

Chapter Four

Schedule 18.2 : Debt and Investment

4.0 Introduction

4.0.1 The Reserve Bank of India (RBI) conducted, for the first time during November 1951 to August 1952, the “All India Rural Credit Survey” in 75 selected districts spread all over the country. The main objective of this survey was to study two aspects, viz.,(i) the demand for credit from rural families and (ii) the supply of credit by credit agencies -both institutional and non-institutional. The data were collected mainly for formulating the banking policies. The design of the survey was not suitable for providing estimates of indebtedness at the state and national level. The second such survey on rural “Debt and Investment” was conducted by the RBI in the year 1961-62 for obtaining reliable estimates of debt, borrowing, capital formation etc. The third comprehensive enquiry in this series of decennial surveys was entrusted by the RBI to the National Sample Survey Organisation (NSSO) and was conducted along with the survey on “Land Holding” during the year 1971-72, as a part of the NSSO programme in its 26th round survey operation. The fourth such survey was conducted in the 37th round (January to December 1982) along with Land Holdings as per the ten years programme charted by the Governing Council. The fifth such survey “All India Debt and Investment Survey (AIDIS)” was conducted along with “Land and Livestock Holdings” in the 48th round (January to December, 1992).

4.0.2 In the 59th round (January to December, 2003) also, “All India Debt and Investment Survey (AIDIS)” will be carried out along with “Land and Livestock Holdings”. The objectives of the AIDIS remain the same as those of the earlier surveys, namely, to obtain quantitative information on the stock of assets, incidence of indebtedness, capital formation and other indicators or rural/urban economy which will be of value in developing the credit structure in particular, and also for obtaining other allied information required in the field of planning and development. Further, since the survey will be of the kind of a repeat survey of that of the NSS 48th round, it is considered necessary to plan the survey in such a way as to ensure, as far as practicable, comparability with the estimates of the various characteristics generated from the earlier rounds.

4.0.3 **General plan of the survey:** The survey period of the 59th round would be from January to December 2003. The required information is to be collected from the same set of sample households in two visits. The information to be collected in the second visit to the household is considerably less than that to be collected in the first visit. In view of this uneven work-load in the two visits, it is decided to keep the survey period of the first visit as eight months - from January to August 2003 - and the survey period of the second visit as four months - from September to December 2003. As a result, the households which will be visited in the first two months of the first visit will be revisited in the first month of the second visit and so on. The sample households in this round will be selected separately for Schedules 18.1 and 18.2 in each of the rural and urban sectors.

4.0.4 The position in regards to the assets and liabilities of the sample households is required to

be collected with reference to a fixed data, namely, as on the 30th June 2002. There will be a time lag between the reference date and the survey date in the first visit varying from household to household ranging from 6 months to a maximum period of 14 months. To derive the above, therefore, it has been decided to collect information on assets and liabilities as on the date of survey and the transactions relating to the said assets and liabilities carried out during the period intervening the date of reference and the date of survey.

4.0.5 Broadly, the following information will be collected in this round of survey :-

- (i) the asset and the liability position of the households
- (ii) the amount of capital expenditure incurred by the household during the reference period of agricultural year 2002-2003 on
 - (a) residential plots, houses or buildings,
 - (b) farm business and
 - (c) non-farm business,
- (iii) sale and loss of assets during July 2002 to June 2003.

The assets owned by the households have been classified into three categories, namely,

- (a) physical assets contributing to capital formation
- (b) financial assets and
- (c) durable household assets.

Besides collection of information for deriving the asset and liability position of the households as on 30.6.2002, provisions have also been made to collect data on the transactions of physical, financial and household durable assets and also on the cash borrowings and repayments made during the agricultural year 2002-2003.

4.0.6 Method of data collection: As mentioned earlier, the information in this schedule will be collected by visiting the same set of sample households twice. In the first visit, information on assets owned on the date of survey as well as addition and depletion of these assets during the period, July 1, 2002 to the date of survey will be ascertained to derive the asset position of the households as on 30th June 2002. The same procedure will be adopted for assessing the indebtedness position of the households at the beginning of the agricultural year 2002-03 i.e. 30.6.02 in the first visit. However, provision has been made for obtaining the data on the amount and other particulars of borrowings and repayments made during the first half of the agricultural year 2002-03 i.e. during 1.7.02 to 31.12.02. As for the items of capital expenditure and of sale and loss of assets, information will be collected for the period 1.7.02 to 31.12.02 in the first visit. During the second visit to the households, information will be collected for ascertaining the indebtedness position of the households as on 30.6.03 and for assessing the borrowings and repayments made during the second half of the agricultural year 2002-03 i.e. during 1.1.03 to 30.6.03. Similarly, data on the capital expenditure and on sale and loss of assets during 1.1.03 to 30.6.03 will be collected in the second visit.

4.0.7 Valuation of physical assets: Value of a physical asset acquired prior to 30th June 2002 will be evaluated at the current market price prevailing in the locality considering the condition of the asset as on date of survey at the point of time and will be recorded under

“owned on the date of survey” or under “disposal/depletion” depending on whether the said asset is owned on the date of survey or disposed of by other way than sale during the reference period. If the said asset is disposed of by way of sale, the sale price is to be recorded under “disposal”. On the other hand, if a physical asset is acquired by way of purchase or construction during the reference period (i.e. during 1.7.02 to date of survey), the purchase price or the total expenditure incurred on construction including the value imputed at current market price of labour and materials supplied from the household stock will be considered as its value. However, if an asset is ‘otherwise acquired’ during the reference period, value at current price evaluated as on date of survey will be reported under acquisition. Now, if the said asset is “owned on the date of survey”, value on the date of survey will be the same as that of the “acquired” during the reference period. Similarly, if the asset “acquired” during the reference period is again disposed of during the said period, the same value as reported under “acquisition” will be recorded under “disposal”. The value will always be recorded in rupees (whole number) only.

4.0.8 Method of recording jointly owned assets: In case an asset is owned by the household jointly with other households, only the value of the share of the sample household is to be recorded. The number of such assets will be recorded in the relevant column of the respective block against the household having the senior most member (according to age). For other partner households, a cross mark(X) will be given in the respective column for recording the number of asset owned. In all such cases, it is extremely necessary to record appropriate remarks in the remarks block.

4.0.9 Structure of the schedule: There are 23 blocks (including two sub-blocks) in the visit-1 schedule of 18.2. Since information on less number of items will be collected in visit-2, the visit-2 schedule contains only 13 blocks (including two sub-blocks). In visit-2, the block numbers and the formats of these 13 blocks have been retained as in visit-1 and some modifications in the format have been made in one block, viz. block 1. The block numbers are continuous in visit-1 schedule, where there are breaks in block numbers in the visit-2 schedule. The reference period which is printed along with the block headings is generally different in the two visits. The blocks are described below:

block no.	block heading	appearing in the schedule for
(1)	(2)	(3)
0	descriptive identification of sample household	visit 1&2
1	identification of sample household	visit 1&2
2	particulars of field operation	visit 1&2
3	household characteristics	visit 1 only

4	demographic and other particulars of household members	visit 1 only
5	land owned by the household as on the date of survey and transaction during 1.7.02 to the date of survey	visit 1 only
6	buildings and other constructions owned by the household as on the date of survey and related transaction during 1.7.02 to date of survey	visit 1 only
7	livestock and poultry owned by the household as on the date of survey and their transactions during 1.7.02 to date of survey	visit 1 only
8	agricultural machinery and implement owned by the household as on the date of survey and related transactions during 1.7.02 to date of survey	visit 1 only
9	non-farm business equipments owned by the household as on the date of survey and related transactions during 1.7.02 to date of survey	visit 1 only
10	transport equipment owned by the household as on the date of survey and related transaction during 1.7.02 to date of survey	visit 1 only
11	durable assets owned by the household as on the date of survey and related transaction during 1.7.02/1.7.03 to date of survey	visit 1 &2
12	shares & debentures owned by the household in co-operative societies & companies as on the date of survey and related transaction during 1.7.02 to date of survey	visit 1 only

Table 4.1: The description of different blocks appearing in visit-1 and visit -2 of schedule 18.2 of the 59th round (continued)		
block no.	block heading	appearing in the schedule for
(1)	(2)	(3)
13	financial assets other than shares & debentures owned by the household as on the date of survey and related transaction during 1.7.02 to date of survey	visit 1 only
14	cash loans and kind loans receivable by household against different securities/heads on the date of survey and related transaction during 1.7.02/ 1.7.03 to date of survey	visit 1&2
15.1	number of cash loans of the household outstanding as on the date of survey and number of loans fully repaid/written off during 1.7.02/ 1.1.03 to date of survey	visit 1&2
15.2	particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transaction of loans during 1.7.02/ 1.1.03 to date of survey	visit 1&2
16	kind loans and other liabilities payable by the household as on the date of survey	visit 1&2
17.1	specified items on which household incurred expenditure during 1.7.02 to 31.12.02 / 1.1.03 to 30.6.03	visit 1&2
17.2	expenditure incurred by the household on specified items during 1.7.02 to 31.12.02/1.1.03 to 30.6.03	visit 1&2
18	particulars of sale and loss of assets during 1.7.02 to 31.12.02/1.1.03 to 30.6.03	visit 1&2
19	remarks by investigator	visit 1&2
20	remarks by supervisory officer(s)	visit 1&2

4.1 Details of the schedule

4.1.0 Block 0: Descriptive identification of sample household: This block is meant for recording descriptive identification particulars of the sample household and the sample village/block to which the sample household belongs. All the items in this block are self-explanatory. Items 4 and 5 are applicable to rural areas only and a cross mark 'X' will be put against this item in urban schedule. The name of the hamlet to which the sample household belongs will be recorded against the fifth item 'hamlet name'. On the other hand, for a sample village with no hamlet group selection, a cross mark 'X' is to be recorded against this item. Item 6 is applicable to urban areas only and a cross mark 'X' will be put against this item in rural schedules. The entry against the last item, viz. 'name of informant', will be the name of the principal informant i.e. the person from whom the bulk of the information is collected.

4.1.1 Block 1: Identification of sample household: The identification particulars of the sample household are to be recorded against items 1 to 15. The entries against items 2, 3 and 14 are already printed in the schedule. Items 1 and 4-11 will be copied from the corresponding items of block 1 of schedule 0.0.

4.1.2 **Item 12: Sample hamlet group/ sub-block number:** This item will be copied from column 4 of Block 3.2 of schedule 0.0.

4.1.3 **Item 13: Second stage stratum number:** This will be taken from headings of columns (27) to (33) of block 4 of schedule 0.0.

4.1.4 **Item 15: Sample household number:** This is same as the order of selection of the sample household and it will be copied from columns (27) to (33) of block 4 of schedule 0.0.

4.1.5 **Item 16: Serial number of informant:** The serial number of the person recorded in column 1 of block 4, schedule 18.2 from whom the bulk of the information is collected will be entered. However, if during the second visit information is not collected from the person who supplied information in the first visit, '99' will be recorded.

4.1.6 **Item 17: Response code:** This item will be filled in after collecting information for all items in the schedule. The entry is to be made in terms of codes on the basis of the impression formed by the investigator regarding the overall response of the informant. The codes are:

informant co-operative and capable	1
informant co-operative but not capable	2
informant busy	3
informant reluctant	4
others	9

4.1.7 **Item 18: survey code:** It is to be noted that the survey codes are different for the schedules of visit-1 and visit-2.

(i) In the schedule of visit-1, whether the originally selected household or a substitute household has been surveyed will be indicated against this item by recording code '1' if the originally selected household has been surveyed and code '2' if the substitute household has been surveyed. If neither the originally selected household nor a substitute household could be surveyed, i.e. if the sample household is a casualty, code '3' will be recorded in the first visit.

(ii) The survey codes for visit-2 are as follows:

household surveyed in the first visit is surveyed in the second visit	1
household surveyed in the first visit is casualty in the second visit	3

In case of a casualty only the blocks 0 to 2, 19 and 20 are to be filled up and on the top of the front page of the schedule the word 'CASUALTY' will be written in block capitals.

4.1.8 **Item 19: Reason for substitution /casualty of original household:** The description of this item is different in schedules of the two visits although the list of codes is same. The description of the item for visit 1 is 'reason for substitution of original household' and that for visit 2 is 'reason for casualty of household'. For an originally selected sample household which could not be surveyed in visit 1, irrespective of whether a substituted household could be surveyed or not, the reason for not surveying the original household will be recorded against item 19 in terms of codes. If the household surveyed in visit 1 becomes casualty in visit 2, then

this item will be filled-in. The codes are:

informant busy	1
members away from home	2
informant non-cooperative	3
others	9

This item is applicable for visit 1 if the entry against item 18 is either 2 or 3 and for visit 2 if the entry against item 18 is 3. Otherwise, this item is to be left blank.

4.1.9 Item 20: Number of partitioned households, if partitioned after visit 1:

4.1.9.1 This item will be filled-in during visit 2 only. It is generally not expected that a household surveyed in the first visit will be partitioned during the period intervening the two visits. On rare occasions, when it is found to have been partitioned in the second visit, total number of households formed from the parent household due to partition will be entered against this item. In all other cases, a dash (-) will be put against this item. In case, a household of visit 1 is partitioned before visit 2, the partitioned household with the senior most household member of the parent household living in the sample village / block will be surveyed.

4.1.9.2 However, for the purpose of this survey, a household will be considered to have been partitioned only when some of the household members, as enumerated in the first visit, are found to have left the parent household and established a separate new household and consequent to this split, land and other assets held by the parent household during the first visit is also found to have been partitioned.

4.1.9.3 It is essential to keep in mind that the following cases will not be treated as partitioning of a household for the purpose of the survey.

- (i) When a member, after leaving the parent household becomes member of another household already in existence, it will not be treated as a case of partitioning of the parent household. For example, when a girl goes to her in-laws' household after marriage, it will not be treated as partitioning of the parents' household, even if she is given some land and other assets of the parent household as gift.
- (ii) If some members of a household go away and establish a new household but the possession of land owned by them is retained by the parent household, it will not be treated as partitioning. For example, if a son of the head of the household goes elsewhere for his studies and the land owned by him remains under the possession of the parent household, it will not be treated to have been partitioned.

4.2.0 Block 2: Particulars of field operation: The identity of the Investigator, Assistant Superintendent and Superintendent associated, date of survey/inspection/scrutiny of schedules, dispatch, etc., will be recorded in this block against the appropriate items in the relevant columns. Besides, from the 46th round onwards, person codes of field officials have been introduced which are to be recorded against item 1(ii) (for central sample only). If the schedule is required to be canvassed for more than one day, the first day of survey is to be recorded against the item serial number 2(i). The time required to canvass the schedule should be the actual time to canvass the schedule. It will not include the time needed by the investigator to finalise the schedule.

