(Household information strictly confidential)

Household Survey on India's Consumer Economy and Citizen's Environment (ICE 360⁰ Survey 2021, Wave 3.0)

HOUSEHOLD SCHEDULE

I. Identification of sample place (Fill in capital letters)

1.1.	ICE_2021 UNIQUE ID	4	0	4	2	7
1.2	State/Union Territory (UT) (Code)					
1.3	State/Union Territory (UT) (Name)					
1.4	Sector (1- Rural, 2-Urban)					
1.5	District code					
1.6	District name					
1.7	Sub-district name					
1.8	Town name (Urban)					
1.9	Village/Urban block code					
1.10	Village/Urban block name					
1.11	Village/Urban Block complete address with land mark **(To be located by google maps)**					

1.12 Mobile number	**(10 digit)**			
1.13 Name of agencies				
1.14 Name of the Interviewer		**ID No.**	**S**	**1**
1.15 Name of the Supervisor		**ID No.**		
1.16 Dates of the canvassing will be automatically recorded				
1.17 Interview time (in minutes)				

(**Interviewer:** *Please identify yourself by name and organization, and take consent from respondents after briefing him as it given below)*

This study is being conducted by the People Research on India's Consumer Economy (PRICE), a not-for-profit think tank in New Delhi. The study will collect the information on household economic well-being and also on consumption of gold and jewellery and other related aspects from Indian households from 25 states and union territories. The collected information will be exclusively used in building and disseminating knowledge which enable evidence led business decisions, regulatory response and policy formulation.

The information obtained from this survey will be used without identifying individuals or households and your name and other identification information will be kept confidential and retained by PRICE. The interview is voluntary. If you decide to participate in the interview, kindly spare some time for this purpose.

We would like to thank you for the information you have consented to provide us and would also like to take your consent to update the same information periodically by visiting your household again. If you have any queries, please feel free to contact The Administration, PRICE, C 110, Naraina Vihar, New Delhi 110 028 or email to info@ice360.in

Do you agree to be interviewed? 1=Yes; 2=No. ***Interviewer's Initials:*** ----------------------------

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II(a). Demographic and Other Particulars of Chief Wage Earner (CWE)

2.1	Name of Chief Wage Earner	
2.2	CWE father's name	
2.3	**Age** at last birthday (Years)	
2.4	**Gender** (1-Male, 2- Female)	
2.5	**Marital status (**1–Married, 2–Unmarried, 3–Divorced, 4–Widowed, 999–Others)	
2.6	**Level of education** (1–Illiterate, 2–Up To Primary, 3– Middle, 4–Matric, 5–Higher secondary, 6–Technical / diploma/ vocational, 7–Graduate, 8-Post–graduate & Professional, 999–Others)	
2.7	**Primary occupation** (1-Self-employed – Agriculture, 2- Regular salaried/wage employee, 3-Self-employed – Non-agriculture, 4-Agriculture labour, 5- Non-agriculture labour, 6-Others)	
2.8	Total members in the household	
2.9	Total Number of earners in the household	
2.10	Do you own mobile phone? (1- Yes, 2-No)	
2.11	If yes, Type of mobile phone you owned? (1- Smart phone (With data or phone that can do WhatsApp), 2- Feature phone/Basic phone, 3-Both)	
2.12	Do you have Aadhar card? (1-Yes, 2-No)	
2.13	Do you have a bank account? (1-Yes, 2-No)	
2.14	Have you ever used internet? (1-Yes, 2-No)	
2.15	Do you use any digital payment methods ((Paytm, Phone Pe, BHIM, AePS, etc.) for money transfer or payments? (1-Yes, 2-No)	

II(b). Digital profile and usage (Respondent)

