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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

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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 acknowledge the Ministry of Finance and the Reserve Bank of India for their support and guidance. CRISIL particularly thanks Reserve Bank of India for sharing data at a 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
Department of Financial Services, Ministry of Finance (MoF)	
Shri Rajiv Takru	Secretary, Department of Financial Services, MoF
Smt Snehlata Shrivastava	Additional Secretary Department of Financial Services, MoF
Shri Anurag Jain	Joint Secretary, Department of Financial Services, MoF
Dr Alok Pande	Director, Department of Financial Services, MoF
Reserve Bank of India (RBI)	
Dr K C Chakrabarty	Deputy Governor, RBI
Smt Usha Thorat	Director, CAFRAL
Dr Deepali Pant Joshi	Executive Director, RBI
Shri D K Mohanty	Executive Director, RBI
Dr Goutam Chatterjee	Adviser, Department of Statistics & Information Management, RBI
Dr Sonjay Bose	Director, Department of Statistics & Information Management, RBI
Indian Banks Association	
Dr K Ramakrishnan	Chief Executive, IBA
Mr K Unnikrishnan	Deputy Chief Executive, IBA

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.

FOREWORD

CRISIL is pleased to present the latest scores for CRISIL Inclusix, our financial inclusion index. The Reserve Bank of India recently made available to us data for fiscal 2012 based on which we have computed financial inclusion scores up to the district level across India.

I am grateful to the Reserve Bank of India and the Ministry of Finance for the strong support extended to this pro bono initiative by CRISIL, which is driven by our goal of making markets function better.

We are committed to making the methodology to arrive at the CRISIL Inclusix scores more robust over time as we get access to credible district-level data on insurance, pension, non-banking finance companies and microfinance institutions.

I would also like to thank CRISIL's dedicated analytical team which worked on this exercise. Their spirit of inquiry and metric-oriented approach are enabling an objective measurement of progress on one of India's key developmental goals.



Roopa Kudva
Managing Director and CEO
CRISIL Ltd

LAUNCH OF CRISIL INCLUSIX



(From left) Ms Roopa Kudva, MD and CEO, CRISIL, Shri P Chidambaram, Hon'ble Finance Minister, Government of India and Shri Rajiv Takru, Secretary, Department of Financial Services, Ministry of Finance, Government of India during the launch of the CRISIL Inclusix report

CRISIL Inclusix, India's first comprehensive financial inclusion index, was launched by Shri P Chidambaram, Hon'ble Finance Minister, along with Ms Roopa Kudva, Managing Director and CEO of CRISIL Ltd, in New Delhi on June 25, 2013.

At this national event, held in the presence of policy makers, regulators and corporate luminaries, Shri Chidambaram congratulated CRISIL for conceptualising and creating the index. "I hope the index will play a useful role in achieving the national goal of financial inclusion," he said.

Ms Roopa Kudva explained how the index, which is a pro bono initiative by CRISIL, was conceived and developed and how it fits with the company's goal of 'doing good with what it is good at'. A one-of-its-kind tool, the index measures the extent of financial inclusion across India's 638 districts. It uses a statistically robust, transparent and easy-to-understand methodology. It's a relative index on a scale of 0 to 100, and combines three critical parameters of basic banking services — branch penetration, deposit penetration and credit penetration — into one metric.

Over time, as consistent and comprehensive data become available, additional services such as insurance, lending by non-banking financial companies and microfinance will also be included in the gauge.

The index is expected to strengthen the efforts of policy makers, regulators and firms to foster financial inclusion, complemented by CRISIL's proven expertise in creating and maintaining capital market indices and its own commitment to spreading financial awareness.

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 banking services — branch penetration (BP), deposit penetration (DP), and credit penetration (CP) — together 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 the 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

We computed the CRISIL Inclusix index based on data provided by the Reserve Bank of India (RBI) till March 31, 2012, which is the latest available. The index measures the progress of financial inclusion across the country, covering all the 638 districts including 6 new ones created during the year. Here are the takeaways from the latest analysis:

Clear signs of financial inclusion gaining momentum

CRISIL Inclusix score rises the most in three years:

At the end of fiscal 2012, the all-India CRISIL Inclusix score stood at 42.8 on a scale of 100, which is an increase of 2.7 over 2011. This is the biggest annual jump since we began computing the index three years back. The index has been showing continuous improvement – from 35.4 in 2009 to 37.6 in 2010 (up 2.2) and 40.1 in 2011 (up 2.5).

Broad-based improvement at the district and state levels:

As many as 587 out of 638 districts and 34 out of 35 states and Union territories progressed in 2012. While 278 districts bettered the all-India improvement of 2.7, about 150 from this lot improved by more than 4. Districts having an Inclusix score over 40.1 (scores in the 40.1 to 55 range are considered 'Above average', and scores above 55 as 'High') increased to 269 from 241 in 2011.

At the state level, the performance was similar. There are 21 states in the 'High' and 'Above average' categories now from 15 earlier. Also, just one is now categorised as 'Low' (Inclusix score below 25) against three in 2011.

Encouraging rise in savings bank accounts:

New savings bank accounts stood at nearly 7.9 crore, or 12.6% more than in 2011. What's heartening is that the increase was widespread, with all the five regions showing a growth of over 9%.

Strong performance in agricultural credit accounts growth:

Agricultural credit accounts have grown at 11.1% in 2012, which is a 3-year record. Growth in agricultural credit accounts contributed nearly 60% to the total incremental credit accounts opened between 2009 and 2012.

The least-scoring districts also show progress in branch penetration:

For the first time since the computation of CRISIL Inclusix began, the number of bank branches in the bottom 100 districts has increased by 6% – faster than the all-India growth of 5.6%.

Key contributors

New deposit accounts in the north, east and south help lift the Inclusix:

Growth in new deposit accounts in the north, east and south contributed 42% to the overall improvement of 2.7 in the CRISIL Inclusix score in 2012. Nearly 73% of the new 7.9 crore savings accounts in 2012 came from these regions. As highlighted during the previous report, deposit penetration continues to drive the overall CRISIL Inclusix score.

Increase in credit accounts in north another buoy:

The northern region added 24 lakh additional credit accounts in 2012, contributing 11% to the overall improvement in the CRISIL Inclusix.

New bank branches in the south also chipped in:

Almost 30% of the 5,125 new branches in the country were added in the south, which contributed 9% to the overall improvement in the CRISIL Inclusix score in 2012.

Credit continues to drive the Inclusix in the high-performing areas:

The Credit Penetration score for the top 50 districts increased by a significant 4.7 in 2012 over 2011, driven by a jump in small-borrower accounts. As many as 65% of the new small-borrower accounts were from these districts.

Yet, there is a long way to go

The overall Inclusix score remains relatively low:

At 42.8 on a scale of 100, the score reflects under-penetration of formal banking in the country. Just one in two Indians has a bank savings account and one in seven access to bank credit. To boot, the bottom 50 districts have less than 2% of the bank branches.

Deposit penetration is the main contributor to financial inclusion: At 70.3 crore, bank savings accounts are nearly four times loan accounts of 18.3 crore.

Wide regional disparities:

The south remains the leader in financial inclusion, registering maximum improvement. It leads in all the three dimensions of financial inclusion, and strengthened its leadership in 2012. Clearly, credit penetration (CP) is the driver – the south's CP score is nearly thrice that of other regions. Not surprisingly, 58% of the incremental credit accounts in 2012 were opened there.

Huge difference in access to financial services:

India's six largest cities have 10% of the country's bank branches. At the other end of the spectrum are eight districts in the north-east with just two or less branches each.

The gap shows:

The average improvement in the CRISIL Inclusix score of the bottom 50 districts was 1.6 compared with 4.3 for the top 50 districts and an all-India average of 2.7.

What more can be done?

Enhancing reach critical:

At 5.6%, growth in the number of bank branches in 2012 has been the lowest in the last three years. To sustain the momentum in deposit penetration (12.6% increase in savings accounts on-year) and credit penetration (8.3% growth on-year), it is critical to increase the focus on branch penetration, or increase reach through other channels and partnerships.

Credit needs to flow better beyond large cities:

Credit penetration is currently concentrated in the south and the large cities. This needs to become broader and more national by nature.

Policy incentives needed to focus on under-performing districts and regions:

To hasten financial inclusion, policy makers will have to incentivise the expansion of banking services in the districts that have low CRISIL Inclusix scores through an increase in branch network and partnerships with other players.

India's financial inclusion score on a scale of 100

42.8



1 in **7**

Indians has access to bank credit



2%

of India's bank branches are in the bottom 50 districts in terms of CRISIL Inclusix score



703m

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



40%

The increase in bank savings accounts since 2009



1 in **2**

Indians has a bank savings account



11.1%

Growth in agricultural credit accounts
In 2012 over 2011



183m

Loan accounts in India, which
is a fourth of the total savings
accounts



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



58%

South's share of new
credit accounts
opened



5.6%

Growth in bank branches in 2012, which is the least
in the last three years



7.9

Bank branches per lakh of population. The bottom
50 districts have just 3.5 in comparison

CHAPTER - 1

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

UNDERSTANDING FINANCIAL INCLUSION AND ITS CRITICALITY

The Indian economy switched gears in the early part of this century. As India forges ahead with the vision to become an economic behemoth in the next few years, the average level of prosperity attained by its populace and the degree of equitable distribution of wealth will, in no small measure, be determined by the scale of inclusive growth that would have been achieved.

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

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).

Policymakers in India are acutely aware that the ramifications of leaving a huge section of the people out of the development process could be disastrous and are hence 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 society.

In the last few years, 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 the goal for banks to provide access to formal banking to all 74,414 villages with a population over 2000. This target of covering villages with a population of over 2000 was largely achieved as of end March 2012 (99.7 per cent).

The goal towards financial inclusion has accordingly been refined in June 2012; in the next Financial Inclusion Plan 2013-16, banks are required to prepare a road map to cover all unbanked villages with population of less than 2000 with banking services.

In February 2011, the Government of India and the Indian Banks' Association (IBA) jointly launched Swabhimaan, a nationwide programme on financial inclusion, to bring the deprived sections of society under the banking network, and ensure that the benefits of economic growth percolate to all levels. This programme targets facilitating opening of bank accounts, providing need-based credit, remittance facilities and promoting financial literacy in rural India.

Although the target groups may differ from country to country or region to region, financial inclusion refers, in its broadest sense, to the delivery of financial services at affordable costs to all sections, including the disadvantaged and low-income groups.

In 2008, a committee on financial inclusion headed by Dr C Rangarajan 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 to be effective.

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

Lack of awareness, low incomes, 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, branch timings, cumbersome documentation and procedures, unsuitable products, language barriers and staff attitudes all contribute to exclusion. Due to 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 due to 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 counseling.

An inclusive financial system is one of the top-most priorities in many countries, several of whom believe that it is instrumental in achieving equitable growth. 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 is, therefore, not just an economic imperative for India, but also a socio-political one.

NEED FOR CRISIL INCLUSIX

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

Given its importance, it is important to measure the extent of financial inclusion. A credible tool to measure inclusion will help the policy makers and market participants to tangibly measure the progress achieved and to align their policies in order to further the cause of financial inclusion. Till now, most of the measures of financial inclusion have focused on an analysis of either the aggregate amount of deposits or loans in a particular region. However, these measures have neither been comprehensive enough to incorporate different forms of financial services, nor do they 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, with its expertise and understanding of the entire financial services sector, it was ideally placed to deliver something unique and significant to 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.

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. CRISIL is proud to launch this significant initiative since the financial awareness agenda fits perfectly with CRISIL's strengths.

CHAPTER - 2

ABOUT
CRISIL
INCLUSIX

HOW CRISIL INCLUSIX WAS DEVELOPED

Once the goal was identified, a team of enthusiastic analysts in CRISIL took upon themselves the onerous task of developing an index that could prove to be a credible measure of the extent of financial inclusion. 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

The challenge before the team was to design a comprehensive methodology and to put into the hands of policymakers and market participants a tool that could enable framing and aligning of policies to further the cause of financial inclusion and tangibly measure progress.

The mammoth exercise that followed took a greater part of two years to fully accomplish, entailed 1,500 man-hours of research and development, and involved extensive analysis of 2,00,000 data points across all 632 districts, 165 banks (27 public sector banks, 22 private sector banks, 34 foreign banks, and 82

regional rural banks). Critically, data for computing the index was provided by the RBI. The district count has since risen to 638.

There were also several meetings with numerous stakeholders such as Ministry of Finance, RBI, Indian Banks Association, commercial banks, and leading industry experts, all of whom provided invaluable assistance. The methodology that was 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 new comprehensive financial inclusion measurement tool, 'CRISIL Inclusix', the first of its kind to be developed in India.

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

FEATURES OF CRISIL INCLUSIX

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

- United Nations Development Programme's (UNDP's) Human Development Index
- World Bank's Ease of Doing Business Index, and
- Economist Intelligence Unit's (EIU'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' who have been 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,
- b) credit penetration, and
- c) deposit penetration

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 national, regional, state and district levels.

CRISIL Inclusix has a comprehensive coverage, which ensures greater accuracy; it presently covers 638 districts in 35 states and union territories.

CRISIL Inclusix also enables inter-temporal comparison for financial inclusion; it currently assesses trends in financial inclusion in India in 2012 compared with 2011, 2010 and 2009. CRISIL will update this analysis on a regular basis to monitor progress.

INTERPRETATION OF CRISIL INCLUSIX

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

In order to provide a comparative assessment, CRISIL has grouped the index (at all levels districts, states, and regions) in four categories. In defining these categories, the all India score of CRISIL Inclusix (of 40.1 for 2011) has been used as a benchmark.

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

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 bankers

- 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 etc) from districts with low levels of financial inclusion
- Considering a priority sector status to lending in areas with low levels of financial inclusion

By government and policy makers

- 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 assessing the level of financial inclusion at the geographic level.

The silver lining, though, is that the tool has been designed in such a way 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, non-banking financial companies etc) as well as accommodate more parameters and refinements and encompass other forms of lending (such as by non-banking financial companies and microfinance), and other financial services (including insurance and pension).

Thus, the conclusions of the report are critically dependent on data received at the district and bank level from information available with RBI, and CRISIL has not independently verified the accuracy of this data.

Another limitation is that the data used in the analysis is granular in nature and is, therefore, available only with a lag. This report, for instance, assesses the extent of financial inclusion as on March 2012, together with March 2011, 2010 and 2009.

CRISIL has also observed some minor data discrepancies at the district level that have been flagged and pointed out to the concerned regulatory authority. However, these discrepancies have had no bearing at all on the final conclusions.

CHAPTER - 3

CONCLUSIONS
OF THE
REPORT

DETAILED FINDINGS, RANKINGS, AND TRENDS

The CRISIL Inclusix rankings and scores discussed in this chapter are based primarily on the analysis and calculations for the year ended March 31, 2012. The conclusions and scores have also been compared with CRISIL Inclusix scores for fiscals 2011, 2010 and 2009 to assess improvement -- or deterioration -- in the degree of financial inclusion.

National level:

Clear indications financial inclusion is gaining momentum, but there is a long way to go

At the end of fiscal 2012, the all-India CRISIL Inclusix score stood at 42.8 on a scale of 100, which is an increase of 2.7 over 2011. This is the biggest annual jump since we began

computing the index three years back. The index has been showing continuous improvement – from 35.4 in 2009 to 37.6 in 2010 (up 2.2) and 40.1 in 2011 (up 2.5) as shown in Chart 1.

As many as 587 out of 638 districts and 34 out of 35 states and Union territories progressed in 2012. While 278 districts bettered the all-India improvement of 2.7, 150 from this lot improved by more than 4. Districts having an Inclusix score over 40.1 (scores in the 40.1 to 55 range are considered 'Above average', and scores above 55 as 'High') increased to 269 from 241 in 2011.

At the state level, the performance was similar. There are 21 states in the 'High' and 'Above average' categories now from 15 earlier. Also, just one is now categorised as 'Low' (Inclusix score below 25) against three in 2011.

Chart 1: Trends in CRISIL Inclusix score for India



Savings accounts (refer chart 2), have grown consistently at a faster double-digit clip, while credit accounts and bank branches grew in single digits in the last three years. For fiscal 2012, a combination of continued growth in deposits and spurt in credit accounts contributed to an overall improvement in the CRISIL Inclusix score. Agricultural credit accounts have grown at 11.1% in 2012, which is a 3-year record. The growth in agricultural credit accounts contributed nearly 60% to the incremental total credit accounts opened between 2009 and 2012. This was the key reason for the momentum pick-up in CRISIL Inclusix.

Chart 3 clearly indicates that the DP score, which has always remained high, continued its upward trajectory. Although credit accounts saw a significant spurt, it was concentrated in the south, which accounted for 58% of the incremental credit accounts added in 2012, followed by 24% for the north. Comparatively, incremental additions in the number of deposit accounts were uniform across all regions. If the credit accounts were as evenly distributed as deposits, the CP score growth may have been higher. It can also be seen from Chart 3 that BP seems to have lost steam. The number of new branches added in the country grew only 5.6%, which is the lowest growth in the last three years.

On an overall basis, increase in deposit penetration contributed 51% to the overall improvement in the Inclusix score in 2012; CP contributed 28%, followed by bank branches (21%).

Despite the encouraging improvement, CRISIL believes the overall Inclusix score remains relatively low. At 42.8 on a scale of 100, the score reflects under-penetration of formal banking in the country. Just one in two Indians has a bank savings account and one in seven access to bank credit.

To boot, the bottom 50 districts have less than 2% of the bank branches. India's six largest cities have 10% of the country's bank branches. At the other end of the spectrum are eight districts in the north-east with just two or less branches each.

Chart 2: Growth trends in bank branches, number of credit accounts, and number of deposit accounts

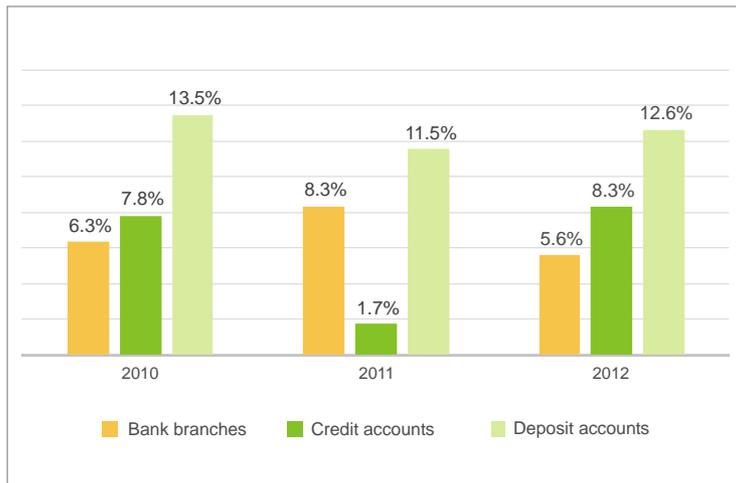
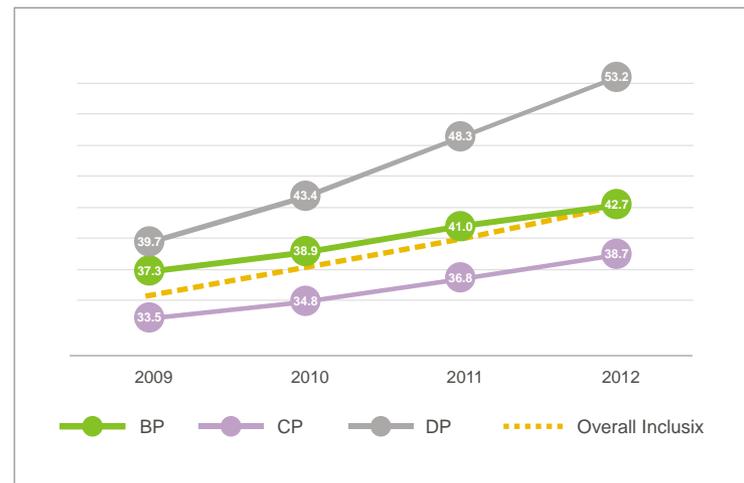


Chart 3: Trends in BP, CP and DP



The improvement in Inclusix could be much faster if there was sharper focus on enhancing branch presence. At 5.6%, growth in the number of bank branches in 2012 has been the lowest in the last three years. To sustain the momentum in DP and CP, it is critical to increase the focus on BP. It is also imperative that credit needs to flow better beyond the south: CP is currently concentrated in the south and large cities, and needs to be expanded to other regions. Importantly, to hasten financial inclusion across the country, policymakers will have to incentivise expansion of branches, deposits, and credit in districts that have a low CRISIL Inclusix score.

