

<i>RURAL</i>	
<i>URBAN</i>	

*

GOVERNMENT OF INDIA
NATIONAL SAMPLE SURVEY OFFICE
SOCIO-ECONOMIC SURVEY
SEVENTY- SEVENTH ROUND : JANUARY TO DECEMBER 2019
HOUSEHOLD SCHEDULE 18.2 : DEBT AND INVESTMENT

<i>CENTRAL</i>	
<i>STATE</i>	

*

VISIT 1

[0] descriptive identification of sample household			
1. state/u.t.:		5. investigator unit /block:	
2. district:		6. sample sub unit (SU) number:	
3. sub district/ tehsil/town:*		7. name of head of household:	
4. village name(s):		8. name of informant:	

[1] identification of sample household							
item no.	item	code			item no.	item	code
1.	srl. no. of sample village/block				6.	visit	1
2.	round number	7		7	7.	serial number of informant [#] (as in column 1 of block 3 of visit-1 schedule)	
3.	schedule number	1	8	2	8.	response code	
4.	second-stage stratum number				9.	survey code	
5.	sample household number				10.	reason for substitution of original household	

Codes for Block 1

Item 8: response code: informant: co-operative and capable -1, co-operative but not capable -2, busy -3, reluctant -4, others -9.

Item 9: survey code: original -1, substitute -2, casualty -3.

Item 10: reason for substitution of original household: informant busy -1, members away from home -2, informant non-cooperative -3, others -9.

* tick mark (✓) may be put in the appropriate place.

[#]if the informant is not a household member, code 99 will be recorded.

[2] particulars of field operations											
srl. no.	item	Field Investigator (FI)/ Junior Statistical Officer (JSO)						Field Officer (FO)/ Senior Statistical Officer (SSO)			
(1)	(2)	(3)						(4)			
1(a).	(i) name (block letters)										
	(ii) code										
	(iii) signature										
1(b).	(i) name (block letters)										
	(ii) code										
	(iii) signature										
2.	date(s) of:							DD	MM	YY	
	(i) survey/ inspection										
	(ii) receipt										
	(iii) scrutiny										
	(iv) despatch										
3.	number of additional sheet(s) attached										
4.	total time taken to canvass the schedule by the team of investigators (FI/JSO) (in minutes) [no decimal point]										
5.	number of investigators (FI/JSO) in the team who canvassed the schedule										
6.	whether any remark has been entered by FI/JSO/SSO (yes-1, no-2)	(i) in block 15/16									
		(ii) elsewhere in the schedule									

[15] remarks by investigator (FI/JSO)

[16] comments by SSOs

[3] demographic and other particulars of household members																
srl. no.	name of the member	relation to head (code)	gender (code)	age (yrs)	highest educational level attained (code)	whether holding deposit account in			whether contributing to any Co-op Credit Society/ SHG/ JLG (yes-1, no-2)	whether having any deposit in non-instt. agency ^s (yes-1, no-2)	whether owns any land (yes-1, no-2)	if yes in col. 12, whether owns any agricultural land (yes-1, no-2)	if col. (5) ≥ 18			
						Commercial bank/ RRB/ Co-op bank (code)	Post Office (yes-1, no-2)	Non Banking Financial Comp. (yes-1, no-2)					whether holding [#] a credit/ debit card (yes-1, no-2)	if yes in col.14, whether used during last 365 days (yes-1, no-2)	whether having [#] an e-wallet* (yes-1, no-2)	if yes in col.16, whether used during last 365 days (yes-1, no-2)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
1.																
2.																
3.																
4.																
5.																
6.																
7.																
8.																
9.																
10.																
11.																

\$ like chit fund/jewellery house etc.

**like Paytm, pay U money, Airtel money, Vodafone M-pesa, UPI, BHIM, freecharge, mobiwik, Oxigen wallet, etc.*

as on date of survey

Codes for Block 3

col. 3	relation to head: self -1, spouse of head -2, married child -3, spouse of married child -4, unmarried child -5, grand child -6, father/mother/father-in-law/ mother-in-law -7, brother / sister/ brother-in-law/ sister-in-law/ other relatives -8, servant/employees/ other non-relatives -9.
col. 4	gender: male-1, female-2, transgender-3
col. 6	highest educational level attained: not literate -01 literate: below primary-02 primary -03 upper primary/middle -04 secondary -05 higher secondary -06 diploma /certificate course (upto secondary) -07 diploma/certificate course (higher secondary) -08 diploma/certificate course(graduation & above) -10 graduate -11 post graduate and above -12
col.7	Commercial bank/RRB/Co-op bank: yes with banking services taken only from bank branch - 1 yes with banking services taken only from bank mitra - 2 yes with banking services taken from bank branch & bank mitra - 3 no account - 4