2.16	Are you currently using internet? (1-Yes, 2-No)	
2.17	**If you are currently using internet,** how are you accessing the internet? (1- Data on your sim card, 2- Wifi/broadband, 3-Both)	
2.18	**If you are currently using internet,** what do you do using your internet? (Multiple responses)	
	A. Electronic Mail (email) **B. Search Engines** (Google, Yahoo, and MSN) **C. Collaboration** (Like Messenger/Skype/ZOOM/G-talk and other video conferencing tools for business and personal discussion) **D. Social Networking** (Facebook, WhatsApp, Tik-Tok etc.) **E. Online entertainment** (Watching movies, listening songs etc.) **F. Online payment** (Utility bills/Mobile recharge/other services payment either at outlets or through online shopping usingCards/Cards/UPI etc.) **G. E-commerce/Online Shopping** (Booking tickets/hotels/Cab/Movies/Groceries/Clothing/Footwear/Consumer durables etc.) **H. Banking related matters** (To make payments or transfer money without using cash or cheque) **I. Education/Research** **J. Others**	

II(c). Banking and digital payments behavior (Respondent)

2.19	How many total number of bank accounts currently you own?		
2.20	How many accounts you currently operate?		
2.21	Specify the type of account which you currently operate? **(MULTIPLE)**		
	A	Jan Dhan Account (1- Yes, 2-No)	
	B	Saving Account (1- Yes, 2-No)	
	C	Current Account (1- Yes, 2-No)	
	D	HUF (Hindu undivided family account) (1- Yes, 2-No)	
2.22	Which banks do you have accounts in? **(MULTIPLE)** (1-PSU bank, 2-Private bank, 3-Cooperative bank)		
2.23	Do you get text messages –SMS (payment made/payment received) from your bank on your mobile? (1- Yes, 2-No)		
2.24	Do you have to go to the bank and show them your Aadhaar Card for any bank services? (1-Yes, 2-No, 3-Don't know)		
2.25	**If own smart phone,** Do you have a mobile app for banking on your phone? (1-Yes, 2-No)		

2.26	Is there a BANK MITRA or a Banking Correspondent (an authorised person who comes to your village to offer ban king and payment services or an authorised shop in your village/locality which is offering banking services)? (1-Yes, 2-No, 3-Don't know)			
2.27	Which of these cards do you own currently?	**A**	Debit card	
		B	Credit card	
2.28	Are you planning to avail the following cards in next 1 year? (1-Yes, 2-No)	**A**	Debit card	
		B	Credit card	
2.29	**If own debit or credit card,** for what purpose you normally use a debit card/credit card? (Multiple responses) (1- Withdraw money from ATM, 2-Pay for purchases in a store, 3-Make online transactions, 4-Don't use, 5-Others)			

2.30	For bank selection, which of the characteristics you consider *(Rank them in terms of importance, the most important is '1' and least important is '5')* **(RANK)**		
	A	Ensure safe and secure transaction	
	B	Fulfils all my financial needs like loans, deposits, cards, investments, etc.	
	C	Wide network of ATM & branches	
	D	Good internet and mobile banking technology	
	E	Located in vicinity to my house	
2.31	Do you use any digital payment methods (Paytm, Phone Pe, BHIM, AePS, etc.) for money transfer or payments? (1-Yes, 2-No)		
2.32	**If use digital payment methods,** have you started using any digital methods (Paytm, Phone Pe, BHIM, AePS, etc.) for money transfer or payments for the first time after lockdown happened? (1-Yes, 2-No)		
2.33	**If use digital payment methods,** which of the listed digital payment method do you use? (MULTIPLE) **1-** Banking Cards (Debit / Credit / Cash / Travel / Others) **2-** Unstructured Supplementary Service Data (USSD) **3-** Aadhar Enabled Payment Services (AePS) where you put your fingerprint and transfer money from your bank account **4-** UPI (UPI such as Google Pay, Paytm, PhonePe, Bank UPI apps) **5-**Mobile wallets (Paytm, Freecharge, Mobikwik, AirtelMoney, JioMoney, Vodafone M-Pesa, ICICI Pockets, SpeedPay etc. **6-**Internet banking **7-**Mobile banking		

