

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:88
ANSWERED ON:17.02.2006
LOAN TO RURAL FAMILIES
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Will the Minister of FINANCE be pleased to state:

- (a) whether the National Samples Survey Organisation (NSSO) has surveyed about the share of loan of rural families;
- (b) if so, the number of rural people who have availed loans and the estimated total amount of the loan during the last three years;
- (c) whether any assessment has been made about the average debt of families belonging to rural and urban areas during the said period;
- (d) whether the difference in the number of indebted families has increased in rural and urban areas from the previous years; and
- (e) if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) : National Sample Survey Organisation has conducted a survey on 'Household Indebtedness in India as on 30th June, 2002' as part of the All India Debt and Investment survey in the 59th round (January-December 2003). The findings were released in 2005.

(b) & (c) : The survey report shows as follows: -

Amount of Cash Dues of Households as on 30th June 2002

(All India)

Estimates	Rural	URBAN	Total
No. of Households (in 00,000)	1,479	555	2,034
Percentage of Households	73	27	100
Total Amount of Debt (in Rs. 00,00,000)	1,11,468	65,327	1,76,795
Percentage of Share of Debt	63	37	100
Incidence of Indebtedness (%)	26.5	17.8	24.1
Average outstanding Debt (Rs.)	7,539	11,771	8.694

As the survey is conducted on decennial basis, the report had not given the data regarding estimated losn availed during the last three

years.

(d) and (e) : The number of indebted families in rural and`urban areas as shown in the report are as follows:

(In. millions) (All India)

Estimates	Rural	URBAN	Total
No.of Households in 1991	116	42	158
No.of households in 2002	148	56	204