4.3.0 Block 3: Household characteristics: Certain household characteristics, such as, household size, household type, religion, social-group, household industry, household occupation, consumer expenditure, and operation of land etc., which are intended to be used mainly as classificatory characteristics in tabulation will be recorded in this block. This block will be filled-in in visit 1 only.

4.3.1 Item 1: Household size: The size of the sample household i.e., the total number of persons normally residing together (i.e., under the same roof) and taking food from the same kitchen (including temporary stayaways and excluding temporary visitors) will be recorded against this item. This number will be same as the last serial number recorded in column 1 of block 4.

4.3.2 Item 2: Principal household industry: The description of the principal household industry will be recorded in the space provided. The entry cell for item 2 has been split for recording each digit separately. The appropriate five-digit industry code of the NIC 1998 will be recorded here. For households deriving income from non-economic activities only, a dash (-) may be put against this item. For details please see Chapter One.

4.3.3 Item 3: Principal occupation: The description of the principal household occupation will be recorded in the space provided. The appropriate three-digit occupation code of the NCO 1968 is to be recorded in the entry cell which has been trisected for recording each digit separately. For households deriving income from non-economic activities only, a dash (-) may be put against this item. For details please see chapter One.

4.3.4 Item 4: household type

4.3.4.1 The household type code based on the means of livelihood of a household will be decided on the basis of the source of the household's income during the 365 days preceding the date of survey. For this purpose, only the household's income (net income and not gross income) from economic activities will be considered; but the incomes of servants and paying guests will not be taken into account. For the rural areas, the selected household will be assigned appropriate type code out of the following five different household type codes:

self-employed in non-agriculture...	1	self-employed in agriculture	4
agricultural labour	2	others	9
other labour	3		

For urban areas, the household type codes are as follows:

self-employed - 1, regular wage/salary earning - 2, casual labour - 3, others - 9.

4.3.4.2 Procedure for assigning household type codes in rural sector: For a rural household, if a single source (among the five sources of income listed in preceding paragraph) contributes 50% or more of the household's income from economic activities during the last 365 days, it will be assigned the type code (1, 2, 3, 4 or 9) corresponding to that source. For a household to be classified as 'agricultural labour' or 'self-employed in agriculture' (code 2 or 4) its income from that source must be 50% or more of its total income. If there is no such source yielding 50% or more of the household's total income, it will be given code 1, 3 or 9 according to the following procedure. To be classified as self-employed in non-agriculture (code 1), the household's income from that source must be greater than its income from rural

labour (all wage-paid manual labour) as well as that from all other economic activities put together (a three-way division is to be considered here). A household not getting code 1, 2 or 4 will be classified as other labour (code 3) if its income from rural labour (all wage-paid manual labour) is greater than that from self-employment as well as that from other economic activities (again a three-way division). All other households will get type code 9.

4.3.4.3 Procedure for assigning household type codes in urban sector: For urban areas the different urban type codes correspond to four sources of household income, unlike the rural sector where five sources are considered. An urban household will be assigned the type code 1, 2, 3 or 9 corresponding to the major source of its income from economic activities during the last 365 days. A household, which does not have any income from economic activities, will get type code 9 (others).

4.3.5 Item 5: Religion code: The religion of the household will be recorded against this item in codes. If different members of the household claim to belong to different religions, the religion of the head of the household will be considered as the religion of the household. The codes are:

Hinduism	1	Jainism	5
Islam	2	Buddhism	6
Christianity	3	Zoroastrianism	7
Sikhism	4	others	9

4.3.6 Item 6: Social group code: Whether or not the household belongs to scheduled tribe, scheduled caste or other backward class will be indicated against this item in terms of the specified codes which are:

scheduled tribe - 1, scheduled caste - 2, other backward classes - 3, others - 9.

Those who do not come under any one of the first three social groups will be assigned code 9 meant to cover all other categories. In case different members belong to different social groups, the group to which the head of the household belongs will be considered as the 'social group' of the household.

4.3.7 Items 7 and 8: Whether operated any land for agricultural activities during last 365 days and if yes, area operated

4.3.7.1 The answer to direct question whether the household operated any land for agricultural activities during last 365 days will be recorded in codes against item 7. The codes are yes - 1, no - 2. By this item, the household will be classified as either 'farmer' household or not. A farmer is defined in this survey as a person who operated some land owned or taken on lease or otherwise possessed and engaged in agricultural activities like cultivation of field crops, horticultural crops, animal husbandry, fishery, piggery, bee-keeping, sericulture, etc. during last 365 days. Code 1 will be assigned to the household having at least one farmer as defined above and for remaining households code 2 will be assigned.

4.3.7.2 If the code against item 7 is '1', the area operated by the household is to be filled against item 8 in hectares in three places of decimal. The household operational holding has been defined in chapter 1. The total area under all the operational holdings formed in the household will be considered as the area operated by the household. However, if the household operates a

holding jointly with other household(s), the total area of the operational holding divided by the number of partners will be the share of the household from that operational holding.

4.3.8. Items 9 and 10: Whether any household member has any kisan credit card and if yes, amount received during last 365 days: Kisan Credit Card Scheme aims at timely and adequate support from banking system to the farmers for their cultivation needs including purchase of inputs in a flexible and cost effective manner (for details, ref chapter 1) If any household member has a kisan credit card, entry in item 9 will be 1 otherwise 2. In case the code is '1' in item 9, the amount received (Rupees in whole number) during last 365 days will be recorded in item 10.

4.3.9 Items 11 to 13: Household consumer expenditure during last 30 days: The definition of the household consumer expenditure is given in chapter 1. It is same as that adopted for consumer expenditure survey. The household consumer expenditure during last 30 days is to be ascertained through a direct question under two broad categories namely (1) out of purchases (both of goods and services) and (2) out of homegrown/ home produced stock, free collection and transfer receipts etc. These will be recorded in whole number in nearest rupees against items 11 and 12. The total of items 11 and 12 will be recorded against item 13. This entry will also be recorded in whole number of rupees.

4.3.10 Item 14: Household monthly per capita consumer expenditure: The figure for this item would be obtained by dividing the entry against item 13 by the entry against item 1 (household size). This will be recorded in Rupees in two places of decimal.

4.4.0 Block 4: Demographic and other particulars of household members: All members of the sample household will be listed in this block. Demographic particulars viz. Relation to head, age, sex, marital status, general education and usual activity particulars with industry of work will be recorded for each member, using one line for each.

4.4.1 Column 1: Serial number: All the members of the sample household will be listed in block 4 using a continuous serial number in column (1). In the list, the head of the household will appear first followed by head's spouse, the first son, first son's wife and their children, second son, second son's wife and their children & so on. After the sons are enumerated, the daughters will be listed followed by other relations, dependants, servants, etc.

4.4.2 Column 2: Name of member: The names of the members corresponding to the serial numbers entered in column (1) will be recorded in column (2).

4.4.3 Column 3: Relation to head (code): The family relationship of each member of the household with the head of the household (for the head, the relationship is 'self') expressed in terms of specified codes will be recorded in this column. The codes are:

self	1	grandchild	6
spouse of head.....	2	father/mother/father-in-law/mother- in-law ...	7
married child	3	brother/sister/brother-in-law/sister-in-law	
spouse of married child ..	4	/other relatives.....	8
unmarried child	5	servant/employees/other non-relatives	9

4.4.4 Column 4: Sex: For each and every member of the household, sex in terms of the code (male-1, female-2) will be recorded in this column. For eunuch, code '1' will be recorded.

4.4.5 Column 5: Age: The age in completed years of all the members listed will be ascertained

and recorded in column (5). For infants below one year of age at the time of listing, '0' will be entered in column (5). Similarly, for persons of age 99 years or more, 99 will be entered in this column.

4.4.6 Column 6: Marital status code: The marital status of each member will be recorded in terms of the specified code in this column. The codes are:

never married - 1, currently married - 2, widowed - 3, divorced/separated - 4.

4.4.7 Column 7: General education code: Information regarding the level of general education attained by the members of the household listed will be recorded in column (7) in terms of the specified code. For the purpose of making entries in this column, only the course successfully completed will be considered. For instance, for a person who has studied up to say, first year B.A., his/her educational attainment will be considered as higher secondary (code 07). For a person who has studied up to 12th standard but has not appeared for the final examination or has failed, his/her educational attainment will be considered under 'secondary' (code 06). The relevant codes to be used for recording entries in column (7) are:

not literate	01	secondary	06
literate without formal schooling	02	higher secondary.....	07
literate but below primary	03	diploma/certificate course ...	08
primary	04	graduate	10
middle	05	post graduate and above ...	11

A person who can both read and write a simple message with understanding in at least one language is to be considered literate. Those who are not able to do so, are to be considered not literate and will be assigned code 01. Those who are literate but never attended any school, will be assigned code 02. Those who are by definition literate but are yet to pass a primary standard examination will get code 03. Similarly codes 04, 05, 06 and 07 will indicate the successive higher standards of examinations passed.

Persons who have attained proficiency in Oriental languages (e.g. Sanskrit, Persian, etc.) through formal but not the general type of education will be classified appropriately at the equivalent level of general education standard.

4.4.8 Usual activity particulars: Columns (8) to (11) of this block are meant for recording the usual activity status particulars of all the members of the household listed in this block. Some important clarifications on these items are given in Chapter 5 – the same may be looked into.

4.4.8.1 Columns 8 and 9: Usual principal activity status : The appropriate activity status code from the list of the codes given below is to be reported in col.8. The procedure of determining the usual (principal) activity status is described in detail in Chapter One. Here code 81 will be used to indicate both the situations of seeking work and being available for work.

The different activity statuses used in the survey (with the corresponding codes) are given below:

(i) working or being engaged in economic activity (employed):

worked in household enterprise (self-employed) as an own account worker ..	11
worked in household enterprise (self-employed) as an employer	12
worked in household enterprise (self-employed) as 'helper'	21

worked as regular salaried/wage employee	31
worked as casual wage labour in public work	41
worked as casual wage labour in other types of works	51
(ii) not working but seeking or available for work (unemployed):	81
(iii) not working and also not available for work (not in labour force):	
attended educational institution	91
attended domestic duties only	92
attended domestic duties and was also engaged in free collection of goods, tailoring, weaving, etc. for household use	93
recipients of rent, pension, remittance, etc.	94
not able to work due to disability	95
beggars, prostitutes, etc.	96
others	97
did not work due to sickness (for casual workers only)	98

For definition of different terms associated with the above activity statuses, see Chapter 1.

For the persons categorised 'working' (i.e., those with status codes 11-51), the corresponding industry division will be recorded in terms of the two digit NIC 98 codes in column 9.

4.4.8.2 Columns 10 and 11: Usual subsidiary economic activity status: For all persons engaged in any 'work' in subsidiary capacity, the status codes of the economic activities pursued by them in their subsidiary capacity will be recorded in col.(10) and the corresponding NIC-98 code (2 digits) will be recorded in col.(11). In the situation where a person has been found to have pursued more than one economic activity during the last 365 days in his or her subsidiary capacity, the activity on which more time has been spent would be considered for recording entry in this column. Columns (10) & (11) are to be filled in for each and every member of the household irrespective of whether the person's principal status is economic activity or not. For those reporting no subsidiary economic activity, '-' may be recorded in both the columns. For details one may refer to Chapter 1.

4.5.0 Block 5: Land owned by the household as on date of survey and related transactions during 1.7.02 to date of survey: This block will be filled in only during the first visit to the sample household. This block is meant for recording area and value of each type of land, including the house site and other residential areas, owned by the sample household on the date of survey and also the acquisition and disposal of land during the period 1.7.02 to date of survey. With the help of these data, the area and value of land owned by the household as on 30.6.02 will be derived.

4.5.1 The definition of ownership of land has been provided earlier in Chapter 1. It may again be emphasised here that land owned, acquired and disposed of by the domestic servants, paying guest etc. who are listed as normal members of the household in block 4 will also be recorded in this block. However, to avoid duplication, such land should not be taken into account while enumerating land owned/acquired/disposed of by the original households to which they used to belong as family members prior to their joining this household as normal members.

4.5.2 While information on plots, other than the plots containing the house site and other

residential areas, will be recorded separately, using one blank line for each plot, the particulars of all residential areas including the plot containing the house site will be entered against the line with serial no. of plot printed as '98' in col. (1) of block 5.

4.5.3 A plot will be considered to be a distinct patch of land demarcated with boundaries and bearing a survey number. However, for large plots where sub-divisions of survey numbers (that is sub-survey numbers) are given to demarcate the sub plots, a plot will be taken as the distinct patch of land having a sub-survey number. A plot is demarcated generally by a strip of raised land commonly known as ails or bunds. There may also be ails inside the plot. All such ails or bunds will be included in the plot area.

4.5.4 **Assessment of the value of land:** (i) For assessing the value of land acquired by the household through inheritance or otherwise prior to 30th June 2002, the informant, if necessary, may be asked to take the help of the knowledgeable persons of the village to ascertain the current market price of the type of land. This may be determined on the basis of the transactions made within the village or in its vicinity during the recent past. The value of land so determined will be recorded under 'owned as on date of survey' or under 'disposal' depending on whether the area of land is owned on the date of survey or 'disposed of' during the reference period by ways other than sale. However, if the land is sold during the reference period, the sale price will be recorded under disposal.

(ii) If the land is acquired by way of purchase during the reference period, the purchase price will be its value of acquisition. But, if the land is acquired during the reference period by ways other than purchase, value will be determined as para 4.5.4(i) and will be recorded under 'acquisition'. Now, if the acquired land is owned on the date of survey, the value as reported under acquisition will be shown under 'owned on the date of survey'. Similarly, if the land acquired during the reference period is disposed of again during the said reference period, value to be recorded under 'disposal' will be same as that recorded under acquisition. If a part of the land is disposed of and a part is owned on the date of survey, then the value under 'disposal' and that under 'date of survey' will be worked out on the basis of the unit price of land recorded under 'acquisition'.

4.5.5 For plots having buildings, well, tube-well, drainage, channels and other construction works etc., the value of the plot/land excluding the value of all such construction work/buildings will be considered. However, in the cases where the value of buildings and land cannot be separated, it should be recorded under buildings in block 6 appropriately.