2.34	**If not using any of the digital payment methods,** do you think sometimes that do you too could use it (***Kya aap chahenge ki app use kare***)? (1-Yes, 2-No)		
2.35	**If yes,** which of the major factor is stopping you to not have the facility?		
	1. Do not know how to get the facility **2.** Nobody to teach me how to use **3.** Afraid I will do the wrong thing and lose money	**4.** Not sure how safe my money will be **5.** Bank said it is not possible **6.** Family forbids (stops) **7.** Others	
2.36	Have you used digital payment methods before and discontinued? (1-Yes, 2-No)		
2.37	**If yes,** why did you stop using digital payment methods?		
	1. Difficulty in usage **2.** Lack of internet access **3.** Instances of being cheated/ not good experience **4.** Instances of overspending	**5.** Lack of merchant acceptance **6.** I did not see any advantages or benefits of using it **7.** Merchants charge extra (transaction cost) **8.** I don't need it	

II (d). Direct Benefit Transfer (DBT)

2.38	What type of ration card does your household have? (1-APL, 2-BPL, 3-No card)			
2.39	Specify whether you or any member of your household availed cash support and other benefits under the following government welfare schemes?			
		Government welfare schemes in Last year	**(1)** Availed benefit (Yes-1, No-2, NA-3)	**(2)** **If yes,** Annual Amount received last year (Rs.)
	A	PM Kisan Samman Nidhi (PM-KISAN)		
	B	PM Jandhan Yojana (PMJDY)-Cash transfers		
	C	Support for senior citizens (above 60 years), widows & divyang		
	D	Mahatama Gandhi National Rural Employment Guarantee Act (MNREGA)		
	E	Ayushman Bharat Yojana or PM Jan Arogya Yojana (PMJAY)		

2.40	How much grain would be required, in a month, to ensure that no-one in your family goes hungry at any time?	**A**	Wheat (Kg.)	
		B	Rice (Kg.)	
		C	Pulses (Kg.)	
2.41	Do you or any member of household availed benefit under PM Garib Kalyan Ann (अन्न) Yojana? (Yes-1, No-2)			
2.42	**If yes,** how many months did you availed benefits under this scheme in last 1 year? (Number of months)			
2.43	**If yes,** in an ordinary month, how much grain did you receive under PM Garib Kalyan Ann(अन्न) Yojana?	**A**	Wheat (Kg.)	
		B	Rice (Kg.)	
		C	Pulses (Kg.)	
2.44	**If yes,** how would you describe the quality of the grain you bought last time from PDS outlet? *(**1**-Poor, **2**-Average, **3**-Good, ,* 4-Can't say*)*			

III. Dwelling Unit

3.1	What is the ownership status of the dwelling unit that you are currently staying in? *(1-Owned inherited, 2-Owned Self-purchased/Self-constructed, 3-Rented,4-Provided by employer, 5-Received as gift/dowry, 99-Others)*	
3.2	**If staying in rented house**, amount of monthly rent being paid currently (Rs.)	

3.3	Which of the following services access/owned by household and approximate monthly expenditure/bill?		
		Services	Access (1-Yes, 2-No)
	A	Broadband (Internet) connection	
	B	Cable/dish TV	
	C	LPG/Piped gas	

