

Volume - III | June 2015

# CRISIL Inclusix

An index to measure India's progress on financial inclusion



An initiative by CRISIL

Developed with support from Ministry of Finance, Government of India and Reserve Bank of India

All calculations are based on data provided by the Reserve Bank of India and MicroFinance Institutions Network

# CRISIL Inclusix

An index to measure India's progress on financial inclusion

**CRISIL defines financial inclusion as “The extent of access by all sections of society to formal financial services, such as credit, deposit, insurance and pension services”.**



## ACKNOWLEDGEMENTS

CRISIL would like to thank the Ministry of Finance and the Reserve Bank of India for their support and guidance. CRISIL particularly thanks Reserve Bank of India and MicroFinance Institutions Network for sharing data at the district level, which was the basis of this analysis. CRISIL also acknowledges the guidance of various institutions and individuals who have supported this initiative with full enthusiasm.

Name	Designation
<b>Department of Financial Services, Ministry of Finance (MoF)</b>	
Shri Hasmukh Adhia	Secretary, Department of Financial Services, MoF
Smt Snehlata Shrivastava	Additional Secretary Department of Financial Services, MoF
Shri Rajesh Aggarwal	Joint Secretary, Department of Financial Services, MoF
Dr Alok Pande	Director, Department of Financial Services, MoF
<b>Reserve Bank of India (RBI)</b>	
Shri S S Mundra	Deputy Governor, RBI
Dr. Urjit R Patel	Deputy Governor, RBI
Shri U S Paliwal	Executive Director, RBI
Shri G Mahalingam	Executive Director, RBI
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Shri V C Augustine	Assistant Adviser, Department of Statistics & Information Management, RBI
<b>Indian Banks Association</b>	
Shri Mohan Tanksale	Chief Executive, IBA
Shri K Unnikrishnan	Deputy Chief Executive, IBA
<b>MicroFinance Institutions Network (MFIN)*</b>	
Shri Alok Prasad	Chief Executive Officer, MFIN
Smt Sugandh Saxena	Associate Vice President – Development, MFIN

In addition to the above, we received enthusiastic support and guidance in this venture from a number of serving and retired senior officials who were then at the helm of affairs in various departments in the Ministry of Finance.

*\*MFIN for the current publication has sourced data from Equifax Credit Information Services Private Limited (ECIS)*



## FOREWORD

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CRISIL is pleased to present the latest scores for CRISIL Inclusix, India's first comprehensive financial inclusion index.

The assessment is more broad-based than before because we have included data on microfinance institutions for the first time. In the last few years, microfinance institutions have penetrated deep into the hinterland and have been quite the protagonist of the financial inclusion story in many a geography.

While this edition enlarges the footprint of CRISIL Inclusix by covering another flank of financial services, we are committed to making the index even more representative in future -- as we get access to credible district-level numbers on insurance, pension and nonbanking finance companies.

I am thankful to the Reserve Bank of India for providing us data on banks for fiscal 2013 and to MicroFinance Institutions Network for proffering the numbers of member organisations. I am also grateful to Ministry of Finance for their support to this pro bono initiative by CRISIL, which is driven by our goal of making markets function better.

Finally, I would like to thank our team of analysts who worked on this project. Their spirit of inquiry, grasp of minutiae, and metric-oriented approach are what delivered this incisive and objective assessment of progress on one of India's key developmental goals.



**Ashu Suyash**  
Managing Director and CEO  
CRISIL Ltd





## WHAT IS CRISIL INCLUSIX?

CRISIL Inclusix is India's first comprehensive measure of financial inclusion in the form of an index. It is a relative index that has a scale of 0 to 100, and combines three very critical parameters of basic financial services — branch penetration (BP), deposit penetration (DP), and credit penetration (CP) — into one single metric. For each of these parameters, CRISIL evaluates financial inclusion at the national/ regional/ state/ district level vis-à-vis a defined ideal. A CRISIL Inclusix score of 100 indicates the ideal state for each of the three parameters.

For ease of readers, CRISIL Inclusix scores have been divided into the following four categories (based on CRISIL Inclusix score of 40.1 in 2011) that indicate different levels of financial inclusion.

CRISIL Inclusix Score	Level of Financial Inclusion
> 55	HIGH
Between 40.1 and 55.0	ABOVE AVERAGE
Between 25.0 and 40.0	BELOW AVERAGE
< 25	LOW

The colours in the table for each of the rows indicate the colours used to depict each of the four categories.



## KEY CONCLUSIONS

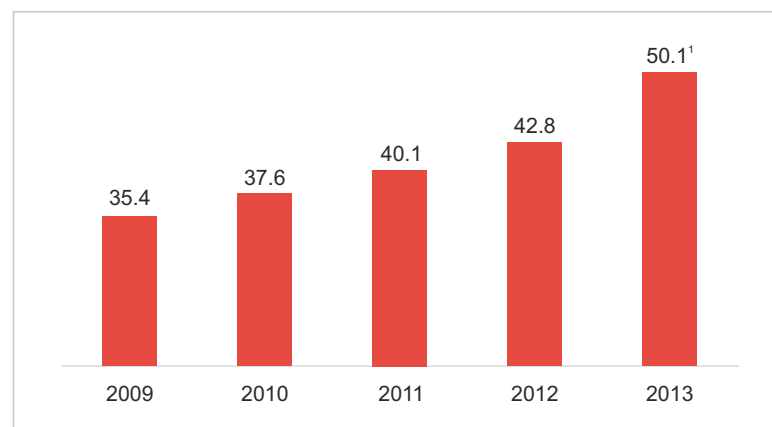
This is the third edition of CRISIL Inclusix, India's most comprehensive and granular index that measures the progress of financial inclusion across 652 districts of India (at the end of fiscal 2013).

In this edition, we have updated CRISIL Inclusix scores based on data provided by the Reserve Bank of India (RBI) till March 31, 2013 – which is the latest available. Further, for the first time, we have measured the contribution of microfinance institutions (MFIs), based on data from the MicroFinance Institutions Network (MFIN), the self-regulatory organisation recognised by the RBI. We could do this because of the scalable and modular architecture of CRISIL Inclusix.

### Financial inclusion continues to gather pace

**The all-India CRISIL Inclusix registered a score of 50.1<sup>1</sup> at the end of fiscal 2013, driven by two factors:**

- The continued progress of banking services along the three dimensions of financial inclusion -- branch, deposit, and credit penetration
- The addition of MFIs into the index computation for the first time



Let us look at both these factors in some detail.

<sup>1</sup>The index value of 50.1 for 2013 is not comparable with the index value of 42.8 for 2012 as data for MFIs is available only for fiscal 2013.

## Continued progress in banking services

The progress in banking services is reflected in a record increase in number of savings accounts and bank branches. This was partially offset by a decline in small-borrower accounts, mainly in the metros.

### **Savings accounts grow the fastest in 4 years**

A good 11.7 crore new savings bank accounts were opened during fiscal 2013, almost 50 per cent more than the 7.9 crore opened in fiscal 2012. This took the total accounts in the country to 82.0 crore from 70.3 crore -- an increase of 17 per cent for the year, which is the fastest growth in four years. South, north and east accounted for nearly 80 per cent of the new bank savings accounts opened.

### **Bank branches cross the 1 lakh mark**

The number of bank branches in India crossed the 1 lakh mark to close the fiscal 2013 at 105,437 as 8,195 new branches were opened (30 per cent of which was in the south). This, again, is the fastest growth in four years.

### **Small-borrower accounts drop**

Growth in credit accounts declined due to a reduction in small-borrower accounts to 10.2 crore at the end of fiscal 2013 from 10.9 crore at the end of fiscal 2012. The decline was primarily observed in five metro districts - Delhi, Kolkata, Mumbai, Mumbai Suburban, and Bangalore Urban. This could be attributed to book-cleaning exercise undertaken by banks, and closure of dormant credit-card accounts.

## **Addition of MFIs makes CRISIL Inclusix more representative**

CRISIL Inclusix has been enhanced with the incorporation of granular district-wise data for MFIs beginning fiscal 2013. The index is now a better representation of ground level penetration of financial inclusion in the country.

MFIs play a crucial role in financial inclusion having a strong presence in the unbanked and under-banked regions, especially in semi-urban and rural India. Adding their contribution to the index catapulted the all-India CRISIL Inclusix score for fiscal 2013 to 50.1.

### **Reducing regional disparities even as south stays way ahead**

The inclusion of MFIs augmented the Inclusix scores of the traditionally excluded regions of east and north-east. Stronger presence of MFIs in the east helped reduce the disparity in Inclusix scores between the eastern and northern regions to 3.8 for fiscal 2013, compared with 8.7 for fiscal 2012. Similarly, the disparity between north-east and north reduced to 4.3 compared with 8.6 for fiscal 2012. South, meanwhile, continued to strengthen its leadership position. It's pertinent to note here that the computation of Inclusix till fiscal 2012-end only considered the contribution of banks.

### **Bolstering credit and branch penetration scores**

MFIs augmented the credit and branch penetration scores to 45.7 and 52.4, respectively, for fiscal 2013, bringing them closer to the deposit penetration (DP) score of 60.3. The contribution of MFIs to DP is nil because they are not permitted to accept deposits.

## **Miles to go before full financial inclusion**

Despite the progress made, there is a lot of ground to be covered if India is to see full financial inclusion.

### **Large population remains outside banking network**

While the Inclusix score has improved to 50.1 out of 100, it also reflects that a large part of India's population does not have access to formal financial services. One in three Indians still does not have a bank savings account. And with just one in seven having access to credit, the credit penetration (CP) score continues to be low.

### **Gap between south and the rest remains wide**

South improved its Inclusix score compared with other regions, and continues to lead in all the three dimensions of financial inclusion. While CP has been a drag on the overall Inclusix score, it is the frontrunner in south. Consequently, the region's CP score is nearly twice the all-India number.

## Success stories

During fiscal 2013, some states and regions emerged as outperformers in terms of progress in financial inclusion:

### **West Bengal benefits from strong MFI presence**

Strong presence of large MFIs, including Bandhan Financial Services (the largest in the country), helped West Bengal post a CRISIL Inclusix score of 46.6 and enter the list of top 20 states on financial inclusion. MFIs boosted the BP and CP scores of the state to 51.1 and 41.3, respectively, taking all the three-dimensions to the 'above average' category.

### **Jammu & Kashmir shows significant progress**

Jammu & Kashmir moved into the 'above average' category with an Inclusix score of 45.2. This can be attributed to a 40.3 per cent increase in total bank credit accounts. Despite this upsurge, its CP score at 28.9 remained a constraining factor. The state's CRISIL Inclusix score was driven by high DP and BP scores of 61.6 and 56.3, respectively.

### **Tamil Nadu moves to the top 3 for the first time**

Tamil Nadu moved to the top 3 with a CRISIL Inclusix score of 79.2. More than 1 crore new savings accounts were opened in the state during fiscal 2013, resulting in an 11.3 increase in the DP score to 80.5. The presence of large-sized MFIs and self-help group bank linkage programmes ensured a very high CP score of 97. MFIs also boosted BP score to 72.1.

### **North-east catching up with the rest**

The CRISIL Inclusix score for north-east stood at 39.7 compared with 44 for the north. That difference of 4.3 is an improvement compared with a difference of 8.6 in fiscal 2012. The forward march of north-east can be attributed to the presence of large MFIs in Tripura and Assam. Tripura moved into the top 10 for the first time with a CRISIL Inclusix score of 63.8. Manipur, however, continued to be the lowest-ranked state with a score of 21.6.

## Tailwind from policy steps

### Pradhan Mantri Jan-Dhan Yojana

In August 2014, the Government of India launched one of its most ambitious and comprehensive financial inclusion plans called the Pradhan Mantri Jan-Dhan Yojana to facilitate access to financial services to the excluded sections of society.

Till date, around 14 crore new savings accounts have been opened under the scheme. This has the potential to add significantly to the Inclusix score for 2015. Initial estimates indicate the DP score could increase by nearly 8 points from an already high level of 60.3. This can lift the CRISIL Inclusix score by nearly 2 points.

### Differentiated banking licences

The RBI's recent guidelines on 'small finance banks' and 'payments banks' are intended to improve financial inclusion through differentiated banking channels. They are based on the recommendations of the committee on Comprehensive Financial Services for Small Businesses and Low Income Households chaired by Dr Nachiket Mor.

Small finance banks will enhance accessibility of banking services to the small and micro borrowers in semi-urban and rural areas. Payments banks can speed up payment and remittance services to those still outside the banking network.

CRISIL believes these initiatives by the government and the regulator should lead to a significant increase in the level of financial inclusion in the country over the medium term.

**Notable numbers of fiscal 2013**

India's financial inclusion score on a scale of 100

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**50.1**



**9**

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Number of districts in India with CRISIL Inclusix score of 100



**8.4%**

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Growth in bank branches in fiscal 2013, the highest in 4 fiscals



**11.7 crore**


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Number of new savings accounts opened, the most in a year

**82.0 crore**

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Total number of savings bank accounts in India



**18.8 crore**

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Total number of loan accounts in India, just a fourth of the total savings accounts





CHAPTER - 1

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CONCEPT OF  
**FINANCIAL  
INCLUSION**  
AND THE NEED  
FOR AN INDEX



## UNDERSTANDING FINANCIAL INCLUSION AND ITS CRITICALITY

As India forges ahead with its vision to become an economic behemoth in the next few years, the average level of prosperity among its populace and the degree of equitable distribution of wealth will to a large extent be determined by the scale of inclusive growth achieved.

Financial inclusion ensures that a range of appropriate financial services are available to every individual and that the individual understands and accesses those services. These include basic, no-frills banking account for making and receiving payments, savings products suited to the cash flows of poor households, money transfer facilities, small loans, overdrafts, and insurance (life and non-life).

An inclusive financial system is among the top priorities for many countries, and considered to be instrumental in achieving equitable growth in several. Although India has adopted several measures to advance financial inclusion, an estimated 40 per cent of its population is still without access even to basic financial services. Financial inclusion, therefore, isn't just an economic imperative for India, but also a socio-political one.

Lack of awareness, poverty and illiteracy are among factors that lead to low demand for financial services, and consequently, to exclusion. On the supply side, distance from branch, inconvenient branch timings, cumbersome documentation and procedures, unsuitable products, language barriers and staff attitudes contribute to exclusion. Because of the procedural hassles involved in formal banking services, people feel it is easier to borrow from informal credit sources even though it results in compromised standards of living, higher costs on account of dependence on unethical and unregulated providers, greater incidence of crime, and increased unemployment. Financial inclusion, thus, is not just about opening of saving bank accounts; it includes creation of awareness about financial products and offering of advice on money management and debt counselling.

### Definition

Financial inclusion, in its broadest sense, refers to the delivery of financial services at affordable costs to all sections, including disadvantaged and low-income groups.

A committee on financial inclusion headed by Dr. C Rangarajan in 2008 defined financial inclusion as: "The process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost."

In a similar vein, Dr. Raghuram Rajan's committee on financial sector reforms defined financial inclusion as, "Expanding access to financial services such as payment services, savings products, insurance products and inflation-protected pensions."

CRISIL defines financial inclusion as: "The extent of access by all sections of society to formal financial services such as credit, deposit, insurance and pension services."

The term 'formal' in this definition refers to service providers that maintain official books of accounts. It is important to distinguish this aspect as several non-formal channels of financing exist in the Indian rural landscape, though these cannot be considered effective.

## Polycymakers' efforts to boost financial inclusion

Financial inclusion is certainly not a recent phenomenon. In India, the earliest effort at financial inclusion can be traced back to 1904, to the beginning of the co-operative movement. A focal event in the evolution of financial inclusion was the bank nationalisation programme in 1969, when 14 major commercial banks were nationalised; the lead bank scheme was introduced subsequently. As a result, branches were opened in large numbers across the nation, even in areas that were outside the reach of banks until then.

The agenda for financial inclusion was galvanised in the early 2000s in India following the publication of a spate of findings about the lack of financial inclusion and its direct correlation to poverty. Varied studies have proved that exclusion from the banking system results in a loss of 1 per cent to the country's gross domestic product (GDP).

Polycymakers in India are acutely aware of the ramifications of leaving a huge section of the population out of the development process, and hence, are designing appropriate policies for financial inclusion. Complementing the government's efforts, the Reserve Bank of India (RBI) has, over the years, undertaken numerous initiatives such as introduction of priority sector lending requirements for banks, establishment of regional rural banks (RRBs) and self-help group-bank linkage programmes to augment the availability of financial services to the poor and marginalised segments of the society.

In February 2011, the Government of India and the Indian Banks' Association (IBA) jointly launched Swabhimaan, a nationwide programme for financial inclusion. Swabhimaan aimed to bring the deprived sections of society into the banking network and ensure that the benefits of economic growth percolate to all levels. It looked to facilitate opening of bank accounts, provide need-based credit and remittance facilities, and promote financial literacy in rural India.

RBI also initiated the requirement that banks provide no-frills accounts, improve the outreach of banking services through the business facilitator and business correspondent models, and set up goals to provide access to formal banking to 74,414 villages with a population of over 2,000 each. This target of covering villages with a population of over 2,000 was largely achieved by March 2012 (99.7 per cent). The goal towards financial inclusion was accordingly refined in June 2012; in the Financial Inclusion Plan 2013-16, banks have shared a roadmap to cover the remaining villages.

## Recent measures to enhance financial inclusion

In August 2014, the Government of India launched the *Pradhan Mantri Jan-Dhan Yojana* to facilitate access to all kinds of financial services to the excluded sections of society. The first phase targets provision of universal access to bank facilities in all areas, except areas with connectivity constraints, and increase in the level of financial literacy, while the second phase aims to provide access to credit, insurance and pension services.

RBI has also taken several measures in 2014 to augment financial inclusion, such as granting in-principle approval to the largest MFI in India to commence banking operations, permitting non-banking financial companies to act as business correspondents for banks, and issuing guidelines on differentiated banking licenses for small banks and payments banks based on the recommendations of the committee on “Comprehensive Financial Services for Small Businesses and Low Income Households” chaired by Dr Nachiket Mor.

CRISIL believes these measures should lead to a significant increase in the level of financial inclusion in the country over the medium term.

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## NEED FOR CRISIL INCLUSIX

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One of the critical factors in the successful implementation of any programme is effective tracking of its progress so that course corrections can be undertaken if necessary. 'If you can't measure it, you can't manage it,' said management consultant Peter Drucker.

Given its importance, it is necessary to measure the extent of financial inclusion. A credible tool to measure inclusion will help policymakers and market participants tangibly measure the progress achieved and align policies to further the cause of financial inclusion. Till now, most of the measures of financial inclusion focused on analysis of the aggregate amount of deposits or loans in a particular region. However, these measures are not comprehensive enough to incorporate different forms of financial services and do not attempt to look at the number of people included.

As the buzz around financial inclusion grew louder in the country a few years ago, CRISIL realised that its expertise and understanding of the entire financial services sector placed it in an ideal position to deliver something unique and significant to the society on this front.

Over the years, CRISIL has developed proven expertise in creating and maintaining various indices. CRISIL is the sole provider of fixed income and hybrid indices to mutual funds and insurance companies in India. More pertinently, in the context of financial inclusion, CRISIL has a deep understanding of all critical facets of the financial services sector – it has outstanding ratings on nearly 50 banks that together account for 90 per cent of assets in the banking system. CRISIL has also evaluated more than 250 MFIs till date.

Financial awareness is vital for wealth creation, and fostering financial awareness is a key component of CRISIL's corporate social responsibility (CSR) agenda. As the leader in financial analytics, CRISIL believes that the best way for it to give back to society is by doing more of what it is good at. The financial awareness agenda fits perfectly with CRISIL's strengths and CRISIL is proud to launch this significant initiative.

CHAPTER - 2

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ABOUT  
CRISIL  
INCLUSIX





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## HOW CRISIL INCLUSIX WAS DEVELOPED

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CRISIL embarked on the task of designing a comprehensive methodology to create a tool that would enable policymakers and market participants to frame and align policies to further the cause of financial inclusion and tangibly measure progress.

The issues were manifold, but the principal challenges were two:

- a) Development of a methodology relevant to the circumstances prevalent in India; and
- b) Identification and availability of data

There were several meetings with numerous stakeholders, including Ministry of Finance, RBI, Indian Banks Association, commercial banks, and leading industry experts, all of whom provided invaluable assistance. The methodology developed was validated by RBI, a prime mover of many innovative financial inclusion ideas in recent years.

The net result was the evolution of a new tool that not only met, but perhaps even exceeded, CRISIL's initial expectations. CRISIL has breached yet another frontier, showing the way and pioneering the development of a comprehensive financial inclusion measurement tool, CRISIL Inclusix, the first-of-its-kind index in India.

Critical data for computing the index was provided by the Reserve Bank of India (RBI) and the first edition of CRISIL Inclusix was released in June 2013.

In the current edition, we have incorporated the contribution of MFIs for the first time, based on data provided by MFIN. Over time, additional financial services and financial service providers could also be included, as consistent and comprehensive data become available.

Going by the response so far, it is expected that policymakers, RBI, banks, MFIs and other stakeholders will embrace CRISIL Inclusix wholeheartedly and it will prove to be one of the most potent tools for broad-basing financial inclusion in years to come.

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## FEATURES OF CRISIL INCLUSIX

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The premise behind CRISIL Inclusix is analogous to other well-known global indices such as

- United Nations Development Programme's Human Development Index
- World Bank's Ease of Doing Business Index, and
- Economist Intelligence Unit's Quality of Life Index

CRISIL Inclusix is a relative index that incorporates various forms of basic financial services into one single metric. Moreover, the input parameters focus heavily on the 'number of people' reached/ included rather than on the 'amounts' deposited or loaned. This is because the need is to understand the extent of reach of financial services — looking at the value or amount can lead to erroneous conclusions as it can be influenced disproportionately by a few large-value transactions that do not necessarily reflect the extent of financial inclusion.

CRISIL Inclusix is a unique, robust analytical tool that comprehensively measures financial inclusion based on three tangible and critical dimensions:

- a) branch penetration (BP),
- b) credit penetration (CP), and
- c) deposit penetration (DP)

CRISIL Inclusix evaluates financial inclusion vis-à-vis an ideal level for each of these dimensions.

It enables districts, states, and regions to track the progress made with respect to financial inclusion in their jurisdiction. Thus, CRISIL Inclusix assesses the degree of financial inclusion at the national, regional, state, and district levels.

CRISIL Inclusix has a comprehensive coverage, which ensures greater accuracy; it presently covers 652 districts in 35 states and union territories.

## INTERPRETATION OF CRISIL INCLUSIX

CRISIL Inclusix measures the extent of financial inclusion at a geographical level, starting from the district level. The index can be further aggregated to compute the extent of financial inclusion at the state, regional and national levels.

CRISIL Inclusix is measured on a scale of 0 to 100, with 100 indicating the maximum score achievable.

To provide a comparative assessment, CRISIL has grouped the index (at district, state, and regional levels) in four categories. In defining these categories, the all-India score of CRISIL Inclusix (40.1 for 2011) has been used as the benchmark.

**Table 1: Four categories for CRISIL Inclusix**

CRISIL Inclusix Score	Level of Financial Inclusion
> 55	HIGH
Between 40.1 and 55.0	ABOVE AVERAGE
Between 25.0 and 40.0	BELOW AVERAGE
< 25	LOW

The colours in the table for each of the rows indicate the colours used to depict each of the four categories.

## POTENTIAL USES OF CRISIL INCLUSIX

There are several potential uses of CRISIL Inclusix for various constituents. Some thoughts and suggestions are mentioned below:

### **By banks and MFIs**

- Formulation of a financial inclusion plan with measurable outcomes through use of CRISIL Inclusix
- Continuous monitoring of implementation of financial inclusion plan
- Performance evaluation of field staff

### **By the regulator (RBI)**

- Deciding differential prudential requirements for business generated (deposits, loans) from districts with low level of financial inclusion
- Considering priority sector status to lending in areas with low levels of financial inclusion

### **By government and policymakers**

- Objectively measuring the level of financial inclusion
- Designing special provisions or dispensations specifically
  - For areas with low levels of financial inclusion
  - For providers of financial services in such areas
- Prioritising financial education in districts with low levels of financial inclusion

## LIMITATIONS OF CRISIL INCLUSIX

As is the case with any other such index, the effectiveness of the new tool is heavily determined by the quantity and quality of data that flows into it. Since the parameters were carefully chosen on the basis of the kind of data that is available in the districts and with various other stakeholders, the scope of CRISIL Inclusix is perforce restricted at the moment to assess the level of financial inclusion at the geographical level.

The silver lining, though, is that the tool has been designed such that as and when more varied, reliable data becomes available, the scope of the index can be expanded to measure the contribution towards financial inclusion by each player (such as banks and non-banking financial companies) as well as accommodate more parameters and refinements and encompass other forms of lending (such as by non-banking financial companies) and other financial services (including insurance and pension). In the current edition of CRISIL Inclusix, CRISIL has added data pertaining to MFIs for the first time.

The conclusions of the report are critically dependent on data received at the district level for banks and MFIs from RBI and MFIN, respectively, and CRISIL has not independently verified the accuracy of this data. CRISIL has observed minor data discrepancies at the district level that have been flagged and pointed out to RBI and MFIN. However, these discrepancies have no bearing on the final conclusions.

Another limitation is that the data used in the analysis is granular in nature, and therefore, is available only with a lag. This report, for instance, assesses the extent of financial inclusion as on March 2013, together with March 2012, 2011 and 2010.

Furthermore, MFI data included in this report is only for RBI regulated NBFC-MFIs, who represent over 90 per cent of the microfinance business in the country (excluding bank-self-help group linkage programme). Moreover, MFIs data is available only for fiscal 2013. Hence, MFIs data could not be combined with the bank data for fiscals 2010 to 2012 for a like-to-like inter-temporal comparison. However, the inter-temporal comparison may be possible from next year onwards.



CHAPTER - 3

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CONCLUSIONS  
OF THE  
**REPORT**





## DETAILED FINDINGS, RANKINGS, AND TRENDS

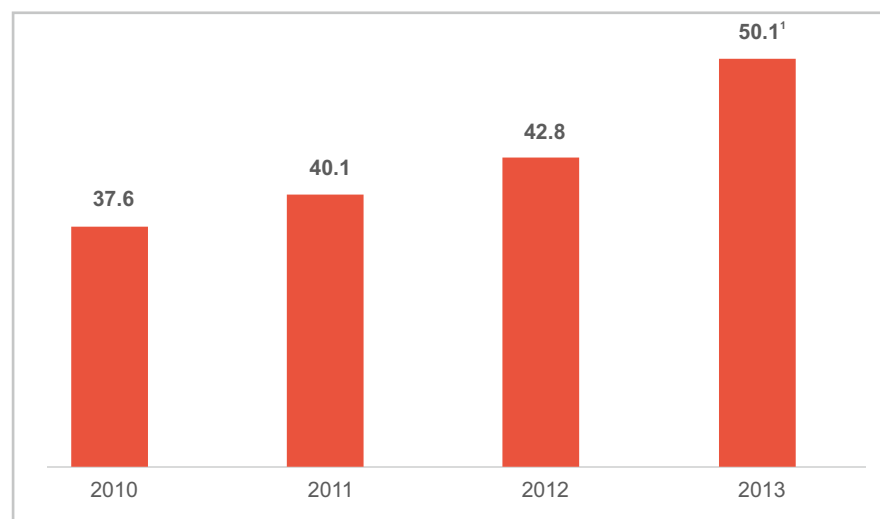
The CRISIL Inclusix rankings and scores discussed in this chapter are based on the analysis and calculations for the year ended March 31, 2013 – the latest data provided by the Reserve Bank of India (RBI). Further, for the first time, we have measured the contribution of microfinance institutions (MFIs), based on data from the MicroFinance Institutions Network (MFIN), the self-regulatory organisation recognised by the RBI. We could do this because of the scalable and modular architecture of CRISIL Inclusix.

