5	-	5	
	A	-	-	-	103	-	103	
Nagaland	P	-	1	43	10	-	53	
	A	-	1	299	57	-	357	
Orissa	P	8	32	122	69	-	226	
	A	68	414	946	2178	-	3606	
Punjab	P	31	26	39	73	3	164	
	A	744	381	1325	3946	107	6503	
Rajasthan	P	4	50	86	45	1	166	
	A	54	338	712	1873	1	2978	
Sikkim	P	3	-	12	6	-	21	
	A	31	-	1648	635	-	2313	
Tamil nadu	P	41	69	92	70	-	223	
	A	945	486	885	3235	-	5551	
Tripura	P	3	-	29	25	-	58	
	A	13	-	285	1051	-	1348	
Uttar Pradesh	P	10	46	87	52	0	182	
	A	56	231	719	1445	32	2483	
West Bengal	P	8	19	25	101	1	143	
	A	83	214	123	1082	2	1504	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

Urban								
major household type : self-employed								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andaman & Nicobar Isl	P	39	138	19	239	-	417	
	A	1398	1409	255	4974	-	8035	
Arunachal Pradesh	P	-	35	11	-	-	46	
	A	-	280	77	-	-	357	
Chandigarh	P	-	51	10	379	-	420	
	A	-	290	-	4518	-	4809	
Dadra & Nagar Haveli	P	31	-	319	21	-	371	
	A	207	-	2866	418	-	3490	
Delhi	P	10	60	20	152	-	220	
	A	20	1340	282	19270	-	20911	
Goa	P	2	9	65	95	-	169	
	A	5	162	287	1557	-	2010	
Lakshadweep	P	6	18	3	14	-	41	
	A	60	83	19	274	-	437	
Mizoram	P	15	2	18	25	-	60	
	A	29	52	273	882	-	1236	
Pondicherry	P	-	-	10	90	-	97	
	A	-	-	1454	666	-	2120	
Daman And Diu	P	17	12	9	57	-	95	
	A	1947	62	95	2271	-	4375	
India	P	20	45	75	80	1	199	
	A	284	490	858	2772	31	4434	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	21	86	120	123	2	304	
	A	51	479	1329	2680	70	4609	
Assam	P	5	9	10	7	-	30	
	A	79	35	161	121	-	394	
Bihar	P	3	20	18	26	0	64	
	A	52	165	130	448	0	795	
Gujarat	P	14	12	108	109	2	201	
	A	39	178	729	2136	5	3087	
Haryana	P	2	12	58	34	-	95	
	A	20	129	1061	921	-	2131	
Himachal Pradesh	P	6	6	33	102	-	145	
	A	22	42	366	1807	-	2237	
Jammu & Kashmir	P	19	11	21	40	-	72	
	A	-	51	320	441	-	812	
Karnataka	P	31	28	73	91	-	200	
	A	127	280	1099	2163	-	3670	
Kerala	P	95	54	83	135	-	300	
	A	542	201	1358	2942	-	5043	
Madhya Pradesh	P	4	35	67	47	-	133	
	A	13	217	647	1186	-	2063	
Maharashtra	P	19	52	104	90	1	217	
	A	123	436	1010	2296	10	3874	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Manipur	P	2	3	28	11	-	43	
	A	25	21	379	114	-	539	
Meghalaya	P	-	-	10	2	-	12	
	A	-	-	274	12	-	286	
Nagaland	P	2	1	40	5	-	49	
	A	5	7	2547	197	-	2756	
Orissa	P	8	34	29	65	0	109	
	A	88	118	345	1658	2	2212	
Punjab	P	7	29	21	90	-	129	
	A	24	216	323	3529	-	4092	
Rajasthan	P	7	17	86	53	-	132	
	A	98	212	907	1529	-	2745	
Sikkim	P	2	-	5	30	-	36	
	A	30	-	42	1339	-	1411	
Tamil nadu	P	75	108	88	91	-	264	
	A	535	787	1044	3094	-	5459	
Tripura	P	-	14	33	30	-	76	
	A	-	41	338	974	-	1353	
Uttar Pradesh	P	4	24	31	45	0	102	
	A	61	95	192	1008	1	1358	
West Bengal	P	23	27	48	121	1	185	
	A	59	146	382	1430	4	2020	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : others								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andaman & Nicobar Isl	P	33	27	115	94	-	186	
	A	166	28	952	7934	-	9079	
Arunachal Pradesh	P	-	1	-	-	-	1	
	A	-	2	-	-	-	2	
Chandigarh	P	63	72	18	246	-	384	
	A	634	69	41	1369	-	2112	
Dadra & Nagar Haveli	P	27	12	98	54	-	123	
	A	220	43	827	4501	-	5590	
Delhi	P	3	62	44	76	-	159	
	A	37	501	386	1302	-	2225	
Goa	P	17	48	23	10	-	75	
	A	124	142	121	1034	-	1421	
Lakshadweep	P	-	131	3	288	-	296	
	A	-	42	56	6131	-	6229	
Mizoram	P	7	1	9	46	-	64	
	A	37	15	363	2641	-	3056	
Pondicherry	P	21	62	72	102	-	254	
	A	625	254	415	1588	-	2882	
Daman And Diu	P	-	6	55	86	-	148	
	A	-	5	284	1701	-	1991	
India	P	24	47	72	84	0	189	
	A	149	332	759	1949	8	3198	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

