Chapter Four

Schedule 18.2: Debt and Investment

Introduction

4.0.0.1 The All-India Debt and Investment Survey (AIDIS) now conducted by NSSO originated in the All-India Rural Credit Survey conducted by the Reserve Bank of India (RBI) during November 1951 to August 1952 in 75 selected districts spread all over the country. The survey aimed to study (i) the demand for credit from rural families and (ii) the supply of credit by credit agencies – both institutional and non-institutional – in order to formulate banking policies. The design of the survey was not suitable for providing estimates of indebtedness at the state and national level. The next survey, on rural “Debt and Investment”, conducted by the RBI in the year 1961-62, was aimed at 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 NSS and was conducted during the year 1971-72, as a part of the NSS programme in its 26th round survey operation. The fourth such survey was taken up in the 37th round (1982) of NSSO according to the 10-year programme of NSS surveys charted out by the then Governing Council of NSSO. The fifth and sixth survey of the series were conducted in the 48th and 59th rounds (1992 and 2003) of NSS. The last such survey was carried out in the 70th round of NSS (Jan-Dec 2013). At the request of the RBI, the 77th round AIDIS is being carried out only 6 years after the last such survey.

4.0.0.2 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 of the rural/urban economy which will be of value in developing the credit structure in particular, and will also be required in other areas of planning and development. Further, since the survey will be a sequel to the NSS 70th round AIDIS, it is necessary to plan the survey in such a way as to ensure, as far as possible, comparability of its estimates with those generated from the earlier round.

4.0.0.3 A Working Group was set up for the purpose of finalising the survey methodology and schedules of enquiry of NSS 77th round. Considering all the aspects of current data demand and usefulness of the survey results, the Group has suggested a few innovations, additions and deletions in the content of the information to be collected, that have made the schedule of enquiry of the present survey (ref. 4.0.6) different in certain respects from those of the earlier rounds.

General plan of the survey

4.0.1.1 The survey period of the 77th round will be from January to December 2019. The required information will be collected from a set of sample households through two visits to each household. For operational convenience, the survey period will, for the first visit, an 8 month period from January-August 2019 and, for the second visit, a 4-month from September to
December 2019.

4.0.1.2 In each visit, the liabilities position of the household is required to be ascertained with reference to a fixed reference date which will be the same for all sample households, viz., the 30th June 2018 for the first visit and the 30th June 2019 in the second visit. This implies that the time lag between the reference date and the date of survey will, in the first visit, vary across households from a minimum period of 6 months to a maximum of 14 months, and, in the second visit, from 2 to 6 months.

4.0.1.3 The assets position of the household will be ascertained only in the first visit, with reference to a fixed reference date, viz., the 30th of June, 2018. Broadly, the following information will be collected in this round from each household:

   i) the physical and financial assets of the household as on 30.06.18
   ii) the liabilities of the household as on 30.06.18 in Visit 1, and as on 30.06.19 in Visit 2
   iii) the amount of capital expenditure incurred by the household during July 2018 - June 2019 on
       a) residential plots, houses or buildings
       b) farm business
       c) non-farm business

Method of data collection

4.0.2 In the first visit, information will be collected on assets (owned) and liabilities as on 30th June 2018. The basis for valuation of assets is detailed below. However, for the purpose of estimation of capital formation, actual expenses incurred on all transactions during the reference period (i.e. between 01.07.2018 and 30.06.2019) will be recorded separately in Block 14, which will be canvassed in both visits.

Valuation of assets

4.0.3 The following points may be noted:

   a. Values of land as on 30.06.2018 are to be reported as per their normative/guideline values. The local FOD officials may need to consult Patwaris (or equivalent) in the rural areas and the Registrar’s office in the urban areas to obtain them. For buildings, valuation will be done as per the market price prevailing in the locality.

   b. In case of inability of respondents to report the value of other physical assets like livestock, agricultural implements, non-farm equipment and transport equipment as on 30.06.2018, knowledgeable local persons may be contacted to assess these values.

   c. Assets and liabilities of household enterprises will be recorded only if the enterprise is fully owned by the household and not a partnership involving members of different households.

   d. The value of the shares/debentures owned on the date of survey will be evaluated as per the market price prevailing on the date of survey, if the shares/debentures are acquired before
the reference date, i.e. 30.06.2018. On the other hand, if the shares/debentures are acquired by way of purchase or disposed of through sale between the reference date and the date of survey, then the purchase or sale price will be recorded under ‘acquisition’ or under ‘disposal’, as the case may be. If they are acquired during the reference date and the date of survey by ways other than purchase (as inheritance, gift, etc.) or disposed of during this period by means other than sale, then, again, it is the market price prevailing on the date of survey that will have to used for valuation of the transaction, and (in case of acquisition) for valuation of the asset owned on the date of survey. In cases where it is not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by purchase) or the value paid by the household (if they are purchased) may be recorded.

e. In case of certificates and annuity schemes, the amount paid at the time of purchase is to be entered. In case of deposits, the face value is to be entered. In case of life insurance policies (i) total number of insurance policies (ii) total sum assured (iii) amount received under money-back policy (if any) will be recorded in Block 11a, Visit 1. In Block 11c, Visit 2, however, amount of premium paid during April 2018 to March 2019 is to be recorded separately for term policies and endowment policies. Moreover, for contributions to provident fund, etc., total contribution plus interest earned will be recorded. In case of Unit Linked Insurance Plan (ULIP), the amount to be recorded will be obtained as product of number of units and net asset value (NAV) of the unit.

**Liabilities**

4.0.4 The indebtedness position of the households will be assessed at the beginning of the agricultural year 2018-19, i.e. on 01.07.2018, in the first visit and at the end of the agriculture year, i.e. on 30.06.2019, in the second visit. In Block 14, information will be collected on value of transactions of the household on specified items during the period 01 July to 31 December 2018 in the first visit, and during the period 01 January to 30 June 2019 in the second visit.

**Structure of the schedule**

4.0.5 There are 16 blocks in the Visit 1 schedule where Blocks 0 and 1 are for recording identification particulars of the sample household and the sample village/block to which the sample household belongs. Block 2 is for recording particulars of field operations. Blocks 15 and 16 are meant for recording remarks of Field Investigators/Junior Statistical Officer and comments by the supervisory officer(s) respectively. Since information on fewer items will be collected in Visit 2, the Visit 2 schedule contains only four blocks to record the information reported by the household during this visit, apart from the five supporting blocks (Blocks 0, 1, 2, 15, & 16). The reference period which is printed in the block titles in Visit 1 is different from that in Visit 2. In comparison with the 70th round survey, there is an extra block, Block 11c, in the Visit 2 schedule, to take care of certain data requirements of the National Accounts Division, CSO. This block will record the amount of premium paid by the household for life and non-life insurance schemes during the last financial year, viz. 01.04.2018 to 31.03.2019. List and description of the blocks in Schedule 18.2 are given in Table 1 below:

*Instructions to Field Staff, Vol.-I, NSS 77th Round*
<table>
<thead>
<tr>
<th>block no.</th>
<th>block title</th>
<th>Reference date</th>
<th>block appears in</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>descriptive identification of sample household</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>1</td>
<td>identification of sample household</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>2</td>
<td>particulars of field operations</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>3</td>
<td>demographic and other particulars of household members</td>
<td>date of survey</td>
<td>Visit 1</td>
</tr>
<tr>
<td>4</td>
<td>household characteristics</td>
<td>date of survey</td>
<td>Visit 1</td>
</tr>
<tr>
<td>5.1</td>
<td>rural land owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>5.2</td>
<td>urban land owned by the household as on the reference date</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>buildings and other constructions owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>7</td>
<td>livestock and poultry owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>8</td>
<td>transport equipment owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>9</td>
<td>agricultural machinery and implements owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>10</td>
<td>non-farm business equipment owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>11a</td>
<td>financial assets inc. receivables (other than shares) owned by the household as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>11b</td>
<td>investment in shares and related instruments owned by the household in co-operative societies &amp; companies as on the reference date</td>
<td>30.06.18</td>
<td>Visit 1</td>
</tr>
<tr>
<td>11c</td>
<td>premium paid by the household for life and non-life insurance</td>
<td>-</td>
<td>01.04.18 - 31.03.19</td>
</tr>
<tr>
<td>12</td>
<td>particulars of cash loans payable by the household as on the date of survey and transaction of loans during 01.07.18/01.07.19 to date of survey</td>
<td>30.06.18</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>13</td>
<td>kind loans payable by the household as on the date of survey</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>14</td>
<td>value of transactions (Rs.) by the households on specified items 01.07.18 to 31.12.18/01.01.19 to 30.06.19</td>
<td>01.07.18 - 31.12.18</td>
<td>01.01.19 - 30.06.19</td>
</tr>
<tr>
<td>15</td>
<td>remarks by investigator</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
<tr>
<td>16</td>
<td>remarks by supervisory officer(s)</td>
<td>date of survey</td>
<td>Visit 1&amp;2</td>
</tr>
</tbody>
</table>
4.0.6 **Major changes:** As mentioned in 4.0.0.3, the major changes with respect to the 70th round AIDIS are as follows:

4.0.6.1 **Block 3 (demographic and other particulars of household members)**

a. Information on usual activity status of household members will not be collected.

b. To study financial inclusion, a few columns have been added in this block to record
   (i) for each household member, information on deposit accounts held in financial and non-financial institutes, contribution to Co-operative Credit Society/SHG/JLG, non-institutional agencies
   (ii) for household members aged 18 years or more, information on possession of credit/debit cards, e-wallets and their use status during last 365 days

c. Information on ownership of land, agricultural land as on the date of survey will be recorded for each household member.

4.0.6.2 **Block 4 (household characteristics)**

a. Information on whether the major income earned during last 365 days is from livestock will not be collected.

b. An item on area of land possessed as on the date of survey has been added to collect information on land owned and possessed, leased in, otherwise possessed, leased out.

c. Information on area operated under kitchen garden will be recorded for households which have operated any land for agricultural activities.

d. An item on number of household members contributing to the government insurance/pension subscription has been added.

e. Information on post office deposit, bank deposit and deposit in other financial agencies will be collected in Block 3, not Block 4.

f. Information on receipt of remittance by the household, possession of Kisan Credit Card (KCC) and amount received through KCC will not be collected in this schedule.

g. The block will have 4 short questions aimed at deriving the household’s usual monthly consumer expenditure.

4.0.6.3 **Block 5.1/5.2 (Rural/Urban land owned by the households):** Two columns have been added in these blocks to collect information on ownership and share of plot of the female members of the household for deriving SDG indicators.

4.0.6.4 In the 70th round a separate block was canvassed for collecting ‘amount receivable by household under different heads as on reference date’. This block has been dropped in this round, instead information on amount receivable by the household will be collected in Block 11a through separate items.
4.0.6.5 Block 11c *(premium paid by the household for life and non-life insurance)*: This block has been added to collect information on premium paid by the household for life and non-life insurance during 01.04.2018 to 31.03.2019. The block will be canvassed only in Visit 2.

**Block 0: Descriptive identification of sample household**

4.0.7 This block is meant for recording descriptive identification particulars of the sample household and the sample village/block to which the sample household belongs.

- For rural households, entries against items 1-4 will be the same as in Block 0 of Sch. 0.0 with a cross (‘×’) mark against item 5 and similarly, for urban households, entries against items 1-3 and 5 will be the same as in items of Block 0 of Sch. 0.0 with a cross (‘×’) mark against item 4.
- Items 4/5 and 6 will record village/Investigator Unit name and Sub-unit number to which the sample household belongs.
- Against item 7, the name of the head of the selected sample household will be copied from column 3 of Block 5 of Sch. 0.0.
- The entry against item 8 will be the name of the informant, i.e. the person from whom the bulk of the information is collected.

4.0.8 *In the current system of direct computer entry in the field, copying from Sch. 0.0, or the sample list as the case may be, is to be done by computer program.*

**Block 1: Identification of sample household**

4.1.1 Identification particulars of the sample household are to be recorded against items 1 to 10. The entries against items 2, 3 and 6 are already printed in the schedule. Items 1, 4 and 5 will be copied from relevant blocks of Schedule 0.0. The serial number of the informant as appearing in column 1 of Block 3 will be recorded against item 7. The informant is the person from whom the bulk of the information is collected.

4.1.2 **Item 4: second stage stratum number**: This will be obtained from headings of column 12 of Block 5B of Schedule 0.0.

4.1.3 **Item 5: sample household number**: This is the same as the order of selection of the sample household and will be obtained from columns 19 to 24 of Block 5B of Schedule 0.0.

4.1.4 *In the current system, of direct computer entry in the field, copying from Schedule 0.0, or the sample list as the case may be, is planned to be done by computer program, and only items 7-10 will need to be actually entered.*
4.1.5 **Item 7: serial number of informant:** For Visit 1 Schedule, serial number of the person recorded in column (1) of Block 3 of Visit 1 Schedule 18.2 from whom the bulk of the information is collected will be entered. Information is desired to be collected from one of the knowledgeable adult household members (age ≥ 18). In extreme cases, where this cannot be done, information may be collected from a knowledgeable non-household-member who will be able to provide required information. In such a case, ‘99’ should be recorded against this item. It may be noted that in the absence of Block 3 there is no scope of listing the household members in the Visit 2 schedule. For the Visit 2 schedule, entry in Item 7 will be the serial number of the member (as appearing in Block 3 of the Visit 1 schedule) from whom the bulk of the information is collected in Visit 2. However, if the bulk of the information collected in Visit 2 is collected from a person who was not recorded as a member of the household during Visit 1, entry will be 99. It is desirable to have the same person as informant in Visit 2 as in Visit 1.

4.1.6 **Item 8: response code:** This item is to be filled in at the end of the interview after making an assessment of (a) the cooperativeness and (b) the capability of the informant to provide the required information. 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 9: survey code:** For the schedules of Visit 1, the survey codes are as follows:

- original: 1
- substitute: 2
- casualty: 3

If the originally selected sample household has been surveyed, code 1 will be entered against this item. However, if the originally selected household could not be surveyed for whatever might be the reason, a substituted household will be surveyed and in such cases, code 2 will be entered. It may be noted that in case a substituted household has been surveyed in Visit 1 this substituted household will be surveyed in Visit 2. If neither the originally selected household nor the substituted household could be surveyed, i.e., if the sample household is a casualty, code ‘3’ will be recorded. In such cases, only the Blocks 0, 1, 2, 15 and 16 will be filled in and on the top of the front page of the schedule the word ‘CASUALTY’ will be written and underlined.

4.1.7.1 In Visit 2 survey is restricted to the households surveyed in Visit 1. If any of these households cannot be surveyed in Visit 2 for any reason, there is no scope for substitution of such a household for the purpose of canvassing the Visit 2 schedule. Such a household will be treated as casualty and code 3 will be recorded against, item 9, Block 1, in the Visit 2 schedule.
Otherwise, that is, if the household surveyed during Visit 1 is also surveyed during Visit 2 Code 1 will be recorded against item 9 in Block 1 of the Visit 2 schedule. As in case of the Visit 1 schedule, in case of casualty of the household in Visit 2, only Blocks 0, 1, 2, 15 and 16 of the Visit 2 schedule will be filled in and on the top of the front page of the schedule the word ‘CASUALTY’ will be written and underlined. For the schedules of Visit 2, the survey codes are as follows:

surveyed..............................1 ,  casualty .................................3

4.1.9 Item 10: reason for substitution of original household for Visit 1 and reason for casualty of the household in Visit 2: In the Visit 1 Schedule, in case the originally selected sample household could not be surveyed, the reason for not surveying the original household will be recorded against this item, irrespective of whether a substituted household could be surveyed or not.

In the Visit 1 schedule, this item is applicable if the entry against item 9 is either 2 or 3. Otherwise, item 10 is to be left blank.

In the Visit 2 schedule, this item will be filled in if entry in item 9 of Visit 2 schedule is 3, i.e., if the household is a casualty. It may be noted that code structure for this item in the Visit 2 schedule is the same as the code structure in the Visit 1 schedule although the description of item 10 is different. The codes are as follows:

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

Block 2: Particulars of field operations

4.2.0 The names of the Field Investigator/ JSO, FO/SSO, their signatures, dates of survey/inspection/scrutiny, despatch, etc. will be recorded in this block against the appropriate items in the relevant columns. If canvassing the schedule takes more than one day, the first day of survey is to be recorded against the item srl. no. 2 (i).

4.2.1. Item 4: total time taken to canvass the schedule: The total time taken to canvass the Schedule 18.2 is to be recorded in this item. The “total time taken to canvass the schedule” should include the actual time spent in canvassing the schedule only, and should not include the time taken by the investigators (FI/JSO) to finalise the schedule. It is to be recorded in minutes.
Block 3: Demographic and other particulars of household members

4.3.0 All household members will be listed in this block without omission or duplication. To determine which persons are members of the household and which are not, the definition of the group of persons which is considered a household, as explained in Chapter One, para 1.5.3 has to be followed strictly. Demographic particulars, viz., relation to head, age, sex and general education, etc. will be recorded for each member, using one line for each. Information regarding financial inclusion, ownership of land, agricultural land will also be recorded for each member of the household.

4.3.1 **Column 1: serial number**: All the members of the household will be listed in Block 3 using a continuous serial number in column (1). In the list, the head of the household will appear first, followed by the head's spouse, the first son, first son's wife and their children, second son, second son's wife and their children, and so on. After the sons are enumerated, the daughters will be listed, followed by other relations, dependents, servants, etc. The last serial number should be equal to the entry against item 1 (household size) of Block 4.

