

Table 1: All-India Debt and Investment Survey : Household Indebtedness in India as on 30--06-2002							
State and Regionwise							
Rural + Urban							
State/Regionwise	Total Number of Households in ' 00 Estimated	Number of Households Reporting Cash Loans in ' 00 Estimated	Number of Households Reporting Cash loans per 1000 Households	Total Value of Assets* (Rs.crore)	Average Value of Assets per Households In Rs	Aggregate Amount of Cash Loans Outstanding (Rs.crore)	Average Amount of Cash Loans Per Households in Rupees
1	2	3	4	5	6	7	8
Northern Region	240007 (11.8)	84541 (17.3)	352	1358029 (21.8)	565826	24499 (13.9)	19260
Haryana	43611 (2.1)	10534 (2.1)	242	307116 (4.9)	704217	5459 (3.1)	25288
Himachal Pradesh	13495 (0.7)	1985 (0.4)	147	65497 (1.0)	485341	1020 (0.6)	31147
Jammu and Kashmir	13637 (0.7)	536 (0.1)	39	98377 (1.6)	721396	259 (0.1)	5552
Punjab	46182 (2.3)	9437 (1.9)	204	361333 (5.8)	782393	6607 (3.7)	26799
Rajasthan	92116 (4.5)	27358 (5.6)	297	359567 (5.8)	390341	10447 (5.9)	21161
Chandigarh	3245 (0.2)	172 (0.0)	53	147032 (2.4)	530400	259 (0.1)	9394
Delhi	27721 (1.4)	424 (0.1)	15	19108 (0.3)	588834	448 (0.3)	4071
North Eastern Region	66279 (3.3)	4995 (1.0)	75	124237 (2.0)	187565	709 (0.4)	3654
Arunachal Pradesh	1762 (0.1)	32 (0.0)	18	2043 (0.0)	115924	7 (0.0)	597
Assam	46770 (2.3)	3430 (0.7)	73	74923 (1.2)	160243	377 (0.2)	2769
Manipur	3714 (0.2)	342 (0.1)	92	9549 (0.2)	256888	36 (0.0)	3336
Meghalaya	4028 (0.2)	25 (0.0)	6	12997 (0.2)	322669	13 (0.0)	1658
Mizoram	1519 (0.1)	68 (0.0)	45	5641 (0.1)	371395	88 (0.1)	13782
Nagaland	1524 (0.1)	41 (0.0)	27	10872 (0.2)	713386	7 (0.0)	941
Tripura	6962 (0.3)	1057 (0.2)	152	8212 (0.1)	118489	180 (0.1)	7370
Eastern Region	418866 (20.6)	85066 (17.4)	203	779906 (12.5)	186195	15785 (8.9)	10304
Bihar	131264 (6.5)	26843 (5.5)	204	287178 (4.6)	218781	3873 (2.2)	5608
Jharkhand	46274 (2.3)	5044 (1.0)	109	78923 (1.3)	170556	847 (0.5)	5711
Orissa	76634 (3.8)	19480 (4.0)	254	91286 (1.5)	119119	3788 (2.1)	17015
Sikkim	944 (0.0)	47 (0.0)	49	2370 (0.0)	251075	29 (0.0)	11212
West Bengal	163074 (8.0)	33594 (6.9)	206	318083 (5.1)	195107	7227 (4.1)	11265
A & N Island	720 (0.0)	59 (0.0)	81	2066 (0.0)	286950	21 (0.0)	6124
Central Region	466313 (22.9)	98783 (20.2)	212	1468201 (23.5)	315013	29189 (16.5)	13579
Chattisgarh	42974 (2.1)	8069 (1.6)	188	88156 (1.4)	205138	2015 (1.1)	12742
Madhya Pradesh	124169 (6.1)	29878 (6.1)	241	357435 (5.7)	287994	13021 (7.4)	24060
Uttanchal	15043 (0.7)	842 (0.2)	56	60068 (1.0)	399309	271 (0.2)	5597
Uttar Pradesh	284127 (14.0)	59968 (12.2)	211	962542 (15.4)	338986	13883 (7.9)	9334
Western Region	309623 (15.2)	71809 (14.7)	232	1059709 (17.0)	342318	39120 (22.1)	26107
Goa	3446 (0.2)	263 (0.1)	76	17442 (0.3)	506158	327 (0.2)	19912
Gujarat	97836 (4.8)	25125 (5.1)	257	367220 (5.9)	375342	12924 (7.3)	27509
Maharashtra	207489 (10.2)	46343 (9.5)	223	673110 (10.8)	324492	25848 (14.6)	25583
Dadra & Nagar Haveli	445 (0.0)	43 (0.0)	96	1168 (0.0)	262408	10 (0.0)	8635
Daman & Diu	407 (0.0)	36 (0.0)	88	769 (0.0)	188930	11 (0.0)	6831
Southern Region	532673 (26.2)	179205 (36.6)	336	1449981 (23.2)	272385	67470 (38.2)	27381
Andhra Pradesh	193127 (9.5)	75358 (15.4)	390	373258 (6.0)	193271	25171 (14.2)	30491
Karnataka	104679 (5.1)	28349 (5.8)	271	304997 (4.9)	291364	10093 (5.7)	19737
Kerala	67397 (3.3)	26188 (5.3)	389	387555 (6.2)	575059	14785 (8.4)	48109
Tamil Nadu	164777 (8.1)	48409 (9.9)	294	375468 (6.0)	227928	16768 (9.5)	21240
Lakshadweep	104 (0.0)	14 (0.0)	138	883 (0.0)	840796	9 (0.0)	16492
Pondicherry	2291 (0.1)	880 (0.2)	384	7820 (0.1)	341199	644 (0.4)	49282
All-India	2033504 (100.0)	490074 (100.0)	241	6242189 (100.0)	306967	176793 (100.0)	19310

Note : Total or aggregate values are worked out by using estimated number of households and the respective ratios given in Table 3 (pps A-4 to A-23) of NSSO Report No 500 (59/18.2/1). Figures in brackets percentages to total.
Source : NSSO (2005), Household Assets and Liabilities in India as on 30-06-2002.All-India Debt and Investment Survey (NSS Fifty-Ninth Round : January-December 2003).