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Financial Inclusion in Karnataka: A Study of Operationalisation of No Frills Accounts

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FOREWORD

The paper defines Financial Inclusion as a two-step procedure, wherein the first step is the opening of the financial services and second would be the use of these services by the customers that these services are meant for. Thus, it is an imperative that there is actual usage of these financial services by the target customers and we will look into this aspect of actual usage.

We try to put forth a comprehensive measure that can be used to measure the extent of financial inclusion in an economy. This paper is an attempt to contribute to Financial Inclusion by proposing an Operationalisation Index. The index can be used to compare levels of financial inclusion across districts or states or banks at a particular point in time and also be used to monitor the progress of policy initiatives for financial inclusion. It tries to incorporate information on various facilities/dimensions of a No Frills Account.

The sample surveyed derives from the lead author's project at The Reserve Bank of India, Bangalore and further this study is a product of the two authors association at RBI Bangalore to come up with the idea of an Operationalisation Index for No Frills Accounts. The index can be further worked on to increase precision and is left for further research. No part of this paper maybe reproduced without the consent of the authors.

10th July 2010

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NOTE: Detailed Indexes for each of the banks and districts under study is available, but not included in the current copy of the paper.

ABSTRACT

Financial inclusion may be defined as the process of ensuring timely and adequate access to financial services and credit delivery for low income groups at an affordable cost. The basic aim of **Financial Inclusion** is to ensure the ease of access, availability and usage of the formal financial System by these groups.

The objective of this paper is to design a tool for measuring the level of **Operationalisation of No-Frills (NF) Accounts** (similar to Saving A/c of Banks with limitation of the balance at Rs.50,000) opened during the first phase of Financial Inclusion in the state of Karnataka.

The paper identifies usage in 6 different facilities of NF Accounts from banking facilities as parameters. A Sampling Survey is designed and data is collected from 26 Districts and 48 Public, Private and Regional Rural Banks through the Lead Bank System. These parameters are clubbed to form an **Operationalisation Index** that measures activity in different facilities for the banks and collectively in a district as a percentage of total No Frills A/Cs.

On the basis of contribution to Operationalisation, every parameter is assigned a score. The cumulative score for all the parameters for a bank or a district are added and corresponding ranks are assigned. The individual significance of the parameters is assessed using statistical tests on the Cross Sectional Data and recommendations are made to the concerned Bank or District under study. Further, the No-Frills A/C s are analysed as a product on the Ansoff-Matrix and strategic marketing recommendation are drawn.

1 INTRODUCTION

Financial Inclusion is vital for a country like India where a large part of the population does not have access to formal financial services in the nature of savings, loans, insurance, remittance facilities etc. The Rangarajan Committee Report defines Financial Inclusion as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost.¹

Financial Inclusion encompassing the provision of accessible and available financial services plus the use of these services by the weaker groups has gained importance as a policy concern as it ensures efficiency and welfare and in turn leads to financial empowerment.

With the intent of greater Financial Inclusion the RBI in 2005 advised the banks to make available a basic banking ‘no-frills’(NF) account with low or nil minimum stipulated balances and charges.² These NF Accounts, similar to savings accounts of banks were to improve the outreach of the financial services to vast sections of the population. In the state of Karnataka, these No-Frills accounts were opened during the first phase of Financial Inclusion.

At a banking conclave organised by Assocham, Union Finance Minister Pranab Mukherjee said: “Financial inclusion is a necessity for economic growth. Out of the six lakh habitats, only about 30,000 have commercial banks branches. Only around 10% of the population have life insurance covers while 0.6% buys general insurance policies. Merely 13% have debit cards and 2% carry credit cards.³ As stated in the Economic Times, this data depicts the need for financial inclusion, which is a necessary condition for generating sustainable growth.

¹Report of the Rangarajan Committee on Financial Inclusion.

² “Financial Inclusion: A Challenging Task Ahead, Dr. Reena Agrawal, ‘The future lies with those companies who see the poor as their customers’ C.K. Prahalad. The Conference on Global Competition & Competitiveness of Indian Corporate.

³RBI may rope in ‘for-profit’ firms for financial inclusion, 5 Jul 2010, ET Bureau.

At a recent Workshop on Financial Literacy, RBI Governor, D. Subbarao puts forth certain policy initiatives. Each district draws a roadmap by March 2010 to ensure that villages with a population of over 2,000 have access to financial services. Also, banks must strive to harness technology and low cost business models to accomplish this. All domestic public and private sector commercial banks have agreed to come up with their specific, Board approved Financial Inclusion Plans (FIPs) and all banks have been asked include financial literacy and financial inclusion criteria in the performance evaluation of their field staff.⁴

Financial Inclusion is studied in this paper by means of a Case Study for the state of Karnataka. The First Phase of Financial Inclusion in the state of Karnataka consisted of the opening of the No Frills (NF) Accounts for the promotion of Inclusive Growth.

The process of Financial Inclusion can be described as a 2-step procedure wherein the first step is the opening of the financial services and second would be the use of these services by the customers that these services are meant for. Thus, it is an imperative that there is actual usage of these financial services by the target customers and we will look into this aspect of actual usage.

We propose a tool to assess the usage of these No Frills accounts by measuring the level of Operationalisation of these accounts for each unit. We define this tool as the Operationalisation Index (OI). Further, the tool is applied in the context of the state of Karnataka and select districts in Karnataka.

Operationalisation is the process of defining a fuzzy concept so as to make the concept measurable in the form of variables consisting of specific observations. In a wider sense it refers to the process of specifying the extension of a concept.⁵

⁴Subba Rao's Speech, RBI-OECD Workshop on Delivering Financial Literacy 13th April 2010.

⁵Wikipedia

The objective of the study was to develop a tool for the measurement of the progress of the Operationalisation of these NF Accounts i.e. the usage. The study spans across 26 Districts and 48 Public, Private and Regional Rural Banks through the Lead Bank System.

D Subbarao, Governor of RBI has defined FI as⁶, "The accounts must be operational to provide benefits beyond deposit of money like availability of credit, remittance facility and overdraft among others". 6 different facilities of the NF Accounts are thereby clubbed to form an Operationalisation Index and finally tests are done to assess the most suitable parameters for each type of bank/district under study. The Operationalisation level is also studied for each bank in detail.

Section 2 of this paper discusses the extent of Financial Inclusion in Karnataka. This includes the current scenario and policy measures in Karnataka by RBI as well as a few banks.

Section 3 proposes the Operationalisation Index (OI) to assess the usage of No Frills Accounts. It describes the motivations for the index, the methodology adopted and finally the index. Also, it highlights a possible limitation with the index and a probable solution to it.

Section 4 computes the OI for Public Commercial Banks, Private Commercial Banks and Regional Rural Banks in Karnataka.

Section 5 discusses the results of the OI Index for each bank, district and for each type of bank. It also discusses the results from the significance tests on the cross section data and identifies the facilities that are most useful for each type of bank in Operationalising the No Frills Accounts.

Section 6 puts forth Recommendations based on the study and uses an Ansoff Matrix to derive possible measures. Section 7 draws the conclusions for the study.

⁶RBI changes financial inclusion definition, Business Standard Reporter, 2009-12-05

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FINANCIAL INCLUSION IN THE STATE OF KARNATAKA

Financial Inclusion was initiated in the state of Karnataka by the Regional Office RBI in December 2005. RPCD (Rural Planning and Credit Department) requested the State Level Bankers Committee (SLBC), Karnataka to launch the First Phase of Financial Inclusion in the state. On April 24, 2006 in its 97th meeting, the SLBC resolved to adopt Gulbarga District (Lead Bank –SBI) for the implementation of Financial Inclusion on a Pilot basis in the state. March 31st 2007 was set as the target date for the completion of the First Phase with the opening of the No Frills Accounts.

The “Sarva Kutumb Sameekshe” data from the district/Block Offices of Government of Karnataka was taken as the basis for the Programme. Further Regional Rural Banks (RRBs), Cooperatives Banks, (Self Help Group) SHG-Bank Linkage Channels, Micro Financial Institutions (MFI) were all roped in to move towards 100 % FI in the different districts of the State.

The first phase of FI for the rural districts of Karnataka was declared 100 % done in September- October 2007, i.e. all 29 districts of the state were declared Financially Inclusive by the SLBC. This was except the Metro area of Bangalore which was for the Exclusive program to be launched subsequently in October 2008. Subsequently, the whole state was declared 100% financially Inclusive.

