

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

**LOK SABHA
UNSTARRED QUESTION NO. 537
TO BE ANSWERED ON 01.12.2021**

ALL INDIA DEBT AND INVESTMENT SURVEY-2019

537. SHRI BHOLA SINGH:

DR. JAYANTA KUMAR ROY:

DR. SUKANTA MAJUMDAR:

SHRI RAJA AMARESHWARA NAIK:

SHRI VINOD KUMAR SONKAR:

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

(a) whether the Government has recently conducted the latest survey on All India Debt & Investment Survey- 2019 as a part of 77th round of National Sample Survey (NSS);

(b) if so, the details thereof including the outcome of the survey;

(c) whether more than 50 per cent of agricultural households in India were in debt with an average outstanding loan per household around Rs 75 thousand in 2019;

(d) if so, the Government's reaction thereto;

(e) whether nearly 70 per cent of the outstanding loans were taken from institutional sources like banks, cooperative societies, and Government agencies in comparison to 20.5% of loans from professional money lenders;

(f) if so, the Government's reaction thereto; and

(g) the other remedial steps being taken by the Government in this regard?

ANSWER

MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF STATISTICS AND PROGRAMME IMPLEMENTATION; MINISTER OF STATE (INDEPENDENT CHARGE) OF THE MINISTRY OF PLANNING AND MINISTER OF STATE IN THE MINISTRY OF CORPORATE AFFAIRS [RAO INDERJIT SINGH]

(a) to (d): The National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (M/o S&PI) has conducted the latest survey on All-India Debt & Investment Survey during the period January – December, 2019 as a part of 77th round of National Sample Survey (NSS). The outcomes of the survey including the details of the debt burden on households and average outstanding loan per household are given at Annexure-I. Further, to reduce the debt burden of farmers, the Government has taken various initiatives such as Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN), Pradhan Mantri Fasal BimaYojana (PMFBY), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Mission for Sustainable Agriculture (NMSA) etc.

(e) to (g): As per the survey, the details of the debt taken from institutional and non-institutional sources is given at Annexure-II. The Government of India, has inter-alia, taken the various major initiatives to reduce the debt burden of farmers and thus freeing them from the clutches of money lenders. These schemes/initiatives include Kisan Credit Card (KCC) Saturation drive to ensure concessional institutional credit to all eligible farmers in the country, income support of Rs. 6000 per year to farm families in 3 equal installment through Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN), Pradhan Mantri Fasal Bima Yojana (PMFBY), formation of Joint Liabilities Groups (JLG's), Rashtriya Krishi Vikas Yojana (RKVY), National Food Security Mission (NFSM), National Agriculture Market (e-NAM), National Mission For Sustainable Agriculture (NMSA), Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) etc.

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (c) OF LOK SABHA UNSTARRED QUESTION NO. 537 FOR 01.12.2021

- i. **Percentage of households owning assets, Average value of Assets (AVA) per household as on 30.06.2018 by occupational category of the household:**

Occupational category of the households	% of households owning asset	AVA per household (000' Rs.)
(1)	(2)	(3)
Rural		
Cultivator	100.0	2,207
Non-cultivator	98.6	785
All	99.4	1,592
Urban		
Self -employed	99.7	4,151
Others	97.3	2,211
All	98.0	2,717
Source: NSS Report no. 588: All India Debt & Investment Survey-2019		

- ii. **Percentage of households reporting Fixed Capital Expenditure (FCE) and average amount (Rs.) of FCE per household for occupational category of households :**

Occupational category of household	% of households reporting FCE	Average amount of FCE per household (Rs.)
(1)	(2)	(3)
Rural		
Cultivator	45.1	10,689
Non-cultivator	21.5	6,712
All	34.9	8,966
Urban		
Self-employed	25.3	15,899
Others	11.0	9,070
All	14.7	10,863
Source: NSS Report no. 588: All India Debt & Investment Survey-2019		

iii. **Percentage of adult population (18 years & above) having deposit account in Bank:**

Gender	Rural	Urban
(1)	(2)	(3)
Male	88.1	89.0
Female	80.7	81.3
Person	84.4	85.2

Source: NSS Report no. 588: All India Debt & Investment Survey-2019

iv. **The Incidence of Indebtedness (IOI), Average amount of Debt (AOD) per household and AOD per indebted household (AODL) as on 30.06.2018 for different occupational category of households in rural & urban India:**

Occupational category of household	IOI (%)	AOD (Rs.)	AODL (Rs.)
(1)	(2)	(3)	(4)
			Rural
Cultivator	40.3	74,460	1,84,903
Non-cultivator	28.2	40,432	1,43,557
All	35.0	59,748	1,70,533
			Urban
Self-employed	27.5	1,79,765	6,52,768
Others	20.6	99,353	4,82,162
All	22.4	1,20,336	5,36,861

Source: NSS Report no. 588: All India Debt & Investment Survey-2019

STATEMENT REFERRED TO IN REPLY TO PART (e) TO (g) OF LOK SABHA UNSTARRED QUESTION NO. 537 FOR 01.12.2021

Percentage distribution of amount of outstanding cash debt as on 30.06.2018 by type of credit agency:

Credit agency	% distribution of outstanding cash debt	
	Rural	Urban
(1)	(2)	(3)
Scheduled commercial bank	41.9	68.4
Regional rural bank	5.7	1.3
Co-operative society/bank	4.6	2.0
Co-operative bank	5.3	5.0
Insurance companies	0.1	1.3
Provident fund	0.0	0.1
Employer	0.1	0.3
Financial institution	1.9	3.0
NBFCs including MFIs	2.0	3.9
Bank linked SHG/JLG	3.5	1.0
Non-bank linked SHG/JLG	0.4	0.2
Other institutional agencies	0.5	0.7
All institutional agencies	66.1	87.1
Landlord	1.1	0.1
Agricultural moneylender	6.3	0.3
Professional moneylender	16.5	6.9
Input supplier	0.3	0.1
Relatives and friends	6.8	4.1
Chit fund	0.2	0.3
Market commission agent/traders	0.6	0.2
Others	2.0	0.9
All non-institutional agencies	33.8	12.9
All agencies	100.0	100.0

Source: NSS Report no. 588: All India Debt & Investment Survey-2019