4.3.2 **Column 2: name of member**: The name of each member will be recorded in column (2).

4.3.3 **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”) will be recorded in this column in code. The codes are:

<table>
<thead>
<tr>
<th>Relation to Head</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>self</td>
<td>1</td>
</tr>
<tr>
<td>spouse of head</td>
<td>2</td>
</tr>
<tr>
<td>married child</td>
<td>3</td>
</tr>
<tr>
<td>spouse of married child</td>
<td>4</td>
</tr>
<tr>
<td>unmarried child</td>
<td>5</td>
</tr>
<tr>
<td>grandchild</td>
<td>6</td>
</tr>
<tr>
<td>father/mother/father-in-law/mother-in-law</td>
<td>7</td>
</tr>
<tr>
<td>brother/sister/brother-in-law/sister-in-law/other relatives</td>
<td>8</td>
</tr>
<tr>
<td>servant/employee/other non-relatives</td>
<td>9</td>
</tr>
</tbody>
</table>

4.3.4 **Column 4: gender**: The gender of each member will be recorded in this column in code gender (male -1, female -2, transgender -3): the gender code of each member is to be recorded with code 1 for male and code 2 for female. Hijras, Eunuchs or transgender are to be treated as “transgender” and in such cases code 3 will be recorded.
4.3.5 **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 canvassing, ‘0’ will be entered in column (5).

4.3.6 **Column 6: highest level of education (code):** Information regarding the level of general/technical/vocational educational level attained by the members of the household listed will be recorded in column 6 in terms of the specified code. Among the levels 03-12, a level is attained when the relevant course has been successfully completed.

For example

- The educational level of a person who has studied up to, say, first year B.A., will be ‘higher secondary’ (code 06).
- The educational level of a person who has studied up to 12th standard but has not appeared for the final examination, or has failed, will be ‘secondary’ (code 05).
- For children studying in Anganwadi Centres, code 02 is applicable.

4.3.6.1 The codes are:

- **not literate** ................................................................. 01
- **literate:**
  - below primary .................................................. 02
  - primary .......................................................... 03
  - upper primary/middle ........................................... 04
  - secondary ......................................................... 05
  - higher secondary ............................................... 06
  - diploma/certificate course (up to secondary).... 07
  - diploma/certificate course (higher secondary)…. 08
  - diploma/certificate course (graduation & above). 10
  - graduate ............................................................ 11
  - postgraduate and above................................. 12

4.3.6.2 Persons not able to read and write a simple message with understanding in any language are to be considered as illiterate and will be assigned code 01. Those who acquired this skill without attending any schooling of any kind will be assigned code 02. Those who achieved literacy by attending Non-Formal Education Courses (NFEC) /Total Literacy Campaign (TLC) or Adult Education Centres (AEC) / other than formal schooling not under the above two categories/literate through formal schooling but are yet to pass primary standard examination will also be given code 02. It may be noted that for the purpose of this survey, the primary level is defined as Class I-V for all the States/UTs uniformly. Thus the persons who have passed Class V will be assigned code 03. Similarly, codes 04, 05 and codes 06-12 will be assigned to those who have passed the appropriate levels. Persons who have attained proficiency in Oriental...
languages (e.g., Sanskrit, Persian, etc.) through formal education but not of the general type will be classified appropriately at the equivalent level of general education standard.

4.3.6.3 For those who have completed some diploma or certificate course in general or technical education, which is equivalent to up to secondary, code 07, will be assigned. Code 08 will be assigned to those who have completed diploma or certificate course in general or technical education, which is equivalent to higher secondary level. Code 10 will be assigned to those who have completed diploma or certificate in general or technical education, which is equivalent to graduation or post-graduation level. Code 11 will be assigned to those having a degree in general or technical education, which is equivalent to graduation level. Similarly, code 12 will be assigned to those having a degree in general or technical education, which is equivalent to post-graduation level and above.

4.3.7 The information whether the household member has any deposit account in bank and/or Post Office (PO) and/or Non-banking financial Companies (NBFC) will be collected through cols. 7, 8, and 9 as follows:

4.3.8 Column 7: whether holding deposit account in Commercial bank/ RRB/Co-operative bank: If the household member has any deposit account in any Commercial bank or Regional Rural Bank (RRB) or Co-operative bank (For definition, please see Chapter One, paras 1.5.38 to 1.5.40) on the date of survey, the information will be recorded in code in column 7 with codes as below:

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

4.3.9 Column 8: whether holding deposit account in PO (yes-1, no-2): If the household member has any deposit account in Post Office (PO) on the date of survey, code 1 is to be recorded in column 8, otherwise code 2 is to be recorded.

4.3.10 Column 9: whether holding deposit account in NBFC (yes-1, no-2): If any household member has any deposit account in a Non-Banking Financial Company (NBFC) on the date of survey, code 1 is to be recorded in column 9, otherwise code 2 is to be recorded.

4.3.10.1 A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does not include any institution whose principal business is that of agriculture activity,
industrial activity, purchase or sale of any goods (other than securities) or providing any services and sale/purchase/construction of immovable property.

4.3.10.2 At present there are twelve categories of NBFCs registered with the RBI, these are; Asset Finance Companies (NBFC-AFC), Investment Companies (NBFC-LC), Loan Companies (NBFC-LC), Infrastructure Finance Company (IFC), Systemically Important Core Investment Company (CIC-ND-SI), Infrastructure Debt Fund: Non-Banking Financial Company (IDF-NBFC), Micro Finance Institution (NBFC-MFI), Factors (NBFC-Factors), NBFC- Account Aggregator (NBFC-AA), NBFC- Peer to Peer Lending Platform (NBFC-P2P), Mortgage Guarantee Companies (MGC) and NBFC- Non-Operative Financial Holding Company (NOFHC).

4.3.10.3 However, there are certain set of Non-Banking Institutions which are exempted from the requirement of registration as they are regulated by some other financial sector regulator, viz.; Venture Capital Fund/Merchant Banking companies/Stock broking companies registered with SEBI, Insurance Company holding a valid Certificate of Registration issued by IRDA, Nidhi companies as notified under Section 620A of the Companies Act, 1956, Housing Finance Companies regulated by National Housing Bank, Stock Exchange etc.

4.3.11 Column 10: whether contributing to any Co-op Credit Society/SHG/JLG (yes-1, no-2): If the household member is contributing to any Co-op Credit Society or Self Help Group (SHG) or Joint Liabilities Group (JLG) i.e. he/she is a member of that group on the date of survey, code 1 is to be recorded in column 10, otherwise code 2 is to be recorded.

4.3.11.1 Self-Help Group – Bank-Linked: The provision of credit through self-help groups (SHGs) may be promoted by Government, banks or ‘not-for-profit’ NGOs. These SHGs are generally known as bank-linked (SHG-BL). SHG-bank-linkage programme was initially promoted by the NABARD. SHG-BL, besides promoting thrift and lending to the poor, is also used for providing subsidised credit to the poor households.

4.3.11.2 Self-Help Group – Non-Banking Financial Companies: Provision of credit through self-help groups may alternatively be promoted by agencies which are private for-profit non-banking financial companies (NBFC). NBFCs also lend to the poor households through SHGs which are specifically organised as joint liability groups (JLGs) for lending and recovering loans on behalf of the NBFCs.

4.3.12 Column 11: whether having any deposit in non-institutional agency (yes-1, no-2): If the household member has any deposit in any non-institutional agency like chit fund, jewellery house etc. on the date of survey, code 1 is to be recorded in column 11, otherwise code 2 is to be recorded. Deposits in Chit companies as defined in clause (b) of Section 2 of the Chit Funds Act, 1982, will be recorded here.
4.3.12.0 **Land possessed:** Land possessed is given by land owned (including land under ‘owner like possession’) + land leased in - land leased out + land held by the household but neither owned nor leased in (e.g. encroached land).

4.3.12.1 **Ownership of Land:**

(i) A plot of land is considered to be owned by the household if permanent heritable possession, with or without the right to transfer the title, is vested in a member or members of the household. Land held in owner-like possession under long term lease or assignment is also considered as land owned. Thus, in determining the ownership of a plot of land two basic concepts are involved, namely,

(a) *Land owned by the household*, i.e. land on which the household has the right of permanent heritable possession with or without the right to transfer the title, e.g. Pattadars, Bhumidars, Jenmos, Bhumiswamis, Rayat Sithibans, etc.

(b) *Land held under special conditions* such that the holder does not possess the title of ownership but the right for long term possession of the land (for example, land possessed under perpetual lease, hereditary tenure and long term lease for 30 years or more) will be considered as being held under owner-like possession. In the states where land reform legislations have provided for full proprietorship to erstwhile tenants, they are to be considered as having owner-like possession, even if they have not paid the full compensation.

(ii) Sometimes a plot may be possessed by a tribal in accordance with traditional tribal rights from local chieftains or village/district council. Again, a plot may be occupied by a tenant for which the right of ownership vests in the community. In both the cases, the tribal or other individual (tenant) will be taken as owner, for in all such cases, the holder has the owner-like possession of land in question.

4.3.12.2 **Lease of Land (Lease in and Lease out):**

(i) Land given to others on rent or free by owner of the land without surrendering the right of permanent heritable title is defined as land leased out. It is defined as land leased in if it is taken by a household on rent or free without any right of permanent or heritable possession. The lease contract may be written or oral. A plot of land may be leased out to others by the owner without losing the right of permanent heritable possession.

(ii) Sometimes orchards and plantations are given to others for harvesting the produce for which the owner receives a payment in cash or kind. Such transactions will not be treated as ‘lease’ for the purpose of the survey.
4.3.12.3 **Otherwise Possessed Land**: This is understood to mean all public/institutional land possessed by the household without title of ownership or occupancy right. The possession is without the consent of the owner. Private land (i.e. land owned by the household sector) possessed by the household without title of ownership and occupancy right will not be included in this category. All private land encroached upon by the household will be treated as leased-in land.

4.3.12.4 **Column 12: whether owns any land (yes-1, no-2)**: Information collected through cols.12 and 13 will help to derive Sustainable Development Goal (SDG) Indicators on gender equality and economic empowerment of women defined by the UN. Owned land includes land owned and possessed as well as land owned and leased out. If the household member owns any land (within or outside the FSU), code 1 will be recorded and code 2 will be recorded otherwise.

4.3.13 **Column 13: if yes in column 12, whether owns any agricultural land (yes-1, no-2)**: Similarly, if the household member owns any agricultural land, code 1 will be recorded. By ‘agricultural land’ we mean the land where there is some agricultural activity is going on or it is possible to undertake some agricultural activity or some agricultural activity was carried out at a previous date.

4.3.14 **Column 14: whether holding a credit/debit card (yes-1, no-2)**: Columns 14 to 17 are to be filled in for the household members of age 18 and above only. If the household member of age 18 years or more is holding a credit/debit card of any nationalised and/or private and/or co-operative bank on the date of survey, code 1 is to be recorded in column 14, otherwise code 2 is to be recorded.

4.3.15 **Column 15: whether used during last 365 days? (yes-1, no-2)**: If the household member, who is holding a credit/debit card of any nationalised and/or private and/or co-operative bank as on the date of survey has used any of them during last 365 days, code 1 is to be recorded in column 15, otherwise code 2 is to be recorded.

4.3.16 **Column 16: whether having e-wallet account (yes-1, no-2)**: If any household member of age 18 years or more has e-wallet account in any of the online transaction facility/services like Paytm, PayU money, Oxigen, Airtel money, Vodafone m-pesa, mobiwik, UPI, BHIM, freecharge, YONO etc. on the date of survey, code 1 is to be recorded in column 16, otherwise code 2 is to be recorded.

4.3.16.1 **e-wallet**: An e-wallet, in this survey, refers to an online service through cell phone that allows an individual to make electronic transactions through some ‘Mobile Application (mobile app)’. Such transactions may include purchasing items on-line as well as transferring money to others. However, individual bank mobile apps of bank (of PNB, SBI, ICICI, etc.) are not
considered as e-wallet for this purpose but ‘Payments banks’ like Fino Payments Bank Ltd, Airtel Payments Bank Ltd, India Post Payments Bank Ltd and Paytm Payments Bank Ltd, Aditya Birla Idea Payment Bank, Jio Payment Bank, etc. are included. BHIM (Bharat Interface for Money) which is a mobile app developed by the National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI) is also included in the list. The app supports all Indian banks which use that platform (which is built over the Immediate Payment Service infrastructure and allows the user to instantly transfer money between bank accounts of any two parties). It can be used on all mobile devices.

4.3.16.2 The following list (refer the link https://www.sumhr.com/digital-wallets-india-list-online-payment-gateway) includes some of the examples of e-wallet. The list given below is only indicative and may not be exhaustive.

1) **Airtel Money**: With the Airtel Money app, users can recharge prepaid accounts or pay postpaid bills. User can shop online if their digital wallet has cash loaded in it.

2) **Citi MasterPass**: Citi MasterPass, a free digital wallet, helps make checking out while online shopping a speedier process. User need to store payment and shipping details in his Citi Wallet, to work with it.

3) **Citrus Pay**: Citrus Pay, one of the top e-wallets in India, it offers a Citrus wallet for customers as well as payment solutions to businesses.

4) **Paytm**: Paytm is one of the frequently used mobile wallet app in India. Presently it has got its Paytm bank status as well.

5) **Freecharge**: Freecharge is an e-commerce website. It provides online facility to recharge any prepaid mobile phone, postpaid mobile, DTH & Data Cards in India.

6) **HDFC PayZapp**: PayZapp, a digital solution offered by HDFC Bank for mobile payment solution for all payment needs to merchant through apps or the web through linking of Debit or Credit Card, of any Bank, to PayZapp.

7) **ICICI Pockets**: It’s VISA powered and can be used on any Indian website, or to transfer money to email ids, Whatsapp contacts, and others.

8) **Vodafone m-Pesa**: M-pesa is a mobile phone-based money transfer, financing and micro-financing service. The service enables its users to: deposit and withdraw money, transfer money to other users, pay bills, purchase airtime, transfer money between the service and, in some markets like a bank account.

9) **Juspay Safe**: JusPay Safe is a payment browser with over 650+ transactions in a day. They offer a browser with which users can make payments.

10) **Lime**: Lime, launched by AXIS, was the first mobile app in India to integrate wallets, shopping, payments, and banking. Apart from the usual features like making payments, they also let people analyze what they spend.
11) **Mobikwik**: Mobikwik is an e-wallet payment system in India that helps its users store their money. This digital wallet enables users to recharge, pay bills, and make third-party purchases.

12) **PayU money**: PayU money, a part of PayU India, is a free payment gateway solution for merchants to collect payments from customers via debit/credit cards or net banking, and more.

13) **MoneyonMobile**: MoneyOnMobile, authorized by the Reserve Bank of India, enables users to buy goods, products, and services from registered merchants. It’s a multilingual app that reaches remote areas of the country to millions of users making online payments available to a wide population.

14) **Oxigen**: Oxigen is one of the major providers of digital payment in India. Along with making online purchases and paying bills, user can also send gift cards.

15) **Ola Money**: Ola Money is a digital wallet in India offered by Ola. While it is mostly being used to make payments for Ola cab rides, it can also be used to buy groceries or flight tickets etc.

16) **YONO**: YONO is an integrated digital banking platform offered by State Bank of India to enable users to access a variety of financial and other services such as taxi bookings, online shopping, or medical bill payments

4.3.17 **Column 17: whether used during last 365 days? (yes-1, no-2)**: This will be filled in for the household member of age 18 years or more. If he/she has used any e-wallet during last 365 days from the date of survey, code 1 is to be recorded in column 17, otherwise code 2 is to be recorded.

**Block 4: Household characteristics**

4.4.1 **Item 1: household size**: The total number of household members (for definition of household, see Chapter One, para 1.5.3) will be recorded against this item. In the Visit 1 schedule, the entry against this item will be the same as the last serial number recorded in column 1 of Block 3.

4.4.2 **Item 2: religion (code)**: The religion of the household will be recorded against this item in code. If different member 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:

<table>
<thead>
<tr>
<th>Religion</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hinduism</td>
<td>1</td>
</tr>
<tr>
<td>Islam</td>
<td>2</td>
</tr>
<tr>
<td>Christianity</td>
<td>3</td>
</tr>
<tr>
<td>Sikhism</td>
<td>4</td>
</tr>
<tr>
<td>Jainism</td>
<td>5</td>
</tr>
<tr>
<td>Buddhism</td>
<td>6</td>
</tr>
<tr>
<td>Zoroastrianism</td>
<td>7</td>
</tr>
<tr>
<td>other</td>
<td>9</td>
</tr>
</tbody>
</table>
4.4.3 **Item 3: social group (code):** Whether or not the household belongs to Scheduled Tribes, Scheduled Castes or Other Backward Classes will be indicated against this item in terms of the specified codes, which are:

- Scheduled Tribes - 1,  
- Scheduled Castes - 2,  
- Other Backward Classes - 3, other - 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.