### National level

#### Financial inclusion continues to gather pace

Continued progress in banking services and addition of MFIs into the index computation for the first time helped the all-India CRISIL Inclusix register a score of 50.1<sup>1</sup> at the end of fiscal 2013 (*Chart 1*). The index value stood at 42.8 at the end of fiscal 2012.

**Chart 1: Trends in CRISIL Inclusix score for India**



<sup>1</sup>The index value of 50.1 for fiscal 2013 is not directly comparable with the index value of 42.8 for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

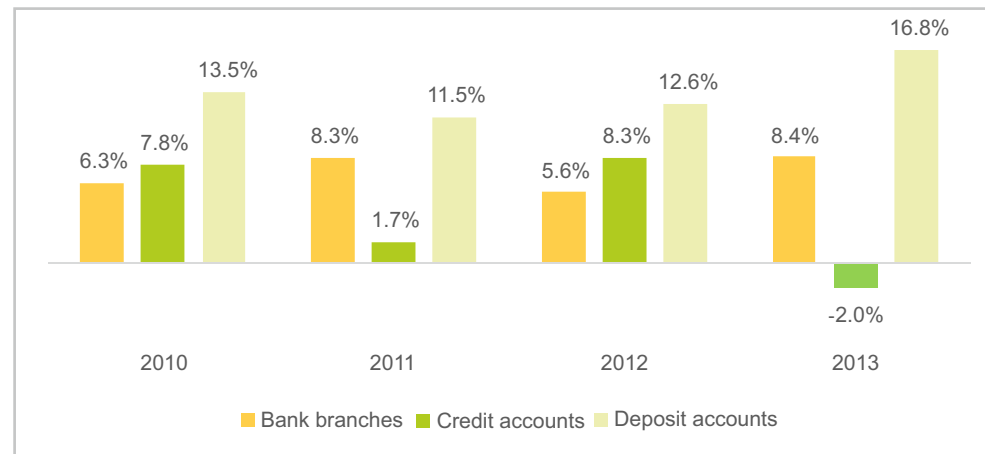
### Addition of MFIs makes CRISIL Inclusix more representative

With the incorporation of granular, district-wise data for MFIs beginning fiscal 2013, CRISIL Inclusix is now a better representation of ground-level penetration of financial inclusion in the country. MFIs play a crucial role in financial inclusion having a strong presence in the unbanked and under-banked regions, especially in semi-urban and rural India. Adding their contribution to the index catapulted the all-India CRISIL Inclusix score for fiscal 2013 to 50.1.

### Progress in banking services

- Savings accounts registered the fastest growth in the last 4 years (*Chart 2*) - 11.7 crore new savings accounts were opened in fiscal 2013, resulting in an annual increase of 16.8 per cent
- Bank branches also registered fastest growth in the last 4 years (*Chart 2*) and crossed the one-lakh landmark
- Growth in credit accounts, however, exhibited a mixed trend. While agricultural accounts increased by 15.7 per cent in fiscal 2013, total credit accounts witnessed a decline for the first time in the past 4 years (*Chart 2*) on account of a decline in small-borrower accounts

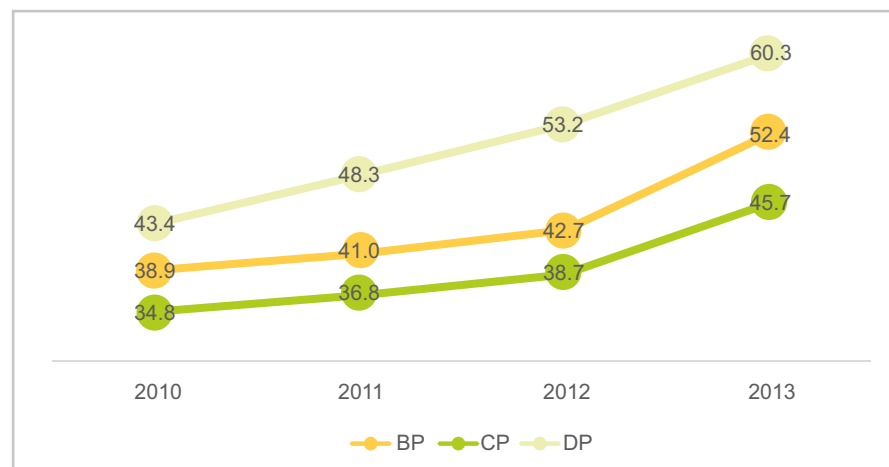
**Chart 2: Growth trends in banking services**



### All three dimensions of CRISIL Inclusix continued their upward trajectory

- The BP score was uplifted on account of both the above-mentioned factors and stood at 52.4 at the end of fiscal 2013
- Incorporation of MFIs into the index computation for the first time bolstered the CP score to 45.7 at the end of fiscal 2013
- The DP score, which has historically been high, posted another year of steep improvement (*Chart 3*) buoyed by progress in banking services

**Chart 3: Trends in BP, CP and DP scores<sup>2</sup>**



### Miles to go before full financial inclusion

Overall, however, basic financial services remains underpenetrated. A large part of India's population does not have access to formal banking services or credit from MFIs. A third of Indians did not have a bank savings account at the end of fiscal 2013, while only one in seven had access to credit. Moreover, gap between south and the rest remains wide -- south improved its Inclusix score compared with other regions, and continues to lead in all the three dimensions of financial inclusion. While CP has been a drag on the overall Inclusix score, it is the frontrunner in south. Consequently, the region's CP score is nearly twice the all-India number.

<sup>2</sup>It is pertinent to note that BP and CP scores for fiscal 2013 is not directly comparable with those for fiscal 2012 as data for MFIs are available only for fiscal 2013. On the other hand, DP scores are directly comparable because regulations forbid MFIs from collecting deposits.

The improvement in Inclusix could be much faster with increased focus on enhancing credit beyond the south: credit penetration is currently highly focused in the southern and large cities, and needs to be expanded to other regions. Tailwinds from policy steps such as Pradhan Mantri Jan Dhan Yojana, and differentiated banking licenses are expected to boost financial inclusion over the medium term. However, policy makers will have to continue to incentivise expansion of branch, deposit, and credit in districts with low CRISIL Inclusix score to hasten financial inclusion across the country.

## Regional level

### South stays way ahead though regional disparities reduce with incorporation of MFI data

The gap between south and the rest remains wide. South continues to lead with a score of 76, substantially higher than the all-India Inclusix score of 50.1 (Chart 4). All other regions lag the all-India Inclusix score. While west hovers near the all-India score, north-east, east and north are way lower.

Chart 4: Region-wise CRISIL Inclusix scores for fiscal 2013



South not only leads overall, but also in all three dimensions of financial inclusion. However, in 2013, with the inclusion of MFI data, the Inclusix scores for traditionally excluded regions of east and north-east have improved. Stronger presence of MFIs in the east helped reduce the disparity in Inclusix scores between east and north to 3.8 for fiscal 2013, compared with 8.7 for fiscal 2012. Similarly, the differential between north-east and north reduced to 4.3, compared with 8.6 for fiscal 2012. To reiterate, the computation of Inclusix till fiscal 2012-end was based only on the contribution of banks.

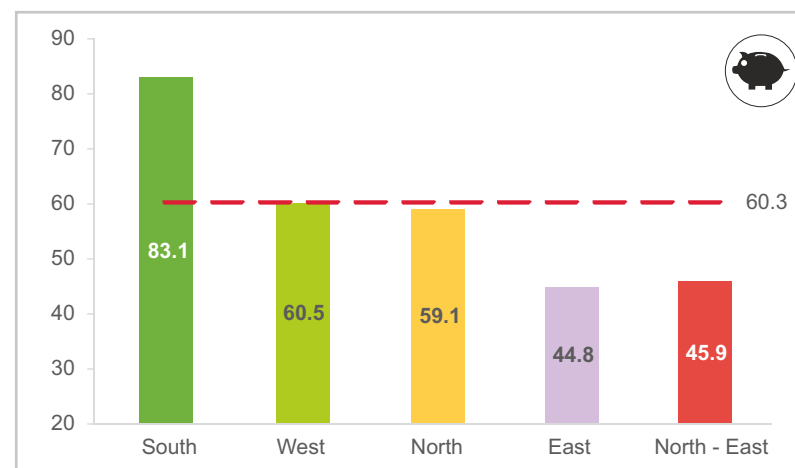
### **DP score for south was also the highest, east and north-east lagged the most**

The DP score of south at 83.1 at the end of fiscal 2013 is also substantially higher than the all-India DP score of 60.3 (*Chart 5*). The region accounted for nearly 29 per cent of the 82 crore savings accounts in India at the end of fiscal 2013. South also saw the highest improvement in DP score -- of 11.3 in fiscal 2013 over 2012. Around 34 per cent of 11.7 crore new savings accounts opened in the country during fiscal 2013 were in south.

East and north-east continue to lag with DP scores of 44.8 and 45.9, respectively. The two regions also saw the least improvement in DP scores in fiscal 2013. While north-east registered an improvement of 4.9, the east did marginally better, improving by 5.3.

DP scores for west and north are comparable with the all-India DP score. It is pertinent to note that MFIs are not allowed to accept deposits hence their contribution to DP is nil.

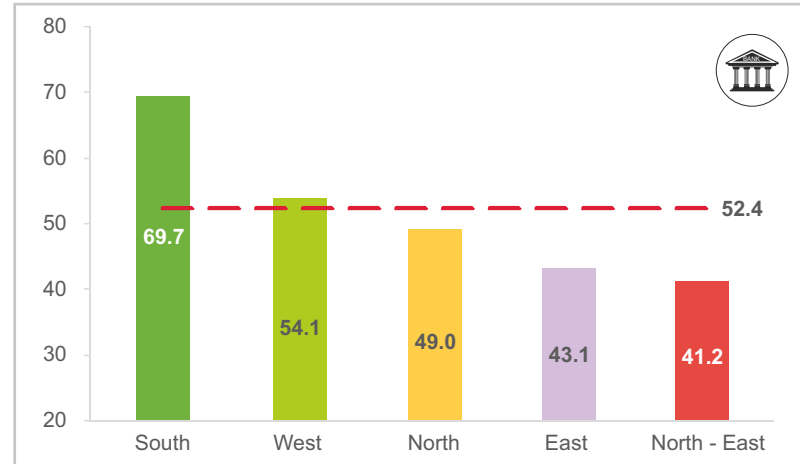
**Chart 5: Region-wise DP scores for fiscal 2013**



### BP scores further reinforced supremacy of the south

The BP score of south is also the highest across regions and stood at 69.7 at the end of fiscal 2013 (*Chart 6*). Again, east and north-east lagged with scores of 43.1 and 41.2, respectively. The BP score of west, at 54.1, is better than the all-India number, which was 52.4. North was marginally lower at 49.

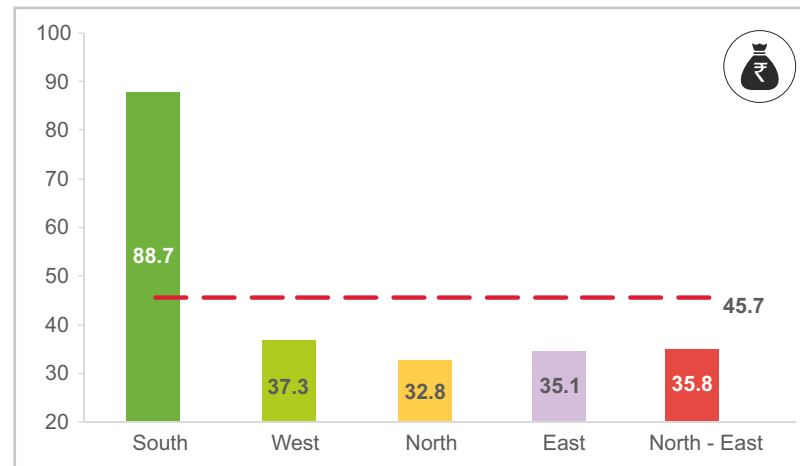
Chart 6: Region-wise BP scores for fiscal 2013



### CP score for south way ahead of others

The widest regional disparity was shown by the CP score (*Chart 7*). At the end of fiscal 2013, the CP score of south, at 88.7, was almost twice the all-India number of 45.7. For other regions, it varied between 70 and 80 per cent of the all-India CP score with north clocking the lowest at 32.8. CP scores of east and north-east were lifted by the incorporation of MFI data that, for the first time, took them above north.

Chart 7: Region-wise CP scores for fiscal 2013



Map 1 : Level of financial inclusion across three dimensions at a regional level

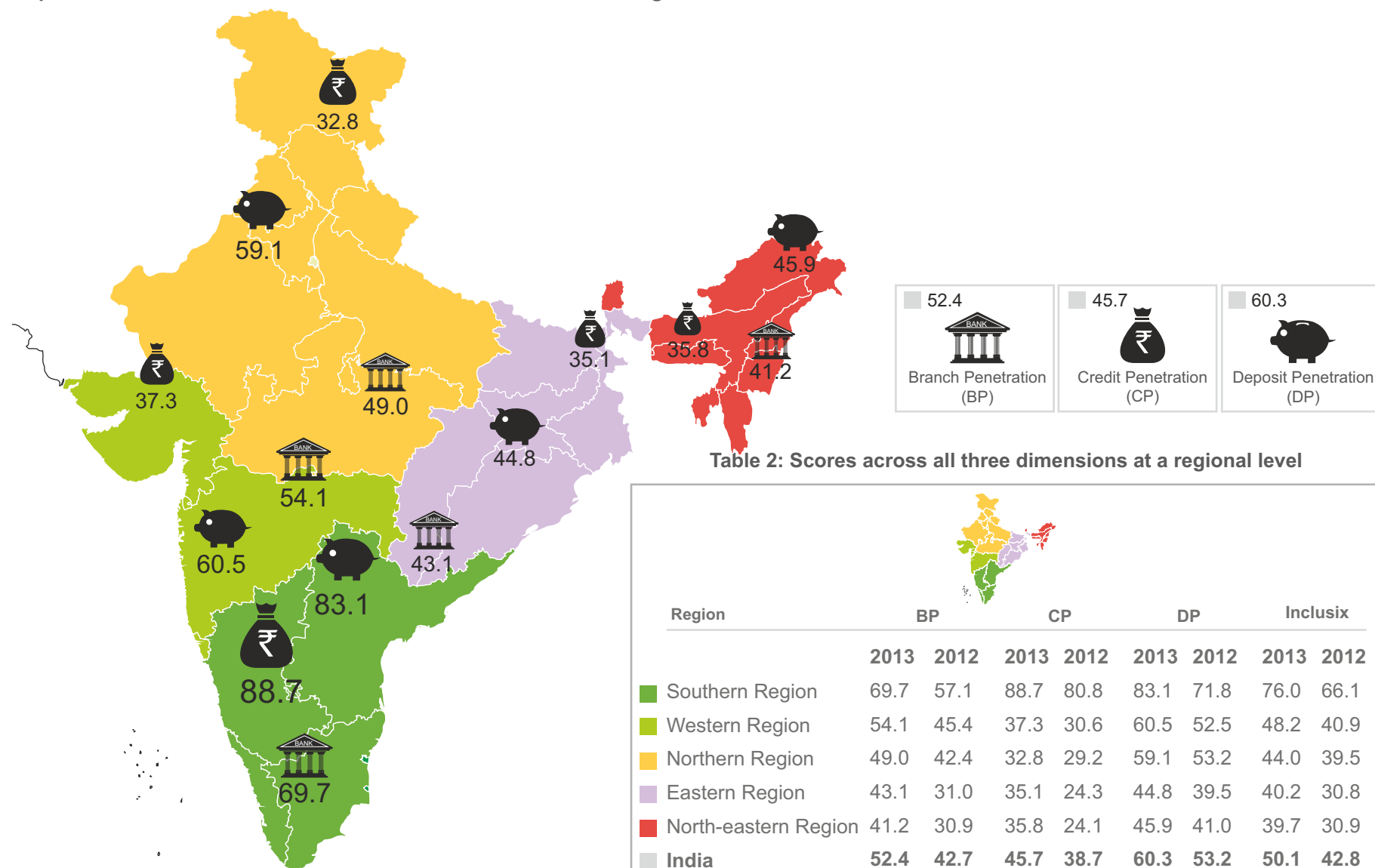


Table 2: Scores across all three dimensions at a regional level

Region	BP		CP		DP		Inclusix	
	2013	2012	2013	2012	2013	2012	2013	2012
Southern Region	69.7	57.1	88.7	80.8	83.1	71.8	76.0	66.1
Western Region	54.1	45.4	37.3	30.6	60.5	52.5	48.2	40.9
Northern Region	49.0	42.4	32.8	29.2	59.1	53.2	44.0	39.5
Eastern Region	43.1	31.0	35.1	24.3	44.8	39.5	40.2	30.8
North-eastern Region	41.2	30.9	35.8	24.1	45.9	41.0	39.7	30.9
India	52.4	42.7	45.7	38.7	60.3	53.2	50.1	42.8

### South also demonstrated least variability across districts

Variation within the region was also the least in south, as indicated by the coefficient of variation of 0.18 (*Table 3*). The highest variation continues to be in north-east.

**Table 3: Coefficient of variation in financial inclusion across districts**

Region	2013	2012	2011	2010
Southern Region	0.18	0.21	0.22	0.23
Western Region	0.29	0.32	0.34	0.37
Northern Region	0.28	0.32	0.36	0.35
Eastern Region	0.33	0.32	0.32	0.34
North-Eastern Region	0.41	0.42	0.44	0.46
<b>India</b>	<b>0.38</b>	<b>0.40</b>	<b>0.42</b>	<b>0.43</b>

### Bank credit accounts witnessed a sharp decline in the west

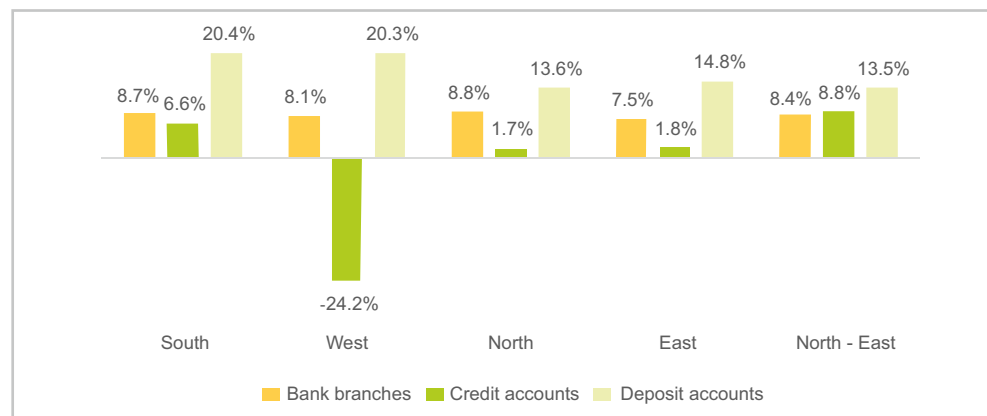
The decline in bank credit accounts at the national level by 2 per cent during fiscal 2013 (*Chart 2*) can be attributed to a sharp decline in bank credit accounts in the western region (*Chart 8*). Bank credit accounts in the west declined by 24.2 per cent in fiscal 2013 because of a 31 per cent decline in small-borrower accounts.

Maharashtra witnessed a sharp decline in bank credit accounts (*Chart 9*) because of a 34.8 per cent decline in small-borrower accounts. Most of the decline was in high credit-penetration districts of Mumbai, Mumbai Suburban, Nagpur and Pune.

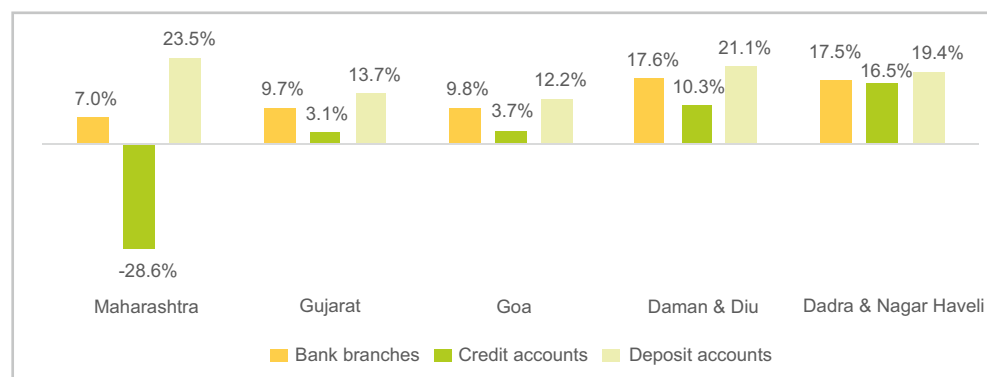
Interestingly, three other metro districts - Delhi, Kolkata, and Bangalore Urban -- also saw a decline in small-borrower credit accounts. This could be attributed to a book-cleaning exercise undertaken by banks, and closure of dormant credit-card accounts. However, since the decline was in districts rich in terms of credit penetration, it had limited impact on CP scores of these districts, state or region.



**Chart 8: Growth in banking services across regions during fiscal 2013**



**Chart 9: Growth in banking services across western states/union territories in fiscal 2013**



**The key focus areas to reduce disparity in performance across regions would be:**

- Improve all the three dimensions (BP, CP, DP) in the east and the north-east
- Improve CP in the north and the west

## State level

### South continues to lead, but other outperformers are emerging

The trends in states with the highest and lowest CRISIL Inclusix scores are consistent with the regional trends. Six of the top 10 states/union territories are from south. Similarly, 8 out of 10 least-scoring states are from east and north-east (*Tables 4 and 5*). Interestingly, 9 states have retained their positions in the top 10 over the past four years (2010 to 2013), while 8 in the bottom 10 have similarly stayed put.

During fiscal 2013, some states emerged as outperformers in terms of progress in financial inclusion. No new state moved into below-average categories in fiscal 2013, while Jammu & Kashmir, West Bengal, Madhya Pradesh and Mizoram have risen to above-average from below average. The success stories of some of these states are presented below:

#### West Bengal benefits from strong MFI presence

- Strong presence of large MFIs, including Bandhan Financial Services (the largest in India), helped West Bengal post a CRISIL Inclusix score of 46.6 and enter the list of top 20 states on financial inclusion. The state improved its rank by 10 notches over the previous fiscal to stand at the 19<sup>th</sup> position at the end of fiscal 2013.
- MFIs boosted the BP and CP scores of the state to 51.1 and 41.3, respectively, lifting all three dimensions of their financial inclusion score to 'above average' category.
- 14 districts were in the 'above average' and 'high' categories at the end of fiscal 2013, as against 2 at the end of fiscal 2010.
- The disparity in the scores across districts also narrowed as reflected in the reduction in coefficient of variation to 0.26 in fiscal 2013 from 0.46 in fiscal 2010.

#### Jammu & Kashmir showed significant progress

- Jammu & Kashmir moved into the 'above average' category with an Inclusix score of 45.2. This can be attributed to a 40.3 per cent increase in total bank credit accounts. However, despite this surge, the state's CP score at 28.9 remained a constraining factor, and CRISIL Inclusix score for the state was driven by high DP and BP scores of 61.6 and 56.3, respectively.

- The improvement was widespread – 14 out of 22 districts were elevated to 'high' or 'above average' category at the end of fiscal 2013 compared with only 4 at the end of fiscal 2010.
- The disparity in performance across districts has also narrowed sharply over the years; the coefficient of variation for the state was 0.23 in fiscal 2013 as against 0.30 in fiscal 2010.

#### **Tamil Nadu moved to the top 3 for the first time**

- Tamil Nadu has moved into the group of top 3 states with a CRISIL Inclusix score of 79.2.
- More than 1 crore new savings accounts (around 9 per cent of the total new accounts opened in the country) were opened during fiscal 2013, resulting in an 11.3 increase in its DP score to 80.5.
- The presence of large-sized MFIs and self-help group bank linkage programmes ensured a very high CP score of 97.
- MFIs also boosted the BP score to 72.1.
- All 32 districts continue to be in the above-average and high categories.

#### **Other key findings are:**

Smaller states (population < 3 crore) and union territories such as Puducherry (rank 1), Goa (rank 4) and Chandigarh (rank 5), outperformed larger ones, perhaps because of higher urbanisation.

- The top 5 states are Puducherry, Kerala, Tamil Nadu, Goa, and Chandigarh
- Six of the top 10 states are small states
- Tripura moved into the top 10 for the first time with a CRISIL Inclusix score of 63.8 in 2013.
- Among the large states (population > 3 crore), Kerala has the highest score of 88.9 followed by Tamil Nadu (79.2) and Karnataka (74.4)

Among the larger states, Andhra Pradesh, Kerala and Tamil Nadu show the least variation, whereas Madhya Pradesh, Maharashtra and Assam demonstrate the highest disparity within their districts. The divergence in performance across states and regions is the widest on the CP front (*refer to maps on the following pages*).