Electricity		
3.4	Does household own electricity meter? (1-Yes, 2-No)	
3.5	On an average, currently how many hours of electricity do you receive in a day?	
3.6	What is your average monthly electricity bill? (Rs.)	
Drinking water situation		
3.7	Does your household have access to tap water? (1-Access within house premises, 2- Access outside the house premises, 3- Don't access)	
3.8	What is the major primary source of drinking water in the household? (1-Tap {Piped drinking water supply}, 2-Hand pump, 3-Bore well/Tube well, 4-Well, 5-Stand post, 6-Tanker, 7-Bottled water, 9-Others)	
3.9	Is the quantity of drinking water available to you, adequate? (1-Yes, 2-No)	
3.10	How do you normally purify drinking water? (1-Direct intake from source, 2-Cloth filter, 3-Water filter, 4-Aqua – guard/RO, 5-Earthen storage pot, 6-Apply chlorine/chemical, 7-Boiled water, 9-Other)	
3.11	**Ask to 3.7 = 2,** How far is the nearest source of drinking water from your household? (1-less than 1 km, 2-1 to 2 km, 3-2 to 3 km, 4-More than 3 km)	
Toilet		
3.12	Does your household have access to toilet facility? (1- Access within house premises, 2- Access outside the house premises, 3-Don't access)	
3.13	In which period the toilet was constructed? (1-Before 2014, 2- 2014, 3-2015, 4-2016, 5-2017, 6-2018, 7-2019, 8-2020)	
3.14	Did you get any assistance from the state/central government in building this toilet? (1-Yes, 2-No, 3-Not applicable)	
3.15	**If yes,** what amount you received from the government? (Rs.)	
3.16	Does toilet have a running water connection? (1-Yes, 2-No)	
3.17	Does any of your household member go for open defecation? (1-Yes, 2-No)	

Cooking Fuel		
3.18	What kind of fuel is most often used by your household for cooking? (1-LPG/piped gas, 2-Kerosene, 3-Firewood, 4-Dung cake, 5-Coal/Charcoal, 6-Electricity, 9-Others)	
3.19	Did you received cash transfer for cylinder in your bank account from the government under PM UJjwala Yojana (PMUY) during Covid period (Since April 2020)? (1-Yes, 2-No)	
3.20	**If yes,** what amount you received from the government under PM UJjwala Yojana (PMUY) during covid period (Since April 2020)? (Rs.)	

IV.COVID Related Damage and Indian Consumer Sentiment (ICS)

4.1	Shown below is an income scale where 1 indicates the lowest income group (Poor) and 5 indicates the highest income group (Rich). We would like to know to which class do you think your household standard of living fall into?										
	1	Poor	2	Lower middle	3	Middle	4	Upper middle	5	Rich	
4.2	Thinking of your household's total current monthly income, is your household able to meet the basic needs (Food, clothing and housing)?										
	1	Very easily	2	Easily	3	With some difficulty	4	With great difficulty	5	No comments	
4.3	Compared to Pre-COVID period (Before March 2020), what is the current level of your household income?										
	1	Higher	2	Same	3	Lower	4	No income			
4.4	**If your family income is lower or no income,** what is the major reason for income decline?										
	1	Salary cut	2	Job loss	3	Business loss	4	Less income from business	5	Loss income from Agriculture/allied activity	99 Others
4.5	**If your family income is lower,** what is the level of income decline (%)?										
	1	Less than 25%	2	25%-50%	3	50%-75%	4	More than 75%			

4.6	What was the important steps you took to bridge the income gap? (Multiple)			
	1	Borrowed from friends & relatives	**9**	Withdrew from own savings/fixed deposits
	2	Borrowed from local Money lender/landlord	**10**	Sold shares/debentures
	3	Took loan from Chit funds	**11**	Sold physical assets (Land/house, etc)
	4	Took loan from Employer	**12**	Sold livestock/cattle
	5	Took loan Banks/Cooperative societies/RRBs	**13**	Sold automobile (Car/2-wheeler)
	6	Took loan Non-Bank Financial Institutions (NBFC)/Micro Finance Institutions (MFIs)	**14**	Sold other household appliances (TV/Fridge, etc.)
			15	Sold gold jewellery and related products
	7	Took loan from Self Help Groups	**16**	Sold other jewellery (Silver/Diamonds, etc.)
			17	Not did anything
	8	Received help from Government schemes		
4.7	**If borrowed money or took loan (1-7),** how much money you and your family members borrowed since lockdown? (Rs.)			