4.4.4 **Item 4: household type (code):** The household type is determined on the basis of the income earned by the household from different sources during the 365 days preceding the date of survey. Six sources are listed for rural households and 4 for urban households. The source yielding maximum income to the household during the 365 days determines the household type and the corresponding code is to be assigned. **Note that the codes are not the same for rural and urban areas.**

<table>
<thead>
<tr>
<th>For rural households</th>
<th>For urban households</th>
</tr>
</thead>
<tbody>
<tr>
<td>self-employed in agriculture</td>
<td>self-employed</td>
</tr>
<tr>
<td>self-employed in non-agriculture</td>
<td>regular wage/salary earning</td>
</tr>
<tr>
<td>regular wage/salary earning</td>
<td>casual labour</td>
</tr>
<tr>
<td>casual labour in agriculture</td>
<td>other</td>
</tr>
<tr>
<td>casual labour in non-agriculture</td>
<td>9</td>
</tr>
<tr>
<td>other</td>
<td>9</td>
</tr>
</tbody>
</table>

4.4.5 **Item 5: Area of homestead land possessed as on date of survey (acres 0.00):** Against this item, area of homestead land possessed by the household will be recorded in acres with 2 places of decimals. Homestead land is defined below:

**Homestead Land:**

4.4.5.1 **Homestead land:** Homestead of a household is defined as the dwelling house of the household together with the courtyard, compound, garden, out-house, place of worship, family graveyard, guest house; tanks, wells, latrines, drains and boundary walls annexed to the dwelling house. All land coming under homestead is defined as homestead land.

4.4.5.2 Homestead may constitute only a part of a plot. Sometimes, gardens, orchards or plantations, though adjacent to the homestead and lying within the boundary walls, may be located on a clearly distinct piece of land. In such cases, land under garden, orchard or plantation will not be considered as homestead land.
4.4.5.3 It may be noted that very few households will have no homestead. An example of a household having no homestead land is a household that lives under a bridge. It is very important to note that if any of the household members (including ‘non-relatives’) owns any residential area other than the one where the household resides, the area will not be treated as homestead.

4.4.6 **Items 6.1 to 6.4: area of land possessed as on date of survey (acres 0.00):** There are four (4) items to be filled in this connection to this primary question relating to the possession of the land. They are:

i) **Item 6.1:** owned and possessed  
ii) **Item 6.2:** leased in  
iii) **Item 6.3:** otherwise possessed  
iv) **Item 6.4:** leased out

The definitions are given in paras 4.3.12.0 to 4.3.12.3, page nos. 13 & 14.

4.4.7 **Item 7: whether operated any land for agricultural activities during last 365 days (yes-1, no-2):** The answer will be recorded in code against item 7. A piece of land is defined to be operated in this survey if some agricultural activities like cultivation of field crops, horticultural crops, animal husbandry, fishery, piggery, bee-keeping, sericulture, etc. coming under Sec A of NIC 2008 was carried out during last 365 days. The codes are: yes -1, no -2.

4.4.7.1 If entry in item 7 is 1, i.e., if the household operated some land during last 365 days, area operated by the household (acres 0.00) is to be ascertained and recorded in the next 2 items mentioned below:

i) area operated by the household  
ii) area operated under kitchen garden

4.4.7.2 **Kitchen garden:**

i) A kitchen garden is defined as Fore-yard and/or Back-yard garden which is close to front door and/or back door of the house; where the households grow vegetables (radish, beans, pumpkins, varieties of gourds etc.), herbs (kasoori methi, mint, basil, oregano etc.), spices (green chilies, onion, garlic, broad leaf mustard etc.) and fruits (banana, papaya, coconut etc.) for own (household) use only. A kitchen garden is area around the house; within the boundary wall of homestead land but without any distinct demarcation.

ii) The vegetables, herbs, spices and fruits in the kitchen garden are normally irrigated by collecting and using waste from the kitchen/dirty water released from the households. It is fertilized by waste resources such as sweepings and kitchen scraps.
4.4.8.1 **Item 8.1: area operated by the household (acres 0.00):** If the entry against item 7 is 1, the area operated by the household is to be entered against item 8.1 in acres, in two places of decimals. In case, however, the household operates a holding jointly with other household(s), the total area of the operational holding divided by the number of partners (that is, the household’s share of the area of the holding) will be recorded against item 8.1.

4.4.8.2 **Item 8.2: area operated under kitchen garden (acres 0.00):** If the entry against item 7 is 1, the area operated under kitchen garden by the household is to be entered against item 8.2 in acres, in two places of decimals. In case, however, the household operates a holding jointly with other household(s), the total area of the operational holding divided by the number of partners (that is, the household’s share of the area of the holding) will be recorded against item 8.2.

4.4.9 **Items 9.1 to 9.3: number of household member having govt. insurance/pension subscription:** Number of household members having govt. insurance/pension subscription on the date of survey (which is continuing as on the date of survey) is to be recorded separately for each of the scheme mentioned below:

(i) **Item 9.1:** Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
(ii) **Item 9.2:** Pradhan Mantri Suraksha Bima Yojana (PMSBY)
(iii) **Item 9.3:** Atal Pension Yojana (APY)

If no household member has any continuing govt. insurance/pension subscription on the date of survey, 0 (zero) should be recorded.

4.4.9.1 Details of the government insurance/pension schemes under consideration – Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana – are given below:

(i). Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is a government-backed life insurance scheme in India. The scheme is available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs. 330. This scheme will be linked only to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme.

(ii). Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a government-backed accident insurance scheme in India. Pradhan Mantri Suraksha Bima Yojana is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12. In case of accidental death or full disability, the payment to the nominee will be Rs. 2 lakh and in case of partial Permanent disability Rs. 1 lakh. Full disability has been defined as loss of use in both eyes, hands or feet. Partial permanent disability has been defined as loss of use in one eye, hand or foot.
(iii). Atal Pension Yojana (APY) (previously known as Swavalamban Yojana) is a government-backed pension scheme targeted at the unorganised sector in India. It was applicable to all citizens in the unorganised sector who joined the National Pension Scheme (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA) Act 2013. The minimum age of joining APY is 18 years and maximum age is 40 years. The age of exit and start of pension would be 65 years.

4.4.10 Items 10.1 to 10.5: household’s usual monthly consumer expenditure (Rs.): This information will be collected to classify the households into different MPCE (Monthly Per Capita Consumption Expenditure) classes. Household consumer expenditure (HCE) is the sum total of monetary values of all goods and services consumed (out of purchase or procured otherwise) by the household on domestic account during a reference period. Procedure for deciding consumption of goods and services by a household is the same as that followed in Consumer Expenditure Survey (Schedule 1.0) of NSSO. Household’s usual monthly consumer expenditure is the sum total of monetary values of all goods and services consumed by the household on domestic account with a monthly regularity. Unusual expenditures, such as expenditure on social ceremonies, capitation fee, hospitalisation etc. are to be excluded for deriving usual MPCE of the household. However, expenditure on household durable goods is to be included and monthly expenditure on durable goods is to be derived by apportioning the total expenditure made by the household on durable goods during last 365 days.

4.4.10.1 For deriving Household’s usual monthly consumer expenditure, information on regular monthly expenditure of the household for household purposes out of purchase, home grown and wages in kind, free collection, gift etc. is to be collected along with the information on expenditure of the household for purchase of durable goods during last 365 days. For this purpose, provision has been made for items 10.1 to 10.5 in this block as mentioned below:

4.4.10.2 Item 10.1: usual consumer expenditure in a month for household purposes out of purchases (A): Regular monthly expenditure incurred by the household for purchase of goods and services for consumption of the household for household purposes will be reported in item 10.1. Any expenditure made by the household for purchase of household durable goods will not be included in this item. Expenditure on household enterprises, if any, is not to be included. However, expenses made on items like clothing, footwear etc., though they are not regular monthly expenses, will be included in item 10.1. Such expenses, if made during last 365 days, will be included against item 10.1 after averaging out the expenditure for 12 months.

In case of hostel students, the entry against item 10.1 should include the total annual expenses on food, tuition fees and rent apportioned to a single month, along with any expenditures other than these three that are incurred with a monthly regularity, e.g., laundry, toilet articles and other consumables.
4.4.10.3 **Item 10.2: imputed value of usual consumption in a month from home grown stock (B):** There are households, especially in rural areas, which use household consumer goods like rice, cereals, pulses, vegetables, milk, firewood & chips, cow dung etc. from home grown stock on a regular basis. For such households, the imputed value of such usual consumption in a month at ex-farm/ex-factory price will be recorded against item 10.2.

4.4.10.4 **Item 10.3: imputed value of usual consumption in a month from wages in kind, free collection, gifts, etc. (C):** There are some households which regularly consumes goods and services that are received as exchange of goods and services provided by them. For wage salaried employees, such services received could be perquisites like free electricity, free telephone services, free medical services etc. For agricultural labourers, such goods and services received could be food-grains, vegetables, meals etc. as payment for wages in kind. In some cases it may also happen that household regularly consumes goods and services received as gifts or obtained through free collection. For households who regularly consume goods and services received as wages in kind, in exchange of goods provided by them, as gifts or obtained through free collection etc.; the imputed value of such usual consumption in a month at local retail prices will be recorded in item 10.3.

4.4.10.5 **Item 10.4: expenditure on purchase of household durables during last 365 days (D):** Expenditure incurred by the household during the last 365 days for purchase/construction and repair of household durable goods like, bedstead, furniture, vehicles, TV sets, fridge, fans, cooler, AC, mobile phones, computers, kitchen equipment, etc. will be recorded in item 10.4.

4.4.10.6 If any of the amounts A, B, C or D is zero,’0’ may be recorded in the relevant cell.

4.4.10.7 **Item 10.5: usual monthly consumer expenditure:** Household’s usual monthly consumer expenditure will be reported in item10.5 in whole number of rupees which will be derived from the entries reported in items 10.1 to 10.4 by using the following formula:

Household’s usual monthly consumer expenditure (item 10.5) \( (E) = A + B + C + (D/12) \).
Box 1

I. Cash remittances sent should not be reported in ‘A’.
II. Unusual expenditures, such as expenditure on social ceremonies, capitation fees, hospitalization, tours, etc. are to be excluded from ‘A’. The general criterion for inclusion of some expenditure in ‘A’ is whether it is incurred with a monthly regularity.
III. Special procedure for tuition fees, hostel room charges and hostel mess charges. For hostel students, such expenses are often paid semester-wise, or quarterly or annually.

For the abovementioned point III of Box 1, the following procedure is adopted for such expenses.

- If these expenses are incurred with a monthly periodicity, they will naturally come under ‘A’. But if they are incurred semester-wise, or quarterly or annually, the average expenditure per month is to be calculated and included in ‘A’.
- Note, however, that in case of hostel students, these expenditures should be accounted in the student’s household and not in the “parent” household. This is because rent and tuition fees regularly paid by a household H for a member of another household (usually a hostel student) are covered by the Use Approach.
- For simplicity the above procedure will be followed for tuition fees paid for non-hostel students as well. That is, if tuition fees are not paid monthly and therefore not reported in ‘A’, the monthly average over a year will be included in ‘A’

Blocks 5.1 & 5.2: Details of land owned (exclusively/jointly) by the household as on 30.06.18

4.5.0.1 These blocks are to be canvassed for both rural and urban households. These blocks are meant for recording area and value of each type of land, including the homestead and other residential areas, owned by the sample household on the reference date.

4.5.0.2 Plot: 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 generally demarcated by a strip of raised land commonly known as *ail* or *bund*. There may also be *ails* inside the plot. All such *ails* or *bunds* will be included in the plot area.

4.5.0.3 **Assessment of the value of land:** In this survey, value of land acquired prior to 30\(^{th}\) June 2018 by the household through inheritance or otherwise will be recorded on normative basis. To obtain these normative/guideline values of land (as on 30.06.18), the local FOD officials may need to consult Patwaris (or equivalent) in the rural areas and the Registrar’s office in the urban areas. **For specific notional guidelines on valuation of ‘Land outside the FSU’, the value reported by the household may be taken as the deemed ‘notional value’ for all practical purposes.**

4.5.0.4 For plots having buildings, wells, tube-wells, drainage, canals and other construction work, 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.**

4.5.0.5 These blocks will be filled in only during the first visit to the sample household. One line of the block will be used to record information for each distinct plot.

4.5.0.6 By ‘**Land outside the FSU**’ is meant the area not within the boundary of the village/block

**BOX 2**

*In Sub Registrar Office they have the tehsilwise rates for the different groups of villages based on the location of village from the roads. As far as the variation in the land rate within a village is concerned, Patwaris/Revenue Inspectors may provide malkiyat of the plot/survey no. based on its fertility and other facilities. They may also provide rate for the sale of residential plots.*

4.5.0.7 **Exceptions are:**

- the plots containing the homestead (*homestead land* is defined in para 4.4.5.1) and other residential areas. All such plot share to be clubbed together and information about them will be entered against serial no. 98 (printed in col. (1) of Block 5.1/5.2)
➢ In Block 5.1, all rural land outside the FSU is to be clubbed together and particulars recorded against item 96. In Block 5.2, all urban land outside the FSU is to be clubbed together and particulars recorded against item 97.

4.5.0.8.1 If the sample household is a rural household:

(i) homestead land owned by the household has to be recorded in Block 5.1, serial no. 98
(ii) record all rural plots within the FSU, (distinctly for each plot using one line for each one), in Block 5.1 starting with serial no.1
(iii) if any other rural plot(s) is (are) owned by the household outside the FSU, record the total area of such plots in Block 5.1, serial no. 96
(iv) similarly if any urban plot(s) is (are) owned by the household outside the FSU, record the total area of such plots in Block 5.2, serial no. 97

4.5.0.8.2 If the sample household is an urban household:

(i) homestead land owned by the household has to be recorded in Block 5.2, serial no. 98
(ii) record all urban plots within the FSU, (distinctly for each plot using one line for each one), in Block 5.2 starting with serial no.1
(iii) if any other urban plot(s) is (are) owned by the household outside the FSU, record the total area in Block 5.2, serial no. 97
(iv) similarly if any rural plot(s) is (are) owned by the household outside the FSU, record the total area of such plots in Block 5.1, serial no. 96.

4.5.1 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 of land during the specified reference period. It may be noted that, in most cases, the serial numbers will not be continuous because there will be a gap between the last serial number entered by the investigator and serial number ‘96’ or ‘97’ printed in col. (1) against ‘area outside FSU’ for rural and urban area respectively. No attempt is to be made to alter the serial numbers to make them continuous, the serial numbers ‘96’ and ‘97’ printed in col. (1) are to be kept as they are. Homestead area will be recorded against serial number 98 (for both 5.1 & 5.2). For columns (4), (5), and (7) the total of all the plots recorded in this block and their values is to be derived and recorded against serial number of plot 99.

4.5.2 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 sub-divided and the sub-divided plot has no sub-number, the letter P may be put in brackets at the end of the survey number to indicate that it is a sub-division (part of the plot). On the other hand, if several plots are shown as amalgamated and a
new number has not been assigned to the consolidated plot, then the survey numbers of all the plots which have been amalgamated will be recorded.

4.5.2.1 If the informant is unable to furnish the survey number (or sub-survey number), some other identification of the plot (such as name of place, name of plot, etc.) will be recorded in col. (2) so that the plot can be uniquely identifiable.

4.5.3.1 **Column (3): type of land (code):** The use to which the plot was put during the period 30.06.2018 to the date of survey will be ascertained and the appropriate type of land use will be recorded here in code. Value of each plot will be recorded in col. (5).

The codes for type of land (for rural) are as follows:

- crop area, irrigated: 01
- crop area, unirrigated: 02
- orchards and plantations: 03
- forest: 04
- water bodies for fishing & aquaculture: 05
- other areas: 09

The codes for type of land (for urban) are as follows:

- crop area, irrigated/ unirrigated: 01
- other area for agricultural/farm business uses: 02
- residential area including homestead: 10
- other areas: 09

4.5.3.2 The above categories are explained in Chapter One, paras 1.5.15 to 1.5.21. In case different parts of a plot were put to different uses during the reference period, the use to which the major part of the plot was put will be considered for making entry in this column.

4.5.4 **Column (4): area of land owned by the household as on 30.06.2018:** If the entire plot is owned by members of the household on 30.06.2018, the owned area, which is the geographical area of the plot, will be recorded in acres in two places of decimals in col. (4). However, if the area owned by the household is 0< area <0.005 acres (e.g. 0.004 acres) thus becomes 0.00 when expressed in two places of decimals, then 0.00 should be recorded in col. (4) with positive entry in col. (5) (value of land). If the household does not own any area, then 0 should be entered in both col. (4) and col. (5).

4.5.4.1 If, however, the plot, on 30.06.2018, is owned jointly by members of two or more households, the area of the plot will be apportioned among the owner households and only the portion calculated as owned by the sample household will be recorded in acres in two places of decimals in col. (4).
For example, if a plot of area 5.00 acres is owned equally by four brothers belonging to four different households and if one of them is selected for the survey, the entry in col. (4) will be 1.25 acres.

4.5.5 Column (5): value of land owned by the household as on 30.06.2018: The procedure to be followed for ascertaining the value of land and making entries in col. (5) have been described in paragraph 4.0.3 (a). For each plot, value will be recorded in rupees (whole no.) in col. (5).

4.5.5.1 Incase of joint holding of a particular plot, i.e., the plot is owned jointly by members of two or more households, the value of the plot will be apportioned among the owner households and only the portion calculated as share of the selected household is to be recorded.

For the example given above for col. (4), if the valuation of the plot is Rs. 200000, and the plot is owned jointly owned by four households entry in col. (5) will be Rs.50000 for the selected household.

4.5.6 Column (6): whether female members of the household have any share in the ownership of the plot (yes-1, no-2): Column 6 and 7 of Blocks (5.1 & 5.2) will be used for deriving SDG indicators. Thus if any plot is owned (fully or partially) by any female member(s) of the selected household code 1 should be recorded in col. (6), otherwise code 2 will be entered.

4.5.7 Column (7): If yes in col. 6, area owned by female members: In this column, for each plot, the area owned by the female member(s) is to be entered. Frequently, the share of a plot owned by female members will be reported by the household in fraction or percentage terms (e.g. 1/3, or 25%). Recording the area owned by female members will then involve multiplication of the area of the plot by this fraction or percentage (see Tables 1.1 and 1.2 below).