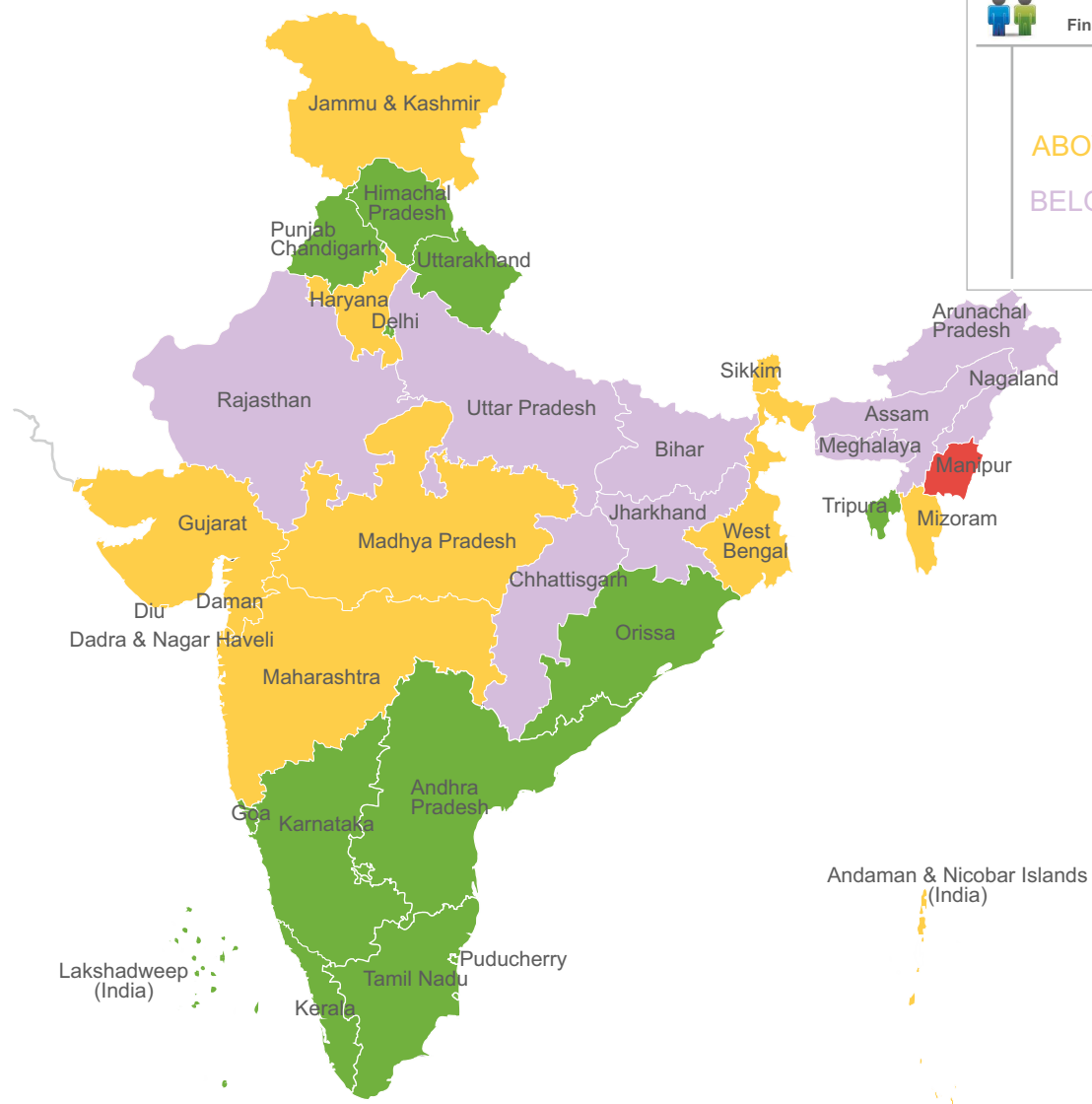
**Table 4: Top scoring states on CRISIL Inclusix**

<b>Large States</b>	<b>Small States</b>	<b>Union Territories</b>
Kerala	Goa	Puducherry
Tamil Nadu	Tripura	Chandigarh
Karnataka	Himachal Pradesh	Delhi

**Table 5: Bottom scoring states on CRISIL Inclusix**

<b>Large States</b>	<b>Small States</b>	<b>Union Territories</b>
Bihar	Manipur	Daman & Diu
Rajasthan	Nagaland	Dadra & Nagar Haveli
Jharkhand	Arunachal Pradesh	Andaman & Nicobar Islands

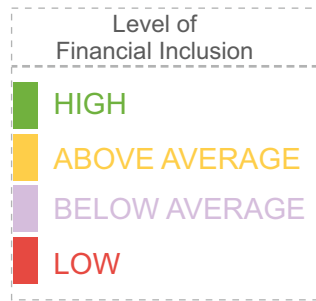
**Map 2: Level of financial inclusion at state level**



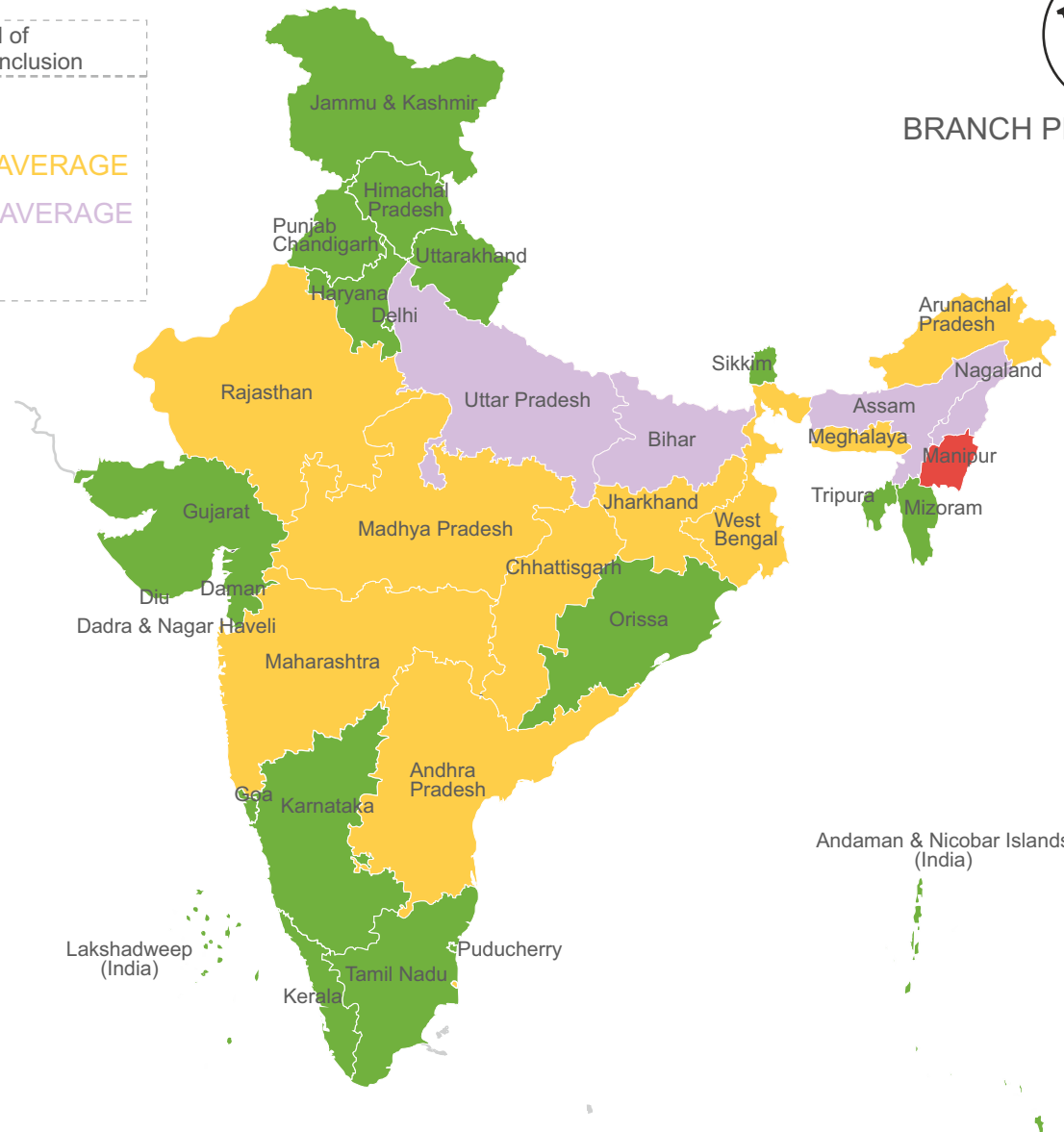
**Table 6: Distribution of states and union territories based on CRISIL Inclusix**

Level of Financial inclusion	CRISIL Inclusix Score	Number of States/UTs
HIGH	> 55	14
ABOVE AVERAGE	40.1	11
BELOW AVERAGE	25.0	9
LOW	< 00	1

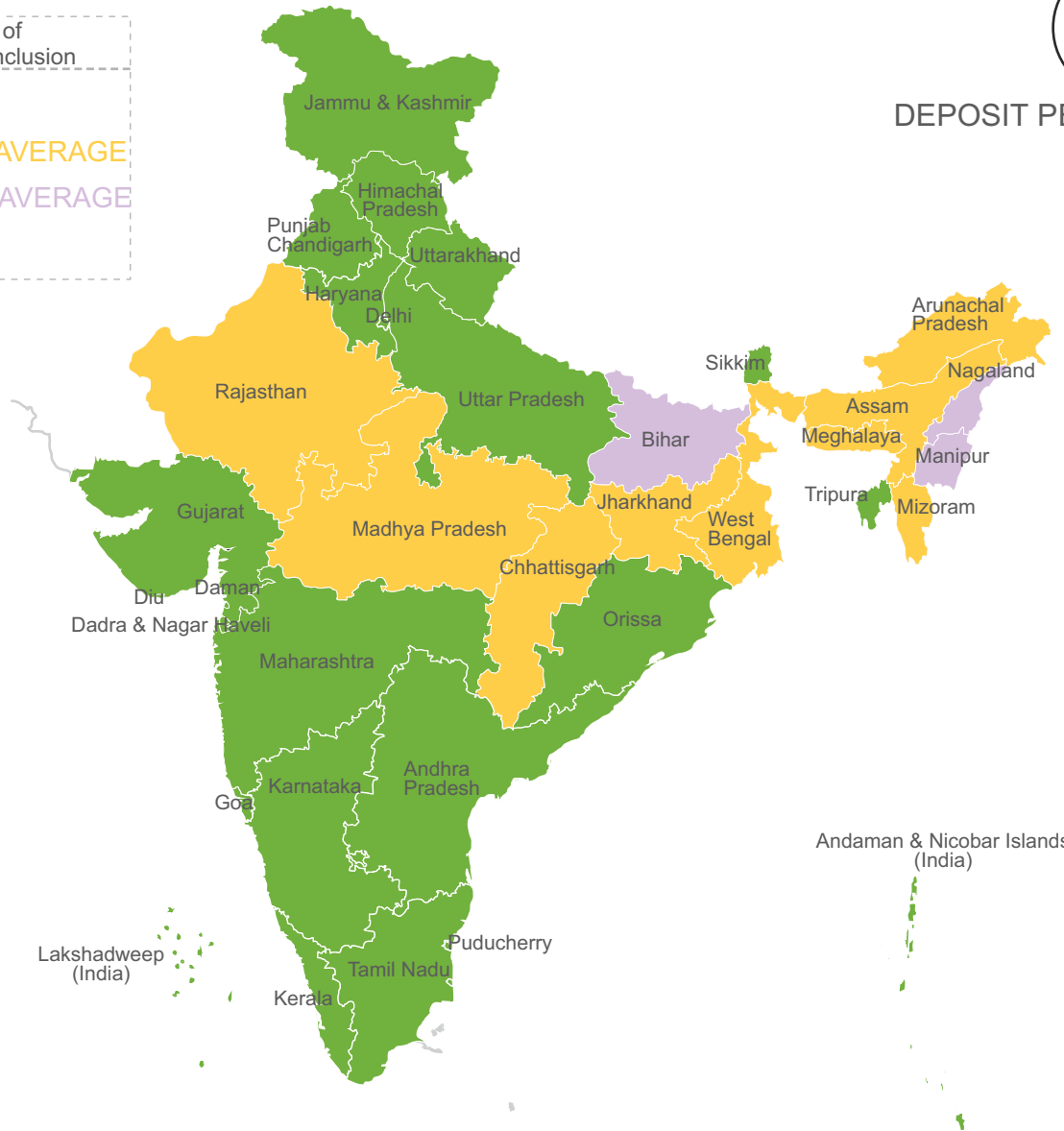
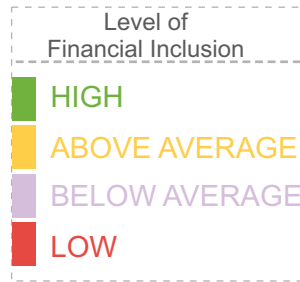
Map 3(a): Level of financial inclusion across each dimension at state level



BRANCH PENETRATION (BP)

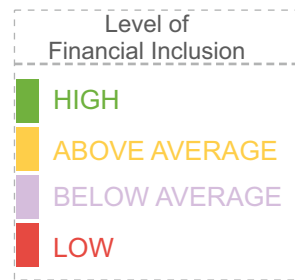


**Map 3(b): Level of financial inclusion across each dimension at state level**

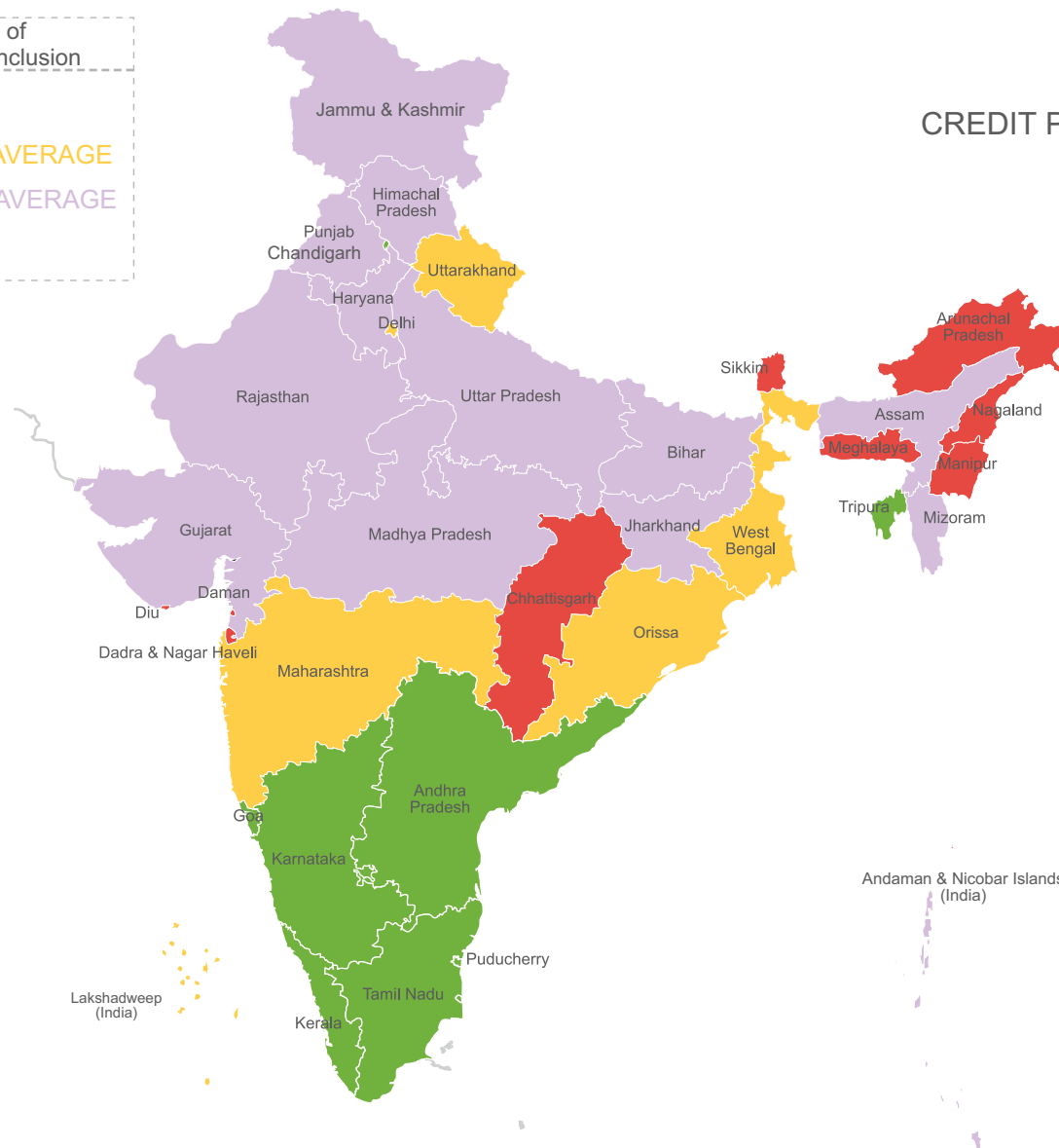


DEPOSIT PENETRATION (DP)

Map 3(c): Level of financial inclusion across each dimension at state level



CREDIT PENETRATION (CP)





## District level

### South remains top of the heap

District-level performances mirror the trend across states and regions. There is wide disparity in Inclusix scores across districts. Only 255 -- or a third of the 652 districts -- have scored more than the all-India score of 50.1.

The supremacy of the south is clearly evident with most districts from the region (104 of 107 districts) having CRISIL Inclusix scores higher than the all-India average (refer to Map 5). The top 10 -- and 45 of the top 50 scoring districts -- are in the south (*Table A1 in Appendix*).

#### Nine districts hit the maximum Inclusix score of 100

- All these districts are from the south
- Six are from Kerala, namely, Pathanamthitta, Alapuzha, Ernakulam, Kottayam, Thiruvananthapuram, and Thrissur
- Two are from Puducherry, namely, Karaikal, and Mahe
- One is from Tamil Nadu, namely, Coimbatore

#### Top 50 districts by CRISIL Inclusix score 2013

- Of the top 50 districts in 2010, 31 remained in the list in 2013. Six districts have retained their position among the top 10 scoring districts over the past four years (2010-13)
- Tamil Nadu had the maximum representation in the top 50 districts with 17
- All the 13 districts from Kerala also featured among the top 50 districts

#### Top 50 districts by agricultural accounts

- They account for 35 per cent of the total agricultural accounts
- The average CRISIL Inclusix score of these districts at 74.1 is substantially higher than the all-India CRISIL Inclusix score of 50.1

- Andhra Pradesh and Tamil Nadu have 20 districts each
- States with traditionally high contribution from agriculture such as Punjab, Haryana, and Uttar Pradesh are conspicuous by their absence

#### **Top 50 districts by population**

- They comprise 24 per cent of the total population
- The average CRISIL Inclusix score of these districts is 52.3 compared to the all-India Inclusix score of 50.1. Most large cities (Mumbai, Delhi, Kolkata, Chennai, Bengaluru, Ahmedabad, Pune, Jaipur, Lucknow) are included in this list

#### **Bottom 50 districts by CRISIL Inclusix score 2013**

- On the other hand, 35 districts that were in the bottom 50 in 2010 remained there
- As many as 27 of the bottom 50 belong to the north-east (Table A2 in Appendix), mainly Manipur, Arunachal Pradesh, and Nagaland
- Manipur brings up the rear with 8 of its 9 districts in the bottom 50
- Three districts have Inclusix score of less than 10. Progress in these districts has clearly been slow, mirroring their state and regional trends

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CHAPTER - 4

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THE ENGINE OF  
**CRISIL**  
**INCLUSIX:**  
METHODOLOGY  
IN DETAIL



## METHODOLOGY FOR CALCULATING CRISIL INCLUSIX

The section describes the methodology behind the calculation of CRISIL Inclusix.

### Objective

CRISIL Inclusix measures the extent of financial inclusion at a geographical level, starting with the district and aggregating across state, region and national levels.

### Coverage

CRISIL Inclusix covers all 652 districts, 35 states/union territories, and 5 regions in the country at the end of March 31, 2013.

CRISIL Inclusix also measures financial inclusion for different periods to enable inter-temporal comparison. It currently measures financial inclusion on an annual frequency for 2009, 2010, 2011, 2012 and 2013. Depending on the availability of data, the frequency can be increased.

### Parameters


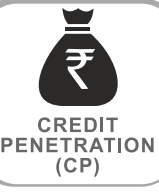

Several dimensions are used to evaluate the extent of financial inclusion in a country. In line with its definition of financial inclusion, CRISIL has followed a multidimensional approach to compute financial inclusion.

CRISIL Inclusix is a composite index, measuring financial inclusion as an aggregate of three key dimensions: branch, credit and deposit penetration.

CRISIL Inclusix uses five parameters as proxies to measure the three key dimensions of financial inclusion (*Table 7*).

## METHODOLOGY FOR CALCULATING CRISIL INCLUSIX

**Table 7: Dimensions and parameters used to measure financial inclusion**

	Parameters	Significance	Interpretation
 <p style="text-align: center;"><b>BRANCH PENETRATION (BP)</b></p>	No of branches per lakh of population in a district	Measures the ease with which people in a particular territory can access financial services	The higher the better
	No of loan accounts per lakh of population in a district	Measures the extent of access to loan products offered in a particular territory	The higher the better
 <p style="text-align: center;"><b>CREDIT PENETRATION (CP)</b></p>	No of small borrower loan accounts as defined by RBI per lakh of population in a district (small borrowers = borrowers with a sanctioned credit limit of up to Rs.2 lakh)	Measures access to credit for small borrowers, who typically face financial non-inclusion	The higher the better
	No of agricultural advances per lakh of population in a district	Measures farmers' access to credit	The higher the better
 <p style="text-align: center;"><b>DEPOSIT PENETRATION (DP)</b></p>	No of savings accounts per lakh of population in a district	Measures the extent of access to savings products offered by banks in a particular territory	The higher the better



As CRISIL defines financial inclusion in terms of coverage, reach, and penetration and not in terms of size or volume, all CRISIL Inclusix parameters are measured in non-monetary units.

## Data

- The data on banks has been sourced from RBI
- The data on MFIs for fiscal 2013 has been sourced from MFIN
- The data on population for 2011 has been used as per Census of India 2011
- The data on population for other years has been estimated using population data as per Census of India 2001 and 2011. The estimation was done using the growth factor for population between 2001 and 2011
- The population of the reorganised districts and the newly formed districts has been sourced from the state ministries or has been estimated based on the area of the respective districts sourced from their official state or district websites, to the extent available

## Calculations: CRISIL Inclusix

The calculation of CRISIL Inclusix involves the following steps:

### 1) Step 1: Normalisation of parameters

As noted above, CRISIL Inclusix is a composite index that measures financial inclusion as an aggregate of five parameters. However, these parameters have different units and cannot, therefore, be aggregated directly to arrive at a composite index. So, every parameter is first normalised using the Min-Max method of normalisation:

$$Xi \text{ (Normalised)} = \frac{Xi - X(\min)}{X(\max) - X(\min)} * 100$$

Where,

$X_i$  value for a particular parameter for the district 'i';

$X_{(min)}$  minimum value for a particular parameter observed across all districts;

$X_{(max)}$  maximum value for a particular parameter observed across all districts;

Normalisation converts data for every parameter into numbers between 0 and 100, with 0 depicting the worst performer and 100 the best performer in the parameter. The normalised values of each of the five parameters may be referred to as the parameter-indices. The normalised parameter-indices are free of units and dimensions, and are easily aggregated. This approach is similar to the one used by United Nations Development Programme (UNDP) for computation of well-known development indices such as Human Development Index.

CRISIL Inclusix, however, employs a modified version of the Min-Max method of normalisation. Its minimum and maximum values are different from the observed minimum and maximum. Moreover, the minimum and maximum values it uses are kept constant over time. This modification facilitates inter-temporal comparison of the index to assess progress in financial inclusion over time.

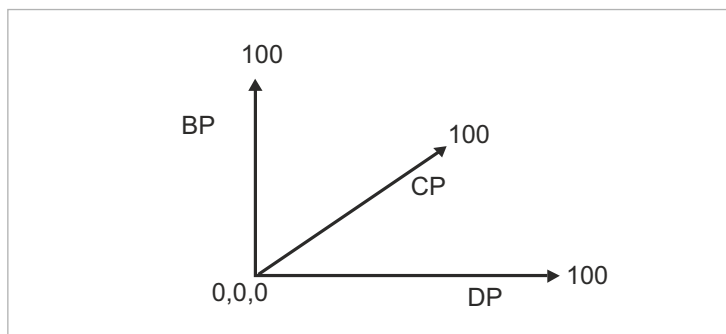
The maximum is set at a defined ideal value for each parameter. This modification ensures that the normalised scores for districts with lower values do not cluster. Hence, capping the maximum value at a lower-than-observed maximum ensures a meaningful differentiation among districts with low scores. CRISIL has arrived at the ideal values after thorough discussions with various stakeholders. CRISIL has now defined appropriate ideals for MFIs as well.

## **2) Step 2: Aggregation using displaced ideal method**

The aggregation entails the aggregation of the three dimension indices (BP, average of the three CP parameter indices, and DP).

The three dimension-indices, BP, CP, and DP, may be represented in a three-dimensional space with 0 as the minimum value and 100 as the maximum (ideal) value for each of three dimensions.

Each district may be represented by a particular point in the three dimensional space (0, 0, 0 and 100, 100, 100) shown above. CRISIL Inclusix is measured as the inverse of the Euclidean distance from the ideal point (100, 100, 100). 'Euclidean Distance Method' is used to calculate the distance between any two points in an n-dimensional space.



$$\text{CRISIL Inclusix - District (I)} = 100 - \frac{\sqrt{(100-BP_i)^2 + (100-CP_i)^2 + (100-DP_i)^2}}{\sqrt{3}}$$

In the formula, the numerator of the second component is the Euclidean distance of the district 'i' from the ideal point (100, 100, 100), normalising it in order to make the value lie between 0 and 100, and the inverse distance is considered so that the higher value corresponds to higher financial inclusion.

This method of aggregation, as opposed to the averaging method, satisfies all the intuitive properties of an index, including

- Normalisation
- Anonymity
- Monotony
- Proximity
- Uniformity
- Signalling

All these properties, together called NAMBUS, are discussed in IGIDR Working Paper 2008, authored by Hippu Salk, Kristle Nathan, Srijit Mishra and B Sudhakara Reddy.

This method of aggregation does away with the assumption of perfect substitutability among the three dimensions of the averaging method. So, a good performance in one dimension, say DP, does not fully compensate for poor performance in another dimension, say CP.

CRISIL believes that all three dimensions are critical and independent of each other. For a district to score well in financial inclusion, it should score well in all the dimensions.

## **Recalibration of ideals and score-cutoffs**

Since the launch of the index, ideals and score-cutoffs (indicating different levels of financial inclusion - High, Above-Average, Below-Average and Low) have been kept constant to facilitate inter-temporal comparison. However, like most other indices, CRISIL will revisit the ideals and score-cutoffs on a periodic basis for their continued relevance and recalibrate them as and when needed.

## **Incorporation of MFIs into the index**

The index value for any district for 2013 has been arrived at by combining the bank and MFI data at an individual dimension level. Say for example, BP score for any district has been arrived at by combining the normalised BP scores of banks and MFIs. CP score for any district has been arrived at in a similar manner. MFIs do not contribute to the DP score. Rest of the methodology remains identical.

We have considered the following unique aspects pertaining to MFIs in this process:

- 1) While banks contribute to all the three dimensions of financial inclusion, MFIs' contribution is limited to only two of the three dimensions, as regulation forbids them from accepting deposits.
- 2) All MFI loan accounts have been considered as small-borrower accounts since MFIs can primarily lend up to Rs.50000 per borrower only.
- 3) MFIL has provided data on MFIs for 480 districts (out of 652 districts), reflecting their current presence.
- 4) CRISIL has not considered MFI loan accounts and MFI branches in Andhra Pradesh in its Inclusix score as there is limited microfinance activity in the state after the promulgation of ordinance by the state government in October 2010.