Since the completion of the first phase, the onus moved towards operationalising the opened Accounts. Facilities like issue of General Purpose Credit Cards (GCCs), small doses of overdraft, loans, savings, Electronic Benefit Transfer (EBT) i.e. payments for National Rural Employment Guarantee Scheme (NREGS), or Government Schemes, Micro Insurance are being initiated. The Reserve Bank of India (RBI) is also planning to introduce IT-enabled financial inclusion through smart card in Karnataka.⁷

⁷This section draws from an SBLC Report for Karnataka.

TABLE A – Statistics as at the end First phase of FIN-INC in the 29 Districts –Position after the completion of the 100% Financial Inclusion drive i.e. by November 2007

Sl. No.	DISTRICT	Total No. of families as per survey	No. of Families having bank account before FIN-INC drive	No. of "No Frills" account opened during the drive	No. of families not covered	% LEFT OUT
A	B	C	D	E	C-(D+E)	
1	BANGALORE (R)	152399	102923	24574	24902	16.340002
2	BANGALORE(U)*	147549	69671	15576	62302	42.224617
3	BAGALKOT	321346	122417	172802	26127	8.1304886
4	BELGAUM	850856	495705	340501	14650	1.7217955
5	BIDAR	233704	124306	104757	4641	1.9858453
6	BIJAPUR	299485	152565	142979	3941	1.3159257
7	BELLARY	338376	199441	118292	20643	6.10061
8	CHAMARAJANAGAR	176190	107763	60282	8145	4.6228503
9	CHITRADURGA	296137	48962	219451	27724	9.3618832
10	CHIKMAGALUR	204268	172726	28201	3341	1.6355964
11	DAVANAGERE	351342	256402	65733	8894	2.5314366
12	DHARWAD	125826	94226	80253	5079	4.0365266
13	D.KANNADA	300350	283808	11736	4806	1.6001332
14	GADAG	143527	90159	66366	7526	5.2436127
15	GULBARGA	582189	323434	258755	0	0
16	HASSAN	342287	222444	105521	14322	4.184208
17	HAVERI	245463	145270	99231	962	0.3919124
18	KOLAR	279119	239659	37867	1593	0.5707243
19	KODAGU	130110	34281	24841	70988	54.559988
20	KOPPAL	201756	131438	63181	7137	3.5374413
21	MANDYA	306076	235944	64812	5320	1.7381304
22	MYSORE	545741	413799	108475	23467	4.3000251
23	RAICHUR	336183	287411	153644	0	0
24	SHIMOGA	250126	172801	74036	0	0
25	TUMKUR	414349	300166	106380	7803	1.8831951
26	UDUPI	208395	190215	18094	86	0.0412678
27	U.KANNADA	255190	171090	78918	5182	2.0306438
28	RAMANAGAR	185944	132273	16457	37214	20.013552
29	CHICKBALLAPUR	225396	192344	20138	12914	5.7294717
					Average	7.0976511
	Total	8449679	5513643	2681853	254183	0
	Percentage		65.25	31.74	3.01	54.559988
	Minimum LEFT OUT	Best Performer	Maximum LEFT OUT	Worst Performer	Average LEFT OUT	Average Performer

Source – RBI, RPCD Data

At the Annual Banker's Conference 2006⁸, Usha Thorat, Deputy Governor, RBI; said that introduction of IT-enabled financial inclusion would facilitate easy payments to beneficiaries under various schemes of the state and central governments . These were in nature of social security pension schemes and the National Rural Employment Guarantee Scheme (NREGS) which can be directly deposited to their bank accounts.

Subsequently, pilot projects were initiated in Bellary and Chitradurga districts in Karnataka. Shortly the entire state would be covered in subsequent stages. In the SLBC meet, C P Swarnkar, chairman and managing director, Syndicate Bank, said in order to bring the entire state of Karnataka under the 100 per cent financial inclusion programme, banks had taken steps to implement the same in areas covered by Greater Bangalore City Corporation (GBCC).

However, The Reserve Bank of India contradicted the claims of state level bankers' committees that some districts of the country have achieved 100 per cent financial inclusion. The financial inclusion scheme was evaluated and it was declared that the actual Financial inclusion was not 100 per cent.

"Most of the accounts that have been opened as part of the financial inclusion drive have remained inoperative due to various reasons such as distance from the branch, illiteracy, lack of interest and non-availability of passbooks".⁹ Thereby we look into the operations /operationalisation aspect of these accounts.

⁸Address of Smt. Usha Thorat, Deputy Governor, Reserve Bank of India as circulated at the Annual Bankers' Conference 2006, at Hyderabad on November 4, 2006.

⁹RBI contradicts 100% financial inclusion claims by banks, Economic Times - January 23 2009

CONSTRUCTING THE OPERATIONALISATION INDEX (OI)

3.1. MOTIVATION:

The first stage of Financial Inclusion was initiated in the state of Karnataka by providing No frills Accounts. Financial Inclusion also entails active usage of the financial resources of the financial system by the new account holders so as to achieve the real purpose of Financial Inclusion. So, the next step was activity in these N F Accounts which implied the use of different facilities of N F Accounts by the Account Holders. Banks as service providers had an important role to motivate their customers to avail all the different facilities and in turn keep a tab on the active participation of these set of clients.

There was an eminent need to have a barometer to measure the activities for the different facilities. Hence, the real need for a tool arises from the fact that a measure was needed to quantify the performance not only on the basis of the accounts opened but how active and useful these accounts were in satisfying the needs of the customers. Such a tool would provide the banks with an opportunity to assess their performance on the different parameters of the account activity through an index. Further the regulators and the Government can keep a tab on the financial system by monitoring the collective performance of the banks put together or even the districts, or the States as a collective unit. Hence the collective performance of these units on the different parameters would be useful in profiling the financial needs of the areas and mapping the collective behaviour of these units for appraisal of their performance in terms of Financial Inclusion.

3.2. METHODOLOGY

THE OPERATIONALISATION INDEX EXPLAINED

The Index is constructed to measure the activity in the different facilities of the NF Accounts. These services given to the no frills account holders are taken as the parameters. From among the different facilities, 9 were considered to be the ones which could be responsible for the activity in the account and were taken as parameters.

The usage of the different facilities of the account is also termed as the operationalisation of the account and hence this performance index is termed as an OPERATIONALISATION INDEX (OI).

The index derives from the representation of the total number of NF accounts for a unit (like the bank, district or state). The number of services given to the designated number of NF A/Cs was then computed and was standardised per 1000. A score on a scale of 1 was assigned for each parameter using the following ratio:

$$\text{Number of the accounts with the facilities} \div \text{Number of No-Frills Accounts}$$

Hence, a score was reached for every facility between 0 to 1, where 1 represents that all the accounts in the unit were utilising the particular facility while 0 would be the ∞ (infinity i.e. the dividend being 0). Subsequently, the different scores of the different facilities were added to reach a cumulative score for the operational efficiency of the parameters of OI. Further the operational efficiency of the parameter in the Operationalisation of the NF A/Cs was computed as a ratio of the Operationalised A/Cs as a percentage of the total NF A/Cs in the unit under consideration.

3.3. THE INDEX:

THE FINAL INDEX USED FOR EVALUATION

After observing the data collected and assessing the operational efficiency of the different parameters, the operational parameters were reduced down to 6 parameters for the study. The Final Index was designed as mentioned below in Table 1 and the score target for overall achieving was the score of 50 % Operationalisation i.e. a score of 3 after adding all the individual OI scores of all the parameters .One assumption that is considered is that the total score if 3 would be 50 % Operationalised but this could lead to concentration towards one parameter also so rather than looking at total 3, Individual score of 0.5 for all the parameters should be the target.

Further, the Index also gives a percentage view of the accounts left to be operationalised by individual parameter. Then further on the basis of the total score of the unit they were ranked. This study uses the OI scores to rank the 26 Districts and 48 Public, Private and Regional Rural Banks in the state of Karnataka. It also provide with district wise and then Bank wise individual index table for all the 26 districts, and 48 Banks.

TABLE B: FORMAT FOR THE INDEX

OPERATIONALISATION INDEX FOR THE BANKS								
SL NO	OPERATIONS	NUMBER OF THE ACCOUNTS WITH THE FACILITIES	NUMBER OF NO FRILLS (NF) ACCOUNTS	NUMBER (per'000 NF A/C)	% of the total no frills account	(OPERATIONALISATION INDEX) On a Scale of 06 SCORE for operationalisation for the corresponding parameters TO TAL=3 i.e 50% target)	% of the total operationalised account	extra % A/C to be operationalised
1	By Issue of GCCs							
2	By small doses of Over draft							
3	By any other Loan Product							
4	By Deposit/Withdrawal of Amount of Savings by NF,A/C Holder.							
4	NREGP							
6	By any other Government schemes,Pension Facillitis (viz.SSP:Social Security Pension)							
	% of "No Frills" accounts operationalised to total No. of No Frills Accounts opened till 31st January 2009							
	TOTAL							

The limitation of the OI may lie in the fact that the score as a total sum across all facilities or parameters may involve some overlapping. What overlapping actually implies is that same accounts might be receiving more than one facility. This is so as the declaration of the account to be operationalised comes with utilisation of even one single facility.