state/ut	type of est	major household type :all						all
		type of loan					not recorded	
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andhra Pradesh	P	21	95	128	120	2	311	
	A	92	555	1515	2455	47	4665	
Assam	P	7	20	13	23	-	62	
	A	85	446	267	1115	-	1913	
Bihar	P	4	16	24	42	0	84	
	A	42	143	305	721	0	1211	
Gujarat	P	14	30	105	108	1	219	
	A	57	730	809	2321	3	3920	
Haryana	P	2	15	45	40	-	96	
	A	33	160	756	811	-	1760	
Himachal Pradesh	P	5	5	46	100	-	155	
	A	25	32	425	1926	-	2408	
Jammu & Kashmir	P	17	9	20	57	-	89	
	A	45	39	366	1236	-	1686	
Karnataka	P	34	26	74	89	-	202	
	A	234	270	1145	2597	-	4247	
Kerala	P	92	43	97	143	1	319	
	A	662	152	1406	2766	191	5178	
Madhya Pradesh	P	4	37	70	45	-	140	
	A	33	307	770	1056	-	2166	
Maharashtra	P	21	47	93	89	2	213	
	A	233	458	956	2437	18	4103	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : all								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Manipur	P	3	2	19	8	-	32	
	A	16	15	225	79	-	336	
Meghalaya	P	-	-	8	3	-	11	
	A	-	-	216	31	-	247	
Nagaland	P	2	1	41	7	-	50	
	A	3	5	1852	170	-	2031	
Orissa	P	8	33	59	67	0	147	
	A	82	214	539	1826	1	2662	
Punjab	P	17	28	29	83	1	144	
	A	335	287	755	3710	46	5133	
Rajasthan	P	6	29	85	50	0	143	
	A	82	255	834	1641	0	2813	
Sikkim	P	2	-	7	21	-	30	
	A	30	-	658	1069	-	1757	
Tamil nadu	P	64	96	88	84	-	250	
	A	648	696	991	3112	-	5447	
Tripura	P	1	10	31	29	-	71	
	A	4	28	322	998	-	1352	
Uttar Pradesh	P	7	35	58	48	0	140	
	A	58	163	445	1234	16	1915	
West Bengal	P	18	24	40	114	1	171	
	A	67	168	295	1314	3	1847	