CHAPTER - 5

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DETAILED  
**TABLES**



## APPENDIX

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All calculations are based on data provided by the Reserve Bank of India and MicroFinance Institutions Network

**Table A1: Top 50 districts in terms of CRISIL Inclusix score in 2013**

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Alapuzha	Kerala	100.0	84.2	78.7	72.1	1	11	15	23
Ernakulam	Kerala	100.0	94.9	88.3	88.0	1	4	4	3
Kottayam	Kerala	100.0	93.8	86.7	80.7	1	7	5	10
Pathanamthitta	Kerala	100.0	100.0	96.2	94.2	1	1	1	1
Thiruvananthapuram	Kerala	100.0	94.8	91.1	83.4	1	5	3	5
Thrissur	Kerala	100.0	97.2	85.4	79.1	1	3	6	12
Karaikal	Puducherry	100.0	99.0	91.6	88.1	1	2	2	2
Mahe	Puducherry	100.0	94.3	79.6	74.3	1	6	13	17
Coimbatore	Tamil Nadu	100.0	89.7	83.4	75.9	1	8	8	15
Kodagu	Karnataka	99.5	88.9	84.5	83.6	10	9	7	4
Dharwad	Karnataka	97.6	80.7	73.1	69.2	11	16	26	28
Mumbai	Maharashtra	97.2	81.4	81.3	81.1	12	13	11	8
Khordha	Orissa	96.5	77.6	75.1	72.4	13	25	21	22
Chennai	Tamil Nadu	94.7	82.3	82.0	82.8	14	12	9	6
Chikmagalur	Karnataka	94.1	79.7	72.9	68.6	15	22	27	30
Shimoga	Karnataka	91.5	71.3	67.8	62.3	16	39	41	51
Idukki	Kerala	90.2	70.5	64.9	57.7	17	44	53	75
Kancheepuram	Tamil Nadu	90.1	62.1	59.6	55.7	18	80	80	86
West Tripura <sup>®</sup>	Tripura	89.9	47.6	43.3	41.5	19	190	208	189
Madurai	Tamil Nadu	89.2	71.0	68.7	63.8	20	41	37	42

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

<sup>®</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.



District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Puducherry	Puducherry	89.0	80.1	78.9	74.8	21	18	14	16
Hassan	Karnataka	88.7	71.2	66.7	63.0	22	40	45	46
Sivaganga	Tamil Nadu	88.0	77.0	74.8	70.8	23	26	23	26
Bengaluru Rural	Karnataka	87.9	60.6	52.1	48.1	24	89	129	132
Tiruchirapalli	Tamil Nadu	87.9	74.5	70.5	65.3	25	30	32	35
Nilgiris	Tamil Nadu	87.9	76.0	71.7	71.3	26	28	29	24
Mysore	Karnataka	87.8	65.6	62.7	57.3	27	60	66	77
Kasaragod	Kerala	87.1	79.9	78.3	73.7	28	20	17	19
Erode	Tamil Nadu	87.1	71.7	68.3	63.4	29	36	38	44
Gadag	Karnataka	86.3	67.4	55.7	54.5	30	57	106	93
Kanyakumari	Tamil Nadu	85.7	73.2	69.5	70.5	31	31	34	27
Palakkad	Kerala	85.4	71.5	67.7	64.1	32	37	42	39
Kollam	Kerala	85.2	70.5	63.6	58.1	33	43	59	70
Theni	Tamil Nadu	84.4	65.0	60.7	56.3	34	64	75	82
Namakkal	Tamil Nadu	83.9	64.5	56.6	53.0	35	71	100	102
Thanjavur	Tamil Nadu	83.5	65.2	61.1	58.6	36	62	73	67
Thiruvapur	Tamil Nadu	82.8	64.5	57.4	56.1	37	70	94	83
Kannur	Kerala	82.7	73.2	75.0	69.1	38	32	22	29
Wayanad	Kerala	82.4	78.2	75.5	70.9	39	24	20	25
Ramanagara	Karnataka	82.3	59.6	51.1	45.0	40	99	136	155

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Wardha	Maharashtra	82.1	53.8	46.6	42.8	41	144	171	178
Krishna	Andhra Pradesh	81.7	76.5	73.6	68.4	42	27	25	31
Kozhikode	Kerala	81.2	72.7	72.0	67.4	43	33	28	33
Karur	Tamil Nadu	80.7	69.4	66.3	61.6	44	48	48	54
Mumbai Suburban	Maharashtra	80.5	79.7	78.7	74.0	45	21	16	18
Virudhunagar	Tamil Nadu	80.3	65.0	59.4	56.5	46	63	81	81
Dindigul	Tamil Nadu	80.2	63.2	58.8	55.6	47	75	86	87
Hyderabad	Andhra Pradesh	79.9	84.6	80.1	80.9	48	10	12	9
Tirunelveli	Tamil Nadu	79.7	69.4	64.4	61.2	49	49	55	56
Chamrajnagar	Karnataka	79.4	44.3	39.5	36.1	50	227	247	249

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

**Table A2: Bottom 50 districts in terms of CRISIL Inclusix score in 2013**

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Kurung Kumey	Arunachal Pradesh	5.3	5.6	5.5	5.2	652	638	632	632
South Garo Hills	Meghalaya	8.4	8.2	7.7	7.2	651	636	629	629
Mon	Nagaland	8.9	7.7	7.4	7.1	650	637	630	630
Kiphire	Nagaland	11.0	10.3	6.7	6.3	649	632	631	631
Tamenglong	Manipur	11.0	9.7	8.0	7.5	648	633	628	627
Ukhrul	Manipur	12.6	9.3	8.4	7.7	647	634	626	626
Imphal East	Manipur	13.7	8.8	8.3	7.4	646	635	627	628
Bishnupur	Manipur	14.4	11.3	11.2	10.9	645	630	624	624
Longleng	Nagaland	15.0	14.2	11.7	10.9	644	628	623	623
East Kameng	Arunachal Pradesh	15.1	12.6	12.3	11.6	643	629	621	621
Thoubal	Manipur	15.9	10.6	9.1	8.4	642	631	625	625
Lawngtlai	Mizoram	16.2	14.8	13.6	14.1	641	626	618	613
Chunglang	Arunachal Pradesh	16.3	14.7	14.3	13.7	640	627	616	614
Tuensang	Nagaland	16.4	15.5	12.6	12.6	639	624	620	618
Mungeli <sup>#</sup>	Chhattisgarh	16.6	-	-	-	638	-	-	-
Sukma <sup>#</sup>	Chhattisgarh	16.7	-	-	-	637	-	-	-
Chandel	Manipur	16.8	15.6	14.6	16.1	636	623	615	606
Gariyaband <sup>#</sup>	Chhattisgarh	16.9	-	-	-	635	-	-	-
Senapati	Manipur	17.5	15.7	15.3	15.4	634	622	613	610
Alirajpur	Madhya Pradesh	17.6	15.2	12.6	12.4	633	625	619	620

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Phek	Nagaland	19.5	18.5	16.1	16.7	632	615	612	601
Kondagaon DW <sup>#</sup>	Chhattisgarh	19.8	-	-	-	631	-	-	-
Baksa	Assam	19.8	17.1	16.1	15.1	630	620	611	611
Tirap <sup>@</sup>	Arunachal Pradesh	19.9	20.3	18.3	18.2	629	603	593	579
Upper Subansiri	Arunachal Pradesh	20.0	19.9	19.6	19.2	628	607	581	559
Balodabazar <sup>#</sup>	Chhattisgarh	20.2	-	-	-	627	-	-	-
Zunheboto	Nagaland	20.6	19.9	16.7	17.2	626	608	606	594
Lower Dibang Valley	Arunachal Pradesh	20.8	19.9	18.1	13.4	625	606	598	615
Sheohar	Bihar	20.9	18.7	17.0	15.5	624	614	605	609
Churachandpur	Manipur	21.1	17.2	14.0	12.6	623	619	617	619
Bhind	Madhya Pradesh	21.2	19.5	16.5	16.7	622	610	608	600
Peren	Nagaland	21.4	18.0	12.0	11.3	621	617	622	622
Bijapur	Chhattisgarh	21.7	20.5	17.1	15.7	620	600	604	607
Longding <sup>#</sup>	Arunachal Pradesh	22.0	-	-	-	619	-	-	-
Sitamarhi	Bihar	22.1	19.9	18.4	16.1	618	609	591	605
Banka	Bihar	22.2	18.8	18.2	14.8	617	613	595	612
Sidhi	Madhya Pradesh	22.5	21.2	20.9	18.2	616	593	561	578
Dholpur	Rajasthan	22.6	21.2	19.1	18.1	615	594	585	582
Dhubri	Assam	22.6	16.4	15.1	13.1	614	621	614	617
Araria	Bihar	22.9	17.8	16.5	15.6	613	618	609	608

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Budaun <sup>^</sup>	Uttar Pradesh	23.1	21.7	25.8	23.5	612	586	466	483
Madhepura	Bihar	23.1	20.4	18.6	16.9	611	601	590	598
Barmer	Rajasthan	23.1	21.3	20.1	18.5	610	592	575	572
Shivpuri	Madhya Pradesh	23.4	23.2	20.2	22.8	609	566	571	495
Madhubani	Bihar	23.4	22.2	18.9	17.4	608	577	587	593
Darbhangha	Bihar	23.4	22.9	20.3	18.3	607	567	567	577
Dindori	Madhya Pradesh	23.4	20.3	19.4	17.5	606	604	583	590
Wokha	Nagaland	23.6	20.0	17.3	16.7	605	605	602	599
Narayanpur	Chhattisgarh	23.7	22.2	17.2	17.0	604	578	603	595
Tikamgarh	Madhya Pradesh	23.8	26.4	21.1	21.4	603	510	559	529

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

<sup>^</sup>District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

**Table A3: 50 Most populous districts**

District	Population in 2013	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
			2013*	2012	2011	2010	2013	2012	2011	2010
Delhi	1,74,03,047	Delhi	67.0	78.2	64.2	58.4	94	23	57	69
Thane	1,17,54,162	Maharashtra	34.8	32.2	30.4	28.2	480	406	380	385
Bengaluru Urban	1,03,52,512	Karnataka	74.6	81.2	81.6	80.2	66	14	10	11
North 24 Parganas	1,03,29,709	West Bengal	47.5	31.3	29.9	27.8	287	421	393	397
Pune	99,40,028	Maharashtra	58.2	54.2	46.6	44.3	175	137	169	164
Mumbai Suburban	94,77,408	Maharashtra	80.5	79.7	78.7	74.0	45	21	16	18
South 24 Parganas	84,28,265	West Bengal	38.9	21.4	20.7	18.4	408	590	564	573
Bardhaman	79,00,865	West Bengal	48.1	36.2	32.8	30.2	279	321	338	342
Ahmedabad	75,24,187	Gujarat	51.6	50.3	47.1	46.3	235	162	166	142
Murshidabad	73,79,238	West Bengal	42.0	24.7	22.4	19.6	357	546	537	557
Jaipur	69,89,243	Rajasthan	51.6	47.8	45.7	41.5	236	186	179	190
Surat	65,22,897	Gujarat	37.8	35.0	32.5	30.8	427	340	343	325
Nasik	63,60,371	Maharashtra	36.3	29.6	26.7	24.3	455	453	453	463
Allahabad	61,88,722	Uttar Pradesh	38.0	32.7	31.0	28.9	423	397	370	367
Paschim Medinipur	61,05,801	West Bengal	40.9	33.5	31.3	28.7	370	377	362	377
Patna	60,10,377	Bihar	54.8	44.0	39.2	35.6	212	230	250	255
Rangareddy	57,29,540	Andhra Pradesh	61.0	64.7	60.2	51.8	146	68	77	108
Hugli	56,21,387	West Bengal	50.3	35.4	31.9	29.5	252	335	351	356
Purbi Champaran	53,48,554	Bihar	26.2	22.8	19.0	18.5	578	568	586	571
Nadia	52,89,243	West Bengal	48.4	28.8	25.6	23.5	276	467	470	484

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

District	Population in 2013	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
			2013*	2012	2011	2010	2013	2012	2011	2010
Purba Medinipur	52,41,580	West Bengal	37.4	26.8	23.4	21.6	432	504	523	523
East Godavari	52,03,086	Andhra Pradesh	74.1	68.9	63.2	58.8	67	51	62	65
Muzaffarpur	50,16,858	Bihar	34.5	28.4	27.6	24.0	487	474	439	473
Guntur	49,78,763	Andhra Pradesh	77.7	71.0	66.3	62.7	55	42	49	49
Howrah	49,64,119	West Bengal	47.8	29.0	27.4	26.2	283	464	442	429
Belgaum	48,99,976	Karnataka	73.3	54.7	46.9	45.0	70	133	167	154
Lucknow	48,03,887	Uttar Pradesh	55.6	54.5	55.2	52.8	203	136	110	103
Nagpur	47,80,027	Maharashtra	65.5	48.5	44.2	39.1	106	178	195	216
Azamgarh	47,65,177	Uttar Pradesh	36.0	33.5	34.2	31.4	463	379	308	314
Chennai	47,51,658	Tamil Nadu	94.7	82.3	82.0	82.8	14	12	9	6
Madhubani	46,81,782	Bihar	23.4	22.2	18.9	17.4	608	577	587	593
Sitapur	46,68,244	Uttar Pradesh	34.6	32.1	31.6	30.7	483	408	358	331
Kanpur Nagar	46,58,545	Uttar Pradesh	42.7	42.3	39.4	37.2	345	249	249	237
Bareilly	46,57,127	Uttar Pradesh	38.6	34.6	33.4	30.8	414	349	322	326
Ahmednagar	46,50,833	Maharashtra	40.1	28.3	25.1	23.1	389	476	481	491
Krishna	46,00,508	Andhra Pradesh	81.7	76.5	73.6	68.4	42	27	25	31
Jaunpur	45,98,369	Uttar Pradesh	40.0	34.7	32.0	29.9	391	347	349	347
Gaya	45,87,160	Bihar	25.3	25.8	25.3	22.7	586	522	476	497
Gorakhpur	45,83,175	Uttar Pradesh	41.9	32.7	32.3	29.7	358	396	346	352
Agra	45,51,045	Uttar Pradesh	50.1	43.6	41.9	39.0	255	233	223	219

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

District	Population in 2013	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
			2013*	2012	2011	2010	2013	2012	2011	2010
Kolkata	44,69,636	West Bengal	77.0	80.1	67.2	72.9	59	19	43	21
Samastipur	44,51,333	Bihar	31.0	24.8	22.4	18.7	532	544	538	568
Solapur	44,15,285	Maharashtra	46.4	32.7	29.1	26.5	302	394	407	419
Vishakhapatnam	43,85,577	Andhra Pradesh	71.4	64.9	62.4	57.6	82	65	69	76
Jalgaon	43,42,004	Maharashtra	30.2	24.7	22.3	19.9	539	545	540	552
Vadodara	42,69,175	Gujarat	65.1	54.1	51.1	49.0	111	139	135	126
Chittoor	42,60,996	Andhra Pradesh	72.8	68.1	63.5	60.9	72	53	60	58
Kancheepuram	42,60,715	Tamil Nadu	90.1	62.1	59.6	55.7	18	80	80	86
Hardoi	42,46,110	Uttar Pradesh	36.2	32.3	29.2	27.0	458	404	406	412
Malappuram	42,15,591	Kerala	64.9	56.5	55.0	51.0	114	124	113	115

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.



**Table A4: State wise Inclusix scores**

State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks				Dispersion (Coefficient of Variation)
	2013*	2012	2011	2010	2013	2012	2011	2010	
Puducherry	89.4	82.2	79.6	75.9	1	1	1	2	0.25
Kerala	88.9	80.4	76.1	71.3	2	3	3	4	0.12
Tamil Nadu	79.2	64.8	60.5	57.6	3	8	7	7	0.13
Goa	76.1	74.0	72.0	72.6	4	5	4	3	0.02
Chandigarh	75.4	80.7	78.1	82.4	5	2	2	1	-
Karnataka	74.4	61.4	57.7	54.7	6	9	10	8	0.18
Andhra Pradesh	69.2	64.8	61.3	57.6	7	7	6	6	0.10
Delhi	67.0	78.2	64.2	58.4	8	4	5	5	-
Lakshadweep	65.7	65.7	58.7	52.6	9	6	8	10	-
Tripura	63.8	44.1	38.7	37.7	10	15	17	16	0.26
Himachal Pradesh	60.5	58.4	58.5	53.2	11	10	9	9	0.10
Punjab	59.7	56.8	55.7	51.8	12	11	11	11	0.08
Uttarakhand	59.3	52.4	50.5	48.5	13	12	12	12	0.09
Orissa	55.2	43.3	40.6	36.7	14	16	15	18	0.25
Andaman & Nicobar Islands	54.6	50.9	45.1	42.8	15	13	14	15	0.36
Haryana	53.2	49.3	48.4	43.8	16	14	13	13	0.16
Maharashtra	49.0	40.7	37.5	34.8	17	18	19	19	0.31
Sikkim	46.8	41.4	40.0	42.9	18	17	16	14	0.27
West Bengal	46.6	31.4	28.8	27.2	19	29	29	29	0.26
Gujarat	46.0	40.6	38.6	36.8	20	19	18	17	0.23

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks				Dispersion (Coefficient of Variation)
	2013*	2012	2011	2010	2013	2012	2011	2010	
Jammu & Kashmir	45.2	36.9	33.8	32.9	21	23	23	23	0.23
Dadra & Nagar Haveli	43.7	40.3	37.1	33.8	22	21	21	22	-
Daman & Diu	43.2	40.5	37.3	34.2	23	20	20	20	0.09
Mizoram	42.6	39.3	34.9	34.1	24	22	22	21	0.27
Madhya Pradesh	40.5	33.1	29.9	29.1	25	26	27	26	0.33
Uttar Pradesh	40.1	35.2	33.5	31.5	26	24	24	24	0.19
Assam	39.6	30.4	28.2	25.7	27	30	30	31	0.31
Jharkhand	39.4	32.1	30.1	27.3	28	27	26	27	0.21
Rajasthan	39.4	34.8	32.7	30.2	29	25	25	25	0.21
Meghalaya	36.4	31.6	29.2	27.2	30	28	28	28	0.43
Chhattisgarh	35.4	28.8	27.0	24.8	31	31	32	32	0.29
Arunachal Pradesh	30.5	28.4	27.4	26.3	32	32	31	30	0.45
Bihar	30.2	25.5	23.5	21.4	33	34	33	34	0.22
Nagaland	28.9	26.1	23.1	21.6	34	33	34	33	0.46
Manipur	21.6	17.8	16.6	15.6	35	35	35	35	0.51

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

**Table A5: Districts wise Inclusix scores**

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Andaman & Nicobar Islands	Nicobar	33.7	35.3	33.5	30.6	500	337	320	334
Andaman & Nicobar Islands	North And Middle Andaman	32.9	31.3	25.1	23.2	512	422	482	488
Andaman & Nicobar Islands	South Andaman	67.0	61.9	55.8	53.6	95	83	105	96
Andhra Pradesh	Adilabad	59.0	53.7	52.5	49.2	170	145	125	123
Andhra Pradesh	Anantapur	68.2	63.1	59.3	56.8	92	76	82	78
Andhra Pradesh	Chittoor	72.8	68.1	63.5	60.9	72	53	60	58
Andhra Pradesh	Cuddapah	72.0	69.0	66.0	63.2	79	50	51	45
Andhra Pradesh	East Godavari	74.1	68.9	63.2	58.8	67	51	62	65
Andhra Pradesh	Guntur	77.7	71.0	66.3	62.7	55	42	49	49
Andhra Pradesh	Hyderabad	79.9	84.6	80.1	80.9	48	10	12	9
Andhra Pradesh	Karimnagar	61.5	55.7	53.9	49.9	140	128	118	121
Andhra Pradesh	Khammam	65.0	59.2	57.4	56.1	113	102	95	84
Andhra Pradesh	Krishna	81.7	76.5	73.6	68.4	42	27	25	31
Andhra Pradesh	Kurnool	63.6	58.3	53.6	50.6	123	109	122	116
Andhra Pradesh	Mahbubnagar	57.1	50.7	49.5	46.0	189	158	146	147
Andhra Pradesh	Medak	65.3	59.7	56.8	54.3	110	96	98	94
Andhra Pradesh	Nalgonda	63.6	56.7	54.0	50.1	121	123	116	120
Andhra Pradesh	Nellore	75.1	70.4	66.6	63.5	64	45	46	43
Andhra Pradesh	Nizamabad	68.7	63.0	62.9	57.8	89	78	63	72
Andhra Pradesh	Prakasam	72.1	67.5	63.4	59.8	78	56	61	61

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Andhra Pradesh	Rangareddy	61.0	64.7	60.2	51.8	146	68	77	108
Andhra Pradesh	Srikakulam	64.6	58.3	53.3	49.3	116	108	123	122
Andhra Pradesh	Vishakhapatnam	71.4	64.9	62.4	57.6	82	65	69	76
Andhra Pradesh	Vizianagaram	66.0	63.0	55.4	51.5	102	77	109	111
Andhra Pradesh	Warangal	66.2	61.4	59.3	54.8	98	86	84	89
Andhra Pradesh	West Godavari	76.0	69.6	65.1	62.1	62	47	52	52
Arunachal Pradesh	Anjaw	26.7	28.1	17.8	17.0	572	477	601	596
Arunachal Pradesh	Chunglang	16.3	14.7	14.3	13.7	640	627	616	614
Arunachal Pradesh	Dibang Valley	38.8	37.5	36.3	36.6	412	305	277	244
Arunachal Pradesh	East Kameng	15.1	12.6	12.3	11.6	643	629	621	621
Arunachal Pradesh	East Siang	47.5	42.5	40.7	38.8	288	242	232	224
Arunachal Pradesh	Kurung Kumey	5.3	5.6	5.5	5.2	652	638	632	632
Arunachal Pradesh	Lohit	25.3	19.3	18.7	17.7	584	612	588	587
Arunachal Pradesh	Longding <sup>#</sup>	22.0	-	-	-	619	-	-	-
Arunachal Pradesh	Lower Dibang Valley	20.8	19.9	18.1	13.4	625	606	598	615
Arunachal Pradesh	Lower Subansiri	25.3	23.2	23.0	25.1	583	565	530	452
Arunachal Pradesh	Papum Pare	61.3	58.9	57.9	55.2	142	105	93	88
Arunachal Pradesh	Tawang	37.1	34.6	30.6	29.7	437	351	378	353
Arunachal Pradesh	Tirap <sup>@</sup>	19.9	20.3	18.3	18.2	629	603	593	579
Arunachal Pradesh	Upper Siang	25.3	25.1	23.4	22.6	585	537	522	501

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<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Arunachal Pradesh	Upper Subansiri	20.0	19.9	19.6	19.2	628	607	581	559
Arunachal Pradesh	West Kameng	39.3	38.6	37.8	36.0	399	287	259	250
Arunachal Pradesh	West Siang	42.4	40.3	40.4	38.4	350	266	238	227
Assam	Baksa	19.8	17.1	16.1	15.1	630	620	611	611
Assam	Barpeta	32.3	24.9	22.5	20.8	518	541	535	537
Assam	Bongaigaon	37.9	28.6	25.5	24.1	424	471	473	469
Assam	Cachar	44.8	29.4	26.6	24.5	322	460	454	459
Assam	Chirang	27.1	25.4	22.4	20.2	567	531	539	549
Assam	Darrang	37.5	26.9	24.3	20.9	431	502	503	534
Assam	Dhemaji	24.7	24.0	19.6	16.9	593	553	580	597
Assam	Dhubri	22.6	16.4	15.1	13.1	614	621	614	617
Assam	Dibrugarh	55.8	45.4	42.0	36.1	202	214	222	248
Assam	Goalpara	28.4	22.1	19.4	17.9	558	579	584	585
Assam	Golaghat	50.0	36.9	33.2	30.9	259	309	326	324
Assam	Hailakandi	33.7	24.3	22.0	19.7	499	551	546	555
Assam	Jorhat	53.2	43.5	40.8	39.3	223	235	229	215
Assam	Kamrup	61.0	31.9	35.0	32.6	147	412	297	292
Assam	Kamrup Metropolitan	71.3	70.2	66.0	64.4	83	46	50	37
Assam	Karbi Anglong	31.0	27.6	27.3	24.2	533	488	444	464
Assam	Karimganj	35.5	24.4	22.2	20.3	466	550	542	545

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Assam	Kokrajhar	27.5	23.3	21.3	18.9	563	561	556	563
Assam	Lakhimpur	42.1	35.4	29.9	25.4	356	336	388	442
Assam	Morigaon	35.5	25.5	22.1	20.4	467	530	544	544
Assam	Nagaon	33.4	23.9	21.9	19.8	504	554	547	553
Assam	Nalbari	49.9	35.9	34.6	30.8	260	326	302	327
Assam	North Cachar Hills	39.2	36.9	36.0	34.7	400	311	284	266
Assam	Sibsagar	47.6	35.6	33.7	31.2	285	331	315	317
Assam	Sonitpur	40.5	31.3	29.8	27.7	381	420	394	400
Assam	Tinsukia	40.5	33.1	29.8	27.8	379	383	396	399
Assam	Udalguri	32.2	29.2	28.1	21.5	519	463	430	526
Bihar	Araria	22.9	17.8	16.5	15.6	613	618	609	608
Bihar	Arwal	28.3	21.6	25.3	21.9	559	587	477	517
Bihar	Aurangabad	27.6	21.5	26.1	22.9	562	588	459	494
Bihar	Banka	22.2	18.8	18.2	14.8	617	613	595	612
Bihar	Begusarai	33.1	25.2	24.3	20.8	509	536	502	536
Bihar	Bhagalpur	35.3	27.4	27.1	23.4	470	491	447	485
Bihar	Bhojpur	31.3	27.8	27.6	25.1	529	485	435	446
Bihar	Buxar	37.0	29.7	29.6	28.2	441	452	399	387
Bihar	Darbhanga	23.4	22.9	20.3	18.3	607	567	567	577
Bihar	Gaya	25.3	25.8	25.3	22.7	586	522	476	497

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Bihar	Gopalganj	32.8	31.2	26.1	23.0	513	424	461	492
Bihar	Jamui	24.5	22.7	21.7	18.9	594	570	550	564
Bihar	Jehanabad	26.3	25.6	24.1	22.8	576	526	507	496
Bihar	Kaimur	32.7	26.5	27.1	25.9	515	509	448	434
Bihar	Katihar	25.3	21.4	18.2	17.9	587	591	596	584
Bihar	Khagaria	25.0	21.7	19.7	17.6	588	584	579	589
Bihar	Kishanganj	33.6	20.8	19.8	18.4	501	598	577	574
Bihar	Lakhisarai	30.3	25.2	23.8	21.7	537	534	512	520
Bihar	Madhepura	23.1	20.4	18.6	16.9	611	601	590	598
Bihar	Madhubani	23.4	22.2	18.9	17.4	608	577	587	593
Bihar	Munger	40.4	31.5	29.9	27.3	383	419	390	409
Bihar	Muzaffarpur	34.5	28.4	27.6	24.0	487	474	439	473
Bihar	Nalanda	34.1	28.0	28.5	24.9	495	479	421	454
Bihar	Nawada	25.9	25.0	19.7	17.8	581	539	578	586
Bihar	Paschimi Champaran	23.9	21.8	17.9	18.3	602	583	600	575
Bihar	Patna	54.8	44.0	39.2	35.6	212	230	250	255
Bihar	Purbi Champaran	26.2	22.8	19.0	18.5	578	568	586	571
Bihar	Purnia	28.1	22.6	19.6	17.6	560	573	582	588
Bihar	Rohtas	33.2	26.4	24.4	24.9	506	514	499	455
Bihar	Saharsa	24.3	22.4	21.1	18.3	597	575	558	576

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Bihar	Samastipur	31.0	24.8	22.4	18.7	532	544	538	568
Bihar	Saran	34.2	26.0	22.2	21.6	493	520	543	524
Bihar	Sheikhpura	30.8	27.3	25.0	22.7	534	494	483	498
Bihar	Sheohar	20.9	18.7	17.0	15.5	624	614	605	609
Bihar	Sitamarhi	22.1	19.9	18.4	16.1	618	609	591	605
Bihar	Siwan	32.1	28.5	26.0	24.1	520	473	462	467
Bihar	Supaul	24.4	22.0	20.2	18.5	596	580	573	569
Bihar	Vaishali	35.1	26.3	24.0	21.7	475	516	508	521
Chandigarh	Chandigarh	75.4	80.7	78.1	82.4	63	15	18	7
Chhattisgarh	Balod <sup>#</sup>	31.6	-	-	-	525	-	-	-
Chhattisgarh	Balodabazar <sup>#</sup>	20.2	-	-	-	627	-	-	-
Chhattisgarh	Balrampur <sup>#</sup>	27.4	-	-	-	564	-	-	-
Chhattisgarh	Bastar <sup>@</sup>	32.4	24.8	23.7	22.2	517	543	516	512
Chhattisgarh	Bemetara <sup>#</sup>	24.9	-	-	-	591	-	-	-
Chhattisgarh	Bijapur	21.7	20.5	17.1	15.7	620	600	604	607
Chhattisgarh	Bilaspur <sup>@</sup>	35.4	23.7	23.4	22.3	469	556	521	511
Chhattisgarh	Dantewada <sup>@</sup>	30.8	23.4	21.6	20.2	535	559	553	550
Chhattisgarh	Damtari	37.9	26.9	24.9	22.7	425	503	486	499
Chhattisgarh	Durg <sup>@</sup>	50.8	31.8	30.2	27.9	244	413	384	395
Chhattisgarh	Gariyaband <sup>#</sup>	16.9	-	-	-	635	-	-	-

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<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.