But for the scope of this paper, a complete operationalisation is only efficiently achieved when the cumulative score is 06, which means all the facility is availed by all the accounts. For the time being, the target is 03 (corresponding to 50% utilisation), but the ideal case will be 06.

The index gives only an overall picture of the performance of operationalisation of a bank for the different parameters of a unit. Further the causes of a Low or High score needs to be studied so as to point out concerns and solutions to the case which are not detailed in perspective by the Index. For this purpose, each bank is studied separately for all the parameters and then the deductions and corrections are made.

The solution to the anonymity in reading and interpreting the scores can be avoided with always considering the performance parameters wise. The cumulative score will only give a comparative position but for the objectivity, individual parameter as it is performing in the Index for the concerned unit (Bank/District) should be read. Further the limitations in terms of the solution to the high /low score can be analysed with further studies and descriptive break-up of the cumulative Bank scores or district scores into further smaller units.

OI also can be further bifurcated on the basis of the parameters and then mapping and area wise profiling can be done to deduce some useful inferences out the Index scores.

Further the solution also lies in the understanding by the authorities and regulators that operationalisation cannot be just one parameter being utilised. It is a complete gamut of facilities being utilised for betterment. There can be some parameters being dominant in particular units but then a proper operational efficiency can only be achieved with an equitable distribution of the score in the OI. Hence, an individual score of 1 for all the parameters is something that should be targeted. Though for the time being it can be .5 for individual parameters so as to have a cumulative score of 3 which is 50% level of operational efficiency.

4 COMPUTING THE OI

4.1. DATA:

Primary and Secondary data was collected and compiled for further analysis. The Secondary data in a prescribed format of defined parameters was directly sourced from the Regional Offices of the Banks. Data was collected from the SLBCs Reports and Departmental Publication, Committees Reports and Speeches of the Competent Personalities in the Field for the critical Evaluation.

The Primary data collected for the purpose of District Specific Case Study, Questionnaires were designed to measure the Responses of the Branches and the Results were evaluated for the selected districts. The Questionnaires were for the Branch Managers of the Banks and for the No Frills Account Holders. Data collected through the banks are from their Record Books or through controlled field survey done by authorised and competent authority.

4.2. METHODOLOGY:

An Exploratory/Descriptive study was carried out through systematic analysis of the primary and secondary data of the Public Commercial Banks, Private Commercial Banks and RRBs. A District Specific Case Study was also undertaken based on Qualitative and Quantitative data collected through visits. For the purpose of the field visits and the case study analysis, 3 sets of Questionnaires were developed and the responses were evaluated for the purpose of study.

The secondary data that was received was computed to assess the efficiency of the Banks and different Districts of the state of Karnataka using the Operational Efficiency (OI) Index. The Index is such that the performance of the different Group of bank branches and the District was graded and compared on a specific scale. This Index was further scrutinized and evaluated for the purpose of deriving recommendations and for the performance evaluation of the different set of units.

As per the position at the end of the First phase of Financial Inclusion in the 29 districts of Karnataka (i.e. Position after the completion of 100% Financial Inclusion drive by November 2007), a sample was chosen for the purpose of field survey on the basis of the performance of districts in the First phase. A detailed critical analysis of the operationalisation activities at the Bank level was done for each selected district.

The approach for selection of the sample was the benchmark performance in terms of the percentage exclusion of the District. The Best performer, Average Performer and the Worst performer was identified and the visits were planned. Further in each of the Districts, an RRB (Coded as Branch-1), a Private Commercial Bank (Coded as Branch-2) and a Public commercial Bank (Coded as Branch-3) were identified for survey, so as to make the sample more indicative. Detailed Questionnaires and the guidelines for the Index were circulated with Instructions to the selected set of banks.

Finally personnel visits were undertaken and the data collection was done. The three different sets of information that was primarily collected for the case study was as follows:

- a) Firstly, Operationalisation of the randomly selected accounts in the selected bank branches through a set of questionnaires. The questionnaires were designed based on the parameters of the Operationalisation Index (OI).
- b) Secondly, the Response of the randomly selected Account holders about the utility of the No frills Account for them was undertaken through another set of questionnaires.
- c) Thirdly, through a 3rd set of Questionnaires for the Bank Managers, the process difficulties and needs of the Financial Inclusion process was assessed through the No frills Accounts.

The individual significance of the parameters is assessed using statistical tests on the Cross Sectional Data. Recommendations are made to the concerned Bank or District based on the results and as derived from an Ansoff Matrix.

5 RESULTS

5.1. THE INDEX

TABLE DEPICTING THE COMPOSITE SCORES OF THE OI FOR THE BANKS

The values depicted here are the “OI value” of the different parameters for the corresponding Banks in the List. Every parameter has a target of “1” in the ideal case of OI value. The Index comprise of the 6 parameters but here OI is left due to almost zero activity in the 6th . The discussion is based only 05 parameters to study the score on the scale of 6, with individual score of 1 for each parameter.

GROUP 1 :PUBLIC COMMERCIAL BANKS (PCBs) TABLE C

Parameters	By Issue of GCCs	By any other Loan Product	By Deposit/Withdrawal of Amount of Savings by NFA/C Holder.	NREGP	By any other Government schemes, Pension Facilitis (viz..SSP:Social Security Pension)	OI
ALLAHABAD BANK	0.0310559	0.0310559	0.0745342	0.7453416	0.031055901	0.9130435
Andhra Bank	0	0.034713	0.4272363	0.0400534	0	0.5020027
Bank of Maharashtra	0.001492	0.0151063	0.3271167	0.1838866	0.001864976	0.5294666
Bank of Baroda	0.0616604	0.0484475	0.003083	0.2646994	0.048227263	0.4261176
Bank of India	0	0.0038204	0.6227316	0	0.003820439	0.6303725
Canara Bank	0.0712314	0.0270542	0.423803	0.103542	0.011707967	0.6373386
Central Bank of India	0.0006399	0.0078387	0.2350024	0.4237722	0.003679411	0.6709327
Corporation Bank	0.0744657	0.0040655	0.5301002	0.0097788	0.001695955	0.6201061
Dena bank	0.0466418	0.074005	0.1449005	0.0093284	0.005597015	0.2804726
Indian Bank	0.0011538	0.0056923	0.1801538	0.0836923	0.020538462	0.2912308
Indian Overseas Bank	0.035249	0.0180077	0.1417625	0.3137931	0.005363985	0.5141762
OBC	0	0	0.4143426	0	0	0.4143426
Punjab & Sindh Bank	0	0	0	0	0	0
PNB	0.0057588	0	0.6243225	0.3936314	0.068766938	1.0924797
State Bank of India	0.0040758	0.0153423	0.1503634	0.0680407	0.009786379	0.2476086
State Bank of Mysore	0.0128357	0.0180185	0.4030418	0.0814948	0.001671066	0.5170618
SBH	0.0023614	0.0129814	0.2277555	0.0434454	0.015995199	0.3025389
SYNDICATE BANK	0.0044646	0.0072349	0.5228108	0.0381136	0.002544465	0.5751684
UCO Bank	0	0	0.4556452	0	0	0.4556452
Union Bank of India	0.0354395	0.0123994	0.0845975	0.0004397	0.027041287	0.1599173
Vijaya Bank	0.0002198	0.0002198	0.0005276	0.0052763	0.000219848	0.0064635

The table above talks about the individual score of the PCBs. The cumulative score at the end gives the final score of the OI value for the PCB. Taking into consideration the best OI score is that of the Allahabad Bank (OI=.9130). If we study the table in detail with the individual parameter into consideration the conclusion is that majority of the score is contributed by the NREGP scheme money transfer.

Similarly if we take the case of Central Bank of India the OI Score of .622, but it is concentrated only in Withdrawal and Deposit parameter. Further, observing them minutely the values will give an idea about the contribution of the parameters in the operationalisation of the NFA/C in the particular Bank in proper perspective.