<table>
<thead>
<tr>
<th>col. 1: sl. no.</th>
<th>Situation</th>
<th>col. 4: area</th>
<th>col. 7: area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(acres)</td>
<td>(acres)</td>
</tr>
<tr>
<td>1</td>
<td>a plot (area 2.36 acre) is owned fully (100%) by a female member of the household</td>
<td>2.36</td>
<td>2.36x100%=2.36</td>
</tr>
<tr>
<td>2</td>
<td>a plot (area 9.5 acres) is owned jointly by a female member and a male member with 1/3 ownership for the female member</td>
<td>9.50</td>
<td>9.50x1/3=2.85</td>
</tr>
<tr>
<td>3</td>
<td>a plot (area 10 acres) is owned by two female members along with a male member in the ratio 20:25:55</td>
<td>10.00</td>
<td>10x45%=4.5 (total share of females = 20%+25%=45%)</td>
</tr>
</tbody>
</table>
4.5.7.1 Plots located OUTSIDE THE FSU

Here there will be, against item 97/96, a single col. (4) entry = sum of the areas of the plots located outside the FSU.

Suppose there are 3 such plots with areas a₁, a₂ and a₃.

Then col. (4) entry will be a₁+a₂+a₃.

4.5.7.2 Calculations for the col. (7) entry

Case 1:

For each of the 3 plots, a constant share, say, 25% is owned by the female members.

Then the entry in col. (7) can be obtained by multiplying the entry in col. (4) by this constant share.

So entry in col. (7) = 25% × (a₁+a₂+a₃)

Case 2:

The percentage shares owned by female members in the 3 plots are respectively p₁, p₂ and p₃.

Then the total area owned by female members = (p₁×a₁) + (p₂×a₂) + (p₃×a₃)

Hence entry in col. (7) = p₁a₁ + p₂a₂ + p₃a₃

<table>
<thead>
<tr>
<th>Plots outside FSU</th>
<th>area in acres (aᵢ)</th>
<th>Share owned by female members (pᵢ)</th>
<th>Calculation for col.7 entry</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>10</td>
<td>0%</td>
<td>p₁a₁ = 10 × 0 = 0</td>
</tr>
<tr>
<td>(ii)</td>
<td>16</td>
<td>20%</td>
<td>p₂a₂ = 16 × 20% = 3.2</td>
</tr>
<tr>
<td>(iii)</td>
<td>3</td>
<td>50%</td>
<td>p₃a₃ = 3 × 50% = 1.5</td>
</tr>
<tr>
<td>Entry in col. (4)</td>
<td>10+16+3=29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry in col. (7) against item 97/96</td>
<td>0 + 3.2 + 1.5 = 4.7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Block 6: Buildings and other constructions owned (exclusively/jointly) by the household as on 30.06.2018

4.6.1 This block is present in the Visit 1 schedule only. It is meant for recording value of all owned (exclusively or jointly) buildings and constructions – whether complete or incomplete – on the reference date, as well as the approximate floor area. Floor area is defined as the covered area under a roof. For joint ownership, the floor area and value of the portion owned only by the selected household is to be recorded. However, if the household owns negligible floor area (0 < floor area ≤ 0.00 e.g. 0.004 sq. m.), then 0.00 should be recorded in col. (4) with positive entry in col. (5). If the household does not own any area, then 0 should be recorded in col. (4) and in such case “0” should be recorded in col. (5). However, if the land value cannot be
separated from building, the value of building (including the value of land) is to be recorded in Block 6 and the corresponding value of land will not be recorded in Block 5.1 or Block 5.2.

4.6.2 In this block, constructions are grouped into nine categories or types, numbered 1 to 9 and one line of the block is provided for each construction type. The total value as well as total floor area of all constructions of a given type is to be entered against each serial number from 1 to 9.

4.6.3 In case a building is used for more than one purpose among the three purposes residential, farm business and non-farm business, it will be classified into one of the three categories according to the following priority order: (1) residential; (2) farm business; and (3) non-farm business.

4.6.4 Column (4): area in sq. m. (square metres) owned by the household as on 30.06.2018: This refers to floor area of the building/construction. Floor area is defined as the covered area under a roof. It will thus include the area of all types of rooms, kitchen, latrine, etc. and covered verandah, and will exclude uncovered area both inside and outside the structure, e.g. terrace, uncovered stairways, etc. Floor area will be recorded in square metres to 2 places of decimals.

4.6.4.1 If the household does not wholly own the building/construction, the entry in col. (4) will be floor area of the building/construction owned by the household only.

Example: A residential building of floor area 2000 sq. m. is owned equally by four brothers belonging to four different households, one of which is selected for the survey. Then the entry in col. (4) will be 500 sq. m.

4.6.5 Column (5): value (Rs.) owned by the household as on 30.06.2018: This refers to value of the completed/incomplete building/construction. In this survey, the value of building or other construction owned prior to 30th June 2018, by the household through inheritance or otherwise, will be recorded on the basis of market value prevailing in the locality.

4.6.6 In case of ‘building and construction outside the village or town’, the reported value by the household may be taken as the deemed ‘notional value’ for all practical purposes.

4.6.6.1 If the household does not wholly own the building/construction, the entry in col. (5) will be value of the share as owned by the selected household.

Example: A residential building of valuation Rs. 20,00,000 is owned equally by four brothers belonging to four different households, one of which is selected for the survey. Then the entry in col. (5) will be Rs. 5,00,000.
4.6.7 **Items 1-3: residential buildings:** Residential buildings have been categorised on the basis of use as follows: those used as dwelling by members of the selected household (item 1), other residential building within the village/town (item 2), and other residential building outside the village/town (item 3).

4.6.7.1 In recording value of the building owned by the household and used by its members for residential purpose (item 1), the value recorded in col. (5) should exclude the value of the site on which the residential building is constructed. The value of the homestead (the land on which the building owned and used as dwelling by members of the sample household is situated) is to be recorded in Block 5.1 for rural households and in Block 5.2 for urban households.

4.6.7.2 For car-parking area in urban sector, if it is outside the homestead land, it may be entered in Block 5.2 with code in col. (3) as ‘other’ with a separate serial number in col. (1).

4.6.8.1 **Items 4-5: buildings used for farm business:** These have been categorised into:
- item 4: animal shed
- item 5: others, such as barn, warehouse (incl. cold storage), farm house, etc.

4.6.8.2 Farm business has been defined earlier in Chapter One, para 1.5.31. Any building or structure owned by the sample household and used for farm business either by the sample household or by any other household will be considered here. The total floor area of all the structures owned by the sample household and used as animal sheds (item 4) will be recorded in col. (4) and the approximate total value of such structures on the reference date in col. (5). Similarly, for item 5, the total floor area of all buildings owned by the sampled household and used for farm business, excluding those used as animal sheds, will be recorded in col. (4) and the approximate total value of such structures on the reference date in col. (5).

4.6.8.3 In some cases it may so happen that animal sheds, barns, etc. are part of the residential building. In such cases, separate estimates for area under animal sheds, etc., need not be made. The entire area and total value of the structure may be indicated against item 1: residential buildings.

4.6.9.1 **Item 6: buildings used for non-farm business:** This item is inclusive of the following three kinds:
- a. workplace, workshop, mfg. unit, etc.
- b. shop
- c. other (any building where non-farm business of any other kind is carried out)

4.6.9.2 Non-farm business has been defined in Chapter One, para 1.5.32. The floor area and value of the building owned and used exclusively for non-farm business either by the sample
household or by others will be recorded separately for buildings used as ‘workplace/workshop’, ‘shop’ and ‘other’. 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: 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 item 6 for the portion used for non-farm business.

4.6.10 Item 7: building for other purposes: This item will include buildings used neither for residential purpose nor for business (farm or non-farm), but for other purposes, such as charitable purposes, for recreation, cinema houses, etc.

4.6.11 Item 8: work-in-progress (structure under construction): The value of all incomplete buildings, structures and other constructions owned on 30.06.2018 by the household will be recorded against this item. The total expenditure incurred including the imputed value of household labour and materials used by the household till that date for such constructions will be considered as its value as on 30.06.2018, irrespective of whether the said expenditure has been incurred prior to 30.06.2018.

4.6.11.1 Item 9: other constructions (well, borewell, tubewell, field distribution system, etc.): All other constructions, including wells, borewells, tubewells, field distribution systems, gobar gas plant, paths (walkways), etc. will be recorded against this item. Any gobar gas plant will be included in item 9 irrespective of what it is used for.

4.6.11.2 Generally, value of buildings and other constructions will not include the value of the land on which the construction stands. However, in those 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 5.1 or Block 5.2.

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

Block 7: Livestock and poultry owned (exclusively/jointly) by the household on 30.06.2018

4.7.1 This block is present in the Visit 1 schedule only. The main purpose of this block is to obtain the value of livestock and poultry owned by the household as on 30.06.2018. Animals reared for breeding, etc. are to be included but those transacted for trading purpose will be
outside the coverage of this schedule. All types of animals viz. exotic, cross bred, indigenous (descript and non-descript) are to be considered for inclusion in this block. For cattle, and also for buffaloes, the number and value are to be broken up by sex and use into 6 categories each, making a total of 12 categories of cattle and buffaloes. Only 3 other categories are used for the remaining livestock and poultry: (a) ovine and other mammals, (b) poultry birds, and (c) others including other large heads. However, all pet animals like cat, dog, rabbit etc. are also out of coverage.

4.7.1.1 According to Department of Animal Husbandry (refer breed-survey report) following are the details of the breeds:
   a. Exotic Animals: Animals which are developed in other countries are described as exotic animals.
   b. Cross-bred Animals: Animals which are produced by crossing indigenous animals with exotic breeds or indigenous animals which have exotic inheritance are described as crossbred animals.
   c. Indigenous Animals: Animals which belongs to Descript (identified)/Non-descript (non-identified) breeds of indigenous origin are considered as indigenous animals.

4.7.2 Column (3) will record the number of animals/birds of each category, irrespective of whether they are wholly or partly owned by the selected household.

4.7.3 Column (4) will record the value of the livestock/poultry as on 30.06.2018, apportioned to the selected household according to its share if such case arises. For instance, if the household has a 50% share in the ownership of some cattle whose total value as on 30.06.2018 is Rs. 20,000 then Rs.10,000 will be the value to be considered for making entry in col. (4).

4.7.4 Items 1-12: cattle & buffalo: For cattle and buffaloes, entries are to be made against the appropriate items of the block taking sex and use into consideration. Items 1 and 2 are for recording information on young stock of cattle (age less than 2 years). Items 3 to 5 are for female (adult). Item 6 is for adult male cattle used for work or breeding, or for other. For buffaloes (items 7 & 8), the categories are exactly the same as for cattle, but animals of age less than 3 years are to be considered as young stocks. Items 9 to 11 are for female (adult). Information on adult male buffalo used for work or breeding, or for other purposes is to be recorded in item 12.

4.7.5 Item 14: ovine and other mammals: This includes sheep, goats, pigs and rabbits. Any animals, say, rabbits, kept as pets will, however, be excluded.

4.7.6 Item 15: poultry birds: This includes hens, cocks, koels, chickens, ducks, and other poultry.
4.7.7 **Item 16: other:** Any other livestock not covered in items 1-12 or 14-15 including other large heads like elephants, horses and ponies, mules, donkeys, camels, yaks, mithuns, etc. is to be considered for entries against this item.

**Block 8: Transport equipment owned (exclusively/jointly) by the household on 30.06.2018**

4.8.1 This block appears in the Visit 1 schedule only. Any transport equipment owned by the household will be listed in this block, irrespective of the purpose for which it is used: farm, non-farm or household purpose.

4.8.2 In Column (3) the number of vehicles of each category, *irrespective of whether they are wholly or partly owned by the sample household* will be recorded.

4.8.3 In Column (4) the *value of the transport equipment as on 30.06.2018, apportioned for the sample household according to its share* will be recorded. For instance, if the household has a 50% share in the ownership of a van whose total value as on 30.06.2018 is Rs. 1,00,000, then Rs. 50,000 will be the value to be considered for making entry in col. (4).

4.8.4 Column (5) **Main use of transport equipment:** The main use of the transport equipment listed in col. (1) will be recorded in code in this column, the codes being:

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

   It may be noted that if any transport equipment is hired out, then codes 1 or 2 would be applicable. In case of equipment used for more than one purpose, the main use is to be determined on the basis of the maximum time utilisation of the equipment during the last 365 days.

4.8.5 **Items 1 to 7:** Seven categories of transport equipment are listed in col. (1). Information of all items (transport equipment) will be recorded in this block only irrespective of its use in farm and/or non-farm business.

4.8.6 **Item 1: tractors (all types):** Note that tractors of all types are to be recorded here, and not in Block 9 (agricultural machinery and implements owned by the household on 30.06.2018), *whether they are used for transportation or as agricultural equipment or both.*

4.8.7 **Item 6: carts (hand driven/animal driven):** In case animal-driven carts, the reported value should not include the value of the animal drawing it. The number and value of animals will be recorded in Block 7.
4.8.8 Other items of this block are self-explanatory.

**Block 9: Agricultural machinery and implements owned (exclusively/jointly) by the household on 30.06.2018**

4.9.1 This block is present in the Visit 1 schedule only. All agricultural machinery and implements owned by the household, either used by the household for agricultural activity/farm business or hired out for agricultural activity/farm business will be listed in this block.

4.9.2 Column (3) will record the number of Agricultural machinery and implements of each category, irrespective of whether they are wholly or partly owned by the sample household.

4.9.3 Column (4) will record the value of the agricultural machinery or implements as on 30.06.2018, apportioned to the sample household according to its share. For instance, if three households, including the sample household, have equal shares in the ownership of a diesel pump used in irrigation and the total value of the same as on 30.06.2018 is Rs. 1,00,000, then the entry in col. (4) for value of the machine owned by the household will be Rs. 33,333.

4.9.4 For inclusion of items in this block it is necessary to check the following:
   i) the selected household has some farm business including agricultural activity
   ii) the selected household owns some agricultural machinery and implements as on 30.06.2018 for own use or for hiring out
   iii) if the implements fall in any of the item categories 1 to 9 (explained below), the number and value are to be recorded in col. (3) and col. (4) respectively. For capital work-in-progress (item 10), only the value should be recorded, in col. (4). For of agricultural machinery/implements which do not fall in any of the item categories of items 1-10, the value should be recorded against item 11. Furniture or fixtures owned and used exclusively for farm business will be recorded in item 12.

Note that all types of tractors are to be excluded from this block as they will be recorded in the transport equipment block, that is, Block 8.

4.9.5 Items 1, 2 and 3: power tiller/power driven plough etc., crop harvester (power driven)/combined harvester, thresher, other power driven machinery and equipment: Power tillers/power driven plough will be entered against item 1 and other power-driven machinery and equipment used for harvesting crops will be recorded against item 2. Moreover, thresher and other power driven machinery and equipment (excluding here used for irrigation) are to be entered in item 3.
4.9.6 **Item 4: laser land leveler:** Laser Land Leveler is equipment that is used for farming and agriculture to level the land (process of smoothening the land surface from its average elevation with a certain degree of desired slope) using a guided laser beam.

4.9.7 **Item 5: manually operated implements and tools:** Any manually operated tools like sickle, chaff-cutter, axe, spade, chopper, plough, harrow used in agriculture or other farm business are to be recorded in this item.

4.9.8 **Items 6, 7, 8, 9: diesel pump, electric pumps, drip sprinkler:** Diesel pumps use for water lifting will be entered against item 6, electric pumps against item 7, and sprinkler items like drip sprinkler 8. Any other machinery for irrigation will be entered against item 9.

4.9.9 **Item 10: capital work-in-progress:** This includes all agricultural machinery and equipment under installation. Only value is to be recorded, in col. (4).

4.9.10 **Item 12: furniture and fixtures:** Furniture and fixtures are movable equipment that have no permanent connection to the structure of a building or utilities. This item will be filled in for all furniture & fixtures used exclusively for farm business. Examples of furniture and fixtures are desks, chairs, tables, partitions, etc.

**Block 10: Non-farm business equipment fully owned by the household as on 30.06.2018**

4.10.1 This block appears in the Visit 1 schedule only. All equipment fully owned by the household which is either used by the household for non-farm business or hired out for use in non-farm business will be listed in this block.

4.10.2 For inclusion of any equipment in this block it is necessary to check the following:
   i) the selected household has some non-farm business solely owned by the household (and not in partnership with any other household)
   ii) the selected household may own some equipment as on 30.06.2018 for own use or for hiring out for such business
   iii) stock of merchandise in possession of the household, that is, stock of goods meant for sale (trade) by the household, is not considered business equipment and is therefore not to be considered for this block
   iv) if the selected household owns any of the equipment listed in the item group 1 to 14, 16-17 (described below in 4.10.3), the value of such equipment is to be recorded in col. (3). If it does not fall in any of those categories, its value should be recorded against item 18 (other non-farm business equipment not covered in item 1-14, 16-17). If some furniture
or fixtures owned and used by the household exclusively for non-farm business purpose, it may be recorded against item 19.

Note that all types of transport equipment are to be excluded from this block as they will be recorded in the transport equipment block, that is, Block 8.

