

## **Chapter 4 Extent of Financial Inclusion**

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The fundamental motive of conducting a research study for any field of academia is to solve the society's problems and improve the life of human beings. In modern scientific world, data can be obtained from primary sources and secondary sources by using modern techniques. This chapter deals with the role of regulatory and banking institutions in extending the door step banking facilities in unbanked areas at affordable cost. This chapter is divided into three sections such as international scenario, national scenario and regional scenario with respect to role of regulatory and banking institutions in extending financial inclusion.

### **4.1 World Wide Usage of Financial Services**

The concept of financial inclusion has not only become the word of common person's glossary in India, rather it has become a buzz word worldwide. International research organizations are putting their best efforts to promote financial inclusion. International Monetary Fund (IMF) statistics department director Louis Marc Ducharme Said, "We welcome the opportunity to be a global leader in providing much needed data on an increasingly critical theme". Recently, IMF has released a most comprehensive database on financial inclusion namely 'Financial Access Survey (FAS)' in the month of September 2014 (IMF, Press Release No. 14/425). It is a source of data on access to financial services, use of basic consumer financial services. For the first time, this survey included data on mobile money indicator. Over the past decade, the emergence of 'mobile money' the practice of sending, receiving, storing money using mobile phones has improved the lives of population that generally do not use commercial banks. FAS

provides a quantitative foundation to assess the transformational role of mobile money in financial inclusion. FAS found that the number and transaction of mobile money account has dramatically increased in last few years. Table 4.1 depicts the country wise data on access and usage of basic consumer financial services like number of ATM per 100,000 adults, Number of ATMs per 1,000 square km, Number of commercial bank branches per 100,000 adults, Number of commercial bank branches per 1,000 square km, Number of active mobile money accounts per 1000 adults, Number of Deposit accounts with commercial banks per 1,000 adults, Number of Loan accounts with commercial banks per 1,000 adults, Value of mobile money transactions (during the reference year) (% of GDP), Outstanding deposits with commercial banks as % of GDP and Outstanding loans from commercial banks as percentages of GDP. FAS data on a small number of countries are revealed in above table. The list of these countries includes on the economic development as like developed and developing countries like Japan, Australia, Switzerland, Uganda, India, Bangladesh, Afghanistan, Pakistan, and Nepal. Table shows that Australia has highest number of ATMs per 100,000 adults in comparison to other above cited countries. India is better in having number of ATMs per 100,000 adults (13.27) in comparison with other less developed countries. The active mobile money accounts' data is not available in India. Table shows that the people of Switzerland have 176.63 percent of GDP outstanding loans from commercial banks; it shows the interest of people in availing credit from banks. Japan stands highest rank in above cited countries in respect of number of deposit accounts (7259.60) with commercial banks per 1000 adults. FAS data base shows that India has 1197.57 deposit accounts with commercial banks per 1000 adults.

**Table 4.1 World Wide Use of Financial Services (As on March 2013)**

<b>Particulars</b>	<b>India</b>	<b>Japan</b>	<b>Australia</b>	<b>Switzerland</b>	<b>Uganda</b>	<b>Afghanistan</b>	<b>Bangladesh</b>	<b>Nepal</b>	<b>Pakistan</b>
Number of ATMs per 100,000 adults,	13.27	128.13	163.88	100.08	4.77	0.78	6.33	8.47	6.49
Number of ATMs per 1,000 km2,	38.96	389.60	3.92	170.50	4.47	0.19	52.22	10.46	9.90
No. of commercial bank branches per 100,000 adults,	12.16	33.86	30.73	47.97	2.91	2.49	8.19	8.57	9.33
No. of commercial bank branches per 1,000 km2	35.68	102.96	0.74	81.73	2.73	0.60	67.59	10.58	14.24
No. of Deposit accounts with commercial banks per 1,000 adults	1,197.57	7,259.60	N.A.	3,250.95	190.99	143.83	610.61	478.90	316.48
No. of Loan accounts with commercial banks per 1,000 adults	147.00	174.53	N.A.	N.A.	19.14	4.08	94.92	33.67	27.82
Number of active mobile money accounts per 1000 adults,	N.A.	N.A.	N.A.	N.A.	N.A.	7.35	41.64	N.A.	13.66
Value of mobile money transactions (during the reference year) (% of GDP),	N.A.	N.A.	N.A.	N.A.	37.45	18.46	5.63	N.A.	4.00
Outstanding deposits with commercial banks as % of GDP	69.98	141.06	72.29	177.24	19.08	19.59	68.85	82.50	34.26
Outstanding loans from commercial banks as percent of GDP	55.14	99.76	124.57	176.63	16.65	4.43	49.81	49.30	18.28