GROUP 2: PRIVATE COMMERCIAL BANK (PvCBs) TABLE D

Parameters	By Issue of GCCs	By any other Loan Product	By Deposit/Withdrawal of Amount of Savings by NF,A/C Holder.	NREGP	By any other Government schemes,Pension Facilitis (viz.SSP:Social Security Pension)	OI
FederalBankLtd	0.1122995	0	0.048128342	0	0	0.1604278
AXIS BANK LTD	0	0	0.921296296	0	0	0.9212963
ICICIBank	0.0004586	0.0006114	0	0	0	0.00107
INGVysyaBank	0.0004963	0.0531061	0.324013566	0.0727934	0	0.4504095
KarnatakaBank	0.0019697	0.0013636	0.251818182	0.0358081	0.006616162	0.2975758
KarurVysyaBankLtd	0	0	1	0	0	1.012
TamilnaduMercantileBank	0	0	1	0	0	1

The table above talks about the individual score of the PvCBs. The cumulative score at the end gives the final score of the OI value for the PCB. Taking the case of the Karur Vysa (OI =1.012 score above 1 is the contribution of the 6th Factor excluded in this description) bank value is too high (OI is explained by one parameter) but is so concentrated at one factor that high score is not appreciable. Similarly is the case of the Tamilnadu Mercantile Bank where the score being 1 because all the accounts have been operationalised by only one factor of Deposit and Withdrawal.

Here operationalisation is again in all accounts but not used fully. Taking into consideration the OI score of the ING Vysa Bank (OI=.450), but if we study the table in detail with the individual parameter into consideration the conclusion is that majority of the score is contributed by the withdrawal and the Deposit Facility. Further even the total score value is too less considering the Highest OI score of .91of the PSBs. Observing them minutely the values will give an idea about the contribution of the parameters in the operationalisation of the NF A/C in the particular Bank in proper perspective.

GROUP 3: REGIONAL RURAL BANK: TABLE E

Parameters	By Issue of GCCs	By any other Loan Product	By Deposit/Withdrawal of Amount of Savings by NF,A/C Holder.	NREGP	By any other Government schemes,Pension Facilitis (viz.SSP:Social Security Pension)	OI
CauveryKalpatharu GrameenaBank	0.0097066	0.0005122	0.328648189	0.0385398	0.030426119	0.4078329
CHIKO GrameenaBank	0.0961754	0	0	0.493335	0	0.5895104
KarnatakaVikas Grameena Bank	0.0011698	0.0012402	0.574792191	0.1410531	0.001306033	0.7195612
KrishnaGrameenaBank	0.0333891	0	0.735103212	0.0018427	0	0.770335
PragathiGrameenaBank	0.01174	0.0127182	0.086711169	0.4918539	0.001410779	0.6044341
VisveshvarayaGrameena Bank	0.0340836	0	0.319982743	0.0257424	0	0.3798087

The table above talks about the individual score of the RRBs. The cumulative score at the end gives the final score of the OI value for the RRB. Taking into consideration the best OI score is that of the Krishna Grameen Bank (OI=.770), but if we study the table in detail with the individual parameter into consideration the conclusion is that majority of the score is contributed by the Deposit & Withdrawal.

Similarly if we take the case of Karnataka Vikas Grameen Bank the OI SCORE of .71, but here again it is concentrated in only Withdrawal and Deposit parameter. Further observing them minutely the values will give an idea about the contribution of the parameters in the operationalisation of the NO Frills A/C in the particular Bank in proper perspective.

5. 2. SIGNIFICANCE TESTS FOR TYPE OF BANK

The Significance Tests were undertaken on the data collected for the overall Index with the 5 parameters. Certain corrections were made for any violations of the assumptions of Linear Regression models. Eventually, 4 parameters yielded appropriate results for Public Commercial Banks. Only 3 parameters GCC (G), LOAN(L), DEPOSIT(D) yielded appropriate results for Regional Rural Banks. The Significance Tests could not be done for PvCBs as there was hardly any activity in most parameters. The t value for variable 4 is most significant. Hence, NREGP is most significant for the NF Accounts of Public sector banks. T statistics are significant for G and L in case of Regional Rural Banks and most significant for G. Hence, Issue of GCCs was most significant for RRBs.

5.3. COLLECTIVE SIGNIFICANCE ANALYSIS OF THE BANKS FOR THE DIFFERENT VARIABLES

It is very evident that the different parameters do not occupy same significance with the huge variance in the value of the different parameters of the Index. Hence, the major parameter of the Index can be evaluated to identify the best suited parameters explaining the significant factors of the influence. Hence the two variables, DEPOSIT & NREGP are the most dominant in the operationalisation of the A/C. T stat value are also individually significant for different parameters. The t value is most significant for D and it is therefore the most significant facility.

5.4. RANKING ON OI (Annex 3, Table G)

The Ranking of the banks on the basis of the score on the Operational Efficiency Index can help compare the collective performance of the categories of the bank on the parameters and also the total score of the categories altogether. It explains the distribution of the total score of the operationalisation index. The ranking was done and depicts that Mysore District, Karur Vysa, Raichur DCC and Tamil Nadu Mercantile Bank had top rank. Also, the score of the individual parameters for each bank tells the area of concern and depicts the area that has done well in terms of the score.

5.5. COLLECTIVE CATEGORY WISE PERFORMANCE OF THE BANKS (Annex 3 Table H)

This depicted that RRBs are the best average performers and have also achieved the target of 50 % of the operationalisation. Similarly, the best distribution of parameter scores is also in the RRBs. The score concentration of the other banks category also depicts that most of them are concentrated towards one parameter. Hence looking at the proper utilisation of the maximum number of facilities the RRBS are having the most distributed score matrix.

Further this is a clear indication that the real customer who actually needs the service are in the RRBs domain. Further since RRBs very clearly show better performance in the GCC service and is not very much concentrated on the Deposit and withdrawal parameter. This very clearly shows the activity of the credit disbursal to these accounts. Hence, the real time Financial Inclusion in actual sense is being achieved by providing credit. Further overall score is the maximum in case of the RRBs and hence the overall performance of these units is also good.

5.6. RANK OF THE DISTRICTS ON THE BASIS OF THE SCORE ON THE OPERATIONAL EFFECIENCY INDEX & COMPARITIVE PRESENTATION OF THE DISTRICTS ON THE DIFFERENT PARAMETERS (Annex 3, Table I & J)

This ranks the district on the total score, when viewed in conjunction with the parameters wise value table of the OI score, depicts that though districts are better in ranking, the distribution of the score is concentrated towards very few parameters. Taking into consideration two of the top three districts D-Kanadda and Udupi the total value is 0.89 , 0.81. But, on looking at the parameter wise value in both case the accounts have been primarily operationalised by Deposit and Withdrawal. And as we go further down also in the ranking the same phenomenon is repeated even with lesser cumulative score. Hence, more of operationalisation activity has to be stimulated. The individual score of the parameters for any particular district can be the best number to study the operationalisation activity. And further the good or the bad score can be used to decide the parameter, ones which are in need to be stimulated in the districts for effective Financial Inclusion.

5.7. A CASE STUDY

The districts of Kodagu, Shimoga and Ramanagram were identified as the ones being the Worst Performer, Best Performer and the Average Performer respectively. The performance criterion that has been adjudged is the percentage of No-Frills Accounts opened out of the total number (Numbers taken form Sarva Kutumb Samikshaa-Census of State of Karnataka) of people in the district who didn't have any account. The format for the Questionnaires is in Annexure2.

Kodagu

The observation as per the set of questions in context of Average Performance of the Selected Parameters of Randomly Selected NF A/C is reported in Annexure2 Table K4. The important observation in the activity of the accounts were the balances maintained, which varied from Rs 1400 to as low as Rs 0. The average balance observed were that of about Rs 300 approx. Further the pass book had not been issued to all. There is not much activity in the accounts, i.e. the frequency of transactions is limited. Credit disbursements or loans are in use in good number of accounts and even the frequency is good.

The observations in terms of responses of Manager's set of questions are reported in Annexure 2 Table K5 .The important observation was that the Managers were optimistic about the service to be rendered to the needy .The basic worries were the credit worthiness of these account holders and then the capacity of these holders to maintain these accounts. Further, even the extra amount of work load that got created was a concern. The need for extra staff was felt. Even the utility with regard to the district's Geography and use of Business Facilitator (BF), Business Correspondents (BC) Model was also not very satisfactory. Further use of technology was also a view of the Manager.

The responses of the customer are recorded as in Table K5 Annexure 2. The observation while interaction was that of happiness in getting a new account. But with the lack of knowledge of the products, they were not able to use them adequately. The need for more flexibility in loaning and other credit facilitated was emphasized. Previously most of them were availing Loans from Money Lender. They were little concerned of the distance that they have to cover as the Issue was the Hill terrain of the District.