4.5.6 **Column 1: Serial no. of plot:** A running serial number starting from 1 will be given in col. (1) of this block for all lines recording particulars of ownership/acquisition/disposal of land during the specified reference period. It may be noted that, in most cases, there will be a gap between the last serial number entered by the investigator and serial number '98' printed in col.(1) against residential areas including house site. No attempt need be made to bridge the gap by altering the serial number printed in the schedule. For each column except col. (3), the total of all the plots recorded in this block is to be derived and recorded against serial number of plot 99.

4.5.7 **Column 2: Survey number or other identification particulars:** The survey numbers (or sub-survey numbers) of the plots will be recorded in col. (2) for each of the plots enumerated in this block. If a survey number is subdivided and the subdivided plot has no sub number, the letter 'P' is to be recorded below the survey number to indicate the subdivisions of

the relevant plot. On the other hand if several plots are shown as amalgamated and that is owned/acquired/disposed of either wholly or partly during the specified reference period, then survey number of all plots which have been amalgamated will be recorded, if a new number has not been assigned to the consolidated plot. If the informant is unable to furnish the survey number (or sub-survey number), other identification of the plot giving the demarcation of the area by distinct patches, if any, (such as identification of a plot by name of place, name of plot etc.) will be recorded in col. (2).

4.5.8 Column 3: Type of land: This column is meant for recording the type of land owned/acquired/disposed of by the household during the specified reference period in terms of codes. The codes are

seasonal crop area-irrigated.....	1
seasonal crop area unirrigated	2
orchards and plantations (including forests)..	3
area put to non-agricultural uses:	
water bodies	4
exclusively for non-farm business...	5
other non-agricultural uses	6
residential area including house-site	7
other areas	9

The different types of land have been described earlier in Chapter 1. In case owned/acquired/disposed of area of a plot includes more than one type of land, the type which covers the maximum area of the plot under the ownership/acquisition/disposal will be considered as the type for making entry in this column.

4.5.9 Column 4: Area owned by the household : If the entire plot is owned by the members of the household on the date of survey, the owned area, which is the geographical area of the plot, will be recorded in hectares up to three places of decimal in col.(4). However, if on the date of survey, the plot is owned jointly by members of two or more households, the actual area owned by the sample household in hectares up to three places of decimal will be recorded in col.(4). For example, if a plot of 5.000 hectares is owned equally by four brothers belonging to four different households and if one of them is selected for the survey, the entries in cols.(4) for the sample household will be 1.250 hectare respectively. Cols. (4) and (5) will remain blank if no area of the plot is owned by the household on the date of survey but some area of the plot has been disposed of during 1.7.02 to the date of survey.

4.5.10 Columns 5, 7 and 9: Value of land : owned/acquired/disposed of : The procedures to be followed for ascertaining the value of land and making entries in cols.(5), (7) and (9) have been described in para 4.5.4. For each plot, value will be recorded in rupees (whole no.) in col.(5) and/or (7) and/or (9) depending whether an area of the plots is owned as on the date of survey or acquired or disposed of during the reference period. It may be emphasised that as per the procedure laid down, if a piece of land is acquired during the reference period and is owned on the date of survey, the value to be recorded in col.(5) and col.(7) will be the same. Similarly, if a piece of land is acquired and then disposed of during the

reference period, the value to be recorded in col. (7) and col. (9) will be the same. However, if a part of the plot which is acquired during 1.7.02 to the date of survey, is disposed of during the said reference period and the remaining part of the plot is owned on the date of survey, then the entries to be made in col.(5) & (9) together will be same as that in col.(7).

4.5.11 Column 6 to 9: Transactions during 1.7.02 to the date of survey: Information relating to the area (hectares 0.000) and value (Rs.) of the transactions of land that take place during 1.7.02 to the date of survey will be recorded in cols. (6) to (9). Under transaction, information will be collected separately for acquisition and for disposal. Acquisition will mean addition to stock by way of purchase, gift, inheritance etc. and disposal will result in depletion of stock by way of sale, gift etc. Inheritance will be considered as acquisition only when inheritor belongs to a different household. Leasing in and leasing out of land will not be treated as acquisition or disposal of land. Area and value of all pieces of land acquired during 1.7.02 to the date of survey will be recorded in cols. (6) and (7) respectively irrespective of whether the piece of land is disposed of subsequently or owned, on the date of survey. Similarly, area and value of all pieces of land disposed of during 1.7.02 to date of survey will be recorded in cols. (8) and (9) respectively irrespective of whether the piece of land has been acquired during the said reference period or prior to that. Area will be recorded in hectares (three places of decimal).

4.5.12 Columns 10 and 11: Area of land owned and related value as on 30.6.02 : The area and value of land owned as on 30.6.02 will be recorded in cols. (10) and (11) respectively. The relevant entries, in these two columns, will be derived as follows:

- (i) col. (10) = col. (4) + col. (8) - col. (6)
- (ii) col. (11) = col. (5) + col. (9) - col. (7).

4.6.0 Block 6: Buildings and other constructions owned by the household on the date of survey and related transactions during 1.7.02 to date of survey: This block will be filled in only during the first visit to the sample household. This block is meant for recording approximate floor area (sq mts 0.00) and value (Rs) of all owned buildings and constructions on the date of survey and also the value of acquisition and disposal of these assets during the period 1.7.02 to the date of survey. With the help of these data the stock position as on 30.6.02 will be derived. The items have been grouped under three major heads viz.

- i. residential buildings,
- ii. buildings used for farm business,
- iii. buildings used for non-farm business

The particulars of ownership and transactions of any other construction which are not covered in these three categories and those of incomplete structures will be separately entered against item numbers 9 and 10 respectively.

4.6.1 Sometimes temporary sheds, hutments, machans etc. are erected on the farm during the season to guard crops against wild animals, birds, thefts etc. When such construction is of purely temporary nature, i.e. built to last only one season, they will not be considered here.

4.6.2 The data on the floor area in square meters rounded in two places of decimal and the value of the completed building in whole number of Rupees will be recorded in different columns against items 1 to 9, depending on the use of the building. Floor area is defined as the

covered area under a roof. It will, thus, include the area of all types of rooms, kitchen, w/c (water closet), etc. and covered varandah, and will exclude uncovered area both inside and outside the structure, e.g. terrace, stairs, stairways, landing etc. The procedure to be adopted for ascertaining the value of a building will be the same as stated in paras 4.0.7 and 4.0.8. A building construction will be regarded as completed if it is considered ready for first occupation by its owner. If the construction of a building or a structure owned by the household is incomplete, the value of the incomplete building/construction will be recorded against item 10. The total expenditure incurred for any other completed construction, including the imputed value of labour and materials supplied from home will be recorded against item 9. It may be noted that generally, value of land will not be included in the value of buildings and other constructions. However, in the cases where it is not possible to apportion the value of land and building separately, the value of building/other constructions will be inclusive of the value of land. In such cases, the value of land will not be recorded in block 5.

4.6.3 Columns 3 and 4: Owned on the date of survey : Floor area and value of the building and other constructions as listed in col. 2 owned by the sample household on the date of survey will be recorded under cols.(3) and (4) respectively.

4.6.4 Column 5: Purchase: Information on transactions of buildings and other constructions owned by the household during 1.7.02 to the date of survey is recorded in cols 5 to 12. Information on acquisition particulars will be recorded in cols 5 to 8. If the household has purchased (first hand or second hand) any building or structure listed in col. 2 during the reference period, the purchase price (whether fully paid or not) of the said structure will be recorded in cols.(5).

4.6.5 Column 6: Construction and improvement: In case any building or other construction is newly built or the floor area of the existing structure is extended during the reference period, the value of the constructed building/other construction or the extended portion of the building/other construction will be recorded in cols.(6). Sometimes for improving the condition of the structure, major repairs and alterations (refer to chapter 1), are made to the existing structure/construction. In such cases, although there is no increase in the floor area, the value of such major repairs and alteration has to be recorded in col. (6). It need be emphasized here that normal repairs and maintenance (as defined in chapter 1) of buildings undertaken by the household will not be considered for making entry in this block.

4.6.6 Column 7: Otherwise acquired: The required information of buildings or structures/constructions acquired by the household during the reference period by any other way than mentioned above, such as gift etc., will be recorded here. Value will be equal to the amount it will fetch if sold in the market in the existing condition.

4.6.7 Column 8: Total acquisition: The value of the total acquisition of buildings and other constructions is to be recorded in cols. (8) by using the following algebraic relations:

$$\text{col. (8)} = \text{col. (5)} + \text{col. (6)} + \text{col. (7)}$$

4.6.8 Column 9: Sold: The value of disposal of buildings and other constructions during 1.7.02 to date of survey will be recorded in cols 9 to 12. If the household has sold an owned building or structure/construction or part thereof during the reference period, the value of sale of the said building or the part of the building will be recorded in col.(9).

4.6.9 Column 10: Otherwise disposed of: If the household has disposed of a building or

part thereof by way of gift etc. (and not discarded or disposed of by way of sale) during reference period, the value of the structure or part of the structure disposed of will be noted in cols. (10) in whole no. of rupees.

4.6.10 Column 11: Discarded: Sometimes a building or apart of a building is completely discarded being of no use to the owner. Usually such assets are in very poor conditions. These assets do not fetch much value and generally they are considered as scraps. The value of the said assets, discarded during the reference period, will be evaluated at current marketing price prevailing in the locality, considering the condition of the asset when it was in use prior to being discarded. The value of the discarded building will be recorded in cols. (11).

4.6.11 Column 12: Total disposal: The value of the total disposal is to be recorded in cols. (12) by using the following algebraic relations:

$$\text{col. (12)} = \text{col. (9)} + \text{col. (10)} + \text{col. (11)}$$

4.6.12 Columns 13 and 14: Buildings and other constructions owned as on 30.06.02: The floor area of the building/structure as on 30.6.02 will be recorded in col. (13) after an enquiry to the informant. The value of assets as on 30.6.02 will be derived in col. (14) as (col. (4) + col. (12) - col. (8)). It may be mentioned here, that even if an item of asset is not owned on the date of survey, the particulars of acquisition and disposal of the items of assets during the reference period is to be collected as an asset might have been owned by the household on 30.6.02 but subsequently disposed of. Information in different columns are to be collected separately in respect of each type of building or structure or other construction as listed in col. 2.

4.6.13 Description of items of residential buildings and other constructions:-Item 1: Residential buildings: The floor area of the building owned by the household used for residential purpose either by the sample household or by others, along with its value, excluding the value of site on which the residential building is constructed, will be reported in col.3 against this item. Information on assets owned on the date of survey, value of 'acquisition' and 'disposal' during the reference period, along with the stock position of floor area and its value as on 30th June, 2002, will be recorded in the appropriate columns as described in para 4.6.3 to 4.6.12.

4.6.14 Items 2 to 5: Building used for farm business: Farm business has been defined earlier in chapter 1. Any building or structure owned by the household used for farm business either by the sample household or by others will be recorded here. The floor area of each of the items, viz. barn (gola), animal shed, farm house etc. and the approximate value for each asset (owned on the date of survey), value of 'acquisition' and 'disposal' of

each asset during the reference period and the stock position of floor area and its value as on 30th June 2002 are to be recorded in the appropriate columns as described in para 4.6.3 to 4.6.12. In some cases it may so happen that animal sheds, barns etc. are part of the residential building. Separate estimates for animal sheds etc. need not be made in those cases. The entire area and total value of the structure should be indicated against item 1, i.e. residential buildings. Gobar Gas plant will be included in item 9 irrespective of its uses.

4.6.15 Items 6 to 8: Buildings used for non-farm business: Non-farm business has already been defined in chapter 1. The floor area and value of assets of all buildings owned and used exclusively for non-business either by the sample household or by others will be recorded

separately for each of 'workplace/workshop', 'shop' and 'others' listed against items 6 to 8 respectively. There may be cases where part of the residential building is used as a shop or workshop in connection with non-farm business. In such cases, the entire area and the total value of the structure should be shown against item 1, i.e. residential buildings. Similarly, if a non-farm business is carried out in a part of the structure which is used for farm business, the entire floor area and its value will be shown against the appropriate items under farm business and no separate entry will be made against items 6 to 8 for the portion used for non-farm business. If two types of non-farm business are carried out in the same building, the entire floor area and its value will be shown against the item which occupies the major portion of the floor area. Value of acquisition and disposal of each of the assets listed in items 6 to 8 will be recorded under cols 5 to 12 and stock position of floor area and its value as on 30.06.02 are to be recorded in cols 13 and 14.

4.6.16 Items 9 to 11: Other constructions, incomplete structures (work in progress) and total: The floor area and value of all constructions other than those covered against items 1 to 8 will be recorded against item number 9. The value of other constructions, like well, tube-well, path etc., will also be recorded against item 9. In case of other constructions, a cross (x) may be put for floor area. The value of all incomplete buildings, structures and other constructions owned on the date of survey/acquired and/or disposed of during the reference period by the household will be recorded against item 10. The total expenditure incurred including the imputed value of household labour and materials used by the household till the date of survey for the construction of the incomplete building will be considered as its value as on the date of survey, irrespective of whether the said expenditure has been incurred prior to or during the reference period. However, only the expenditure incurred for the actual construction during 1.7.02 to the date of survey will be considered for making entries in cols.(6) even in the case of incomplete structures (item 10). The total floor area and the value of all buildings and structures/constructions will be recorded against item 11 for each column.

4.7.0 Block 7: Livestock and poultry owned by the household on the date of survey and related transaction during 1.7.02 to date of survey: This block will be filled in only during the first visit to the sample household. The information on number and value of cattle and buffalo owned by the household with break-up by age, sex and use and of other large heads viz elephant, horse etc., sheeps, goats, pigs, rabbits and of poultry birds will be collected in this block along with the data on the transactions during 1.7.02 to the date of survey. All the entries in this block will relate to the livestock owned by the household as on the date of survey (for cols 3 & 4) as on 30.06.02 (for cols 9 & 10), irrespective of whether their possession rests with the households or not and their transactions during 1.7.02 to date of survey (for cols 5 to 8).