Regional level: Wide regional disparities - South continues to remain ahead of the pack

The south remains the leader in financial inclusion (refer Chart 4 and Map 1); it not only scores high, but has also registered the maximum improvement in 2012. All other regions continue to be below the all-India Inclusix score (refer Map 2). While the north and west hover near the all-India score, the north-east and east are way lower.

South leads in all the three dimensions of financial inclusion, and further strengthened its leadership in 2012. As can be seen in Charts 5, 6, and 7, the south is well ahead of the all-India score across all parameters for all the years.

CP displays the highest regional disparity (refer chart 6) with all the other regions scoring much below the all-India score. Clearly, CP is the driver – the south's CP score is nearly thrice that of other regions. Not surprisingly, 58% of the incremental credit accounts in 2012 were opened there.

The DP and BP scores of west and north match the all-India score for these parameters. The east and north-east lag the all-India score on all the three parameters.

Hence, it is necessary to address the wide disparities in the performance of regions. This can be done through two measures:

- Lay thrust on all the three parameters (BP, CP, DP) in the east and north-east
- Improve CP in the west and north

Map 1: Financial inclusion at regional level

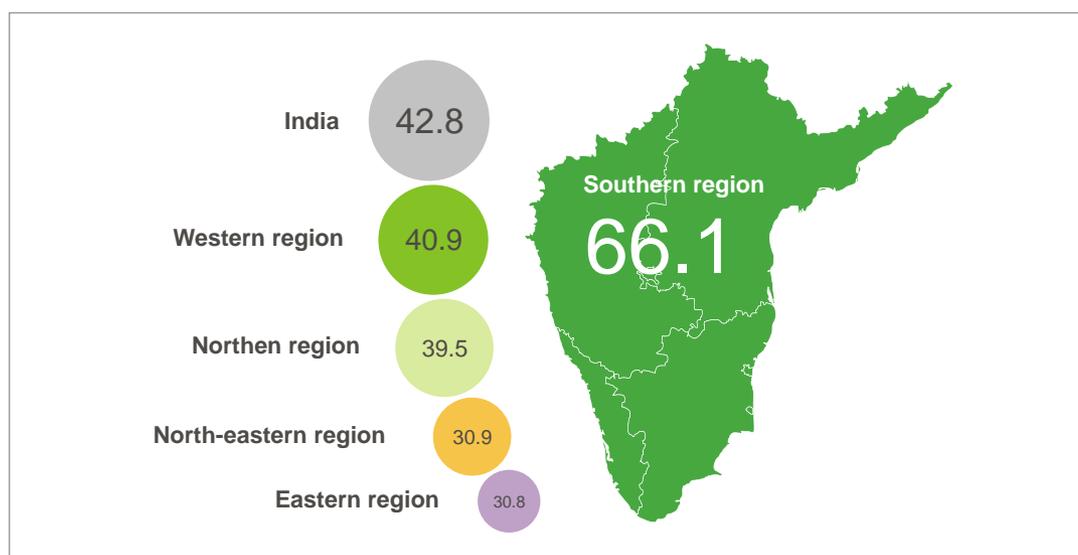


Chart 4: Trends in financial inclusion at regional level

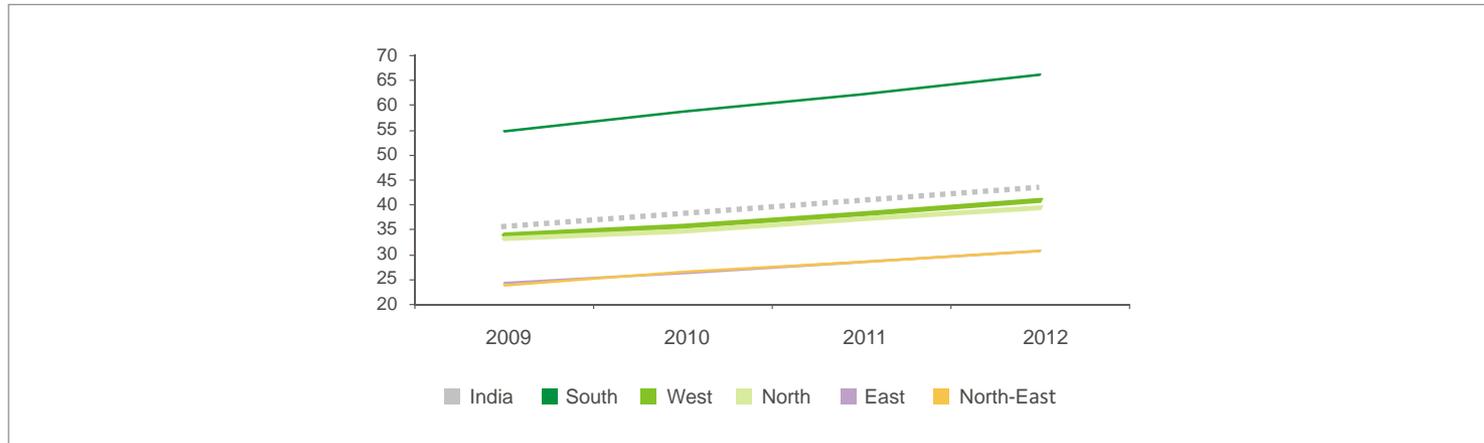


Chart 5: Trends in Branch Penetration (BP)

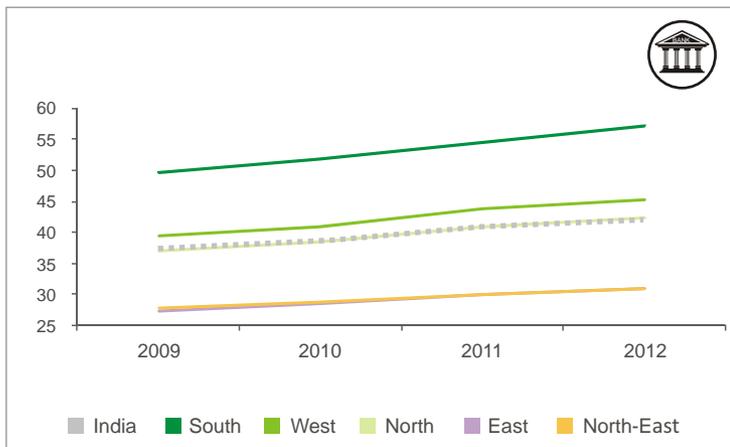


Chart 6: Trends in Credit Penetration (CP)

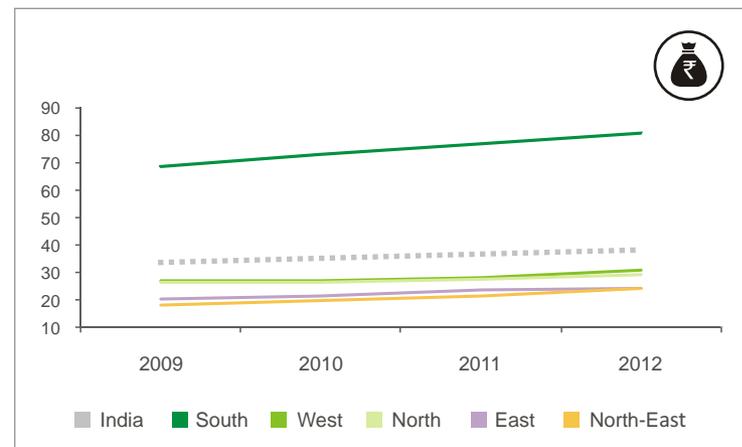
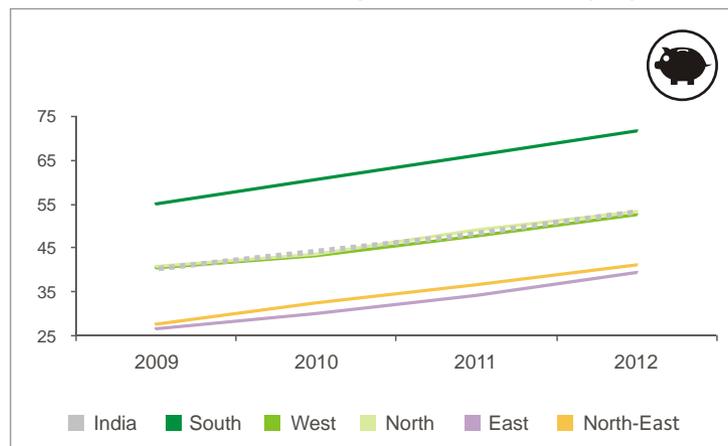


Chart 7: Trends Deposit Penetration (DP)



**Map 2 : Level of financial inclusion across three dimensions
at a regional level**

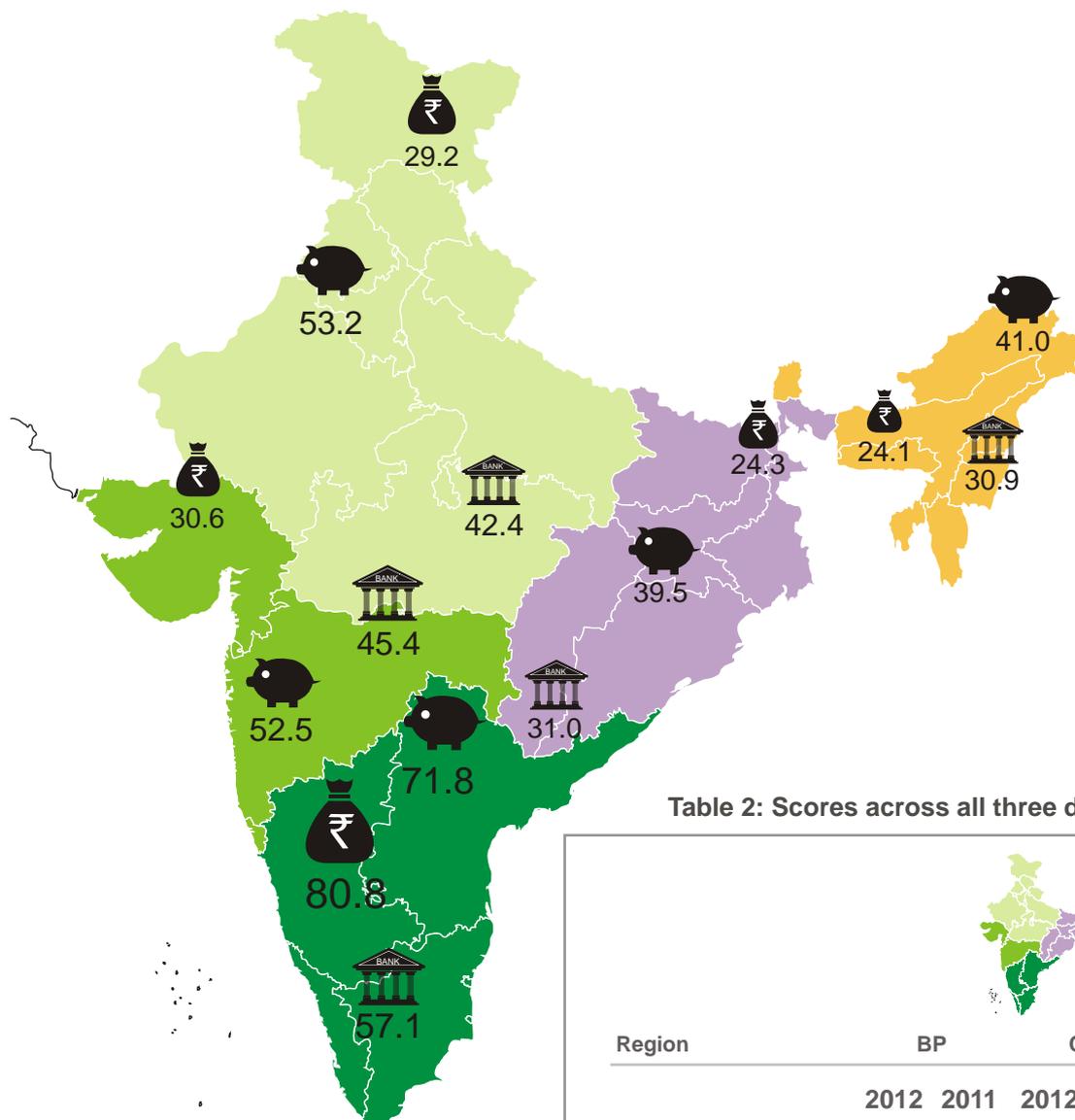


Table 2: Scores across all three dimensions at a regional level



Region	BP		CP		DP		Inclusix	
	2012	2011	2012	2011	2012	2011	2012	2011
■ Southern Region	57.1	54.5	80.8	77.1	71.8	66.0	66.1	62.2
■ Western Region	45.4	43.7	30.6	28.2	52.5	47.7	40.9	38.2
■ Northern Region	42.4	40.9	29.2	27.5	53.2	49.1	39.5	37.1
■ Eastern Region	31.0	29.9	24.3	23.7	39.5	34.0	30.8	28.6
■ North-Eastern Region	30.9	29.9	24.1	21.6	41.0	36.5	30.9	28.5
■ India	42.7	41.0	38.7	36.8	53.2	48.3	42.8	40.1

42.7	38.7	53.2
		
Branch Penetration (BP)	Credit Penetration (CP)	Deposit Penetration (DP)

So what drove the overall improvement of 2.7 in the CRISIL Inclusix score in 2012? Growth in new deposit accounts in the north, east and south contributed 42%. Nearly 73% of the new 7.9 crore savings accounts in 2012 came from these regions. As highlighted during the previous report, DP continues to drive the overall CRISIL Inclusix score.

The northern region added 24 lakh credit accounts in 2012, contributing 11% to the overall improvement in the CRISIL Inclusix. New bank branches in the south also chipped in. Almost 30% of the 5,125 new branches in the country were added in the south, contributing 9% to the overall improvement in the Inclusix score.

The variation within the region is also the lowest in the south, as indicated by the coefficient of variation of 0.21 (refer Table 3). The highest variation continues to be in the north-east.

Table 3: Coefficient of variation in financial inclusion across districts

Region	2012	2011	2010	2009
Southern Region	0.21	0.22	0.23	0.25
Western Region	0.32	0.34	0.37	0.39
Northern Region	0.32	0.36	0.35	0.37
Eastern Region	0.32	0.32	0.34	0.35
North-Eastern Region	0.42	0.44	0.46	0.48
India	0.40	0.42	0.43	0.44

Some key findings are:

Smaller states (population < 3 crore) and Union Territories such as Puducherry (rank 1), Chandigarh (rank 2), and Goa (rank 5) perform better than larger states, perhaps due to higher urbanisation

- Puducherry continues to remain No. 1
- The top 5 states are Puducherry, Chandigarh, Kerala, Delhi and Goa
- Six out of the top 10 are small states
- Among the large states (population > 3 crore), Kerala has the highest score at 80.4 followed by Andhra Pradesh and Tamil Nadu, both of which score 64.8

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 the south. Similarly, 9 out of the 10 least scoring states are in the east and north-east (refer to Tables 5 and 6).

Among the larger states, Andhra Pradesh and Tamil Nadu show the least variation, whereas West Bengal and Assam

demonstrate the highest disparity within their districts. In terms of year-on-year performance, two states have improved their rankings by 2 notches over 2011, while 11 have slipped by 1 notch (refer to Table A6 in the Appendix). On the positive side, however, 34 out of 35 states/Union Territories showed an improvement in the overall CRISIL Inclusix score over 2011. The divergence in performance across states is the widest on the CP front (refer maps on the following pages).

Himachal Pradesh is the only state whose score declined in 2012 over 2011 – albeit marginally so – as deposit penetration declined. All other states (34 of 35) witnessed an improvement in 2012. Four states – Tripura, Andaman & Nicobar Islands, Lakshadweep and Delhi – bettered their scoring by more than 5 points. For the first time, a north-eastern state – Tripura (Inclusix score of 44.1) — achieved a score more than the all-India number. Nine states have retained their positions in the top 10 over the past 4 years (2009-12). On the other hand, all the 10 states in the bottom have stuck there for the past 4 years (2009-12). Four out of the top 10 gaining states in 2011 continue to feature in the top 10 gaining states in 2012 also.

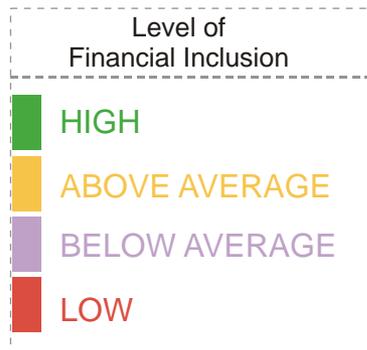
Table 5: Top scoring states on CRISIL Inclusix

Large States	Small States	Union Territories
Kerala	Delhi	Puducherry
Andhra Pradesh	Goa	Chandigarh
Tamil Nadu	Himachal Pradesh	Lakshadweep

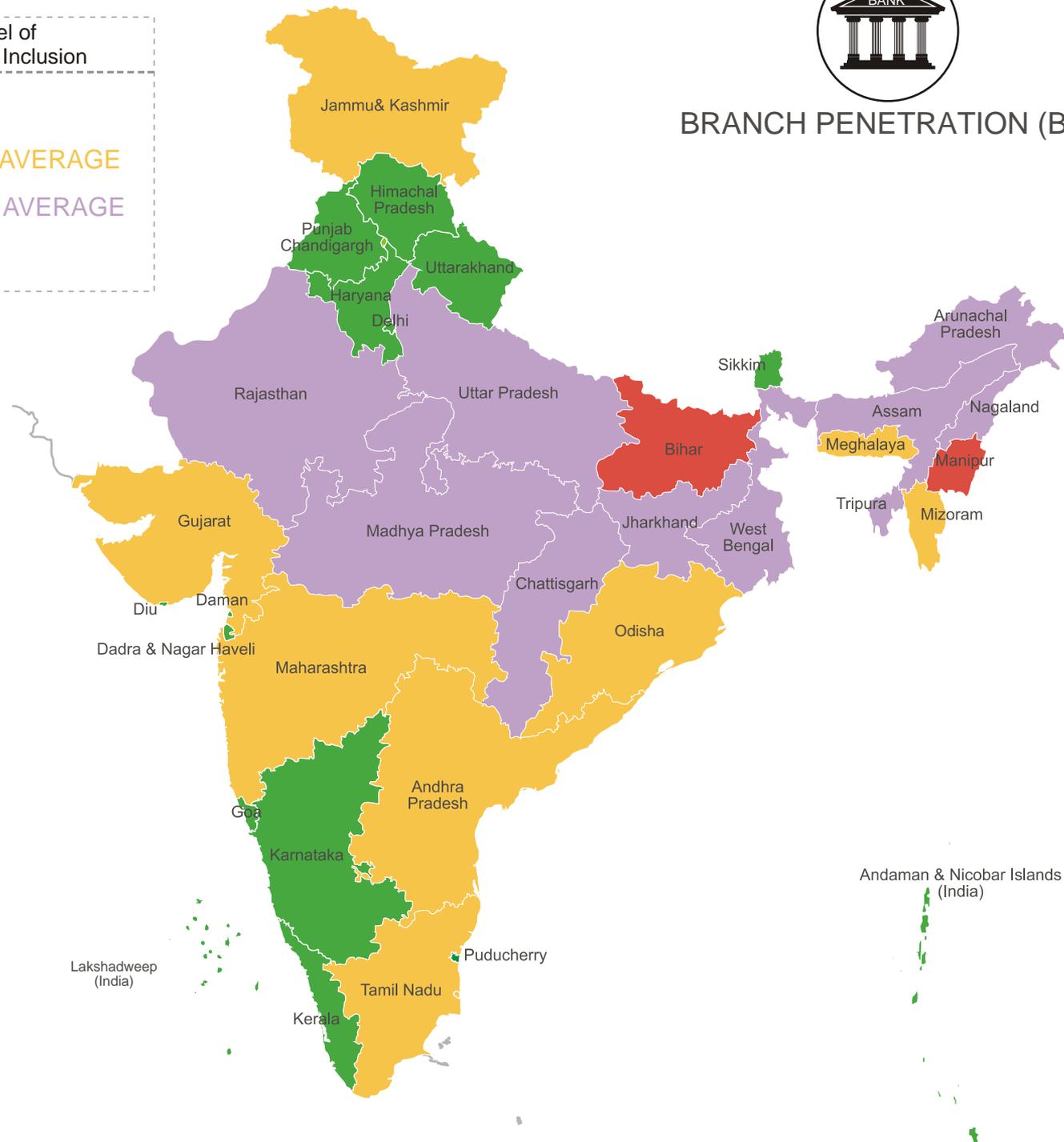
Table 6: Bottom scoring states on CRISIL Inclusix

