

List of Tables

No.	Title	Page No.
Table 3.1	District wise Sample Size	83
Table 3.2	Detail of Study Area for Sample Survey	84
Table 3.3	Indicators to Measure Financial Inclusion	86
Table 3.4	Level of Financial Inclusion	89
Table 4.1	World Wide Use of Financial Services	99
Table 4.2	Total Number of ATMs of Scheduled Commercial Banks in India	102
Table 4.3	Activities Undertaken by Financial Literacy Centres	102
Table 4.4	Financial Inclusion Plan-Summary Progress of all Banks including RRBs	104
Table 4.5	Performance of Pradhan Mantri Jan Dhan Yojana	105
Table 4.6	Region Wise Banking Statistics on Deposit and Credit in India	106
Table 4.7	State Wise Banking Statistics on Deposit and Credit in India	107
Table 4.8	Population Group Wise Banking Statistics on Deposit and Credit in India	109
Table 4.9	Population Group Wise No. of Bank Branches of SCBs in India	110
Table 4.10	District Wise Banking Statistics on Deposit & Credit in Haryana	112
Table 4.11	District and Population Group-Wise Deposits and Credit of SCBs	113
Table 5.1.1	Demographic Profile of Respondent Rural Households in Mahendergarh District	119
Table 5.1.2	Demographic Profile of Respondent Rural Households in Fatahabad District	120

Table 5.1.3	Demographic Profile of Respondent Rural Households in Karnal District	121
Table 5.1.4	Demographic Profile of Respondent Rural Households in Gurgaon District	122
Table 5.2.1	Number of Bank Account Holders in Rural area of Haryana	124
Table 5.2.2	Frequency of Usage of Bank account	125
Table 5.2.2(A)	Analysis of Variance	126
Table 5.2.3	Purpose of Holding Bank Accounts	127
Table 5.2.3(A)	Analysis of Variance	128
Table 5.2.4	Distribution of Rural Households having Accounts	129
Table 5.2.5	Number of POSB Account Holders in Rural areas of Haryana	130
Table 5.2.6	Distribution of Rural Households Depositing Money	131
Table 5.2.7	Status of Credit Availed by Rural Households in Haryana	133
Table 5.2.8	Reasons for Not Availing Credit from Formal Financial System	134
Table 5.2.8(A)	Analysis of Variance	135
Table 5.2.9	Status of Fixed Deposit with Formal Financial System	136
Table 5.2.10	Status of Insurance Policy Held by Rural Households in Haryana	137
Table 5.2.11	Status of Membership Held by Rural Households in Haryana	138
Table 5.3.1	Awareness of Financial Services in Mahendergarh	139
Table 5.3.2	Awareness of Financial Services in Fatehabad	140
Table 5.3.3	Awareness of Financial Services in Karnal District	141
Table 5.3.4	Awareness of Financial Services in Gurgaon District	142

Table 5.3.5	Awareness of Financial Services in Haryana	144
Table 5.3.6	Sources of Awareness about Financial Services among Rural Households in Haryana	145
Table 5.4.1	Use of Technology among Rural Households Mahendergarh	147
Table 5.4.2	Use of Technology among Rural Households in Fatehabad	148
Table 5.4.3	Use of Technology among Rural Households in Karnal District	149
Table 5.4.4	Use of Technology among Rural Households in Gurgaon District	150
Table 5.4.5	Use of Technology among Rural Households in Haryana	151
Table 5.4.6	Frequency of Usage of Debit Card/ATM in Month	152
Table 5.4.7	Frequency of Usage of Internet Banking in Month	153
Table 5.4.8	Frequency of Usage of Mobile Banking in Month	154
Table 5.5.1	Maximum Livelihood Estimates of Equation	156
Table 6.1	Index of Financial Inclusion	160
Table 6.2	District-wise Ranks of IFI	162
Table 6.3	Estimated Coefficients of Step wise Regression Model	164