4.10.3 Block 10 lists eighteen categories of non-farm business equipment. It may be noted that the list serves only as a mental aid to guard against missing out any item. Individual items, per se, in the above list are important to that extent only.

i) Item 1: handloom, semi-automatic and power looms, ginning, pressing and bailing equipment
   o loom: a loom is a device used to weave cloth and tapestry. The precise shape of the loom and its mechanics may vary, but the basic function is the same.
   o ginning: a machine that separates the seeds from raw cotton fibers.
   o pressing and bailing equipment: a bailer is a piece of machinery used to compress a cut and raked crop (such as hay, cotton etc.) into compact bales that are easy to handle, transport, and store.

ii) Item 2: reeds, bobbins and other items used in spinning, weaving and tailoring equipment, and related accessories

iii) Item 3: equipment used in beauty salon/spa (foot/hair spa machine, hair removal laser machine, brushes, hair straightener, massager, etc.)

iv) Item 4: instruments used in gyms (abdominal bench, barbells, dumb bells, dipping bars, treadmills etc.)

v) Item 5: equipment for maintaining and repairing cycles/rickshaw/automobile

vi) Item 6: mills (e.g. ghanies, oil-mills/crusher (power-driven), rice-milling including crusher and pounding equipment, flour-milling and grinding equipment), cane crusher etc.
   o oil mill: a machine or a factory in which seeds, fruits, or other plant parts are crushed or pressed to extract oil.
   o rice mills: a machinery to remove the husk and the bran layers, and produce an edible, white rice kernel that is sufficiently milled and free of impurities.
   o flour mills: a machinery for grinding grain into flour.
   o cane mill: a sugar cane mill can refer to a factory that processes sugar cane to produce raw or white sugar. It can also mean the piece of equipment that crushes the sticks of sugar cane to extract the juice.

vii) Item 7: electric motors, generators, pump sets, inverters, etc.

viii) Item 8: casting, melting and welding equipment, furnace, bellows, kiln, potter’s wheels, cobbler’s tools etc.
o casting, melting and welding: metals are cast into shapes by melting them into a liquid, pouring the metal in a mold, and removing the mold material or casting after the metal has solidified as it cools.

o furnace: furnaces are refractory-lined vessels that contain the material to be melted and provide the energy to melt it.

o bellow: a device with an air bag that emits a stream of air when squeezed together with two handles, used for blowing air into a fire.

o kiln: a furnace or oven for burning, baking, or drying, especially one for calcining lime or firing pottery.

o potter’s wheel: a machine used in the shaping of round clay/ceramic ware.

o cobbler’s tool: tools used in shoe making and repairing.

ix) Item 9: scales, weights and measures

x) Item 10: saw (all types), carpentry tools, electric drilling machines and other related tools and machines

xi) Item 11: Xerox/ duplicating machine, camera, lamination machine, fax machine, printing press, personal computer (Servers, Desktops, Laptops, Ipads & Tablets), printer, other ICT equipments (Touch Screen Interactive TV, Projectors, Networking Switches. CCTV etc.)

xii) Item 12: mobile repairing, computer repairing, etc.

xiii) Item 13: X-ray machine, ultra sound machine, ECG machines, other medical equipment

xiv) Item 14: lathes, other machinery tools & appliances (lathes are used in woodturning, metalworking, metal spinning, thermal spraying, parts reclamation, and glassworking).

xv) Item 16: intellectual property product (intangible assets) like software, database, trademark, manuscripts, copyrights, etc.

xvi) Item 17: capital work-in-progress (non-farm business equipment under installation/software development)

xvii) Item 18: other non-farm business equipment not covered in item 1-14, 16-17

xviii) Item 19: furniture & fixtures: This item will include all furniture like chairs, saloon chairs, mirrors, filing cabinets, tables, etc., and all fixtures (e.g. bookcases, cupboards shelves fixed to the wall, etc.) owned by the household and used exclusively for non-farm business.

4.10.4 However, only equipment wholly owned by the household and not shared by other household(s) will be considered for this block. Equipment partly owned by the household and, in particular, equipment owned by a partnership involving members of more than one household will be excluded.

4.10.5 Musical instruments such as harmonium, drum, tabla, string instruments, etc. are to be considered for this block (item 18) only when used professionally by musicians, music teachers,
proprietors of show businesses, etc. Similar is the case of camera. It will be recorded in item 11 only if it is used professionally.

**Block 11a: Financial assets including receivables (other than shares and related instruments) owned by the household as on 30.06.2018**

4.11.0.0 Financial assets are intangible assets such as bank deposits, bonds, and stocks, whose values are derived from a contractual claim of what they represent. Unlike property or commodities, they are not physical (apart from the documents’ paper). For the purpose of the survey financial assets considered are the asset held by the household (by any member(s) of the household) in the instruments mentioned in the items 1 to 20 of this block. This block will be filled in for Visit 1 schedule only. The financial assets considered here are deposits in post office, cooperative banks, commercial banks, companies, insurance companies, different types of certificates/securities issued by the government or banks, viz. National Savings Certificate (NSC), Indira Vikas Patra, Kisan Vikas Patra, RBI Bonds, 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. Provision has also been made to record the transaction of these assets during 01.07.18 to the date of survey in cols. (4) and (5). All kinds of reductions in financial assets (specified in col. 2) through withdrawal or otherwise will be recorded in col. (5). The term “acquisition” in col. (4) will include all amount deposited during the reference period for items 2-9, contributions made for items 10-11, etc. Acquisition of these assets by other means such as gift received etc. will also be included here. The value of these assets owned by the household as on 30.06.18 will be worked out in the following way:

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

4.11.0.1 Value of the assets as on the date of survey is to be recorded in col. (3). All the amounts recorded here for items 3 to 11 should be inclusive of interest earned on them as far as practicable. 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. Information on financial assets other than shares and debenture will be recorded in this block under the following heads: i) Deposits, ii) PF/Pension fund, iii) Life insurance, and iv) Other receivables.

- Deposits in current account of bank, savings account of bank and/or post office as well as term plans deposits in bank and/or post office are to be considered. In addition deposit in Co-operative banks, NBFC, micro finance institutions/self-help groups are also to be recorded here.
All contributions made to any kind of provident funds like General Provident Fund (GPF)/Public Provident Fund (PPF)/Employees’ Provident Fund (EPF) etc. and pension fund like National Pension Scheme (NPS) or other contributory funds including annuity schemes are to be recorded against relevant items.

For life insurance policies held by the member(s) of a household, the total sum assured will be recorded in the schedule.

Information on amounts receivable by the household on account of loans (personal loan, business loan, etc.) advanced by them in cash which are due to the household but remaining unpaid as on the reference date (i.e. on 30.06.2018) are also to be collected.

4.11.0.3 Following are the method of collection of information in those four types of instrument in general:

- In case of certificates, annuity schemes the amount paid at the time of purchase is to be recorded.
- In case of deposits, the face value is to be recorded.
- In case of life insurance (i) total sum assured (ii) amount received under money back policy (if any) will be considered here. However, in Block 11c, Visit 2, the amount of premium paid during April 2018 to March 2019 is to be entered separately for term policies and endowment policies. In case of Unit Linked Insurance plans (ULIP), the valuation will be obtained as number of units × net asset value (NAV) of the unit.
- For Provident fund like GPF, PPF, CPF etc./NPS etc., total contribution plus interest earned will be recorded.
- In case of other receivables (items 16-18), amount received during 01.07.2018 to the date of survey is to be recorded in col. (5) and in case some more loans are advanced by the household during the reference period such loan amount is to be recorded in col. (4).

4.11.1 Item 1: cash in hand (currency & coins): Currency notes and coins in hand will be considered as assets and information on these items will be collected with reference to the date of survey. Cash held on hand by the household as on the date of survey will be recorded in col. (3) against item 1. Cols. 4, 5, 6 are shaded here.

4.11.2 Item 2: amount in current bank account: Deposits held by the household in the current account of a bank, if any, is to be recorded here.

4.11.3 Items 3 to 9: deposits: The amount in (i) savings deposit account and/or (ii) term deposit account (Recurring deposit and/or Fixed Deposit etc.) of bank, post office savings bank, saving certificates of post office, etc. are to be entered in items 3 to 6. Deposit in Co-operative...
banks, NBFC (please refer 4.3.10.1 to 4.3.10.3), Co-op credit society/micro finance institutions/self- help groups (please refer 4.3.11.1 & 4.3.11.2), if any, are to be recorded in items 7 to 9.

4.11.4 **Items 10 and 11: contributions to provident fund and contributions to pension fund/ NPS/ other contributory funds/ annuity schemes:** Total contribution plus interest earned as on 30.06.2018 in all types of provident fund accounts, namely, Contributory Provident Fund, General Provident Fund (GPF) in Government and Public Sector Offices, provident fund maintained in private sector offices and companies, Public Provident Fund (PPF) in post offices/public sector banks, and NPS (National Pension Scheme), other contributory fund, annuity scheme will be entered against the relevant items of this block.

4.11.4.1 **Annuity schemes:** Annuity is a guaranteed payment (generally of uniform amount) falling due in each year during a given term (such as a period of year or the life of an individual), usually purchased from an insurance company by payment of a lump sum which is not returnable. Some insurance companies issue terminable annuities that continue to be paid to the annuitant’s dependents until the end of the agreed period if the annuitant 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 such annuities will be recorded in the appropriate columns.

4.11.5 **Items 12 to 14: life insurance:** In this round information on life insurances will be collected through three separate items.

4.11.5.1 **Item 12: no. of insurance policies:** The total no. of insurance policies, held by the household, which are yet to reach maturity, is to be entered in the cell provided for this item. This will help the informant to remember the relevant items while reporting the amount.

4.11.5.2 **Item 13: total sum assured:** The total sum assured through all these policies mentioned in item 12, will be recorded in the cell provided for this item. Note that the columns 3 to 5 are not be filled in for this item and have been shaded.

4.11.5.3 **Item 14: amount received under money back policies:** Amount received under such schemes during the period 01.07.2018 to the date of survey is to be recorded in col. 4.

4.11.6 **Item 15: other financial savings (deposits with other enterprises, individuals, chit fund contributions etc.):** If any other financial asset is by the household other than those listed, in items 1 to 11, during the reference period such as deposits with other enterprises, individuals, chit fund etc., the amount should be entered against this item.
4.11.7 **Items 16 to 18: other receivable by the household against different heads as on 30.06.2018:** These items relate to amounts receivable by the household on the reference date (30.06.2018) on account of loans advanced by them in cash and remaining unpaid as on the reference date as mentioned below:

- **Item 16:** interest free loans given to others including friends and relatives
- **Item 17:** business loans given to others (loan given by the household to other households-enterprises to enable them to incur capital/revenue expenditure for enterprise purpose
- **Item 18:** personal loans given to others (non-business interest-bearing loans given to individuals)

4.11.8 **Item 20: bullion & ornaments (incl. gold jewellery, gems & precious stones, etc.):** It is to be noted that information on this item may be obtained at the end after the rest of the schedule has been filled up. No probe should be made to obtain this information. Whatever information the informant provides, should be recorded. Remarks may be provided if no information can be obtained.

4.11.9 **Item 21: paintings and artistic originals:** If some painting or artistic originals having considerable market value is owned by the household, that value is to be entered here.

**Block 11b: Investments in shares and related instruments owned by the household in co-operative societies & companies as on 30.06.2018**

4.11.10 This block is to be filled in Visit 1 only. The purpose of the block is to obtain the stock of financial assets held by the household on a reference date in the form of shares, debentures and other related instruments.

Shares and related instruments may be held in credit or non-credit cooperative societies, commercial banks, financial and non-financial companies, mutual funds including the Unit Trust of India, and similar institutions.

4.11.11 The value of shares and related instruments held on the reference date will not be obtained directly, but in the following way. Information will be obtained, firstly, on the stock of shares and related instruments held in different categories of institutions as on the date of survey. Secondly, the household will be asked to report transactions of these assets from 01.07.2018 to the date of survey.

4.11.12 Transactions will include both inflow or acquisition of assets—by purchase or otherwise—and outflow or disposal—by sale or otherwise.
4.11.13 Finally, value of shares and related instruments held in a particular category of institutions on the 30.06.2018 will be obtained as the value as on the date of survey plus disposals since 01.07.2018 to the date of survey less acquisitions since 01.07.2018 to the date of survey.

4.11.14 In the schedule, the reference date is 30.06.2018. Disposals during the period from 01.07.18 to the date of survey will thus have to be added to the value of shares and debentures on the date of survey, and acquisitions during the same period will be subtracted, to get value of shares and debentures on the reference date.

Col. (3): value of shares and related instruments as on the date of survey
Col. (4): value of acquisitions of shares and related instruments during 01.07.18 to date of survey
Col. (5): value of disposals of shares and related instruments during 01.07.18 to date of survey
Col. (6): value of shares and related instruments as on 30.06.18

4.11.15 Information for cols. (3) to (5) is to be reported by the informant, while col. (6) is to be worked out as:

\[ \text{col. (6) = col. (3) + col. (5) – col. (4)} \]

4.11.16 **Different types of shares**: The following are the types of shares held by the shareholders of cooperative institutions, commercial banks and companies:
- ordinary shares
- preference shares
- debentures

(a) **ordinary shares**: The holder of an ‘ordinary share’ is entitled to share in any distributions of dividends in proportion to the number of shares held. Ordinary shares usually but not invariably entitle their holders to vote at company meetings. They are contrasted with debentures and preference shares. Debenture holders usually have a fixed entitlement to interest but no vote provided the interest is paid and any other conditions are complied with. Preference shareholders have no votes but must be paid their dividends before any distribution to ordinary shareholders is allowed. In the event of winding up a company, ordinary shareholders rank last in any claim of company assets but get an unlimited part of any residual after paying off the others.

(b) **preference shares**: A company share which carries no vote, but ranks before ordinary shares for dividends.

(c) **debentures**: A secured loan raised by a company, usually with fixed interest and sometimes with a fixed redemption date. Debenture holders have no control over the company so long as their interest is paid and any conditions of the loans are complied with. But if the interest is not paid or the conditions are broken, they can take control of
the company. They rank before other shareholders in the event of liquidation. Convertible debentures are debentures carrying a right to equity shares at some future date.

4.11.17 Valuation of shares & 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, on the other hand, are 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 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. 30.06.18. On the other hand, if the shares, etc. are acquired or disposed of between the reference date and the date of survey by way of purchase, then the purchase (or sale) price will be recorded under ‘acquisition’ or under ‘disposal’, as the case may be. If they are 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 cases where it is not possible to ascertain the prevailing market price of a share, the paid-up value of the shares (if acquired other than by way of purchase) or the value paid by the household (if they are purchased) may be recorded in the relevant column(s).

4.11.18 Item 1: mutual fund: Against item 1, 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 avail themselves of these benefits on their own.

4.11.18.1 Mutual Funds are constituted as trust. They are governed by the Indian Trust Act, 1882. It raises money through sale of units to the public or a section of the public. The units are sold under one or more schemes. The schemes invest in securities (including money market instruments) or gold or gold instruments or real estate assets. Mutual fund is a vehicle to mobilize money from investors, to invest in different market & securities. The investment that an investor makes in a scheme is translated into certain no. of ‘units’ in the scheme. Every unit has a face value known as NAV i.e., Net Asset value. The no. of unit multiplicities by NAV is the capital of the scheme. The Securities and Exchange Board of India (SEBI) is the regulatory authority for securities in India.

4.11.19 Items 2 and 3: shares in company and debenture/bond in company: The financial and non-financial companies are registered under the Companies Act. Companies can be of two types: public limited companies and private limited companies. The shares held by the
household in companies and commercial banks will be recorded against item 2. Debentures/bonds of companies held by the household will be entered in item 3.

4.11.20  **Item 4: shares in cooperative society**: The banks and societies which are part of Cooperative societies are described below:

4.11.20.1 **Co-operative credit society/bank**: Co-operative credit society/bank is an organisation created under the cooperative movement whose main objective is to provide financial help to its members. Co-operative credit societies broadly fall under following categories

(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 can be of following types:

(a) **Urban Co-operative banks**: These are co-operative societies functioning in urban or semi-urban areas and engaged in providing banking facilities, e.g. accepting of deposits form members and non-members. Their clients are 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) **Central co-operative bank**: This is a federation of (mainly) primary credit societies and of other types of primary societies in their area of operations. Central cooperative banks are generally of the mixed type, that is, where the majority of the shares are owned by the societies registered within the area of their operation and the rest by individuals. Besides financing the affiliated societies, they also conduct normal banking business.

(c) **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 too. The loans advanced by them are generally recovered from the monthly salaries of the members.

(d) **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 so on.
4.11.20.2 Co-operative non-credit society: All other cooperative societies whose basic aim is other than that of providing credit are defined as non-credit societies. Some co-operative non-credit societies are described below:

(a) Service co-operative society: The service co-operative 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 co-operative marketing societies. These societies take up these activities with the sole objective of increasing agricultural production.

(b) Co-operative 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 to make it more easily marketable and/or to get a better price. In addition, societies may 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.

(c) 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.

Block 11c: Premium paid by the household for life and non-life insurance

4.11.21 This block will be filled in for Visit 2 only. In this block premium paid during the last financial year (i.e. 01.04.2018 to 31.03.2019) by the household for life and non-life insurance in Rs. (whole no.) is to be recorded against the relevant items. Premium paid is to be ascertained for:

- **Item 1**: endowment life insurance plan
- **Item 2**: term life insurance plan
- **Item 3**: health insurance
- **Item 4**: motor vehicle insurance
- **Item 5**: crop and other agriculture insurance
- **Item 6**: other non-life insurance like insurance on marine, fire, miscellaneous

4.11.22 The total amount of premium paid by the household during the reference period for the abovementioned life and non-life insurance policies will be recorded in whole number of rupees
against items 1 to 6. Premium paid by the household for other households will also be considered here. If no premium is paid for life and non-life insurance during the reference period by the household, ‘0’ should be recorded against relevant item(s).