Large States	Small States	Union Territories
Bihar	Manipur	Dadra & Nagar Haveli
Assam	Nagaland	Daman & Diu
West Bengal	Arunachal Pradesh	Andaman & Nicobar Islands

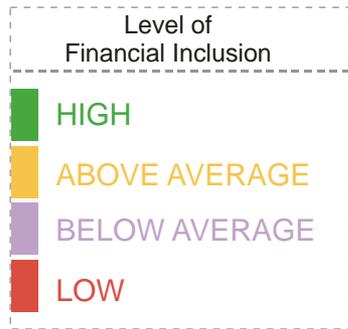
Map 4(a): Level of financial inclusion across each dimension at state level



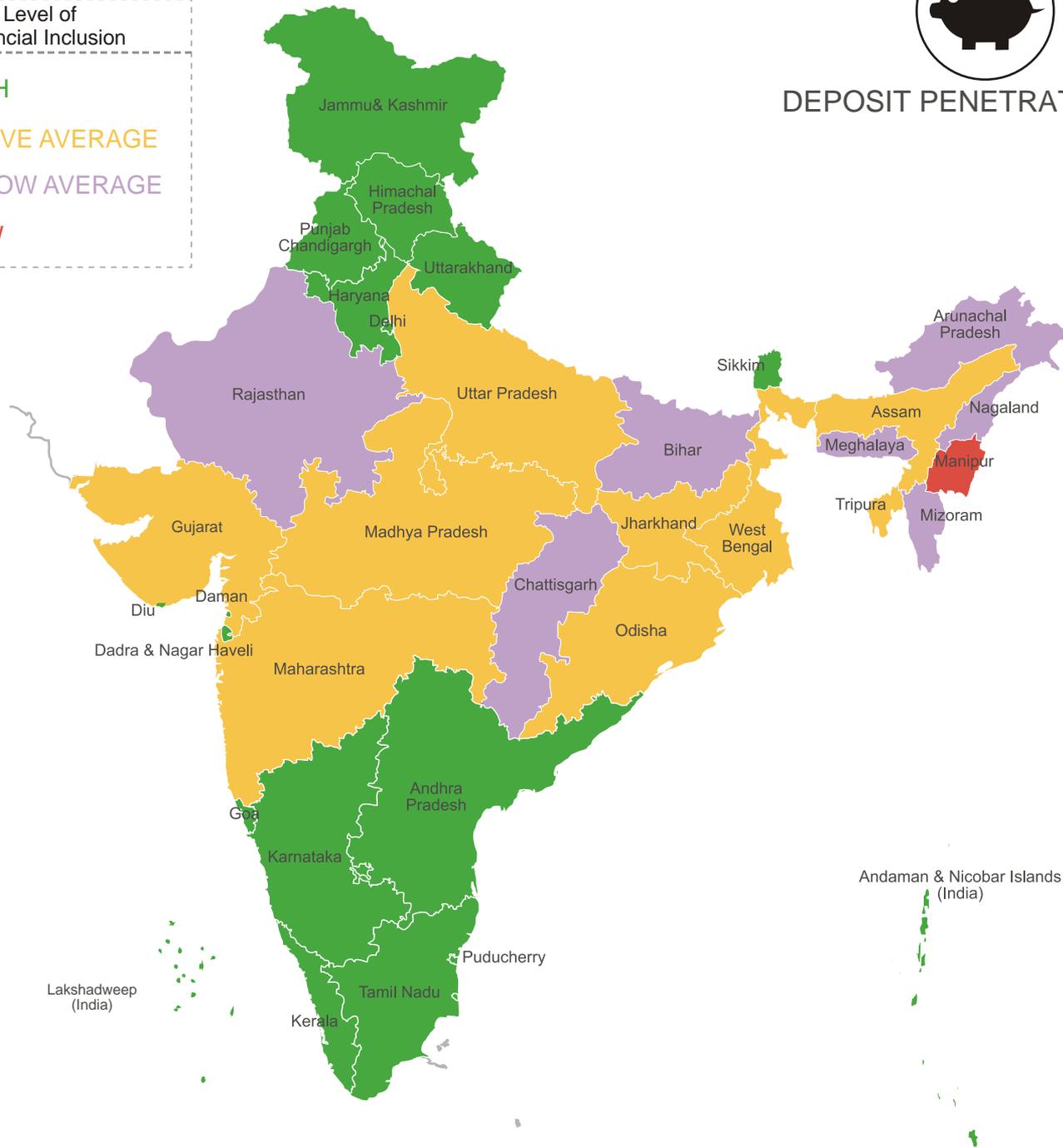
BRANCH PENETRATION (BP)



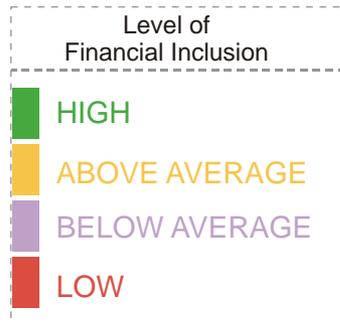
Map 4(b): Level of financial inclusion across each dimension at state level



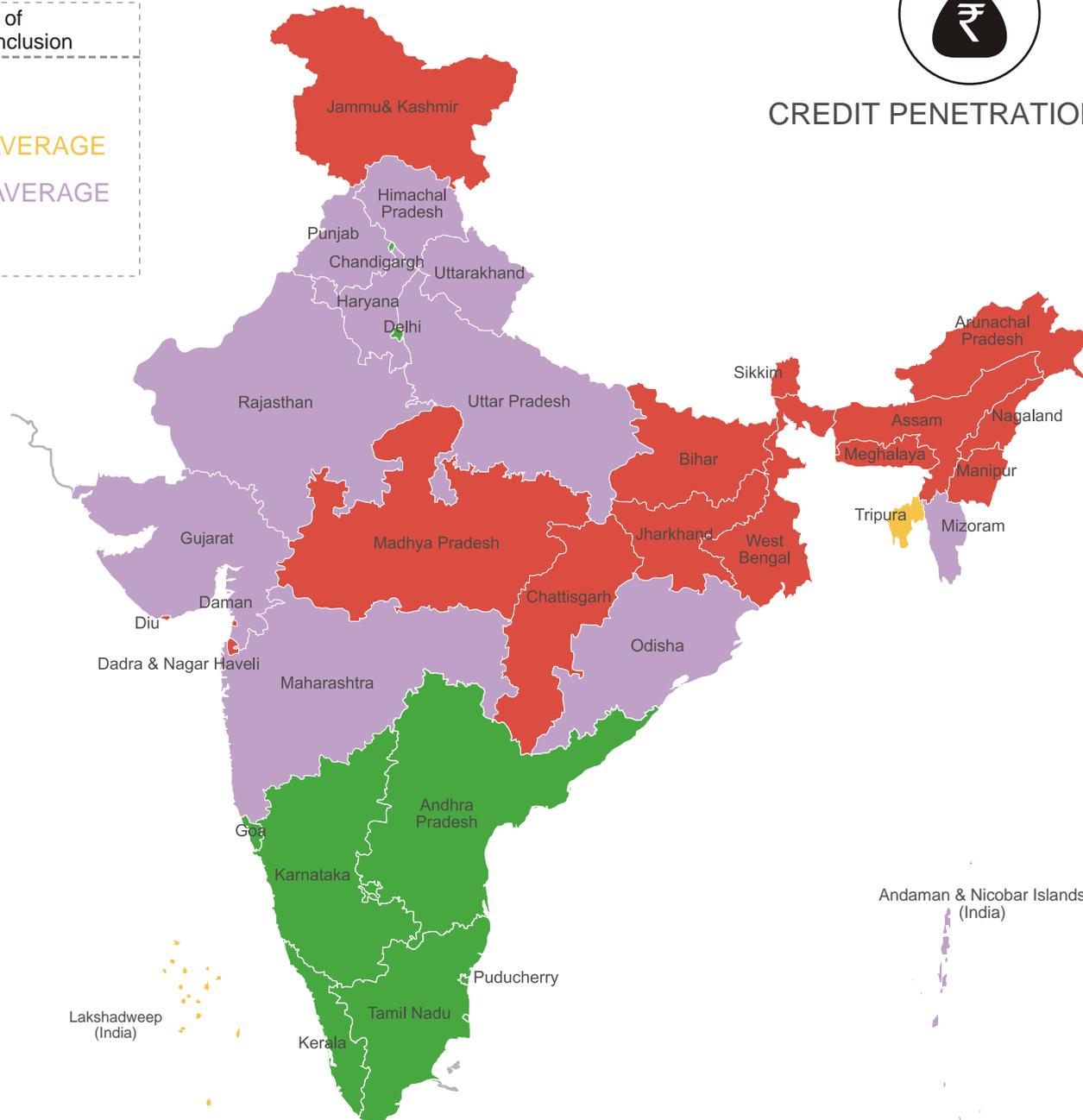
DEPOSIT PENETRATION (DP)



Map 4(c): Level of financial inclusion across each dimension at state level



CREDIT PENETRATION (CP)



District level: Disparate performance, but south still leads

The district-level performance mirrors the state and regional ones discussed earlier. As shown in chart 8 below, there is a wide disparity in the Inclusix scores across districts. Only 238 (one-third) of the 638 districts have scored higher than the all-India score of 42.8.

Most districts in the south (103 out of a total 107) have CRISIL Inclusix scores higher than the all-India average (refer to Map 5). This is evident from the fact that all the top 10, and 41 out of the top 50 scoring districts, are in the south (refer to Table A1 in Appendix).

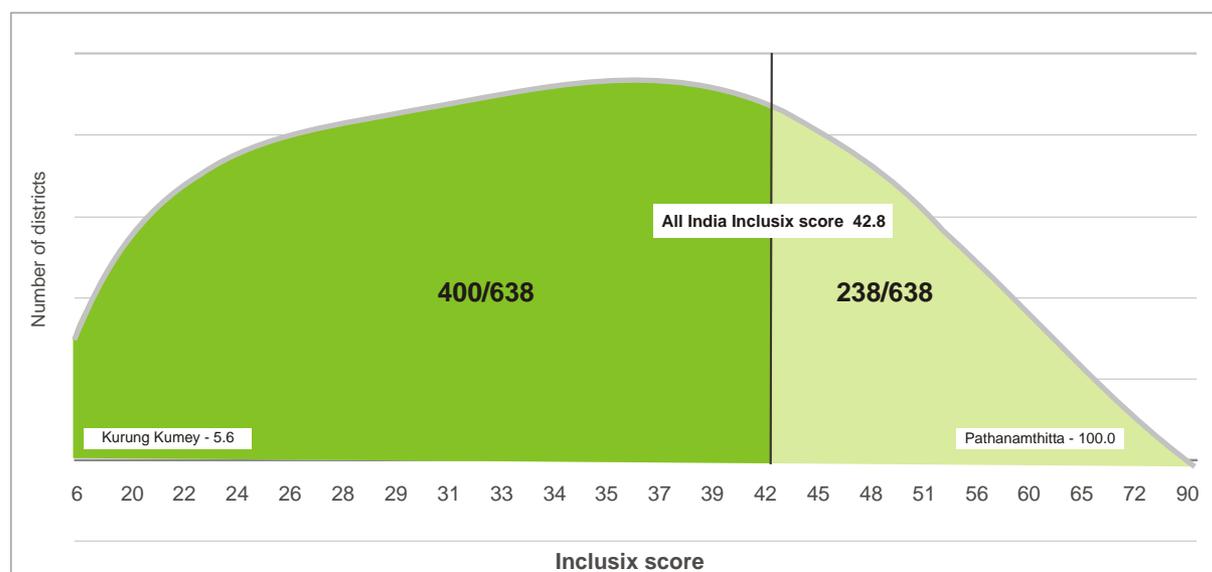
Kerala has the highest proportion of districts (13 of 14) in the list of top 50. Pathanamthitta (Inclusix score of 100) in Kerala has the highest CRISIL Inclusix score in the country, followed by Karaikal in Puducherry (99.0), a position both the districts had retained in 2011 and 2010. They were followed by Thrissur (97.2), Ernakulam (94.9) and Thiruvananthapuram (94.8). Kottayam, which was among the top 5 in 2011, fell out of that category in 2012.

The driver of performance for the top 50 districts was a significant increase in DP and CP scores, which rose by 5.2 and 4.7, respectively, in 2012 over 2011. These districts saw an addition of 44.5 lakh small-borrower accounts that constituted nearly 65% of the total small-borrower accounts added in the country. Agricultural accounts in these districts constituted about 20% of total increase in agricultural accounts in the country.

Importantly, 44 districts that were in the top 50 in 2011 continue to be in the same list for 2012. Also notable is the fact that the average score of these districts has increased from 71.4 in 2010 to 74.5 in 2011 and further to 78.8 in 2012, indicating steady improvement in financial inclusion in the geographies. Five districts have retained their position among the top 10 scoring districts over the past four years (2009-12). All five are in the south – Pathanamthitta, Karaikal, Ernakulam, Thiruvananthapuram and Kodagu. Delhi figured among the top 50 districts with a significant jump of 34 ranks, thanks to a near-doubling in small-borrower advances from 15.6 lakh to 28.1 lakh. While urban locations and state capitals performed better, only 10 state capitals find a place in the list of top 50 scoring districts.

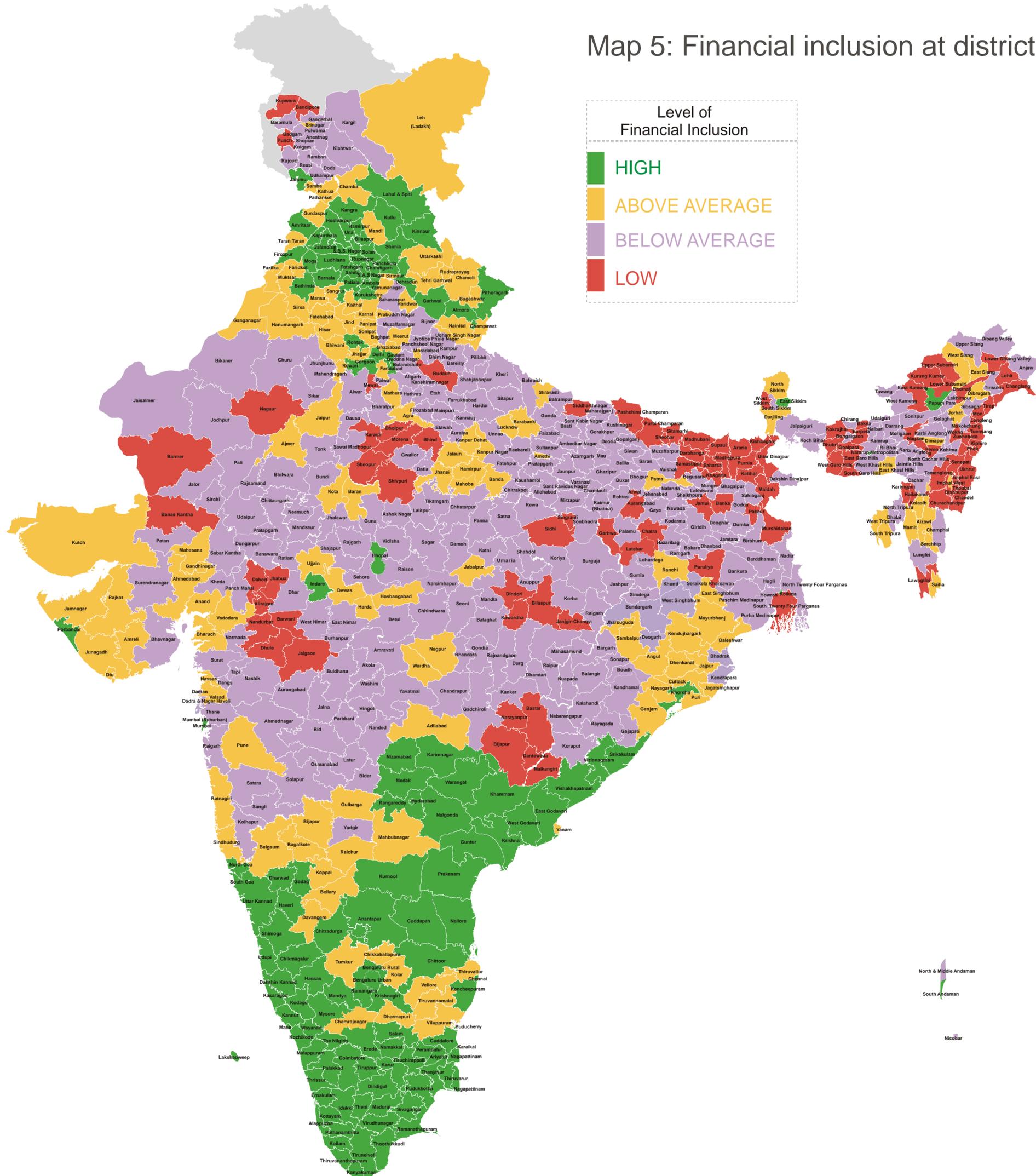
As many as 41 districts that were in the bottom 50 in 2011

Chart 8: Distribution of the Inclusix scores of 638 districts



CRISIL Inclusix - March 2012

Map 5: Financial inclusion at district level



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continue to wallow there. The average score of the bottom 50 has increased, but only marginally, from 15.4 in 2011 to 17.1 in 2012. The improvement in these districts is less than the increase in the national average. Six districts have a CRISIL Inclusix score of less than 10. Progress in these districts has clearly been slow, mirroring their state and regional trends.

As many as 28 of the bottom 50 belong to the north-east (refer to Table A2 in Appendix), peppered around Manipur, Arunachal Pradesh and Nagaland. Manipur brings up the rear with 8 of its 9 districts in the bottom 50.

It is now critical for the bottom 50 districts to sustain their improving DP and CRISIL Inclusix scores through the opening of more bank branches - only 105 incremental branches were opened in these locations between 2011 and 2012, as against over 429 branches in the top 50 districts.

An analysis of the districts that have gained or lost the most on CRISIL Inclusix score in 2012 compared with 2011 reveals that the average CRISIL Inclusix score of the top 50 increased by 8 points on average compared with 2.7 points at the all-India level. The increase has been supported by strong performance in their CP and DP scores, which have risen by 10.4 points and 8.7 points, respectively (refer to Table 7). The improvement in CP, which helped the top 50 districts score more, was driven by an increase in small-borrower and agricultural accounts.

The states with the highest number of top-gaining districts are Karnataka (10), Madhya Pradesh (6), Tamil Nadu (5), Uttar Pradesh (5), and Kerala (4), while 37 out of the 50 least gaining districts were from Uttar Pradesh (12), Himachal Pradesh (6), Haryana (6), Orissa (5), Bihar (4) and Punjab (4).

