

# HOUSEHOLD FINANCE RESEARCH ANONYMOUS CUSTOMER DATABASE

**IFMR Finance Foundation**

# VITAL STATISTICS

Based on latest snapshots updated on **September 14<sup>th</sup>, 2013**

Number of households enrolled	<b>Total - 223,506</b> Tamil Nadu - 154,604 Odisha - 31,639 Uttarakhand - 37,263
Number of branches in operation	<b>Total - 201</b> Tamil Nadu - 139 Odisha - 27 Uttarakhand - 35
Frequency of updating	Each time a customer comes in or once a year, whichever is earlier
Data composition	Demographics, asset holdings, income, expenses, products (credit, investments, insurance, savings), access to facilities, external loans
Penetration (Enrolled customers as a % of service area population)	<b>Overall - 56%</b> Tamil Nadu - 56% Odisha - 58% Uttarakhand - 53%

# TABLE DESCRIPTIONS

#	Table	Columns
1	Customer list	Date of birth, gender, marital status, caste, religion, language, village/region id, id/address proof, date/time updated on
2	Household assets	Asset categories, asset descriptions, count of asset, per unit value of asset (Rs.)
3	Family members income	Education status, income source, income earned (Rs.), frequency, months per year
4	Household expenses	Expense item, expense amount (Rs.), frequency
5	Products	Product, product category, transaction amount (Rs.), product open/close dates
6	External loans	Loan source, repayment frequency, repayment instalment (Rs.), loan tenure (months)
7	Miscellaneous details	Cooking medium, access to electricity connection/public health care/sanitation
8	NPS transactions	Pension scheme, transaction type, contribution amount (Rs.), transaction date

# ASSET CATEGORIES

- Agri-Equipment
- Electronics
- House
- Jewellery
- Land
- Livestock
- Shop
- Vehicle

# INCOME SOURCES

- Agri Trading
- Agriculture
- Business - Others
- Dairy
- Driver
- Fishing
- House-wife
- Labour
- Migrant Labour
- Performing Arts
- Professional
- Rental Income
- Retired / Pensioner
- Salaried - Govt
- Salaried - Others
- Shop Owner
- Small Industry
- Student
- Unemployed
- Working Abroad

# EXPENSE ITEMS

- Clothing
- Education - Fees
- Electricity
- Festival
- Food
- Health
- House Rent
- Insurance
- Others
- Shop Rent
- Telephone
- Travel

# PRODUCTS - LOANS

- Crop Loan
- Education Loan
- Emergency Loan
- Gold Plan
- Housing Finance
- Individual Loan
- Insurance Loan
- Jewel Loan
- Jewel Loan - WC
- JLG Loan
- JLG Loan - Axis BC
- Livestock Loan
- Livestock Loan - Axis BC
- Micro Enterprise Loan (MEL)
- MEL - Axis BC
- MEL - WC
- Poultry Loan
- Retailer Loan
- Retailer Loan - WC
- Salary Loan
- Vocational Training

# PRODUCTS: SAVINGS & INSURANCE

- **Savings product**
  - Savings bank account
  - MMMF
  - NPS-NPS LITE
  - NPS-SWAVALAMBAN
  
- **Insurance product**
  - Livestock Insurance
  - Personal Accident Insurance
  - Shop Insurance
  - Term Life Insurance



# EXTERNAL LOAN SOURCES

- Bank
- Friend
- MFI
- Money Lender
- Neighbour
- Relative