4.7.1 Cattle owned by the household will be first classified into two groups, viz. (a) cross-bred cattle and (b) non-descript cattle. Crossbred cattle are those which are produced by crossing the indigenous breed with the exotic breed, i.e. imported foreign variety. For the purpose of the survey, however the cattle of exotic breed will also be considered as crossbred. All the other cattle will be classified as 'nondescript cattle'. The cross-bred cattle can be identified by absence of hump. All the Indian breeds of cattle generally have a hump, which is absent in an exotic breed or a cross-bred animal. The colour of the skin or coat of the crossbred cattle is also distinctively different from the Indian breed (non-descript) cattle. The cross-bred cattle generally have coats or skins with patches of black, white and red to tan colour. There are also some varieties of cross-bred cattle whose colour of the skin or coat is (a) grey to white, (b) tan to red, (c) grayish white to white, and (d) dull or reddish black. Each type of bovine livestock,

viz. cross-bred cattle, non-descript cattle and buffaloes, will be separately classified by age, sex and use. It may be specially noted that, among the non-descript cattle and the buffaloes, those up to 3 years of age are considered to constitute the young stock, whereas the young stock among cross-bred cattle is taken as those up to the age of 28 months. The young stock is further classified into males and females. For each type of bovine livestock, those which are not classified under 'young stock' will be considered to constitute the 'adult' population. The bovines are further classified as males and females both for adults and young stock. Adult male are again classified according to use of animals into two categories: (i) for work/breeding and (ii) others. The adult female population, on the other hand, is classified according to their lactating potentials. Among the cattle and buffaloes which have calved at least once and were not in milk on the date of survey but with the potential of coming in milk in the future will be classified as 'dry'. On the other hand, those which are found dry on the date of survey and are not expected to calve in the future will be classified as 'others'. The number of adult females belonging to different classes, viz., 'in milk', 'dry', 'not calved even once' and 'others'. The poultry birds are classified into five categories viz. cocks, hens, chickens, ducks and ducklings and other poultry birds including young stock. Under the 'other large head', elephants, horses & ponies, mules, donkeys, camels, yaks and mithuns are included, while under the heading of 'ovine, pigs and rabbits', the information on sheep, goats, pigs and rabbits will be collected. Cases of rearing of animals not covered above (such as dogs) for business purpose will be reported against item 43 (others). It needs to be mentioned that if rabbits are kept as pets, those will not be included in this schedule.

4.7.2 Columns 3 and 4: Number and value of livestock and poultry birds owned on date of survey: For each of the items listed in col.(2), the number of animals owned on the date of survey will be ascertained and recorded in col.(3). The value of each of livestock recorded in col. (3) against an item will be entered in col. (4) against the same item.

4.7.3 Columns 5 to 10: Transactions of livestock during 1.7.02 to date of survey and livestock owned on 30.6.02: The transactions during 1.7.02 to the date of survey will be recorded in cols. (5) to (8). The information on acquisition will be recorded in cols. (5) and (6), while that of disposal in cols. (7) and (8). The acquisition will mean addition to stock by way of purchase, birth, gift, otherwise acquired etc. and disposal will mean depletion of stock and will include sale, deaths, loss, gift, etc. The information in respect of number will be recorded in cols. (5) and (7) for acquisition and disposal respectively and that of value will be entered in cols 6 and 8 for acquisition and disposal respectively. It may be mentioned that in the case of death of a livestock acquired prior to the reference period, i.e. before to 1.7.02, the value of the livestock to be recorded in col.(8) will be the price that the livestock would have fetched had it been sold prior to its death. The entries in cols. (9) and (10) will be obtained by derivation of figure in cols. (3) to (8) in the following way.

- (i) col. (9) = col. (3) + col. (7) - col. (5)
- (ii) col. (10) = col. (4) + col. (8) - col. (6)

4.8.0 Block 8: Agricultural machinery and implements owned by the household on the date of survey and related transactions during 1.7.02 to date of survey: The number and value of agricultural machinery and implements owned by the household on the date of survey and those acquired or disposed of during 1.7.02 to the date of survey will be collected in this block. The agricultural machinery described in col.(2) of the block and owned by the sample household will be recorded in this block, irrespective of its use i.e whether it is for use in the

farm business of the household or for hiring out. The important items of agricultural machinery and implements have been specified in col. (2). For each of these items, the stock position as on the date of survey and transactions of the asset during 1.7.02 to the date of survey will have to be ascertained for making entry in the relevant columns. If the household reports ownership/acquisition disposal of any agricultural machinery or equipments other than those specified in col. (2) against serial numbers 1 to 15, the total value of all such assets (others) will be recorded against item 16 (such as fishing net and accessories, solar equipments, wind mill, sprinkler, etc.) in cols. (4), (6) and /or (8) depending on whether the asset is owned on the date of survey, acquired and/or disposed of during 1.7.02 to date of survey. The total of items 1 to 16 will be derived for cols. (4), (6), (8) and (10) and be recorded against item 17 in respective columns. Furniture and fixtures exclusively used for farm business or for farm business with non- farm business will be recorded against item 15 and only the value figure will be entered in respective columns.

4.8.1 Columns 3 and 4: Number and value of assets owned on the date of survey: For each item specified in col. (2), number of implements owned on the date of survey will be recorded in col. (3). Value of each of the implements owned has to be ascertained separately as per the procedure laid down in paras 4.0.7 and 4.0.8 and the total value of all the assets reported in col. (3) against an item will be recorded in col. (4).

4.8.2 Columns 5 to 8 : Transactions during 1.7.02 to date of survey : The particulars of transaction of an item specified in col.(2) will be recorded in cols.(5) and (6), if it is acquired during 1.7.02 to date of survey and in cols.(7) and (8), if any disposal takes places during the said reference period. An asset may be acquired by way of purchase, construction, and gift or otherwise. An asset may be disposed of by way of sale, loss, gift, discarding or otherwise. In case, an asset is acquired and disposed of during the reference period, the same entries are to be made both under acquisition and disposal. The number of an item of asset acquired will be entered in col. (5) and that disposed of in col. (7). The values of the respective assets as ascertained in accordance to paras 4.0.7 and 4.0.8 will be recorded in cols. (6) and (8) for acquisition and disposal respectively.

4.8.3 Columns 9 and 10: Assets owned as on 30.6.02: Agricultural machinery and implements owned by the household as on 30.6.02 will be obtained from the entries made in cols. (3) to (8). The entries for cols (9) and col. (10) are derived from col. (3) to col. (8) as given below:

- (i) col. (9) = col. (3) - col. (5) + col. (7)
- (ii) col. (10) = col. (4) - col. (6) + col. (8)

4.9.0 Block 9: Non-farm business equipments owned by the household and related transactions: The term ‘non-farm business’ and its coverage for this survey has already been explained in detail in chapter 1. The non-farm business equipments include machinery, tools and appliances, furniture and fixtures and other related physical assets used in the non-farm business. The equipments described in col.(2) of the block and owned by the sample household will be recorded in this block, irrespective of its use i.e whether it is for use in the non-farm business of the household or for hiring out. The number and the value of the household’s share of equipments used exclusively for non-farm business on the date of survey will be entered in whole number and in rupees respectively in cols.(3) and (4). Col 2 gives a list of non-farm business equipments. Any equipment, except furniture and fixtures, which is used both for

farm and non-farm business will be recorded under “agricultural machinery and implements” in block 8 of this schedule. Similarly, if an equipment is used both for non-farm business and for domestic purpose, and also furniture and fixtures, utensils etc. used for non-farm business and domestic purpose will be recorded in block 11 of this schedule under household durables.

4.9.1 The value of the assets will be determined following the procedure described in paras 4.07 and 4.08. The acquisition of assets listed in col. 2 during the reference period by way of purchase, construction and improvement or otherwise (by way of gifts etc.) will be entered in cols. (5) and (6) in terms of number and value respectively. Similarly, the number and value of assets disposed of by way of sale, discarded or gift etc., will be recorded in cols.(7) and (8) respectively. Value of non-farm business equipment owned by household as on 30.06.02 will be obtained from cols 3 to 8 and will be recorded in cols 9 and 10 respectively. If acquisition is through improvement of existing assets, only the value figure need to be recorded putting a cross (x) mark against ‘number’. This procedure will also be applicable when parts of equipments are sold, otherwise disposed of or discarded. In such cases, the value of the part disposed of and not the number will be recorded under appropriate column. Like ownership of assets, only the share of household need be considered in the cases of transactions of assets. In this connection, it may be noted that stock position as well as the transaction of these assets will not be recorded in this block if they are merchandise i.e. meant for sale by the household for the purpose of trade.

4.9.2 It may be noted that if the household owns on the date of survey/acquires and/or disposes of during the reference period instruments like harmonium, drum, table, string instruments etc., the entries will be made in this block with item 9 in col. (1) (musical instruments), only when those instruments are used by the professional musicians, proprietors of drama troupes etc. Otherwise they will find place in block 11.

4.9.3 **Items 1 to 17: Machinery, tools and appliances:** For each item of machinery, tools and appliances, one line will be used. The total of all machinery and equipments will be recorded against item 18: total machinery tools & appliances. No attempt may be made to fill the gap between the serial number of last line and 18 against machinery, tools and appliances.

4.9.4 **Item 19: Furniture and fixtures:** This item will include all furniture, like tables, chairs, cots etc., and all fixtures (e.g. cupboards, shelves fixed to the wall etc.) owned by the household and used exclusively for non-farm business.

4.9.5 **Item 20: Other non-farm business equipments:** If any non-farm business equipment which is exclusively used for non-farm business and is outside the list of items 1 to 19 as specified in the col. 1 of the schedule is owned on the date of survey or acquired/ disposed of by the household during the reference period, value only will be recorded against this item under the appropriate cols.

4.9.6 **Item 21: Total:** This will be obtained by adding entries against items 18, 19 and 20 for respective columns.

4.10.0 **Block 10: Transport equipments:** This block is to be filled in for visit 1 only. In this block, the number and the value of the household’s share of all transport equipments owned on the date of survey will be recorded in cols.(3) and (4) respectively for each of the items listed under col.(2) irrespective of whether the equipments are used in the farm, non-farm or

household purposes. As regards transaction, the procedure (described in para 4.9.1) for filling in similar columns of block 9 will be followed. Like non-farm business equipments, transport equipments meant for sale by the household engaged in trading of those articles will not be considered.

4.10.1 Column 11: Main use of transport equipment: The main use of the transport equipments owned by the household on 30.6.02 will be recorded in code numbers as given below:

for farm business	1
for non-farm business ...	2
for household use	3

If an equipment is used for more than one purpose, the main use has to be determined on the basis of the time utilisation of the said equipment during last 365 days. If the number of an item of transport equipments owned by the household on 30.6.02 is two or more the particulars of main use have to be entered in col.(11) with comma (,) in between. For example, if the household owned three bicycles on 30.6.02, one of which was used for the household purpose and two for non-farm business, then the entry in col. (11) would be 3, 2, 2.

4.10.2 Items 1 to 8: The names of different transport equipments are given in col. (2). In case of item 1 i.e. “carts (hand driven/animal driven)”, the value of cart will only be recorded under the appropriate columns. The value of animals will be shown in block 7 of this schedule. Similarly, for item 7 the value of trollies/trailors/jugads will be recorded here, where the value of tractor will be entered in block 8. The items are self-explanatory.

4.10.3 Item 9: other transport equipment: If any transport equipment, other than those listed against serial numbers 1 to 8 in column 1, is owned on the date of survey or acquired/disposed of by the household within the reference period, only the value figures will be recorded against this item under the appropriate columns.

4.10.4 Item 10: Total: The total of the value recorded against items 1 to 9 will be obtained and shown against this item under the relevant columns.

4.11.0 Block 11: Durable assets owned by the households and related transactions: This block shall be canvassed both for visit -1 and visit- 2. The household durable assets have been defined earlier in chapter 1. The items used for household purposes will be taken into account irrespective of whether they are home produced, purchased or received as gift. There may be some household articles which are used both in the household and also in enterprises. In such cases, the durable articles will be recorded here and not under farm or non-farm business. But the durable assets including furniture and fixtures, if exclusively used in the non-farm business, will be recorded in block 9 and not here. Similarly, the durable assets including furniture and fixtures, if exclusively used in the farm business, will be recorded in block 8 and not here.

4.11.1 The items have been specified in col. (2) of this block following the procedure similar to the one adopted for the corresponding blocks of schedule 1.0 (consumer expenditure survey). However, schedule 1.0 provides for more detailed item wise information. For example, among the items of furniture & fixtures, only bedstead (item 1) and steel/wooden almirah/dressing table (item 2) have been separately listed in block 11 of schedule 18.2. The

remaining items like chair, table, carpet etc. which are separately available in schedule 1.0, will be considered together for the purpose of recording value against item 3 (other furniture & fixtures) under appropriate columns in block 11 of schedule 18.2. Similarly, goods for recreation, entertainment, hobby etc., other than those listed against items 4 to 5 of this block will be shown against item 6. Two-in-one and three-in-one will be recorded against item 4. It is to be noted that all musical instruments like harmonium, piano, tabla, drum, string instruments, etc., which are not for professional use, will be shown against item 4 and not against item 6. Ornaments made of gold, silver and other precious metals or precious stones will find place against item 13 (bullions & ornaments). Any item which does not fall in the broad groups of items covered under serial numbers 1 to 13 of this block will be recorded against item 14. The total of value figures recorded against items 1 to 14 will be entered against item 15 in the respective columns.

4.11.2 The items like gas cylinders which may be used by the household for domestic purposes should not be considered for making entry in this block as those are not owned by the household. However, the security deposits made by the household for use of the cylinder will be recorded in block 13.

4.11.3 **Columns 3 to 8: Durable assets owned and related transactions during the reference period:** The number and value of all the household durable goods owned by the household on the date of survey will be recorded in whole numbers in cols. (3) and (4) respectively. While any acquisition during 1.7.02 to date of survey will be recorded in cols (5) and (6) respectively for number and value of the assets, the disposal during the said reference period will be noted in cols. (7) and (8). For recording data on transactions, the procedure described in paras 4.9.0 to 4.9.2 is to be followed.

4.11.4 **Columns 9 and 10: Durable assets owned on 30.6.02 /30.06.03:** The number and value of durable assets owned by the household on 30.6.02/30.06.03 will be recorded in cols. (9) and (10) respectively. The figures will be derived as follows:

$$\begin{aligned} \text{col. (9)} &= \text{col. (3)} + \text{col. (7)} - \text{col. (5)} \\ \text{col. (10)} &= \text{col. (4)} + \text{col. (8)} - \text{col. (6)} \end{aligned}$$

4.12.0 **Block 12: Shares and debentures owned by the household and related transactions:** This block is to be filled in for visit 1 only. This block is meant for recording the stock of the financial assets in the form of ownership of shares and debentures in the credit or non-credit cooperative societies, commercial banks, financial and non-financial companies, mutual fund including the Unit Trust of India and other similar financial assets as on the date of survey and also their transactions during 1.7.02 to date of survey. Transactions will concern both inflow and outflow of stock by way of acquisition and disposal of assets. The assets in the form of shares and debentures may be disposed of by way of sale or otherwise and may be acquired by way of purchase or otherwise during reference period.