Table 7: Performance across dimensions of most and least gaining districts

50 Most-gaining Districts		2012	2011	Change in 2012 over 2011
		56.7	52.1	4.6
		63.4	54.7	8.7
		54.5	44.1	10.4
	CRISIL Inclusix	56.3	48.3	8.0

All India Average		2012	2011	Change in 2012 over 2011
		42.7	41.0	1.7
		53.2	48.3	4.9
		38.7	36.8	1.9
	CRISIL Inclusix	42.8	40.1	2.7

50 Least-gaining Districts		2012	2011	Change in 2012 over 2011
		57.9	57.0	0.9
		62.1	59.1	3.0
		33.5	40.8	-7.3
	CRISIL Inclusix	46.5	48.3	-1.8

		
Branch Penetration (BP)	Credit Penetration (CP)	Deposit Penetration (DP)

District level:

Some other notable findings

Top 50 districts by agricultural accounts

- They account for 36% of the total agricultural accounts
- Their average score on this yardstick is substantially higher than the overall average
- Andhra Pradesh and Tamil Nadu have 21 and 19 districts, respectively
- States with traditionally high contribution from agriculture such as Punjab, Haryana and Uttar Pradesh are conspicuous by their absence

Top 50 districts by small borrower accounts

- The top 50 districts comprise nearly 50 per cent of the total small-borrower accounts
- Their average score on this yardstick is substantially higher than the overall average
- Andhra Pradesh, Tamil Nadu, and Kerala have 21, 14 and 7 districts, respectively, in the Top 50 by this category. This is possibly because of the wide penetration of microfinance

Top 50 districts by population

- They comprise 24 per cent of the total population
- The average score of the top 50 districts by population is 43.8 compared to the all-India Inclusix score of 42.8 in 2012. Most large cities (Mumbai, Delhi, Ahmedabad, Pune, Bengaluru, Kolkata, Chennai, Jaipur, Lucknow etc) are included in this list
- Uttar Pradesh, West Bengal, Maharashtra, Andhra Pradesh, and Bihar have 10, 10, 8, 6, and 6 districts, respectively, in this category

Table 8: CRISIL Inclusix Score

	2012	2011
Top 50 districts by agricultural accounts	65.2	61.4
Top 50 districts by small borrower accounts	68.6	64.7
Top 50 districts by population	43.8	41.1
All India average	42.8	40.1

CHAPTER - 4

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 from the smallest unit of district and aggregating it across states, regions and national level.

Coverage

CRISIL Inclusix covers all 638 districts, 35 States/UTs and 5 regions in the country.

CRISIL Inclusix also measures financial inclusion for different periods to enable inter-temporal comparison. It currently measures financial inclusion on an annual frequency for the years 2009, 2010, 2011 and 2012. 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 (as discussed earlier) CRISIL has followed a multi-dimensional 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 by banks.

CRISIL Inclusix uses five parameters as proxies to measure the three key dimensions of financial inclusion (refer to table 9).

METHODOLOGY FOR CALCULATING CRISIL INCLUSIX

Table 9: Dimensions and parameters used to measure financial inclusion

	Parameters	Significance	Interpretation
 <p>BRANCH PENETRATION (BP)</p>	No of bank branches (both SCBs & RRBs) per lakh of population in a district	Measures the ease with which people in a particular territory can access banking 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 by banks in a particular territory	The higher the better
 <p>CREDIT PENETRATION (CP)</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 agriculture advances per lakh of population in a district	Measures farmers' access to credit	The higher the better
 <p>DEPOSIT PENETRATION (DP)</p>	No of savings deposit 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 source for all banking data for 2009, 2010, 2011 and 2012 is as provided by RBI. Data on population of districts for 2009, 2010 and 2012 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 for 2012 has been estimated based on the area of the respective districts sourced from official state/ 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, hence, be aggregated directly to arrive at a composite index. So, every parameter is first normalised using the Min-Max method of normalisation:

$$X_i \text{ (Normalised)} = \frac{X_i - X(\text{min})}{X(\text{max}) - X(\text{min})}$$

Where,

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

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

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

Normalisation converts data for every parameter into numbers between '0' and '1', with '0' depicting the worst performer, and '1' 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.

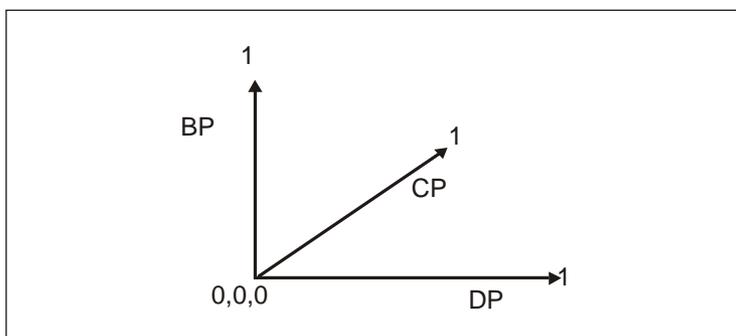
CRISIL Inclusix, however, employs a modified version of the Min-Max method of normalisation. Its minimum and maximum values are different from the observed minimum and maximum. Moreover, the minimum and maximum values it uses are kept constant over time. This modification facilitates the inter-temporal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

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

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 '1' 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 1, 1, 1) shown above. CRISIL Inclusix is measured as the inverse of the Euclidean distance from the ideal point (1, 1, 1). 'Euclidean Distance Method' is used to calculate the distance between any two points in an n-dimensional space.

$$\text{CRISIL Inclusix - District (I)} = 1 - \frac{\sqrt{(1-BP_i)^2 + (1-CP_i)^2 + (1-DP_i)^2}}{\sqrt{3}}$$

In the formula, the numerator of the second component is the Euclidean distance of the district 'i' from the ideal point (1, 1, 1), normalising it in order to make the value lie between 0 and 1, 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
- Signaling

All these properties, together called NAMPUS are discussed in IGIDR Working Paper 2008, authored by Hippy 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.

CHAPTER - 5

DETAILED TABLES

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All calculations are based on data provided by RBI

Table A1: Top 50 districts in terms of CRISIL Inclusix score in 2012

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Pathanamthitta	Kerala	100.0	96.2	94.2	91.6	1	1	1	1
Karaikal	Puducherry	99.0	91.6	88.1	81.6	2	2	2	4
Thrissur	Kerala	97.2	85.4	79.1	74.4	3	6	12	15
Ernakulam	Kerala	94.9	88.3	88.0	86.3	4	4	3	2
Thiruvananthapuram	Kerala	94.8	91.1	83.4	78.1	5	3	5	9
Mahe	Puducherry	94.3	79.6	74.3	64.4	6	13	17	31
Kottayam	Kerala	93.8	86.7	80.7	77.0	7	5	10	12
Coimbatore	Tamil Nadu	89.7	83.4	75.9	78.6	8	8	15	7
Kodagu	Karnataka	88.9	84.5	83.6	79.6	9	7	4	6
Hyderabad	Andhra Pradesh	84.6	80.1	80.9	77.7	10	12	9	10
Alapuzha	Kerala	84.2	78.7	72.1	69.5	11	15	23	20
Chennai	Tamil Nadu	82.3	82.0	82.8	82.2	12	9	6	3
Mumbai	Maharashtra	81.4	81.3	81.1	81.3	13	11	8	5
Bangalore Urban	Karnataka	81.2	81.6	80.2	78.5	14	10	11	8
Chandigarh	Chandigarh	80.7	78.1	82.4	74.4	15	18	7	14
Dharwad	Karnataka	80.7	73.1	69.2	66.6	16	26	28	26
Udipi	Karnataka	80.3	76.4	77.1	77.6	17	19	13	11
Puducherry	Puducherry	80.1	78.9	74.8	67.7	18	14	16	22
Kolkata	West Bengal	80.1	67.2	72.9	73.4	19	43	21	16
Kasaragod	Kerala	79.9	78.3	73.7	70.0	20	17	19	19
Mumbai Suburban	Maharashtra	79.7	78.7	74.0	75.7	21	16	18	13
Chikmagalur	Karnataka	79.7	72.9	68.6	64.1	22	27	30	32
Delhi	Delhi	78.2	64.2	58.4	68.1	23	57	69	21
Wayanad	Kerala	78.2	75.5	70.9	67.2	24	20	25	23
Khurda	Orissa	77.6	75.1	72.4	64.0	25	21	22	34

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Sivaganga	Tamil Nadu	77.0	74.8	70.8	66.8	26	23	26	25
Krishna	Andhra Pradesh	76.5	73.6	68.4	63.8	27	25	31	36
Nilgiris	Tamil Nadu	76.0	71.7	71.3	65.2	28	29	24	29
North Goa	Goa	75.7	74.0	76.0	70.4	29	24	14	18
Tiruchirapalli	Tamil Nadu	74.5	70.5	65.3	61.4	30	32	35	39
Kanyakumari	Tamil Nadu	73.2	69.5	70.5	63.8	31	34	27	35
Kannur	Kerala	73.2	75.0	69.1	64.0	32	22	29	33
Kozhikode	Kerala	72.7	72.0	67.4	64.8	33	28	33	30
Dakshin Kannad	Karnataka	72.0	71.1	73.3	71.6	34	30	20	17
South Goa	Goa	71.9	69.6	68.3	62.7	35	33	32	37
Erode	Tamil Nadu	71.7	68.3	63.4	65.5	36	38	44	28
Palakkad	Kerala	71.5	67.7	64.1	61.0	37	42	39	43
Toothukudi	Tamil Nadu	71.5	66.5	61.9	59.3	38	47	53	50
Shimoga	Karnataka	71.3	67.8	62.3	60.3	39	41	51	45
Hassan	Karnataka	71.2	66.7	63.0	58.1	40	45	46	56
Madurai	Tamil Nadu	71.0	68.7	63.8	61.2	41	37	42	41
Guntur	Andhra Pradesh	71.0	66.3	62.7	58.7	42	49	49	52
Kollam	Kerala	70.5	63.6	58.1	54.8	43	59	70	68
Idukki	Kerala	70.5	64.9	57.7	54.2	44	53	75	75
Nellore	Andhra Pradesh	70.4	66.6	63.5	59.5	45	46	43	47
Kamrup Metropolitan	Assam	70.2	66.0	64.4	60.8	46	50	37	44
West Godavari	Andhra Pradesh	69.6	65.1	62.1	57.9	47	52	52	58
Karur	Tamil Nadu	69.4	66.3	61.6	57.9	48	48	54	57
Tirunelvali	Tamil Nadu	69.4	64.4	61.2	58.5	49	55	56	53
Cuddapah	Andhra Pradesh	69.0	66.0	63.2	59.3	50	51	45	49

Table A2: Bottom 50 districts in terms of CRISIL Inclusix score in 2012

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Kurung Kumey	Arunachal Pradesh	5.6	5.5	5.2	2.8	638	632	632	632
Mon	Nagaland	7.7	7.4	7.1	5.7	637	630	630	631
South Garo Hills	Meghalaya	8.2	7.7	7.2	5.9	636	629	629	629
Imphal East	Manipur	8.8	8.3	7.4	5.7	635	627	628	630
Ukhrul	Manipur	9.3	8.4	7.7	6.2	634	626	626	627
Tamenglong	Manipur	9.7	8.0	7.5	6.4	633	628	627	626
Kiphire	Nagaland	10.3	6.7	6.3	6.0	632	631	631	628
Thoubal	Manipur	10.6	9.1	8.4	7.3	631	625	625	625
Bishenpur	Manipur	11.3	11.2	10.9	9.7	630	624	624	623
East Kameng	Arunachal Pradesh	12.6	12.3	11.6	11.1	629	621	621	618
Longleng	Nagaland	14.2	11.7	10.9	7.9	628	623	623	624
Chunglang	Arunachal Pradesh	14.7	14.3	13.7	12.7	627	616	614	614
Lawngtlai	Mizoram	14.8	13.6	14.1	12.8	626	618	613	613
Alirajpur	Madhya Pradesh	15.2	12.6	12.4	10.2	625	619	620	621
Tuensang	Nagaland	15.5	12.6	12.6	12.5	624	620	618	615
Chandel	Manipur	15.6	14.6	16.1	15.0	623	615	606	598
Senapati	Manipur	15.7	15.3	15.4	14.3	622	613	610	607
Dhubri	Assam	16.4	15.1	13.1	11.0	621	614	617	620
Baksa	Assam	17.1	16.1	15.1	13.0	620	611	611	611
Churachandpur	Manipur	17.2	14.0	12.6	10.0	619	617	619	622
Araria	Bihar	17.8	16.5	15.6	14.2	618	609	608	608
Peren	Nagaland	18.0	12.0	11.3	11.4	617	622	622	617
Nandurbar	Maharashtra	18.1	16.2	13.2	12.2	616	610	616	616
Phek	Nagaland	18.5	16.1	16.7	14.9	615	612	601	599
Sheohar	Bihar	18.7	17.0	15.5	13.5	614	605	609	610

District	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Banka	Bihar	18.8	18.2	14.8	13.0	613	595	612	612
Lohit	Arunachal Pradesh	19.3	18.7	17.7	17.0	612	588	587	565
Uttar Dinajpur	West Bengal	19.4	18.4	16.4	14.8	611	592	604	600
Bhind	Madhya Pradesh	19.5	16.5	16.7	15.4	610	608	600	594
Sitamarhi	Bihar	19.9	18.4	16.1	15.6	609	591	605	591
Zunheboto	Nagaland	19.9	16.7	17.2	14.5	608	606	594	606
Upper Subansiri	Arunachal Pradesh	19.9	19.6	19.2	19.3	607	581	559	532
Lower Dibang Valley	Arunachal Pradesh	19.9	18.1	13.4	15.4	606	598	615	593
Wokha	Nagaland	20.0	17.3	16.7	15.8	605	602	599	590
Dindori	Madhya Pradesh	20.3	19.4	17.5	16.8	604	583	590	574
Tirap	Arunachal Pradesh	20.3	18.3	18.2	16.4	603	593	579	578
Garhwa	Jharkhand	20.3	20.2	17.4	14.6	602	574	592	601
Madhepura	Bihar	20.4	18.6	16.9	15.5	601	590	598	592
Bijapur	Chhattisgarh	20.5	17.1	15.7	11.0	600	604	607	619
Jhabua	Madhya Pradesh	20.8	18.0	16.6	14.6	599	599	602	602
Kishanganj	Bihar	20.8	19.8	18.4	16.3	598	577	574	580
West Sikkim	Sikkim	21.0	20.2	19.8	19.7	597	570	554	519
Sheopur	Madhya Pradesh	21.1	16.6	17.5	14.5	596	607	591	604
Singrauli	Madhya Pradesh	21.1	20.3	18.2	17.0	595	568	581	568
Dholpur	Rajasthan	21.2	19.1	18.1	17.6	594	585	582	558
Sidhi	Madhya Pradesh	21.2	20.9	18.2	17.0	593	561	578	564
Barmer	Rajasthan	21.3	20.1	18.5	17.7	592	575	572	556
Katihar	Bihar	21.4	18.2	17.9	16.2	591	596	584	585
South 24 Parganas	West Bengal	21.4	20.7	18.4	16.9	590	564	573	571
Janjgir-champa	Chhattisgarh	21.5	20.2	19.0	17.3	589	572	562	561

Table A3: 50 Most-gaining districts in 2012

District	State	CRISIL Inclusix Scores				Change in 2012 Over 2011	CRISIL Inclusix Ranks			
		2012	2011	2010	2009		2012	2011	2010	2009
Mahe	Puducherry	94.3	79.6	74.3	64.4	14.8	6	13	17	31
Delhi	Delhi	78.2	64.2	58.4	68.1	14.0	23	57	69	21
Kolkata	West Bengal	80.1	67.2	72.9	73.4	12.8	19	43	21	16
Thrissur	Kerala	97.2	85.4	79.1	74.4	11.8	3	6	12	15
Gadag	Karnataka	67.4	55.7	54.5	49.5	11.7	57	106	93	102
Saiha	Mizoram	42.3	30.7	30.7	25.7	11.6	248	374	330	389
Anjaw	Arunachal Pradesh	28.1	17.8	17.0	16.7	10.4	477	601	596	575
Jhalawar	Rajasthan	38.4	28.2	26.5	24.2	10.2	292	428	418	430
Haveri	Karnataka	57.8	47.8	47.2	43.0	10.0	111	162	136	145
Tiruppur	Tamil Nadu	62.9	53.8	49.1	42.1	9.0	79	119	124	157
Kolasib	Mizoram	46.6	37.8	36.8	33.8	8.8	202	260	240	245
Mandya	Karnataka	58.2	49.4	45.1	40.7	8.8	110	147	152	170
Ramanagara	Karnataka	59.6	51.1	45.0	36.2	8.5	99	136	155	221
Bangalore Rural	Karnataka	60.6	52.1	48.1	42.3	8.5	89	129	132	154
Dhalai	Tripura	38.0	29.8	35.8	30.2	8.2	298	395	254	299
Bagalkote	Karnataka	53.9	45.7	45.1	42.4	8.2	142	178	153	153
Mirzapur	Uttar Pradesh	33.5	25.5	29.3	26.7	8.0	378	472	358	370
Namakkal	Tamil Nadu	64.5	56.6	53.0	48.5	7.9	71	100	102	110
Belgaum	Karnataka	54.7	46.9	45.0	43.4	7.8	133	167	154	141
Hoshangabad	Madhya Pradesh	49.4	41.7	41.0	35.6	7.7	171	224	194	226
Vizianagaram	Andhra Pradesh	63.0	55.4	51.5	46.1	7.6	77	109	111	125
Dharwad	Karnataka	80.7	73.1	69.2	66.6	7.6	16	26	28	26
Pune	Maharashtra	54.2	46.6	44.3	40.7	7.6	137	169	164	169
Ashoknagar	Madhya Pradesh	30.6	23.1	25.4	22.9	7.5	435	528	441	454
Karaikal	Puducherry	99.0	91.6	88.1	81.6	7.4	2	2	2	4

District	State	CRISIL Inclusix Scores				Change in 2012 Over 2011	CRISIL Inclusix Ranks			
		2012	2011	2010	2009		2012	2011	2010	2009
Wardha	Maharashtra	53.8	46.6	42.8	40.2	7.2	144	171	178	175
Guna	Madhya Pradesh	32.3	25.2	29.8	26.2	7.1	403	480	351	379
Ganderbal	Jammu & Kashmir	35.5	28.4	29.2	28.0	7.1	333	424	365	341
Thiruvarur	Tamil Nadu	64.5	57.4	56.1	52.6	7.1	70	94	83	83
Kottayam	Kerala	93.8	86.7	80.7	77.0	7.1	7	5	10	12
Lakshadweep	Lakshadweep	65.7	58.7	52.6	52.6	7.0	59	87	104	82
Shravasti	Uttar Pradesh	41.3	34.4	37.2	33.1	6.9	254	306	236	252
Shopian	Jammu & Kashmir	30.6	23.8	24.5	22.4	6.9	434	515	458	469
Kollam	Kerala	70.5	63.6	58.1	54.8	6.9	43	59	70	68
Chikmagalur	Karnataka	79.7	72.9	68.6	64.1	6.8	22	27	30	32
South Tripura	Tripura	44.3	37.6	35.0	32.9	6.7	228	261	262	253
Ernakulam	Kerala	94.9	88.3	88.0	86.3	6.7	4	4	3	2
Raisen	Madhya Pradesh	37.1	30.5	30.2	27.1	6.6	306	379	341	356
Kheri	Uttar Pradesh	31.1	24.7	27.3	24.3	6.4	426	493	408	426
Hamirpur	Uttar Pradesh	50.1	43.7	41.2	39.5	6.4	167	205	192	180
Harda	Madhya Pradesh	41.8	35.5	35.5	30.5	6.4	251	291	256	289
Salem	Tamil Nadu	57.0	50.7	46.7	42.2	6.3	117	139	140	155
Coimbatore	Tamil Nadu	89.7	83.4	75.9	78.6	6.3	8	8	15	7
North And Middle Andaman	Andaman & Nicobar Islands	31.3	25.1	23.2	19.5	6.1	422	482	488	526
Peren	Nagaland	18.0	12.0	11.3	11.4	6.1	617	622	622	617
South Andaman	Andaman & Nicobar Islands	61.9	55.8	53.6	52.4	6.1	83	105	96	85
Tumkur	Karnataka	53.3	47.2	43.7	40.0	6.1	147	164	174	178
Rudraprayag	Uttarakhand	53.8	47.9	43.8	40.1	5.9	143	161	173	176
Indore	Madhya Pradesh	56.9	51.0	50.2	47.0	5.9	118	137	119	120
Sonbhadra	Uttar Pradesh	31.9	26.1	26.4	23.8	5.8	410	460	420	435