Table 14U : Number of households reporting cash loans outstanding per thousand households and average amount (Rs.) of cash loans outstanding by type of loan for each major household type as on 30.6.91

major household type : all								
state/ut	type of est	type of loan					not recorded	all
		short term pledged	short term non-pledged	medium term	long term			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Andaman & Nicobar Isl	P	34	48	97	122	-	231	
	A	405	295	817	7361	-	8877	
Arunachal Pradesh	P	-	12	3	-	-	16	
	A	-	92	25	-	-	117	
Chandigarh	P	57	70	18	259	-	388	
	A	572	90	37	1677	-	2376	
Dadra & Nagar Haveli	P	27	9	157	44	-	189	
	A	212	30	1375	3296	-	4914	
Delhi	P	5	61	36	99	-	177	
	A	31	757	354	6805	-	7947	
Goa	P	14	39	33	29	-	96	
	A	97	147	158	1151	-	1552	
Lakshadweep	P	2	91	3	191	-	206	
	A	21	57	43	4070	-	4191	
Mizoram	P	11	1	13	38	-	63	
	A	34	30	327	1933	-	2324	
Pondicherry	P	18	51	61	100	-	226	
	A	515	209	598	1426	-	2748	
Daman And Diu	P	5	8	42	78	-	133	
	A	546	21	231	1861	-	2660	
India	P	23	47	73	83	1	193	
	A	195	386	792	2230	16	3618	

Note 1 : P = number of households reporting cash loans outstanding as on 30.6.91 per thousand households.

A = Average amount (Rs.) of cash loans outstanding as on 30.6.91

Note 2 : Figures for the type 'type not recorded' category i.e. households not reporting any household type are not shown separately.

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type
major household type : self-employed Urban

state/ut	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		no of sampl hhs report curr liab.
	in cash and/or kind with outstd. loan as on 30.6.91	kind	cash		kind		cash and/or		no of house holds (00)	value of liabili ties (Rs.000)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
ANDHRA PRADESH	52	63	70	1147	33	54	102	1201	11297	1357207	51
ASSAM	8	95	98	124	23	11	121	135	1396	18831	40
BIHAR	3	12	11	17	9	10	20	27	7502	20500	18
GUJARAT	30	90	61	198	24	234	85	433	8807	381335	60
HARYANA	11	86	112	231	88	2056	200	2286	4089	934806	31
HIMACHAL PRADESH	-	-	19	60	-	-	19	60	323	1947	3
JAMMU & KASHMIR	92	486	202	666	103	54	303	721	276	19869	28
KARNATAKA	24	16	61	222	31	40	84	262	7232	189259	40
KERALA	1	12	25	23	7	4	32	26	4337	11330	5
MADHYA PRADESH	25	100	64	197	24	52	86	250	7891	197077	63
MAHARASHTRA	38	405	132	747	43	178	175	924	16665	1540405	143
MANIPUR	8	26	37	38	116	11	153	49	312	1539	26
MEGHALAYA	-	-	-	-	-	-	-	-	102	0	0
NAGALAND	37	92	158	162	160	52	317	214	142	3040	8
ORISSA	49	91	58	110	58	12	116	122	2834	34666	20
PUNJAB	60	139	238	602	41	84	273	686	4832	331271	112
RAJASTHAN	32	120	79	424	18	49	97	473	6469	305705	28

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type

state/ut	major household type : self-employed										Urban
	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		no of
	in cash and/or kind with outstd. loan		cash		kind		cash and/or		house	value of	no of
	as on 30.6.91		P	A	P	A	P	A	holds	(Rs.000)	curr liab.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
SIKKIM	-	-	-	-	-	-	-	-	24	0	0
TAMIL NADU	43	174	59	717	40	58	99	774	14511	1123510	80
TRIPURA	2	1	18	37	3	1	21	38	122	459	3
UTTAR PRADESH	76	85	97	130	72	113	169	243	23879	579717	165
WEST BENGAL	62	63	133	2229	70	230	203	2458	12735	3130532	101
ANDAMAN & NICOBAR	241	327	415	6389	7	37	422	6427	37	23540	12
ARUNACHAL PRADESH	-	-	1	1	-	-	1	1	71	10	1
CHANDIGARH	61	100	67	112	-	-	67	112	152	1696	3
DADRA & NAGAR	-	-	63	752	-	-	63	752	6	432	3
DELHI	7	6	41	166	-	-	41	166	5633	93485	6
GOA	81	841	10	21	88	980	98	1000	204	20406	4
LAKSHADWEEP	6	30	12	60	-	-	12	60	15	88	2
MIZORAM	-	-	161	738	-	-	161	738	104	7666	8
PONDICHERRY	-	-	46	69	-	-	46	69	195	1343	1
DAMAN AND DIU	-	-	44	53	-	-	44	53	14	73	1
INDIA	41	122	87	570	42	157	128	727	14220	1033174	1066

