

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

**LOK SABHA
UNSTARRED QUESTION NO. 2
TO BE ANSWERED ON WEDNESDAY, THE 24TH FEBRUARY, 2016**

NSSO DATA

2. SHRI K. PARASURAMAN:

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

- (a) whether the National Sample Survey Organisation (NSSO) data show stark inequality between urban India and the poorest sections and the data show that 31% of the rural households and 22% of the urban households were under debt; and**
- (b) if so, the details thereof, State/ UT-wise?**

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) FOR MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION AND MINISTER OF STATE FOR MINISTRY OF EXTERNAL AFFAIRS [GENERAL (Dr.) V.K. SINGH (Retd.)]

(a) and (b): According to the estimates based on the All-India Debt and Investment Survey (AIDIS) conducted by the National Sample Survey Office (NSSO) in its 70th round during January to December 2013, 31.44% of the rural households and 22.37% of the urban households are under debt.

The details of Incidence of Indebtedness (IOI) among households (as on 30.06.12) by asset holding classes and by States/UTs are given in the Statements at Annexure-I and II respectively.

**Statement referred to in reply to parts (a) and (b) of Lok Sabha
Unstarred Question No. 2 for 24.02.2016**

**Incidence of Indebtedness (IOI)* among household by
asset holding classes: all-India**

decile class** of household asset holding	IOI (in %)	
	Rural	Urban
(1)	(2)	(3)
1	19.62	9.34
2	22.30	14.63
3	27.05	20.16
4	27.46	24.16
5	30.95	21.67
6	32.99	23.44
7	32.69	23.77
8	37.33	25.42
9	42.64	29.41
10	41.32	31.74
all	31.44	22.37

***The percentage of the indebted households is termed as incidence of indebtedness (IOI).**

**** This refers to the 10 decile classes of the Rural/Urban households by asset holding size. Different decile classes are referred to simply as 1 (lowest decile class in respect of asset holding size), 2, 3, ... 9, 10 (highest decile class).**

**Statement referred to in reply to parts (a) and (b) of Lok Sabha
Unstarred Question No. 2 for 24.02.2016**

Incidence of Indebtedness (IOI) by States/UTs

States	IOI (in %)	
	Rural	Urban
(1)	(2)	(3)
Andhra Pradesh	54.06	39.84
Arunachal Pradesh	5.15	14.01
Assam	10.07	17.61
Bihar	29.08	13.25
Chhattisgarh	13.90	11.75
Delhi	3.28	5.56
Goa	16.98	16.74
Gujarat	25.96	19.39
Haryana	23.93	12.51
Himachal Pradesh	25.95	21.88
Jammu & Kashmir	12.67	21.22
Jharkhand	18.49	11.61
Karnataka	46.43	26.53
Kerala	49.50	46.95
Madhya Pradesh	24.70	15.29
Maharashtra	31.29	18.86
Manipur	9.88	6.80
Meghalaya	2.53	7.72
Mizoram	5.32	15.91
Nagaland	1.51	2.96
Odisha	25.73	18.70
Punjab	33.06	18.29
Rajasthan	37.39	22.55
Sikkim	7.06	10.26
Tamil Nadu	39.68	34.79
Telangana	59.06	30.51
Tripura	10.03	12.65

Contd...

Incidence of Indebtedness (IOI) by States/UTs

States	IOI (in %)	
	Rural	Urban
(1)	(2)	(3)
Uttarakhand	25.83	13.91
Uttar Pradesh	29.55	18.91
West Bengal	23.62	14.70
A & N Islands	17.72	30.60
Chandigarh	3.84	12.33
Dadra & N. Haveli	4.82	18.66
Daman & Diu	16.71	7.32
Lakshadweep	7.68	29.37
Puducherry	40.91	40.65
all-India	31.44	22.37
