

Bibliography

- Angela Coscarelli, Domenica Federico and Antonella Notte (2009) The Financial Inclusion of the Italian Families through a Multivariate Analysis, *Proceedings of the Allied Academies Internet Conference*, Volume 11, 2009.
- Anjugam. M. (2011), Impact of SHG-Bank Linkage Program on Financial Inclusion-Rural Household Study in Tamil Nadu, *BWTP Bulletin*, 3 January, 2011, [Online available at:
<http://www.fdc.org.au/files/Publications/BWTP%20Bulletin%203%20Jan%202010.pdf>.]
- AroraSangeeta and Meenu, (2010), Microfinance Intervention-An Insight into Related Literature with Special Reference to India, *American Journal of Social and Management and Science*,<http://www.scihub.org>
- B.B.Brik, (2008) Financial Inclusion and Empowerment of Indian Rural Households. [Online available at:
<http://skoch.in/fir/Financial%20Inclusion%20and%20Empowerment%20of%20India%20Rural%20Households.pdf>]
- Back Thorsten, Asli Demirguc Kunt, and Ross Levine, (2004), Finance, Inequality and Poverty: Cross-Country Evidence, World Bank Working Paper3338, June 2004,[Online available at: <http://www1.worldbank.org/finance/assets/images/3338.pdf>]
- Bhandari Amit K., (2009), Access to Banking Services and Poverty Reduction: A State-wise Assessment in India, *Indian Institute of Social Welfare and Business Management and IZA*, Discussion Paper No. 4132[Online available at: <http://ftp.iza.org/dp4132.pdf>]
- Bhatia Navin and Arvan Chatterjee, (2010), Financial Inclusion in the Slums of Mumbai, *Economic and Political Weekly*, Vol.45, No. 42.

Bhattacharjee et al (2009), Asymmetry in Information and Varying Rates of Interest: A Study of the Informal Credit in West Bengal, *The Journal of Applied Economic Research*, pp 339-364, [Online available at: <http://mar.sagepub.com/content/3/4/339.abstract>]

Bhattacharjee, Manojit, (2009) "Asymmetry in Information and Varying Rates of Interest: A Study of the Informal Credit Market in West Bengal" *Margin-The Journal of Applied Economic Research* 3:4 (2009): 339-364

Chakrabarty. K. C. (2009), Banking: Key Driver for Inclusive Growth, *RBI Monthly Bulletin*, Address delivered by Dr. K.C.Chakrabarty, Deputy Governor, Reserve Bank of India at Clarity Through Debate' series organized by the Mint on August 10th, 2009 at Chennai.

Chakravarty S.R. and Rupayan Pal, (2010), Measuring Financial Inclusion: An Axiomatic Approach, *Indira Gandhi Institute of Development Research*, Mumbai, Working Paper No. 2010-003, [Online available <http://www.igidr.ac.in/pdf/publication/WP-2010-003.pdf>]

Conroy John. D. (2008), Financial Inclusion: An Historic Opportunity for ABAC, *The Foundation for Development Cooperation*, Prepared for tabling at Advisory Committee on APEC Financial Sector Capacity-Building Third meeting, August 2008.

Department of Agriculture Statistical Information. [Online available at <http://rohtak.gov.in/Gazeiter/agricultureStatistics.pdf>]

Development' *Research Paper No. 2007/49*

Economic Survey of Haryana, 2009-10, [Online available at: <http://esaharyana.gov.in/Data/Economic%20Survey%20of%20Haryana/2009-10.pdf>]

Geda Alemayeshu, Abebe Shimeles and Daniel Zerfu, (2006), Finance and Poverty in Ethiopia: A Household Level Analysis, World Institute for Development Economics Research, [Online available at: <http://www.ingentaconnect.com/content/bpl/mlr/2010/00000073/00000006/art00005>]