State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Chhattisgarh	Janjgir-champa	30.3	21.5	20.2	19.0	538	589	572	562
Chhattisgarh	Jashpur	29.1	26.4	24.1	22.3	550	513	506	510
Chhattisgarh	Kanker	39.5	34.1	29.0	26.3	395	361	409	426
Chhattisgarh	Kawardha	29.5	25.0	22.9	20.5	545	540	531	541
Chhattisgarh	Kondagaon DW <sup>#</sup>	19.8	-	-	-	631	-	-	-
Chhattisgarh	Korba	33.0	25.7	24.7	23.8	510	525	491	477
Chhattisgarh	Koriya	45.1	40.1	37.0	31.2	320	270	267	320
Chhattisgarh	Mahasamund	36.7	27.3	24.9	23.5	448	493	488	482
Chhattisgarh	Mungeli <sup>#</sup>	16.6	-	-	-	638	-	-	-
Chhattisgarh	Narayanpur	23.7	22.2	17.2	17.0	604	578	603	595
Chhattisgarh	Raigarh	42.5	32.8	30.9	28.8	348	390	371	370
Chhattisgarh	Raipur <sup>@</sup>	53.5	29.9	28.9	26.2	220	451	411	428
Chhattisgarh	Rajnandgaon	39.7	32.8	31.0	27.7	392	393	368	401
Chhattisgarh	Sukma <sup>#</sup>	16.7	-	-	-	637	-	-	-
Chhattisgarh	Surajpur <sup>#</sup>	37.2	-	-	-	435	-	-	-
Chhattisgarh	Surguja <sup>@</sup>	47.5	33.8	30.0	26.3	286	371	387	423
Dadra & Nagar Haveli	Dadra & Nagar Haveli	43.7	40.3	37.1	33.8	330	268	265	278
Daman & Diu	Daman	42.1	39.5	35.8	33.1	355	277	287	288
Daman & Diu	Diu	47.5	44.4	42.7	38.2	289	223	217	230
Delhi	Delhi	67.0	78.2	64.2	58.4	94	23	57	69

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<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Goa	North Goa	77.2	75.7	74.0	76.0	57	29	24	14
Goa	South Goa	74.6	71.9	69.6	68.3	65	35	33	32
Gujarat	Ahmedabad	51.6	50.3	47.1	46.3	235	162	166	142
Gujarat	Amreli	48.9	44.0	44.0	41.0	267	231	201	197
Gujarat	Anand	55.4	46.8	43.9	41.6	205	200	202	188
Gujarat	Banas Kantha	26.4	23.4	22.2	20.2	575	560	541	548
Gujarat	Bharuch	59.4	45.4	42.2	40.5	164	215	218	200
Gujarat	Bhavnagar	36.1	32.1	32.0	29.9	461	409	350	346
Gujarat	Dahod	26.9	22.7	21.7	21.5	570	571	552	525
Gujarat	Dangs	37.0	34.5	33.1	32.5	440	354	329	293
Gujarat	Gandhinagar	50.2	42.7	40.3	36.4	253	241	239	247
Gujarat	Jamnagar	56.3	51.6	51.5	48.9	198	156	133	127
Gujarat	Junagadh	46.2	41.1	40.8	38.2	305	257	231	231
Gujarat	Kachchh	50.9	47.2	45.8	43.8	242	196	177	172
Gujarat	Kheda	48.5	35.8	33.0	32.0	273	327	335	302
Gujarat	Mahesana	49.7	42.8	40.5	36.5	264	239	236	245
Gujarat	Narmada	39.4	32.4	29.7	27.3	398	402	398	410
Gujarat	Navsari	57.4	50.4	49.1	48.9	184	161	151	128
Gujarat	Panch Mahal	34.8	25.3	22.6	22.1	479	532	533	513
Gujarat	Patan	36.5	33.4	31.1	28.7	450	380	364	375

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Gujarat	Porbandar	60.6	56.8	54.2	51.4	152	120	115	112
Gujarat	Rajkot	50.8	46.4	44.0	41.7	245	206	200	187
Gujarat	Sabar Kantha	42.7	35.5	33.2	31.6	346	334	325	310
Gujarat	Surat	37.8	35.0	32.5	30.8	427	340	343	325
Gujarat	Surendranagar	42.2	38.3	36.6	35.9	354	294	274	251
Gujarat	Tapi	29.4	26.4	23.4	21.1	548	515	524	532
Gujarat	Vadodara	65.1	54.1	51.1	49.0	111	139	135	126
Gujarat	Valsad	44.2	41.0	38.7	37.4	326	258	254	235
Haryana	Ambala	61.2	60.3	61.6	57.8	144	91	71	73
Haryana	Bhiwani	46.9	44.3	44.0	38.3	298	226	199	229
Haryana	Faridabad	51.8	47.6	44.3	41.9	232	189	194	183
Haryana	Fatehabad	54.8	49.0	44.7	39.3	211	177	190	214
Haryana	Gurgaon	59.4	61.8	64.7	64.2	163	85	54	38
Haryana	Hisar	55.2	51.7	49.7	43.2	206	155	143	175
Haryana	Jhajjar	50.4	47.0	46.7	42.7	251	197	168	180
Haryana	Jind	45.4	41.2	40.5	32.9	315	255	235	290
Haryana	Kaithal	51.3	48.3	49.3	40.4	237	180	150	201
Haryana	Karnal	57.1	49.5	49.4	44.1	191	170	149	166
Haryana	Kurukshetra	62.3	57.0	55.4	48.9	133	116	108	129
Haryana	Mahendragarh	51.8	46.4	45.5	40.0	233	205	181	205

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Haryana	Mewat	25.7	22.7	18.2	16.5	582	572	594	603
Haryana	Palwal	41.6	39.1	36.9	32.9	362	283	270	289
Haryana	Panchkula	58.2	59.0	62.7	65.2	176	104	65	36
Haryana	Panipat	52.4	47.8	45.9	43.2	230	185	176	176
Haryana	Rewari	62.1	56.8	55.1	51.5	136	122	112	110
Haryana	Rohtak	63.4	61.9	62.8	58.8	127	81	64	64
Haryana	Sirsa	54.8	50.2	48.0	43.9	213	165	160	171
Haryana	Sonapat	57.5	46.2	44.8	39.0	183	207	189	220
Haryana	Yamunanagar	56.4	52.5	53.1	47.5	197	151	124	135
Himachal Pradesh	Bilaspur	59.2	56.4	58.7	50.3	167	125	88	118
Himachal Pradesh	Chamba	50.0	47.2	44.9	42.2	256	195	186	182
Himachal Pradesh	Hamirpur	69.2	67.7	68.1	62.9	88	55	39	47
Himachal Pradesh	Kangra	60.3	58.4	56.0	51.6	156	107	102	109
Himachal Pradesh	Kinnaur	66.2	64.8	69.3	58.8	99	67	36	63
Himachal Pradesh	Kulu	65.4	63.3	60.9	53.2	109	73	74	98
Himachal Pradesh	Lahul & Spiti	66.1	68.3	68.1	60.9	100	52	40	57
Himachal Pradesh	Mandi	58.2	53.9	51.8	47.7	178	141	131	134
Himachal Pradesh	Shimla	64.7	64.7	69.4	65.5	115	69	35	34
Himachal Pradesh	Sirmaur	49.2	46.9	49.0	41.0	265	198	152	195
Himachal Pradesh	Solan	65.4	64.8	70.6	63.9	108	66	31	41

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Himachal Pradesh	Una	62.8	60.5	58.2	53.4	129	90	91	97
Jammu & Kashmir	Anantnag	34.9	28.7	26.0	25.1	476	470	463	449
Jammu & Kashmir	Badgam	34.5	25.2	21.2	21.3	486	535	557	530
Jammu & Kashmir	Bandipore	27.0	23.5	20.7	19.0	569	557	565	561
Jammu & Kashmir	Baramula	46.1	38.1	36.1	33.5	306	296	282	280
Jammu & Kashmir	Doda	37.4	28.0	24.6	22.6	433	480	494	502
Jammu & Kashmir	Ganderbal	56.2	35.5	28.4	29.2	199	333	424	365
Jammu & Kashmir	Jammu	63.5	57.1	55.1	53.9	124	115	111	95
Jammu & Kashmir	Kargil	47.1	33.9	33.6	34.4	294	370	316	269
Jammu & Kashmir	Kathua	50.8	40.4	37.9	34.0	246	264	258	275
Jammu & Kashmir	Kishtwar	38.3	27.7	22.9	21.4	419	486	532	528
Jammu & Kashmir	Kulgam	40.1	30.2	25.6	24.0	390	445	468	474
Jammu & Kashmir	Kupwara	29.5	24.4	21.8	21.3	546	549	549	531
Jammu & Kashmir	Leh Ladakh	57.3	49.8	45.6	46.2	187	168	180	144
Jammu & Kashmir	Poonch	31.2	24.4	23.8	23.7	530	548	514	480
Jammu & Kashmir	Pulwama	40.8	31.0	25.9	25.6	372	429	464	439
Jammu & Kashmir	Rajouri	40.4	31.6	29.9	28.7	382	414	389	376
Jammu & Kashmir	Ramban	40.6	27.0	23.5	22.4	375	500	519	506
Jammu & Kashmir	Reasi	43.5	33.7	29.3	27.6	332	375	403	402
Jammu & Kashmir	Samba	63.5	46.8	42.8	40.1	125	199	213	203

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Jammu & Kashmir	Shopian	46.8	30.6	23.8	24.5	299	434	515	458
Jammu & Kashmir	Srinagar	57.7	54.7	50.9	52.2	180	134	138	107
Jammu & Kashmir	Udhampur	50.2	36.4	33.1	31.2	254	319	330	318
Jharkhand	Bokaro	41.2	35.0	31.1	30.6	363	341	365	335
Jharkhand	Chatra	26.5	21.9	20.6	18.8	573	581	566	565
Jharkhand	Deoghar	40.8	31.1	30.6	28.1	371	427	377	388
Jharkhand	Dhanbad	40.7	34.0	32.5	29.8	373	365	342	350
Jharkhand	Dumka	40.5	32.5	31.6	29.3	377	400	356	361
Jharkhand	Garhwa	24.2	20.3	20.2	17.4	598	602	574	592
Jharkhand	Giridih	29.5	26.7	21.7	20.8	544	505	551	535
Jharkhand	Godda	33.2	26.9	25.8	23.6	507	501	465	481
Jharkhand	Gumla	34.7	30.4	28.4	23.9	481	440	426	475
Jharkhand	Hazaribag	44.2	31.0	28.4	25.6	325	428	425	440
Jharkhand	Jamtara	36.3	31.5	28.9	25.1	454	417	412	451
Jharkhand	Khunti	42.3	34.6	29.9	26.0	351	352	392	432
Jharkhand	Kodaram	39.0	28.8	26.2	23.2	406	469	457	489
Jharkhand	Latehar	27.9	23.2	20.9	18.0	561	564	562	583
Jharkhand	Lohardaga	48.2	36.8	31.7	27.5	277	314	355	406
Jharkhand	Pakaur	31.6	22.4	23.0	21.0	522	576	529	533
Jharkhand	Palamu	34.5	28.1	27.2	23.1	488	478	445	490

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Jharkhand	West Singhbhum	37.4	32.2	30.8	27.6	434	407	372	404
Jharkhand	East Singhbhum	60.4	45.8	44.5	41.0	155	211	191	196
Jharkhand	Ramgarh	40.3	34.9	31.9	29.0	384	345	353	366
Jharkhand	Ranchi	54.2	45.2	43.9	40.0	217	216	203	204
Jharkhand	Sahibganj	34.4	27.2	25.3	21.9	492	497	475	516
Jharkhand	Seraikela-kharsawan	35.8	29.9	28.2	24.4	465	450	427	461
Jharkhand	Simdega	31.2	27.8	24.7	20.6	531	483	490	540
Karnataka	Bagalkote	70.2	53.9	45.7	45.1	86	142	178	153
Karnataka	Bengaluru Rural	87.9	60.6	52.1	48.1	24	89	129	132
Karnataka	Bengaluru Urban	74.6	81.2	81.6	80.2	66	14	10	11
Karnataka	Belgaum	73.3	54.7	46.9	45.0	70	133	167	154
Karnataka	Bellary	70.0	50.6	48.1	44.6	87	159	159	159
Karnataka	Bidar	53.4	37.0	40.2	33.7	222	307	240	279
Karnataka	Bijapur	57.6	47.7	42.7	39.4	182	188	214	212
Karnataka	Chamrajnagar	79.4	44.3	39.5	36.1	50	227	247	249
Karnataka	Chikkaballapura	55.2	49.2	44.4	40.3	207	172	193	202
Karnataka	Chikmagalur	94.1	79.7	72.9	68.6	15	22	27	30
Karnataka	Chitradurga	76.5	56.8	52.4	48.7	60	121	128	130
Karnataka	Dakshina Kannada	72.5	72.0	71.1	73.3	75	34	30	20
Karnataka	Davangere	73.4	52.9	49.8	44.5	68	148	142	160

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Karnataka	Dharwad	97.6	80.7	73.1	69.2	11	16	26	28
Karnataka	Gadag	86.3	67.4	55.7	54.5	30	57	106	93
Karnataka	Gulbarga	63.4	47.5	51.1	46.9	126	192	134	138
Karnataka	Hassan	88.7	71.2	66.7	63.0	22	40	45	46
Karnataka	Haveri	79.2	57.8	47.8	47.2	51	111	162	136
Karnataka	Kodagu	99.5	88.9	84.5	83.6	10	9	7	4
Karnataka	Kolar	72.1	47.3	43.6	39.7	77	193	207	206
Karnataka	Koppal	65.0	46.0	45.0	42.7	112	209	185	179
Karnataka	Mandya	77.1	58.2	49.4	45.1	58	110	147	152
Karnataka	Mysore	87.8	65.6	62.7	57.3	27	60	66	77
Karnataka	Raichur	61.4	49.2	48.1	45.2	141	175	158	149
Karnataka	Ramanagara	82.3	59.6	51.1	45.0	40	99	136	155
Karnataka	Shimoga	91.5	71.3	67.8	62.3	16	39	41	51
Karnataka	Tumkur	79.1	53.3	47.2	43.7	52	147	164	174
Karnataka	Udipi	78.4	80.3	76.4	77.1	54	17	19	13
Karnataka	Uttara Kannada	67.1	65.5	61.2	58.5	93	61	72	68
Karnataka	Yadgir	42.4	36.8	36.2	31.9	349	312	279	305
Kerala	Alapuzha	100.0	84.2	78.7	72.1	1	11	15	23
Kerala	Ernakulam	100.0	94.9	88.3	88.0	1	4	4	3
Kerala	Idukki	90.2	70.5	64.9	57.7	17	44	53	75

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Kerala	Kannur	82.7	73.2	75.0	69.1	38	32	22	29
Kerala	Kasaragod	87.1	79.9	78.3	73.7	28	20	17	19
Kerala	Kollam	85.2	70.5	63.6	58.1	33	43	59	70
Kerala	Kottayam	100.0	93.8	86.7	80.7	1	7	5	10
Kerala	Kozhikode	81.2	72.7	72.0	67.4	43	33	28	33
Kerala	Malappuram	64.9	56.5	55.0	51.0	114	124	113	115
Kerala	Palakkad	85.4	71.5	67.7	64.1	32	37	42	39
Kerala	Pathanamthitta	100.0	100.0	96.2	94.2	1	1	1	1
Kerala	Thiruvananthapuram	100.0	94.8	91.1	83.4	1	5	3	5
Kerala	Thrissur	100.0	97.2	85.4	79.1	1	3	6	12
Kerala	Wayanad	82.4	78.2	75.5	70.9	39	24	20	25
Lakshadweep	Lakshadweep	65.7	65.7	58.7	52.6	105	59	87	104
Madhya Pradesh	Alirajpur	17.6	15.2	12.6	12.4	633	625	619	620
Madhya Pradesh	Anuppur	36.8	30.4	29.2	24.1	446	439	405	468
Madhya Pradesh	Ashoknagar	33.6	30.6	23.1	25.4	503	435	528	441
Madhya Pradesh	Balaghat	32.0	25.5	21.5	20.0	521	527	554	551
Madhya Pradesh	Barwani	28.6	24.3	18.7	18.7	555	552	589	566
Madhya Pradesh	Betul	41.2	33.7	29.0	27.5	367	374	410	405
Madhya Pradesh	Bhind	21.2	19.5	16.5	16.7	622	610	608	600
Madhya Pradesh	Bhopal	70.9	59.6	60.4	56.7	85	98	76	80

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Madhya Pradesh	Burhanpur	35.5	29.5	24.9	25.3	468	456	487	443
Madhya Pradesh	Chhatarpur	26.2	25.2	24.6	24.6	579	533	496	457
Madhya Pradesh	Chhindwara	42.9	34.8	30.1	27.6	342	346	386	403
Madhya Pradesh	Damoh	32.8	25.5	31.6	29.3	514	529	357	359
Madhya Pradesh	Datia	34.6	32.7	28.7	28.5	484	395	417	379
Madhya Pradesh	Dewas	55.0	40.7	34.9	35.2	209	263	298	259
Madhya Pradesh	Dhar	41.2	34.4	28.9	28.4	364	357	413	380
Madhya Pradesh	Dindori	23.4	20.3	19.4	17.5	606	604	583	590
Madhya Pradesh	East Nimar	39.2	30.0	26.9	26.3	402	448	450	424
Madhya Pradesh	Guna	37.7	32.3	25.2	29.8	429	403	480	351
Madhya Pradesh	Gwalior	41.7	39.7	37.5	37.5	360	273	263	234
Madhya Pradesh	Harda	59.8	41.8	35.5	35.5	159	251	291	256
Madhya Pradesh	Hoshangabad	73.2	49.4	41.7	41.0	71	171	224	194
Madhya Pradesh	Indore	65.9	56.9	51.0	50.2	103	118	137	119
Madhya Pradesh	Jabalpur	57.1	43.8	42.9	39.1	192	232	210	217
Madhya Pradesh	Jhabua	24.0	20.8	18.0	16.6	600	599	599	602
Madhya Pradesh	Katni	42.9	30.2	27.2	25.6	339	446	446	438
Madhya Pradesh	Mandla	29.7	26.4	24.6	22.5	542	512	497	504
Madhya Pradesh	Mandsaur	35.3	28.6	23.5	25.9	472	472	518	433
Madhya Pradesh	Morena	24.4	21.9	18.2	18.2	595	582	597	580

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Madhya Pradesh	Narsimhapur	54.9	38.9	33.4	32.2	210	284	324	299
Madhya Pradesh	Neemuch	40.9	33.7	29.4	31.5	369	373	401	312
Madhya Pradesh	Panna	28.5	26.5	24.2	25.1	557	508	504	448
Madhya Pradesh	Raisen	50.7	37.1	30.5	30.2	248	306	379	341
Madhya Pradesh	Rajgarh	42.8	32.6	27.4	28.0	343	398	440	392
Madhya Pradesh	Ratlam	42.9	33.6	28.8	31.1	341	376	415	321
Madhya Pradesh	Rewa	29.7	28.0	27.3	25.3	543	482	443	445
Madhya Pradesh	Sagar	48.0	32.5	36.8	34.6	281	399	271	267
Madhya Pradesh	Satna	38.6	34.3	34.0	31.7	416	358	311	309
Madhya Pradesh	Sehore	54.3	39.8	35.8	33.4	215	272	286	283
Madhya Pradesh	Seoni	34.0	27.2	23.9	22.4	496	495	511	508
Madhya Pradesh	Shahdol	33.8	29.4	26.4	23.9	497	457	455	476
Madhya Pradesh	Shajapur	43.1	33.3	28.0	27.8	337	381	432	398
Madhya Pradesh	Sheopur	24.0	21.1	16.6	17.5	599	596	607	591
Madhya Pradesh	Shivpuri	23.4	23.2	20.2	22.8	609	566	571	495
Madhya Pradesh	Sidhi	22.5	21.2	20.9	18.2	616	593	561	578
Madhya Pradesh	Singrauli	25.0	21.1	20.3	18.2	589	595	568	581
Madhya Pradesh	Tikamgarh	23.8	26.4	21.1	21.4	603	510	559	529
Madhya Pradesh	Ujjain	57.1	42.4	38.8	38.5	190	246	253	225
Madhya Pradesh	Umaria	29.4	27.8	23.2	18.7	547	484	525	567

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Madhya Pradesh	Vidisha	39.2	30.4	25.2	25.8	401	441	478	436
Madhya Pradesh	West Nimar	37.0	29.4	23.8	25.0	442	459	513	453
Maharashtra	Ahmednagar	40.1	28.3	25.1	23.1	389	476	481	491
Maharashtra	Akola	48.4	38.0	35.6	33.3	275	297	290	286
Maharashtra	Amravati	57.4	39.2	35.4	32.4	185	281	292	296
Maharashtra	Aurangabad	45.3	37.0	34.3	32.5	319	308	307	295
Maharashtra	Bhandara	50.5	37.6	33.1	28.4	249	304	333	381
Maharashtra	Bid	37.2	29.6	26.8	24.1	436	454	452	466
Maharashtra	Buldana	49.9	36.2	31.5	29.8	261	320	360	349
Maharashtra	Chandrapur	47.3	37.7	35.1	31.8	291	302	296	307
Maharashtra	Dhule	31.6	23.9	20.9	19.0	524	555	563	560
Maharashtra	Gadchiroli	28.7	26.6	23.1	20.5	553	507	526	543
Maharashtra	Gondiya	34.4	30.5	27.6	25.1	491	436	437	450
Maharashtra	Hingoli	36.9	28.9	25.7	21.7	443	465	467	522
Maharashtra	Jalgaon	30.2	24.7	22.3	19.9	539	545	540	552
Maharashtra	Jalna	48.7	38.3	34.4	31.3	272	293	305	315
Maharashtra	Kolhapur	48.8	36.7	33.1	30.6	268	315	332	332
Maharashtra	Latur	38.2	27.1	24.6	22.6	421	499	495	500
Maharashtra	Mumbai	97.2	81.4	81.3	81.1	12	13	11	8
Maharashtra	Mumbai Suburban	80.5	79.7	78.7	74.0	45	21	16	18

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Maharashtra	Nagpur	65.5	48.5	44.2	39.1	106	178	195	216
Maharashtra	Nanded	47.2	35.8	32.8	28.1	292	328	337	389
Maharashtra	Nandurbar	25.0	18.1	16.2	13.2	590	616	610	616
Maharashtra	Nashik	36.3	29.6	26.7	24.3	455	453	453	463
Maharashtra	Osmanabad	37.8	27.1	24.1	22.4	426	498	505	507
Maharashtra	Parbhani	45.9	38.6	37.5	31.7	309	286	262	308
Maharashtra	Pune	58.2	54.2	46.6	44.3	175	137	169	164
Maharashtra	Raigarh	43.2	38.0	34.7	32.3	335	299	301	298
Maharashtra	Ratnagiri	52.0	45.5	42.1	38.9	231	213	221	221
Maharashtra	Sangli	48.8	35.0	31.0	28.9	269	343	367	368
Maharashtra	Satara	38.8	31.9	28.1	25.8	411	411	431	435
Maharashtra	Sindhudurg	58.3	52.8	48.8	45.2	174	149	154	150
Maharashtra	Solapur	46.4	32.7	29.1	26.5	302	394	407	419
Maharashtra	Thane	34.8	32.2	30.4	28.2	480	406	380	385
Maharashtra	Wardha	82.1	53.8	46.6	42.8	41	144	171	178
Maharashtra	Washim	36.4	30.3	27.6	26.3	453	444	436	427
Maharashtra	Yavatmal	45.4	33.9	31.2	28.7	316	368	363	374
Manipur	Bishnupur	14.4	11.3	11.2	10.9	645	630	624	624
Manipur	Chandel	16.8	15.6	14.6	16.1	636	623	615	606
Manipur	Churachandpur	21.1	17.2	14.0	12.6	623	619	617	619

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Manipur	Imphal East	13.7	8.8	8.3	7.4	646	635	627	628
Manipur	Imphal West	47.1	42.4	40.6	37.6	293	247	233	233
Manipur	Senapati	17.5	15.7	15.3	15.4	634	622	613	610
Manipur	Tamenglong	11.0	9.7	8.0	7.5	648	633	628	627
Manipur	Thoubal	15.9	10.6	9.1	8.4	642	631	625	625
Manipur	Ukhrul	12.6	9.3	8.4	7.7	647	634	626	626
Meghalaya	East Garo Hills	26.4	24.7	23.1	21.8	574	547	527	519
Meghalaya	East Khasi Hills	59.5	51.3	48.9	45.7	162	157	153	148
Meghalaya	Jaintia Hills	31.5	25.7	21.4	20.2	526	523	555	547
Meghalaya	Ri Bhoi	38.8	30.4	26.2	24.1	409	442	458	465
Meghalaya	South Garo Hills	8.4	8.2	7.7	7.2	651	636	629	629
Meghalaya	West Garo Hills	24.8	22.6	21.0	19.6	592	574	560	558
Meghalaya	West Khasi Hills	28.8	25.5	23.9	21.4	552	528	510	527
Mizoram	Aizawl	51.6	47.9	43.9	44.2	234	184	204	165
Mizoram	Champhai	34.5	30.8	25.6	24.0	489	431	469	471
Mizoram	Kolasib	47.1	46.6	37.8	36.8	295	202	260	240
Mizoram	Lawngtlai	16.2	14.8	13.6	14.1	641	626	618	613
Mizoram	Lunglei	40.5	33.1	28.8	28.8	378	382	416	372
Mizoram	Mamit	46.6	43.3	42.9	33.2	301	237	211	287
Mizoram	Saiha	38.6	42.3	30.7	30.7	415	248	374	330