[4] household characteristics										
1.	household size					8.2	area operated under kitchen garden (acres 0.00)			
2.	religion (code)									
3.	social group (code)					how many household members have the following govt. insurance/pension subscription[#]				
4.	household type (code)					9.1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)			
5.	area of homestead land possessed as on date of survey (acres 0.00)					9.2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)			
area of land possessed as on date of survey (acres 0.00)						9.3	Atal Pension Yojana (APY)			
6.1	owned and possessed					household's usual monthly consumer expenditure (in whole no. of Rs.)				
6.2	leased in									
6.3	otherwise possessed					10.1	usual consumer expenditure in a month for household purposes out of purchase (A)			
6.4	leased out					10.2	imputed value of usual consumption in a month from home grown stock (B)			
7.	whether operated any land for agricultural activities during last 365 days (yes-1, no-2)					10.3	imputed value of usual consumption in a month from wages in kind, free collection, gifts, etc (C)			
if 'yes' in item 7						10.4	expenditure on purchase of household durable during last 365 days (D)			
8.1	area operated by the household (acres 0.00)					10.5	usual monthly consumer expenditure E: [A+B+C+(D/12)]			

please put 0 (zero), if no household member is having any govt. insurance/pension subscription

Codes for Block 4

item 2:	religion: <i>Hinduism -1, Islam -2, Christianity -3, Sikhism -4, Jainism -5, Buddhism -6, Zoroastrianism -7, other-9</i>		
item 3:	social group: <i>scheduled tribe (ST) -1, scheduled caste (SC) -2, other backward class (OBC) -3, other-9</i>		
item 4:	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> household type- for rural areas: <i>self-employed in agriculture -1 self-employed in non-agriculture -2 regular wage/salary earning -3 casual labour in agriculture-4 casual labour in non-agriculture -5 other -9</i> </td> <td style="width: 50%; vertical-align: top;"> household type-for urban areas: <i>self-employed -1 regular wage/salary earning -2 casual labour -3 other -9</i> </td> </tr> </table>	household type- for rural areas: <i>self-employed in agriculture -1 self-employed in non-agriculture -2 regular wage/salary earning -3 casual labour in agriculture-4 casual labour in non-agriculture -5 other -9</i>	household type-for urban areas: <i>self-employed -1 regular wage/salary earning -2 casual labour -3 other -9</i>
household type- for rural areas: <i>self-employed in agriculture -1 self-employed in non-agriculture -2 regular wage/salary earning -3 casual labour in agriculture-4 casual labour in non-agriculture -5 other -9</i>	household type-for urban areas: <i>self-employed -1 regular wage/salary earning -2 casual labour -3 other -9</i>		

[5.1] RURAL LAND owned (exclusively/jointly[@]) by the household as on 30.06.2018 (to be canvassed in both rural & urban households)									
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	land owned by the household as on 30.06.2018			whether female members of the household have any share in the ownership of the plot (yes-1, no-2)	if yes in col. 6, area owned by female members (acres 0.00)		
			area (acres 0.00)		value (Rs.)				
(1)	(2)	(3)	(4)			(5)	(6)		
1.									
2.									
96.	total rural land outside the FSU								
98.	total homestead land owned	10							
99.	total land owned								

@ if it is a joint ownership, the area and value of the portion owned only by the selected household is to be recorded

col.3: type of land: crop area, irrigated- 01, crop area, unirrigated- 02, orchards and plantations -03, forest -04, water bodies for fishing & aquaculture - 05; area put to non- agricultural uses: water bodies - 06, exclusively for non-farm business - 07, other non-agricultural uses - 08 ; residential area including homestead-10, other areas - 09.

[5.2] URBAN LAND owned (exclusively/jointly[@]) by the household as on 30.06.2018 (to be canvassed in both rural & urban households)								
srl. no. of plot	survey number or other identification particulars of the plot	type of land (code)	land owned by the household as on 30.06.2018			whether female members of the household have any share in the ownership of the plot (yes-1, no-2)	if yes in col. 6, area owned by female members (acres 0.00)	
			area (acres 0.00)		value (Rs.)			
(1)	(2)	(3)	(4)			(5)	(6)	(7)
1.								
2.								
97.	total urban land outside the FSU							
98.	total homestead land owned	10						
99.	total land owned							

@ if it is a joint ownership, the area and value of the share owned only by the selected household is to be recorded

col.3: type of land: crop area, irrigated/unirrigated - 01, other area for agricultural/farm business- 02, for non-farm business – 03, residential area including homestead-10, other areas – 09.