Table A4: 50 Least-gaining districts in 2012

District	State	CRISIL Inclusix Scores				Change in 2012 Over 2011	CRISIL Inclusix Ranks			
		2012	2011	2010	2009		2012	2011	2010	2009
Damoh	Madhya Pradesh	25.5	31.6	29.3	26.3	-6.1	529	357	359	377
Solan	Himachal Pradesh	64.8	70.6	63.9	65.7	-5.8	66	31	41	27
Simla	Himachal Pradesh	64.7	69.4	65.5	67.1	-4.7	69	35	34	24
Aurangabad	Bihar	21.5	26.1	22.9	15.3	-4.6	588	459	494	595
Kinnaur	Himachal Pradesh	64.8	69.3	58.8	53.5	-4.6	67	36	63	78
Sagar	Madhya Pradesh	32.5	36.8	34.6	28.4	-4.3	399	271	267	332
Jyotiba Phule Nagar	Uttar Pradesh	36.0	39.9	35.9	35.0	-3.9	325	243	252	231
Panchkula	Haryana	59.0	62.7	65.2	62.0	-3.7	104	65	36	38
Arwal	Bihar	21.6	25.3	21.9	19.3	-3.7	587	477	517	530
Gulbarga	Karnataka	47.5	51.1	46.9	44.3	-3.7	192	134	138	135
Kamrup	Assam	31.9	35.0	32.6	30.4	-3.2	412	297	292	292
Rampur	Uttar Pradesh	32.5	35.6	31.6	30.4	-3.1	401	289	311	291
Bidar	Karnataka	37.0	40.2	33.7	31.1	-3.1	307	240	279	279
Gurgaon	Haryana	61.8	64.7	64.2	57.2	-2.9	85	54	38	60
Malkangiri	Orissa	22.8	25.2	22.0	20.1	-2.4	569	479	515	512
Gautam Buddha Nagar	Uttar Pradesh	60.1	62.4	62.7	55.0	-2.3	95	68	48	67
Bilaspur	Himachal Pradesh	56.4	58.7	50.3	50.2	-2.3	125	88	118	98
Sirmaur	Himachal Pradesh	46.9	49.0	41.0	42.5	-2.1	198	152	195	150
Kannur	Kerala	73.2	75.0	69.1	64.0	-1.8	32	22	29	33
Ambala	Haryana	60.3	61.6	57.8	54.6	-1.3	91	71	73	69
Garhwal	Uttarakhand	57.1	58.4	57.7	55.5	-1.3	114	90	74	64
Koraput	Orissa	35.1	36.4	32.0	30.3	-1.3	339	275	303	294
Patiala	Punjab	65.8	67.1	59.6	61.2	-1.2	58	44	62	40
Kaithal	Haryana	48.3	49.3	40.4	37.4	-1.0	180	150	201	206
Rohtak	Haryana	61.9	62.8	58.8	53.3	-0.9	81	64	64	80

District	State	CRISIL Inclusix Scores				Change in 2012 Over 2011	CRISIL Inclusix Ranks			
		2012	2011	2010	2009		2012	2011	2010	2009
Meerut	Uttar Pradesh	48.5	49.4	46.1	43.6	-0.9	179	148	146	140
Bhopal	Madhya Pradesh	59.6	60.4	56.7	54.5	-0.9	98	76	80	71
Dehra Dun	Uttarakhand	63.4	64.3	64.0	60.2	-0.9	72	56	40	46
Azamgarh	Uttar Pradesh	33.5	34.2	31.4	28.3	-0.8	379	308	314	336
Lucknow	Uttar Pradesh	54.5	55.2	52.8	48.7	-0.7	136	110	103	108
Rupnagar	Punjab	58.6	59.3	52.4	58.3	-0.7	106	83	106	54
Jalandhar	Punjab	61.9	62.6	62.4	61.1	-0.7	82	67	50	42
Pakur	Jharkhand	22.4	23.0	21.0	20.2	-0.7	576	529	533	509
Yamunanagar	Haryana	52.5	53.1	47.5	45.8	-0.6	151	124	135	127
Kaimur	Bihar	26.5	27.1	25.9	23.7	-0.5	509	448	434	437
Nalanda	Bihar	28.0	28.5	24.9	21.5	-0.4	479	421	454	483
Hamirpur	Himachal Pradesh	67.7	68.1	62.9	55.3	-0.4	55	39	47	65
Bangalore Urban	Karnataka	81.2	81.6	80.2	78.5	-0.4	14	10	11	8
Varanasi	Uttar Pradesh	38.4	38.8	35.8	33.4	-0.4	291	252	253	247
Angul	Orissa	46.2	46.5	38.9	34.7	-0.4	208	173	222	233
Bikaner	Rajasthan	35.6	35.8	35.0	32.4	-0.2	332	288	263	263
Baleswar	Orissa	40.4	40.6	35.1	32.0	-0.2	265	234	261	269
Nawapara	Orissa	33.0	33.1	31.0	26.8	-0.1	385	328	322	364
Jodhpur	Rajasthan	33.0	33.1	30.0	28.0	-0.1	386	331	345	340
Kapurthala	Punjab	60.1	60.2	60.1	59.3	-0.1	93	78	60	48
Saharanpur	Uttar Pradesh	37.9	38.0	34.4	33.5	-0.1	300	257	271	246
West Siang	Arunachal Pradesh	40.3	40.4	38.4	32.5	-0.1	266	238	227	260
Kohima	Nagaland	39.6	39.6	34.1	32.7	0.0	274	246	274	256
Jamnagar	Gujarat	51.6	51.5	48.9	47.2	0.0	156	133	127	118
Amreli	Gujarat	44.0	44.0	41.0	37.4	0.0	231	201	197	203

Table A5: 50 Most populous districts

District	Population In 2012	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
			2012	2011	2010	2009	2012	2011	2010	2009
Delhi	17,075,050	Delhi	78.2	64.2	58.4	68.1	23	57	69	21
Thane	11,398,774	Maharashtra	32.2	30.4	28.2	25.9	406	380	385	383
North 24 Parganas	10,205,534	West Bengal	31.3	29.9	27.8	25.9	421	393	397	385
Bangalore Urban	9,963,398	Karnataka	81.2	81.6	80.2	78.5	14	10	11	8
Pune	9,680,095	Maharashtra	54.2	46.6	44.3	40.7	137	169	164	169
Mumbai Suburban	9,404,665	Maharashtra	79.7	78.7	74.0	75.7	21	16	18	13
South 24 Parganas	8,289,580	West Bengal	21.4	20.7	18.4	16.9	590	564	573	571
Bardhaman	7,811,762	West Bengal	36.2	32.8	30.2	27.8	321	338	342	344
Ahmedabad	7,364,499	Gujarat	50.3	47.1	46.3	43.3	162	166	142	142
Murshidabad	7,239,511	West Bengal	24.7	22.4	19.6	16.6	546	537	557	576
Jaipur	6,824,669	Rajasthan	47.8	45.7	41.5	40.6	186	179	190	171
Surat	6,297,158	Gujarat	35.0	32.5	30.8	29.1	340	343	325	312
Nasik	6,233,445	Maharashtra	29.6	26.7	24.3	22.4	453	453	463	468
Allahabad	6,073,181	Uttar Pradesh	32.7	31.0	28.9	27.5	397	370	367	350
Paschim Medinipur	6,024,003	West Bengal	33.5	31.3	28.7	26.4	377	362	377	375
Patna	5,890,393	Bihar	44.0	39.2	35.6	32.8	230	250	255	255
Hugli	5,570,659	West Bengal	35.4	31.9	29.5	26.8	335	351	356	363
Rangareddy	5,508,713	Andhra Pradesh	64.7	60.2	51.8	43.0	68	77	108	144
Nadia	5,228,517	West Bengal	28.8	25.6	23.5	21.5	467	470	484	482
Purbi Champaran	5,214,019	Bihar	22.8	19.0	18.5	18.2	568	586	571	547
East Godavari	5,177,253	Andhra Pradesh	68.9	63.2	58.8	54.6	51	62	65	70
Purba Medinipur	5,167,384	West Bengal	26.8	23.4	21.6	19.6	504	523	523	521
Guntur	4,933,793	Andhra Pradesh	71.0	66.3	62.7	58.7	42	49	49	52
Howrah	4,902,496	West Bengal	29.0	27.4	26.2	24.5	464	442	429	419
Muzaffarpur	4,896,285	Bihar	28.4	27.6	24.0	23.8	474	439	473	436

District	Population In 2012	State	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
			2012	2011	2010	2009	2012	2011	2010	2009
Belgaum	4,838,826	Karnataka	54.7	46.9	45.0	43.4	133	167	154	141
Chennai	4,716,241	Tamil Nadu	82.3	82.0	82.8	82.2	12	9	6	3
Nagpur	4,716,173	Maharashtra	48.5	44.2	39.1	36.9	178	195	216	213
Lucknow	4,694,935	Uttar Pradesh	54.5	55.2	52.8	48.7	136	110	103	108
Azamgarh	4,690,254	Uttar Pradesh	33.5	34.2	31.4	28.3	379	308	314	336
Kanpur Nagar	4,615,550	Uttar Pradesh	42.3	39.4	37.2	35.4	249	249	237	227
Ahmednagar	4,596,642	Maharashtra	28.3	25.1	23.1	21.5	476	481	491	481
Madhubani	4,577,757	Bihar	22.2	18.9	17.4	16.3	577	587	593	579
Sitapur	4,570,318	Uttar Pradesh	32.1	31.6	30.7	27.3	408	358	331	352
Krishna	4,564,618	Andhra Pradesh	76.5	73.6	68.4	63.8	27	25	31	36
Bareilly	4,560,227	Uttar Pradesh	34.6	33.4	30.8	29.1	349	322	326	314
Jaunpur	4,536,809	Uttar Pradesh	34.7	32.0	29.9	29.4	347	349	347	310
Gorakhpur	4,509,127	Uttar Pradesh	32.7	32.3	29.7	30.0	396	346	352	303
Gaya	4,482,067	Bihar	25.8	25.3	22.7	22.4	522	476	497	467
Kolkata	4,478,149	West Bengal	80.1	67.2	72.9	73.4	19	43	21	16
Agra	4,465,107	Uttar Pradesh	43.6	41.9	39.0	36.6	233	223	219	218
Solapur	4,365,121	Maharashtra	32.7	29.1	26.5	25.1	394	407	419	402
Samastipur	4,351,948	Bihar	24.8	22.4	18.7	18.9	544	538	568	539
Vishakhapatnam	4,336,571	Andhra Pradesh	64.9	62.4	57.6	52.4	65	69	76	84
Jalgaon	4,282,819	Maharashtra	24.7	22.3	19.9	18.7	545	540	552	543
Chittoor	4,215,489	Andhra Pradesh	68.1	63.5	60.9	55.1	53	60	58	66
Vadodara	4,213,002	Gujarat	54.1	51.1	49.0	45.6	139	135	126	131
Raipur	4,184,814	Chhattisgarh	29.9	28.9	26.2	24.3	451	411	428	428
Hardoi	4,168,027	Uttar Pradesh	32.3	29.2	27.0	25.6	404	406	412	395
Malappuram	4,162,945	Kerala	56.5	55.0	51.0	48.4	124	113	115	111

Table A6: State wise Inclusix scores

State	CRISIL Inclusix Scores				Change in 2012 over 2011	CRISIL Inclusix Ranks				Dispersion (coefficient of variation)
	2012	2011	2010	2009		2012	2011	2010	2009	
Puducherry	82.2	79.6	75.9	68.8	2.6	1	1	2	2	0.27
Chandigarh	80.7	78.1	82.4	74.4	2.6	2	2	1	1	
Kerala	80.4	76.1	71.3	67.9	4.3	3	3	4	4	0.16
Delhi	78.2	64.2	58.4	68.1	14.0	4	5	5	3	
Goa	74.0	72.0	72.6	67.0	2.0	5	4	3	5	0.04
Lakshadweep	65.7	58.7	52.6	52.6	7.0	6	8	10	8	
Andhra Pradesh	64.8	61.3	57.6	52.9	3.5	7	6	6	7	0.12
Tamil Nadu	64.8	60.5	57.6	53.9	4.2	8	7	7	6	0.15
Karnataka	61.4	57.7	54.7	51.5	3.7	9	10	8	11	0.22
Himachal Pradesh	58.4	58.5	53.2	51.7	-0.1	10	9	9	9	0.13
Punjab	56.8	55.7	51.8	51.5	1.0	11	11	11	10	0.11
Uttarakhand	52.4	50.5	48.5	45.6	1.8	12	12	12	12	0.11
Andaman & Nicobar Islands	50.9	45.1	42.8	40.7	5.8	13	14	15	14	0.33
Haryana	49.3	48.4	43.8	40.8	0.9	14	13	13	13	0.18
Tripura	44.1	38.7	37.7	35.6	5.4	15	17	16	16	0.11
Orissa	43.3	40.6	36.7	33.4	2.8	16	15	18	18	0.21
Sikkim	41.4	40.0	42.9	36.7	1.4	17	16	14	15	0.34
Maharashtra	40.7	37.5	34.8	33.2	3.2	18	19	19	19	0.33
Gujarat	40.6	38.6	36.8	34.5	2.0	19	18	17	17	0.23
Daman & Diu	40.5	37.3	34.2	32.8	3.3	20	20	20	20	0.09
Dadra & Nagar Haveli	40.3	37.1	33.8	30.8	3.2	21	21	22	23	
Mizoram	39.3	34.9	34.1	30.8	4.4	22	22	21	22	0.28
Jammu & Kashmir	36.9	33.8	32.9	31.1	3.1	23	23	23	21	0.26
Uttar Pradesh	35.2	33.5	31.5	29.6	1.6	24	24	24	24	0.21

State	CRISIL Inclusix Scores				Change in 2012 over 2011	CRISIL Inclusix Ranks				Dispersion (coefficient of variation)
	2012	2011	2010	2009		2012	2011	2010	2009	
Rajasthan	34.8	32.7	30.2	29.0	2.1	25	25	25	25	0.20
Madhya Pradesh	33.1	29.9	29.1	26.3	3.2	26	27	26	26	0.27
Jharkhand	32.1	30.1	27.3	25.1	2.0	27	26	27	29	0.20
Meghalaya	31.6	29.2	27.2	25.4	2.3	28	28	28	27	0.41
West Bengal	31.4	28.8	27.2	25.3	2.5	29	29	29	28	0.42
Assam	30.4	28.2	25.7	22.9	2.2	30	30	31	31	0.35
Chhattisgarh	28.8	27.0	24.8	22.0	1.8	31	32	32	32	0.18
Arunachal Pradesh	28.4	27.4	26.3	24.7	1.0	32	31	30	30	0.48
Nagaland	26.1	23.1	21.6	20.0	3.0	33	34	33	33	0.46
Bihar	25.5	23.5	21.4	19.9	2.0	34	33	34	34	0.18
Manipur	17.8	16.6	15.6	13.6	1.2	35	35	35	35	0.59

Table A7: CRISIL Inclusix scores and ranks of all districts in India

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Andaman & Nicobar Islands	Nicobar	35.3	33.5	30.6	28.9	337	320	334	318
Andaman & Nicobar Islands	North and Middle Andaman	31.3	25.1	23.2	19.5	422	482	488	526
Andaman & Nicobar Islands	South Andaman	61.9	55.8	53.6	52.4	83	105	96	85
Andhra Pradesh	Adilabad	53.7	52.5	49.2	45.7	145	125	123	129
Andhra Pradesh	Anantapur	63.1	59.3	56.8	54.4	76	82	78	72
Andhra Pradesh	Chittoor	68.1	63.5	60.9	55.1	53	60	58	66
Andhra Pradesh	Cuddapah	69.0	66.0	63.2	59.3	50	51	45	49
Andhra Pradesh	East Godavari	68.9	63.2	58.8	54.6	51	62	65	70
Andhra Pradesh	Guntur	71.0	66.3	62.7	58.7	42	49	49	52
Andhra Pradesh	Hyderabad	84.6	80.1	80.9	77.7	10	12	9	10
Andhra Pradesh	Karimnagar	55.7	53.9	49.9	43.8	128	118	121	137
Andhra Pradesh	Khammam	59.2	57.4	56.1	48.6	102	95	84	109
Andhra Pradesh	Krishna	76.5	73.6	68.4	63.8	27	25	31	36
Andhra Pradesh	Kurnool	58.3	53.6	50.6	47.8	109	122	116	114
Andhra Pradesh	Mahbubnagar	50.7	49.5	46.0	42.5	158	146	147	148
Andhra Pradesh	Medak	59.7	56.8	54.3	48.2	96	98	94	112
Andhra Pradesh	Nalgonda	56.7	54.0	50.1	44.2	123	116	120	136
Andhra Pradesh	Nellore	70.4	66.6	63.5	59.5	45	46	43	47
Andhra Pradesh	Nizamabad	63.0	62.9	57.8	53.9	78	63	72	76
Andhra Pradesh	Prakasam	67.5	63.4	59.8	57.2	56	61	61	61
Andhra Pradesh	Rangareddy	64.7	60.2	51.8	43.0	68	77	108	144
Andhra Pradesh	Srikakulam	58.3	53.3	49.3	44.7	108	123	122	133
Andhra Pradesh	Vishakhapatnam	64.9	62.4	57.6	52.4	65	69	76	84
Andhra Pradesh	Vizianagaram	63.0	55.4	51.5	46.1	77	109	111	125
Andhra Pradesh	Warangal	61.4	59.3	54.8	49.2	86	84	89	105

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Andhra Pradesh	West Godavari	69.6	65.1	62.1	57.9	47	52	52	58
Arunachal Pradesh	Anjaw	28.1	17.8	17.0	16.7	477	601	596	575
Arunachal Pradesh	Chunglang	14.7	14.3	13.7	12.7	627	616	614	614
Arunachal Pradesh	Dibang Valley	37.5	36.3	36.6	34.2	305	277	244	240
Arunachal Pradesh	East Kameng	12.6	12.3	11.6	11.1	629	621	621	618
Arunachal Pradesh	East Siang	42.5	40.7	38.8	37.5	242	232	224	201
Arunachal Pradesh	Kurung Kumey	5.6	5.5	5.2	2.8	638	632	632	632
Arunachal Pradesh	Lohit	19.3	18.7	17.7	17.0	612	588	587	565
Arunachal Pradesh	Lower Dibang Valley	19.9	18.1	13.4	15.4	606	598	615	593
Arunachal Pradesh	Lower Subansiri	23.2	23.0	25.1	24.5	565	530	452	420
Arunachal Pradesh	Papum Pare	58.9	57.9	55.2	54.2	105	93	88	74
Arunachal Pradesh	Tawang	34.6	30.6	29.7	23.6	351	378	353	438
Arunachal Pradesh	Tirap	20.3	18.3	18.2	16.4	603	593	579	578
Arunachal Pradesh	Upper Siang	25.1	23.4	22.6	21.8	537	522	501	479
Arunachal Pradesh	Upper Subansiri	19.9	19.6	19.2	19.3	607	581	559	532
Arunachal Pradesh	West Kameng	38.6	37.8	36.0	32.2	287	259	250	267
Arunachal Pradesh	West Siang	40.3	40.4	38.4	32.5	266	238	227	260
Assam	Baksa	17.1	16.1	15.1	13.0	620	611	611	611
Assam	Barpeta	24.9	22.5	20.8	17.9	541	535	537	551
Assam	Bongaigaon	28.6	25.5	24.1	21.8	471	473	469	477
Assam	Cachar	29.4	26.6	24.5	22.5	460	454	459	462
Assam	Chirang	25.4	22.4	20.2	17.7	531	539	549	553
Assam	Darrang	26.9	24.3	20.9	17.1	502	503	534	563
Assam	Dhemaji	24.0	19.6	16.9	14.6	553	580	597	603
Assam	Dhubri	16.4	15.1	13.1	11.0	621	614	617	620