**Source:** Financial Access Survey 2014, IMF Data

## **4.2 The Progress in Financial Inclusion in India**

The Government of India (GoI) and Reserve Bank of India (RBI) have been putting rigorous efforts for promoting financial inclusion at mission model. They have been considering financial inclusion as one of the important national objective of the nation. GoI and RBI have taken numerous initiatives to extend the financial services to unbanked people who have a large potential for inclusive and equitable growth and sustainable development. These initiatives include Opening No-Frill Account, Relaxation on know-your-customer (KYC) norms, Engaging business correspondents (BCs), Use of technology, General Credit Card (GCC), Simplified branch authorization, Opening of branches in unbanked rural centres, Road map for providing banking services in unbanked villages, Financial inclusion plans of banks for three years, Unique Identification Authority of India (UIDIA) Aadhar Number, Adoption of Electronic Benefit Transfer Scheme, Pradhan Mantri Jan Dhan Yojana etc.

### **4.2.1 Bank Outlets**

The total number of bank outlets in village increased from 67,694 in March 2010 to 383,804 in March 2014. Total number of bank outlets includes bank branches and business correspondents (BCs) which were increased around five times during last four years.

### **4.2.2 Kisan Credit Card (KCCs)**

The RBI has advised to banks to issue KCCs to provide timely and adequate credit to farmers to meet their production credit needs (cultivation expenses) besides meeting contingency expenses and expenses related to ancillary activities through simplified

procedure facilitating availment of the loans as and when needed. According to the RBI annual report 2013-14 up to March 2013, about 33.79 millions KCCs were issued to farmers, while this figure was about 24.31 million at March 2010.

#### **4.2.3 General Credit Card (GCCs)**

All scheduled commercial banks have been advised by RBI during the Financial Inclusion Plan (FIP) review meetings held with banks during May-July 2013 in order to enhance the coverage of GCC Scheme to ensure greater credit linkage for all productive activities within the overall Priority sector guidelines and to capture all credit extended by banks to individuals for non-farm entrepreneurial activity (Revised GCC Scheme, Letter No. RBI/2013-14/389). The total number of issuance of GCCs is increased from 3.6 million at the end of March 2013 to 7.4 million at the end of March 2014. It can be said in other word that about 3.8 million GCCs have been issued to the bank account holders during financial year 2013-14 (RBI, Annual Report 2013-14).

#### **4.2.4 Number of ATMs of Scheduled Commercial Banks in India**

Table 4.2 depicts year and bank group wise total number of Automated Teller Machines (ATMs) of scheduled commercial banks in India. Table shows that total number of ATMs of scheduled commercial banks in India is 95686 at the end of financial year 2011-12 as per available data in Banking Branch Statistics 2014, Database on Indian Economy RBI. Table depicts that nationalized banks have highest number of ATMs at the end of financial year 2011-12 but nationalized bank includes 19 banks, on the other hand, single bank SBI and its associates have more than seventeen thousand ATMs at the end of financial year 2011-12.

**Table 4.2 Total Number of ATMs of Scheduled Commercial Banks in India**

<b>Year</b>	<b>Foreign Bank</b>	<b>Nationalized Bank</b>	<b>New Private Bank</b>	<b>Old Private Bank</b>	<b>SBI and Its Associates</b>	<b>TOTAL</b>
2008-09	1054	14840	12646	2674	11339	42553
2009-10	1026	19702	15057	3390	20978	60153
2010-11	1367	24836	19525	4126	24651	74505
2011-12	1414	31050	30308	5771	27143	95686

**Source:** Banking- Branch Statistics, Database on Indian Economy, RBI (2014)

#### **4.2.5 Performance of Financial Literacy Activities**

The overall objective of RBI's financial literacy strategy is to achieve financial inclusion by creating awareness about formal financial system. The RBI's financial literacy efforts are channelized through banks in the form of a mass scale literacy campaign which includes conducting financial literacy camps in unbanked locations. For this purpose, all the financial literacy centres (FLCs) and rural bank branches of scheduled commercial banks (SCBs) are advised to undertake financial literacy activities in the form of awareness camps at least once a month.