[6] buildings and other constructions owned (exclusively/jointly[@]) by the household as on 30.06.2018				
type	item description	srl. no.	owned by the household as on 30.06.2018	
			area in sq. m. (0.00)	value (Rs.)
(1)	(2)	(3)	(4)	(5)
residential building	used as dwelling by household members	1.		
	other residential building within the village/town	2.		
	other residential building outside the village/town	3.		
building used for farm business	animal shed	4.		
	others such as barn, warehouse (incl. cold storage), farm house, etc.	5.		
building used for non-farm business (workplace, workshop, mfg. unit, shop, etc.)		6.		
building for other purposes (charitable, recreational like cinema hall, temple etc.)		7.		
work-in-progress (structure under construction)		8.		
other constructions (well, borewell, tubewell, field distribution system, etc.)		9.		
total (items 1 to 9)		10.		

@ if it is a joint ownership, the area and value of the portion owned only by the selected household is to be recorded

[7] livestock and poultry owned (exclusively/jointly [@]) by the household as on 30.06.2018				
item description		srl. no.	owned by the household as on 30.06.2018	
			no.	value (Rs.)
(1)		(2)	(3)	(4)
cattle exotic/ cross-bred/ descript/ non- descript	(a) young stock	1.		
	(i) young stock (male)	2.		
	(ii) young stock (female)	3.		
	(b) female	4.		
	(i) breeding cow (<i>milching</i>)	5.		
	(ii) breeding cow: dry/not calved even once	6.		
	(iii) other	7.		
	(c) male cattle for work/ breeding/other	8.		
buffalo exotic/ cross-bred/ descript/ non- descript	(a) young stock	9.		
	(i) young stock (male)	10.		
	(ii) young stock (female)	11.		
	(b) female	12.		
	(i) breeding buffalo: in milk	13.		
	(ii) breeding buffalo: dry/not calved even once	14.		
	(iii) other	15.		
	(c) male for work/breeding/other	16.		
sub-total (items 1 to 12)		13.		
ovine and other mammals (sheep, goat, pig, rabbits, etc.)		14.		
poultry birds (hen, cock, chicken, duck, duckling, other poultry birds, etc.)		15.		
other including large heads (elephant, camel, horse, mule, pony, donkey, yak, mithun, etc.)		16.		
total (items 13 to 16)		17.		

@ if it is a joint ownership, value of the livestock shared only by the selected household is to be recorded

[8] transport equipment owned (exclusively/jointly[@]) by the household as on 30.06.2018				
item description	srl. no.	owned by the household as on 30.06.2018		main use of the equipment owned (code)
		no.	value (Rs.)	
(1)	(2)	(3)	(4)	(5)
tractors (all types)	1.			
motor cars/jeep/van	2.			
motorcycles/ scooters/ mopeds/ auto-rickshaws	3.			
rickshaw/e-rickshaw/toto rickshaw/van rickshaw	4.			
bicycles	5.			
carts (hand-driven / animal driven)	6.			
other transport equipment incl. boats, trucks, trailers, light commercial vehicles (LCV), passenger buses, etc.	7.			
total (items 1 to 7)	8.			

@ if it is a joint ownership, the value of the item shared only by the selected household is to be recorded

Code for Block 8: col. 5: main use of transport equipment: for farm business -1; for non-farm business-2; for household use-3.

[9] agricultural machinery and implements owned (exclusively/jointly [@]) by the household as on 30.06.2018			
item description	srl. no.	owned by the household as on 30.06.2018	
		no.	value (Rs.)
(1)	(2)	(3)	(4)
power tiller/power driven plough etc.	1.		
crop harvester (power driven)/combined harvester	2.		
thresher, other power driven machinery and equipment	3.		
laser land leveler	4.		
manually operated implements/tools (inc. sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc.)	5.		
diesel pumps	6.		
electric pumps	7.		
drip sprinkler	8.		
other machineries for irrigation	9.		
capital work-in-progress (<i>agricultural machinery and equipment under installation</i>)	10.		
other not covered in items 1 to 10 excluding furniture and fixtures	11.		
furniture and fixtures	12.		
total (items 1 to 12)	13.		