4.12.1 The ownership on the date of survey and disposal and acquisition during 1.7.02 to date of survey of financial assets listed in col. (2) will be collected in cols. (3), (4) and (5) respectively. The value of these assets owned by the household as on 30.6.02 will be worked out in the following way:

$$\text{col. (6)} = \text{col. (3)} + \text{col. (5)} - \text{col. (4)}$$

4.12.2 Different types of share: Following are the types of shares held by the shareholders in cooperative institutions, commercial banks and companies:

- (a) ordinary shares
- (b) preference shares
- (c) debentures

In case of ordinary and preference shares, share value is not generally fully paid up and paid-up value is often different from the face value. Paid-up value represents the share money actually paid to the company by the shareholders. Debentures are on the other hand, bonds issued by the corporations and companies with specific maturity period and rate of interest. Debenture holders do not have any ownership rights to the companies. They are the creditors of the company. The value of the shares and debentures will be ascertained according to the procedure laid down for determining the value of the physical assets. In other words, the value of the shares and debentures owned on the date of survey will be evaluated as per the market price prevailing on the date of survey, if the said shares/debentures are acquired before the reference date i.e. 30.6.02. On the other hand, if the shares etc., are acquired during the reference period by way of purchase, then the purchase price will be recorded under 'acquisition' and under 'date of survey' or under disposal, as the case may be. If it is acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey will be recorded under appropriate columns. In the cases where it is not possible to ascertain the prevailing market price of a share, the paid up value of the shares (if it acquired other than by way of purchase) or the value paid by the household (if it is purchased) may be recorded in the relevant column(s).

4.12.3 Item 1: cooperative credit society/bank: Cooperative credit society/bank means an organisation created under cooperative movement whose main objective is to provide financial help to its members. Cooperative credit societies broadly fall under two categories, viz.

- (i) Agricultural credit societies and
- (ii) Non-agricultural credit societies.

(i) Agricultural credit societies : These provide finance to their members for agricultural purpose or for purposes connected with agricultural activities (including the marketing of crops).

(ii) Non-agricultural credit societies : These generally fall under three broad groups, viz. (a) urban co-operative banks (b) employer's credit societies and (c) others.

(a) Urban Co-operative banks : These are cooperative societies functioning in urban or semi-urban areas and engaged in providing the banking facilities, e.g. accepting of deposits from members and non-members. Their clientele is largely drawn from traders, small entrepreneurs, salaried and professional classes etc. These banks provide credit for such purposes as trade and commerce, cottage and small-scale industries, housing, consumption and domestic purposes.

(b) Employers' credit societies : These are also known as salary earners' societies and are essentially organisations of salaried employees and/or wage earners or persons employed under a common employer or an institution. They accept deposits mostly from their members,

though some of them deal with non-members also. The loan advanced by them are generally recovered from monthly salaries of the members.

(c) Other non-agricultural credit societies : These are formed with the object of promotion of thrift and saving among the members of a particular community or profession and include women's thrift societies, co-operative credit societies formed for fishermen, taxi-drivers, rickshaw-pullers and others belonging to the category.

4.12.4 Item 2: Co-operative non-credit society: All other cooperative societies whose basic aim is not to provide credit will be considered against item 2. Some such cooperative societies are described below:

(i) Service cooperative society: The service cooperative is an organisation of members who have willingly combined for mutual help and cooperation in meeting their common economic requirements. Such individuals cooperate to procure the essential services needed for their enterprise. These cooperatives serve variously - as a store, a bank, a distribution agent - and arrange for marketing of their members' produce through the cooperative marketing societies. These societies take up these activities with the sole objective of increasing agricultural production.

(ii) Cooperative marketing society: A marketing society has the main objective of marketing of agricultural produce of members in its area of operation. Such produce may be received by the marketing society from the cultivators directly or through primary credit societies. The produce is then sold either in the local market or to the higher level marketing organisation. Some of the marketing societies also undertake processing of produce with the object of making it more easily marketable and/or for getting a better price. In addition, societies may also undertake supply of agricultural requisites like seeds, manures and fertilizers, pesticides, implements and machinery and distribution of common consumer foods such as food grains, cloth, kerosene and sugar.

(iii) Processing society: A processing society is organised with the sole objective of processing mainly agricultural produce grown by its members and/or by the members of the primary agricultural credit societies. In addition to processing of produce and marketing of the products, they also undertake the supply of agricultural requisites.

(iv) Central cooperative bank : This is a federation mainly of primary credit societies and those of other types of primary societies in their area of operations. Central cooperative banks are generally of the mixed types, i.e. majority of the shares are owned by the societies registered within the area of their operation and partly by the individuals. Besides financing the affiliated societies they also conduct normal banking business.

4.12.5 Items 3 to 8: The financial and non-financial companies (ref Chapter 1) are registered under companies act. Companies can be of two types: public limited companies and private limited companies. The shares held by the household in a company will be shown against items 4 & 5 respectively, and those in a commercial bank against item 3. Against item 6, units/shares held under various schemes of Unit Trust of India or of various mutual funds shall be recorded. These entities are collective investment schemes and are an important constituent of the capital market. Through institutionalised risk pooling mechanism, they provide the benefits of diversified portfolios and expert investment advice and management to a large

number of investors who may not be in a position to do so by themselves. Other similar types of shares not listed under items 1 to 6 will be recorded against item 7. The total of items 1 to 7 will be recorded against item 8. These figures will be recorded in whole rupees. The entries in cols. (3) to (5) are to be made as per the procedure described in para 4.12.2.

4.13.0 Block 13, Financial assets other than shares and debentures: This block is provided for collecting information on financial assets not covered in block 12 above. The financial assets to be considered here are the different types of certificates/securities issued by the government or banks, viz. NSC, Indira Vikas Patra, Kisan Vikas Patra, RBI Bonds or deposits in post office, cooperative societies/banks, commercial banks, companies, insurance companies etc. In case of certificates, the amount paid at the time of purchase will be considered and for deposits the total amount including interest accrued should be taken into account.

4.13.1 Value of the assets as on the date of survey is to be recorded in col. (3). Provision has also been made to record the transaction of these assets during 1.7.02 to date of survey in cols. (5) and (6). All transfer of financial assets specified on col.(2) to others free of charge or against payment received in cash or in kind and all reductions in financial assets through withdrawal of deposits will be recorded in col.(6). Disposal of these assets by other means such as gift etc. will also be included. The term “purchase/deposit” in col.(5) will include all acquisition of assets through payment in cash or in kind, including the payment of insurance premium, contribution to provident fund, subscription to chit fund, additions to deposits etc. The interest accrued during the reference period may also be recorded under acquisition in case of deposits. Acquisition of these assets by other means such as gift received etc. will also be shown here. Value of assets as on 30.6.02 will be derived in the same manner as has been explained for block 12. Some of the items included in this block are described below.

4.13.2 Item 1: National Savings Certificate, Indira Vikas Patra, Kisan Vikas Patra and RBI bonds: The 6 years National Savings Certificates relating to eighth series were issued in the denomination of Rs.100, Rs.1000, Rs.5000 and Rs10000. These certificates mature in 6 years time. It is permissible to encash eighth series certificate after three years lock-in period on predetermined maturity value. For the purpose of evaluating the value, face value of these certificates will be recorded both in the case of value as on date of survey col.(4) and also for transactions cols.(5) & (6) during the reference period. Indira Vikas Patra and Kisan Vikas Patra are small saving schemes of Post Office. The certificates can be purchased at half the face value. The maturity period is five and five and half years respectively. The purchase value of the certificates owned on the date of survey will be recorded in col (4) against item 1. The purchase value of the certificates purchased during the reference period will be entered in col (5). If any of the certificates is cashed on maturity or disposed off by way of sale before maturity, given as gift to others, lost etc, the face value of the certificate so disposed off will be recorded in col(6). For such certificates, the entry in col. (4) will be ‘0’. Of late, members of many households are purchasing RBI Bonds. Such a bond can be purchased at its face value. It may be of two types: viz either providing half yearly interest, or with cumulative option. Its maturity period is five years. For recording purpose, the cumulative option of this sub-item can be treated in a fashion similar to that followed for the certificates like National Savings Certificates etc.

4.13.3 Items 2 to 5 and 7: The National Savings Scheme Deposits entitles the depositor in reduction of his/her taxable income. The amount at the designated post offices is deposited by

opening an account and this amount can be withdrawn only after 3 years period and is taxable at the time of withdrawal. The total deposits including interest earned as on date of survey and transactions made during the reference period i.e. deposits and withdrawals in National Saving Scheme will be recorded against this item in the cols.(4) to (6).As regards other deposits in post offices, cooperative society/bank, commercial bank, and non-banking companies and individuals made under various schemes/accounts such as savings bank account, thrift account, cumulative time deposits, fixed deposits etc. will be enumerated separately against respective items in col.(2) for deposits as on date of survey and transactions during the reference period in col.(5) and (6). It is to be noted that in the cases of deposits, the total amount including interest accrued upon on these deposits will be recorded in the appropriate columns.

4.13.4 Item 6: Chit contribution made: Against this item, total of the monthly contributions paid for the chit till the date of survey will be recorded in col. (4), if the chit amount has not been withdrawn by the household. If the chit amount has already been taken by the household on or before the date of survey, the household is liable to the chit fund to the extent the monthly installments are payable from the date of survey till the completion of the chit. The absolute value of the total amount of the installments will be recorded in col. (4) with '1' in col. (3) to indicate minus sign (-). In the case of transactions, if the chit amount has been drawn during the reference period, the face value of the chit will be recorded under col. (6). Similarly, total of the monthly contributions and installments paid to the chit fund during 1.7.02 to the date of survey will be recorded under col. (5). The value as on 30.6.02 will be derived by subtracting the figure in col. (5) from the total of cols. (4) + (6). It is to be noted that a negative sign (-) may, in some cases, be applicable to the figures reported in cols.(4) and (8) but never against entries in cols.(5) and (6).

4.13.5 Item 8: Insurance premium: The total amount of premium paid for the life policies up to the date of survey will be recorded in col. (4), if the policy is not matured. If the policy is already matured and the amount is received from the Life Insurance Corporation during the reference period, the entry in col. (4) will be 'zero'. But the amount so received will be recorded in col. (6). The entry in col. (5) will be the total amount of premium paid during the reference period. In case of money back policies the value to be recorded in col. (4) will be the total premium paid minus the money received back up to the date of survey. The transactions to be recorded in col. (5) will be premium paid during the reference period and in col. (6) the money received back, if any, during the reference period including the maturity amount.

4.13.6 Item 9: Annuity certificates: Annuity is a sum of money received annually in one or more installments, for a period of time. In the case of a life annuity, payment continues until the death of a person to whom it has been awarded. Such annuities can be purchased from insurance companies. Some insurance companies issue terminable annuities that continue to be paid to the annuitants dependents until the end of the agreed period if he dies within that period. An immediate annuity is one that commences immediately after it has been purchased whereas a deferred annuity starts at an agreed future date. The purchase value of annuity will be recorded in the respective columns. The value of annuities purchased up to the date of survey will be recorded in col.(4) and annuities purchased or encashed (sold) during reference period will be recorded in cols.(5) and (6) respectively.

4.13.7 Item 10: Provident fund: All types of provident funds, viz., 'contributory provident fund', 'general provident fund' in Government and Public Sector Offices and Provident Fund maintained in the Private sector offices and companies and Public Provident fund in post

offices/public sector banks, will be considered fund account (including employer's contribution) and interest will be recorded in col.(4). The amount deposited in the provident fund account during the reference period will be recorded in col. (5). If any final withdrawal (not loan or advance which is repayable) is made from the provident fund account during the reference period, the amount of such withdrawal will be recorded in col. (6).

4.13.8 Items 11 to 13: Cash held on hand by the household i.e. cash with the household as on the date of survey will be recorded in col. (4) against item 11. The other financial assets not covered under items 1 to 11 and owned by the sample household on the date of survey of transacted during reference period will be recorded in cols.(3) to (5) against item 12. Col. (8) will be worked out as per the procedure given for the previous block. Item 13 will be derived by considering the sign also for entries against item 6.

4.14.0 Block 14: Cash loans and kind loans receivable by the household: This block is meant for collecting information in respect of amount receivable by the household on the date of survey on account of loans advanced by them in cash or in kind and the transactions of such loans during the reference periods, viz. 1.7.02 to the date of survey during the first visit and 1.7.03 to the date of survey in second visit. The procedure to be adopted in filling up different columns is the same as described for blocks 12 and 13. The total amount received by the household during the reference period by way of repayment of loan advanced to others within or prior to reference period, including the interest accrued up to 30.6.02/30.6.03, will be recorded in col.(5). Similarly, the total amount lent out during the reference period by the household will be recorded in col. (4). To obtain the information on 'receivable on 30.6.02/30.6.03' for recorded the same in col. (6), the following algebraic relation will be used:

$$\text{Col (6)} = \text{Col. (3)} + \text{Col. (5)} - \text{Col. (4)}$$

4.14.1 Loans receivable against different securities such as promissory notes, mortgage of real asset or bullion and ornaments and pledge of other movable properties etc., are to be recorded against items 1 to 3 respectively. Amount may also be receivable as repayment of loans given to friends and relatives without any security. All such loans will be recorded against item 4. In some cases, a person may advance some loan on the condition that the borrower household will have to repay the loan or sell the produce of the household to the person advancing the loan. The amount of such loans receivable by the household as well as loans receivable by professionals like doctors, lawyers etc., from their clients will be taken into account under item 5. Any other receivable amount not falling in the category of items 1 to 5 will be recorded against item 7. These are cases of bonus, profits, lottery etc., which are already declared but not paid by the appropriate authority. Entries to be made against items 1 to 5 and 7 relate to cash loans receivable.

4.14.2 Loans receivable by the household in kind i.e. on account of the grain and other commodity loans advanced by it to others will be recorded against item 6. All loans advanced in kind, irrespective of whether they are repaid or yet to be repaid in cash or kind, will be considered as kind loans and the imputed value of the quantity advanced including interest will be noted. Imputations will be made at the current market price prevailing in the locality on the date of survey.

4.14.3 Items 4 to 7: Unsecured loan, professional dues, trade credit, kind loans and others: In case the loan advanced by the sample household is less than Rs.300/- and full

amount of the said loan is repaid within a period of 1 month, will not be considered for recording entries against items 4,5,7. In other words, all loans amounting to Rs.300/- and above, irrespective of the period for which they are outstanding, and all loans outstanding for a period of more than 1 month, irrespective of the amount, will be considered as loans for recording entries against items 4,5,7. Similarly in case of kind loans (item 6), quantity weighing less than 10 Kg. will be ignored if it is outstanding for less than 1 month only. The stipulation mentioned above is not applicable to any loan advanced against a security. In those cases, all loans regardless of the amount advanced and the period it remains outstanding will be recorded against the items 1 to 3.