4.11.22.1 **Item 1: endowment life insurance plan:** Endowment life insurance plan is a life insurance contract designed to pay a lump sum after a specific term on its maturity or on death. The insured individual has to pay for a fixed period of time like 10, 15 or 20 years, and after the contracted period he/she can encash his/her policy. Total premium paid during the reference period by the household as endowment life insurance premium will be recorded here.

4.11.22.2 **Item 2: term life insurance plan:** Term life insurance plan is a life insurance product for financial coverage offered by an insurance company to the policy holder for a specific time period. In case of death of the insured individual during the policy term, the death benefit is paid by the company to the beneficiary. Total premium paid during the reference period by the household as term insurance premium will be recorded against item 2.

4.11.23 **Non-life insurance:** Non-life insurance or general insurance refers to the insurance of goods and property. It is a means of providing financial protection for building, machinery, equipment, furniture, and vehicle and merchandise items against the risk of fire, earthquake, accident and theft. Non-life insurance includes fire insurance, marine insurance, and miscellaneous insurance.

4.11.23.1 **Items 3-5: health, motor vehicle insurance, crop and other agriculture insurance:** Total premium paid by the household for health (medical) insurance, motor vehicle insurance, and crop and other agricultural insurance during the reference period will be recorded against items 3, 4 and 5 respectively.

4.11.23.2 **Item 6: other non-life insurance:** Total premium paid by the household during the reference period for any other non-life insurance, such as marine, fire and miscellaneous for protection against loss or damage to building or goods due to fire, accident, or theft, etc. is to be recorded against this item.

**Blocks 12 and 13: Cash Loans and Kind Loans**

4.12.0.1 **Blocks 12 and 13:** These blocks are for recording all liabilities of the household, in cash or kind, whether in the form of loans or dues payable. Block 12 will relate to cash loans and Block 13 will relate to kind loans. Guidelines given in (A) & (B) are to be followed while filling up these blocks.
Important guidelines regarding coverage of the terms “cash loan” and “kind loan”

(A) Cash loans

4.12.0.2 To fill this block, it is advisable NOT to start with the question “Have the household members taken any cash loans which are still outstanding?” If this question is asked, some loans may be reported. But this question is not enough. This is because there are many other types of liabilities which are to be considered as “cash loans taken” for the purpose of this survey. The informant will normally not think of such liabilities as “loans taken”. The various types of “cash loans” are listed below. To obtain information on each type, specific questions will have to be put to the informant.

4.12.0.3 Cash loans, for the purposes of this survey, include:

1. Purchase of fixed assets or consumer durables using credit card if the amount due is not paid within the due date – these are to be treated as cash loans from the date of purchase
2. Cash borrowed using credit card if the amount due is not paid within the due date – to be treated as cash loan from the date of withdrawal
3. Interest-free cash loans taken from friends and relatives – to be listed under cash loans
4. Purchase of articles on ‘hire purchase basis’ – the price excluding the initial cash payment will be considered as cash loan
5. In a cultivator household, the credit extended by the trader (trader’s credit) to cultivators in anticipation that the borrowing cultivator will sell his crop to the creditor and repayment is proposed to be done from that cash amount – to be treated as cash loan
6. Any loan taken in kind where the cash value of the commodity is noted as the contracted amount to be repaid – to be considered as cash loan.
7. In addition, all loans taken explicitly as “loans” in cash from individuals or from agencies such as banks and carrying interest – whether proposed to be repaid in cash or in kind – are to be listed under cash loans.

4.12.0.4 Cash loans exclude

i. Balances due on overdraft account or cash credit limits sanctioned by a bank
ii. Small loans taken for short period without any security (if the original amount of an unsecured loan is less than Rs. 500/- and the said loan is fully repaid/ proposed to be paid within a period of one month, then, for operational convenience, it will not be considered as a loan for the purpose of this survey).

(B) Kind loans

4.12.0.5 The following are to be treated as kind loans taken. Again, since people do not think of these as loans, it is better NOT to start by asking: “Have the household members taken any kind
loans which are still outstanding?” Instead, specific questions are to be put to ascertain whether such liabilities exist.

1. The amount due to provision merchants or other shopkeepers from whom goods were purchased on credit, for which payments are made periodically, are to be treated as kind loans if unpaid beyond the time limit set by the seller.
2. The amount of unpaid bills to doctors, lawyers etc., outstanding taxes, rent payable by the sample household to government, landlord, public bodies, etc., beyond the specified time limit – to be considered as kind loans since the due date.
3. Sometimes, payments are made to doctors, telephone company, electricity company, municipal corporation etc., once in a month or after a fixed period of time – dues will be considered as kind loan after the expiry of the due date.

4.12.0.6 In addition, the following will come under “kind loans”:
   a) loans taken by explicit agreement in kind and proposed to be repaid in kind – to be considered as kind loan.
   b) loans taken in kind and to be repaid in cash, if taken on the understanding that, at the time of repayment, the value of the commodity will be revaluated at the current market price prevailing in the locality, are to be considered as kind loans.

4.12.0.7 Kind loans exclude
   (i) Any loan taken in kind where the cash value of the commodity is noted as the contracted amount to be repaid amount to be repaid; such a loan is treated not as kind loan but as cash loan payable.
   (ii) Difficulties may be encountered in collecting information on small loans taken for short period without any security. Thus, if the original quantity of a commodity borrowed is less than say, 10 kg and the said quantity is fully repaid during a period of less than one month, such kind loans may be ignored.

**Block 12: Particulars of cash loans payable by the household**

4.12.0 In both Visit 1 and Visit 2 schedules, Block 12 will record various particulars of all cash loans outstanding on the date of survey and transactions of all cash loans made during the period “01.07.2018 to the date of survey” for Visit 1 and during the period “01.07.2019 to the date of survey” for Visit 2. The loans from institutional agencies will be recorded first and loans from non-institutional agencies afterwards. One line will be used for each loan.

4.12.1 **Column (1): serial number of loan**: For recording loans in this block, a specific order is to be maintained starting from serial number ‘1’. Serial numbers from 1 to at most 50 are to be used for institutional loans and serial numbers from 51 onwards up to 98 will be used for non-institutional loans, followed by loans.
4.12.2 **Column (2): year of borrowing:** The year of borrowing will be recorded in col. (2) in four digits, e.g. 2016.

4.12.3 **Column (3): whether loan remained unpaid on 30.06.2018/2019 (yes-1 no-2):** For each loan, this item will be recorded in code as 1 or 2. In Visit 1, it will be recorded whether the loan remained unpaid on 30.06.2018. In Visit 2, it will be recorded whether the loan remained unpaid on 30.06.2019. If unpaid code 1 will be put, otherwise, code 2.

4.12.4 **Column (4): amount borrowed originally:** For each loan, the amount originally borrowed will be recorded in Rs. (whole number) in this column.

4.12.4.1 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.

4.12.5 **Column (5): credit agency (code):** The agency from which the loan has been taken will be recorded in col. (5) in code. The codes are:

<table>
<thead>
<tr>
<th>Credit Agency (Code)</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>scheduled commercial bank</td>
<td>01</td>
</tr>
<tr>
<td>regional rural bank</td>
<td>02</td>
</tr>
<tr>
<td>co-operative society</td>
<td>03</td>
</tr>
<tr>
<td>co-operative bank</td>
<td>04</td>
</tr>
<tr>
<td>insurance companies</td>
<td>05</td>
</tr>
<tr>
<td>provident fund</td>
<td>06</td>
</tr>
<tr>
<td>employer</td>
<td>07</td>
</tr>
<tr>
<td>financial corporation/institution</td>
<td>08</td>
</tr>
<tr>
<td>NBFCs including micro-financing institution</td>
<td>10</td>
</tr>
<tr>
<td>bank linked SHG/JLG</td>
<td>11</td>
</tr>
<tr>
<td>non-bank linked SHG/JLG</td>
<td>12</td>
</tr>
<tr>
<td>other institutional agencies</td>
<td>13</td>
</tr>
<tr>
<td>landlord</td>
<td>14</td>
</tr>
<tr>
<td>agricultural moneylender</td>
<td>15</td>
</tr>
<tr>
<td>professional moneylender</td>
<td>16</td>
</tr>
<tr>
<td>input supplier</td>
<td>17</td>
</tr>
<tr>
<td>relatives and friends</td>
<td>18</td>
</tr>
<tr>
<td>Chit fund</td>
<td>19</td>
</tr>
<tr>
<td>Market commission agent/traders</td>
<td>20</td>
</tr>
<tr>
<td>Other</td>
<td>09</td>
</tr>
</tbody>
</table>

4.12.5.1 Codes 01-08 and 10-13 are applicable for loans from ‘institutional agencies’. The remaining codes are applicable for loans from ‘non-institutional agencies’. The codes are described below:

(i) **Scheduled Commercial Bank:** The scheduled commercial banks are those banks which are included in the second schedule of RBI Act 1934 and which carry out the normal business of banking such as accepting deposits, giving out loans and other banking...
services. All loans taken from commercial banks, including nationalized banks, State Bank of India and its associates like State Bank of Rajasthan and State Bank of Mysore, and foreign commercial banks operating in India will be considered as loans taken from ‘scheduled commercial banks’.

(ii) **Regional Rural Bank**: Regional Rural Banks (RRBs) were setup with a view to developing the rural economy by providing credit and other facilities, particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs. Being local level institutions, RRBs together with commercial and co-operative banks, were assigned a critical role to play in the delivery of agriculture and rural credit. The equity of the RRBs was contributed by the Central Government, concerned State Government and the sponsor bank. The function of financial regulation over RRBs is exercised by Reserve Bank and the supervisory powers have been vested with NABARD.

(iii) **Cooperative society**: Loan may be obtained from agencies such as primary cooperative credit societies, primary cooperative marketing societies, handloom weavers’ cooperative societies, other industrial or other types of cooperative societies. Loans from such societies will be treated as from ‘cooperative society’.

(iv) **Cooperative bank**: When a cooperative society gets banking license, they can have deposit (savings and/or term) from members. Loan may be obtained from district or central cooperative banks, primary or central land development banks, or other types of cooperative banks. Loans from such banks will be treated as from ‘cooperative bank’.

(v) **Insurance companies**: All loans taken from different insurance companies like Life Insurance Corporation, Postal Life Insurance and other will be considered as loans taken from ‘insurance companies’.

(vi) **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’.

(vii) **Employer**: If the employees of some organization (including Government) are taking loan from the Employer, the credit agency may be entered as ‘Employer’. These are meant for those organizations (private /govt.) where loan is advanced to employees only not to general public. Thus if bank employees takes loan from bank the code will be ‘scheduled commercial bank’ and not employer.
(viii) **Financial corporations/institutions:** Institutions such as State Financial Corporations, Small Industries Development Bank of India (SIDBI), and Small Industries Development Corporation (SIDC), which play a 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. 1.7.63.

(ix) **NBFCs including micro-financing institution:** Please refer 4.3.10.1 to 4.3.10.3 for definition of NBFC and micro-financing institutions/Self Help Groups (please refer 4.3.11.1 & 4.3.11.2).

(x) **Self Help Group-Bank Linked:** Please refer 4.3.11.1.

(xi) **Self Help Group –Non Banking Financial Companies:** Please refer 4.3.11.2.

The basic difference between SHGs under bank linkage and SHGs under NBFC is the former are not for profit and the latter are for profit.

(xii) **Other institutional agencies:** Loans taken by households from institutions other than those listed above.

(xiii) **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.

(xiv) **Agricultural money lender:** An agricultural moneylender is a person whose profession is agriculture and who is also engaged in money lending business.

(xv) **Professional moneylender:** A professional moneylender is a person who earns the major part of his income from money lending.

(xvi) **Input supplier:** Input supplier is a person who supplies goods to producers on credit.

(xvii) **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 moneylender’, ‘input supplier’ etc., depending upon the type of business carried out by the relative or friend.

(xviii) **Chit fund:** A chit fund is a type of credit association system practiced in India. Chit fund...
schemes may be organized by financial institutions, or informally among friends, relatives, or neighbours. In some variations of chit funds, the savings are for a specific purpose.

(xix) **Market commission agent/traders:** Commission agents are the key players between the farmers and buyers for facilitating the auction, arranging for the payment to the farmers (sellers) and other facilities like loading/unloading and cleaning of the produce and delivery of the produce to the buyers. They also arrange the required equipments, machines and labour for weighing, filling and stitching the grain bags for which the farmers and buyers pay as per the rates prescribed under the Punjab Agricultural Produce Market Act, 1961. The capital intensive nature of green revolution technology increased the financial needs of the farmers and the procurement needs of the state due to substantial increase in the agricultural production. As a result, two inter-linked markets; credit market and product market emerged, where commission agents played a dominant role. The institutional sources alone could not meet the credit requirements of the farmers and they had to go for non-institutional credit, especially from commission agents.

(xx) **Other:** Credit agencies not covered above will be recorded against this category.

4.12.6 **Column (6): scheme of lending (code):** 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 recorded in code in col. (6).

The codes are as mentioned below:

<table>
<thead>
<tr>
<th>Scheme Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mudra Yojana</td>
<td>1</td>
</tr>
<tr>
<td>Stand-Up India scheme</td>
<td>2</td>
</tr>
<tr>
<td>NRLM/NULM (National Rural/Urban Livelihood Mission)</td>
<td>3</td>
</tr>
<tr>
<td>other central govt. schemes</td>
<td>4</td>
</tr>
<tr>
<td>exclusive State scheme</td>
<td>5</td>
</tr>
<tr>
<td>exclusive bank scheme</td>
<td>6</td>
</tr>
<tr>
<td>kisan credit card</td>
<td>7</td>
</tr>
<tr>
<td>crop loan/ other agricultural loan</td>
<td>8</td>
</tr>
<tr>
<td>not covered under any scheme</td>
<td>9</td>
</tr>
</tbody>
</table>

4.12.6.1 The codes are described below:

(i) **Mudra Yojana:** This is a scheme for providing loans upto Rs. 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans. These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs. The borrower can approach any of the lending institutions mentioned above or can apply online through this portal. MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and
also provide a reference point for the next phase of graduation / growth. If any household have taken loan under this scheme then code 1 should be recorded here.

(ii). Stand-Up India: It is a scheme to support entrepreneurship among women and SC & ST communities. It is similar to but distinct from Startup India. Both are enabler and beneficiary of other key Government of India schemes, such as Make in India, Industrial corridor, Dedicated Freight Corridor, Sagarmala, Bharatmala, UDAN-RCS, Digital India, Bharat Net and UMANG. The scheme offers bank loans of between Rs.10 lakh and Rs.1 crore for scheduled castes and scheduled tribes and women setting up new enterprises outside of the farm sector. If any household have taken loan under this scheme then code 2 should be recorded here.

(iii). NRLM/NULM (National Rural/Urban Livelihood Mission): NRLM is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarna jayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodelled to form NRLM thereby plugging the shortfalls of SGSY programme. The scheme was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015. National Urban Livelihoods Mission (NULM) to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities. If any household have taken loan under this scheme then code 3 should be recorded here.

(iii). Other central govt. schemes: For all other central government schemes which are not covered above code 4 is to be recorded.

(iv). Exclusive State scheme: There are some State specific schemes under which some loans are disbursed. In those cases code 5 is to be entered.
(v). **Exclusive bank scheme**: All Scheduled Commercial banks have their own schemes (like home loan, car loan etc.) which are very often taken by the household. In such cases code 6 is to be entered.

(vi). **Kisan Credit Card**: Kisan Credit Cards are issued by the Banks to farmers on the basis of their land holdings so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilisers, pesticides, etc. and draw cash for their production needs. Kisan Credit Card (KCC) Scheme aims at adequate and timely support from the banking system to the farmers for their cultivation needs including purchase of inputs in a flexible and cost effective manner. The Model scheme, prepared by NABARD, is being implemented by commercial banks, RRBs and cooperative banks. The scheme primarily caters to the short term credit requirements of the farmers. Under the scheme, banks provide the Kisan Credit Cards to farmers who are eligible for sanction of production credit of Rs. 5000/- and above. A credit card and a passbook or a credit card-cum-passbook incorporating the name, address, particulars of land holding, borrowing limit, validity period, etc. are issued to the beneficiaries under the scheme. This serves both as an identity card as well as facilitates recording of the transactions on an ongoing basis. If any household have taken loan under this scheme code 7 should be recorded here.

(vii). **Crop loan/ other agricultural loan**: The loan which is taken for production of crop or any agricultural activity is considered as crop loan/agricultural loan. Code 8 is to be recorded if loans are taken under such scheme.

(viii). **Not covered under any scheme**: If the scheme under which the loan is taken does not fall into any of the above categories, code 9 may be given.

4.12.7 **Column (7): tenure of loan (code)**: Loans are generally given for a specific period. Short-term loans are advanced for a period of less than 1 year, 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 pledge of commodities and sometimes without any pledge. The relevant category of loans is to be ascertained and the appropriate code is to be given in col. (7). The codes are:

- short-term (less than 1 year)...1
- medium-term (1 to 3 years)...2
- long-term (3 years or more)....3

4.12.8 **Column (8): nature of interest**: For each loan, the nature of interest will be recorded in code in col. (8) for institutional agencies only. The codes are:

- interest-free ........1
- simple ............... 2
- compound ...........3
4.12.9 Column (9): annual rate of interest (%): The rate of interest expressed as number of rupees of interest per 100 rupees per annum actually charged by the lender will be recorded in col. (9) for both institutional agencies & non-institutional agencies in two places of decimal.