Shimoga

The observations as per the set of questions are reported in Annexure 2 Table S4 .The important observation in the activity of the accounts were the balances maintained which varied from Rs 500 to as low as Rs 0. The average balance observed were that of about Rs 180 approx. Further the pass books have been issued to all. There are not much activity in the accounts, i.e frequency of transaction are very limited. In the district Credit disbursements or loans are not in use in good number. The collective performance of the district was not very satisfactory. The use of the facility was negligible.

The observation as per the set of questions is reported in Annexure 2 Table K5 .The important observation was that the Managers were optimistic about the service to be rendered. The basic worries were the credit worthiness of these account holders and capacity of these holders to maintain these accounts. Further even the extra amount of work load that got created was also a concern. The need for extra staff was felt. The manager was not very optimistic about the utility and was of the view that was a forced obligation as corporate social responsibility. Further the inactivity on part of the customers was his biggest concern.

The responses of the customer are recorded in Annexure 2 Table K6. The observation while interaction was positive when getting new account. But they lacked knowledge of the products. Need for more flexibility in loaning and credit was emphasized. Most of them were availing Loans from Self Help Groups as they were properly serviced by the Microfinance Institution.. Further simpler MFI processing and delivery at the door were the reason for their tilt towards MFIs.

Ramnagram

The observation as per the set of questions are reported in Annexure 2 Table R4. The important observation in the activity of the accounts were the balances maintained which varied from Rs 5800 to as low as Rs 10. The average balance observed were that of about Rs 600 approx. Further the pass book has been issued to all. The frequency of transactions was good. This branch was holding lot of accounts of the NREGS beneficiary. In the district, Credit disbursements or loans were not in use in good number. The collective performance of the bank was not good but one utility of NREGS money being routed to proper beneficiary was observed. The use of other facilities was negligible.

The observation as per the set of questions are reported in Annexure2 Table R5 .The important observation were that the Managers were optimistic about the service to be rendered to the needy .The basic worries were the credit worthiness of these account holders and then the capacity of these holders to maintain these accounts. Further even the extra amount of work load that got created was a concern.

The responses of the customer are recorded in Annexure2 Table R 6. The observations while interaction was that of happiness getting new account. But with the lack of knowledge of the products, were not able to use it adequately. Need for more flexibility in loaning and then other credit facilitated were emphasized.

6 RECCOMENDATIONS

This section pertains to recommendations for the operational processes and system constraints arrived by the analysis. Observations are derived and assessed from the field survey. New solutions, targets, goals and strategies are proposed.

The study on extent of Financial Inclusion through assessing Operationalisation of the basic NF accounts has thrown up few issues and observations. The OI developed can be utilised to study the performance and targets of each of the banks and the performance level of each of the parameters for the banks/districts. Follow up strategies maybe implemented as per the values of the Index.

From the individual performance of the parameters of the OI, it is evident that the level of operationalisation is not distributed throughout all of the parameters. Hence, for the purpose of future research, the approach should be to create a distribution for the Index accordingly.

The general category wise performance of the RRBS, Pvt. Commercial Banks, Public Commercial Banks shows that the RRBs are the best performers. In the context of the RRBs in particular, it is more relevant to promote them more independently such that they may frame their own type of products and lending patterns. However, to make the facilities more inclusive, the role of other participants should come into play. The distribution of the load of work should be even.

Proper Identification of the Banks in the area i.e. the public or Private should be utilised for a particular area and proper Funds for the Different schemes should be routed. The ownership of the NF A/C by the Private and Public banks should be as a Social Responsibility.

The willingness of the Banks towards utilising the NF A/Cs as a mode of Business Proposition has to be promoted. It was observed that there was a cautious approach of banks in all groups towards lending to Individuals through the NF A/Cs and this need to be moderated. These people could get loans if they were a part of the SHGs but not individually. So, change of approach such that individual loans may be given out to people by promoting saving habits and credit worthiness.

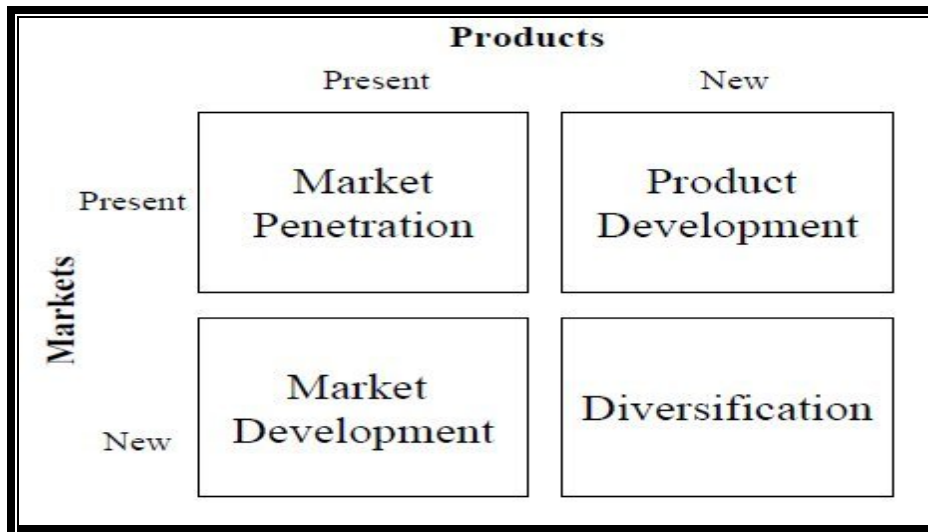
Also, as it is very much evident that the need/Demand for credit is there but unwillingness due to personal inhibitions is very dominant among these strata. Therefore, extension activities and campaigns to increase Financial Literacy should be taken up on a massive scale and entrepreneurial activity should be promoted. The promotion of the Demand side is essential and needs the participation of the other development agencies as well.

Local promotional Activities and proper utility benefits should be repetitively communicated. Credit Melas, promotional activities at the local fairs and Extension activities can be funded by government bodies and NGOs and some incentives for initial stimulus at opening NF A/Cs can also be given to banks. The funds allocated to NABARD should be properly utilised. Proper identification of the Beneficiaries of NF A/C should be carried out through the local level staff. There should be more flexible policies and the NPA norms for the NF A/C have scope to be redefined.

In addition, solutions or recommendations are critically studied from the previous evaluation reports of NABCONS⁹. A Critical analysis of the different parts of the model and then their pros and cons has been studied in the context of the NF Accounts.

To study the product i.e. the NF Account in the context of the Market, the tool “Ansoff Matrix” is being visualized for the No Frills A/C as a new Product in the Rural Market. The Ansoff matrix presents the product and market choices available to an organisation, where the market implies the customers. It is a useful framework for looking at the possible strategies to reduce the gap between where the company may be without a change in strategy and where the company aspires to be.

⁹ NABCONS Report on the FI survey of the 7 Districts of state of Karnataka



The above matrix is a proponent of the expansion of the Facility of No Frills Accounts to the defined customers. As per the most popular Strategic tool in the Marketing Industry, the Ansoff Matrix¹⁰ could be visualized to see that the NF A/C come into the category of Present Market /New Product and to some Extent New Market /New Product. So the strategies are basically Product Development and Diversification.

- **Product Development Strategies**

A strategic option for any organisation is to develop new products to utilise excess production capacity, counter competitive entry, maintain the company's reputation as a product innovator, exploit new technology, and to protect overall market share. Such a strategy aids in moving into new markets and customers.

- **Diversification Strategies**

Diversification is to move out of current products and into new areas where the parameters are unknown to the company. The risks associated can be minimised by moving into related markets.

¹⁰<http://www.coursework4you.co.uk/essays-and-dissertations/ansoff-analysis.php>

A Target based approach for the clients with strategies of product development and diversification as derived from the Ansoff Matrix are suggested. Extensive utilisation of technology, mass media should be promoted for the rural areas. Technical applications should be the best cost effective mode for such low margin Business. Government of Karnataka can also allocate separate funds for the promotional activities and some basic reserves for initial capital requirements for the banks in case of technological leverage desired by them.

A very basic understanding tells that EBT (Electronic Benefit Transfers) could be the next best way to approach the problems of operationalisation. Even the efficient participation on the identified BF/BC model can work wonders as visible in many successful places. The Local Money Lenders can also be roped in as the BF/BC for the Banking Activity.

Operationalisation can be carried out by designing different modes of delivery model through Special Purpose Vehicles. Strictly Lead Bank should be the body made to monitor and transfer the Communication to the banks in the areas. Proper training of the Bank staff and the Field staff of the Banks should be arranged so that proper communication can be made to the prospective customers. This should include Financial Literacy as well.