**Table 4.3 Activities Undertaken by Financial Literacy Centres**

<b>Particulars</b>	<b>During Year Ended March 2013</b>	<b>During Year Ended March 2014</b>
No. of Outdoor Activities Conducted	40838	56985
Outdoor Activities- no. of persons participated	1733198	3178425
Indoor Activities- no. of persons participated	483980	647643
Total No. of Persons- participated in Outdoor & Indoor Activities	2217178	3826068

**Source:** Annual Report 2013-14, RBI.

#### **4.2.6 Financial Inclusion Plan-Summary Progress of all Banks including RRBs**

The Reserve Bank of India (RBI) always creates conducive environment for accessing financial services to extend door step banking facilities in unbanked area. All these unbanked area or villages are covered by opening banking outlets. The RBI has encouraged banks to adopt a structure and planned approach to financial inclusion with high level of commitment. The Financial Inclusion Plan-Summary Progress of all Banks including RRBs is briefly shown in table 4.4. This financial inclusion plan summary highlights number of banking outlets in village branches, number of banking outlets in villages – branchless mode, number of basic savings bank deposit accounts through branches, number of basic savings bank deposit accounts through BCs, number of general credit cards (GCCs) and kisan credit card (KCCs), ICT accounts – BC transaction during the year etc. Data on above cited particulars have been depicted for three years i.e. year ended 2010, 2013, and 2014. About 115,350 total number of banking outlet in villages has increased from year ended 2013 (268454) to year ended 2014 (383804). The basic savings bank deposit accounts through branches have been increased twice to 126 million at year ended March 2014 from 60.2 million at the year ended 2010. The basic savings bank deposit accounts through Business Correspondents have been increased tremendously to 116.9 million as on year ended 2014 from 13.3 million as on year ended 2010. The number of business correspondents' transactions through ICT accounts has been increased dramatically to 328.6 million as on year ended 2014. It can be concluded that ICT is playing a significant role in extending financial inclusion to doorstep people who have no access to banks or banking services. They can do banking transactions through BCs.

**Table 4.4 Financial Inclusion Plan-Summary Progress of all Banks including RRBs**

<b>Particulars</b>	<b>Year Ended 2010</b>	<b>Year Ended 2013</b>	<b>Year Ended 2014</b>	<b>Progress April 2013 – March 2014</b>
Banking Outlets in Village Branches	33378	40837	46126	5289
Banking Outlets in Villages – Branchless Mode	34316	227617	337678	110061
Banking Outlets in Villages – Total	67694	268454	383804	115350
Urban Locations covered through BCs	447	27143	60730	33587
Basic Savings Bank Deposit Accounts through Branches (No. in Million)	60.2	100.8	126.0	25.2
Basic Savings Bank Deposit Accounts through Branches (Amt. in Rs. Billion)	44.3	164.7	273.3	108.6
Basic Savings Bank Deposit Accounts through BCs (No. in Million)	13.3	81.3	116.9	35.7
Basic Savings Bank Deposit Accounts through BCs (Amt. Rs. in Billion)	10.7	18.2	39.0	20.7
BSBDAs Total (No. in Million)	73.5	182.1	243.0	60.9
BSBDAs Total (Amt. in Rs. Billion)	55.0	182.9	312.3	129.3
KCCs (No. in Million)	24.3	33.8	39.9	6.2
KCCs (Amt. in Rs. Billion)	1240.1	2623.0	3684.5	1061.5
GCCs (No. in Million)	1.4	3.6	7.4	3.8
GCCs (Amt. in Rs. Billion)	35.1	76.3	1096.9	1020.6
ICT Accounts – BC Transaction during the year (No. in Million)	26.5	250.5	328.6	328.6
ICT Accounts – BC Transaction during the year (Amt. in Rs. Billion)	6.9	233.9	524.4	524.4