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type

state/ut	Urban										no of sampl hhs report
	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		
	in cash and/or kind with outstd. loan as on 30.6.91		cash		kind		cash and/or		no of	value of	
	(2)	(3)	P	A	P	A	P	A	house holds (00)	(Rs.000)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
ANDHRA PRADESH	25	16	80	78	21	7	97	85	23432	199776	101
ASSAM	7	6	134	41	80	21	213	63	2091	13068	62
BIHAR	-	-	3	3	4	1	7	4	11722	4919	7
GUJARAT	43	100	89	148	10	13	99	161	16715	268696	74
HARYANA	18	18	21	11	79	55	100	67	4736	31532	31
HIMACHAL PRADESH	32	87	63	144	-	-	63	144	673	9694	11
JAMMU & KASHMIR	10	11	157	169	5	6	162	174	701	12221	40
KARNATAKA	36	66	52	114	38	20	90	134	17567	236019	82
KERALA	31	172	33	227	61	237	94	464	8260	383356	35
MADHYA PRADESH	8	11	52	60	34	30	80	90	19257	172608	111
MAHARASHTRA	38	83	84	171	31	27	113	198	40747	806861	263
MANIPUR	20	313	63	326	58	9	122	335	359	12004	26
MEGHALAYA	9	92	9	92	-	-	9	92	374	3430	1
NAGALAND	2	1	50	13	13	2	63	15	317	472	10
ORISSA	12	59	57	133	29	10	87	143	5936	84962	33
PUNJAB	27	68	114	179	29	22	142	200	6368	127571	106
RAJASTHAN	5	11	20	30	12	16	31	47	11957	55600	28

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type

state/ut	Urban										
	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		no of sampl hhs report
	in cash and/or kind with outstd. loan as on 30.6.91		cash		kind		cash and/or		no of house holds (00)	value of liabili ties (Rs.000)	
	(2)	(3)	P	A	P	A	P	A			(10)
SIKKIM	-	-	-	-	-	-	-	-	39	0	0
TAMIL NADU	50	43	64	122	66	27	127	149	36203	540902	166
TRIPURA	12	11	13	172	138	83	151	256	279	7144	28
UTTAR PRADESH	25	19	55	37	40	18	95	55	25960	142515	125
WEST BENGAL	21	24	70	46	81	196	150	242	25359	613443	167
ANDAMAN & NICOBAR --	3	5	47	14	27	5	74	19	153	293	14
ARUNACHAL PRADESH	-	-	1	1	-	-	1	1	149	19	1
CHANDIGARH	67	30	74	40	-	-	74	40	1401	5657	8
DADRA & NAGAR --	-	-	-	-	-	-	-	-	15	0	0
DELHI	17	26	9	697	15	11	24	708	12733	901107	11
GOA	-	-	-	-	-	-	-	-	711	0	0
LAKSHADWEEP	31	14	2	3	66	21	68	25	27	66	4
MIZORAM	0	11	8	12	-	-	8	12	153	183	3
PONDICHERRY	1	1	1	1	10	43	11	43	913	3956	4
DAMAN AND DIU	-	-	-	-	-	-	-	-	35	0	0
INDIA	28	45	61	126	38	43	97	168	27534	4638072	1552