Responsibility i.e. onus of the operationalisation of the A/C should also to some extent be put on the branches of the Banks in particular areas. Taking the cue from the SHG, and the MFI activity in the area the prospective funding customers can be identified. An Area based Branch level approach to cater to the clients of NF A/C should be followed rather than all credit appraisals going to the Head Offices /regional offices. Success models of the Countries like the Brazil and Bangladesh in Banking for the Bottom of The Pyramid Approach can be modelled on.

These are a few recommendations that maybe looked into for implementation and purpose of further research in the context of Operationalisation and Financial Inclusion.

7 CONCLUSION

In the concluding remarks we enlist new initiatives and work that needs to be done further. The No –frills Accounts entails just the beginning of initiatives towards achieving the goal of Financial Inclusion. Extension activities are needed to create increased Financial Literacy. Flexibility of the system to suit the new product (No –frills Account), further acceptability by the new customer base, then popularity among the user and actual value derivation by the end user are many of the challenges.

The initiatives are at a very nascent stage, and hence a lot of innovative thinking and hard work by the Banking System is desirable. The operationalisation Index (OI) proposed by us is just a small control and appraisal mechanism for the work that is being done, so as to guide the efficient and proper movement of the Initiatives. We must add to perspective that operationalisation is going to be a long stretched process and will surely move with time to different levels of efficiency. Further No Frills A/Cs is one of the many tools that are to be employed for achieving Inclusive growth.

To understand Financial Inclusion, the reach and value addition is important. The financial strength of the population is improving and the proper utilisation of the financial resources is a must. To add to it the sustainability of the process will also only come with efficient systems and best practices.

No-frills A/Cs and financial inclusion are not just a Rural Phenomenon it is very much needed in the Semi-Urban, Urban and Metro Towns. The paradigm of operationalisation extends to population all over the country. Further the parameters of measure might change from place to place. The product (No –frills Account) features might be variable like GCC (General Purpose Credit Card), Small credits might be need of rural and semi urban customers, but the urban poor might even desire ATM cards, bigger loans and even Micro Insurance, Internet Banking etc.

This study on extent of Financial Inclusion through assessing Operationalisation of the basic NF accounts has thrown up few issues and observations. The OI developed can be utilised to study the performance and targets of each of the banks and the performance level of each of the parameters for the banks/districts. Follow up strategies maybe implemented as per the values of the Index.

Finally, the operationalisation Index (OI) can be of great help for efficient Financial Inclusion by meeting the eminent need to have a barometer to measure the activities under Financial Inclusion.

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ANNEXURES

ANNEXURE 1 – INDEXES IN DETAIL (BANK & DISTRICT-WISE)

A. ALL BANKS

SNO	CTG	Name_bank	GCC % OF TOTAL	GCC % OF OPERATI ONALISED	od_issued % OF TOTAL	od_issued % OF OPRN	lp_issued % OF TOTAL	lp_issued % OF OPRNS	sbdep_no % OF TOTAL	sbdep_no % OF OPRN	nregs_no % OF TOTAL	nregs_no % OF OPRNS	gov_spon_no % OF TOTAL	gov_spon_no % OF OPRNS
1	B	ALLAHABAD	3.1055901	3.401361	0	0	3.105590062	3.40136054	7.45341615	7.45341615	74.53416149	81.63265306	3.105590062	3.40136054
2	B	AndhraBank	0	0	0	0	3.47129506	6.91489362	42.7236315	42.7236315	4.005340454	7.978723404	0	0
3	B	BankofMahara	0.1491981	0.281096	0.1305483	0.245959241	1.510630362	2.84609979	32.7116747	32.7116747	18.38866095	34.64511595	0.186497576	0.35137034
4	B	BankofBaroda	6.1660427	14.47028	0	0	4.844747853	11.369509	0.30830214	0.30830214	26.46994054	62.11886305	4.822726272	11.3178295
5	B	BankofIndia	0	0	0	0	0.382043935	0.60606061	62.2731614	62.2731614	0	0	0.382043935	0.60606061
6	B	CanaraBank	7.1231399	11.09793	0.4505505	0.701962529	2.70541824	4.21507077	42.3803027	42.3803027	10.35420038	16.13195577	1.170796713	1.8241139
7	B	CentralBankof	0.0639898	0.095329	0.03199488	0.047664442	0.78387458	1.16777884	23.50024	23.50024	42.37721964	63.13155386	0.367941129	0.54814109
8	B	CorporationBa	7.4465654	11.96028	0.25018343	0.401831424	0.40654807	0.65297606	53.0100194	53.0100194	0.977880417	1.570619941	0.169595497	0.27239534
9	B	Dena bank	4.6641791	16.62971	0	0	7.400497512	26.3858093	14.4900498	14.4900498	0.932835821	3.32594235	0.559701493	1.99556541
10	B	IndianBank	0.1153846	0.395674	0.03846154	0.131891322	0.569230769	1.95199156	18.0153846	18.0153846	8.369230769	28.69955157	2.053846154	7.04299657
11	B	IndianOversees	3.5249042	6.85544	0	0	1.800766284	3.50223547	14.1762452	14.1762452	31.37931034	61.02831595	0.536398467	1.04321908
12	B	OBC	0	0	0	0	0	0	41.4342629	41.4342629	0	0	0	0
13	B	Punjab&Sindh Bank	0	0	0	0	0	0	0	0	0	0	0	0
14	B	PunjabNationa	0.5758808	0.526805	0.06775068	0.061977068	0	0	62.4322493	62.4322493	39.36314363	36.00867679	6.876693767	6.29067245
15	B	StateBankofIn	0.4075817	1.642117	0.0596461	0.240309733	1.534230234	6.18130034	15.0363399	15.0363399	6.804073608	27.41311023	0.97863786	3.94285969
16	B	StateBankofM	1.2835727	2.480925	0.03148386	0.060852876	1.801845438	3.48265693	40.3041825	40.3041825	8.149475673	15.75153302	0.167106633	0.32298834
17	B	StateBankofH	0.2361445	0.77987	0.02609331	0.086173467	1.298142156	4.28712999	22.7755454	22.7755454	4.344536061	14.34788229	1.599519883	5.28243354
18	B	SYNDICATE B.	0.446458	0.776107	0.00847109	0.014725854	0.723494106	1.25769699	52.2810771	52.2810771	3.811364442	6.625543357	0.25444654	0.44232101
19	B	UCO Bank	0	0	0	0	0	0	45.5645161	45.5645161	0	0	0	0
20	B	UnionBankofI	3.5439476	22.1307	0.02198479	0.137287205	1.23994196	7.74299835	8.45974586	8.45974586	0.043969573	0.27457441	2.704128743	16.8863262
21	B	VijayaBank	0.9359212	1.508242	0.0096629	0.015571819	1.329339334	2.14223745	53.405483	53.405483	6.113856603	9.852512624	0.259517959	0.41821458
22	D	Bagalkot DCCBank Ltd	0	0	0.06414368	2.136752137	0.025657473	0.85470085	0.02565747	0.02565747	2.565747274	85.47008547	0.320718409	10.6837607
23	D	BijapurDCCB	0	0	0	0	0	0	6.80041688	6.80041688	0	0	0	0
24	D	Chamdistrict Chickmagalur DCCB	2.7844643	100	0	0	0	0	0	0	0	0	0	0
25	D	Chikballadistr	1.3197004	2.25541	0.17833789	0.304785126	0.392234336	0.67052728	51.5099275	51.5099275	2.360004756	4.033323174	2.752348116	4.70385045
27	D	Dharwadistrict	2.1221501	6.920986	0	0	0	0	0	0	27.96892672	91.215298	0.571462587	1.86371578
28	D	Hassandistrict	2.6234218	20.01318	0	0	0.027001048	0.20598171	10.4580458	10.4580458	0	0	0	0
29	D	Haveridistrict	0.1081656	0.64151	0	0	0.090577719	0.53719978	16.2674945	16.2674945	0.394848502	2.341773802	0	0
30	D	KarnatakaCen	0	0	0	0	0	0	74.1795889	74.1795889	0	0	0	0
31	D	Kolardistrict	0	0	0	0	0	0	1.4378713	1.4378713	2.156561668	59.99727037	0	0
32	D	MandyaDistrict	0.1552474	0.763116	0	0	1.90824881	9.3799682	10.3498241	10.3498241	7.930552681	38.98251192	0	0
33	D	MysoreDistrict Raichur DCC Bank	2.2621464	2.262146	2.08308464	2.083084637	0	0	95.654769	95.654769	0	0	0	0
34	D	TumkurDistrict	1.3697573	1.637327	0	0	0	0	56.1797753	56.1797753	25.30234154	30.24493269	0.806244103	0.96373684
36	P	FederalBankLtd	11.229947	63.63636	1.60427807	9.090909091	0	0	4.81283422	4.81283422	0	0	0	0
37	P	AXIS BANK LTD	0	0	0	0	0	0	92.1296296	92.1296296	0	0	0	0
38	P	ICICIBank	0.0458575	42.85714	0	0	0.061143381	57.1428571	0	0	0	0	0	0
39	P	INGVysyaBank	0.0496319	0.110193	0	0	5.310612954	11.7906336	32.4013566	32.4013566	7.279344859	16.16161616	0	0
40	P	KarnatakaBank KarurVysyaBank Ltd	0.1969697	0.66169	0.01010101	0.033932813	0.136363636	0.45809298	25.1818182	25.1818182	3.580808081	12.02918222	0.661616162	2.22259925
41	P	TamilnaduMer	0	0	0	0	0	0	100	100	0	0	0	0
42	P	CauveryKalpa tharu GrameenaBank	0.9706649	2.311088	1.21704477	2.897702327	0.051222423	0.12195717	32.8648189	32.8648189	3.853975116	9.176057369	3.042611934	7.24425582
43	R	CHIKO Gramee	9.6175408	16.31445	0	0	0	0	0	0	49.33349944	83.68554522	0	0
44	R	KarnatakaVikas Grameena Bank	0.1169764	0.162558	0.00382776	0.005319296	0.124019519	0.17234519	57.4792191	57.4792191	14.10530635	19.601606	0.130603271	0.18149438
46	R	KrishnaGrame	3.3389074	4.334358	0	0	0	0	73.5103212	73.5103212	0.184266412	0.239202976	0	0
47	R	PragathiGrame Visveshvaraya Grameena Bank	1.1740031	1.942318	0	0	1.271817107	2.10414527	8.67111689	8.67111689	49.1853928	81.37428812	0.141077882	0.23340491
48	R		3.4083555	8.973874	0	0	0	0	31.9982743	31.9982743	2.574243187	6.777375706	0	0
			3.8058835	10.23543	0.13099269	0.406493313	0.923055071	3.72926554	31.9718456	31.9718456	10.10822958	21.9971208	0.721288982	1.95838448