**Source:** Annual Report 2013-14, RBI.



#### 4.2.7 Performance of Pradhan Mantri Jan Dhan Yojana (PMJDY)

Recently, Prime Minister of India Mr. Narendra Modi launched new financial scheme “Pradhan Mantri Jan Dhan Yojana (PMJDY)” at mission mode. PMJDY is national mission for financial inclusion to ensure access to financial service such as saving account, deposit and credit, remittance, insurance, pension scheme at affordable cost. Any person can open account in any bank branch or business correspondent outlet with zero balance. This scheme covers following benefits such as interest on deposit, accidental insurance of Rs. One lac, life insurance of Rs. 30, 000/-, easy transfer of money across the India, direct benefit transfer scheme’s benefits, access to pension and insurance products, overdraft facility of Rs. 5000/- for one account per household etc. Table 4.5 reveals the progress report of PMJDY. Population group wise number of bank accounts is shown in this table. Table shows that about 1254.73 lac bank accounts have been opened under this scheme as on January 31, 2015. These bank accounts have bank balance of Rs. 1049962.62 lac. About 1107.93 lac Rupay card have been issued by scheduled commercial banks to bank account holders.

**Table 4.5 Performance of Pradhan Mantri Jan Dhan Yojana**  
(As on 31.01.2015)

Particulars	No. of Accounts			No. of Rupay Debit Card	(Figure in Lac)	
	Rural	Urban	Total		Balance in Accounts	No. of Account with Zero Balance
Public Sector Banks	533.00	451.47	984.48	912.32	817463.04	655.41
Regional Rural Banks	184.89	32.98	217.87	149.68	159948.08	159.35
Private Banks	32.26	20.12	52.38	45.93	72551.5	29.97
<b>TOTAL</b>	<b>750.15</b>	<b>504.57</b>	<b>1254.73</b>	<b>1107.93</b>	<b>1049962.62</b>	<b>844.73</b>

**Source:** Progress Report, January 31, 2015, PMJDY.

### 4.3 Banking Statistics in India

This section highlights the region-wise, state-wise and population-wise banking statistics on number of bank offices, number of bank accounts, amount of deposits and credit in three other sub sections.

#### 4.3.1 Region Wise Banking Statistics on Deposit and Credit in India

Table 4.6 reveals the region wise banking statistics on number of bank offices, amount deposit and credit in India. All over India is covered in sex region like northern, north-eastern eastern, central, western and southern regions. People of the Southern region have more bank deposit accounts (291,779,634) as well as credit accounts (57122324) as comparison to rest of the regions of India. Southern region has also top rank in extending bank network. People of the western region have highest amount deposits (21819427.7) in their bank account and have also availed highest amount of credit (18648435.7 million) from scheduled commercial banks in comparison to rest of the regions of India.

**Table 4.6 Region Wise Banking Statistics on Deposit and Credit in India**

(As on March 2013)

(Amount in Rs. Million)

REGIONS	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
Northern Region	19681	160492204	14474524.8	13256,865	12860329.8
North-Eastern Region	2769	26018798	1247723.3	2830186	419333.7
Eastern Region	17469	173520895	8531738.0	15170638	4217680.0
Central Region	21581	217037302	8585410.3	17562245	4083985.3
Western Region	17013	176255762	21819427.7	22344033	18648435.7
Southern Region	30766	291779634	15467379.5	57122324	15023405.7

**Source:** Basic Statistical Returns of Scheduled Commercial Banks in India 2013, RBI.

### 4.3.2 State Wise Banking Statistics on Deposit and Credit in India

Table 4.7 shows state wise banking statistics on number of bank offices, number of bank deposit and credit accounts and amount of deposits and credits. The banking network in Haryana has been continuously increasing. Total number of bank branches of scheduled commercial banks is 109279 at the end of March 2013. Uttar Pradesh has highest number of bank branches (13092) and Sikkim has lowest bank branches (98). People of Maharashtra has highest liability of debt (15908597.2) in India as well know it has highest number of farmers' committed to suicide in state due to high rate of interest and debt amount, although population of this state has also highest amount of deposits in bank accounts.