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Mizoram	Serchhip	49.1	44.8	40.1	39.7	266	222	241	208
Nagaland	Dimapur	48.1	44.4	39.9	37.6	280	225	244	232
Nagaland	Kiphire	11.0	10.3	6.7	6.3	649	632	631	631
Nagaland	Kohima	43.6	39.6	39.6	34.1	331	274	246	274
Nagaland	Longleng	15.0	14.2	11.7	10.9	644	628	623	623
Nagaland	Mokokchung	40.1	33.9	28.5	26.9	388	369	418	413
Nagaland	Mon	8.9	7.7	7.4	7.1	650	637	630	630
Nagaland	Peren	21.4	18.0	12.0	11.3	621	617	622	622
Nagaland	Phek	19.5	18.5	16.1	16.7	632	615	612	601
Nagaland	Tuensang	16.4	15.5	12.6	12.6	639	624	620	618
Nagaland	Wokha	23.6	20.0	17.3	16.7	605	605	602	599
Nagaland	Zunheboto	20.6	19.9	16.7	17.2	626	608	606	594
Orissa	Angul	62.2	46.2	46.5	38.9	134	208	173	222
Orissa	Baleshwar	53.9	40.4	40.6	35.1	218	265	234	261
Orissa	Bargarh	57.3	38.9	36.2	31.8	188	285	280	306
Orissa	Bhadrak	44.2	34.0	33.5	28.2	327	366	319	384
Orissa	Balangir	62.5	36.2	33.6	30.3	130	322	317	340
Orissa	Boudh	35.3	34.5	29.8	26.5	471	355	397	417
Orissa	Cuttack	65.9	52.5	50.4	44.1	104	152	140	168
Orissa	Deogarh	37.6	34.9	32.1	27.8	430	344	347	396

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Orissa	Dhenkanal	55.4	42.5	40.8	34.8	204	243	230	265
Orissa	Gajapati	46.3	36.5	30.7	29.2	303	317	373	363
Orissa	Ganjam	62.0	44.2	40.1	36.7	137	229	242	242
Orissa	Jagatsinghpur	53.5	48.3	44.2	39.5	221	181	197	211
Orissa	Jajpur	50.7	40.9	36.2	34.0	247	260	281	276
Orissa	Jharsuguda	48.7	43.6	42.9	39.7	271	234	209	207
Orissa	Kalahandi	45.4	39.4	36.0	32.0	317	280	285	304
Orissa	Kandhamal	45.4	36.7	33.5	29.6	314	316	318	354
Orissa	Kendrapara	42.6	38.4	35.1	33.3	347	288	295	285
Orissa	Kendujhargarh	55.1	44.9	40.8	39.7	208	220	228	209
Orissa	Khordha	96.5	77.6	75.1	72.4	13	25	21	22
Orissa	Koraput	43.9	35.1	36.4	32.0	329	339	275	303
Orissa	Malkangiri	23.9	22.8	25.2	22.0	601	569	479	515
Orissa	Mayurbhanj	58.2	46.6	41.7	36.5	177	201	225	246
Orissa	Nuapada	36.9	33.0	33.1	31.0	445	385	328	322
Orissa	Nabarangapur	27.3	29.3	24.4	20.7	566	462	500	538
Orissa	Nayagarh	60.6	42.5	38.6	33.5	153	244	255	281
Orissa	Puri	62.2	46.6	42.7	38.9	135	203	216	223
Orissa	Rayagada	47.8	39.5	36.3	34.4	282	278	278	270
Orissa	Sambalpur	61.3	49.2	46.6	44.0	143	174	170	170

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Orissa	Sonepur	54.6	38.4	32.6	29.3	214	289	341	362
Orissa	Sundargarh	47.0	39.4	36.8	34.3	297	279	272	272
Puducherry	Karaikal	100.0	99.0	91.6	88.1	1	2	2	2
Puducherry	Mahe	100.0	94.3	79.6	74.3	1	6	13	17
Puducherry	Puducherry	89.0	80.1	78.9	74.8	21	18	14	16
Puducherry	Yanam	52.8	49.1	48.4	49.0	227	176	155	125
Punjab	Amritsar	59.1	56.1	55.9	54.6	168	126	104	92
Punjab	Barnala	63.6	56.8	54.7	44.8	122	119	114	156
Punjab	Bathinda	64.5	57.6	55.9	46.8	118	112	103	139
Punjab	Faridkot	58.6	52.5	50.3	44.5	172	153	141	161
Punjab	Fatehgarh Sahib	60.8	59.1	58.6	51.3	150	103	89	113
Punjab	Fazilka*	48.8	42.7	-	-	270	240	-	-
Punjab	Ferozpur^	62.3	55.8	45.3	41.2	132	127	183	193
Punjab	Gurdaspur^	55.9	52.3	51.8	47.9	201	154	130	133
Punjab	Hoshiarpur	61.6	60.2	58.8	56.8	139	92	85	79
Punjab	Jalandhar	62.4	61.9	62.6	62.4	131	82	67	50
Punjab	Kapurthala	60.8	60.1	60.2	60.1	149	93	78	60
Punjab	Ludhiana	61.9	63.2	62.2	60.4	138	74	70	59
Punjab	Mansa	50.8	44.8	44.5	35.4	243	221	192	257
Punjab	Moga	59.1	55.4	52.4	48.6	169	130	127	131

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\*District created in 2012. Hence, score for previous years is not available.

^District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Punjab	Muktsar	53.2	47.7	44.2	39.3	224	187	196	213
Punjab	Pathankot*	56.6	54.6	-	-	196	135	-	-
Punjab	Patiala	68.6	65.8	67.1	59.6	90	58	44	62
Punjab	Rupnagar	60.2	58.6	59.3	52.4	157	106	83	106
Punjab	Sahibzada Ajit Singh Nagar	59.9	59.3	58.2	55.8	158	101	92	85
Punjab	Sangrur	59.6	53.9	51.6	44.7	160	140	132	158
Punjab	Shahid Bhagat Singh Nagar	60.7	60.1	59.7	58.6	151	94	79	66
Punjab	Tarn Taran	50.0	44.9	42.8	39.6	258	218	212	210
Rajasthan	Ajmer	52.6	41.6	39.2	37.1	229	253	251	238
Rajasthan	Alwar	44.7	36.8	33.9	30.4	323	313	314	336
Rajasthan	Banswara	30.0	27.7	26.3	24.7	541	487	456	456
Rajasthan	Baran	45.7	40.3	34.8	30.7	310	267	299	328
Rajasthan	Barmer	23.1	21.3	20.1	18.5	610	592	575	572
Rajasthan	Bharatpur	34.6	31.6	28.9	27.1	482	415	414	411
Rajasthan	Bhilwara	38.3	33.0	31.1	28.8	418	384	366	371
Rajasthan	Bikaner	42.9	35.6	35.8	35.0	340	332	288	263
Rajasthan	Bundi	47.6	39.6	36.9	34.6	284	275	268	268
Rajasthan	Chittaurgarh	46.0	36.9	34.2	31.5	308	310	310	313
Rajasthan	Churu	37.7	37.9	35.2	32.5	428	301	294	294
Rajasthan	Dausa	33.3	29.4	27.7	24.5	505	458	434	460

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\*District created in 2012. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Rajasthan	Dholpur	22.6	21.2	19.1	18.1	615	594	585	582
Rajasthan	Dungarpur	31.4	28.4	26.9	25.7	527	475	451	437
Rajasthan	Ganganagar	53.0	48.0	47.6	44.7	226	183	163	157
Rajasthan	Hanumangarh	45.5	40.2	38.6	34.1	313	269	256	273
Rajasthan	Jaipur	51.6	47.8	45.7	41.5	236	186	179	190
Rajasthan	Jaisalmer	40.6	36.1	33.9	31.2	374	323	313	319
Rajasthan	Jalor	29.0	26.3	24.8	22.0	551	517	489	514
Rajasthan	Jhalawar	40.5	38.4	28.2	26.5	376	292	428	418
Rajasthan	Jhunjhunu	42.3	38.2	34.4	30.4	353	295	304	338
Rajasthan	Jodhpur	37.1	33.0	33.1	30.0	438	386	331	345
Rajasthan	Karauli	26.9	23.2	20.1	18.5	571	563	576	570
Rajasthan	Kota	46.7	42.2	41.0	39.0	300	250	227	218
Rajasthan	Nagaur	27.1	23.3	21.9	20.5	568	562	548	542
Rajasthan	Pali	40.3	34.5	33.1	30.9	385	353	334	323
Rajasthan	Pratapgarh	28.6	26.1	24.0	23.2	556	519	509	486
Rajasthan	Rajsamand	33.1	30.0	29.2	28.3	508	447	404	383
Rajasthan	Sawai Madhopur	40.3	35.7	33.4	29.2	387	330	323	364
Rajasthan	Sikar	41.8	35.8	32.4	29.4	359	329	345	357
Rajasthan	Sirohi	33.0	30.6	29.1	27.9	511	433	408	394
Rajasthan	Tonk	42.3	34.1	30.2	28.1	352	362	383	390

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Rajasthan	Udaipur	34.9	31.5	29.9	28.0	478	418	391	391
Sikkim	East Sikkim	57.4	55.2	54.0	61.5	186	132	117	55
Sikkim	North Sikkim	43.3	40.8	40.5	40.9	334	262	237	198
Sikkim	South Sikkim	46.3	34.0	31.6	29.3	304	364	359	360
Sikkim	West Sikkim	26.3	21.0	20.2	19.8	577	597	570	554
Tamil Nadu	Ariyalur	62.9	55.2	49.5	46.4	128	131	145	141
Tamil Nadu	Chennai	94.7	82.3	82.0	82.8	14	12	9	6
Tamil Nadu	Coimbatore	100.0	89.7	83.4	75.9	1	8	8	15
Tamil Nadu	Cuddalore	72.4	59.7	55.6	54.6	76	97	107	91
Tamil Nadu	Dharmapuri	57.9	50.2	46.4	44.4	179	164	175	162
Tamil Nadu	Dindigul	80.2	63.2	58.8	55.6	47	75	86	87
Tamil Nadu	Erode	87.1	71.7	68.3	63.4	29	36	38	44
Tamil Nadu	Kancheepuram	90.1	62.1	59.6	55.7	18	80	80	86
Tamil Nadu	Kanyakumari	85.7	73.2	69.5	70.5	31	31	34	27
Tamil Nadu	Karur	80.7	69.4	66.3	61.6	44	48	48	54
Tamil Nadu	Krishnagiri	66.7	57.2	52.4	50.3	97	113	126	117
Tamil Nadu	Madurai	89.2	71.0	68.7	63.8	20	41	37	42
Tamil Nadu	Nagapattinam	76.2	61.8	56.9	54.7	61	84	97	90
Tamil Nadu	Namakkal	83.9	64.5	56.6	53.0	35	71	100	102
Tamil Nadu	Nilgiris	87.9	76.0	71.7	71.3	26	28	29	24

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Tamil Nadu	Perambalur	77.5	68.0	63.7	57.9	56	54	58	71
Tamil Nadu	Pudukkottai	72.7	61.2	56.0	53.1	74	88	101	99
Tamil Nadu	Ramanathapuram	68.4	61.3	57.0	53.0	91	87	96	101
Tamil Nadu	Salem	72.0	57.0	50.7	46.7	80	117	139	140
Tamil Nadu	Sivaganga	88.0	77.0	74.8	70.8	23	26	23	26
Tamil Nadu	Thanjavur	83.5	65.2	61.1	58.6	36	62	73	67
Tamil Nadu	Theni	84.4	65.0	60.7	56.3	34	64	75	82
Tamil Nadu	Thiruvallur	71.0	52.5	48.4	46.3	84	150	156	143
Tamil Nadu	Thiruvarur	82.8	64.5	57.4	56.1	37	70	94	83
Tamil Nadu	Tiruchirapalli	87.9	74.5	70.5	65.3	25	30	32	35
Tamil Nadu	Tirunelvali	79.7	69.4	64.4	61.2	49	49	55	56
Tamil Nadu	Tiruppur	67.0	62.9	53.8	49.1	96	79	119	124
Tamil Nadu	Tiruvannamalai	64.3	49.7	45.3	44.3	119	169	182	163
Tamil Nadu	Toothukudi	78.4	71.5	66.5	61.9	53	38	47	53
Tamil Nadu	Vellore	73.4	53.7	49.6	47.0	69	146	144	137
Tamil Nadu	Villupuram	60.9	48.1	45.1	44.1	148	182	184	169
Tamil Nadu	Virudhunagar	80.3	65.0	59.4	56.5	46	63	81	81
Tripura	Dhalai	58.6	38.0	29.8	35.8	171	298	395	254
Tripura	Gomati <sup>#</sup>	48.5	-	-	-	274	-	-	-
Tripura	Khowai <sup>#</sup>	52.7	-	-	-	228	-	-	-

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<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Tripura	North Tripura <sup>@</sup>	65.5	38.4	33.5	32.3	107	290	321	297
Tripura	Sipahijala <sup>#</sup>	43.3	-	-	-	333	-	-	-
Tripura	South Tripura <sup>@</sup>	72.7	44.3	37.6	35.0	73	228	261	262
Tripura	Unakoti <sup>#</sup>	41.6	-	-	-	361	-	-	-
Tripura	West Tripura <sup>@</sup>	89.9	47.6	43.3	41.5	19	190	208	189
Uttar Pradesh	Agra	50.1	43.6	41.9	39.0	255	233	223	219
Uttar Pradesh	Aligarh	42.8	37.6	36.3	33.8	344	303	276	277
Uttar Pradesh	Allahabad	38.0	32.7	31.0	28.9	423	397	370	367
Uttar Pradesh	Ambedkar Nagar	33.6	30.5	28.5	26.7	502	437	422	416
Uttar Pradesh	Amethi <sup>*</sup>	47.0	45.1	-	-	296	217	-	-
Uttar Pradesh	Auraiya	34.9	30.5	27.7	26.3	477	438	433	425
Uttar Pradesh	Azamgarh	36.0	33.5	34.2	31.4	463	379	308	314
Uttar Pradesh	Baghpat	40.3	36.1	33.9	30.7	386	324	312	329
Uttar Pradesh	Bahraich	26.1	25.1	22.4	23.8	580	538	536	478
Uttar Pradesh	Ballia	41.2	34.3	32.1	30.0	366	359	348	344
Uttar Pradesh	Balrampur	28.6	25.7	25.0	23.2	554	524	485	487
Uttar Pradesh	Banda	44.0	42.5	39.9	38.4	328	245	245	226
Uttar Pradesh	Bara Banki	45.6	41.2	39.5	36.6	312	256	248	243
Uttar Pradesh	Bareilly	38.6	34.6	33.4	30.8	414	349	322	326
Uttar Pradesh	Basti	38.3	30.3	28.5	26.4	420	443	419	421

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<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization.

<sup>\*</sup>District created in 2012. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Uttar Pradesh	Bhim Nagar*	39.6	34.0	-	-	394	367	-	-
Uttar Pradesh	Bijnor	39.1	34.6	33.2	31.3	403	350	327	316
Uttar Pradesh	Budaun^	23.1	21.7	25.8	23.5	612	586	466	483
Uttar Pradesh	Bulandshahr	39.0	32.8	31.9	28.8	405	389	352	369
Uttar Pradesh	Chandauli	36.8	28.8	27.4	24.0	447	468	441	470
Uttar Pradesh	Chitrakoot	40.9	40.0	35.2	35.1	368	271	293	260
Uttar Pradesh	Deoria	39.0	29.5	28.4	25.1	407	455	423	447
Uttar Pradesh	Etah	36.3	32.9	30.3	28.8	457	387	382	373
Uttar Pradesh	Etawah	38.2	34.1	31.5	29.8	422	360	361	348
Uttar Pradesh	Faizabad	36.1	32.8	30.1	28.3	460	392	385	382
Uttar Pradesh	Farrukhabad	38.3	35.0	32.9	30.6	417	342	336	333
Uttar Pradesh	Fatehpur	35.2	30.8	28.1	26.4	474	430	429	422
Uttar Pradesh	Firozabad	31.4	29.3	27.6	25.3	528	461	438	444
Uttar Pradesh	Gautam Buddha Nagar	60.4	60.1	62.4	62.7	154	95	68	48
Uttar Pradesh	Ghaziabad^	51.0	40.8	36.1	35.3	241	261	283	258
Uttar Pradesh	Ghazipur	38.8	34.0	32.4	30.4	410	363	344	339
Uttar Pradesh	Gonda	32.6	30.0	28.5	26.1	516	449	420	430
Uttar Pradesh	Gorakhpur	41.9	32.7	32.3	29.7	358	396	346	352
Uttar Pradesh	Hamirpur	54.3	50.1	43.7	41.2	216	167	205	192
Uttar Pradesh	Hardoi	36.2	32.3	29.2	27.0	458	404	406	412

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\*District created in 2012. Hence, score for previous years is not available.

^District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Uttar Pradesh	Hathras	45.3	39.1	37.2	34.9	318	282	264	264
Uttar Pradesh	Jalaun	46.1	44.4	42.2	38.3	307	224	219	228
Uttar Pradesh	Jaunpur	40.0	34.7	32.0	29.9	391	347	349	347
Uttar Pradesh	Jhansi	51.3	49.2	46.6	42.9	238	173	172	177
Uttar Pradesh	Jyotiba Phule Nagar	50.0	36.0	39.9	35.9	257	325	243	252
Uttar Pradesh	Kanauj	39.1	35.3	32.7	30.1	404	338	339	343
Uttar Pradesh	Kanpur Dehat	58.3	54.2	53.7	52.5	173	138	120	105
Uttar Pradesh	Kanpur Nagar	42.7	42.3	39.4	37.2	345	249	249	237
Uttar Pradesh	Kanshiram Nagar	31.6	28.9	25.5	24.0	523	466	471	472
Uttar Pradesh	Kaushambi	30.3	26.2	22.6	20.3	536	518	534	546
Uttar Pradesh	Kheri	34.6	31.1	24.7	27.3	485	426	493	408
Uttar Pradesh	Kushi Nagar	37.1	27.5	24.3	22.4	439	490	501	509
Uttar Pradesh	Lalitpur	41.2	39.6	36.9	33.5	365	276	269	282
Uttar Pradesh	Lucknow	55.6	54.5	55.2	52.8	203	136	110	103
Uttar Pradesh	Maharajganj	35.2	27.2	25.0	23.7	473	496	484	479
Uttar Pradesh	Mahoba	44.5	41.7	36.7	36.7	324	252	273	241
Uttar Pradesh	Mainpuri	36.5	34.7	31.0	28.2	451	348	369	386
Uttar Pradesh	Mathura	51.3	45.9	44.9	41.4	239	210	187	191
Uttar Pradesh	Mau	34.1	30.8	30.7	26.9	494	432	376	415
Uttar Pradesh	Meerut	59.3	48.5	49.4	46.1	166	179	148	146

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.



State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Uttar Pradesh	Mirzapur	39.6	33.5	25.5	29.3	393	378	472	358
Uttar Pradesh	Moradabad <sup>^</sup>	56.9	43.2	37.0	33.3	193	238	266	284
Uttar Pradesh	Muzaffarnagar <sup>^</sup>	38.6	34.4	34.8	32.8	413	356	300	291
Uttar Pradesh	Panchsheel Nagar <sup>•</sup>	29.2	27.5	-	-	549	489	-	-
Uttar Pradesh	Pilibhit	36.4	32.9	30.7	28.6	452	388	375	378
Uttar Pradesh	Pratapgarh	33.8	31.1	29.4	27.3	498	425	402	407
Uttar Pradesh	Rai Bareilly <sup>^</sup>	36.7	32.8	34.2	32.1	449	391	309	300
Uttar Pradesh	Rampur	40.5	32.5	35.6	31.6	380	401	289	311
Uttar Pradesh	Saharanpur	48.1	37.9	38.0	34.4	278	300	257	271
Uttar Pradesh	Sant Kabir Nagar	36.2	26.4	24.5	22.6	459	511	498	503
Uttar Pradesh	Sant Ravidas Nagar	34.4	27.4	25.3	23.0	490	492	474	493
Uttar Pradesh	Shahjahanpur	36.3	33.8	31.9	29.5	456	372	354	355
Uttar Pradesh	Shamli <sup>•</sup>	44.9	41.0	-	-	321	259	-	-
Uttar Pradesh	Shravasti	43.2	41.3	34.4	37.2	336	254	306	236
Uttar Pradesh	Siddharthanagar	30.1	24.8	23.5	24.3	540	542	520	462
Uttar Pradesh	Sitapur	34.6	32.1	31.6	30.7	483	408	358	331
Uttar Pradesh	Sonbhadra	36.9	31.9	26.1	26.4	444	410	460	420
Uttar Pradesh	Sultanpur <sup>^</sup>	36.0	31.2	32.6	30.4	462	423	340	337
Uttar Pradesh	Unnao	39.4	36.5	34.5	32.1	397	318	303	301
Uttar Pradesh	Varanasi	49.8	38.4	38.8	35.8	263	291	252	253

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<sup>^</sup>District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

<sup>•</sup>District created in 2012. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
Uttarakhand	Almora	59.6	55.6	53.6	51.0	161	129	121	114
Uttarakhand	Bageshwar	51.1	47.6	44.8	42.2	240	191	188	181
Uttarakhand	Chamoli	53.8	50.4	46.5	45.1	219	160	174	151
Uttarakhand	Champawat	53.0	47.2	42.1	40.8	225	194	220	199
Uttarakhand	Dehra Dun	66.0	63.4	64.3	64.0	101	72	56	40
Uttarakhand	Garhwal	59.3	57.1	58.4	57.7	165	114	90	74
Uttarakhand	Haridwar	56.8	45.7	43.7	41.7	194	212	206	186
Uttarakhand	Nainital	56.6	50.3	48.3	46.1	195	163	157	145
Uttarakhand	Pithoragarh	64.5	59.4	56.7	53.0	117	100	99	100
Uttarakhand	Rudraprayag	57.6	53.8	47.9	43.8	181	143	161	173
Uttarakhand	Tehri Garhwal	50.4	46.5	44.0	41.9	250	204	198	184
Uttarakhand	Udham Singh Nagar	64.0	50.2	47.1	44.1	120	166	165	167
Uttarakhand	Uttar Kashi	49.8	44.9	41.5	37.0	262	219	226	239
West Bengal	Bankura	39.5	28.0	27.1	26.1	396	481	449	431
West Bengal	Bardhaman	48.1	36.2	32.8	30.2	279	321	338	342
West Bengal	Birbhum	45.7	31.6	29.4	27.9	311	416	400	393
West Bengal	Dakshin Dinajpur	47.3	25.9	23.6	21.8	290	521	517	518
West Bengal	Darjiling	71.7	43.4	42.7	41.8	81	236	215	185
West Bengal	Howrah	47.8	29.0	27.4	26.2	283	464	442	429
West Bengal	Hugli	50.3	35.4	31.9	29.5	252	335	351	356

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2013*	2012	2011	2010	2013	2012	2011	2010
West Bengal	Jalpaiguri	56.2	26.7	24.7	22.4	200	506	492	505
West Bengal	Koch Bihar	61.1	32.3	30.3	26.9	145	405	381	414
West Bengal	Kolkata	77.0	80.1	67.2	72.9	59	19	43	21
West Bengal	Maldah	35.9	23.5	22.1	20.6	464	558	545	539
West Bengal	Murshidabad	42.0	24.7	22.4	19.6	357	546	537	557
West Bengal	Nadia	48.4	28.8	25.6	23.5	276	467	470	484
West Bengal	North 24 Parganas	47.5	31.3	29.9	27.8	287	421	393	397
West Bengal	Paschim Medinipur	40.9	33.5	31.3	28.7	370	377	362	377
West Bengal	Purba Medinipur	37.4	26.8	23.4	21.6	432	504	523	523
West Bengal	Puruliya	27.3	21.7	20.2	19.7	565	585	569	556
West Bengal	South 24 Parganas	38.9	21.4	20.7	18.4	408	590	564	573
West Bengal	Uttar Dinajpur	43.1	19.4	18.4	16.4	338	611	592	604

\*Scores for fiscal 2013 is not directly comparable with the scores for fiscal 2012, as data for MFIs is available only for the fiscal 2013.