4.12.10 Column (10): purpose of loan (code): The purpose for which the loan was incurred by the household will be recorded in code 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, only the original purpose of borrowing will be recorded here. If more than one purpose is involved, the purpose for which the major part of the loan was originally intended to be spent will be recorded.

4.12.10.1 The codes for various purposes range from 01 to 12 and are explained as follows:

(i) **Capital expenditure in farm business (01):** The expenditure incurred on account of purchase of land, land rights, reclamation of land for farm business, new purchases, additions, major repairs and alterations and improvement of barns & animal sheds, orchards and plantations, wells, borewells, tubewells, irrigation resources, agricultural machinery and implements, transport equipment for farm business, purchase and other capital expenditure incurred on milch or working/breeding cows and buffaloes, egg-laying ducks and hens, etc. constitute the capital expenditure in farm business.

(ii) **Revenue expenditure in farm business (02):** The expenditure incurred on account of purchase of seeds, manure, fodder, payment of wages, rent, land revenue, cess, water charges etc., hire charges of pumps, implements, etc. constitute the revenue expenditure in farm business.

(iii) **Capital expenditure in non-farm business (03):** The expenditure incurred on account of purchase of land, purchase and constructions, additions and alterations, major repairs of workplaces, workshops/manufacturing units, shops and other construction in relation to non-farm business, transport equipment, non-farm business equipment and accessories, etc. constitute the capital expenditure in non-farm business.

(iv) **Revenue expenditure in non-farm business (04):** The expenditure incurred on account of purchase of raw materials, merchandise, fuel & lubricants, payments of rent, salaries and wages, hire charges of implements and machinery, etc. constitute the revenue expenditure in non-farm business.

(v) **Expenditure on litigation (05):** The expenditure incurred on account of litigation i.e., the cost of the process of taking a case to a court of law so that a judgment can be made (inclusive of lawyer fees and other administrative costs).
(vi) **Repayment of debt (06):** It is possible that to repay an existing loan the household need to take another loan. In such cases code 06 is to be entered.

(vii) **Financial investment expenditure (07):** The expenditure incurred on payment of insurance premium; deposits in co-operative societies and banks; contribution to chit funds; purchase of Govt. securities, etc. constitute financial investment expenditure.

(viii) **Expenditure on education (08):** The expenditure incurred by the household on account of tuition fees, admission fees, purchase of books, notebooks & stationery, etc. for education constitute the expenditure on education.

(ix) **Expenditure on medical treatment (10):** The expenditure incurred by the household on hospitalization, doctor’s fees, purchase of medicines, medical diagnostic tests like scans, X-rays, ECG, EEG and other pathological tests constitute the expenditure on medical treatment.

(x) **Expenditure on housing (11):** The expenditure incurred by the household on account of purchase of residential plots; purchases, repairs, additions & alterations, and new construction of buildings for residential purposes constitute the expenditure on housing.

(xi) **Other household expenditure (12):** The expenditure incurred by the household on account of purchase of durable household assets, clothing for use of the household; expenditure on death ceremonies, marriages, etc., which are not covered under codes ‘08’, ‘10’ & ‘11’, constitute the other household expenditure.

(xii) **Other (09):** If the purpose does not fall under to any of the purposes (codes 1-10, 11-12) mentioned above, code 09 is to be recorded.

4.12.11 **Column (11): whether the loan is secured (yes -1 no 2):** If the loan is secured (with land/building/bullion/ornaments /financial asset etc.), code 1 may be entered otherwise code 2 should be recorded. In a secured loan the borrower pledges some asset (e.g. a car or property) as collateral or guaranty for the loan. In those cases the loan becomes a secured one, owed to the creditor who gives the loan.

4.12.12 **Column (12): amount (including interest) repaid during 01.07.2018 /01.07.2019 to date of survey:** For each loan, the total amount, **including interest** repaid during 01.07.2018 to the date of survey for Visit 1 and 01.07.2019 to the date of survey for Visit 2 will be recorded in rupees.

4.12.12.1 **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. The original amount borrowed, in such cases, will include the amount of subsidy too. Now, if the household repays the entire amount of the loan (excluding subsidy) as per contract and the last installment is paid during the reference period mentioned in the heading of col. (12), the amount of subsidy will be considered to have been repaid (notionally) during the said period and amount of subsidy and the last installment taken together will be recorded in col. (12).

4.12.13 Column (13): amount written off (including interest) during 01.07.2018/01.07.2019 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 programmes. If such exemption of debt repayment is granted during the period mentioned in the column heading of col. (13), the total amount (including interest, if any) written off will be recorded in the column.

4.12.14 Column (14): amount outstanding (including interest) as on date of survey: Corresponding to each of the loans considered in this block, amount outstanding, if any, on the date of survey including interest will be ascertained and recorded in col. (14). In case, a loan is fully repaid or written off during the reference period (01.07.2018 or 01.07.2019 to the date of survey), the corresponding entries against these items will be ‘0’. If the exact amount as on the date of survey cannot be obtained, an assessment of the value of ‘amount outstanding including interest’ will be recorded.

4.12.15 Column (15): amount outstanding (including interest) as on 30.06.2018/30.06.2019: The total amount outstanding on 30.06.2018/30.06.2019 will be recorded in col. (15) only for those loans which were taken before 30.06.2018 for Visit 1 and for loans taken prior to 30.06.2019 in Visit 2. In view of long time lag between reference date and, eliciting direct response to this item may not be feasible. Further, since eliciting separate information on interest, be it for amounts repaid, written off or outstanding, was found to be operationally infeasible by the field, each of these amounts are to be reported along with their corresponding interest components. Accordingly, amount outstanding (including interest) as on 30.06.2018 in Visit 1 or as on 30.06.2019 in Visit 2 in col.(15) will be derived from the reported values (in whole number of Rs.) of cols. (12), (13) and (14) as

\[
\text{col. (15)} = \text{col. (12)} + \text{col. (13)} + \text{col. (14)}
\]

**Block 13: Kind loans payable by the household as on the date of survey**

4.13.0 In this block, information will be collected in respect of all kind loans as described in paragraph 4.12.0.5. If a household is liable to pay on the date of survey any amount in kind, on
account of any kind loan (explained in para 4.12.0.5) taken, entries are to be made in this block separately for each transaction when the source (the agency to which the liability is due) of such liabilities is different. It is to be noted that if a household is liable to pay on the date of survey to two different input suppliers (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 (see paragraph 4.13.3 below) will be same for both the loans.

4.13.1 **Column (1): serial number:** For all kind loans recorded in this block, a running serial number starting from 1 will be put in col. (1).

4.13.2 **Column (2): period:** For each kind loan, the period for which the loan is outstanding will be recorded in code in col. (2). The codes are:

<table>
<thead>
<tr>
<th>Period Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 1 month</td>
<td>1</td>
</tr>
<tr>
<td>1 month &amp; above but less than 3 months</td>
<td>2</td>
</tr>
<tr>
<td>3 month &amp; above but less than 6 months</td>
<td>3</td>
</tr>
<tr>
<td>6 month &amp; above but less than 1 year</td>
<td>4</td>
</tr>
<tr>
<td>one year &amp; above</td>
<td>5</td>
</tr>
</tbody>
</table>

4.13.3 **Column (3): source:** For each liability, the agency to which the liability is due will be recorded in code in col. (3). The codes are:

<table>
<thead>
<tr>
<th>Source Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>input supplier</td>
<td>1</td>
</tr>
<tr>
<td>relatives &amp; friends</td>
<td>2</td>
</tr>
<tr>
<td>doctors, lawyers &amp; other professionals</td>
<td>3</td>
</tr>
<tr>
<td>other</td>
<td>9</td>
</tr>
</tbody>
</table>

4.13.3.1 It is to be noted that the same source code may appear against two or more loans, since two or more loans will be recorded separately in this block for loans outstanding to two or more persons belonging to the same source type. Again, the source code for ‘input supplier’ 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 appropriate source type. For example, when the household is liable to pay some amount to a doctor for medical advice or for medicines received, the source code will be 3.

4.13.4 **Column (4): purpose:** For each loan, the purpose for which the loan taken will be recorded in code in col. (4).

The codes are:

<table>
<thead>
<tr>
<th>Purpose Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>revenue expenditure in farm business</td>
<td>1</td>
</tr>
<tr>
<td>revenue expenditure in non-farm business</td>
<td>2</td>
</tr>
<tr>
<td>household expenditure</td>
<td>3</td>
</tr>
<tr>
<td>other expenditure</td>
<td>9</td>
</tr>
</tbody>
</table>

The above terms have already been explained with reference to ‘Purpose of Loan’ in Block 12.
4.13.5 Column (5): amount outstanding as on 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. (5) in whole number of rupees.

Block 14: Value (Rs.) of transactions by the household on specified items during 01.07.2018 to 31.12.2018 in Visit 1 and during 01.01.2019 to 30.06.2019 in Visit 2

4.14.1 This block has been designed to record
(a) capital expenditure (in Rs.) incurred for new purchase, constructions, additions, major repairs and alterations, improvement of physical assets and
(b) value of sale, disposal and loss of physical assets during the reference period (July-December 2018 in Visit 1 and January-June 2019 in Visit 2).

4.14.2 The information will be collected under the broad heads (a) residential land and buildings (b) farm business and (c) non-farm business, with detailed items under each broad head. The following points are to be noted while making entry in this block.

- Expenditure on items for household use is not to be considered here, except for the items specified in this block, e.g. ‘transport equipment’ (srl. no. 15, 20) and ‘wells’ (srl. no. 9).
- All expenditure incurred by the household on the items in this block shall be considered regardless of (i) whether the work is completed or is in progress and (ii) 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.
- If a household undertakes construction, improvement or repairing of an asset with household materials and/or household labour, then the household is deemed to have some expenditure on construction, improvement or repairing and the assessed value will be recorded.
- In case of building and other constructions, whether in use for residential purpose or for farm business or for non-farm business, addition and major repairs & alterations also indicate improvement. Therefore, to avoid confusion, the column for expenditure in ‘improvement’ i.e. col. (7) has been shaded for these items.
4.14.3 **Expenditure**: A physical asset may be purchased or constructed or improved upon (including major repairs, additions, etc.) by the household. *Actual expenditure incurred during the reference period on physical assets purchased by the household shall be reported here 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. The expenditure in kind will be evaluated at the current market price prevailing in the locality or its neighbouring areas. All the entries in columns 4 to 14 will be made in whole number of rupees.

4.14.4 **Columns (1) and (2)**: The description and serial number of the items on which information is to be collected in columns (3) to (14) have been specified in columns (1) and (2) respectively.

4.14.5 **Columns (3) to (7)**: Guidelines for collecting information on expenditure on different items under columns (3) to (7) are described below.

4.14.6 **Item 1, column (4): purchase of residential land**: This will relate to the purchase of full ownership rights or improvement to tenural 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, the actual expenditure shall be recorded here.

4.14.7 **Item 1, column (7): improvement of residential land**: This will relate only to the expenditure incurred for various land improvement works like fencing etc., on residential plots only. The actual expenditure made during the reference period shall be recorded here.

4.14.8 **Items 2 & 3, column (3): floor area (0.00 sq. m. – urban only)**: For urban households, approximate floor area of all newly purchased and constructed houses, buildings and other constructions during the reference period will be recorded in this column irrespective of whether these have been disposed of subsequently or remain owned on the date of survey. *Area will be recorded in sq. m. in two places of decimals.* Floor area is defined as the covered area under a roof. It will thus include the area of all types of rooms, including kitchens and latrines, and covered verandah, and will exclude uncovered area both inside and outside the structure, e.g. terrace, uncovered stairways and landings, etc.

4.14.9 **Item 2, column (4): Purchase of residential houses, buildings and other constructions (including farmhouses)**: If a new residential building, farmhouse or other construction is purchased during the reference period for the household’s own use or for the use of others (and not meant for trading), the expenditure to be recorded will be the purchase price, irrespective of whether the full amount is paid or not during the reference period.
4.14.10 **Item 2, columns (5) & (6): addition/ major repair and alteration of residential houses, buildings or other constructions:** If expenditure was incurred during the reference period for construction of a new residential building, farmhouse or other construction, or any addition involving increase in the floor area of the existing residential structure for the purpose of the household’s own use or for the use of others (and not meant for sale), the actual expenditure incurred shall be recorded in col. (5). Expenditure incurred for major repair and alteration of residential houses, buildings, farmhouses or other constructions during the reference period, incurred shall be recorded in col. (6).

4.14.11 **Item 4, column (4): purchase of land for farm business:** Whether any expenditure has been incurred for purchasing land for farm business will be ascertained and the actual expenditure incurred shall be recorded against this item.

4.14.12 **Item 4, column (5): addition of land for farm business:** Here the addition of land implies reclamation of land for farm business. The reclamation of land may take place either (a) bringing the new land under cultivation or (b) bringing the land which had earlier been under cultivation but had 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 examples 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 examples of reclamation of land temporarily gone out of cultivation. The actual cost of reclamation of such land shall be considered here for entry.

4.14.13 **Item 4, column (7): improvement of land for farm business:** Improvement of land can take place by constructing bunds around the land. 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. Actual expenditure incurred on account of this shall be recorded here.

4.14.14 **Item 5, column (4): purchase of land rights:** Purchase of land rights means expenditure for improving tenural status. Installment payment made to government towards purchase price of land settled on tenants in terms of land reform legislation will also be covered here.

4.14.15 **Item 6, columns (4)-(6): purchase/ addition/ major repair & alteration of barns and animal sheds:** Any expenditure incurred on new purchase, construction, additions, major repair & alteration of the barns (grain golas) and animal sheds will be recorded in columns 4 to 6 as the case may be. The following points may be noted while filling up these items:
• Sometimes temporary sheds, hutments, *machans*, etc., are erected on the farm during the season to guard against theft and also to safeguard the standing crops from wild animals, birds, etc. In such cases, if the constructions are of a purely temporary nature, that is, built to last 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 kutch floor by a pucca floor, etc. Rebuilding of structures destroyed on account of any natural calamity will also be considered as major alteration.
• The construction of a new structure may be for own use or for the purpose of gift.

4.14.16 **Item 7, columns (4)-(5) & (7): purchase/ addition /improvement of orchards and plantations**: The term ‘orchard’ means a garden of fruit plants and trees, like orange, fig, betel, vines, apples, etc., while the term ‘plantation’ covers gardens of coconut, cashew nut, tea, coffee, rubber, cardamom, etc. Expenditure towards annual replanting (in place of plants or trees which have ceased to yield due to the process of ageing) will be entered in col. (7), and new plantations and additions during the reference period will be entered in cols. (4) and (5). 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 these start yielding produce will be entered in col. (4). Care should be taken to see that expenditure on bund and other land improvements relating to the orchards and plantations are not considered here. These are to be recorded against item 4, in col. (7). Similarly, the value of land of orchards and plantations will be shown in item 4, col. (4). Any expenditure incurred for improvement of orchard and plantations will be recorded in col. (7).

4.14.17 **Item 8, columns (4)-(7): fish tanks (all types)**: Fish tank refers to ponds, lakes and other small confined water bodies used for farming of fish and other commercial important aquatic organism. Considerable investment is needed for converting natural water bodies like ponds and lakes for commercial fish farming. Man-made tanks/ structures used for farming of fish are also treated as fish tanks for the purpose of this item.

4.14.18 **Item 9, columns (4)-(5) & (7)-(8): wells, bore-wells, tube-wells, FDS, other construction & irrigation resources**

a) **well, tube well, bore well etc. (item 9)**: Any expenditure incurred for constructions, major repairs and alterations of wells will be reported against this item.

• Construction of new tubewells, borewells, field distribution systems (FDS), etc. will be considered for entry in col. (5).

• Improvement of existing wells will mean broadening and deepening and the other type of work which increase the capacity of wells. Re-digging of a well which has
been rendered useless by an earthquake or on account of any other natural calamity like flood etc., will be considered in col. (7).

b) **other irrigation resources (item 9):** This will include irrigation resources other than wells, such as small tanks, water canal, etc. Widening of field distribution network is a case of improvement and will be considered in col. (7).

c) **other construction – farm business (item 9):** 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.

4.14.19 **Items 10, 11, 12 columns (4)-(6): pump and other water lifting equipment; sickle, chaff-cutter, axe, spade, chopper, plough, harrow etc., power tiller, thresher, cane crusher, oil crusher combined harvester etc.:** Any implement or machinery used in farm business as well as for processing agricultural produce, including those which were hired out, will be considered here. 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 under farm business, that is, items 10, 11 & 12 only.

4.14.20 **Item 13, columns (4)-(5) & (7): livestock: working/breeding cattle & buffaloes:** When adult cows or buffaloes are kept for repeated use such as for breeding, for work, etc., they will be considered here. Natural addition by way of birth will be recorded in col. (5) only for those cases which are reported to be saleable, valuation being at current market price. Expenses on hormonal treatment to increase the milk production would be covered under ‘improvement’.

4.14.21 **Item 14, columns (4)-(5) & (7): livestock: egg-laying ducks and hens:** Only egg-laying ducks and hens will be considered here.

4.14.22 **Item 15, columns (4) & (6): purchase/ major repair & alteration of transport equipment:** Transport equipment used for farm business including those which were hiring out will be recorded under this item. A list of different kinds of transport equipment is given in col. (1) of Block 8 of the schedule.

As in case of agricultural machinery and implements, any transport equipment which is used for farm business and, additionally, for non-farm business and/or household purposes as well, will be treated as “transport equipment used for farm business” and, therefore, recorded against item 15.