**Table 4.7 State Wise Banking Statistics on Deposit and Credit in India**  
(As on March 2013)

State & Union Territory	No. of Offices	(Amount in Rs. Million)			
		Deposits		Credit	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
Haryana	3412	26779927	1693933.3	1994675	1296604.6
Himachal Pradesh	1264	8267127	450185.7	601779	157960.6
Jammu & Kashmir	1364	11420478	593806.6	962427	219255.5
Punjab	4854	36501910	1998103.8	2445504	1629959.0
Rajasthan	5359	40881863	1762712.8	4452558	1631655.6
Chandigarh	383	2899723	453917.3	233239	578521.6
Delhi	3045	33741176	7521865.2	2566683	7346372.8
Arunachal Pradesh	106	747307	70113.1	74687	15309.0
Assam	1749	18521012	766802.7	1908626	285249.5
Manipur	111	1016037	51359.3	100031	14664.4
Meghalaya	256	1567491	136526.2	150981	32739.2
Mizoram	122	608197	41476.1	78428	14628.2

Nagaland	124	795608	63436.3	112650	18019.0
Tripura	301	2763146	118009.7	404783	38724.5
Bihar	4990	46564874	1634911.3	4847171	498315.7
Jharkhand	2368	20791591	1040794.0	1927797	334331.2
Odisha	3558	33485397	1427606.8	3573265	661583.9
Sikkim	98	542289	49415.2	38658	13454.5
West Bengal	6402	71732038	4355725.4	4747982	2701011.4
Andaman & Nicobar Islands	53	404706	23285.3	35765	8983.4
Chhattisgarh	1818	14590111	828694.8	1101016	445966.2
Madhya Pradesh	5085	45547600	1986210.9	4250484	1156673.8
Uttar Pradesh	<b>13092</b>	<b>146135807</b>	5111339.6	11371927	2251688.1
Uttarakhand	1586	10763784	659165.1	838818	229657.1
Goa	570	4398904	397806.1	251029	114701.5
Gujarat	6084	53773689	3587715.8	3944590	2612765.7
Maharashtra	10272	117330082	<b>17788829.0</b>	18132385	<b>15908597.2</b>
Dadra & Nagar Haveli	47	405497	19738.9	9810	7322.9
Daman & Diu	40	347590	25337.8	6219	5048.3
Andhra Pradesh	9095	95339373	3934399.8	16563737	4406588.6
Karnataka	7797	70020126	4622234.0	8196017	3323284.2
Kerala	5430	43348781	2366984.1	7603467	1730886.7
Tamil Nadu	8245	81262945	4455262.8	<b>24390116</b>	5493443.6
Lakshadweep	12	73286	6184.0	6596	611.8
Puducherry	187	1735123	82314.8	362391	68590.9
ALL-INDIA	109279	1045104595	70126203.6	128286291	55253170.3

**Source:** Basic Statistical Returns of Scheduled Commercial Banks in India 2013, RBI.

### 4.3.3 Population Group Wise Banking Statistics on Deposit and Credit in India

The banking statistics on number of bank offices, number of accounts, amount of total deposit, and amount of total credit is figured out in four groups of population, namely, rural, semi-urban, urban and metropolitan in Table 4.8. About 36, 26, 20, and 18 percent of total bank offices are situated in rural area, semi-urban, Urban and metropolitan area respectively. About 32, 27, 19, 21 percent of total bank deposit accounts have been opened in rural area, semi-urban, Urban and metropolitan area respectively. On the other hand, about 34, 27, 14, and 25 percent of total credit accounts have been opened in rural area, semi-urban, Urban and metropolitan area respectively. Findings of table reveal that the scheduled commercial banks disbursed more amount of credit (65 percent of total credit) to metropolitan population in comparison with rest of population groups and this population group has also highest amount of deposit (55 percent of total deposit) in India in comparison to rest of the population groups.