@ if it is a joint ownership, the value of the item shared only by the selected household is to be recorded

[10] non-farm business equipment fully owned by the household as on 30.06.2018		
item description	srl. no.	owned by the household as on 30.06.2018 value (Rs.)
(1)	(2)	(3)
machinery, tools & appliances		
handloom, semi-automatic and power looms, ginning, pressing and baling equipment	1.	
reeds, bobbins and other items used in spinning and weaving and tailoring equipment, and related accessories	2.	
equipment used in beauty salon/spa	3.	
instruments used in gyms	4.	
equipment for maintaining and repairing cycles/rickshaw/automobile	5.	
mills (e.g. ghanies, oil-mills/crusher (power-driven), rice-milling including crusher and pounding equipment, flour-milling and grinding equipment), cane crusher etc.	6.	
electric motors, generators, pump sets, inverters, etc.	7.	
casting, melting and welding equipment, furnace, bellows, kiln, potter's wheels, cobbler's tools etc.	8.	
scales, weights and measures	9.	
saw (all types), carpentry tools, electric drilling machines and other related tools and machines	10.	
Xerox/ duplicating machine, camera, lamination machine, fax machine, printing press, personal computer, printer, other ICT equipment etc.	11.	
tools for mobile repairing , computer repairing, etc.	12.	
X- ray machine, ultra sound machine, ECG machines, other medical equipment	13.	
lathes, other machinery tools & appliances	14.	
total: machinery, tools & appliances (items 1 to 14)	15.	
intellectual property product (intangible assets) like software, database, trademark, manuscripts, copyrights, etc.	16.	
capital work-in-progress (<i>non-farm business equipment under installation/ software development</i>)	17.	
other non-farm business equipment not covered in item 1 -14, 16-17, excluding furniture and fixtures	18.	
furniture & fixtures	19.	
total (item 15 + items 16 to 19)	20.	

Note: The above block is only applicable to those households in which household member(s) own one or more of the above items which are used in some non-farm business of the household or hired out for such use.

[11a] financial assets including receivables (other than shares and related instruments) owned by the household as on 30.06.2018							
srl. no.	item description		value (Rs.) as on date of survey	transactions during 01.07.2018 to the date of survey		value (Rs.) as on 30.06.2018 (col. 3 + col. 5 – col. 4)	
				acquisition	disposal		
(1)	(2)		(3)	(4)	(5)	(6)	
1.	cash in hand						
2.	amount in current bank account						
3.	deposit	deposit in savings bank account (excl. Post Office Savings Bank POSB)					
4.		fixed deposit/ term deposit/ RD / flexi- RD in banks (excl. POSB)					
5.		savings and/or fixed deposits in post office savings bank					
6.		other fixed income deposits (NSC, KVP, saving bonds, other small savings schemes, etc.)					
7.		deposits in cooperative banks					
8.		deposits with non-banking finance companies					
9.		deposits with Co-op credit society/micro-finance institutions/self-help groups					
10.		PF/ Pension fund	contributions to provident fund (GPF/PPF/EPF etc.)				
11.			contributions to pension fund & NPS/other contributory funds/annuity schemes				
12.	Life Insurance	<i>total no. of insurance policies in the name of household member(s)</i>					
13.		total sum assured					
14.		<i>amount received under money back policies etc.</i>					
15.	other financial savings (deposits with other enterprises, individuals, chit fund contributions etc.)						
16.	other receivable	interest free loan given to others including friends and relatives					
17.		business loans given to others					
18.		personal loans given to others					
19.	total (items 1 to 18)						
20.	bullion & ornaments (incl. gold jewellery, gems & precious stones etc.)						
21.	paintings and artistic originals						

[11b] investments in share and related instruments owned by the household in co-operative societies & companies as on 30.06.2018					
srl. no.	type of instrument	value (Rs.) as on date of survey	value (Rs.) of transactions during 01.07.2018 to date of survey		value (Rs.) as on 30.06.2018 (col. 3 + col. 5 – col. 4)
			acquisition	disposal	
(1)	(2)	(3)	(4)	(5)	(6)
1.	mutual fund				
2.	shares in companies				
3.	debentures/bonds in companies				
4.	shares in co-operative society				
5.	total (item 1 to 4)				