4.8	**If your family income is lower,** when do you think your level of earning will go back at the same level as pre-lockdown period?									
	1	1-3 months	2	3-6 months	3	6-12 months	4	Over 12 months	5	Don't know
4.9	How has your overall household expenditure changed currently as compared to the pre-lockdown period?									
	1	Significantly Increased	2	Moderately Increased	3	Stayed the same	4	Moderately Decreased	5	Significantly Decreased

4.10	Mention the ~~major~~ support you received (Cash and/or kind) from any of the following sources since lockdown? **(1 Yes, 2-No)**			
	A	Food or free ration from the government	**E**	Cash transfer (DBT) from the government (to your bank account)
	B	Subsidized ration from government	**F**	Free medical aid from Central government
	C	Food from family/friends/neighbour	**G**	Free medical aid from state government
	D	Food from non-government organizations (NGOs)	**H**	Others

4.11	Rank the following worries based on how (1 for the most important to 6 for least important and code 7 in the case of 'not applicable') it matters for you and your family?		
	Worries (In case of no worries, click 'Not Applicable')		**Rank**
	A	Job security/unemployment	
	B	Continuity of family income	
	C	Health of family members	
	D	Stress and hopelessness	
	E	Children's education	
	F	Inflation (Mehngai)	

4.12	"Now looking ahead--do you think that 12 months from now you (and your household members) will be better off financially, or worse off, or just about the same as now?"			
	1-Will be better off	2-Same	3- Will be worse off	4-Don't know

4.13	**If 'it will be better off',** Why do you say so? (what is the major reason?)				
	1-Higher income	2-Lower expenditure	3-Lower debts	4-Lower prices	5- Others
4.14	**If 'it will be worse off',** Why do you say so? (what is the major reason?)				
	1-Lower income	2-Higher expenditure	3-Higher debts	4-Higher prices	5-Others
4.15	How do you expect that the overall economic situation in the country shall change over next 12 months? (1-Better, 2-About the same, 3-Worse, 4-Can't say/no comments)				
4.16	How do you expect that the consumer prices (Inflation -Mehngai) shall change over next 12 months? (1-Increase, 2-Decrease, 3-About the same, 4-Can't say/no comments)				

V. Income

5.1	Considering all (Cash and Kind) income earned by all members of household during financial year 2021, specify the range of your total annual household income? (**1-** Less than Rs. 50 thousand, **2-**Rs. 50 thousand-1 lakh, **3-**Rs. 1 lakh-2lakh, **4-**Rs. 2 lakh-3 lakh, **5-**Rs. 3 lakh-4 lakh, **6-**Rs. 4 lakh-5 lakh, **7-**Rs. 5 lakh-10 lakh, **8-**Rs.10 lakh- 15 lakh, **9-** 15 lakh- 20 lakh, **10-** 20 lakh – 25 lakh, **11-** More than 25 lakh)	
5.2	Considering all (Cash and Kind) income earned by all members of household during financial year 2021, specify the absolute amount of your total annual household income? (Rs.)	

Tick all applicable sources of the household income and corresponding total income received during financial year 2021:

		Specify Amount(Rs.)
5.3	***Self-employed – Agriculture*** *(Self–employed persons who operate agriculture farm and related activities with or without hiring labour)*	
5.4	***Regular salaried/wage***	
5.5	***Self-employed - Non-Agriculture***	
5.6	***Agriculture & allied wage labour***	
5.7	***Non–agriculture wage labour***	
5.8	***Others*** *(Interest/Dividends/Remittances/Bonus etc.)*	

VI. Household Consumption Expenditure

What was your average **annual Household Routine expenditure during** financial year 2021?

(Includes expenditure on the food and the non–food items (Housing, Health,Education, Clothing & footwear,Transport, Communication etc.)

6.1	**Range** (1-Less than Rs. 24 thousand, 2- Rs. 24 thousand-60 thousand, 3- Rs. 60 thousand-120 thousand, 4- Rs. 120 thousand- 3 Lakh, 5- Rs. 3 Lakh – 6 Lac, 6- 6 Lac – 9 Lac, 7- 9 Lakh – 12 Lakh, 8- More than 12 lakh)	
6.2	Absolute (Rs.)	