**Table 4.8 Population Group Wise Banking Statistics on Deposit and Credit in India**  
(As on March 2013)

(Amount in Rs. Million)					
POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
Rural	39233 (35.9)	335347106 (32.1)	6698886.8 (9.6)	44035167 (34.3)	4561908.1 (8.3)
Semi-Urban	28529 (26.1)	283989969 (27.2)	9791935.5 (14.0)	34437372 (26.8)	5560680.1 (10.1)
Urban	21618 (19.8)	203090638 (19.4)	14970129.4 (21.3)	18190031 (14.2)	9079525.3 (16.4)
Metropolitan	19899 (18.2)	222676882 (21.3)	38665251.9 (55.1)	31623721 (24.7)	36051056.8 (65.2)
All-India	109279 (100.0)	1045104595 (100.0)	70126203.6 (100.0)	128286291 (100.0)	55253170.3 (100.0)

**Source:** Basic Statistical Returns of Scheduled Commercial Banks in India 2013, RBI.

#### 4.3.4 Population Group Wise Number of Bank Branches of SCBs in India

The present Table 4.9 figures out the year wise statistics on number of bank branches of scheduled commercial banks in India in four groups of population, namely, rural, semi-urban, urban and metropolitan. Table conveys that banks under the RBI's guidelines have been continuously increasing their banking network in rural, urban, semi-urban and metropolitan areas. The number of total bank branches of scheduled commercial banks in rural, semi-urban, urban, and metropolitan areas is 44699, 31298, 21310, and 19143 respectively at the end of financial year 2013-14. The total number of bank branches of scheduled commercial banks in India is about 116,450 as on March 2014.

**Table 4.9 Population Group Wise No. of Bank Branches of SCBs in India**

<b>Year</b>	<b>Rural</b>	<b>Semi-Urban</b>	<b>Urban</b>	<b>Metropolitan</b>	<b>Total</b>
1974	6166	5116	3091	2563	16936
1975	6807	5598	3489	2836	18730
1976	7690	6421	3998	3111	21220
1977	9537	7248	4542	3475	24802
1978	11806	7628	4843	3739	28016
1979	13337	7889	5037	3939	30202
1980	15105	8122	5178	4014	32419
1981	17656	8471	5454	4126	35707
1982	20401	8809	5693	4274	39177
1983	22686	9081	5917	4395	42079
1984	25380	9326	6116	4510	45332
1985	30185	9816	6578	4806	51385
1986	29703	10585	7209	5790	53287
1987	30209	10637	7218	5795	53859

1988	31114	11132	7322	5842	55410
1989	33014	11166	7524	5995	57699
1990	34791	11324	8042	5595	59752
1991	35206	11344	8046	5624	60220
1992	35269	11356	8279	5666	60570
1993	35389	11465	8562	5753	61169
1994	35329	11890	8745	5839	61803
1995	33004	13341	8868	7154	62367
1996	32995	13561	9086	7384	63026
1997	32915	13766	9340	7529	63550
1998	32878	13980	9597	7763	64218
1999	32857	14168	9898	8016	64939
2000	32734	14407	10052	8219	65412
2001	32562	14597	10293	8467	65919
2002	32380	14747	10477	8586	66190
2003	32303	14859	10693	8680	66535
2004	32121	15091	11000	8976	67188
2005	32082	15403	11500	9370	68355
2006	30101	15787	12124	11643	69655
2007	30236	16550	12986	12245	72017
2008	30762	17791	14239	13204	75996
2009	31445	19080	15269	14151	79945
2010	32469	20798	16677	15274	85218
2011	33946	23097	17614	16261	90918
2012	36531	25822	18852	17268	98473
2013	39718	28494	19873	18081	106166
<b>2014</b>	<b>44699</b>	<b>31298</b>	<b>21310</b>	<b>19143</b>	<b>116450</b>

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**Source:** Handbook of Statistics on Indian Economy 2013-14, RBI.