Ghosh Amlan, (2007), Financial Inclusion through Micro Finance in India and Emerging Role of POSB: An Analysis, *This paper was presented at the 60th All India Commerce Conference, Ormania, University Hyderabad, India*, [online available at: <http://ssrn.com/abstract=1655737>]

Helen S. Toxopeus and Robert Lensink, (2007), Remittances and Financial Inclusion in History of Banking in India, [Online available at: <http://www.scribd.com/doc/24487141/History-of-Banking-in-India>]

History of Haryana, [Online available at: <http://haryanaonline.in/Profile/Economy/>]

History of Rohtak, [Online available at: <http://rohtak.nic.in/>]

Hooda Vijay. S, (2011), An Evaluation of Financial Inclusion Indicators of District Central Cooperative Banks in India, *Indian Journal of Commerce & Management Studies*, Vol-2, Issue-2, March 2011.

Jayasheela, Dinesha P.T. and V. Basil Hans, (2008), Financial Inclusion and Microfinance in India: An Overview, [Online available at: <http://ssrn.com/abstract=1089680>]

Kamath Rajalaxmi, (2007), Financial Inclusion Vis-à-vis Social Banking, *Economic and Political Weekly*, 14 April 2007, pp 1334-1335.

Kamath Rajalaxmi, Aramb Mukherji, and Maria Sandstorm, (2010), Accessing Institutional Finance: A Demand Side Story for Rural India, *Economic and Political Weekly*, Vol-45, No-37.

Kumar Chandan and Srijit Mishra, (2011), Banking Outreach and Household level Access; Analysing Financial Inclusion in India, *this paper was presented in 13th Annual Conference on Money and Finance in the Economy at Indira Gandhi Institute of Development Research (IGIDR)*,

Kumar, Kush, (2010) Various Facts of Loan among Small and Marginal Farmers in Punjab, *Man and Development*, March, 2010.

Leeladhar V., (2005), Taking Banking Services to the Common Man- Financial Inclusion, *BIS Review*, Vol. 83.

Mandira Sarma and Jesim Pais (2008), Financial Inclusion and Development: A Cross Country Analysis' *Preliminary draft for presentation at the Annual Conference of the Human Development and Capability Association*, New Delhi, 10-13 September 2008.

Manji Ambreena. (2010), Eliminating Poverty? 'Financial Inclusion', Access to Land, and Gender Equality in International Development, *THE MODERN LAW REVIEW*, Published by Blackwell Publishing, [On line available at: <http://onlinelibrary.wiley.com/doi/10.1111/j.1468-2230.2010.00827.x/pdf>]

Mehrotra, Nripum, (2009) Financial Inclusion-An Overview, NABARD, Occasional Paper.

Mishra and Puri, (2010), Indian Economy, *Himalya Publishing House*,

Mohan Rakesh, (2006), Economic Growth, Financial Deepening and Financial Inclusion, *BIS Review* Vol. 113.

Mohan Rakesh, (2009), Financial Inclusion in India: Is the Glass Half Empty or Three Quarters Full?, *Stanford Center for International Development*, Working Paper No. 409, [Online available at: http://scid.stanford.edu/?q=system/files/shared/pubs/409_Mohan.pdf]

Nagadevara Vishnuprasad, Application of Artificial Neural Network for Evolving Effective Strategies for Enhancing financial Inclusion, [Online available at: http://www.csisigegov.org/emerging_pdf/5_29-39.pdf]

Pallavi Chavan and Bhaskar Birajdar (2009), Micro Finance and Financial Inclusion of Women: An Evaluation, [Online available at: http://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2241]

Rama krishnan.R (2010), Best Practices in Financial Inclusion, 22nd *SKOCH Summit 2010*, *The India Decide 17th -19th March New Delhi India*. [On line available at:

[http://www.skoch.in/images/stories/knowledge_repository/bfsi/BFSI Best Practices Financial%20Inclusion_Ramarkishnan_Rasiupuram.pdf](http://www.skoch.in/images/stories/knowledge_repository/bfsi/BFSI_Best_Practices_Financial%20Inclusion_Ramarkishnan_Rasiupuram.pdf)

RamjiMinakshi, (2009), Financial Inclusion in Gulbarga: Finding Usage in Access, *Institute for Financial Management and Research*, Center for Micro Finance, Working Paper Series No. 26.