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Assam	Dibrugarh	45.4	42.0	36.1	31.4	214	222	248	275
Assam	Goalpara	22.1	19.4	17.9	16.3	579	584	585	582
Assam	Golaghat	36.9	33.2	30.9	25.9	309	326	324	384
Assam	Hailakandi	24.3	22.0	19.7	16.8	551	546	555	573
Assam	Jorhat	43.5	40.8	39.3	37.2	235	229	215	208
Assam	Kamrup	31.9	35.0	32.6	30.4	412	297	292	292
Assam	Kamrup Metropolitan	70.2	66.0	64.4	60.8	46	50	37	44
Assam	Karbi Anglong	27.6	27.3	24.2	21.2	488	444	464	488
Assam	Karimganj	24.4	22.2	20.3	18.3	550	542	545	546
Assam	Kokrajhar	23.3	21.3	18.9	16.2	561	556	563	583
Assam	Lakhimpur	35.4	29.9	25.4	21.9	336	388	442	475
Assam	Morigaon	25.5	22.1	20.4	17.6	530	544	544	559
Assam	Nagaon	23.9	21.9	19.8	17.6	554	547	553	557
Assam	Nalbari	35.9	34.6	30.8	27.0	326	302	327	359
Assam	North Cachar Hills	36.9	36.0	34.7	30.5	311	284	266	290
Assam	Sibsagar	35.6	33.7	31.2	28.1	331	315	317	339
Assam	Sonitpur	31.3	29.8	27.7	23.9	420	394	400	434
Assam	Tinsukia	33.1	29.8	27.8	25.7	383	396	399	390
Assam	Udalguri	29.2	28.1	21.5	18.1	463	430	526	549
Bihar	Araria	17.8	16.5	15.6	14.2	618	609	608	608
Bihar	Arwal	21.6	25.3	21.9	19.3	587	477	517	530
Bihar	Aurangabad	21.5	26.1	22.9	15.3	588	459	494	595
Bihar	Banka	18.8	18.2	14.8	13.0	613	595	612	612
Bihar	Begusarai	25.2	24.3	20.8	19.0	536	502	536	537
Bihar	Bhagalpur	27.4	27.1	23.4	20.9	491	447	485	493

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Bihar	Bhojpur	27.8	27.6	25.1	24.3	485	435	446	425
Bihar	Buxar	29.7	29.6	28.2	25.5	452	399	387	397
Bihar	Darbhanga	22.9	20.3	18.3	17.7	567	567	577	555
Bihar	Gaya	25.8	25.3	22.7	22.4	522	476	497	467
Bihar	Gopalganj	31.2	26.1	23.0	22.8	424	461	492	455
Bihar	Jamui	22.7	21.7	18.9	16.5	570	550	564	577
Bihar	Jehanabad	25.6	24.1	22.8	21.3	526	507	496	485
Bihar	Kaimur	26.5	27.1	25.9	23.7	509	448	434	437
Bihar	Katihar	21.4	18.2	17.9	16.2	591	596	584	585
Bihar	Khagaria	21.7	19.7	17.6	15.2	584	579	589	597
Bihar	Kishanganj	20.8	19.8	18.4	16.3	598	577	574	580
Bihar	Lakhisarai	25.2	23.8	21.7	19.1	534	512	520	535
Bihar	Madhepura	20.4	18.6	16.9	15.5	601	590	598	592
Bihar	Madhubani	22.2	18.9	17.4	16.3	577	587	593	579
Bihar	Munger	31.5	29.9	27.3	25.0	419	390	409	406
Bihar	Muzaffarpur	28.4	27.6	24.0	23.8	474	439	473	436
Bihar	Nalanda	28.0	28.5	24.9	21.5	479	421	454	483
Bihar	Nawada	25.0	19.7	17.8	15.9	539	578	586	587
Bihar	Paschimi Champaran	21.8	17.9	18.3	18.1	583	600	575	548
Bihar	Patna	44.0	39.2	35.6	32.8	230	250	255	255
Bihar	Purbi Champaran	22.8	19.0	18.5	18.2	568	586	571	547
Bihar	Purnia	22.6	19.6	17.6	15.8	573	582	588	588
Bihar	Rohtas	26.4	24.4	24.9	22.5	514	499	455	463
Bihar	Saharsa	22.4	21.1	18.3	16.2	575	558	576	584
Bihar	Samastipur	24.8	22.4	18.7	18.9	544	538	568	539

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Bihar	Saran	26.0	22.2	21.6	22.6	520	543	524	460
Bihar	Sheikhpura	27.3	25.0	22.7	19.9	494	483	498	516
Bihar	Sheohar	18.7	17.0	15.5	13.5	614	605	609	610
Bihar	Sitamarhi	19.9	18.4	16.1	15.6	609	591	605	591
Bihar	Siwan	28.5	26.0	24.1	23.6	473	462	467	441
Bihar	Supaul	22.0	20.2	18.5	16.3	580	573	569	581
Bihar	Vaishali	26.3	24.0	21.7	20.8	516	508	521	496
Chandigarh	Chandigarh	80.7	78.1	82.4	74.4	15	18	7	14
Chhattisgarh	Bastar	24.8	23.7	22.2	19.4	543	516	512	528
Chhattisgarh	Bijapur	20.5	17.1	15.7	11.0	600	604	607	619
Chhattisgarh	Bilaspur	23.7	23.4	22.3	16.1	556	521	511	586
Chhattisgarh	Dantewada	23.4	21.6	20.2	17.7	559	553	550	554
Chhattisgarh	Dhamtari	26.9	24.9	22.7	20.7	503	486	499	497
Chhattisgarh	Durg	31.8	30.2	27.9	25.1	413	384	395	404
Chhattisgarh	Janjgir-champa	21.5	20.2	19.0	17.3	589	572	562	561
Chhattisgarh	Jashpur	26.4	24.1	22.3	20.9	513	506	510	494
Chhattisgarh	Kanker	34.1	29.0	26.3	21.8	361	409	426	476
Chhattisgarh	Kawardha	25.0	22.9	20.5	16.9	540	531	541	570
Chhattisgarh	Korba	25.7	24.7	23.8	22.5	525	491	477	461
Chhattisgarh	Koriya	40.1	37.0	31.2	31.2	270	267	320	277
Chhattisgarh	Mahasamund	27.3	24.9	23.5	21.6	493	488	482	480
Chhattisgarh	Narainpur	22.2	17.2	17.0	14.0	578	603	595	609
Chhattisgarh	Raigarh	32.8	30.9	28.8	26.4	390	371	370	376
Chhattisgarh	Raipur	29.9	28.9	26.2	24.3	451	411	428	428
Chhattisgarh	Rajnandgaon	32.8	31.0	27.7	23.3	393	368	401	445

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Chhattisgarh	Surguja	33.8	30.0	26.3	24.1	371	387	423	433
Dadra & Nagar Haveli	Dadra & Nagar Haveli	40.3	37.1	33.8	30.8	268	265	278	285
Daman & Diu	Daman	39.5	35.8	33.1	31.3	277	287	288	276
Daman & Diu	Diu	44.4	42.7	38.2	37.8	223	217	230	198
Delhi	Delhi	78.2	64.2	58.4	68.1	23	57	69	21
Goa	North Goa	75.7	74.0	76.0	70.4	29	24	14	18
Goa	South Goa	71.9	69.6	68.3	62.7	35	33	32	37
Gujarat	Ahmedabad	50.3	47.1	46.3	43.3	162	166	142	142
Gujarat	Amreli	44.0	44.0	41.0	37.4	231	201	197	203
Gujarat	Anand	46.8	43.9	41.6	38.9	200	202	188	190
Gujarat	Banas Kantha	23.4	22.2	20.2	18.7	560	541	548	542
Gujarat	Bharuch	45.4	42.2	40.5	37.2	215	218	200	207
Gujarat	Bhavnagar	32.1	32.0	29.9	27.8	409	350	346	343
Gujarat	Dahod	22.7	21.7	21.5	20.0	571	552	525	513
Gujarat	Dangs	34.5	33.1	32.5	30.5	354	329	293	288
Gujarat	Gandhinagar	42.7	40.3	36.4	34.0	241	239	247	243
Gujarat	Jamnagar	51.6	51.5	48.9	47.2	156	133	127	118
Gujarat	Junagadh	41.1	40.8	38.2	36.0	257	231	231	222
Gujarat	Kachchh	47.2	45.8	43.8	40.5	196	177	172	173
Gujarat	Kheda	35.8	33.0	32.0	30.4	327	335	302	293
Gujarat	Mahesana	42.8	40.5	36.5	34.1	239	236	245	242
Gujarat	Narmada	32.4	29.7	27.3	25.0	402	398	410	407
Gujarat	Navsari	50.4	49.1	48.9	47.1	161	151	128	119
Gujarat	Panch Mahal	25.3	22.6	22.1	20.4	532	533	513	507
Gujarat	Patan	33.4	31.1	28.7	27.2	380	364	375	354

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Gujarat	Porbandar	56.8	54.2	51.4	51.9	120	115	112	88
Gujarat	Rajkot	46.4	44.0	41.7	39.1	206	200	187	189
Gujarat	Sabar Kantha	35.5	33.2	31.6	29.6	334	325	310	306
Gujarat	Surat	35.0	32.5	30.8	29.1	340	343	325	312
Gujarat	Surendranagar	38.3	36.6	35.9	34.2	294	274	251	238
Gujarat	Tapi	26.4	23.4	21.1	19.5	515	524	532	523
Gujarat	Vadodara	54.1	51.1	49.0	45.6	139	135	126	131
Gujarat	Valsad	41.0	38.7	37.4	34.2	258	254	235	239
Haryana	Ambala	60.3	61.6	57.8	54.6	91	71	73	69
Haryana	Bhiwani	44.3	44.0	38.3	37.4	226	199	229	204
Haryana	Faridabad	47.6	44.3	41.9	38.4	189	194	183	193
Haryana	Fatehabad	49.0	44.7	39.3	36.8	177	190	214	216
Haryana	Gurgaon	61.8	64.7	64.2	57.2	85	54	38	60
Haryana	Hisar	51.7	49.7	43.2	39.1	155	143	175	187
Haryana	Jhajjar	47.0	46.7	42.7	36.4	197	168	180	219
Haryana	Jind	41.2	40.5	32.9	32.4	255	235	290	262
Haryana	Kaithal	48.3	49.3	40.4	37.4	180	150	201	206
Haryana	Karnal	49.5	49.4	44.1	42.6	170	149	166	146
Haryana	Kurukshetra	57.0	55.4	48.9	45.6	116	108	129	130
Haryana	Mahendragarh	46.4	45.5	40.0	39.2	205	181	205	186
Haryana	Mewat	22.7	18.2	16.5	14.5	572	594	603	605
Haryana	Palwal	39.1	36.9	32.9	30.9	283	270	289	283
Haryana	Panchkula	59.0	62.7	65.2	62.0	104	65	36	38
Haryana	Panipat	47.8	45.9	43.2	42.2	185	176	176	156
Haryana	Rewari	56.8	55.1	51.5	47.9	122	112	110	113

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Haryana	Rohtak	61.9	62.8	58.8	53.3	81	64	64	80
Haryana	Sirsa	50.2	48.0	43.9	40.0	165	160	171	177
Haryana	Sonipat	46.2	44.8	39.0	36.0	207	189	220	223
Haryana	Yamunanagar	52.5	53.1	47.5	45.8	151	124	135	127
Himachal Pradesh	Bilaspur	56.4	58.7	50.3	50.2	125	88	118	98
Himachal Pradesh	Chamba	47.2	44.9	42.2	38.9	195	186	182	191
Himachal Pradesh	Hamirpur	67.7	68.1	62.9	55.3	55	39	47	65
Himachal Pradesh	Kangra	58.4	56.0	51.6	49.6	107	102	109	101
Himachal Pradesh	Kinnaur	64.8	69.3	58.8	53.5	67	36	63	78
Himachal Pradesh	Kulu	63.3	60.9	53.2	49.9	73	74	98	99
Himachal Pradesh	Lahul & Spiti	68.3	68.1	60.9	53.7	52	40	57	77
Himachal Pradesh	Mandi	53.9	51.8	47.7	46.3	141	131	134	123
Himachal Pradesh	Shimla	64.7	69.4	65.5	67.1	69	35	34	24
Himachal Pradesh	Sirmaur	46.9	49.0	41.0	42.5	198	152	195	150
Himachal Pradesh	Solan	64.8	70.6	63.9	65.7	66	31	41	27
Himachal Pradesh	Una	60.5	58.2	53.4	49.2	90	91	97	104
Jammu & Kashmir	Anantnag	28.7	26.0	25.1	23.4	470	463	449	443
Jammu & Kashmir	Badgam	25.2	21.2	21.3	20.7	535	557	530	498
Jammu & Kashmir	Bandipore	23.5	20.7	19.0	16.9	557	565	561	569
Jammu & Kashmir	Baramula	38.1	36.1	33.5	31.8	296	282	280	271
Jammu & Kashmir	Doda	28.0	24.6	22.6	19.7	480	494	502	518
Jammu & Kashmir	Ganderbal	35.5	28.4	29.2	28.0	333	424	365	341
Jammu & Kashmir	Jammu	57.1	55.1	53.9	54.4	115	111	95	73
Jammu & Kashmir	Kargil	33.9	33.6	34.4	29.0	370	316	269	316
Jammu & Kashmir	Kathua	40.4	37.9	34.0	32.0	264	258	275	270

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Jammu & Kashmir	Kishtwar	27.7	22.9	21.4	17.9	486	532	528	550
Jammu & Kashmir	Kulgam	30.2	25.6	24.0	21.3	445	468	474	486
Jammu & Kashmir	Kupwara	24.4	21.8	21.3	19.8	549	549	531	517
Jammu & Kashmir	Leh Ladakh	49.8	45.6	46.2	43.8	168	180	144	138
Jammu & Kashmir	Poonch	24.4	23.8	23.7	20.5	548	514	480	504
Jammu & Kashmir	Pulwama	31.0	25.9	25.6	24.5	429	464	439	418
Jammu & Kashmir	Rajouri	31.6	29.9	28.7	25.6	414	389	376	392
Jammu & Kashmir	Ramban	27.0	23.5	22.4	21.2	500	519	506	489
Jammu & Kashmir	Reasi	33.7	29.3	27.6	25.3	375	403	402	400
Jammu & Kashmir	Samba	46.8	42.8	40.1	37.5	199	213	203	202
Jammu & Kashmir	Shopian	30.6	23.8	24.5	22.4	434	515	458	469
Jammu & Kashmir	Srinagar	54.7	50.9	52.2	49.2	134	138	107	106
Jammu & Kashmir	Udhampur	36.4	33.1	31.2	28.5	319	330	318	328
Jharkhand	Bokaro	35.0	31.1	30.6	28.7	341	365	335	324
Jharkhand	Chatra	21.9	20.6	18.8	17.0	581	566	565	567
Jharkhand	Deoghar	31.1	30.6	28.1	25.6	427	377	388	391
Jharkhand	Dhanbad	34.0	32.5	29.8	27.6	365	342	350	348
Jharkhand	Dumka	32.5	31.6	29.3	26.0	400	356	361	382
Jharkhand	Garhwa	20.3	20.2	17.4	14.6	602	574	592	601
Jharkhand	Giridih	26.7	21.7	20.8	19.5	505	551	535	524
Jharkhand	Godda	26.9	25.8	23.6	21.8	501	465	481	478
Jharkhand	Gumla	30.4	28.4	23.9	23.3	440	426	475	447
Jharkhand	Hazaribag	31.0	28.4	25.6	24.4	428	425	440	421
Jharkhand	Jamtara	31.5	28.9	25.1	22.5	417	412	451	465
Jharkhand	Khunti	34.6	29.9	26.0	24.4	352	392	432	424

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Jharkhand	Kodaram	28.8	26.2	23.2	22.2	469	457	489	471
Jharkhand	Latehar	23.2	20.9	18.0	15.3	564	562	583	596
Jharkhand	Lohardaga	36.8	31.7	27.5	24.6	314	355	406	414
Jharkhand	Pakaur	22.4	23.0	21.0	20.2	576	529	533	509
Jharkhand	Palamu	28.1	27.2	23.1	19.1	478	445	490	536
Jharkhand	West Singhbhum	32.2	30.8	27.6	24.8	407	372	404	410
Jharkhand	East Singhbhum	45.8	44.5	41.0	38.4	211	191	196	194
Jharkhand	Ramgarh	34.9	31.9	29.0	26.6	345	353	366	371
Jharkhand	Ranchi	45.2	43.9	40.0	37.0	216	203	204	211
Jharkhand	Sahibganj	27.2	25.3	21.9	20.4	497	475	516	506
Jharkhand	Seraikela-Kharsawan	29.9	28.2	24.4	22.5	450	427	461	464
Jharkhand	Simdega	27.8	24.7	20.6	20.2	483	490	540	510
Karnataka	Bagalkote	53.9	45.7	45.1	42.4	142	178	153	153
Karnataka	Bengaluru Rural	60.6	52.1	48.1	42.3	89	129	132	154
Karnataka	Bengaluru Urban	81.2	81.6	80.2	78.5	14	10	11	8
Karnataka	Belgaum	54.7	46.9	45.0	43.4	133	167	154	141
Karnataka	Bellary	50.6	48.1	44.6	39.9	159	159	159	179
Karnataka	Bidar	37.0	40.2	33.7	31.1	307	240	279	279
Karnataka	Bijapur	47.7	42.7	39.4	36.7	188	214	212	217
Karnataka	Chamrajnagar	44.3	39.5	36.1	31.7	227	247	249	273
Karnataka	Chikkaballapura	49.2	44.4	40.3	34.4	172	193	202	235
Karnataka	Chikmagalur	79.7	72.9	68.6	64.1	22	27	30	32
Karnataka	Chitradurga	56.8	52.4	48.7	46.3	121	128	130	122
Karnataka	Dakshin Kannad	72.0	71.1	73.3	71.6	34	30	20	17
Karnataka	Davangere	52.9	49.8	44.5	42.5	148	142	160	151

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Karnataka	Dharwad	80.7	73.1	69.2	66.6	16	26	28	26
Karnataka	Gadag	67.4	55.7	54.5	49.5	57	106	93	102
Karnataka	Gulbarga	47.5	51.1	46.9	44.3	192	134	138	135
Karnataka	Hassan	71.2	66.7	63.0	58.1	40	45	46	56
Karnataka	Haveri	57.8	47.8	47.2	43.0	111	162	136	145
Karnataka	Kodagu	88.9	84.5	83.6	79.6	9	7	4	6
Karnataka	Kolar	47.3	43.6	39.7	36.8	193	207	206	215
Karnataka	Koppal	46.0	45.0	42.7	38.4	209	185	179	192
Karnataka	Mandya	58.2	49.4	45.1	40.7	110	147	152	170
Karnataka	Mysore	65.6	62.7	57.3	52.1	60	66	77	86
Karnataka	Raichur	49.2	48.1	45.2	40.9	175	158	149	166
Karnataka	Ramanagara	59.6	51.1	45.0	36.2	99	136	155	221
Karnataka	Shimoga	71.3	67.8	62.3	60.3	39	41	51	45
Karnataka	Tumkur	53.3	47.2	43.7	40.0	147	164	174	178
Karnataka	Udipi	80.3	76.4	77.1	77.6	17	19	13	11
Karnataka	Uttara Kannada	65.5	61.2	58.5	57.3	61	72	68	59
Karnataka	Yadgir	36.8	36.2	31.9	31.0	312	279	305	280
Kerala	Alapuzha	84.2	78.7	72.1	69.5	11	15	23	20
Kerala	Ernakulam	94.9	88.3	88.0	86.3	4	4	3	2
Kerala	Idukki	70.5	64.9	57.7	54.2	44	53	75	75
Kerala	Kannur	73.2	75.0	69.1	64.0	32	22	29	33
Kerala	Kasaragod	79.9	78.3	73.7	70.0	20	17	19	19
Kerala	Kollam	70.5	63.6	58.1	54.8	43	59	70	68
Kerala	Kottayam	93.8	86.7	80.7	77.0	7	5	10	12
Kerala	Kozhikode	72.7	72.0	67.4	64.8	33	28	33	30