4.15.0 Blocks 15.1, 15.2 and 16: All liabilities of the household, in cash or in kind, whether in the form of loans or dues payable are to be recorded in these blocks. The particulars to be collected in blocks 15.1 and 15.2 will relate to the cash loans only. To classify a loan as cash loan, the following points are to be considered:

- (i) All loans taken in cash even if they are repaid or proposed to be repaid in kind will be considered as cash loans.
- (ii) Cash loans, generally, cover borrowings at specific rate of interest for a specific period of time. However, even if a loan is taken at 'nil' rate of interest, it is to be considered as cash loan. Thus, interest free loans taken from friends and relatives for short period will be considered as cash loans. Cash loans may be taken against a security or without any security.
- (iii) If a loan is taken in kind but the cash value of the commodity is noted as the contracted amount to be repaid, such loan will be considered as cash loans payable. Thus, for articles purchases on 'hire purchase basis', the price excluding initial cash payment will be considered as cash loan.
- (iv) Balances due on overdraft account or cash credit limits sanctioned by a bank will not be considered as cash loans.
- (v) The trader's credit (cash loan given by the trader) in anticipation that the borrowing cultivator will sell his crop to the creditor will not be considered as cash loan
- (vi) Difficulties may be encountered in collecting information on small loans taken for a short period without any security. Thus, if the original amount of an unsecured loan is less than Rs.300/- and the said loan is fully repaid within a period of one month, for operational convenience, it will not be considered as a loan for this purpose of the survey and will not be recorded in blocks 15.1 and 15.2. The amount drawn from chit fund will not be considered as cash loan or other liability.

4.15.1 As distinguished from cash loans described above, other liabilities comprise liabilities arising out of goods taken from traders, services received from doctors, lawyers etc., and kind loans and dues on account of taxed etc. The particulars of other liabilities will be recorded in block 16. In this connection, the following points may be noted:

- (i) All loans taken in kind even if those are repaid or proposed to be repaid in cash will be considered as kind loans. However, it is to be noted that if a loan is taken in kind but the cash value of the commodity is noted as the contracted amount to be repaid, such a loan will not be treated as kind loan. The value of the commodity loan will be revaluated at the current market price prevailing in the

- locality during the period of visit.
- (ii) In case the loan is to be paid in kind, the original quantity borrowed and the quantity to be paid in excess of the originally borrowed quantity will have to be included in the total outstanding loan.
 - (iii) The trader's credit (cash loans given by trader) i.e. the credit extended by trader in anticipation that the borrowing cultivator will sell his crop to the creditor, will be considered as other liabilities.
 - (iv) The amount due to provision merchants or other shopkeepers from whom goods were purchased on credit, for which payments are made periodically, unpaid bills to doctors, lawyers etc., outstanding taxes, rent payable by the sample household to government, landlord, public bodies etc., will be considered as other liabilities.
 - (v) Sometimes, payments are made to shopkeepers, doctors etc., once in a month or after a fixed period of time, in all such cases, dues will be considered only after the expiry of the due date.
 - (vi) Difficulties may be encountered in collecting information on small loans taken for short period without any security. Thus, if the original quantity borrowed is less than 10 Kg. and the said quantity is fully repaid during the period of less than one month, such kind loans may be ignored.

4.15.2 **Block 15.1:** This block is meant for recording general particulars about the cash loans payable by the households to institutions and other agencies. It also aims to provide some basic information which will help the investigator in collecting the detailed information on loan particulars in block 15.2. This block appears in both visit 1 and visit 2 schedules. While number of loans outstanding on the date of survey and those repaid and/or written off during 1.7.02 to date of survey will be collected in visit 1, the number of loans outstanding on the date of survey, and those repaid and/or written off during 1.1.03 to the date of survey will be collected in visit 2.

4.15.3 **Column 1:** It is to be ascertained from the respondent whether any member of the household has any cash loan (as described in para 4.15.0) outstanding, i.e. whether any amount remains payable on the date of survey. Code '1' will be entered if the answer is affirmative; otherwise code '2' will be recorded against this item.

4.15.4 **Columns 2 and 3:** If the answer to column (1) is '1' number of loans which remain outstanding on the date of survey will be recorded in the box spaces provided against column (2) and/or (3), depending on whether those loans were taken from institutional agencies or non-institutional agencies or from both. The institutional agencies are:

Government cooperative society /bank, commercial banks including regional rural bank, insurance, provident fund and other institutional agencies. These are defined in para 4.15.14.

Any other agency like money lender, trader, relatives and friends etc., will be considered as non-institutional agency.

4.15.5 If two or more loans are taken/contracted from two different credit agencies belonging to the broad group of institutional/non-institutional agencies each of them will be considered as a separate loan. Even if loans are taken from different sources coming under same credit agency, they will be considered as a separate loan. Similarly, loans taken from the same source

at two different points of time, will be considered separate loans. The total number of all such loans which remain outstanding on the date of survey will be recorded in the box spaces against columns 2 and/or 3, as the case may be. If the entry against column (1) is '1', columns (2) and (3) should not be left blank. If a particular household reports loans outstanding only to institutional or non-institutional agency, the entry to be made against the non-institutional or institutional agency respectively will be '0'.

4.15.6 Column 4: The household may not have any loan outstanding on the date of survey. But, it may have repaid some loans during 1.7.02 to the date of survey during the first visit and 1.1.03 to the date of survey during the second visit. It is also possible that the household has some outstanding loan on the date of survey and also has repaid fully some other loans (not the loans already recorded against columns (2) and (3)) during the reference period. Information to be sought against column (4) relates to the loans whose final repayment was made during the reference period and no amount of those loans remains outstanding on the date of survey. In some situation, it is possible that household takes a second loan from the same source, say provident fund, before the first loan is fully repaid and the amount of the first loan is so adjusted that the amount borrowed from the second loan gets inflated by the amount unpaid on account of the first loan. In all such cases, the second loan will be considered as outstanding on the date of survey, while the first loan will be treated as repaid fully the reference period.

4.15.7 Columns 5 and 6: The entries against columns (5) and (6) will be made in a manner similar to that described in paras 4.15.4 and 4.15.5.

4.15.8 Columns 7 to 9: Sometimes to provide debt relief to farmer and others, the government agencies, banks etc., exempt the household from repaying a loan fully or partly and consider such loan as cleared up. Whether any loan other than those recorded against columns (2), (3), (5) and (6) is written off during 1.7.02 to the date of survey in the first visit and 1.1.03 to the date of survey in the second visit will be ascertained and recorded against column (7) in terms of codes: yes-1, no-2. If the code against column (7) is '1', number of such loans will be recorded against column (8) and/or (9) in a manner similar to that described in para 4.15.4 and 4.15.5.

4.15.9 Block 15.2: Particulars of cash loans payable by the household: The details of cash loans payable by the household as on the date of survey and transactions of all loans during the reference period of 1.7.02/1.1.03 to the date of survey will be recorded in this sub-block in the schedules of first/second visit. First the loans advanced by the institutional agencies will be entered and thereafter those advanced by non-institutional agencies. One line each will be used for a loan. For the institutional loans, the number of lines will be equal to the total of columns (2), (5) and (8) of block 15.1. Similarly, for non-institutional loans, the number of lines will be equal to the total of columns (3), (6) and (9) of block 15.1.

4.15.10 Column 1: Serial number of loan: For recording the loans in this block, a specific order is to be maintained. All loans reported against column (2) of block 15.1 will be listed first in this block under 'institutional agencies', followed by loans accounted for in columns (5) and (8) of block 15.1 respectively. Thereafter, all loans reported against column (3) of block 15.1 will be listed in this block under 'non-institutional agencies', followed by loans reported against columns (6) and (9) respectively. A continuous serial number will be given in col. (1) for all loans (institutional and non-institutional), particulars of which will be collected in block 15.2. The last serial number will be equal to the total of entries made in block 15.1 against

columns (2), (3), (5), (6), (8) and (9).

4.15.11 Columns 2 and 3: Date of borrowing: The month and year of borrowing will be recorded in cols. (2) and (3) respectively. It may be noted that month will be recorded in two digits, e.g. January will be recorded as 01, February - 02, March - 03, December - 12. Year will also be recorded in two digits, i.e. year 1985 will be recorded as '85' only.

4.15.12 Column 4: period of loan: For each loan, the period of loan will be recorded in col. (4) in terms of codes. The codes are different for visit 1 and 2, as shown below:

For visit - 1

loan remained unpaid on 30.6.02	1
loan taken during 1.7.02 to 30.9.02	2
loan taken during 1.10.02. to 31.12.02...	3
loan taken during 1.1.03 to date of survey.....	4

For visit - 2

loan taken on or before 30.6.02 and remained unpaid on 1.1.03	1
loan taken during 1.7.02 to 30.9.02 and remained unpaid on 1.1.03	2
loan taken during 1.10.02 to 31.12.02 and remained unpaid on 1.1.03	3
loan taken during 1.1.03 to 31.3.03	4
loan taken during 1.4.03 to 30.6.03	5
loan taken during 1.7.03 to date of survey.....	6

In the first visit, all loans taken prior to 30.6.02 and not fully repaid by 30.6.02 will get code '1' in col. (4). Again, all loans taken during 1.7.02 to 30.9.02, 1.10.02 to 31.12.02 and 1.1.03 to the date of survey will get codes '2', '3' and '4' respectively, irrespective of whether the loans have been fully or partly repaid or not. In the second visit, all loans taken on or before 30.6.02 but not fully repaid by 1.1.03 will be assigned code '1'. Similarly, loans which have been taken during 1.7.02 to 30.9.02 and those taken during 1.10.02 to 31.12.02 but have not been fully repaid by 1.1.03 will be given codes 2 and 3 respectively. Loans taken during 1.1.03 to 31.3.03, 1.4.03 to 30.6.03 and 1.7.03 to the date of survey will be assigned codes '4', '5' and '6' respectively, irrespective of whether the loans have been fully or partly repaid or not.

4.15.13 Column 5: Amount borrowed: For each loan, the amount originally borrowed will be recorded in rupees (whole number) in col. (5). Sometimes, a second loan is taken from the same source before the first loan is fully repaid and the unpaid amount of the first loan is included in the amount of second loan. The borrower receives the sanctioned amount minus the unpaid amount of the first loan. Again, the lender may deduct the first installment of interest before paying the amount to the borrower. In all such cases, the amount contracted will be the amount originally borrowed, even if the amount received by the borrower is less.

4.15.14 Column 6: Credit agency: The agency from which the loan has been taken will be recorded in col. (6) in code number. The codes are : government -01, cooperative society/bank -02, commercial bank including regional rural banks - 03, insurance - 04, provident fund - 05,

financial Corporation/institution –06 financial company –07, other institutional agencies -08. landlord - 09, agriculturist money lender - 10, professional money lender -11, trader - 12, relatives and friends - 13, doctors, lawyers and other professionals - 14 and others - 99. The codes 1 to 8 are considered as institutional agencies and will be applicable for loans recorded under ‘institutional agencies’. The remaining codes are treated as non-institutional agencies and will be applicable for loans recorded under ‘non-institutional agencies’. The codes are described 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 channeled through Khadi and Village Industries Commission. All loans received from the above sources will be treated as from ‘Government’.
- (ii) **Cooperative society/bank:** Loan may be obtained from agencies, such as cooperative society/bank like primary cooperative credit societies, primary cooperative marketing societies, district or central cooperative banks, primary or central land development banks, handloom weavers cooperative societies and other industrial or other types of cooperative societies etc. Such societies/banks will be treated as ‘cooperative society/bank’.
- (iii) **Commercial banks including regional rural bank:** All loans taken from commercial banks, including nationalized 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 will be 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, 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) **Financial corporations/ institutions:** Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), Small Industries Development Corporation (SIDC) which play promotional and developmental role through extending finance may be grouped under this head. They were set up by some Act other than the Companies Act. (ref Chapter 1 for details)
- (vii) **Financial companies**(ref Chapter 1 for details)
- (viii) **Other institutional agencies:** Loans taken by households from institutions other than those listed above.
- (ix) **Landlord:** The credit agency for loans given by landlords to their own tenants will be taken as loan from ‘landlord’. If the tenant takes a loan from a person who is not his landlord, but belonging to the landlord class, the credit agency in such cases will be ‘agriculturist money lender’ or ‘professional money lender’ etc., depending upon the types of money lending business done by the landlord.
- (x) **Agriculturist money lender:** An agriculturist money lender is defined as one whose major profession is agriculture and whose money lending business are comparatively of minor importance. When a landowner or a cultivator derives the major part of his income from money lending, he should not be classified as an ‘agriculturist money lender’ but as a ‘professional money lender’.
- (xi) **Professional money lender:** A professional money lender is a person who earns major part of his income from money lending.

- (xii) **Trader:** A trader here is defined as a person whose principal occupation is trading.
- (xiii) **Relatives & friends:** If a loan is received from one of the relatives or friends free of interest it will be considered as a loan taken from 'relatives and friends'. If the loan bears interest it will be considered as taken from an 'agriculturist money lender', 'trader' etc., depending upon the types of business carried out by the relative or the friends.
- (xiv) **Doctors, lawyer & other professionals:** The term is self-explanatory.
- (xv) **Others:** Credit agencies not covered above will be recorded under this category.

4.15.15 Column 7: scheme of lending: Sometimes institutional agencies advance loans under various programmes or schemes for development of particular community, area, industry etc. The scheme under which loans are borrowed will be ascertained and will be filled in col. (7) in terms of code. The codes are:

Differential Rates of Interest (DRI)	1
Prime Ministers Rozgar Yojana.(PMRY).....	2
Swarnajayanti Gramin Swarajgar Yojana.(SGSY).....	3
Swarna Jayanti Sahari Rozgar Yojana.(SJSRY)	4
Advances to minority communities	5
Scheme for liberalization and rehabilitation of scavengers .	6
exclusive state schemes	7
other schemes	8
not covered under any scheme	9

In case of non-institutional agencies, the code in col.(7) will always be 9.

4.15.16 Column 8: Type of loans: The loans are generally given for a specific period. Short-term loans are advanced for a period up to 12 months, medium-term for a period ranging from 1 to 3 years and long-term loan for a period exceeding 3 years. Short term loans are sometimes given against the pledge of commodities or without any pledge. So the relevant category of loans has to be ascertained and the corresponding code is to be given in col. (8). The codes are:

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

4.15.17. Columns 9 and 10: nature and rate of interest: The nature of interest expressed in terms of codes will be recorded in col. (9) for each loan. The codes are:

interest free	1
simple	2
compound	3
concessional rate	4

The rate of interest per 100 rupee per annum actually charged by the lender will be recorded against col. (10) in two decimal places of rupee.