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type

state/ut	major household type : all											Urban	
	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		no of hhs report		
	in cash and/or kind with outstd. loan as on 30.6.91		cash		kind		cash and/or		house holds (00)	value of liabilities (Rs.000)			
	(2)	(3)	P	A	P	A	P	A			(10)	(11)	(12)
ANDHRA PRADESH	33	31	76	424	25	23	99	446	34880	1556983	152		
ASSAM	8	41	119	74	57	17	176	91	3495	31899	102		
BIHAR	1	5	6	9	6	5	12	13	19246	25418	25		
GUJARAT	38	97	79	165	15	89	94	255	25522	650031	134		
HARYANA	15	50	63	113	83	981	146	1094	8835	966337	62		
HIMACHAL PRADESH	22	59	49	117	-	-	49	117	995	11641	14		
JAMMU & KASHMIR	33	145	169	309	33	19	202	328	977	32090	68		
KARNATAKA	32	51	55	146	36	26	88	171	24799	425278	122		
KERALA	21	117	30	157	42	157	73	313	12597	394686	40		
MADHYA PRADESH	13	37	56	100	31	37	82	136	27148	369685	174		
MAHARASHTRA	38	176	98	338	34	71	131	409	57416	2347266	406		
MANIPUR	14	179	51	191	85	10	136	201	672	13544	52		
MEGHALAYA	7	72	7	72	-	-	7	72	476	3430	1		
NAGALAND	13	29	83	59	58	18	141	76	459	3512	18		
ORISSA	24	69	57	125	39	11	96	136	8771	119628	53		
PUNJAB	41	98	167	361	34	48	198	410	11205	459107	219		
RAJASTHAN	14	49	41	167	14	28	54	195	18521	361305	56		

Table 15U: Number of households reporting current liability as on the date of survey per thousand household and average value (Rs.) of such liabilities by major household type

state/ut	Urban										
	for hhs current		for all households reporting current liabilities by nature of liabilities						estimated		no of hhs report
	in cash and/or kind with outstd. loan as on 30.6.91		cash		kind		cash and/or		no of house holds (00)	value of liabilities (Rs.000)	
	(2)	(3)	P	A	P	A	P	A			(10)
SIKKIM	-	-	-	-	-	-	-	-	64	0	0
TAMIL NADU	48	80	62	290	58	36	118	326	51074	1665372	247
TRIPURA	9	8	15	131	97	58	111	189	401	7603	31
UTTAR PRADESH	49	50	75	82	56	63	130	145	49853	722450	291
WEST BENGAL	34	37	91	776	77	207	168	983	38094	3743975	268
ANDAMAN & NICOBAR	49	637	118	1248	23	11	141	1259	189	23833	26
ARUNACHAL PRADESH	-	-	1	1	-	-	1	1	220	29	2
CHANDIGARH	67	37	73	47	-	-	73	47	1553	7353	11
DADRA & NAGAR	-	-	17	207	-	-	17	207	21	432	3
DELHI	14	20	19	533	10	8	29	541	18388	994592	17
GOA	18	187	2	5	20	218	22	223	915	20406	4
LAKSHADWEEP	22	19	5	23	43	14	48	37	41	153	6
MIZORAM	0	6	70	305	-	-	70	305	257	7848	11
PONDICHERRY	1	1	9	13	8	35	17	48	1108	5299	5
DAMAN AND DIU	-	-	12	15	-	-	12	15	49	73	1
INDIA	32	71	69	277	40	81	108	358	41824	1497125	2621

Note 1 : P = number of households reporting current liabilities as on date of survey per thousand households.

A = Average amount (Rs.) of current liabilities per household

Note 2 : Figures for the type 'type not recorded' category i.e. households not reporting any household type are not shown separately.