[12] particulars of cash loans payable by the household to institutional/ non-institutional agencies as on the date of survey and transactions of loans during 01.07.2018 to date of survey

srl. no. of loan	year of borrowing	borrowings									amount (Rs.) repaid (including interest) during 01.07.2018 to date of survey	amount (Rs.) written off (including interest) during 01.07.2018 to date of survey	amount (Rs.) outstanding (including interest) as on date of survey	if code in col.3= 1 amount (Rs.) outstanding (including interest) as on 30.06.2018 (cols. 12 + 13 + 14)
		whether loan remained unpaid on 30.6.2018 (yes-1 no-2)	amount borrowed originally	credit agency (code)	scheme of lending (code) if col. 5 is 01-08 and 10 to 13	tenure of loan (code)	nature of interest (code)	annual rate of interest (%)	purpose of loan (code)	whether the loan is secured (yes -1 no 2)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. institutional agencies														
1														
2														
..														
50														
B. non-institutional agencies														
51														
..														
98														
99.	total													

CODES ON NEXT PAGE

[13] kind loans payable by the household as on the date of survey				
srl. no	period (code)	source (code)	purpose (code)	amount outstanding as on the date of survey (Rs.)
(1)	(2)	(3)	(4)	(5)
1.				
2.				
...				
99.	total			

Codes for Block 12

col.5:	<p>credit agencies: <i>scheduled commercial bank – 01, regional rural bank - 02, co-operative society -03, co-operative bank – 04, insurance companies –05, provident fund – 06, employer – 07, financial corporation/institution – 08, NBFCs including micro-financing institution (MFIs) –10, bank linked SHG/JLG –11, non-bank linked SHG/JLG –12, other institutional agencies –13</i></p> <p><i>landlord – 14, agricultural moneylender – 15, professional moneylender -16, input supplier – 17, relatives and friends – 18, Chit fund-19, Market commission agent/traders-20</i></p> <p><i>other - 09</i></p>
col. 6:	<p>scheme of lending: <i>Mudra – 1, Stand-Up India scheme – 2, NRLM/NULM (National Rural/Urban Livelihood Mission)- 3</i></p> <p><i>other central govt schemes -4, exclusive state scheme -5, exclusive bank scheme- 6, kisan credit card -7, crop loan/ other agricultural loan – 8, not covered under any scheme -9</i></p>
col. 7:	<p>tenure of loan: <i>short-term (less than 1 year)-1, medium term (1 to 3 year) – 2, long-term (3 year or more) -3</i></p>
col. 8:	<p>nature of interest: <i>interest free -1, simple -2, compound -3</i></p>
col. 10:	<p>purpose of loan: <i>capital expenditure in farm business-01, revenue expenditure in farm business- 02, capital expenditure in non-farm business -03, revenue expenditure in non-farm business-04, expenditure on litigation-05, repayment of debt-06, financial investment expenditure-07, for education -08 , for medical treatment-10, for housing-11 , for other household expenditure-12, other-09</i></p>

Code for Block 13

col. 2:	<p>period: <i>less than 1month-1, 1 month and above but less than 3 months-2, 3 months and above but less than 6 months-3, 6 months & above but less than 1 year-4, one year & above-5</i></p>
col. 3:	<p>source : <i>input supplier-1, relatives & friends-2, doctor, lawyers and other professionals- 3, other -9</i></p>
col. 4:	<p>purpose: <i>revenue expenditure in farm business-1 , revenue expenditure in non-farm business-2, household expenditure-3, other expenditure -9</i></p>

[14] value (Rs.) of transactions by the household on specified items during 01.07.2018 to 31.12.2018													
item description	srl. no.	floor area in sq. m. (0.00) URBAN ONLY	expenditure (Rs.) on					amount (Rs.) financed from borrowings		value (Rs.)			net addition (col.8 - col.13) (Rs.)
			purchase (new)	addition*	major repairs & alterations [@]	improvement [#]	total (cols.4 to 7)	institutional	non-institutional	sale	disposal/loss	total (col.11 + col.12)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
livestock: working/breeding cattle & buffaloes	13.												
livestock: egg-laying ducks and hens	14.												
transport equipment incl. tractor used for farm business only	15.												
other	16.												
sub-total (items 1 to 16)	97.												
non-farm business													
land	17.												
workplace, workshop/ manufacturing unit, shop & other constructions	18.												
non-farm business equipment & accessories	19.												
transport equipment incl. tractor used for non-farm business only	20.												
other	21.												
sub-total (items 17 to 21)	98.												

*incl. reclamation of land / construction/new well/ borewell /natural addition; [@]including renewal & replacement;

[#]incl. bunding and other land improvements/ normal annual replanting in case of orchard & plantation/deepening of wells, widening of field distribution network.