

**GOVERNMENT OF INDIA
MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION**

**LOK SABHA
UNSTARRED QUESTION NO. 2073
TO BE ANSWERED ON WEDNESDAY, THE 15TH MARCH, 2017**

NSSO FINDINGS ON HOUSEHOLD ASSETS AND INDEBTEDNESS

2073. SHRI Y.V. SUBBA REDDY:

Will the Minister of STATISTICS AND PROGRAMME IMPLEMENTATION be pleased to state:

- (a) whether it has come to the notice of the Government that as per NSSO's 70th round on Household Assets and Indebtedness, debt acquired are used more to meet household expenses than creating productive assets and if so, the details thereof;**
- (b) whether the said trend is more prevalent among the Scheduled Castes and Scheduled Tribes and if so, the details thereof; and**
- (c) the reasons therefor and the steps taken by the Government in this regard?**

ANSWER

MINISTER FOR STATISTICS AND PROGRAMME IMPLEMENTATION [SHRI D.V. SADANANDA GOWDA]

(a) and (b): The National Sample Survey Office (NSSO) conducted All-India Debt and Investment Survey (AIDIS) in 70th Round survey of NSSO during January to December 2013. Based on the results of this survey, estimated percentage distribution of total debt by purpose of loan as on 30.6.2012 for different social groups is given in the statement at Annexure.

(c): In its survey on Debt and Investment, NSSO has not collected reason for preference of the households for utilization of loans towards different purposes of expenditure. Use of loans by borrower is decided by factors such as item of need, priorities among various needs, etc.

Annexure

**Statement referred to in reply to parts (a) and (b) of Lok Sabha Unstarred
Question No. 2073 for 15.03.2017**

**Statement-I: Estimated percentage distribution of total debt as on
30.6.2012 by purpose of loan for each social group**

purpose	% share of total debt in				
	ST	SC	OBC	Others	all
(1)	(2)	(3)	(4)	(5)	(6)
Rural					
capital expenditure*	22.9	21.5	20.6	23.9	21.9
household expenditure ^{\$}	50.8	63.2	56.3	49.2	54.8
other expenditure	26.3	15.3	23.1	26.9	23.3
all	100	100	100	100	100
Urban					
capital expenditure*	3.1	5.9	10.1	9.7	9.4
household expenditure ^{\$}	90.6	87.5	74.2	78.3	77.8
other expenditure	6.3	6.6	15.7	12.0	12.8
All	100	100	100	100	100

* includes farm and non-farm business

\$ Household expenditure consists of (i) Expenditure on litigation, (ii) Repayment of debt, (iii) Financial investment expenditure, (iv) For Education, (v) For Medical Treatment, (vi) For Housing, and (vii) For Other Household Expenditure