Rangappa.K.B. Miss. Renuka and Mr. Sandesh.A.L, SHG-Bank Linkage Programme and Financial Inclusion: Rural Household Study in Davangere District of Karnataka, [Online available at: http://www.igidr.ac.in/conf/money/mfc_10/K.B.Rangappa.pdf]

Rangarajan, C (2008) Report of the Committee on Financial Inclusion, Government of India, *Report on Currency and Finance*, Annual, 2009.

Rao N.D.S.V. Nageswara, (2010), Financial Inclusion- Banker's Perspective, *The Indian Institute of Banking and Finance*, October- December 2010, pp 20-26.

Ravichandern. K. and Khalid Alkhatlan, (2009), Financial Inclusion-A path towards India's future economic growth, [Online available at: <http://ssrn.com/abstract=1353125>]
Research (NCAER).

Rural Finance Access Survey (RFAS), (2005), National Council of Applied Economic

Rural Finance Access Survey, (2005), *National Council of Applied Economic Research*, (NCAER).

Sangwan .S. S, (2008), Financial Inclusion and Self Help Groups, [Online available at <http://www.nabard.org/databank/IARD%20Web/csidfiles/Financial%20Inclusion%20and%20SHGs.pdf>]

Sarma Mandira (2008,) Index of Financial Inclusion, *National Council of Applied Economic Research(ICRIER)*, New Delhi Working Paper No. 215

- Shetty Naveen. K, (2008), The Micro Finance Promise in Financial Inclusion and Welfare of The Poor: Evidence From Karnataka, India, *Institute For Social and Economic Chang*, Working Paper No. 205
- Singla Harish Kumar, (2010-11), Financial Inclusion: A Survey in Mohali-Panchkula-Chandigarh Tricity, *Prajnam*, Vol. 39, No. 4, pp 287-297.
- Subbarao Duvvuri, (2009), Financial Inclusion: Challenges and Opportunities, *RBI Bulletin*, Remarkd by Dr. D. Subbarao, Governor, Reserve Bank of India at the Banker' Club in Kolkata on December 9, 2009.
- Subbarao Duvvuri.(2009), Should Banking Be Made Boring?-An Indian Perspective, *RBI Bulletin*, December, 2009, pp 2319-2330.On line available at: <http://rbidocs.rbi.org.in/rdocs/Bulletin/PDFs/1SBMBUL1209.pdf>
- Swamy Vighneswara and Vijayalakshmi, Role of Financial Inclusion for Inclusive Growth in India-Issues and Challenges, [Online available at:<http://skoch.in/fir/Role%20of%20Financial%20Inclusion%20for%20Inclusive%20Growth%20in%20India.pdf>]
- Tapas Kumar Chakrabarty, (2003), Rural Income: Some Evidence of Effect of Rural Credit during Last Three Decade, *Reserve Bank of India Occasional Papers* Vol. 24, No. 3, Winter 2003.
- Thorat Usha, (2008), Inclusive Financial System for the Aged, RBI Monthly Bulletin, Speech delivered by Smt. Usha Thorat, Deputy Governor, Reserve Bank of India at the 8th Annual IIEF Retirement Policy Conclave jointly hosted by Invest India Economic Foundation (IIEF) and the PFRDA at New Delhi on April 30, 2008.
- Yadav Satyabir and Deepk Kumar, (2010), Socio-Economic Development in Haryana, *International Research Journal*, Vol-1, Issue-16.
- Yngdoh, B F and, A P Pati, (2010), Financial Inclusion, women and inclusive Growth, *The Indian Journal of Commerce*, vol. 63, No., 2, April-June, 2010.