**Table A6: District Scores (bank-led) Inclusix scores**

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Andaman & Nicobar Islands	Nicobar	33.7	35.3	33.5	30.6
Andaman & Nicobar Islands	North And Middle Andaman	32.9	31.3	25.1	23.2
Andaman & Nicobar Islands	South Andaman	67.0	61.9	55.8	53.6
Andhra Pradesh	Adilabad	59.0	53.7	52.5	49.2
Andhra Pradesh	Anantapur	68.2	63.1	59.3	56.8
Andhra Pradesh	Chittoor	72.8	68.1	63.5	60.9
Andhra Pradesh	Cuddapah	72.0	69.0	66.0	63.2
Andhra Pradesh	East Godavari	74.1	68.9	63.2	58.8
Andhra Pradesh	Guntur	77.7	71.0	66.3	62.7
Andhra Pradesh	Hyderabad	79.9	84.6	80.1	80.9
Andhra Pradesh	Karimnagar	61.5	55.7	53.9	49.9
Andhra Pradesh	Khammam	65.0	59.2	57.4	56.1
Andhra Pradesh	Krishna	81.7	76.5	73.6	68.4
Andhra Pradesh	Kurnool	63.6	58.3	53.6	50.6
Andhra Pradesh	Mahbubnagar	57.1	50.7	49.5	46.0
Andhra Pradesh	Medak	65.3	59.7	56.8	54.3
Andhra Pradesh	Nalgonda	63.6	56.7	54.0	50.1
Andhra Pradesh	Nellore	75.1	70.4	66.6	63.5
Andhra Pradesh	Nizamabad	68.7	63.0	62.9	57.8
Andhra Pradesh	Prakasam	72.1	67.5	63.4	59.8

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Andhra Pradesh	Rangareddy	61.0	64.7	60.2	51.8
Andhra Pradesh	Srikakulam	64.6	58.3	53.3	49.3
Andhra Pradesh	Vishakhapatnam	71.4	64.9	62.4	57.6
Andhra Pradesh	Vizianagaram	66.0	63.0	55.4	51.5
Andhra Pradesh	Warangal	66.2	61.4	59.3	54.8
Andhra Pradesh	West Godavari	76.0	69.6	65.1	62.1
Arunachal Pradesh	Anjaw	26.7	28.1	17.8	17.0
Arunachal Pradesh	Chunglang	16.3	14.7	14.3	13.7
Arunachal Pradesh	Dibang Valley	38.8	37.5	36.3	36.6
Arunachal Pradesh	East Kameng	15.1	12.6	12.3	11.6
Arunachal Pradesh	East Siang	47.5	42.5	40.7	38.8
Arunachal Pradesh	Kurung Kumey	5.3	5.6	5.5	5.2
Arunachal Pradesh	Lohit	25.3	19.3	18.7	17.7
Arunachal Pradesh	Longding <sup>#</sup>	22.0	-	-	-
Arunachal Pradesh	Lower Dibang Valley	20.8	19.9	18.1	13.4
Arunachal Pradesh	Lower Subansiri	25.3	23.2	23.0	25.1
Arunachal Pradesh	Papum Pare	61.3	58.9	57.9	55.2
Arunachal Pradesh	Tawang	37.1	34.6	30.6	29.7
Arunachal Pradesh	Tirap <sup>@</sup>	19.9	20.3	18.3	18.2
Arunachal Pradesh	Upper Siang	25.3	25.1	23.4	22.6

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Arunachal Pradesh	Upper Subansiri	20.0	19.9	19.6	19.2
Arunachal Pradesh	West Kameng	39.3	38.6	37.8	36.0
Arunachal Pradesh	West Siang	42.4	40.3	40.4	38.4
Assam	Baksa	19.8	17.1	16.1	15.1
Assam	Barpeta	27.7	24.9	22.5	20.8
Assam	Bongaigaon	31.0	28.6	25.5	24.1
Assam	Cachar	32.4	29.4	26.6	24.5
Assam	Chirang	27.1	25.4	22.4	20.2
Assam	Darrang	29.4	26.9	24.3	20.9
Assam	Dhemaji	24.7	24.0	19.6	16.9
Assam	Dhubri	17.5	16.4	15.1	13.1
Assam	Dibrugarh	49.3	45.4	42.0	36.1
Assam	Goalpara	25.2	22.1	19.4	17.9
Assam	Golaghat	40.1	36.9	33.2	30.9
Assam	Hailakandi	27.8	24.3	22.0	19.7
Assam	Jorhat	46.0	43.5	40.8	39.3
Assam	Kamrup	35.2	31.9	35.0	32.6
Assam	Kamrup Metropolitan	71.3	70.2	66.0	64.4
Assam	Karbi Anglong	31.0	27.6	27.3	24.2
Assam	Karimganj	26.9	24.4	22.2	20.3

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Assam	Kokrajhar	25.6	23.3	21.3	18.9
Assam	Lakhimpur	37.9	35.4	29.9	25.4
Assam	Morigaon	29.8	25.5	22.1	20.4
Assam	Nagaon	27.1	23.9	21.9	19.8
Assam	Nalbari	39.7	35.9	34.6	30.8
Assam	North Cachar Hills	39.2	36.9	36.0	34.7
Assam	Sibsagar	39.9	35.6	33.7	31.2
Assam	Sonitpur	32.8	31.3	29.8	27.7
Assam	Tinsukia	36.3	33.1	29.8	27.8
Assam	Udalguri	32.2	29.2	28.1	21.5
Bihar	Araria	19.4	17.8	16.5	15.6
Bihar	Arwal	28.3	21.6	25.3	21.9
Bihar	Aurangabad	27.0	21.5	26.1	22.9
Bihar	Banka	19.6	18.8	18.2	14.8
Bihar	Begusarai	26.2	25.2	24.3	20.8
Bihar	Bhagalpur	29.8	27.4	27.1	23.4
Bihar	Bhojpur	28.6	27.8	27.6	25.1
Bihar	Buxar	33.7	29.7	29.6	28.2
Bihar	Darbhanga	22.9	22.9	20.3	18.3
Bihar	Gaya	24.6	25.8	25.3	22.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Bihar	Gopalganj	31.6	31.2	26.1	23.0
Bihar	Jamui	23.7	22.7	21.7	18.9
Bihar	Jehanabad	25.3	25.6	24.1	22.8
Bihar	Kaimur	29.7	26.5	27.1	25.9
Bihar	Katihar	21.9	21.4	18.2	17.9
Bihar	Khagaria	21.1	21.7	19.7	17.6
Bihar	Kishanganj	23.0	20.8	19.8	18.4
Bihar	Lakhisarai	26.6	25.2	23.8	21.7
Bihar	Madhepura	22.0	20.4	18.6	16.9
Bihar	Madhubani	23.2	22.2	18.9	17.4
Bihar	Munger	33.0	31.5	29.9	27.3
Bihar	Muzaffarpur	30.3	28.4	27.6	24.0
Bihar	Nalanda	31.4	28.0	28.5	24.9
Bihar	Nawada	24.1	25.0	19.7	17.8
Bihar	Paschimi Champaran	23.2	21.8	17.9	18.3
Bihar	Patna	46.4	44.0	39.2	35.6
Bihar	Purbi Champaran	24.8	22.8	19.0	18.5
Bihar	Purnia	23.6	22.6	19.6	17.6
Bihar	Rohtas	28.4	26.4	24.4	24.9
Bihar	Saharsa	23.9	22.4	21.1	18.3



State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Bihar	Samastipur	27.7	24.8	22.4	18.7
Bihar	Saran	26.7	26.0	22.2	21.6
Bihar	Sheikhpura	28.9	27.3	25.0	22.7
Bihar	Sheohar	20.4	18.7	17.0	15.5
Bihar	Sitamarhi	21.6	19.9	18.4	16.1
Bihar	Siwan	29.7	28.5	26.0	24.1
Bihar	Supaul	24.4	22.0	20.2	18.5
Bihar	Vaishali	28.2	26.3	24.0	21.7
Chandigarh	Chandigarh	75.4	80.7	78.1	82.4
Chhattisgarh	Balod <sup>#</sup>	31.6	-	-	-
Chhattisgarh	Balodabazar <sup>#</sup>	20.2	-	-	-
Chhattisgarh	Balrampur <sup>#</sup>	27.4	-	-	-
Chhattisgarh	Bastar <sup>@</sup>	31.6	24.8	23.7	22.2
Chhattisgarh	Bemetara <sup>#</sup>	24.9	-	-	-
Chhattisgarh	Bijapur	21.7	20.5	17.1	15.7
Chhattisgarh	Bilaspur <sup>@</sup>	29.1	23.7	23.4	22.3
Chhattisgarh	Dantewada <sup>@</sup>	30.8	23.4	21.6	20.2
Chhattisgarh	Damtari	30.8	26.9	24.9	22.7
Chhattisgarh	Durg <sup>@</sup>	39.8	31.8	30.2	27.9
Chhattisgarh	Gariyaband <sup>#</sup>	16.9	-	-	-

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

<sup>@</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Chhattisgarh	Janjgir-champa	24.1	21.5	20.2	19.0
Chhattisgarh	Jashpur	28.3	26.4	24.1	22.3
Chhattisgarh	Kanker	37.2	34.1	29.0	26.3
Chhattisgarh	Kawardha	26.8	25.0	22.9	20.5
Chhattisgarh	Kondagaon DW <sup>#</sup>	19.8	-	-	-
Chhattisgarh	Korba	28.2	25.7	24.7	23.8
Chhattisgarh	Koriya	43.0	40.1	37.0	31.2
Chhattisgarh	Mahasamund	29.6	27.3	24.9	23.5
Chhattisgarh	Mungeli <sup>#</sup>	16.6	-	-	-
Chhattisgarh	Narayanpur	23.7	22.2	17.2	17.0
Chhattisgarh	Raigarh	35.1	32.8	30.9	28.8
Chhattisgarh	Raipur <sup>@</sup>	44.5	29.9	28.9	26.2
Chhattisgarh	Rajnandgaon	34.4	32.8	31.0	27.7
Chhattisgarh	Sukma <sup>#</sup>	16.7	-	-	-
Chhattisgarh	Surajpur <sup>#</sup>	37.2	-	-	-
Chhattisgarh	Surguja <sup>@</sup>	43.4	33.8	30.0	26.3
Dadra & Nagar Haveli	Dadra & Nagar Haveli	43.2	40.3	37.1	33.8
Daman & Diu	Daman	42.1	39.5	35.8	33.1
Daman & Diu	Diu	47.5	44.4	42.7	38.2
Delhi	Delhi	66.1	78.2	64.2	58.4

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

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State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Goa	North Goa	77.2	75.7	74.0	76.0
Goa	South Goa	72.5	71.9	69.6	68.3
Gujarat	Ahmedabad	49.6	50.3	47.1	46.3
Gujarat	Amreli	48.7	44.0	44.0	41.0
Gujarat	Anand	50.3	46.8	43.9	41.6
Gujarat	Banas Kantha	26.1	23.4	22.2	20.2
Gujarat	Bharuch	56.1	45.4	42.2	40.5
Gujarat	Bhavnagar	35.1	32.1	32.0	29.9
Gujarat	Dahod	26.2	22.7	21.7	21.5
Gujarat	Dangs	37.0	34.5	33.1	32.5
Gujarat	Gandhinagar	46.8	42.7	40.3	36.4
Gujarat	Jamnagar	56.0	51.6	51.5	48.9
Gujarat	Junagadh	45.9	41.1	40.8	38.2
Gujarat	Kachchh	50.9	47.2	45.8	43.8
Gujarat	Kheda	38.9	35.8	33.0	32.0
Gujarat	Mahesana	48.2	42.8	40.5	36.5
Gujarat	Narmada	35.9	32.4	29.7	27.3
Gujarat	Navsari	52.3	50.4	49.1	48.9
Gujarat	Panch Mahal	29.4	25.3	22.6	22.1
Gujarat	Patan	35.7	33.4	31.1	28.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Gujarat	Porbandar	60.1	56.8	54.2	51.4
Gujarat	Rajkot	50.7	46.4	44.0	41.7
Gujarat	Sabar Kantha	37.6	35.5	33.2	31.6
Gujarat	Surat	34.6	35.0	32.5	30.8
Gujarat	Surendranagar	41.2	38.3	36.6	35.9
Gujarat	Tapi	29.4	26.4	23.4	21.1
Gujarat	Vadodara	56.8	54.1	51.1	49.0
Gujarat	Valsad	43.2	41.0	38.7	37.4
Haryana	Ambala	60.6	60.3	61.6	57.8
Haryana	Bhiwani	46.2	44.3	44.0	38.3
Haryana	Faridabad	46.7	47.6	44.3	41.9
Haryana	Fatehabad	54.2	49.0	44.7	39.3
Haryana	Gurgaon	59.0	61.8	64.7	64.2
Haryana	Hisar	54.7	51.7	49.7	43.2
Haryana	Jhajjar	50.1	47.0	46.7	42.7
Haryana	Jind	45.2	41.2	40.5	32.9
Haryana	Kaithal	51.3	48.3	49.3	40.4
Haryana	Karnal	54.9	49.5	49.4	44.1
Haryana	Kurukshetra	61.8	57.0	55.4	48.9
Haryana	Mahendragarh	51.4	46.4	45.5	40.0

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Haryana	Mewat	25.7	22.7	18.2	16.5
Haryana	Palwal	41.6	39.1	36.9	32.9
Haryana	Panchkula	58.2	59.0	62.7	65.2
Haryana	Panipat	50.8	47.8	45.9	43.2
Haryana	Rewari	59.7	56.8	55.1	51.5
Haryana	Rohtak	62.2	61.9	62.8	58.8
Haryana	Sirsa	53.9	50.2	48.0	43.9
Haryana	Sonipat	51.1	46.2	44.8	39.0
Haryana	Yamunanagar	56.2	52.5	53.1	47.5
Himachal Pradesh	Bilaspur	59.2	56.4	58.7	50.3
Himachal Pradesh	Chamba	50.0	47.2	44.9	42.2
Himachal Pradesh	Hamirpur	69.2	67.7	68.1	62.9
Himachal Pradesh	Kangra	60.3	58.4	56.0	51.6
Himachal Pradesh	Kinnaur	66.2	64.8	69.3	58.8
Himachal Pradesh	Kulu	65.4	63.3	60.9	53.2
Himachal Pradesh	Lahul & Spiti	66.1	68.3	68.1	60.9
Himachal Pradesh	Mandi	58.0	53.9	51.8	47.7
Himachal Pradesh	Shimla	64.7	64.7	69.4	65.5
Himachal Pradesh	Sirmaur	49.2	46.9	49.0	41.0
Himachal Pradesh	Solan	65.4	64.8	70.6	63.9

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Himachal Pradesh	Una	62.8	60.5	58.2	53.4
Jammu & Kashmir	Anantnag	34.9	28.7	26.0	25.1
Jammu & Kashmir	Badgam	34.5	25.2	21.2	21.3
Jammu & Kashmir	Bandipore	27.0	23.5	20.7	19.0
Jammu & Kashmir	Baramula	46.1	38.1	36.1	33.5
Jammu & Kashmir	Doda	37.4	28.0	24.6	22.6
Jammu & Kashmir	Ganderbal	56.2	35.5	28.4	29.2
Jammu & Kashmir	Jammu	63.5	57.1	55.1	53.9
Jammu & Kashmir	Kargil	47.1	33.9	33.6	34.4
Jammu & Kashmir	Kathua	50.8	40.4	37.9	34.0
Jammu & Kashmir	Kishtwar	38.3	27.7	22.9	21.4
Jammu & Kashmir	Kulgam	40.1	30.2	25.6	24.0
Jammu & Kashmir	Kupwara	29.5	24.4	21.8	21.3
Jammu & Kashmir	Leh Ladakh	57.3	49.8	45.6	46.2
Jammu & Kashmir	Poonch	31.2	24.4	23.8	23.7
Jammu & Kashmir	Pulwama	40.8	31.0	25.9	25.6
Jammu & Kashmir	Rajouri	40.4	31.6	29.9	28.7
Jammu & Kashmir	Ramban	40.6	27.0	23.5	22.4
Jammu & Kashmir	Reasi	43.5	33.7	29.3	27.6
Jammu & Kashmir	Samba	63.5	46.8	42.8	40.1

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Jammu & Kashmir	Shopian	46.8	30.6	23.8	24.5
Jammu & Kashmir	Srinagar	57.7	54.7	50.9	52.2
Jammu & Kashmir	Udhampur	50.2	36.4	33.1	31.2
Jharkhand	Bokaro	38.2	35.0	31.1	30.6
Jharkhand	Chatra	25.9	21.9	20.6	18.8
Jharkhand	Deoghar	36.8	31.1	30.6	28.1
Jharkhand	Dhanbad	36.7	34.0	32.5	29.8
Jharkhand	Dumka	36.8	32.5	31.6	29.3
Jharkhand	Garhwa	24.0	20.3	20.2	17.4
Jharkhand	Giridih	27.5	26.7	21.7	20.8
Jharkhand	Godda	31.3	26.9	25.8	23.6
Jharkhand	Gumla	34.4	30.4	28.4	23.9
Jharkhand	Hazaribag	36.8	31.0	28.4	25.6
Jharkhand	Jamtara	35.9	31.5	28.9	25.1
Jharkhand	Khunti	42.3	34.6	29.9	26.0
Jharkhand	Kodaram	33.5	28.8	26.2	23.2
Jharkhand	Latehar	27.9	23.2	20.9	18.0
Jharkhand	Lohardaga	44.1	36.8	31.7	27.5
Jharkhand	Pakaur	24.1	22.4	23.0	21.0
Jharkhand	Palamu	34.1	28.1	27.2	23.1

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Jharkhand	West Singhbhum	36.1	32.2	30.8	27.6
Jharkhand	East Singhbhum	50.9	45.8	44.5	41.0
Jharkhand	Ramgarh	40.3	34.9	31.9	29.0
Jharkhand	Ranchi	49.6	45.2	43.9	40.0
Jharkhand	Sahibganj	31.4	27.2	25.3	21.9
Jharkhand	Seraikela-kharsawan	35.2	29.9	28.2	24.4
Jharkhand	Simdega	31.2	27.8	24.7	20.6
Karnataka	Bagalkote	58.5	53.9	45.7	45.1
Karnataka	Bengaluru Rural	71.2	60.6	52.1	48.1
Karnataka	Bengaluru Urban	66.1	81.2	81.6	80.2
Karnataka	Belgaum	60.6	54.7	46.9	45.0
Karnataka	Bellary	56.2	50.6	48.1	44.6
Karnataka	Bidar	43.1	37.0	40.2	33.7
Karnataka	Bijapur	50.5	47.7	42.7	39.4
Karnataka	Chamrajnagar	62.9	44.3	39.5	36.1
Karnataka	Chikkaballapura	55.2	49.2	44.4	40.3
Karnataka	Chikmagalur	88.4	79.7	72.9	68.6
Karnataka	Chitradurga	64.0	56.8	52.4	48.7
Karnataka	Dakshina Kannada	72.3	72.0	71.1	73.3
Karnataka	Davangere	59.7	52.9	49.8	44.5



State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Karnataka	Dharwad	82.2	80.7	73.1	69.2
Karnataka	Gadag	71.5	67.4	55.7	54.5
Karnataka	Gulbarga	54.1	47.5	51.1	46.9
Karnataka	Hassan	79.0	71.2	66.7	63.0
Karnataka	Haveri	63.2	57.8	47.8	47.2
Karnataka	Kodagu	93.6	88.9	84.5	83.6
Karnataka	Kolar	53.0	47.3	43.6	39.7
Karnataka	Koppal	52.9	46.0	45.0	42.7
Karnataka	Mandya	65.8	58.2	49.4	45.1
Karnataka	Mysore	75.0	65.6	62.7	57.3
Karnataka	Raichur	53.2	49.2	48.1	45.2
Karnataka	Ramanagara	71.3	59.6	51.1	45.0
Karnataka	Shimoga	80.0	71.3	67.8	62.3
Karnataka	Tumkur	63.4	53.3	47.2	43.7
Karnataka	Udipi	77.6	80.3	76.4	77.1
Karnataka	Uttara Kannada	65.5	65.5	61.2	58.5
Karnataka	Yadgir	42.4	36.8	36.2	31.9
Kerala	Alapuzha	91.4	84.2	78.7	72.1
Kerala	Ernakulam	96.0	94.9	88.3	88.0
Kerala	Idukki	83.4	70.5	64.9	57.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Kerala	Kannur	82.2	73.2	75.0	69.1
Kerala	Kasaragod	85.7	79.9	78.3	73.7
Kerala	Kollam	79.8	70.5	63.6	58.1
Kerala	Kottayam	100.0	93.8	86.7	80.7
Kerala	Kozhikode	77.3	72.7	72.0	67.4
Kerala	Malappuram	62.3	56.5	55.0	51.0
Kerala	Palakkad	78.4	71.5	67.7	64.1
Kerala	Pathanamthitta	100.0	100.0	96.2	94.2
Kerala	Thiruvananthapuram	100.0	94.8	91.1	83.4
Kerala	Thrissur	96.9	97.2	85.4	79.1
Kerala	Wayanad	82.4	78.2	75.5	70.9
Lakshadweep	Lakshadweep	65.7	65.7	58.7	52.6
Madhya Pradesh	Alirajpur	17.6	15.2	12.6	12.4
Madhya Pradesh	Anuppur	31.9	30.4	29.2	24.1
Madhya Pradesh	Ashoknagar	29.1	30.6	23.1	25.4
Madhya Pradesh	Balaghat	29.5	25.5	21.5	20.0
Madhya Pradesh	Barwani	27.4	24.3	18.7	18.7
Madhya Pradesh	Betul	37.0	33.7	29.0	27.5
Madhya Pradesh	Bhind	21.2	19.5	16.5	16.7
Madhya Pradesh	Bhopal	62.1	59.6	60.4	56.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Madhya Pradesh	Burhanpur	31.0	29.5	24.9	25.3
Madhya Pradesh	Chhatarpur	26.0	25.2	24.6	24.6
Madhya Pradesh	Chhindwara	37.3	34.8	30.1	27.6
Madhya Pradesh	Damoh	29.3	25.5	31.6	29.3
Madhya Pradesh	Datia	34.1	32.7	28.7	28.5
Madhya Pradesh	Dewas	43.8	40.7	34.9	35.2
Madhya Pradesh	Dhar	38.8	34.4	28.9	28.4
Madhya Pradesh	Dindori	22.9	20.3	19.4	17.5
Madhya Pradesh	East Nimar	33.4	30.0	26.9	26.3
Madhya Pradesh	Guna	34.5	32.3	25.2	29.8
Madhya Pradesh	Gwalior	41.2	39.7	37.5	37.5
Madhya Pradesh	Harda	49.6	41.8	35.5	35.5
Madhya Pradesh	Hoshangabad	55.5	49.4	41.7	41.0
Madhya Pradesh	Indore	55.4	56.9	51.0	50.2
Madhya Pradesh	Jabalpur	46.2	43.8	42.9	39.1
Madhya Pradesh	Jhabua	24.0	20.8	18.0	16.6
Madhya Pradesh	Katni	31.7	30.2	27.2	25.6
Madhya Pradesh	Mandla	28.2	26.4	24.6	22.5
Madhya Pradesh	Mandsaur	31.5	28.6	23.5	25.9
Madhya Pradesh	Morena	24.4	21.9	18.2	18.2

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Madhya Pradesh	Narsimhapur	42.9	38.9	33.4	32.2
Madhya Pradesh	Neemuch	36.1	33.7	29.4	31.5
Madhya Pradesh	Panna	27.4	26.5	24.2	25.1
Madhya Pradesh	Raisen	41.5	37.1	30.5	30.2
Madhya Pradesh	Rajgarh	36.3	32.6	27.4	28.0
Madhya Pradesh	Ratlam	35.4	33.6	28.8	31.1
Madhya Pradesh	Rewa	28.7	28.0	27.3	25.3
Madhya Pradesh	Sagar	37.1	32.5	36.8	34.6
Madhya Pradesh	Satna	35.1	34.3	34.0	31.7
Madhya Pradesh	Sehore	44.3	39.8	35.8	33.4
Madhya Pradesh	Seoni	29.4	27.2	23.9	22.4
Madhya Pradesh	Shahdol	30.5	29.4	26.4	23.9
Madhya Pradesh	Shajapur	36.7	33.3	28.0	27.8
Madhya Pradesh	Sheopur	23.0	21.1	16.6	17.5
Madhya Pradesh	Shivpuri	22.8	23.2	20.2	22.8
Madhya Pradesh	Sidhi	22.5	21.2	20.9	18.2
Madhya Pradesh	Singrauli	25.0	21.1	20.3	18.2
Madhya Pradesh	Tikamgarh	23.1	26.4	21.1	21.4
Madhya Pradesh	Ujjain	45.3	42.4	38.8	38.5
Madhya Pradesh	Umaria	28.9	27.8	23.2	18.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Madhya Pradesh	Vidisha	32.0	30.4	25.2	25.8
Madhya Pradesh	West Nimar	32.3	29.4	23.8	25.0
Maharashtra	Ahmednagar	35.4	28.3	25.1	23.1
Maharashtra	Akola	43.4	38.0	35.6	33.3
Maharashtra	Amravati	45.5	39.2	35.4	32.4
Maharashtra	Aurangabad	40.4	37.0	34.3	32.5
Maharashtra	Bhandara	41.7	37.6	33.1	28.4
Maharashtra	Bid	34.8	29.6	26.8	24.1
Maharashtra	Buldana	45.9	36.2	31.5	29.8
Maharashtra	Chandrapur	41.1	37.7	35.1	31.8
Maharashtra	Dhule	29.8	23.9	20.9	19.0
Maharashtra	Gadchiroli	28.7	26.6	23.1	20.5
Maharashtra	Gondiya	33.2	30.5	27.6	25.1
Maharashtra	Hingoli	32.5	28.9	25.7	21.7
Maharashtra	Jalgaon	28.1	24.7	22.3	19.9
Maharashtra	Jalna	43.7	38.3	34.4	31.3
Maharashtra	Kolhapur	41.9	36.7	33.1	30.6
Maharashtra	Latur	30.4	27.1	24.6	22.6
Maharashtra	Mumbai	81.4	81.4	81.3	81.1
Maharashtra	Mumbai Suburban	80.5	79.7	78.7	74.0

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Maharashtra	Nagpur	50.0	48.5	44.2	39.1
Maharashtra	Nanded	38.1	35.8	32.8	28.1
Maharashtra	Nandurbar	25.0	18.1	16.2	13.2
Maharashtra	Nashik	34.2	29.6	26.7	24.3
Maharashtra	Osmanabad	33.9	27.1	24.1	22.4
Maharashtra	Parbhani	41.3	38.6	37.5	31.7
Maharashtra	Pune	52.1	54.2	46.6	44.3
Maharashtra	Raigarh	42.9	38.0	34.7	32.3
Maharashtra	Ratnagiri	52.0	45.5	42.1	38.9
Maharashtra	Sangli	41.6	35.0	31.0	28.9
Maharashtra	Satara	37.2	31.9	28.1	25.8
Maharashtra	Sindhudurg	58.0	52.8	48.8	45.2
Maharashtra	Solapur	37.5	32.7	29.1	26.5
Maharashtra	Thane	34.1	32.2	30.4	28.2
Maharashtra	Wardha	63.6	53.8	46.6	42.8
Maharashtra	Washim	33.7	30.3	27.6	26.3
Maharashtra	Yavatmal	38.2	33.9	31.2	28.7
Manipur	Bishnupur	14.4	11.3	11.2	10.9
Manipur	Chandel	16.8	15.6	14.6	16.1
Manipur	Churachandpur	21.1	17.2	14.0	12.6

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Manipur	Imphal East	13.7	8.8	8.3	7.4
Manipur	Imphal West	47.1	42.4	40.6	37.6
Manipur	Senapati	17.5	15.7	15.3	15.4
Manipur	Tamenglong	11.0	9.7	8.0	7.5
Manipur	Thoubal	15.9	10.6	9.1	8.4
Manipur	Ukhrul	12.6	9.3	8.4	7.7
Meghalaya	East Garo Hills	26.4	24.7	23.1	21.8
Meghalaya	East Khasi Hills	51.7	51.3	48.9	45.7
Meghalaya	Jaintia Hills	29.8	25.7	21.4	20.2
Meghalaya	Ri Bhoi	33.7	30.4	26.2	24.1
Meghalaya	South Garo Hills	8.4	8.2	7.7	7.2
Meghalaya	West Garo Hills	24.8	22.6	21.0	19.6
Meghalaya	West Khasi Hills	28.8	25.5	23.9	21.4
Mizoram	Aizawl	51.6	47.9	43.9	44.2
Mizoram	Champhai	34.5	30.8	25.6	24.0
Mizoram	Kolasib	47.1	46.6	37.8	36.8
Mizoram	Lawngtlai	16.2	14.8	13.6	14.1
Mizoram	Lunglei	40.5	33.1	28.8	28.8
Mizoram	Mamit	46.6	43.3	42.9	33.2
Mizoram	Saiha	38.6	42.3	30.7	30.7

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Mizoram	Serchhip	49.1	44.8	40.1	39.7
Nagaland	Dimapur	48.1	44.4	39.9	37.6
Nagaland	Kiphire	11.0	10.3	6.7	6.3
Nagaland	Kohima	43.6	39.6	39.6	34.1
Nagaland	Longleng	15.0	14.2	11.7	10.9
Nagaland	Mokokchung	40.1	33.9	28.5	26.9
Nagaland	Mon	8.9	7.7	7.4	7.1
Nagaland	Peren	21.4	18.0	12.0	11.3
Nagaland	Phek	19.5	18.5	16.1	16.7
Nagaland	Tuensang	16.4	15.5	12.6	12.6
Nagaland	Wokha	23.6	20.0	17.3	16.7
Nagaland	Zunheboto	20.6	19.9	16.7	17.2
Orissa	Angul	49.6	46.2	46.5	38.9
Orissa	Baleshwar	43.1	40.4	40.6	35.1
Orissa	Bargarh	41.5	38.9	36.2	31.8
Orissa	Bhadrak	37.4	34.0	33.5	28.2
Orissa	Balangir	38.7	36.2	33.6	30.3
Orissa	Boudh	34.2	34.5	29.8	26.5
Orissa	Cuttack	55.0	52.5	50.4	44.1
Orissa	Deogarh	37.6	34.9	32.1	27.8



State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Orissa	Dhenkanal	45.8	42.5	40.8	34.8
Orissa	Gajapati	38.6	36.5	30.7	29.2
Orissa	Ganjam	46.1	44.2	40.1	36.7
Orissa	Jagatsinghpur	51.6	48.3	44.2	39.5
Orissa	Jajpur	43.3	40.9	36.2	34.0
Orissa	Jharsuguda	46.8	43.6	42.9	39.7
Orissa	Kalahandi	41.3	39.4	36.0	32.0
Orissa	Kandhamal	41.1	36.7	33.5	29.6
Orissa	Kendrapara	42.6	38.4	35.1	33.3
Orissa	Kendujhargarh	49.6	44.9	40.8	39.7
Orissa	Khordha	81.2	77.6	75.1	72.4
Orissa	Koraput	35.3	35.1	36.4	32.0
Orissa	Malkangiri	22.8	22.8	25.2	22.0
Orissa	Mayurbhanj	51.1	46.6	41.7	36.5
Orissa	Nuapada	36.3	33.0	33.1	31.0
Orissa	Nabarangapur	24.1	29.3	24.4	20.7
Orissa	Nayagarh	47.1	42.5	38.6	33.5
Orissa	Puri	49.7	46.6	42.7	38.9
Orissa	Rayagada	39.4	39.5	36.3	34.4
Orissa	Sambalpur	52.1	49.2	46.6	44.0

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Orissa	Sonepur	40.0	38.4	32.6	29.3
Orissa	Sundargarh	42.5	39.4	36.8	34.3
Puducherry	Karaikal	100.0	99.0	91.6	88.1
Puducherry	Mahe	100.0	94.3	79.6	74.3
Puducherry	Puducherry	83.2	80.1	78.9	74.8
Puducherry	Yanam	52.8	49.1	48.4	49.0
Punjab	Amritsar	58.7	56.1	55.9	54.6
Punjab	Barnala	63.6	56.8	54.7	44.8
Punjab	Bathinda	63.1	57.6	55.9	46.8
Punjab	Faridkot	58.3	52.5	50.3	44.5
Punjab	Fatehgarh Sahib	60.8	59.1	58.6	51.3
Punjab	Fazilka*	48.8	42.7	-	-
Punjab	Ferozpur^	61.5	55.8	45.3	41.2
Punjab	Gurdaspur^	55.7	52.3	51.8	47.9
Punjab	Hoshiarpur	61.6	60.2	58.8	56.8
Punjab	Jalandhar	62.4	61.9	62.6	62.4
Punjab	Kapurthala	60.8	60.1	60.2	60.1
Punjab	Ludhiana	61.9	63.2	62.2	60.4
Punjab	Mansa	50.4	44.8	44.5	35.4
Punjab	Moga	59.0	55.4	52.4	48.6

\*District created in 2012. Hence, score for previous years is not available.