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Kerala	Malappuram	56.5	55.0	51.0	48.4	124	113	115	111
Kerala	Palakkad	71.5	67.7	64.1	61.0	37	42	39	43
Kerala	Pathanamthitta	100.0	96.2	94.2	91.6	1	1	1	1
Kerala	Thiruvananthapuram	94.8	91.1	83.4	78.1	5	3	5	9
Kerala	Thrissur	97.2	85.4	79.1	74.4	3	6	12	15
Kerala	Wayanad	78.2	75.5	70.9	67.2	24	20	25	23
Lakshadweep	Lakshadweep	65.7	58.7	52.6	52.6	59	87	104	82
Madhya Pradesh	Alirajpur	15.2	12.6	12.4	10.2	625	619	620	621
Madhya Pradesh	Anuppur	30.4	29.2	24.1	21.4	439	405	468	484
Madhya Pradesh	Ashoknagar	30.6	23.1	25.4	22.9	435	528	441	454
Madhya Pradesh	Balaghat	25.5	21.5	20.0	19.5	527	554	551	522
Madhya Pradesh	Barwani	24.3	18.7	18.7	15.8	552	589	566	589
Madhya Pradesh	Betul	33.7	29.0	27.5	25.6	374	410	405	394
Madhya Pradesh	Bhind	19.5	16.5	16.7	15.4	610	608	600	594
Madhya Pradesh	Bhopal	59.6	60.4	56.7	54.5	98	76	80	71
Madhya Pradesh	Burhanpur	29.5	24.9	25.3	22.7	456	487	443	458
Madhya Pradesh	Chhatarpur	25.2	24.6	24.6	22.1	533	496	457	472
Madhya Pradesh	Chhindwara	34.8	30.1	27.6	25.1	346	386	403	403
Madhya Pradesh	Damoh	25.5	31.6	29.3	26.3	529	357	359	377
Madhya Pradesh	Datia	32.7	28.7	28.5	25.7	395	417	379	388
Madhya Pradesh	Dewas	40.7	34.9	35.2	31.2	263	298	259	278
Madhya Pradesh	Dhar	34.4	28.9	28.4	25.6	357	413	380	393
Madhya Pradesh	Dindori	20.3	19.4	17.5	16.8	604	583	590	574
Madhya Pradesh	East Nimar	30.0	26.9	26.3	22.9	448	450	424	453
Madhya Pradesh	Guna	32.3	25.2	29.8	26.2	403	480	351	379

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Madhya Pradesh	Gwalior	39.7	37.5	37.5	35.8	273	263	234	225
Madhya Pradesh	Harda	41.8	35.5	35.5	30.5	251	291	256	289
Madhya Pradesh	Hoshangabad	49.4	41.7	41.0	35.6	171	224	194	226
Madhya Pradesh	Indore	56.9	51.0	50.2	47.0	118	137	119	120
Madhya Pradesh	Jabalpur	43.8	42.9	39.1	37.0	232	210	217	210
Madhya Pradesh	Jhabua	20.8	18.0	16.6	14.6	599	599	602	602
Madhya Pradesh	Katni	30.2	27.2	25.6	23.3	446	446	438	446
Madhya Pradesh	Mandla	26.4	24.6	22.5	20.7	512	497	504	499
Madhya Pradesh	Mandsaur	28.6	23.5	25.9	24.1	472	518	433	432
Madhya Pradesh	Morena	21.9	18.2	18.2	16.8	582	597	580	572
Madhya Pradesh	Narsimhapur	38.9	33.4	32.2	29.6	284	324	299	309
Madhya Pradesh	Neemuch	33.7	29.4	31.5	27.8	373	401	312	345
Madhya Pradesh	Panna	26.5	24.2	25.1	20.0	508	504	448	514
Madhya Pradesh	Raisen	37.1	30.5	30.2	27.1	306	379	341	356
Madhya Pradesh	Rajgarh	32.6	27.4	28.0	24.6	398	440	392	416
Madhya Pradesh	Ratlam	33.6	28.8	31.1	28.3	376	415	321	334
Madhya Pradesh	Rewa	28.0	27.3	25.3	22.8	482	443	445	456
Madhya Pradesh	Sagar	32.5	36.8	34.6	28.4	399	271	267	332
Madhya Pradesh	Satna	34.3	34.0	31.7	28.8	358	311	309	320
Madhya Pradesh	Sehore	39.8	35.8	33.4	30.2	272	286	283	300
Madhya Pradesh	Seoni	27.2	23.9	22.4	20.6	495	511	508	500
Madhya Pradesh	Shahdol	29.4	26.4	23.9	21.2	457	455	476	487
Madhya Pradesh	Shajapur	33.3	28.0	27.8	24.8	381	432	398	409
Madhya Pradesh	Sheopur	21.1	16.6	17.5	14.5	596	607	591	604
Madhya Pradesh	Shivpuri	23.2	20.2	22.8	19.3	566	571	495	533

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Madhya Pradesh	Sidhi	21.2	20.9	18.2	17.0	593	561	578	564
Madhya Pradesh	Singrauli	21.1	20.3	18.2	17.0	595	568	581	568
Madhya Pradesh	Tikamgarh	26.4	21.1	21.4	19.4	510	559	529	529
Madhya Pradesh	Ujjain	42.4	38.8	38.5	35.3	246	253	225	229
Madhya Pradesh	Umariya	27.8	23.2	18.7	17.0	484	525	567	566
Madhya Pradesh	Vidisha	30.4	25.2	25.8	22.7	441	478	436	459
Madhya Pradesh	West Nimar	29.4	23.8	25.0	20.6	459	513	453	502
Maharashtra	Ahmednagar	28.3	25.1	23.1	21.5	476	481	491	481
Maharashtra	Akola	38.0	35.6	33.3	31.5	297	290	286	274
Maharashtra	Amravati	39.2	35.4	32.4	29.1	281	292	296	311
Maharashtra	Aurangabad	37.0	34.3	32.5	32.4	308	307	295	264
Maharashtra	Bhandara	37.6	33.1	28.4	26.7	304	333	381	369
Maharashtra	Bid	29.6	26.8	24.1	22.0	454	452	466	473
Maharashtra	Buldana	36.2	31.5	29.8	26.9	320	360	349	361
Maharashtra	Chandrapur	37.7	35.1	31.8	30.5	302	296	307	287
Maharashtra	Dhule	23.9	20.9	19.0	17.8	555	563	560	552
Maharashtra	Gadchiroli	26.6	23.1	20.5	19.0	507	526	543	538
Maharashtra	Gondiya	30.5	27.6	25.1	23.0	436	437	450	450
Maharashtra	Hingoli	28.9	25.7	21.7	20.3	465	467	522	508
Maharashtra	Jalgaon	24.7	22.3	19.9	18.7	545	540	552	543
Maharashtra	Jalna	38.3	34.4	31.3	28.3	293	305	315	333
Maharashtra	Kolhapur	36.7	33.1	30.6	29.6	315	332	332	307
Maharashtra	Latur	27.1	24.6	22.6	20.4	499	495	500	505
Maharashtra	Mumbai	81.4	81.3	81.1	81.3	13	11	8	5
Maharashtra	Mumbai Suburban	79.7	78.7	74.0	75.7	21	16	18	13

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Maharashtra	Nagpur	48.5	44.2	39.1	36.9	178	195	216	213
Maharashtra	Nanded	35.8	32.8	28.1	23.6	328	337	389	440
Maharashtra	Nandurbar	18.1	16.2	13.2	12.2	616	610	616	616
Maharashtra	Nashik	29.6	26.7	24.3	22.4	453	453	463	468
Maharashtra	Osmanabad	27.1	24.1	22.4	21.0	498	505	507	492
Maharashtra	Parbhani	38.6	37.5	31.7	28.7	286	262	308	323
Maharashtra	Pune	54.2	46.6	44.3	40.7	137	169	164	169
Maharashtra	Raigarh	38.0	34.7	32.3	31.0	299	301	298	281
Maharashtra	Ratnagiri	45.5	42.1	38.9	37.5	213	221	221	200
Maharashtra	Sangli	35.0	31.0	28.9	28.3	343	367	368	335
Maharashtra	Satara	31.9	28.1	25.8	25.4	411	431	435	399
Maharashtra	Sindhudurg	52.8	48.8	45.2	42.6	149	154	150	147
Maharashtra	Solapur	32.7	29.1	26.5	25.1	394	407	419	402
Maharashtra	Thane	32.2	30.4	28.2	25.9	406	380	385	383
Maharashtra	Wardha	53.8	46.6	42.8	40.2	144	171	178	175
Maharashtra	Washim	30.3	27.6	26.3	24.3	444	436	427	427
Maharashtra	Yavatmal	33.9	31.2	28.7	26.4	368	363	374	374
Manipur	Bishnupur	11.3	11.2	10.9	9.7	630	624	624	623
Manipur	Chandel	15.6	14.6	16.1	15.0	623	615	606	598
Manipur	Churachandpur	17.2	14.0	12.6	10.0	619	617	619	622
Manipur	Imphal East	8.8	8.3	7.4	5.7	635	627	628	630
Manipur	Imphal West	42.4	40.6	37.6	33.2	247	233	233	250
Manipur	Senapati	15.7	15.3	15.4	14.3	622	613	610	607
Manipur	Tamenglong	9.7	8.0	7.5	6.4	633	628	627	626
Manipur	Thoubal	10.6	9.1	8.4	7.3	631	625	625	625

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Manipur	Ukhrul	9.3	8.4	7.7	6.2	634	626	626	627
Meghalaya	East Garo Hills	24.7	23.1	21.8	19.9	547	527	519	515
Meghalaya	East Khasi Hills	51.3	48.9	45.7	43.7	157	153	148	139
Meghalaya	Jaintia Hills	25.7	21.4	20.2	18.7	523	555	547	541
Meghalaya	Ri Bhoi	30.4	26.2	24.1	22.8	442	458	465	457
Meghalaya	South Garo Hills	8.2	7.7	7.2	5.9	636	629	629	629
Meghalaya	West Garo Hills	22.6	21.0	19.6	17.4	574	560	558	560
Meghalaya	West Khasi Hills	25.5	23.9	21.4	19.5	528	510	527	525
Mizoram	Aizawl	47.9	43.9	44.2	40.8	184	204	165	167
Mizoram	Champhai	30.8	25.6	24.0	21.0	431	469	471	490
Mizoram	Kolasib	46.6	37.8	36.8	33.8	202	260	240	245
Mizoram	Lawngtlai	14.8	13.6	14.1	12.8	626	618	613	613
Mizoram	Lunglei	33.1	28.8	28.8	24.8	382	416	372	408
Mizoram	Mamit	43.3	42.9	33.2	30.3	237	211	287	298
Mizoram	Saiha	42.3	30.7	30.7	25.7	248	374	330	389
Mizoram	Serchhip	44.8	40.1	39.7	34.8	222	241	208	232
Nagaland	Dimapur	44.4	39.9	37.6	36.4	225	244	232	220
Nagaland	Kiphire	10.3	6.7	6.3	6.0	632	631	631	628
Nagaland	Kohima	39.6	39.6	34.1	32.7	274	246	274	256
Nagaland	Longleng	14.2	11.7	10.9	7.9	628	623	623	624
Nagaland	Mokokchung	33.9	28.5	26.9	22.9	369	418	413	451
Nagaland	Mon	7.7	7.4	7.1	5.7	637	630	630	631
Nagaland	Peren	18.0	12.0	11.3	11.4	617	622	622	617
Nagaland	Phek	18.5	16.1	16.7	14.9	615	612	601	599
Nagaland	Tuensang	15.5	12.6	12.6	12.5	624	620	618	615

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Nagaland	Wokha	20.0	17.3	16.7	15.8	605	602	599	590
Nagaland	Zunheboto	19.9	16.7	17.2	14.5	608	606	594	606
Orissa	Angul	46.2	46.5	38.9	34.7	208	173	222	233
Orissa	Baleshwar	40.4	40.6	35.1	32.0	265	234	261	269
Orissa	Bargarh	38.9	36.2	31.8	28.7	285	280	306	326
Orissa	Bhadrak	34.0	33.5	28.2	24.6	366	319	384	417
Orissa	Balangir	36.2	33.6	30.3	26.2	322	317	340	378
Orissa	Boudh	34.5	29.8	26.5	23.3	355	397	417	444
Orissa	Cuttack	52.5	50.4	44.1	41.9	152	140	168	160
Orissa	Deogarh	34.9	32.1	27.8	25.5	344	347	396	396
Orissa	Dhenkanal	42.5	40.8	34.8	33.4	243	230	265	248
Orissa	Gajapati	36.5	30.7	29.2	25.4	317	373	363	398
Orissa	Ganjam	44.2	40.1	36.7	32.3	229	242	242	266
Orissa	Jagatsinghpur	48.3	44.2	39.5	37.8	181	197	211	199
Orissa	Jajpur	40.9	36.2	34.0	30.3	260	281	276	297
Orissa	Jharsuguda	43.6	42.9	39.7	36.8	234	209	207	214
Orissa	Kalahandi	39.4	36.0	32.0	28.7	280	285	304	325
Orissa	Kandhamal	36.7	33.5	29.6	25.8	316	318	354	387
Orissa	Kendrapara	38.4	35.1	33.3	31.0	288	295	285	282
Orissa	Kendujhargarh	44.9	40.8	39.7	37.0	220	228	209	209
Orissa	Khurdha	77.6	75.1	72.4	64.0	25	21	22	34
Orissa	Koraput	35.1	36.4	32.0	30.3	339	275	303	294
Orissa	Malkangiri	22.8	25.2	22.0	20.1	569	479	515	512
Orissa	Mayurbhanj	46.6	41.7	36.5	33.3	201	225	246	249
Orissa	Navapara	33.0	33.1	31.0	26.8	385	328	322	364

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Orissa	Nabarangapur	29.3	24.4	20.7	19.2	462	500	538	534
Orissa	Nayagarh	42.5	38.6	33.5	30.3	244	255	281	295
Orissa	Puri	46.6	42.7	38.9	35.2	203	216	223	230
Orissa	Rayagada	39.5	36.3	34.4	32.7	278	278	270	259
Orissa	Sambalpur	49.2	46.6	44.0	40.8	174	170	170	168
Orissa	Sonepur	38.4	32.6	29.3	26.0	289	341	362	381
Orissa	Sundargarh	39.4	36.8	34.3	32.7	279	272	272	257
Puducherry	Karaikal	99.0	91.6	88.1	81.6	2	2	2	4
Puducherry	Mahe	94.3	79.6	74.3	64.4	6	13	17	31
Puducherry	Puducherry	80.1	78.9	74.8	67.7	18	14	16	22
Puducherry	Yanam	49.1	48.4	49.0	42.4	176	155	125	152
Punjab	Amritsar	56.1	55.9	54.6	51.3	126	104	92	92
Punjab	Barnala	56.8	54.7	44.8	46.9	119	114	156	121
Punjab	Bathinda	57.6	55.9	46.8	48.8	112	103	139	107
Punjab	Faridkot	52.5	50.3	44.5	47.4	153	141	161	116
Punjab	Fatehgarh Sahib	59.1	58.6	51.3	52.0	103	89	113	87
Punjab	Fazilka [#]	42.7	-	-	-	240	-	-	-
Punjab	Ferozpur [®]	55.8	45.3	41.2	42.1	127	183	193	158
Punjab	Gurdaspur [®]	52.3	51.8	47.9	45.9	154	130	133	126
Punjab	Hoshiarpur	60.2	58.8	56.8	55.6	92	85	79	63
Punjab	Jalandhar	61.9	62.6	62.4	61.1	82	67	50	42
Punjab	Kapurthala	60.1	60.2	60.1	59.3	93	78	60	48
Punjab	Ludhiana	63.2	62.2	60.4	58.8	74	70	59	51
Punjab	Mansa	44.8	44.5	35.4	38.4	221	192	257	195
Punjab	Moga	55.4	52.4	48.6	47.7	130	127	131	115

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Punjab	Muktsar	47.7	44.2	39.3	41.4	187	196	213	163
Punjab	Patiala	65.8	67.1	59.6	61.2	58	44	62	40
Punjab	Pathankot [#]	54.6	-	-	-	135	-	-	-
Punjab	Rupnagar	58.6	59.3	52.4	58.3	106	83	106	54
Punjab	Sahibzada Ajit Singh Nagar	59.3	58.2	55.8	53.0	101	92	85	81
Punjab	Sangrur	53.9	51.6	44.7	45.7	140	132	158	128
Punjab	Shahid Bhagat Singh Nagar	60.1	59.7	58.6	58.3	94	79	66	55
Punjab	Tarn Taran	44.9	42.8	39.6	39.2	218	212	210	185
Rajasthan	Ajmer	41.6	39.2	37.1	35.4	253	251	238	228
Rajasthan	Alwar	36.8	33.9	30.4	28.7	313	314	336	322
Rajasthan	Banswara	27.7	26.3	24.7	24.7	487	456	456	412
Rajasthan	Baran	40.3	34.8	30.7	28.4	267	299	328	330
Rajasthan	Barmer	21.3	20.1	18.5	17.7	592	575	572	556
Rajasthan	Bharatpur	31.6	28.9	27.1	26.8	415	414	411	367
Rajasthan	Bhilwara	33.0	31.1	28.8	28.9	384	366	371	317
Rajasthan	Bikaner	35.6	35.8	35.0	32.4	332	288	263	263
Rajasthan	Bundi	39.6	36.9	34.6	34.2	275	268	268	241
Rajasthan	Chittaurgarh	36.9	34.2	31.5	29.7	310	310	313	305
Rajasthan	Churu	37.9	35.2	32.5	30.6	301	294	294	286
Rajasthan	Dausa	29.4	27.7	24.5	22.9	458	434	460	452
Rajasthan	Dholpur	21.2	19.1	18.1	17.6	594	585	582	558
Rajasthan	Dungarpur	28.4	26.9	25.7	26.8	475	451	437	366
Rajasthan	Ganganagar	48.0	47.6	44.7	43.3	183	163	157	143
Rajasthan	Hanumangarh	40.2	38.6	34.1	32.9	269	256	273	254
Rajasthan	Jaipur	47.8	45.7	41.5	40.6	186	179	190	171

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Rajasthan	Jaisalmer	36.1	33.9	31.2	29.6	323	313	319	308
Rajasthan	Jalor	26.3	24.8	22.0	21.0	517	489	514	491
Rajasthan	Jhalawar	38.4	28.2	26.5	24.2	292	428	418	430
Rajasthan	Jhunjhunu	38.2	34.4	30.4	30.3	295	304	338	296
Rajasthan	Jodhpur	33.0	33.1	30.0	28.0	386	331	345	340
Rajasthan	Karauli	23.2	20.1	18.5	17.3	563	576	570	562
Rajasthan	Kota	42.2	41.0	39.0	36.9	250	227	218	212
Rajasthan	Nagaur	23.3	21.9	20.5	19.6	562	548	542	520
Rajasthan	Pali	34.5	33.1	30.9	29.1	353	334	323	315
Rajasthan	Pratapgarh	26.1	24.0	23.2	19.3	519	509	486	531
Rajasthan	Rajsamand	30.0	29.2	28.3	27.6	447	404	383	349
Rajasthan	Sawai Madhopur	35.7	33.4	29.2	28.8	330	323	364	321
Rajasthan	Sikar	35.8	32.4	29.4	28.5	329	345	357	329
Rajasthan	Sirohi	30.6	29.1	27.9	26.9	433	408	394	362
Rajasthan	Tonk	34.1	30.2	28.1	27.3	362	383	390	351
Rajasthan	Udaipur	31.5	29.9	28.0	26.7	418	391	391	368
Sikkim	East Sikkim	55.2	54.0	61.5	50.9	132	117	55	95
Sikkim	North Sikkim	40.8	40.5	40.9	35.9	262	237	198	224
Sikkim	South Sikkim	34.0	31.6	29.3	25.8	364	359	360	386
Sikkim	West Sikkim	21.0	20.2	19.8	19.7	597	570	554	519
Tamil Nadu	Ariyalur	55.2	49.5	46.4	42.5	131	145	141	149
Tamil Nadu	Chennai	82.3	82.0	82.8	82.2	12	9	6	3
Tamil Nadu	Coimbatore	89.7	83.4	75.9	78.6	8	8	15	7
Tamil Nadu	Cuddalore	59.7	55.6	54.6	51.7	97	107	91	90
Tamil Nadu	Dharmapuri	50.2	46.4	44.4	40.6	164	175	162	172