## 4.4 The Banking Statistics in Haryana

### 4.4.1 District Wise Banking Statistics on Deposit & Credit in Haryana

The district wise banking statistics on number of bank offices, number of accounts, amount of total deposit, and amount of total credit is depicted in table 4.10. The statistics convey that Gurgaon district has top rank in having highest number of bank office (548), deposits in bank deposit accounts (Rs. 681866 million) and highest at availing credit (Rs.326401 million) from formal financial system. On the other hand, Mewat district is at lowest rank in extending bank network, disbursing amount of credit to needy person. In result of supply side barrier, population of district has lack of interest in depositing their saving money in their bank accounts.

**Table 4.10 District Wise Banking Statistics on Deposit & Credit in Haryana**

(As on 1<sup>st</sup> Quarter 2014-15)

(Amount in Rs. Million)

Districts	No. of Offices	Deposit	Credit
<b>Mewat</b>	<b>64</b>	<b>12246</b>	<b>6456</b>
Palwal	97	23997	15100
Ambala	241	97803	45399
Yamunanagar	181	64888	39888
Karnal	258	79294	113665
Panipat	199	61290	78678
Rohtak	179	92785	41397
Panchkula	187	167740	136588
Mahendragarh	109	28645	12298
Rewari	144	55541	22929
<b>Gurgaon</b>	<b>548</b>	<b>681866</b>	<b>326401</b>
Jhajjar	139	47230	34718
Hisar	225	76681	118643



Fatehabad	129	20001	28698
Sirsa	168	34975	43321
Jind	146	30469	38904
Kaithal	140	24452	38188
Kurukshetra	187	52902	38814
Sonipat	241	89454	129335
Bhiwani	180	46847	34728
Faridabad	265	222703	139991

**Source:** Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, Quarterly Publication, RBI.

#### 4.4.2 District and Population Group-Wise Deposits and Credit of SCBs

The Table 4.11 figures out the banking statistics on number of bank offices, number of accounts, amount of total deposit, and amount of total credit in four groups of population in Haryana, namely, rural, semi-urban, urban and metropolitan. Table shows that Mewat district has lowest number of bank office (30) in rural area and Sonipat district has highest number of bank office in rural area. On the other hand, Gurgaon district has highest number of bank office in urban area.

**Table 4.11 District and Population Group-Wise Deposits and Credit of SCBs**  
(As on March 2013)

Districts	No. of Offices	No. of Accounts	Deposit - Amount	(Amount in Rs. Million)
				Credit- Amount Outstanding
<b>Ambala</b>	<b>194</b>	<b>1636450</b>	<b>79998.1</b>	<b>36358.8</b>
Rural	59	359663	10017.9	6466.9
Semi-urban	51	400477	19173.8	7031.2
Urban	84	876310	50806.4	22860.7
<b>Bhiwani</b>	<b>151</b>	<b>1230549</b>	<b>41662.5</b>	<b>26814.3</b>
Rural	69	396558	7279.9	8346.9

Semi-urban	43	400017	11539.3	7416.7
Urban	39	433974	22843.3	11050.6
<b>Faridabad</b>	<b>239</b>	<b>2281237</b>	<b>189786.6</b>	<b>118419.6</b>
Rural	34	279888	13678.3	5920.5
Semi-urban	6	64649	2883.1	984.2
Metropolitan	199	1936700	173225.2	111515.0
<b>Fatehabad</b>	<b>113</b>	<b>718323</b>	<b>18236.7</b>	<b>21171.5</b>
Rural	41	181349	2781.9	4152.9
Semi-urban	72	536974	15454.8	17018.7
<b>Gurgaon</b>	<b>461</b>	<b>3983490</b>	<b>572901.1</b>	<b>268504.7</b>
Rural	82	465208	42040.4	9621.2
Semi-urban	84	586161	51155.2	14215.7
Urban	295	2932121	479705.5	244667.9
<b>Hisar</b>	<b>190</b>	<b>1636377</b>	<b>59997.9</b>	<b>105012.1</b>
Rural	60	392189	6095.0	8230.2
Semi-urban	50	488738	11350.7	11866.0
Urban	80	755450	42552.1	84915.9
<b>Jhajjar</b>	<b>114</b>	<b>828785</b>	<b>40646.8</b>	<b>27987.9</b>
Rural	44	271340	9724.7	4936.9
Semi-urban	38	253370	11915.8	4295.3
Urban	32	304075	19006.3	18755.7
<b>Jind</b>	<b>119</b>	<b>898937</b>	<b>24800.7</b>	<b>29212.9</b>
Rural	37	246480	4197.4	6737.1
Semi-urban	49	355135	9217.5	11317.8
Urban	33	297322	11385.7	11157.9
<b>Kaithal</b>	<b>117</b>	<b>771421</b>	<b>20461.2</b>	<b>29753.3</b>
Rural	39	176438	2880.9	5432.2
Semi-urban	44	325508	7098.1	11458.5
Urban	34	269475	10482.2	12862.5
<b>Karnal</b>	<b>222</b>	<b>1373427</b>	<b>63517.8</b>	<b>99473.9</b>
Rural	60	282681	6136.9	6395.2
Semi-urban	61	372430	12130.2	28789.4
Urban	101	718316	45250.7	64289.3
<b>Kurukshetra</b>	<b>148</b>	<b>1000749</b>	<b>42773.0</b>	<b>28753.1</b>
Rural	57	264734	6817.3	6965.8

