

**Table 9: All-India Debt and Investment Survey : Household Indebtedness in India as on 30--06-2002
Incidence of Indebtedness By Different Households : State and Regionwise**

State/Regionwise	Incidence of Indebtedness (IOI in %)						
	(Proportion of households reporting Cash loans per 100 households)						
	Rural			Urban			Rural + Urban
	Cultivator	Non-Cultivator	All-Households	Self-Employed	Others	All-Households	All-Households
1	2	3	4	5	6	7	8
Northern Region	30.1	20.1	26.7	11.7	10.0	10.4	21.1
Haryana	31.7	21.1	27.3	17.6	14.9	16.0	24.2
Himachal Pradesh	17.9	7.2	15.3	11.6	9.5	10.1	14.7
Jammu and Kashmir	3.8	2.2	3.6	4.6	5.4	5.0	3.9
Punjab	28.5	22.5	25.7	11.6	14.3	13.1	21.2
Rajasthan	36.7	25.4	33.8	17.1	16.1	16.5	29.7
Chandigarh	5.2	2.0	2.3	2.9	7.2	5.6	5.3
Delhi	14.8	1.4	1.7	3.3	0.6	1.5	1.5
North Eastern Region	7.0	9.3	7.8	5.0	5.8	5.5	7.5
Arunachal Pradesh	1.9	1.8	1.9	0.5	1.4	1.4	1.8
Assam	6.7	8.9	7.5	5.3	6.6	6.0	7.3
Manipur	10.6	10.2	10.5	5.0	5.9	5.5	8.2
Meghalaya	0.7	0.1	0.6	0.2	0.9	0.7	0.6
Mizoram	3.2	9.7	4.1	2.9	6.9	5.1	4.5
Nagaland	2.6	2.1	2.5	4.4	2.3	3.0	2.7
Tripura	20.7	13.7	16.3	6.9	9.4	8.3	15.2
Eastern Region	23.7	18.2	21.6	13.6	15.3	14.6	20.3
Bihar	22.5	20.8	21.8	9.5	9.5	9.5	20.4
Jharkhand	12.9	9.2	12.0	5.3	7.0	6.5	10.9
Orissa	31.3	17.5	26.4	19.0	19.2	19.1	25.4
Sikkim	5.3	2.8	4.4	3.5	11.1	8.3	4.9
West Bengal	24.7	18.0	21.8	15.6	18.2	17.2	20.6
A & N Island	24.3	5.0	9.0	9.1	5.9	6.5	8.1
Central Region	25.1	18.1	23.2	14.2	14.3	14.2	21.2
Chattisgarh	23.0	9.8	19.8	17.2	11.8	13.2	18.8
Madhya Pradesh	31.7	15.6	26.1	14.9	19.2	17.7	24.1
Uttranchal	3.9	10.0	5.5	4.4	8.3	6.8	5.8
Uttar Pradesh	24.1	21.4	23.4	14.1	12.0	13.0	21.1
Western Region	36.2	16.7	27.4	17.3	17.0	17.1	23.2
Goa	5.0	7.0	6.3	6.3	10.9	9.2	7.6
Gujarat	33.9	20.7	28.1	21.8	21.2	21.4	25.7
Maharashtra	37.8	14.9	27.5	15.2	15.6	15.5	22.3
Dadra & Nagar Haveli	14.6	4.7	10.0	13.5	3.6	6.0	9.6
Daman & Diu	13.1	7.6	8.6	8.5	9.3	9.2	8.8
Southern Region	45.5	29.6	36.6	29.4	25.5	26.8	33.7
Andhra Pradesh	54.0	33.5	42.3	30.8	29.3	29.8	39.0
Karnataka	39.1	20.7	31.3	19.8	18.0	18.6	27.1
Kerala	42.9	35.9	39.4	41.1	35.4	37.3	38.9
Tamil Nadu	40.3	26.6	31.3	30.0	23.5	25.5	29.4
Lakshadweep	15.2	7.6	11.9	23.0	7.2	15.3	13.8
Pondicherry	43.7	38.9	40.2	32.1	39.3	37.4	38.4
All-India	29.7	21.8	26.5	17.9	17.8	17.8	24.1

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).

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).