	Provide the information on average annual consumption expenditure on the food and non-food items by all the members of the households in the financial year 2021):	
	Consumption Items	**Amount (Rs.)**
6.3	**Food and non-alcoholic beverages 'at home'**	
6.4	**Food and non-alcoholic beverages 'Dining Out'** (Spend on food & beverages outside the home for- daily meals substituted for home meals, eating at restaurants, hotels etc.)	
6.5	**Alcoholic beverages and tobacco**	
6.6	**Housing and Related Utilities** (Electricity, Water, LPG/piped gas etc.)	
6.7	**Household services** (full time cook, driver, cleaner, maid, part-time domestic help, washing services)	
6.8	**Health care** (self-paid OPD expenses, medicines, medical equipment, expenses on hospital stay and treatment for, if any, other services excluding insurance)	
6.9	**Fitness** (gym membership, yoga classes, other sports, nutritional supplements and other fitness equipment/services for use at home)	
6.10	**Regular Transportation** (Public transport, car-rental/sharing, cab rentals, private car/two-wheeler- annual mortgage/lease payments, fuel, maintenance costs)	
6.11	**Communications** (Fixed-line phone, cellular phone, broadband, postal services)	
6.12	**Entertainment & Recreation** (Movies, music, games, DTH, Digital video apps, amusement parks, other online applications, magazines and subscriptions)	
6.13	**Education** (all pre-school, school, higher levels, any vocational courses, trainings, tuition, online learning etc.)	
6.14	**Toys & Baby Care** (diapers, baby food products, toys, baby furniture, baby clothes, others)	
6.15	**Beauty & Personal care** (Cosmetics, skincare, haircare, grooming products, salon services)	
6.16	**Apparel, Footwear and Accessories** (Garment fabric, footwear, jewellery, accessories, services like tailoring)	
6.17	**Consumer durables** (furniture, home furnishings, household appliances, kitchenware, housewares, etc.)	

VII. Household Borrowing and Debt

Information about current outstanding loans by all the members of household

7.1	Do you or any member of your household currently have any outstanding debt? (1-Yes, 2-No)						
7.2	**Type of loan**	**Currently outstanding loan** **(1–Yes, 2–No)**	**Two Major sources of loan (Codes)**		**Purposes of loan**	**Range for total outstanding loan** (**1-** Less than Rs. 50 thousand, **2-**Rs. 50 thousand-1 lakh, **3-**Rs. 1 lakh-2lakh, **4-**Rs. 2 lakh-3 lakh, **5-**Rs. 3 lakh-4 lakh, **6-**Rs. 4 lakh-5 lakh, **7-**Rs. 5 lakh-10 lakh, **8-**Rs.10 lakh- 15 lakh, **9-** 15 lakh- 20 lakh, **10-** 20 lakh – 25 lakh, **11-** More than 25 lakh)	**Total outstanding loan (Rs.)**
	(1)	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**
A	Personal loan		Source1	Source2	(codes)	Range	Amount
B	Home loan		Source1	Source2	XX	Range	Amount
C	Car loan		Source1	Source2	XX	Range	Amount
D	Two wheeler loan		Source1	Source2	XX	Range	Amount
E	Gold loan		Source1	Source2	XX	Range	Amount
F	Agriculture loan		Source1	Source2	XX	Range	Amount

Major source of loan (Codes): 1-Friends & Relatives, 2-Money lender/ landlords,3-Chit funds, 4-Employer, 5-Banks/Cooperative, 6-Societies/RRBs, 7-Government schemes, 8-Self Help Groups, 9-Non-Bank Financial Institutions (NBFC)/Micro Finance Institutions (MFIs)
Purpose for which loan only for Personal Loan(Codes): 1-Purchase of house/plot/real estate, 2-Purchase of gold, 3-Purchase of two-wheeler, 4- Purchase of four-wheeler, 5-Purchase of vehicle for commercial use, 6-Purchase of other consumer durable goods, 7-For business requirement/expansion, 8-For repayment of other loan/debt, 9-For medical emergencies/health issues, 10-For meeting social obligations (e.g. marriage), 11-For children's education, 12-For consumption purpose to meet expenses, 13-Agriculture purpose/Crop loan/to by livestock, 99-Others