^District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Punjab	Muktsar	52.7	47.7	44.2	39.3
Punjab	Pathankot*	56.6	54.6	-	-
Punjab	Patiala	68.4	65.8	67.1	59.6
Punjab	Rupnagar	60.1	58.6	59.3	52.4
Punjab	Sahibzada Ajit Singh Naga	59.9	59.3	58.2	55.8
Punjab	Sangrur	59.0	53.9	51.6	44.7
Punjab	Shahid Bhagat Singh Nagar	60.7	60.1	59.7	58.6
Punjab	Tarn Taran	50.0	44.9	42.8	39.6
Rajasthan	Ajmer	45.2	41.6	39.2	37.1
Rajasthan	Alwar	40.0	36.8	33.9	30.4
Rajasthan	Banswara	29.8	27.7	26.3	24.7
Rajasthan	Baran	43.7	40.3	34.8	30.7
Rajasthan	Barmer	23.0	21.3	20.1	18.5
Rajasthan	Bharatpur	33.6	31.6	28.9	27.1
Rajasthan	Bhilwara	36.2	33.0	31.1	28.8
Rajasthan	Bikaner	41.4	35.6	35.8	35.0
Rajasthan	Bundi	43.1	39.6	36.9	34.6
Rajasthan	Chittaurgarh	42.1	36.9	34.2	31.5
Rajasthan	Churu	36.5	37.9	35.2	32.5
Rajasthan	Dausa	32.0	29.4	27.7	24.5

\*District created in 2012. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Rajasthan	Dholpur	22.0	21.2	19.1	18.1
Rajasthan	Dungarpur	31.4	28.4	26.9	25.7
Rajasthan	Ganganagar	52.6	48.0	47.6	44.7
Rajasthan	Hanumangarh	45.0	40.2	38.6	34.1
Rajasthan	Jaipur	48.2	47.8	45.7	41.5
Rajasthan	Jaisalmer	40.6	36.1	33.9	31.2
Rajasthan	Jalor	28.8	26.3	24.8	22.0
Rajasthan	Jhalawar	39.7	38.4	28.2	26.5
Rajasthan	Jhunjhunu	41.4	38.2	34.4	30.4
Rajasthan	Jodhpur	36.2	33.0	33.1	30.0
Rajasthan	Karauli	26.9	23.2	20.1	18.5
Rajasthan	Kota	44.9	42.2	41.0	39.0
Rajasthan	Nagaur	26.0	23.3	21.9	20.5
Rajasthan	Pali	36.7	34.5	33.1	30.9
Rajasthan	Pratapgarh	28.6	26.1	24.0	23.2
Rajasthan	Rajsamand	32.1	30.0	29.2	28.3
Rajasthan	Sawai Madhopur	39.3	35.7	33.4	29.2
Rajasthan	Sikar	39.1	35.8	32.4	29.4
Rajasthan	Sirohi	32.7	30.6	29.1	27.9
Rajasthan	Tonk	38.2	34.1	30.2	28.1

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Rajasthan	Udaipur	33.8	31.5	29.9	28.0
Sikkim	East Sikkim	55.8	55.2	54.0	61.5
Sikkim	North Sikkim	43.3	40.8	40.5	40.9
Sikkim	South Sikkim	40.5	34.0	31.6	29.3
Sikkim	West Sikkim	26.3	21.0	20.2	19.8
Tamil Nadu	Ariyalur	62.9	55.2	49.5	46.4
Tamil Nadu	Chennai	82.6	82.3	82.0	82.8
Tamil Nadu	Coimbatore	95.4	89.7	83.4	75.9
Tamil Nadu	Cuddalore	63.6	59.7	55.6	54.6
Tamil Nadu	Dharmapuri	54.4	50.2	46.4	44.4
Tamil Nadu	Dindigul	69.8	63.2	58.8	55.6
Tamil Nadu	Erode	75.3	71.7	68.3	63.4
Tamil Nadu	Kancheepuram	74.4	62.1	59.6	55.7
Tamil Nadu	Kanyakumari	77.7	73.2	69.5	70.5
Tamil Nadu	Karur	73.6	69.4	66.3	61.6
Tamil Nadu	Krishnagiri	61.9	57.2	52.4	50.3
Tamil Nadu	Madurai	75.5	71.0	68.7	63.8
Tamil Nadu	Nagapattinam	68.5	61.8	56.9	54.7
Tamil Nadu	Namakkal	72.7	64.5	56.6	53.0
Tamil Nadu	Nilgiris	82.0	76.0	71.7	71.3

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Tamil Nadu	Perambalur	73.3	68.0	63.7	57.9
Tamil Nadu	Pudukkottai	66.6	61.2	56.0	53.1
Tamil Nadu	Ramanathapuram	65.8	61.3	57.0	53.0
Tamil Nadu	Salem	63.4	57.0	50.7	46.7
Tamil Nadu	Sivaganga	82.3	77.0	74.8	70.8
Tamil Nadu	Thanjavur	71.1	65.2	61.1	58.6
Tamil Nadu	Theni	71.9	65.0	60.7	56.3
Tamil Nadu	Thiruvallur	55.8	52.5	48.4	46.3
Tamil Nadu	Thiruvarur	70.7	64.5	57.4	56.1
Tamil Nadu	Tiruchirapalli	78.4	74.5	70.5	65.3
Tamil Nadu	Tirunelveli	72.3	69.4	64.4	61.2
Tamil Nadu	Tiruppur	67.0	62.9	53.8	49.1
Tamil Nadu	Tiruvannamalai	55.3	49.7	45.3	44.3
Tamil Nadu	Toothukudi	74.5	71.5	66.5	61.9
Tamil Nadu	Vellore	59.5	53.7	49.6	47.0
Tamil Nadu	Villupuram	54.2	48.1	45.1	44.1
Tamil Nadu	Virudhunagar	71.3	65.0	59.4	56.5
Tripura	Dhalai	44.7	38.0	29.8	35.8
Tripura	Gomati <sup>#</sup>	48.5	-	-	-
Tripura	Khowai <sup>#</sup>	52.7	-	-	-

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Tripura	North Tripura <sup>®</sup>	46.9	38.4	33.5	32.3
Tripura	Sipahijala <sup>#</sup>	43.3	-	-	-
Tripura	South Tripura <sup>®</sup>	53.6	44.3	37.6	35.0
Tripura	Unakoti <sup>#</sup>	41.6	-	-	-
Tripura	West Tripura <sup>®</sup>	59.0	47.6	43.3	41.5
Uttar Pradesh	Agra	48.2	43.6	41.9	39.0
Uttar Pradesh	Aligarh	40.6	37.6	36.3	33.8
Uttar Pradesh	Allahabad	34.2	32.7	31.0	28.9
Uttar Pradesh	Ambedkar Nagar	32.1	30.5	28.5	26.7
Uttar Pradesh	Amethi <sup>•</sup>	47.0	45.1	-	-
Uttar Pradesh	Auraiya	34.9	30.5	27.7	26.3
Uttar Pradesh	Azamgarh	34.9	33.5	34.2	31.4
Uttar Pradesh	Baghpat	39.7	36.1	33.9	30.7
Uttar Pradesh	Bahraich	25.8	25.1	22.4	23.8
Uttar Pradesh	Ballia	36.9	34.3	32.1	30.0
Uttar Pradesh	Balrampur	28.6	25.7	25.0	23.2
Uttar Pradesh	Banda	44.0	42.5	39.9	38.4
Uttar Pradesh	Bara Banki	43.8	41.2	39.5	36.6
Uttar Pradesh	Bareilly	36.6	34.6	33.4	30.8
Uttar Pradesh	Basti	37.1	30.3	28.5	26.4

<sup>#</sup>District created in 2013. Hence, score for previous years is not available.

<sup>®</sup>District reorganized in 2013. The 2013 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

<sup>•</sup>District created in 2012. Hence, score for previous years is not available.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Uttar Pradesh	Bhim Nagar*	39.6	34.0	-	-
Uttar Pradesh	Bijnor	38.0	34.6	33.2	31.3
Uttar Pradesh	Budaun^	22.6	21.7	25.8	23.5
Uttar Pradesh	Bulandshahr	35.5	32.8	31.9	28.8
Uttar Pradesh	Chandauli	32.6	28.8	27.4	24.0
Uttar Pradesh	Chitrakoot	40.9	40.0	35.2	35.1
Uttar Pradesh	Deoria	36.6	29.5	28.4	25.1
Uttar Pradesh	Etah	35.6	32.9	30.3	28.8
Uttar Pradesh	Etawah	38.2	34.1	31.5	29.8
Uttar Pradesh	Faizabad	34.6	32.8	30.1	28.3
Uttar Pradesh	Farrukhabad	38.1	35.0	32.9	30.6
Uttar Pradesh	Fatehpur	34.0	30.8	28.1	26.4
Uttar Pradesh	Firozabad	30.6	29.3	27.6	25.3
Uttar Pradesh	Gautam Buddha Nagar	59.3	60.1	62.4	62.7
Uttar Pradesh	Ghaziabad^	42.7	40.8	36.1	35.3
Uttar Pradesh	Ghazipur	35.9	34.0	32.4	30.4
Uttar Pradesh	Gonda	32.4	30.0	28.5	26.1
Uttar Pradesh	Gorakhpur	38.3	32.7	32.3	29.7
Uttar Pradesh	Hamirpur	54.3	50.1	43.7	41.2
Uttar Pradesh	Hardoi	35.7	32.3	29.2	27.0

<sup>^</sup>District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

<sup>\*</sup>District created in 2012. Hence, score for previous years is not available.



State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Uttar Pradesh	Hathras	42.0	39.1	37.2	34.9
Uttar Pradesh	Jalaun	45.9	44.4	42.2	38.3
Uttar Pradesh	Jaunpur	36.7	34.7	32.0	29.9
Uttar Pradesh	Jhansi	50.5	49.2	46.6	42.9
Uttar Pradesh	Jyotiba Phule Nagar	46.3	36.0	39.9	35.9
Uttar Pradesh	Kanauj	38.8	35.3	32.7	30.1
Uttar Pradesh	Kanpur Dehat	56.6	54.2	53.7	52.5
Uttar Pradesh	Kanpur Nagar	42.4	42.3	39.4	37.2
Uttar Pradesh	Kanshiram Nagar	31.6	28.9	25.5	24.0
Uttar Pradesh	Kaushambi	29.2	26.2	22.6	20.3
Uttar Pradesh	Kheri	34.1	31.1	24.7	27.3
Uttar Pradesh	Kushi Nagar	35.9	27.5	24.3	22.4
Uttar Pradesh	Lalitpur	40.8	39.6	36.9	33.5
Uttar Pradesh	Lucknow	55.2	54.5	55.2	52.8
Uttar Pradesh	Maharajganj	34.9	27.2	25.0	23.7
Uttar Pradesh	Mahoba	44.0	41.7	36.7	36.7
Uttar Pradesh	Mainpuri	36.5	34.7	31.0	28.2
Uttar Pradesh	Mathura	48.2	45.9	44.9	41.4
Uttar Pradesh	Mau	33.4	30.8	30.7	26.9
Uttar Pradesh	Meerut	56.9	48.5	49.4	46.1

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Uttar Pradesh	Mirzapur	36.4	33.5	25.5	29.3
Uttar Pradesh	Moradabad <sup>^</sup>	53.2	43.2	37.0	33.3
Uttar Pradesh	Muzaffarnagar <sup>^</sup>	37.1	34.4	34.8	32.8
Uttar Pradesh	Panchsheel Nagar <sup>•</sup>	29.2	27.5	-	-
Uttar Pradesh	Pilibhit	35.3	32.9	30.7	28.6
Uttar Pradesh	Pratapgarh	32.8	31.1	29.4	27.3
Uttar Pradesh	Rai Bareilly <sup>^</sup>	35.5	32.8	34.2	32.1
Uttar Pradesh	Rampur	39.5	32.5	35.6	31.6
Uttar Pradesh	Saharanpur	40.6	37.9	38.0	34.4
Uttar Pradesh	Sant Kabir Nagar	35.1	26.4	24.5	22.6
Uttar Pradesh	Sant Ravidas Nagar	30.7	27.4	25.3	23.0
Uttar Pradesh	Shahjahanpur	35.7	33.8	31.9	29.5
Uttar Pradesh	Shamli <sup>•</sup>	44.9	41.0	-	-
Uttar Pradesh	Shravasti	43.2	41.3	34.4	37.2
Uttar Pradesh	Siddharthanagar	30.1	24.8	23.5	24.3
Uttar Pradesh	Sitapur	34.0	32.1	31.6	30.7
Uttar Pradesh	Sonbhadra	36.5	31.9	26.1	26.4
Uttar Pradesh	Sultanpur <sup>^</sup>	32.6	31.2	32.6	30.4
Uttar Pradesh	Unnao	38.7	36.5	34.5	32.1
Uttar Pradesh	Varanasi	42.0	38.4	38.8	35.8

<sup>•</sup>District created in 2012. Hence, score for previous years is not available.

<sup>^</sup>District reorganized in 2012. The 2012 score for these districts has been computed based on estimated population after factoring in the reorganization, and may not be fully comparable with previous years.

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
Uttarakhand	Almora	59.4	55.6	53.6	51.0
Uttarakhand	Bageshwar	51.1	47.6	44.8	42.2
Uttarakhand	Chamoli	53.8	50.4	46.5	45.1
Uttarakhand	Champawat	49.8	47.2	42.1	40.8
Uttarakhand	Dehra Dun	64.5	63.4	64.3	64.0
Uttarakhand	Garhwal	59.3	57.1	58.4	57.7
Uttarakhand	Haridwar	48.1	45.7	43.7	41.7
Uttarakhand	Nainital	53.3	50.3	48.3	46.1
Uttarakhand	Pithoragarh	64.5	59.4	56.7	53.0
Uttarakhand	Rudraprayag	57.6	53.8	47.9	43.8
Uttarakhand	Tehri Garhwal	50.4	46.5	44.0	41.9
Uttarakhand	Udham Singh Nagar	54.5	50.2	47.1	44.1
Uttarakhand	Uttar Kashi	49.8	44.9	41.5	37.0
West Bengal	Bankura	29.6	28.0	27.1	26.1
West Bengal	Bardhaman	39.1	36.2	32.8	30.2
West Bengal	Birbhum	34.0	31.6	29.4	27.9
West Bengal	Dakshin Dinajpur	29.9	25.9	23.6	21.8
West Bengal	Darjiling	44.8	43.4	42.7	41.8
West Bengal	Howrah	30.1	29.0	27.4	26.2
West Bengal	Hugli	36.6	35.4	31.9	29.5

State	District	CRISIL Inclusix Scores			
		2013	2012	2011	2010
West Bengal	Jalpaiguri	29.7	26.7	24.7	22.4
West Bengal	Koch Bihar	35.0	32.3	30.3	26.9
West Bengal	Kolkata	69.0	80.1	67.2	72.9
West Bengal	Maldah	25.7	23.5	22.1	20.6
West Bengal	Murshidabad	28.1	24.7	22.4	19.6
West Bengal	Nadia	31.6	28.8	25.6	23.5
West Bengal	North 24 Parganas	35.1	31.3	29.9	27.8
West Bengal	Paschim Medinipur	36.7	33.5	31.3	28.7
West Bengal	Purba Medinipur	30.2	26.8	23.4	21.6
West Bengal	Puruliya	22.8	21.7	20.2	19.7
West Bengal	South 24 Parganas	26.5	21.4	20.7	18.4
West Bengal	Uttar Dinajpur	21.8	19.4	18.4	16.4

## RATINGS CENTRE OF EXCELLENCE (COE)

CRISIL's ratings are backed by established criteria, methodology and procedures that cover all business sectors, types of instruments, and aspects of the rating process. We maintain analytical excellence at all times by evaluating our rating criteria, methodologies and procedures regularly, through our independent and dedicated criteria and product development team, also referred to as the Ratings Centre of Excellence (COE). This team has been in existence for around 20 years, and consists of members from diverse backgrounds, with knowledge and experience in analysing a variety of business sectors. The COE team, headed by the Chief Analytical Officer, focuses on driving analytical quality. The team spearheads the development of rating criteria for all industries, asset classes, and instruments.

CRISIL Ratings' services, unlike those of other Indian credit rating agencies, are unique on account of the following factors:

- Cumulative credit evaluation experience of over 40 years
- Development, by COE, of new products, including rating of partially guaranteed instruments, municipal bonds, securitisation transactions involving microfinance loans, and grading of microfinance institutions
- COE's active role as an enabler of quality, by conducting periodic look-back analyses of rating actions, regular publishing of studies on rating actions, developing content aimed at equipping rating analysts to acquire and hone their credit evaluation skills
- Process changes, driven by COE, to support rapid scale-up in CRISIL's bank loan ratings business over the last five years, while maintaining rating quality

Team COE has played a central role in conceptualising and developing the financial inclusion index—the team interacted with stakeholders and appropriately factored in their inputs in computing the index.



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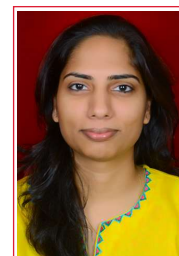
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The launch of CRISIL Inclusix, India's most comprehensive financial inclusion index, created tremendous buzz in the media across the country.

One week into the launch, the index and the accompanying report, detailing our findings on the state of financial inclusion in India's states and districts, had already found mention in over 85 newspaper articles. These included editorials in multiple dailies. The news was also covered in 40-plus articles on news portals -- including two international -- and blogs.

The extensive coverage is testament to CRISIL's ability to make markets function better with innovative products and solutions.



**CRISIL'S NEW RATINGS INDEX**

**INDIA BUSINESS HOUR**

**Rupa Kudva**  
MD & CEO, CRISIL

2013 CNBC-TV18 Alert: Videocon holds 5.3m 87.90 ▲ 1.65 GAIL 723k 286.10 ▲ 0.85

21:40  
1587.56  
24.47  
3649.82  
54.19

DNA

## South leads in financial inclusion, says Crisil report

**BusinessLine**

**Based on new index, study shows wide disparities in access to financial services**

**Our Bureau**  
New Delhi, June 25  
One out of every two Indians has a savings account, but only one in seven has access to a bank loan. This is revealed in a report based on a new track of financial inclusion prepared by rating agency Crisil.

Followed by Finance Minister P. Chidambaram, the report states that the southern region leads in financial inclusion with a Crisil Inclusix score of 62.2 in 2011.

The western region scored second with an score of 58.2, followed by the northern region (57.1), eastern region

The top three states in terms of financial inclusion are Puducherry, Chandigarh and Kerala.

India's largest cities have 14 per cent of the country's bank branches while four districts have only one branch each, the report states, adding that the bottom 50 districts have just 1 per cent of the country's bank branches.

The new index intends to

of 10 to 100 and combines three parameters, branch penetration, deposit penetration and credit penetration, into one metric. Over time, as consistent and comprehensive data become available, additional services such as insurance and microfinance can be added.

Besides measuring inclusion at the district, state and national levels, the index can be used to compare progress on financial inclusion by each bank, said Rupa Kudva, MD and CEO, Crisil.

This index will enable policymakers, regulators, and bankers to identify priorities

## India's progress on financial inclusion

**42.8** India's financial inclusion score on a scale of 100

**40%** The increase in bank savings accounts since 2009

**587** The number of districts out of the total 638 that have bettered their Crisil Inclusix score in 2012 over 2011. And 34/35 states and Union Territories have done the same, showing the overall improvement is widespread

**703** million total savings bank accounts in India. The number rose 12.6% in 2012 alone, and shows more people are becoming a part of the formal financial system

**11.1%** growth in agricultural credit a/c's in 2012 over 2011

**183** million loan accounts in India, which is a fourth of the total savings accounts

**1** in 7 Indians has access to bank credit

**58%** South's share of new credit

**7.9** Bank branches per

## Chidambaram Launches Crisil Inclusix

**The Economic Times**

Chidambaram Tuesday launched India's first financial inclusion index. Developed by rating agency Crisil, Inclusix will measure progress in financial inclusion across the country.

With this it is possible to determine financial inclusion, Chidambaram said, asking bankers to reflect upon the data thrown up by the new index. Branch, deposit and credit penetration will be the three parameters of the index, which will be updated annually and as consistent and comprehensive data become available. Additional services such as insurance and micro finance will be added. The all-India Crisil Inclusix score is 40.1, which has improved from 35.4 in 2009. The southern region of India leads in financial inclusion.

## Crisil's Inclusix shows banks coming up short

**South India sizzles with a financial inclusion index score of 62.2, while Central India falters**

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**South India sizzles with a financial inclusion index score of 62.2, while Central India falters**

## हरिभूमि

## क्रिसिल इन्क्लूसिवस का शुभारंभ

**हरिभूमि न्यूज़ - नई दिल्ली**

क्रिसिल ने भारत के पहले वित्तीय विनिर्माण इंडेक्स का शुभारंभ किया।

क्रिसिल ने इस इंडेक्स का शुभारंभ किया।

क्रिसिल ने इस इंडेक्स का शुभारंभ किया।

## సంఘం వార్త

## పాఠశాల పునాది పనులు

**పాఠశాల పునాది పనులు**

**పాఠశాల పునాది పనులు**

**పాఠశాల పునాది పనులు**

## जन्मसंवा

## वैकों की 11 फीसद शाखाएं केवल छह बड़े शहरों में : क्रिसिल

**वैकों की 11 फीसद शाखाएं केवल छह बड़े शहरों में : क्रिसिल**

**वैकों की 11 फीसद शाखाएं केवल छह बड़े शहरों में : क्रिसिल**

**वैकों की 11 फीसद शाखाएं केवल छह बड़े शहरों में : क्रिसिल**

## ABOUT CRISIL INCLUSIX

- CRISIL Inclusix is India's first comprehensive measure of financial inclusion in the form of an index to measure financial inclusion at a district level
- CRISIL Inclusix leverages CRISIL's knowledge of the financial sector and its expertise in creating world-class analytical frameworks and indices
- CRISIL Inclusix is a relative index that has a scale of 0 to 100. In its current form it measures availability of financial services provided by banks and MFI
- CRISIL Inclusix measures financial inclusion on the three key parameters – branch penetration, deposit penetration, and credit penetration
- A CRISIL Inclusix score of 100 indicates the ideal state for each of the three parameters
- CRISIL Inclusix is based on non-monetary parameters and, thus, avoids the potentially disproportionate impact of a few high-value aggregates
- CRISIL Inclusix is scalable; it can accommodate additional parameters or other forms of financial services
- CRISIL Inclusix is statistically robust and transparent, yet uses an easy-to-understand methodology. The methodology is similar to that used in other leading global indices such as UNDP's 'Human Development Index'
- Initially developing CRISIL Inclusix involved analysis of nearly 2,00,000 data points across 632 districts and 165 banks and involved over 1,500 man-hours spanning nearly two years. The two subsequent editions entailed analysis of over 1,00,000 additional data points
- Data on banks was provided by the RBI, while MFIL provided the numbers for MFIs
- CRISIL has developed CRISIL Inclusix as part of its Corporate Social Responsibility agenda and the index will be updated periodically

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## About CRISIL Limited

CRISIL is a global analytical company providing ratings, research, and risk and policy advisory services. We are India's leading ratings agency. We are also the foremost provider of high-end research to the world's largest banks and leading corporations.

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**Last updated: August 2014**



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