Semi-urban	49	403694	14105.0	11993.1
Urban	42	332321	21850.7	9794.2
<b>Mahendragarh</b>	<b>91</b>	<b>858785</b>	<b>23518.9</b>	<b>9445.5</b>
Rural	51	369714	6924.0	4040.4
Semi-urban	40	489071	16594.9	5405.1
<b>Mewat</b>	<b>54</b>	<b>407178</b>	<b>11163.1</b>	<b>5417.3</b>
Rural	30	181052	3437.3	2861.7
Semi-urban	24	226126	7725.7	2555.6
<b>Palwal</b>	<b>81</b>	<b>674417</b>	<b>21216.3</b>	<b>12895.1</b>
Rural	39	248312	5181.3	4973.3
Semi-urban	16	168038	4265.5	3467.5
Urban	26	258067	11769.4	4454.2
<b>Panchkula</b>	<b>163</b>	<b>1148687</b>	<b>140517.9</b>	<b>163810.6</b>
Rural	35	238071	9172.5	6131.7
Semi-urban	27	181064	9075.3	2750.0
Urban	101	729552	122270.2	154928.9
<b>Panipat</b>	<b>159</b>	<b>1175804</b>	<b>52576.1</b>	<b>70671.6</b>
Rural	49	275843	7432.9	5464.6
Semi-urban	30	215321	6722.1	4809.6
Urban	80	684640	38421.1	60397.4
<b>Rewari</b>	<b>121</b>	<b>1085981</b>	<b>46238.8</b>	<b>15691.6</b>
Rural	57	482958	13383.3	5597.1
Semi-urban	25	163519	6750.1	3103.2
Urban	39	439504	26105.4	6991.3
<b>Rohtak</b>	<b>164</b>	<b>1309436</b>	<b>78576.1</b>	<b>39862.3</b>
Rural	58	321461	10961.2	4818.0
Semi-urban	18	150473	5528.5	2166.9
Urban	88	837502	62086.4	32877.4
<b>Sirsa</b>	<b>148</b>	<b>1032128</b>	<b>29291.5</b>	<b>33066.4</b>
Rural	62	348317	5672.5	9503.4
Semi-urban	40	299006	8131.7	9769.3
Urban	46	384805	15487.3	13793.7
<b>Sonipat</b>	<b>205</b>	<b>1379545</b>	<b>81729.6</b>	<b>121813.5</b>
Rural	103	474813	18634.7	106084.1
Semi-urban	47	348371	16153.3	4250.8

Urban	55	556361	46941.5	11478.7
<b>Yamunanagar</b>	<b>158</b>	<b>1348221</b>	<b>54322.7</b>	<b>32468.7</b>
Rural	66	440617	11102.1	7672.6
Semi-urban	15	129862	3106.0	2182.4
Urban	77	777742	40114.6	22613.7
<b>HARYANA</b>	<b>3,412</b>	<b>26779927</b>	<b>1693933.3</b>	<b>1296604.6</b>

**Source:** Basic Statistical Returns of Scheduled Commercial Banks in India 2013, RBI.