4.14.23 **Item 16, columns (4) & (6): other expenditure on farm business:** Expenditure incurred on any other item of farm business, which is not covered by any of items 4 to 15 above, will be considered here. Expenditure incurred for converting sugarcane field into paddy field, or orchard land into wheat land, will also be covered. Some examples of major repairs and alterations are given below:
(i) replacement of wooden pillars of fences by stone or iron pillars
(ii) replacement of a wooden fence by an iron fence etc.

Expenditure incurred for raising the height of an existing fence is an example of ‘addition’.

4.14.24 **Items 17-21, columns (4)-(7): non-farm business**: Non-farm business has been defined in Chapter One, para 1.5.32. Any capital expenditure incurred by the household to run the non-farm business during the reference period will be considered here for recording against the appropriate item in the relevant column. Entries will be made against the items under ‘non-farm business’ only if the relevant item(s) is exclusively used in non-farm business. The items have already been explained in connection with ‘farm business’ and ‘residential land and buildings’.

4.14.25 **Columns (9) and (10): amount financed from borrowings**: Sometimes expenditure on certain items is financed partly or wholly from borrowings. From the total expenditure incurred during the reference period, the amount financed from borrowings is to be recorded in columns 9 and/or 10 depending on whether the lending agency is an institutional or a non-institutional one. Institutional agencies have already been defined in paragraph 4.12.5.

- In 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.

4.14.26 **Column (11): value (Rs.) of ‘sale’**: The term ‘sale’ here will mean all transfer of assets to others in return for payment received in cash or in kind. 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. (11) for each category of items sold.

4.14.27 **Column (12): value (Rs.) of ‘disposal/loss’**: Loss of assets may be due to natural calamities such as floods, earthquake, fire, etc. or other reasons such as accident, theft, damage by termites, etc. The value of the loss should be estimated as the expenditure required to restore the asset to its earlier condition. If an asset is totally discarded by the household during the reference period, the entire earlier value of the asset will be the loss to the household. An asset having no use to the household may be discarded or disposed of during the reference period. This asset may be in very poor condition and is not likely to be sold for its intended purpose. Still it may have had some scrap value, which will be recorded in col. (12).

4.14.28 **Column (14): net addition (Rs.)**: The net addition during the reference period will be derived as col. (14) = col. (8) – col. (13).

Instructions to Field Staff, Vol.-I, NSS 77th Round
Block 15: Remarks by investigator (FI/JSO)

4.15.1 Any problems encountered in canvassing the schedule, the attitude of the respondent, etc. that may have affected the data reported (e.g., causing under-reporting of assets) should be mentioned here by the FI/JSO. If any information reported and recorded appears doubtful to the FI/JSO, that should be mentioned here. Conversely, any entry in the earlier blocks that might appear abnormal but can be explained by the FI/JSO should be explained here for the benefit of the supervisory officer.

Block 16: Comments by SSOs

4.16.1 This block is to be used by the supervisory officers to record their suggestions and comments. They should particularly draw attention to implausible entries and give explanations, if necessary, for the benefit of scrutiny personnel.
## Frequently Asked Questions (FAQ) and their replies, Sch.18.2

<table>
<thead>
<tr>
<th>sl. no.</th>
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<tbody>
<tr>
<td>1</td>
<td>General</td>
<td></td>
<td>-</td>
<td>If the senior most member of household goes out of village due to partition of the parent household, will the schedule be canvassed in the household living in the village/block?</td>
<td>If the senior most member of the parent household goes out of the village due to partition, the schedule will be canvassed in the household of the next senior member residing in the sample village/block.</td>
</tr>
<tr>
<td>2</td>
<td>General</td>
<td></td>
<td>-</td>
<td>A man has taken an educational loan from a bank in the name of his son who resides in a hostel. The father is repaying the loan amount to the bank. Is this block to be filled in the father’s household?</td>
<td>Here the father’s household is not a loanee household. Hence it is not to be considered in the father’s household.</td>
</tr>
<tr>
<td>3</td>
<td>General</td>
<td></td>
<td>-</td>
<td>The instructions contained in (d) under para 4.0.3 say “If they are acquired during the reference period by ways other than purchase, then the market price prevailing on the date of survey will be recorded”. What is meant by “other than purchase”?</td>
<td>Shares which are acquired by (i) by inheritance (ii) as bonus (iii) as gift are examples of “acquiring shares by ways other than purchase”.</td>
</tr>
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<td>4</td>
<td>General</td>
<td></td>
<td>-</td>
<td>NBFCs are performing functions similar to banks. What is the difference between banks and NBFCs?</td>
<td>NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below: (a) NBFC cannot accept demand deposits; (b) NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself; (c) deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.</td>
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<tr>
<td>5</td>
<td>General</td>
<td>-</td>
<td>-</td>
<td>There are many jewellery shops taking money from the public in instalments. Does this amount to acceptance of deposits?</td>
<td>It depends on whether the money is received as advance for delivering jewellery at a future date or whether the money is received with a promise to return the same with interest. The money accepted by jewellery shops in instalments for the purpose of delivering jewellery at the end of the period of contract is not a deposit. It will amount to acceptance of deposits if, in return for the money received, the jewellery shop promises to return the principal amount along with interest.</td>
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<tr>
<td>6</td>
<td>3</td>
<td>-</td>
<td>11</td>
<td>If Mr. X has a deposit in a chit fund (regulated), where to record this item?</td>
<td>All chit fund contribution whether regulated or informal should be recorded against col. (11) of Block 3.</td>
</tr>
<tr>
<td>7</td>
<td>5.1</td>
<td>-</td>
<td>-</td>
<td>A household is in possession of government land in a village. Will such type of land be considered as owned?</td>
<td>No, it should not be recorded in Block 5.1, item 5. It should be recorded in Block 4, item 6.3.</td>
</tr>
<tr>
<td>8</td>
<td>5.1 &amp; 5.2</td>
<td>-</td>
<td>-</td>
<td>If some land is received by a household under long-term lease, will it be considered for entry?</td>
<td>Yes, the land will be considered as land owned and all the appropriate entries are to be made in this block for this land.</td>
</tr>
<tr>
<td>9</td>
<td>5.1 &amp; 5.2</td>
<td>-</td>
<td>-</td>
<td>How to record area/value of land for a household staying on the upper floor of a multi-storeyed building?</td>
<td>It is to be apportioned among all the owners of the multi-storeyed building in proportion to area occupied by the owners.</td>
</tr>
<tr>
<td>10</td>
<td>5.1 &amp; 5.2</td>
<td>-</td>
<td>3</td>
<td>What will be the code in col. (3) for the plot used for livestock/bee-keeping/sericulture?</td>
<td>Code ‘09’ will be given for Block 5.1 and code ‘02’ will be given for Block 5.2.</td>
</tr>
<tr>
<td>11</td>
<td>5.1 &amp; 5.2</td>
<td>-</td>
<td>5</td>
<td>Is the value of the land registered in the registrar office to be taken or the market value?</td>
<td>The value registered in the registrar office is to be taken.</td>
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<tr>
<td>12</td>
<td>5.1 &amp; 5.2</td>
<td>98</td>
<td>-</td>
<td>A rural household has another house in an urban area, which is used for residential purpose of household members whenever necessary. Whether ‘homestead’ is to be recorded for both Blocks 5.1 and 5.2?</td>
<td>No. ‘Homestead’ is to be recorded once for the site where the household is selected (either rural or urban). The area of other homestead is to be recorded like other plots.</td>
</tr>
<tr>
<td>13</td>
<td>5.1 &amp; 5.2</td>
<td>98</td>
<td>-</td>
<td>A person owns and resides on a piece of land on which there is a building, some vegetable plants, coconut trees, a small pond, etc. Will the whole area be considered as residential area including homestead land?</td>
<td>Yes, provided the vegetable plants, coconut trees, pond, etc. are not located on a clearly distinct piece of land with separate survey number.</td>
</tr>
<tr>
<td>14</td>
<td>5.2</td>
<td>96-98</td>
<td>-</td>
<td>In an urban FSU a household owns a plot containing the homestead land and it owns another plot containing another house (presently vacant) (i) in the same FSU (ii) outside FSU (urban area) (iii) outside FSU (rural area). How to make entries in Block 5.2?</td>
<td>Homestead land will be recorded in Block 5.2, serial no 98, and (i) all other urban plots within the FSU will be shown in Block 5.2, starting with serial. no. 1 (using one line for each plot). (ii) it should be recorded in serial no. 97 (Block 5.2) (iii) it should be recorded in serial no. 96 (Block 5.1)</td>
</tr>
<tr>
<td>15</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>In case of multiple ways of use of structure, how will use (residential building/ farm business/ non-farm business) be determined?</td>
<td>In case of buildings and other constructions, first priority will be for use as residential building, then for use in farm business, and then for use in non-farm business.</td>
</tr>
<tr>
<td>16</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>For a building purchased on instalment basis, is the full value of the item or the actual amount paid to be recorded?</td>
<td>For any building purchased on instalment basis, total cost of the building will be reported in Block 6. The amount outstanding (instalment yet to be paid) will be considered as cash loan and will be recorded in Block 12. Moreover, instalment paid during July-Dec 18 for Visit 1 and during Jan-June 19 for Visit 2 is to be recorded in Block 14 as capital formation in sl. no. 2 in the appropriate columns.</td>
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<td>17</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>If a building is constructed on leased-in or encroached land, will the value of the building be reported in Block 6?</td>
<td>No. Also, the value of the leased-in/ encroached land will not be reported in Block 5.1/5.2. A remark may be put to that effect.</td>
</tr>
<tr>
<td>18</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>Residential building of somebody else is occupied and possessed since last 40 years without any right, registration, etc. Will this be considered as owned?</td>
<td>Such type of possession will not be treated as owned and will not come in this block/item. This building will be considered for entry in the household of the actual owner, if selected.</td>
</tr>
<tr>
<td>19</td>
<td>6</td>
<td>1, 8</td>
<td>-</td>
<td>As on 30.06.18 the sample household has completed construction of a residential building up to its lintel level. Should this be reported against item 1 or 8?</td>
<td>Case 1: The members of the selected household do not reside within the same site as that of the incomplete residential construction. Then the construction will be reported against item 8 (work-in-progress). Case 2: The members reside within the same site. Then the construction will be reported against item 1.</td>
</tr>
<tr>
<td>20</td>
<td>7</td>
<td>-</td>
<td>-</td>
<td>If some livestock is possessed as on 30.06.2018 for trading purpose by the household, is the value of such livestock considered as asset?</td>
<td>No. Livestock for trading is outside the purview of AIDIS.</td>
</tr>
<tr>
<td>21</td>
<td>7</td>
<td>-</td>
<td>3, 4</td>
<td>If out of four cattle of the same category one is fully owned by the household and the remaining 3 cattle are shared equally with another household, how are entries in col. 3 &amp; 4 to be made?</td>
<td>Col. 3: 4 will be recorded. Col. 4: Assuming that each of the cattle has value = Rs.2000, the entry will be (2000×1+1000×3) = 5000</td>
</tr>
<tr>
<td>22</td>
<td>7</td>
<td>-</td>
<td>16</td>
<td>A sample household owns a monkey performing for money which goes to the household’s earning. Will the monkey be accounted in sl. no. 16 of Bl. 7?</td>
<td>Yes.</td>
</tr>
<tr>
<td>23</td>
<td>8</td>
<td>-</td>
<td>-</td>
<td>In case an item of transport equipment is used in more than one way, how to decide its main use?</td>
<td>In case of transport equipment put to multiple uses, main use will be determined by the major time criterion.</td>
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<tr>
<td>24</td>
<td>8</td>
<td>-</td>
<td>-</td>
<td>Transport equipment used for more than 25 years has become obsolete and not in a usable condition. What value will be recorded?</td>
<td>Transport equipment which was obsolete &amp; unusable on 30.6.2018 will not be considered in this block.</td>
</tr>
<tr>
<td>25</td>
<td>8</td>
<td>1</td>
<td>5</td>
<td>(i) One sample household has 2 tractors which are used for renting out without operator. (ii) Another sample household has 1 tractor which is used for renting out with operator, for ploughing purpose. Which code is applicable in situation (i) and (ii)?</td>
<td>For both the cases (i) &amp; (ii) it is for renting out only, and code 2 is applicable.</td>
</tr>
<tr>
<td>26</td>
<td>8</td>
<td>5</td>
<td>-</td>
<td>A van is mainly used for transporting agricultural produce. Whether this equipment is considered for entry in Block 8 or 9.</td>
<td>All transport equipment irrespective of its use (farm/non-farm/household use) will be considered in Block 8 only. Main use will be recorded in col. (5) of bl. 8.</td>
</tr>
<tr>
<td>27</td>
<td>9</td>
<td>-</td>
<td>-</td>
<td>Water pump used for household purpose will come under which block?</td>
<td>It will not be taken in any block.</td>
</tr>
<tr>
<td>28</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>Will this block be kept blank in case of a partnership non-farm business?</td>
<td>Yes, only non-farm business equipment wholly owned by the selected household will be considered here.</td>
</tr>
<tr>
<td>29</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>A household has a grocery shop. Are the stock values of the grocery items to be reported as asset?</td>
<td>No. Items for trading are outside the purview of AIDIS. However, value of land and structures, if owned, will be reported in appropriate blocks. Equipment like scales, weights, etc. will be reported in this block.</td>
</tr>
<tr>
<td>sl. no.</td>
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<tr>
<td>30</td>
<td>10</td>
<td>-</td>
<td>-</td>
<td>A sample household member is a painter of state acclaim (self-employed) and in possession of 5 finished paintings as on 30.06.2018 carried out all by him and continues to possess them as on the date of survey. Each painting may fetch him lakhs of rupees if sold as on the date of survey. Can these be considered here for reporting?</td>
<td>These will not be reported here. Please see paragraph 4.10.2, (iii), Instructions to Field Staff, Vol. I.</td>
</tr>
<tr>
<td>31</td>
<td>11a</td>
<td>-</td>
<td>-</td>
<td>A household has gold ornaments worth Rs.60,000. By pledging these ornaments, the household has taken a loan of Rs.40,000. What is to be recorded against item 20?</td>
<td>The total value of the ornaments, i.e., Rs.60,000 is to be recorded.</td>
</tr>
<tr>
<td>32</td>
<td>11a</td>
<td>1</td>
<td>-</td>
<td>Should the cash in hand (currency) be recorded?</td>
<td>Yes, against item 1.</td>
</tr>
<tr>
<td>33</td>
<td>11a</td>
<td>1</td>
<td>-</td>
<td>Where the amount in e-wallet should be recorded?</td>
<td>If cash withdrawal facility is available with the e-wallet, the amount in e-wallet will be recorded against item 1, col. (3) of Block 11a.</td>
</tr>
<tr>
<td>34</td>
<td>11a</td>
<td>20</td>
<td>-</td>
<td>A sample household is in possession of a few utensils made of gold and silver. Can the value of such golden or silver utensils be considered for this item in both the 2 situations given below: (i) used as utensils rarely (ii) used as utensils on a daily basis</td>
<td>Yes, in both the situations the value will be recorded in item 20 of Block 11a.</td>
</tr>
<tr>
<td>35</td>
<td>12</td>
<td>-</td>
<td>-</td>
<td>How should a loan fully repaid during the reference period be treated?</td>
<td>For a loan fully repaid during the reference period, all requisite entries will be made in Block 12.</td>
</tr>
<tr>
<td>36</td>
<td>12</td>
<td>-</td>
<td>-</td>
<td>A loan of Rs. 400 is retained for 15 days. Should entries be made or not?</td>
<td>If the loan is taken against a security, then the entries will be made irrespective of amount and period for which it is outstanding; otherwise, it will not be considered.</td>
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<tr>
<td>37</td>
<td>12</td>
<td>-</td>
<td>-</td>
<td>A loan of less than Rs. 500 is repaid after one month. Will it be covered or not?</td>
<td>Yes.</td>
</tr>
</tbody>
</table>
| 38     | 12    | -             | -      | The household has deposited Rs.6000 in a fixed deposit for a period of 1 year at the rate of 9% interest. Against this fixed deposit he has taken a loan of Rs. 5000 at the rate of 10% interest. Will (i) this be treated as loan and (ii) if so, what will be the rate of interest? | (i) Yes, it will be considered as secured loan.  
(ii) Rate of interest will be 10% on the loan amount of Rs. 5,000. |
| 39     | 12    | -             | 10     | A household has taken loan for purchase of animals, but utilized the amount for the marriage of a member. What code will be given? | Code for the purpose for which the loan is borrowed is to be recorded. Code 1 is to be recorded here. |
| 40     | 13    | -             | -      | Will tuition fee, bus fee, electric bill etc. outstanding on the date of survey be considered as cash liabilities? | These are not cash liabilities. They will be considered as kind loan from the due date and recorded in Block 13. |
| 41     | 14    | -             | -      | Where are taxes and other related expenses incurred during the reference period for farm as well as non-farm business to be reported? | Expenses like direct taxes, etc. will not be recorded in this block. However, value of physical assets will be recorded inclusive of taxes/fees etc. if any, in Blocks 5.1 to 10. |
| 42     | 14    | -             | -      | Will second-hand purchase of assets be reported in this block? | No. |
| 43     | 14    | -             | 5-7    | Will expenditure incurred on repairing or addition or improvement by tenants come in this block? | Yes. |
| 44     | 14    | -             | 6      | A household has paid Rs.10,000 for purchase of bricks for undertaking major repairs to the house, and the material was not received during the reference period. Should such expenditure be accounted in this block? | Yes. This expenditure will be taken since it has been incurred during the reference period. |