4.15.18 **Column 11: Purpose of loan:** The purpose for which the loan is incurred will be recorded in code number against this item. The purpose of loan is defined as the occasion which prompted the households to contract the loan. Even if the loan is utilised for a purpose other than that for which it is borrowed, the original purpose of borrowing will only be recorded here. If more than one purpose are involved, the purpose for which the maximum amount of loan has been originally decided to be spent will be noted.

4.15.19 The codes for various purposes range from 1 to 9. The various purpose codes are as follows:

- (i) Capital expenditure in farm business(code '1'): The expenditure incurred on account of purchase and reclamation of land, building and other land improvements, all works including additions and alterations, new purchases, major repairs of orchards and plantations, wells, irrigation resources, agricultural implements, machineries, transport equipments, farm houses, grain golas, animal sheds, purchase of livestock etc. constitute the capital expenditure in farm business.
- (ii) Current expenditure in farm business(code '2'): The expenditure incurred on account of purchases of seeds, manure, fodder, payment of wages, rent, land revenue, cess, water charges etc., hire charges of pumps, implements etc. constitute the current expenditure in farm business.
- (iii) Capital expenditure in non-farm business(code '3'): The expenditure incurred on account of purchase of land, purchase and constructions, additions and alterations, major repairs of buildings, production equipments and accessories, transport equipments, furniture and fixtures etc. constitute the capital expenditure in non-farm business.
- (iv) Current expenditure in non-farm business(code '4'): The expenditure incurred on account purchase of raw materials, merchandise, fuel & lubricants, payments of rent, salaries and wages, hire charges of implements and machineries etc. constitute the current expenditure in non-farm business.
- (v) Household expenditure(code '5'): The expenditure incurred on account of purchase of residential plots; purchases, repairs, additions & alterations, new construction of buildings for residential purposes; purchase of durable household assets, cloths for use of the household; expenditure on death ceremonies, marriages, medical treatments, education etc. constitute the household expenditure.
- (vi) Financial investment expenditure(code '8'): The expenditure incurred for payment of insurance premium; deposits in co-operative societies and banks; contribution to chit funds; purchase of Govt. securities etc. constitute the financial investment expenditure.

The other purpose codes viz., “expenditure on litigation (code 6)”, “repayment of debt (code 7)” and “others (code 9)” are self-explanatory.

4.15.20 **Column 12: Type of security:** The type of security may be different for different types of loans. The codes for various types of securities to be filled in col. (12) are:

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

The first charge on immovable property is defined as the charge on the immovable property created by the first mortgage when there are more than one mortgage for the same immovable property. In such cases, the liability of any mortgage cannot be cleared unless the liabilities of all the previous mortgages are cleared. If the loan is taken without any security, code '01' may be recorded in col. (12). In case, more than one security are reported against a loan, the code which appears first in the code list will be recorded.

4.15.21 **Column 13: Type of mortgage:** This column will be filled in for all loans entered in block 15.2. In the case of a loan secured by mortgage of immovable property, i.e. if the entry in col. (12) is '05', one of the codes 01 to 04 representing different types of mortgage will be entered in col. (13). If the loan is received without mortgaging any immovable property, code '5' should be recorded in col. (13). The mortgage may be of the following types:

- (i) **simple mortgage:** In simple mortgage, the mortgager (i.e. the person who mortgages the property) retains the ownership and possession of the property mortgaged. Code '01' will be entered for simple mortgage.
- (ii) **usufructuary mortgage:** In usufructuary mortgage, the ownership of the property remains with the mortgager but the possession vests on the mortgagee (i.e. the person to whom the mortgage is made or given). Income from the property accrues to the mortgagee and the mortgage is terminated as soon as the full amount is realised. Code '02' would be given for this type of mortgage.
- (iii) **mortgage by conditional sale:** It is the type of mortgage by the execution of which the ownership and possession of the property vests with the mortgagee and a sale deed is executed. The property is returnable to the mortgager only on termination of the mortgage (i.e. on the full recovery of loan). Code '03' will be given for this mortgage.
- (iv) **other type of mortgage:** Any type of mortgage different from the above or any combination of those will be recorded under this category. Code '04' will be given to this type of mortgage.
- (v) **no mortgage:** Loans for which no mortgage is necessary will be recorded under this category, code '05' will be given for no mortgage in col. (13).

4.15.22 **Columns 14 to 16: Total amount repaid during 1.7.02/1.1.03 to date of survey:** (i) For each loan recorded in this block, the total amount, including interest repaid during the periods mentioned in the column headings of cols.(14) to (16), will be recorded in rupees

(whole number) separately for each period. It may be noted that the reference periods given in the column heading of cols. (14) to (16) are different in visit 1 and visit 2 schedules.

(ii) **treatment of subsidy:** Sometimes assistance is sanctioned in the mixed form of loan and subsidy. Usually, the household is given the benefit of subsidy, if it strictly adheres to the repayment schedule fixed by the lending agency. As mentioned in para 4.15.13, the original amount borrowed, in such cases, will include the amount of subsidy also. Now, if the household repays the entire amount of the loan (excluding subsidy) as per the contract and the last installment is paid during one of the reference period mentioned in the column headings of cols. (14) to (16), the amount of subsidy will be considered to have been repaid during the said period and amount of subsidy and the last installment taken together will be recorded in one of the cols. (14) to (16), as the case may be.

4.15.23 Columns 17 to 19: Total amount written off during 1.7.02/1.1.03 to date of survey: Sometimes to provide debt relief to farmers and others, the government agencies, banks etc., exempt the households from repaying a loan fully or partly and consider such loans cleared up under its debt relief programme. If such exemption of debt repayment is granted during the periods mentioned in the column headings of cols.(17) to (19), the total amount (including interest) so written off will be recorded in the appropriate column, depending upon the date of such exemption.

4.15.24 Column 20: Interest accrued during 1.7.02/1.7.03 to date of survey: The information for this column will be collected for the loans having code '1' in col. (4) (period of loan) during the first visit and codes '1' to '5' in col. (4) (period of loan) during the second visit. Sometimes repayment of loans are made in regular periodic installments (e.g. loan taken under hire purchase schemes), namely in months or in quarters of the year. In such cases, the interest for the reference period of 1.7.02/1.7.03 to date of survey need to be worked out on the reducing balances of the principal amount.

4.15.25 Columns 21 to 23: Amount outstanding as on date of survey: Corresponding to each of the loans considered in this block, amount outstanding, if any, on the date of survey with break-up by amounts of principal and interest will be ascertained and recorded in cols. (21) to (23). In case, a loan is fully repaid or written off during the reference period (1.7.02/1.1.03 to date of survey), the corresponding entries against these items will be '0'. If it is difficult to get 'principal' and 'interest' separately, the total amount outstanding including interest may be recorded under col. (23) for total only.

4.15.26 Column 24: Total amount outstanding as on 30.6.02/30.6.03: The total amount outstanding on 30.6.02/30.6.03 col. (24) will be recorded only for those loans which were taken before 30.6.02 for visit 1 and for loans taken prior to 30.6.03 in visit 2, i.e. the loans having code '1' and codes '1' to '5', during visits 1 and 2 respectively. The formulae for deriving the entries in col. (24) are as follows:

$$\begin{aligned} \text{Col.}(24) &= \text{Col.}(14) + \text{Col.}(15) + \text{Col.}(16) + \text{Col.}(17) + \\ &\quad \text{Col.}(18) + \text{Col.}(19) + \text{Col.}(23) - \text{Col.}(20) \text{ in visit 1} \\ &\quad \text{and} \\ \text{Col.}(24) &= \text{Col.}(16) + \text{Col.}(19) + \text{Col.}(23) - \text{Col.}(20) \text{ in visit 2.} \end{aligned}$$

4.16.0 Block 16: Kind loans and other liabilities payable by the household as on the date of survey: In this block, information will be collected in respect of all kind loans and other cash liabilities as described in para 4.15.1. If a household is liable to pay on the date of survey any amount, either in cash or in kind, for any transaction of the nature mentioned in para 4.15.1, entries are to be made in this block separately for each transaction when the source of such liabilities are different. It is to be noted that if a household is liable to pay on the date of survey to two different traders or two different doctors etc., the number of liabilities to be considered for recording entries in this block will be two, even though the source code will be same for both the loans.

4.16.1 Column 1: Serial number: For all liabilities recorded in this block, a running serial number starting from 1 will be put in col.(1).

4.16.2 Column 2: Nature of liability: A liability which is contracted in cash will be considered as ‘cash liability’, even if the repayment is made or will be made in kind. Similarly, a liability which is contracted in kind will be considered as ‘kind liability’, regardless of the mode of repayment which may be in cash or in kind. The nature of each of the liabilities will be ascertained and recorded in col. (2) in terms of codes: cash-1, kind-2.

4.16.3 Column 3: Period: For each liability, the period for which the liability is outstanding will be recorded in term of code in col. (4). The codes are:

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

4.16.4 Column 4: Source: For each liability, the agency to which the liability is due will be recorded in terms of code in col. (4). The codes are:

trader	1
relatives & friends	2
doctors, lawyers & other professionals	3
others	9

It is to be noted that the same source code may appear against two or more liabilities, since two or more liabilities will be recorded separately in this block for liabilities outstanding to two or more persons belonging to the same source-class. Again, the source code for ‘trader’ and ‘doctor’ etc., will be given only when the liability of the household arises on account of goods and professional services received by the household from agencies belonging to the respective source-type. For example, when the household is liable to pay some amount to a doctor for the medical advice or for the medicines received, the source code will be ‘3’.

4.16.5 Column 5: Purpose: For each liability, the purpose for which the liability incurred will be recorded in terms of codes in col. (5). The codes are:

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

The above terms are self-explanatory.

4.16.6 Column 6: Amount outstanding as on the date of survey: For each of the liabilities, the amount outstanding including interest on the date of survey is to be ascertained and recorded in col. (6) in whole number of rupees. In case of kind loans, the amount of the liability will be evaluated at the current market price prevailing in the locality on the date of survey.

4.17.0 Block 17.1 : This block has been designed to identify the specific items on which expenditure in cash and or in kind has been incurred for new purchase, constructions, additions, major repairs and alterations, improvement etc., and normal repairs and maintenance during the reference period of 1.7.02 to 31.12.02 and 1.1.03 to 30.6.03 in visit one and visit two respectively. The information will be collected under the broad heads (A) residential plots and buildings, (B) farm business and (C) non-farm business, with detailed items of expenditure under each broad head. The items on which expenditure has been incurred by the household, out of the number of items specified in this block, will be given code '1' in cols. (3) or (4), as the case may be, no matter whether the item is for the use of the household or for giving away as gift or whether it is subsequently lost or sold after being in use. However, assets constructed/purchased by the household for the purpose of trade will not be considered here. In the case of gifts received by the household during the reference period, the gift item will not be considered for making entry in this block. It needs to be mentioned that if a household constructs, improves upon or repairs an assets with the materials and/or labour supplied by the household, the household will be considered to have incurred some expenditure for the asset.

4. 17.1 Columns 1 and 2: The codes and description of the items on which information is to be collected in cols.(3) and (4) have been specified in cols.(1) and (2) respectively. Some of the items specified in this block are explained below:

- (i) **Item 101: Purchase of plots:** This will relate to the purchase of full ownership rights or improvement to tenurial status of the plots meant for residential purposes alone or along with farm and/or non-farm business. If any expenditure is made during the reference period, code 1 will be entered in col. (3) against item 101.
- (ii) **Item 102: Improvement of plots:** It will relate only to the expenditure incurred for various land improvement works like fencing etc., on residential plots only. Whether any such expenditure is made or not during the reference period will be shown in col. (3) in terms of code: yes - 1; no - 2.
- (iii) **Item 103: Purchase of houses, buildings or other residential constructions:** If any expenditure has been incurred during the reference period for purchase of a new residential building or other construction of the existing residential structure for the purpose of household's own use or for use of others (and not meant for sale), the entry against this item in col. (3) will be 1, otherwise code 2 will be recorded in col. (3).
- (iv) **Item 104: Construction of houses, buildings or other residential constructions:** If any expenditure has been incurred during the reference period for construction of a new residential building or other construction for the purpose of household's own use or for use of others (and not meant for sale), the entry against this item in col. (3) will be 1, otherwise code 2 will be recorded in col. (3). On the other hand, if some expenditure has been incurred

by the household during the reference period for normal repairs and maintenance (refer chapter 1) to keep the existing residential structure in good condition, code '1' will be entered in col.(4); otherwise code '2' will be recorded in col.(4) against item 104.

(v) **Item 105: addition / major repair and alteration / improvement/normal repairs and maintenance of houses, buildings or other constructions:** If any expenditure has been incurred during the reference period for major repairs and alterations of the existing residential house / building or any addition involving increase in the floor area of the existing residential structure for the purpose of household's own use or for use of others (and not meant for sale,) the entry against this item in col.(3) will be 1, otherwise code 2 will be recorded in col.(3). On the other hand, if some expenditure has been incurred by the household during the reference period for normal repairs and maintenance (refer chapter 1) to keep the existing residential structure in good condition, code '1' will be entered in col.(4); otherwise code '2' will be recorded in col.(4) against item 105.

(vi) **Item 201: Purchase of land:** Item 201 to 218 relate to farm business (refer chapter 1). Whether any expenditure has been incurred for purchasing land for farm business will be ascertained and recorded in terms of code against this item.

(vii) **Item 202: Purchase of land rights:** Purchase of land rights means expenditure for improving tenurial status. Installment payment made to government towards purchase price of land settled on tenants in terms of land reform legislations will also be covered here.

(viii) **Item 203: Bunds and other land improvement works:** Bunds are generally constructed to demarcate one field from the other or to sub-divide a field into plots to facilitate irrigation and moisture conservation or for prevention of soil erosion or for protecting the crops in the low lying fields from flood.

(ix) **Item 204: Reclamation of land:** The reclamation of land may take place either (a) bringing the new land under cultivation or (b) bringing the land which had been under cultivation but temporarily gone out of cultivation. The reclamation of jungle land or other uncultivated land by cleaning trees and shrubs, the reclamation of marshy or low lying uncultivated land by draining out etc., are the cases of new land brought under cultivation. The reclamation of cultivated land which had gone out of use on account of one or more factors, like salinity, growth of weeds, large scale soil erosion, large deposition of desert sand brought in by the wind etc., are the cases of reclamation of land temporarily gone out of cultivation. The expenditure on the type of reclamation, such as, shallow reaches of back waters in some coastal areas is an annual feature. This and other expenditure incurred for normal repairs and maintenance of the land already reclaimed will be considered for making entry in col.(4) and not for making entry in col.(3).