VIII. Health

8.1	If you want to consult a doctor for yourself or any other family member, where do you usually go? *(*1-Government hospital, 2- Private hospital, 3-Independent Practitioner)	
8.2	What is the most important reason for going here? *(*1-Affordability, 2-Trust, 3-Near to my residence, 4-Better Medical Infrastructure (including Diagnostics, Pharmacy), 5-Better hygiene, 6-Professional Behavior, 7-I have no other option*)*	
8.3	Are you or any of your family members currently covered under any of the health insurance schemes? **(Multiple)** *(*1-Central government, 2- State government, 3- Other employer's health schemes, 4- Personal Mediclaim, 5- None*)*	
8.4	**If household does not have any personal medi-claim policy,** give main reason for not having personal mediclaim. *(*1- Covered by Employer, 2-I have healthy family, so I don't need it, 3- I can't afford it, 4- No trust in their intention to settle claims, 5- No awareness, 6- Wastage of money, 7-Covered by Govt., 9-Others*)*	

8.5	How much did you or your household spend on medicine and health during last one year?		
		Items	**Annual Expenditure (in Rs.)**
	A	Hospitalisation Charges (Total)	
	B	Medicine	
	C	Doctor consultation and diagnostics	
	D	Transportation cost of visiting doctor/hospital	
	E	Health Insurance Premium	
	F	Others	
	G	Total (Editor)	***Auto sum Routine expenditure (A to F)***

IX. Household saving/investment portfolio

9.1	For the household as whole, did you or any other member managed to save or invest any money during financial year 2021?	1-Yes, 2-No	
9.2	**If saved or invested** for the household, what has been the total amountof money that you have managed to save or invest? (Rs.)		
9.3	**If saved or invested in financial year 2021,** Provide the information about money saved/invested by you and other household members in the following asset classes/investment options?		
		Saved/ Invested (1–Yes, 2–No)	**If Yes,** Amount saved/ invested (Rs.)
		(A)	**(B)**
9.3.1	Cash at home		
9.3.2	Banking instruments (Saving account/FDs/Recurring deposits/PPF)		
9.3.3	Capital Market (Stock Market Shares/debentures/bonds/Mutual Funds)		
9.3.4	Post office		
9.3.5	Life insurance (Annual Premium)		
9.3.6	Informal savings (Chit fund/ SHGs/NBFCs/thrift and credit group)		
9.3.7	Gold & related products		
9.3.8	Other saving instruments		

X. Ownership of consumer durable goods and future intention to buy

	Durables	**Whether your householdcurrently own the following? (1-Yes, 2-No)**
10.1	Ceiling fan	
10.2	LPG stove	
10.3	Two-wheeler	
10.4	Color TV	
10.5	Refrigerator	
10.6	Washing machine	
10.7	Personal Computer/Laptop	
10.8	Car	
10.9	Air Conditioner	
10.10	Agriculture land	
10.11	Tractor	
10.12	Pump-set	