Table 16U : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Urban	
state/ u.t.	type of estim.	outstanding pe riod of current liabilities						estd. no. of hhs(00 /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above	not recor- ded	all period		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	P	63	31	4	9	-	99	3439	152
	A	167	229	11	40	-	446	1556983	
Assam	P	161	9	6	1	-	176	614	102
	A	41	5	9	37	-	91	31899	
Bihar	P	3	8	0	1	-	12	236	25
	A	2	7	0	4	-	13	25418	
Gujarat	P	43	19	10	27	0	94	2409	134
	A	67	35	20	132	0	255	650031	
Haryana	P	116	4	22	4	2	146	1288	62
	A	190	8	882	12	2	1094	966337	
Himachal Pradesh	P	37	1	-	11	-	49	48	14
	A	95	2	-	20	-	117	11641	
Jammu & Kashmir	P	133	32	8	29	-	202	197	68
	A	43	26	68	192	-	328	32090	
Karnataka	P	65	11	4	10	-	88	2178	122
	A	47	9	56	59	-	171	425278	
Kerala	P	49	14	6	13	-	73	914	40
	A	117	93	11	93	-	313	394686	
Madhya pradesh	P	41	22	11	14	-	82	2218	174
	A	38	43	15	40	-	136	369685	

Table 16U : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Urban		
state/ u.t.	type of estim.	outstanding period of current liabilities					not recor- ded	all period	estd. no. of hhs(00) /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Maharashtra	P	79	39	12	12	0	131	7525	406	
	A	143	83	42	140	0	409	2347266		
Manipur	P	56	67	1	12	-	136	91	52	
	A	10	11	4	176	-	201	13544		
Meghalaya	P	7	-	-	-	-	7	3	1	
	A	72	-	-	-	-	72	3430		
Nagaland	P	141	1	-	-	-	141	65	18	
	A	76	0	-	-	-	76	3512		
Orissa	P	73	16	1	7	-	96	844	53	
	A	22	40	7	68	-	136	119628		
Punjab	P	115	65	19	15	-	198	2224	219	
	A	152	109	83	65	-	410	459107		
Rajasthan	P	35	5	0	15	-	54	1006	56	
	A	63	18	0	114	-	195	361305		
Sikkim	P	-	-	-	-	-	-	0	0	
	A	-	-	-	-	-	-	0		
Tamil Nadu	P	81	31	8	11	-	118	6036	247	
	A	36	191	50	49	-	326	1665372		
Tripura	P	83	19	3	7	-	111	45	31	
	A	56	54	2	78	-	189	7603		
Uttar Pradesh	P	89	28	8	7	-	130	6494	291	
	A	82	21	11	30	-	145	722450		

Table 16U : Number of households reporting current liabilities as on the date of survey per thousand households and average value (Rs.) of such liabilities per household by period of loan

Major household type: all households								Urban		
state/ u.t.	type of estim.	outstanding period of current liabilities					not recor- ded	all period	estd. no. of hhs(00) /value (Rs.000)	number of reporting sample hhs.
		less than 3 months	3-6 month	6-12 month	1 year and above					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
West Bengal	P	85	43	29	22	-	168	6390	268	
	A	71	46	34	832	-	983	3743975		
Andaman & Nicobar Isl.	P	93	40	7	2	-	141	27	26	
	A	603	567	36	53	-	1259	23833		
Arunachal pradesh	P	-	-	-	1	-	1	0	2	
	A	-	-	-	1	-	1	29		
Chandigarh	P	54	10	0	8	-	73	113	11	
	A	26	9	0	12	-	47	7353		
Dadra & Nagar Haveli	P	1	10	6	-	-	17	0	3	
	A	1	3	203	-	-	207	432		
Delhi	P	9	2	10	7	-	29	531	17	
	A	11	465	8	58	-	541	994592		
Goa	P	-	16	2	4	-	22	20	4	
	A	-	157	31	36	-	223	20406		
Lakshadweep	P	45	1	-	2	-	48	2	6	
	A	24	2	-	11	-	37	153		
Mizoram	P	4	8	29	28	1	70	18	11	
	A	0	2	14	288	0	305	7848		
Pondicherry	P	9	7	-	2	-	17	19	5	
	A	13	34	-	1	-	48	5299		
Daman And Diu	P	-	12	-	-	-	12	1	1	
	A	-	15	-	-	-	15	73		
India	P	66	26	10	12	0	108	44997	2621	
	A	80	95	45	138	0	358	14971258		

Note : P = number of households reporting current liabilities as on date of survey per thousand households.

A = Average amount (Rs.) of current liabilities per household