(x) **Item 205: Orchard and plantations:** The term 'orchard' represents garden of fruit plants and trees, like orange, fig, betel, vines, apples etc., while the term 'plantation' represents garden of coconut, cashew nut, tea, coffee, rubber, cardamom etc. The annual replanting (in place of plants or tree which have ceased to yield due to the process of aging), and new plantations and additions during the reference period would be considered for making entry in col. (3). The case of addition will arise only when a part of the field had been prepared and planted earlier and work on the remaining part was undertaken during the reference period. In case of new orchards and plantations, expenditure incurred up to the time they start yielding produce will be considered for col.(3). Care should be taken to see that expenditure on bund and other land improvements relating to the orchards and plantations are not considered for making entry in item 205. They will be for item 203. Similarly the value of land of orchard and plantations will be indicated against item 201.

(xi) **Items 206-208: Purchase/construction/addition /major repair & alteration /improvement/ normal repairs and maintenance of farm houses, barns and animal**

sheds: Whether any expenditure has been incurred for (new) purchase, construction, additions and improvements or for normal repairs and maintenance of the farm houses, barn (grain golas) and animal sheds will be ascertained and recorded against the items 206 to 208 as the case may be. Farm houses etc., which are located separately from the residential buildings etc., will only be considered against this item. If they are attached to the residential buildings, the total expenditure on residential buildings, will be considered against one of the items 103 to 105 depending on whether it was a case of purchase/construction/major repair etc. Sometimes temporary sheds, hutments, machan etc., are erected on the farm during the season to guard against thefts and also to safeguard the standing crops from the wild animals, birds etc. In such cases, if the constructions are of a purely temporary nature and is built to last for only one season, such constructions are not to be considered here. Major alterations to the existing structure may mean replacement of a thatched roof by a tiled roof, a mud wall by a stone wall, a kutcha floor by pucca floor etc. Rebuilding of structures destroyed on account of any natural calamity will also be considered for recorded entry in col. (3). The construction of new structure may be for own use or for the purpose of gift. On the other hand, if some expenditure has been incurred by the household during the reference period for normal repairs and maintenance to keep the existing farm houses, barns and animal sheds in good condition, code '1' will be entered in col.(4); otherwise code '2' will be recorded in col.(4) against item 208.

(xii) **Item 209: Wells:** Whether any expenditure incurred for constructions, major repairs and alterations of wells will be reported in col. (3) against this item. Major repairs and alteration of existing wells will mean broadening and deeping and the other type of work which increase the capacity of wells. Redigging of a well which has been rendered useless by an earthquake or on account of any other natural calamity like flood etc., and the construction of new wells are other examples of capital expenditure on this item. 'Normal repairs and maintenance' of well is defined to include replastering of wells, reconstruction of stonework, which has been damaged by normal wear and tear; removal of dirt, silt and other materials from the well etc. Such items of normal maintenance work which are normally undertaken to keep the well in good condition will be considered for making entry in col. (4). The term 'well' will include tube-well also.

(xiii) **Item 210: Other irrigation resources:** This would include irrigation resources other than wells such as small tanks, water channel etc.

(xiv) **Item 211: Other construction in the farm business:** Any construction work other than those listed already would be covered under this item, e.g. hedges, fences, paths etc. for the purpose of permanent protection or improvement of the farm.

(xv) **Item 212 : Livestock used as fixed asset:** When adult livestock is used for repeated use such as for milking, work purpose etc., they will be deemed as fixed assets.

(xvi) **Items 213-214: Purchase /addition/major repair & alteration /improvement / normal repairs and maintenance of agricultural machinery and implements:** Any implement, machinery including those for processing agricultural produce, viz., cane crushers, oil crusher etc., used in farm business will be considered against the items 213-214. A list of agricultural implements and machinery commonly used in the household sector is given in col. (2) of block 8 of schedule 18.2, first visit. Some of these implements/equipment may be used partly in farm business and partly in non-farm business or even for household purposes. Even in such cases, the machinery and implements in question will be considered against the relevant item code 213 or 214. On the other hand, if some expenditure has been incurred by the household during the reference period for normal repairs and maintenance to keep the agricultural machineries and implements in good condition, code '1' will be entered in col.(4); otherwise code '2' will be recorded in col.(4)

against item 214.

(xvii) **Items 215-216:Purchase /addition/major repair & alteration/improvement of transport equipments:** The transport equipments which are used for farm business will be recorded under this item. A list of transport equipments is given in col. (2) of block 10 of schedule 18.2, first visit. In case of mixed use of a transport equipment, the procedure laid down for items 213-214 will be followed for recording the items. On the other hand, if some expenditure has been incurred by the household during the reference period for normal repairs and maintenance to keep the transport equipments in good condition, code '1' will be entered in col.(4); otherwise code '2' will be recorded in col.(4) against item 216.

(xviii) **Item 217: Furniture and fixtures:** The item 217 will cover all furniture and fixtures used exclusively for farm business or both for farm & non-farm business. In case furniture and fixture is used also for household purpose, the item will be excluded from the coverage of this block.

(xix) **Item 218: Other expenditure on farm business:** Expenditure incurred on any other item of farm business which is not covered by any of items 201 to 217 will be considered here. Expenditure incurred for converting sugarcane field into paddy field, orchard land into wheat land will also be covered. The replacement of wooden pillars of fences by stone or iron pillars, a wooden fence by an iron fence are examples of the major repairs and alterations. The expenditure incurred for raising the height of an existing fence etc., is an example of 'addition'. The expenditure incurred on painting of fences and pruning of hedges etc., for maintaining the existing assets in good conditions are the cases of normal repairs and maintenance.

(xx) **Items 301 to 312: Non-farm business:** Non-farm business has been defined in chapter 1. Whether or not any capital expenditure incurred by the household to run the non-farm business activities during the reference period will be ascertained for recording codes in cols.(3) and (4) against the respective items 301 to 312. The items have already been explained in connection with 'farm business' and residential plots and building. The entries will be made against the appropriate item(s) depending on whether the relevant item(s) is exclusively used in the non-farm business or not.

4. 17.2 **Columns 3 and 4:** For each of the items noted in cols.(1) and (2) of block 17.1, it is to be ascertained as to whether any expenditure has been made by the household during the reference period for purchase, construction, additions, major repairs & alterations, improvements . If the response is in the affirmative, code '1' will be recorded against the appropriate item in col. (3); otherwise code '2' will be entered. Again, it is to be ascertained for most of the items mentioned in cols.(1) and (2) as to whether any expenditure on normal repairs and maintenance has been made by the household during the reference period and the appropriate entries will be made in col.(4) in terms of codes : yes - 1; no - 2. The reference period in question is 1.7.02 to 31.12.02 for the first visit and 1.1.03 to 30.6.03 for the second visit. The question of normal repairs & maintenance does not arise for some of the items listed in cols.(1) and (2) of this block. Hence, a crossmark(x) has been printed in col.(4) against such items indicating that no information need be collected on normal repairs and maintenance against those items.

4. 17.3 **Block 17.2:** The items on which capital expenditure (including expenditure on normal repairs and maintenance) has been incurred during the reference period, has been identified in block 17.1. The details of the amount of expenditure incurred under various heads on the items already identified in block 17.1 will be collected in block 17.2. The procedure for filling up various columns of the block is described in following paragraphs.

4. 17.4 **Columns 1 and 2: Item code and item description:** All those items having code '1' in either or both of the cols.(3) and (4) in block 17.1 i.e. the items on which the household incurred capital expenditure during the reference period, will be copied in cols.(1) and (2) of this block. The codes and descriptions of the items having code '1' in cols. (3) and/or (4) of block 17.1 will be copied in the same sequence in cols. (1) and (2) of block 17.2 respectively. **It is to be noted that an item may appear in Block 17.2 in two or more lines if expenditure has been made on the item during the reference period for more than one of the purposes listed at the foot of Block 17.2** For example, a household may have undertaken major repairs of an existing transport equipment in use for farm business and also done some normal repairs of another transport equipment for use of farm business. In this case, the entry will be '1' both in cols (3) and (4) against item 216 in Block 17.1. In Block 17.2, there will be two lines, both with item code 216 in col. (1). But the purpose code in col. (3) against these two lines will be 3 and 5 respectively. While copying the items in Block 17.2 from Block 17.1, maintaining the same sequence, it is to be ensured that the second and subsequent items are listed in Block 17.2, only after recording entries against all the relevant purposes of the previous item.

4. 17.5 **Column 3: Purpose of expenditure:** The purpose (code) for which the expenditure has been incurred will be recorded in col. (4). The purpose codes are:

purchase (new) (including purchase of land, land rights etc.)	1
additions (including reclamation of land/constructions)	2
major repairs & alterations (including renewal & replacement)	3
improvement (including bunding and other land improvement /normal annual replanting in case of orchard and plantations)	4
normal repairs & maintenance	5

The above terms have been discussed while describing various items of block 17.1.

4. 17.6 **Expenditure:** A physical asset may be purchased or constructed or improved upon (including major repairs, additions etc.) by the sample household. The household may also carry out normal repairs and maintenance of existing physical assets. When a new physical asset is purchased, the purchase price of the physical asset will be considered as the expenditure on account of that physical asset, irrespective of whether the full amount is paid or not during the reference period. In other cases, the expenditure will mean the value of actual construction, improvement and maintenance work done during the reference period.

4.17.7 **Columns 4 to 7: Expenditure in cash and in kind:** The amount of expenditure incurred in cash will be recorded in cols.(4) and (5) and that in kind in cols. (6) and (7). The expenditure in kind will be evaluated at the current market price prevailing in the locality or its neighborhood. If a new physical asset is purchased, the purchase price will be recorded in cols. (4) and/or (6), depending upon whether the expenditure is made in cash or in kind or in both. When some materials are purchased during or before the reference period for own construction (including improvement etc.) normal maintenance of physical asset, the value of the materials used in the construction/maintenance work during the reference period will be recorded in cols. (4) and/or (6), as the case may be. The payment made to labour hired during the reference period for construction, improvement etc., and normal maintenance of the physical asset, will be recorded in cols.(5) or (7), depending on whether the payment is made in cash or in kind. In case the payment is partly in cash and partly in kind, cash part will be shown in col.(5) and the value of kind payment in col.(7). Payment made to the regular workers engaged by the

household for work in farm or non-farm business will not be considered for recording entries here. But such payment will be considered for recording entry in col. (9) along with the value of labour put by the household members for the enterprise. Hired labour will include all manual and non-manual work like architect, plumbers etc. In the case of credit purchase, the value of the materials used during the reference period will be considered, irrespective of whether the payment is made during the reference period or not.

4.17.8 Column 8: Value of assets and materials used out of homegrown/home produced stock: The value of the home produced assets and materials actually used for the construction, improvement etc., of the asset during the reference period will be recorded in col. (8). However, this will not include the value of commodities paid to hired labour as their payment in kind. Such payment will be considered for making entries in col. (7). The home-produced asset and materials used for construction, improvement etc., of the listed asset may have been produced during or before the reference period. Such assets and materials supplied by the household will be evaluated at current market price prevailing in the locality during the reference period.

4. 17.9 Column 9: Value of work done by the household members including regular workers: The value of labour put by the household members including regular workers engaged in farm or non-farm business, guests etc., in connection with the manual work needed for repairs, construction etc., of bunds, wells or houses or any other items of physical assets in farm or non-farm business will be recorded in col. (9). In evaluating such work, the contribution of free labour or exchange labour will be included. This work will be evaluated using the average wage paid to hired labour for such work.

4.17.10 Column 10: Total of cols. (4) to (9) will be recorded in col. (10).

4.17.11 Columns 11 and 12: Amount financed from borrowings: Sometimes expenditure on some items are financed partly or wholly from borrowings. Of the total expenditure as defined in para 4.17.6 incurred during the reference period, the amount financed from borrowings is to be recorded in cols. (11) and/or (12) depending on whether the lending agency is an institutional or a non-institutional one. The institutional agencies has already been defined in para 4.15.14. In the case of credit purchase of an asset or the materials for construction etc. of an asset, the amount outstanding at the end of the reference period will be considered as the amount financed from borrowings. Again, if at the end of the reference period, some amount remains payable to the hired labour used during the reference period for construction of a physical asset, the amount will be treated as financed from borrowings.

4. 17.12. All the entries in cols. (4) to (12) will be made in whole number of rupees.

4.18.0 Block 18: Particulars of sale and loss of assets: This block is meant for recording the details of the sale of physical assets and loss of physical assets caused by natural calamities or otherwise during the reference period of 1.7.02 to 31.12.02 and 1.1.03 to 30.6.03 in visit 1 and 2 respectively. In this block sale of new and old assets will be considered.

4.18.1 Column 3: Amount received from sale: The term 'sale' here will mean all transfer of assets to others in return for payments received in cash or in kind. The payments received in kind will be evaluated at the current market prices prevailing in the locality during the period under reference. The amount received from sale will be recorded in col. (3) in respect of each category of items sold.

4.18.2 **Columns 4 to 6: Loss:** The loss of assets may be caused by natural calamities or on account of other reasons. The value of the loss which may be total or partial for the item, will be recorded in cols. (4) and/or (5) depending on whether the loss is due to natural calamities or other reasons. The natural calamities will include flood, rain, fire, cyclone, earthquake etc. The loss due to other reasons will include cases of accident; theft, eaten by termites etc. The value of the loss will be estimated as the expenditure required to be incurred to restore it to the same condition as it was prior to the loss. An asset having no use to the household may be discarded during the reference period. This asset may be in very poor condition and it is not likely to be sold for its intended purpose. Still it may have some scrap value which will be recorded in col. (6).

4.18.3 **Items 1 to 24:** This category of items has already been discussed under various blocks.

4.19.0 **Block 19: Remarks by investigator:** Any relevant remarks relating to the problems encountered in collecting the data, attitude of respondent etc., will be recorded in this block by the investigator. The information on jointly owned assets may also be explained here. The abnormal entries, if any, in the schedule may be explained here. If the investigator feels that certain information is of doubtful nature, it may also be indicated with comments, if any. Any other comments which may help to assess the entries made in the schedule may also be recorded here.

4.20.0 **Block 20: Remarks by supervisory officer(s):** This block will be used by the supervisory officers to record their remarks and suggestions. They should particularly highlight the inconsistent entries, if any, in the schedule giving possible reasons for such entries.