XI. Mobility of Chief Wage Earner (CWE): Commuting to work place

11.1	What is the distance of (your) workplace from your residence? (One way in Kms.) (Enter 0 in case of Work for home)		
	If 11.1 is 0, Skip to 11.3		
11.2	Please provide following information about commuting to work place.		
	A	Major mode of travel (Code)	
	B	Duration of travel (1- <15 Min, 2- 15-30 Min, 3- 30-60 Min, 4 - >1 hours)	
	C	Travel expenditure (Rs.)	
	Mode of travel (Codes) 1-Walk, 2-Bicycle, 3-Taanga, 4-Own Moped, 5-Own Scooter/Scooty, 6-Own Motorcycle, 7-Own Car, 8-Sharing car with friend, 9-Sharing two wheeler with friend, 10-Hired cab (Ola/Uber), 11-Rental two wheeler, 12-E-rickshaw, 13-Cycle rickshaw, 14-Auto rickshaw, 15-Bus, 16-Local train/Tram, 17-Metro, 18-Office transportation, 999-Others		
11.3	Does any of your family member or yourself earns being a "DRIVER" and contributes to the household's income? (1-Yes, 2-No)		
11.4	**If yes,** whose vehicle he/she drives? (1-An employee running someone else's vehicle, 2-Self-employed running own vehicle, 3-Both)		
11.5	**If yes,** what is the type of vehicle? (1- Two-wheeler, 2-Three-wheeler/tempo, 3-Car/Jeep/SUV, 4- Commercial (Bus/Truck)		
11.6	**If yes,** what does the vehicle carry? (1-Passengers, 2- Goods, 3-Both)		

XII. Demographic and Other Particulars of Respondent & Household

PARTICULARS OF RESPONDENT		
12.1	**Age** at last birthday (Years)	
12.2	**Gender** (1-Male, 2- Female)	
12.3	**Marital status (**1–Married, 2–Unmarried, 3–Divorced, 4–Widowed, 999–Others)	
12.4	**Level of education** (1–Illiterate, 2–Up To Primary, 3– Middle, 4–Matric, 5–Higher secondary, 6–Technical / diploma/ vocational, 7–Graduate, 8-Post–graduate & Professional, 999–Others)	
12.5	**Primary occupation** (1-Self-employed – Agriculture, 2- Regular salaried/wage employee, 3-Self-employed – Non-agriculture, 4-Agriculture labour, 5- Non-agriculture labour, 6-Others)	
12.6	Do you own mobile phone? (1- Yes, 2-No)	
12.7	If yes, Type of mobile phone you owned? (1- Smart phone (With data or phone that can do WhatsApp), 2- Feature phone/Basic phone, 3-Both)	
12.8	Do you have Aadhar card? (1-Yes, 2-No)	
12.9	Do you have a bank account? (1-Yes, 2-No)	
12.10	Have you ever used internet? (1-Yes, 2-No)	
12.11	Do you use any digital payment methods ((Paytm, Phone Pe, BHIM, AePS, etc.) for money transfer or payments? (1-Yes, 2-No)	
PARTICULARS OF HOUSEHOLD		
12.12	**Social Group** (1-Schedule Caste, 2- Schedule Tribe, 3- Other Backward Classes, 4- Others)	
12.13	**Religion** (1-Hindu, 2- Muslim, 3-Sikh, 4-Christian, 5- Buddhist, 6- Jain, 999-Others)	
12.14	**Level of education** (1–Illiterate, 2–Up To Primary, 3– Middle, 4–Matric, 5–Higher secondary, 6–Technical / diploma/ vocational, 7–Graduate, 8-Post–graduate & Professional, 999–Others)	
12.15	**Primary occupation** (1-Self-employed – Agriculture, 2- Regular salaried/wage employee, 3-Self-employed – Non-agriculture, 4-Agriculture labour, 5- Non-agriculture labour, 6-Others)	
12.16	Does any member of the household have mobile phone? (1- Yes, 2-No)	
12.17	If yes, Type of mobile phone does Household own? (1- Smart phone (With data or phone that can do WhatsApp), 2- Feature phone/Basic phone, 3-Both)	
12.18	Does any member of the household have Aadhar Card? (1-Yes, 2-No)	
12.19	Does any member of the household have bank account? (1-Yes, 2-No)	
12.20	Does any member of the household ever used internet? (1-Yes, 2-No)	
12.21	Does any member of the household use any digital payment methods ((Paytm, Phone Pe, BHIM, AePS, etc.) for money transfer or payments? (1-Yes, 2-No)	