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Tamil Nadu	Dindigul	63.2	58.8	55.6	51.1	75	86	87	94
Tamil Nadu	Erode	71.7	68.3	63.4	65.5	36	38	44	28
Tamil Nadu	Kancheepuram	62.1	59.6	55.7	44.8	80	80	86	132
Tamil Nadu	Kanyakumari	73.2	69.5	70.5	63.8	31	34	27	35
Tamil Nadu	Karur	69.4	66.3	61.6	57.9	48	48	54	57
Tamil Nadu	Krishnagiri	57.2	52.4	50.3	46.2	113	126	117	124
Tamil Nadu	Madurai	71.0	68.7	63.8	61.2	41	37	42	41
Tamil Nadu	Nagapattinam	61.8	56.9	54.7	51.9	84	97	90	89
Tamil Nadu	Namakkal	64.5	56.6	53.0	48.5	71	100	102	110
Tamil Nadu	Nilgiris	76.0	71.7	71.3	65.2	28	29	24	29
Tamil Nadu	Perambalur	68.0	63.7	57.9	51.2	54	58	71	93
Tamil Nadu	Pudukkottai	61.2	56.0	53.1	49.5	88	101	99	103
Tamil Nadu	Ramanathapuram	61.3	57.0	53.0	49.8	87	96	101	100
Tamil Nadu	Salem	57.0	50.7	46.7	42.2	117	139	140	155
Tamil Nadu	Sivaganga	77.0	74.8	70.8	66.8	26	23	26	25
Tamil Nadu	Thanjavur	65.2	61.1	58.6	56.0	62	73	67	62
Tamil Nadu	Theni	65.0	60.7	56.3	53.3	64	75	82	79
Tamil Nadu	Thiruvallur	52.5	48.4	46.3	41.5	150	156	143	162
Tamil Nadu	Thiruvarur	64.5	57.4	56.1	52.6	70	94	83	83
Tamil Nadu	Tiruchirapalli	74.5	70.5	65.3	61.4	30	32	35	39
Tamil Nadu	Tirunelveli	69.4	64.4	61.2	58.5	49	55	56	53
Tamil Nadu	Tiruppur	62.9	53.8	49.1	42.1	79	119	124	157
Tamil Nadu	Tiruvannamalai	49.7	45.3	44.3	39.4	169	182	163	181
Tamil Nadu	Toothukudi	71.5	66.5	61.9	59.3	38	47	53	50
Tamil Nadu	Vellore	53.7	49.6	47.0	41.2	146	144	137	165

State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Tamil Nadu	Villupuram	48.1	45.1	44.1	41.4	182	184	169	164
Tamil Nadu	Virudhunagar	65.0	59.4	56.5	51.4	63	81	81	91
Tripura	Dhalai	38.0	29.8	35.8	30.2	298	395	254	299
Tripura	North Tripura	38.4	33.5	32.3	32.7	290	321	297	258
Tripura	South Tripura	44.3	37.6	35.0	32.9	228	261	262	253
Tripura	West Tripura	47.6	43.3	41.5	39.3	190	208	189	183
Uttar Pradesh	Agra	43.6	41.9	39.0	36.6	233	223	219	218
Uttar Pradesh	Aligarh	37.6	36.3	33.8	32.5	303	276	277	261
Uttar Pradesh	Allahabad	32.7	31.0	28.9	27.5	397	370	367	350
Uttar Pradesh	Ambedkar Nagar	30.5	28.5	26.7	23.1	437	422	416	449
Uttar Pradesh	Amethi [#]	45.1	-	-	-	217	-	-	-
Uttar Pradesh	Auraiya	30.5	27.7	26.3	24.7	438	433	425	411
Uttar Pradesh	Azamgarh	33.5	34.2	31.4	28.3	379	308	314	336
Uttar Pradesh	Baghpat	36.1	33.9	30.7	28.7	324	312	329	327
Uttar Pradesh	Bahraich	25.1	22.4	23.8	22.0	538	536	478	474
Uttar Pradesh	Ballia	34.3	32.1	30.0	27.6	359	348	344	347
Uttar Pradesh	Balrampur	25.7	25.0	23.2	22.2	524	485	487	470
Uttar Pradesh	Banda	42.5	39.9	38.4	32.3	245	245	226	265
Uttar Pradesh	Bara Banki	41.2	39.5	36.6	34.3	256	248	243	236
Uttar Pradesh	Bareilly	34.6	33.4	30.8	29.1	349	322	326	314
Uttar Pradesh	Basti	30.3	28.5	26.4	27.3	443	419	421	353
Uttar Pradesh	Bhim Nagar [#]	34.0	-	-	-	367	-	-	-
Uttar Pradesh	Bijnor	34.6	33.2	31.3	30.2	350	327	316	301
Uttar Pradesh	Budaun [@]	21.7	25.8	23.5	20.5	586	466	483	503
Uttar Pradesh	Bulandshahr	32.8	31.9	28.8	27.0	389	352	369	358

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Uttar Pradesh	Chandauli	28.8	27.4	24.0	20.6	468	441	470	501
Uttar Pradesh	Chitrakoot	40.0	35.2	35.1	29.9	271	293	260	304
Uttar Pradesh	Deoria	29.5	28.4	25.1	26.2	455	423	447	380
Uttar Pradesh	Etah	32.9	30.3	28.8	29.1	387	382	373	313
Uttar Pradesh	Etawah	34.1	31.5	29.8	27.7	360	361	348	346
Uttar Pradesh	Faizabad	32.8	30.1	28.3	25.1	392	385	382	401
Uttar Pradesh	Farrukhabad	35.0	32.9	30.6	28.1	342	336	333	338
Uttar Pradesh	Fatehpur	30.8	28.1	26.4	24.4	430	429	422	422
Uttar Pradesh	Firozabad	29.3	27.6	25.3	24.2	461	438	444	429
Uttar Pradesh	Gautam Buddha Nagar	60.1	62.4	62.7	55.0	95	68	48	67
Uttar Pradesh	Ghaziabad [®]	40.8	36.1	35.3	34.3	261	283	258	237
Uttar Pradesh	Ghazipur	34.0	32.4	30.4	28.1	363	344	339	337
Uttar Pradesh	Gonda	30.0	28.5	26.1	24.6	449	420	430	413
Uttar Pradesh	Gorakhpur	32.7	32.3	29.7	30.0	396	346	352	303
Uttar Pradesh	Hamirpur	50.1	43.7	41.2	39.5	167	205	192	180
Uttar Pradesh	Hardoi	32.3	29.2	27.0	25.6	404	406	412	395
Uttar Pradesh	Hathras	39.1	37.2	34.9	33.2	282	264	264	251
Uttar Pradesh	Jalaun	44.4	42.2	38.3	33.9	224	219	228	244
Uttar Pradesh	Jaunpur	34.7	32.0	29.9	29.4	347	349	347	310
Uttar Pradesh	Jhansi	49.2	46.6	42.9	39.3	173	172	177	182
Uttar Pradesh	Jyotiba Phule Nagar	36.0	39.9	35.9	35.0	325	243	252	231
Uttar Pradesh	Kanauj	35.3	32.7	30.1	27.2	338	339	343	355
Uttar Pradesh	Kanpur Dehat	54.2	53.7	52.5	50.6	138	120	105	96
Uttar Pradesh	Kanpur Nagar	42.3	39.4	37.2	35.4	249	249	237	227
Uttar Pradesh	Kanshiram Nagar	28.9	25.5	24.0	23.6	466	471	472	439

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Uttar Pradesh	Kaushambi	26.2	22.6	20.3	18.6	518	534	546	544
Uttar Pradesh	Kheri	31.1	24.7	27.3	24.3	426	493	408	426
Uttar Pradesh	Kushi Nagar	27.5	24.3	22.4	23.5	490	501	509	442
Uttar Pradesh	Lalitpur	39.6	36.9	33.5	28.0	276	269	282	342
Uttar Pradesh	Lucknow	54.5	55.2	52.8	48.7	136	110	103	108
Uttar Pradesh	Maharajganj	27.2	25.0	23.7	24.2	496	484	479	431
Uttar Pradesh	Mahoba	41.7	36.7	36.7	30.9	252	273	241	284
Uttar Pradesh	Mainpuri	34.7	31.0	28.2	26.5	348	369	386	373
Uttar Pradesh	Mathura	45.9	44.9	41.4	39.1	210	187	191	188
Uttar Pradesh	Mau	30.8	30.7	26.9	25.1	432	376	415	405
Uttar Pradesh	Meerut	48.5	49.4	46.1	43.6	179	148	146	140
Uttar Pradesh	Mirzapur	33.5	25.5	29.3	26.7	378	472	358	370
Uttar Pradesh	Moradabad [®]	43.2	37.0	33.3	32.1	238	266	284	268
Uttar Pradesh	Muzaffarnagar [®]	34.4	34.8	32.8	31.8	356	300	291	272
Uttar Pradesh	Panchsheel Nagar [#]	27.5	-	-	-	489	-	-	-
Uttar Pradesh	Pilibhit	32.9	30.7	28.6	27.0	388	375	378	357
Uttar Pradesh	Prabhudh Nagar [#]	41.0	-	-	-	259	-	-	-
Uttar Pradesh	Pratapgarh	31.1	29.4	27.3	26.5	425	402	407	372
Uttar Pradesh	Rai Bareilly [®]	32.8	34.2	32.1	30.1	391	309	300	302
Uttar Pradesh	Rampur	32.5	35.6	31.6	30.4	401	289	311	291
Uttar Pradesh	Saharanpur	37.9	38.0	34.4	33.5	300	257	271	246
Uttar Pradesh	Sant Kabir Nagar	26.4	24.5	22.6	23.2	511	498	503	448
Uttar Pradesh	Sant Ravidas Nagar	27.4	25.3	23.0	20.2	492	474	493	511
Uttar Pradesh	Shahjahanpur	33.8	31.9	29.5	28.4	372	354	355	331
Uttar Pradesh	Shravasti	41.3	34.4	37.2	33.1	254	306	236	252

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
Uttar Pradesh	Siddharthanagar	24.8	23.5	24.3	22.4	542	520	462	466
Uttar Pradesh	Sitapur	32.1	31.6	30.7	27.3	408	358	331	352
Uttar Pradesh	Sonbhadra	31.9	26.1	26.4	23.8	410	460	420	435
Uttar Pradesh	Sultanpur [®]	31.2	32.6	30.4	26.8	423	340	337	365
Uttar Pradesh	Unnao	36.5	34.5	32.1	28.9	318	303	301	319
Uttar Pradesh	Varanasi	38.4	38.8	35.8	33.4	291	252	253	247
Uttarakhand	Almora	55.6	53.6	51.0	47.3	129	121	114	117
Uttarakhand	Bageshwar	47.6	44.8	42.2	40.2	191	188	181	174
Uttarakhand	Chamoli	50.4	46.5	45.1	42.1	160	174	151	159
Uttarakhand	Champawat	47.2	42.1	40.8	37.4	194	220	199	205
Uttarakhand	Dehra Dun	63.4	64.3	64.0	60.2	72	56	40	46
Uttarakhand	Garhwal	57.1	58.4	57.7	55.5	114	90	74	64
Uttarakhand	Haridwar	45.7	43.7	41.7	39.2	212	206	186	184
Uttarakhand	Nainital	50.3	48.3	46.1	44.4	163	157	145	134
Uttarakhand	Pithoragarh	59.4	56.7	53.0	50.3	100	99	100	97
Uttarakhand	Rudraprayag	53.8	47.9	43.8	40.1	143	161	173	176
Uttarakhand	Tehri Garhwal	46.5	44.0	41.9	38.0	204	198	184	197
Uttarakhand	Udham Singh Nagar	50.2	47.1	44.1	41.7	166	165	167	161
Uttarakhand	Uttar Kashi	44.9	41.5	37.0	34.4	219	226	239	234
West Bengal	Bankura	28.0	27.1	26.1	24.6	481	449	431	415
West Bengal	Bardhaman	36.2	32.8	30.2	27.8	321	338	342	344
West Bengal	Birbhum	31.6	29.4	27.9	27.0	416	400	393	360
West Bengal	Dakshin Dinajpur	25.9	23.6	21.8	19.4	521	517	518	527
West Bengal	Darjiling	43.4	42.7	41.8	38.3	236	215	185	196
West Bengal	Howrah	29.0	27.4	26.2	24.5	464	442	429	419

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State	District	CRISIL Inclusix Scores				CRISIL Inclusix Ranks			
		2012	2011	2010	2009	2012	2011	2010	2009
West Bengal	Hugli	35.4	31.9	29.5	26.8	335	351	356	363
West Bengal	Jalpaiguri	26.7	24.7	22.4	20.8	506	492	505	495
West Bengal	Koch Bihar	32.3	30.3	26.9	24.4	405	381	414	423
West Bengal	Kolkata	80.1	67.2	72.9	73.4	19	43	21	16
West Bengal	Maldah	23.5	22.1	20.6	18.4	558	545	539	545
West Bengal	Murshidabad	24.7	22.4	19.6	16.6	546	537	557	576
West Bengal	Nadia	28.8	25.6	23.5	21.5	467	470	484	482
West Bengal	North 24 Parganas	31.3	29.9	27.8	25.9	421	393	397	385
West Bengal	Paschim Medinipur	33.5	31.3	28.7	26.4	377	362	377	375
West Bengal	Purba Medinipur	26.8	23.4	21.6	19.6	504	523	523	521
West Bengal	Puruliya	21.7	20.2	19.7	18.8	585	569	556	540
West Bengal	South 24 Parganas	21.4	20.7	18.4	16.9	590	564	573	571
West Bengal	Uttar Dinajpur	19.4	18.4	16.4	14.8	611	592	604	600

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 the past 17 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 around 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.

ANALYTICAL
CONTACTS



Raman Uberoi

Chief Operating Officer, CRISIL Ltd
Email: raman.uberoi@crisil.com



Pawan Agrawal

Senior Director, Ratings, CRISIL Ltd
Email: pawan.agrawal@crisil.com



Maya Vengurlekar

Senior Director, Marketing and Investor Outreach, CRISIL Ltd
Email: maya.vengurlekar@crisil.com



Somasekhar Vemuri

Director, Criteria & Product Development,
CRISIL Ratings
Email: somasekhar.vemuri@crisil.com



Anosh Kelawala

Director, Structured Finance Ratings,
CRISIL Ratings
Email: anosh.kelawala@crisil.com



Ramesh Karunakaran

Associate Director, Corporate & Infrastructure Ratings,
CRISIL Ratings
Email: ramesh.karunakaran@crisil.com



Khyati Bhawnani

Manager, Corporate & Infrastructure Ratings,
CRISIL Ratings
Email: khyati.bhawnani@crisil.com



Chahana Kacker

Analyst, Criteria & Product Development,
CRISIL Ratings
Email: chahana.kacker@crisil.com



Ankit Lohiya

Management Trainee,
Corporate Strategy & New Initiatives,
Email: ankit.lohiya@crisil.com

INCLUSIX IN NEWS

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.



Business Line South leads in financial inclusion, says Crisil report

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 bank loans. This is revealed in a report based on a new index of financial inclusion prepared by rating agency Crisil.



Finance Minister P. Chidambaram, Union Secretary of Finance at Union, Rupa Kudva, and Secretary of Finance at Union, Rupa Kudva, launching 'Crisil Inclusix' in the Capital.

The top three States in terms of financial inclusion are Puducherry, Chandigarh and Kerala. The southern region leads in financial inclusion with an index score of 62.2 in 2011. The western region stands second with an score of 58.2, followed by the northern region (57.1), eastern region (56.2) and the north-eastern region (54.1).

BIG DIFFERENCES
However, wide disparities exist across India and within States in terms of access to financial services. "India's six largest cities have 11 percent of the country's bank branches while four districts have only one branch each," the report states, adding that the bottom 20 districts have just 2 percent of 60 to 100 and combines three parameters, branch penetration, deposit penetration and credit penetration, into one metric. Over time, as consistent and comprehensive data becomes 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 of Crisil.

THE ECONOMIC TIMES Chidambaram Launches Crisil Inclusix

P Chidambaram on 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 becomes available, additional services such as insurance and micro finance will be added. The all-India CRISIL Inclusix score is 54.01, which has

CRISIL's Inclusix shows banks coming up short

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

dna correspondent
New Delhi: The much-hyped financial inclusion programme has a lot of miles to go. The denouement was clear from the reading of Inclusix, the country's first-ever financial inclusion index, constructed by Crisil, the credit rating agency. The index was formally rolled out by finance minister P Chidambaram on New Delhi

on Tuesday. Mindful of the gravity of the situation, Chidambaram asked banks to roll up their sleeves since there's a lot at stake and government schemes such as Aadhar-based direct benefit transfer (DBT) rest on it. Crisil has been working on the index for quite some time now. For 2011, the Inclusix score reveals a patchy 40.1 and it's the



central Indian states that have fared the worst. The index is on a scale of 100. And anything below 25 is low, 25 to 40 below average, 40.1 to 55 above average and above 55 high. "We need to work on central India. Central Indian states seem to be holding back India's growth. An interesting part of the report is the six largest cities have 11% of bank branches. And some 40% of the population lack access to banking. Unless banks improve, we cannot trace success of other schemes such as direct benefit transfer (DBT) and others that

serves as the vital parameters. This index is set to widen its ambit once it gets on board other services like insurance. The star performers, according to the report, are Puducherry, Chandigarh, Kerala, Goa and Delhi. Arunachal Pradesh, Chattisgarh, Bihar, Nagaland and Manipur bring up the rear. Gujarat may have reached an above average footing, it comes to branch and deposit penetration, but lags on credit. Even Madhya Pradesh, Chhatisgarh, Jharkhand, West Bengal, Assam, north-eastern states

an above average footing, it comes to branch and deposit penetration, but lags on credit. Even Madhya Pradesh, Chhatisgarh, Jharkhand, West Bengal, Assam, north-eastern states

CRISIL develops India's first comprehensive financial inclusion index

Chennai, June 27: CRISIL, India's most comprehensive financial inclusion index launched. It is an index that measures progress in financial inclusion across the country. CRISIL has developed the index as part of its corporate social responsibility agenda, with support from the Reserve Bank of India (RBI) and the Ministry of Finance.

CRISIL Inclusix is a one-of-its-kind index, right down to the level of districts. It uses a statistically robust, transparent, and easy-to-understand methodology. CRISIL Inclusix is a new index on a scale of 0 to 100 and combines three critical parameters of basic banking services - branch penetration, deposit penetration and credit penetration into one metric. Over time, as consistent and comprehensive data becomes available, additional services like insurance, microfinance, etc. can be added.

Business Standard Just half of Indians have a savings bank account



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The Indian EXPRESS Findings show southern region leads in financial inclusion 'Country's six big cities have 11% of all bank branches'

The CRISIL Inclusix, which was launched by Finance Minister P Chidambaram on Tuesday, however, said that efforts at financial inclusion are bearing fruit. The southern region leads in financial inclusion with an index score of 62.2 in 2011. The western region stands second with an score of 58.2, followed by the northern region (57.1), eastern region (56.2) and the north-eastern region (54.1).

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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 banking services
- 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. This update required analysis of over 50,000 additional data points
- All the data about banking services of 638 districts has been provided by the Reserve Bank of India
- 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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CRISIL Limited

CRISIL House, Central Avenue
Hiranandani Business Park, Powai, Mumbai - 400 076. India
Phone: +91 22 3342 3000 | Fax: +91 22 3342 3001
www.crisil.com