B. BY TYPE OF BANK

SNO	CTG	Name_bank	total_nf	gcc_issued	od_issued	lp_issued	sbdep_no	nregs_no	gov_spon_ no	score
1	B	ALLAHABAD ABANK	161	5	0	5	12	120	5	0.8819876
2	B	AndhraBank	749	0	0	26	320	30	0	0.5020027
3	B	BankofMaharashtra	5362	8	7	81	1754	986	10	0.5289071
4	B	BankofBaroda	4541	280	0	220	14	1202	219	0.3778903
5	B	BankofIndia	1047	0	0	4	652	0	4	0.6265521
6	B	CanaraBank	94551	6735	426	2558	40071	9790	1107	0.6301361
7	B	CentralBankofIndia	6251	4	2	49	1469	2649	23	0.6675732
8	B	CorporationBank	83139	6191	208	338	44072	813	141	0.620912
9	B	Dena bank	1608	75	0	119	233	15	9	0.2748756
10	B	IndianBank	13000	15	5	74	2342	1088	267	0.2710769
11	B	IndianOversesBank	2610	92	0	47	370	819	14	0.5088123
12	B	OBC	753	0	0	0	312	0	0	0.4143426
15	B	StateBankofIndia	90534	369	54	1389	13613	6160	886	0.2384187
16	B	StateBankofMysore	41291	530	13	744	16642	3365	69	0.5157056
17	B	StateBankofHyderabad	76648	181	20	995	17457	3330	1226	0.2868046
18	B	SYNDICATE BANK	318731	1423	27	2306	166636	12148	811	0.5727086
19	B	UCO Bank	496	0	0	0	226	0	0	0.4556452
20	B	UnionBankofIndia	22743	806	5	282	1924	10	615	0.1330959
21	B	VijayaBank	72442	678	7	963	38688	4429	188	0.6179426
		TO TAL	836657	17392	774	10200	346807	46954	5594	0.4802837
22	D	Bagalkot DCC Bank Ltd	7795	0	5	2	2	200	25	0.0268121
23	D	Bijapur DCC B	3838	0	0	0	261	0	0	0.0680042
24	D	Chamdistrict	30742	856	0	0	0	0	0	0.0278446
25	D	Chickmagalur DCC B	128	0	0	0	0	0	0	0
26	D	Chikballadistrict	16822	222	30	66	8665	397	463	0.5576031
27	D	Dharwad district	33598	713	0	0	0	9397	192	0.3009108
28	D	Hassandistrict	92589	2429	0	25	9683	0	0	0.1310847
29	D	Haveridistrict	227429	246	0	206	36997	898	0	0.1686109
30	D	Karnataka Central DCC	2773	0	0	0	2057	0	0	0.7417959
31	D	Kolardistrict	203843	0	0	0	2931	4396	0	0.0359443
32	D	Mandyadistrict	77296	120	0	1475	8000	6130	0	0.2034387
33	D	Mysoredistrict	67016	1516	1396	0	64104	0	0	1
34	D	Raichur DCC Bank	6886	6886	0	0	0	0	0	1
35	D	Tumkur district	116590	1597	0	0	65500	29500	940	0.8285187
		TO TAL	887345	14585	1431	1774	198200	50918	1620	0.363612
36	P	Federal Bank Ltd	187	21	3	0	9	0	0	0.1764706
37	P	AXIS BANK LTD	864	0	0	0	796	0	0	0.9212963
38	P	ICICI Bank	13084	6	0	8	0	0	0	0.00107
39	P	ING Vysya Bank	12089	6	0	642	3917	880	0	0.4504095
40	P	Karnataka Bank	19800	39	2	27	4986	709	131	0.2910606
41	P	Karur Vysya Bank Ltd	1796	0	0	0	1796	0	0	1
42	P	Tamilnadu Mercantile Bank	861	0	0	0	861	0	0	1
		TO TAL	48681	72	5	677	12365	1589	131	0.5486153
43	R	Cauvery Kalpatharu Grameena Bank	390454	3790	4752	200	128322	15048	11880	0.3895773
44	R	CHIKO Grameena Bank	24081	2316	0	0	0	11880	0	0.5895104
45	R	Karnataka Vikas Grameena Bank	653123	764	25	810	375410	92125	853	0.7182935
46	R	Krishna Grameena Bank	217077	7248	0	0	159574	400	0	0.770335
47	R	Pragathi Grameena Bank	425297	4993	0	5409	36878	209184	600	0.6030233
48	R	Visveshvaraya Grameena Bank	13907	474	0	0	4450	358	0	0.3798087
		TO TAL	1723939	19585	4777	6419	704634	328995	13333	0.575091

C. DISTRICT-WISE

	Name_district	GCC % OF TOTAL	GCC % OF OPERATIONS	od_issued % OF TOTAL	od_issued % OF OPRN	lp_issued % OF TOTAL	lp_issued % OF OPRNS	sbdep_no % OF TOTAL	sbdep_no % OF OPRN	nregs_no % OF TOTAL	nregs_no % OF OPRNS	gov_spon_no % OF TOTAL	gov_spon_no % OF OPRNS
1	BAGALKOT	65.006009	13.136705	65.006009	13.136705	18.357518	3.7097693	256.41026	256.41026	6.0171863	1.2159799	84.045584	16.984308
2	BELGAUM	681.66366	47.162562	681.66366	47.162562	12.28547	0.8500002	37.786561	37.786561	7.839055	0.5423641	24.110672	1.6681556
3	BELLARY	722.77378	9.6348376	722.77378	9.6348376	2451.5552	32.680122	3584.8369	3584.8369	8.0133665	0.1068211	11.71771	0.1562013
4	BIDAR	7971.0036	46.371195	7971.0036	46.371195	341.93456	1.9891992	630.61224	630.61224	96.687806	0.5624799	178.31633	1.0373526
5	BIJAPUR	588.85143	27.383131	588.85143	27.383131	319.31812	14.849127	631.48979	631.48979	7.3568637	0.3421134	14.549078	0.6765702
6	CHAMARAJNAC	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
7	CHIKBALLAPU	7682.0033	44.074784	7682.0033	44.074784	351.96253	2.0193525	601.51515	601.51515	410.47519	2.3550635	701.51515	4.0248784
8	CHIKMAGALUR	338.08529	19.180537	338.08529	19.180537	369.07411	20.938621	711.51776	711.51776	2.0100859	0.1140379	3.8751346	2.0198474
9	CHITRADURGA	425.86498	9.3712442	425.86498	9.3712442	688.26221	15.145348	2363.3166	2363.3166	144.58921	3.1817145	496.48241	10.925195
10	DAVANGERE	1024.6359	26.036287	1024.6359	26.036287	620.84018	15.775724	1096.2056	1096.2056	61.14125	1.5536165	107.95594	2.7431909
11	DHARWAD-HUB	32414.784	37.53957	32414.784	37.53957	8765.9191	10.151813	12533.58	12533.58	90.230546	0.104496	129.01235	0.1494092
12	D-KANNADA	87796.35	50	87796.35	50	0	0	0	0	0	0	0	0
13	GADAG	5003.2035	46.333291	5003.2035	46.333291	242.46123	2.2453667	436	436	40.533783	0.3753722	72.888889	0.6750039
14	GULBARGA	2481.51	44.116393	2481.51	44.116393	206.40224	3.6694281	349.96898	349.96898	39.147461	0.6959653	66.377171	1.1800563
15	HASSAN	5077.1721	50	5077.1721	50	0	0	0	0	0	0	0	0
16	HAVERI	3028.202	46.120645	3028.202	46.120645	73.50124	1.1194513	435.92233	435.92233	0	0	0	0
17	KODAGU	17117.659	33.9482	17117.659	33.9482	6653.9494	13.19629	9303.125	9303.125	96.110119	0.1906082	134.375	0.2664961
18	KOLAR	#DIV/0!	2.2111037	#DIV/0!	2.2111037	#DIV/0!	3.3162783	#DIV/0!	#DIV/0!	#DIV/0!	0	#DIV/0!	0
19	KOPPAL	9949.1697	49.900046	9949.1697	49.900046	0	0	0	0	15.21014	0.0762864	24.647887	0.1236214
20	MANDYA	194.41611	20.904697	194.41611	20.904697	101.315	10.89395	439.86441	439.86441	0	0	0	0
21	MYSORE	48584.547	41.372497	48584.547	41.372497	3799.384	3.2353909	7524	7524	2999.5137	2.554256	5940	5.0582468
22	RAICHUR	83.714549	42.288207	83.714549	42.288207	0	0	0	0	1.6439413	0.8304331	28.888889	14.593154
23	SHIMOGA	87.064828	0.6779452	87.064828	0.6779452	5136.7382	39.998094	7498.1013	7498.1013	13.614719	0.1060134	19.873418	0.1547478
24	TUMKUR	#DIV/0!	33.109873	#DIV/0!	33.109873	#DIV/0!	14.91208	#DIV/0!	#DIV/0!	#DIV/0!	0.4751646	#DIV/0!	0.5679838
25	UDUPI	39712.347	50	39712.347	50	0	0	0	0	0	0	0	0
26	U-KANNADA	4376.8418	48.055851	4376.8418	48.055851	93.652404	1.0282634	237.53027	237.53027	6.4917059	0.0712762	16.464891	0.1807775
		3308.5191	31.466221	3308.5191	31.466221	1274.0398	12.116967	2461.4955	2461.4955	55.230205	0.525276	106.70695	1.0148542

ANNEXURE 2: QUESTIONNAIRES

TABLE 1 - AVERAGE PERFORMANCE ON THE SELECTED PARAMETERS OF THE RANDOMLY SELECTED NF A/C s AT THE BRANCH

NO-FRILLS ACCOUNT OPERATIONALISATION INDEX	Branch Name :
PARAMETERS	A/C Number :
Average Number of Transactions per month in last Year (NUMBER OF WITHDRAWALS)	
Average Number of Transactions per month in last Year (NUMBER OF DEPOSITS)	
General Purpose Credit Card Issued (GCC)-(YES/NO)	
Overdraft Given (OD)-(YES/NO)	
Any Remittances from any other A/C received or Transferred Given -(YES/NO)	
NREGP/GOVT. SPONSORED SCHEMES (YES/NO)	
Avg. Monthly Balance.(Figure)	
Micro Insurance/Any other Insurance facility given (YES/NO)	
Pass Book Issued (YES/NO)	
Number of Credit /Loan taken (Number)	
Number of Credit/Loan outstanding (Number)	
Number of Credit/Loan paid (Number)	
Any special Service for the account (YES /NO)	DETAILS:

TABLE 2- QUESTIONNAIRE FOR MANAGER

MANAGER NAME:.....
BANK BRANCH NAME:.....
DISTRICT.....
(1) How do you rate the OPERATIONALISATION of the No Frills A/C in your Area?
1-Very Bad 2-Bad 3-Fair 4- Good 5- Very Good 6- Excellent
(2) Do you have separate records maintained for No- Frills A/C?
1-YES 2- NO 3- DON'T REQUIRE 4- PLANNING TO
(3) How many of the listed channels have the Bank utilised for the No-Frills A/C in the area ?
1- NGOs 2-JLGs 3-SHG 4-MFIs 5- Any Other
(4) To what extent do you feel Business Facilitator (BF), Business Correspondents (BC) Model has helped in your area?
1-Very Bad 2-Bad 3-Fair 4- Good 5- Very Good 6- Exce
(5) What are the prospects of Information & Communication Technology (ICT) based application in your area for promotion & operationalisation of No Frills A/C.?
1-Very Bad 2-Bad 3-Fair 4- Good 5- Very Good 6- Excellent
(6) Did You employ any Information & Communication Technology (ICT) base application in your area for promotion of No Frills A/C ?
1-YES 2- NO 3- DON'T REQUIRE
4- PLANNING TO EMPLOY IN NEAR FUTURE
(7) Do you need any extra staff to maintain the work generated for the No-Frills A/C?

1-YES	2- NO	3-NOT NOW.
(8) Do you feel are Relaxed KYC (Know Your Customer) norms enough for the level for which is No-Frills A/C are being Targeted?		
1-YES	2- NO	3- THEY NEED FURTHER CHANGES
(9) How cautions do you rate your branch POLICY for the delivery of the below mentioned service to the No-Frills A/C Holder?		
General Purpose Credit Card :		
1-VERY CAUTIONS	2-CAUTIONS	3-FLEXIBLE 4- VERY FLEXIBLE
Over Draft Facility		
1-VERY CAUTIONS	2-CAUTIONS	3-FLEXIBLE
4- VERY FLEXIBLE		
Credit/Loans		
1-VERY CAUTIONS	2-CAUTIONS	3-FLEXIBLE 4- VERY FLEXIBLE
(10) Loans to No-Frills Account are only given on Mortgages/collateral ?		
1-YES	2- NO	3-DEPENDS ON THE CASE
(12) How successful do you feel are the processes and systems tried for the operationalisation of the No-Frills A/C are going to be in Financial Inclusion in your Area.?		
1-Very Bad	2-Bad	3-Fair 4- Good 5- Very Good 6- Excellent
(13)Any special initiative taken by your branch in the area for the Financial Inclusion through No-Frills A/C		
1-YES	2- NO	,IF YES DETAILS:

TABLE 3 – QUESTIONNAIRE FOR HOUSEHOLDS

	NAME	
	AGE	
RESPONDENTS DETAILS	VILLAGE	
	BLOCK	
	DISTRICT	
1-How much on an Average is your monthly Income?		
What is your wage pattern (1)- daily (2)- weekly (3)- Monthly (4)- Crop season		
Monthly:(1)0-1500 (2) 1500- 3000 (3) 3000-4500 (4) 4500 – 6000 (5) 6000&above		
2-How much on an average are you able to save from your wages (in INR)?		
Monthly:(1)0 – 100. (2) 100-200. (3) 200-300. (4) 300- 600. (5) Others		
What do you do with your savings		
(1) Put in Bank (2) Keep safe at home (3) keep safe with my relatives		
3-How many Members are there in Your Family?(1)2 (2) 2 to 4 (3) 4 to 6 (4) 6 &above		
4-What is your occupation:		
(1)-Small Farmer (2) Marginal Farmers (3) Landless Labours (4) Self Employed(5) others		
5-How do you take care about your Credit Requirement?		
(1)Borrow from money lenders (2) Borrow from relatives (3) Borrow from Acquaintances (4) Borrow from Banks		
6- What all A/C does u have with Banks?		
(a)NO Frills (b) Saving A/C (c) Fixed A/C (d) Recurring A/C		

7- Do you get your Pass Book?(a)YES	(b) NO									
8-How use full is the No-frills A/C to you?										
1-Very Bad	2-Bad	3-Fair	4- Good	5- Very Good	6- Excellent					
9-What all facilities have you availed from the bank with your No-frills A/C?										
1-over draft	2-Credit/loan	3-General Purpose Credit Card	4-Deposits	5- Withdrawal						
10-Do you know how much minimum balance your No-Frills A/C requires you to main for any designated period?										
1-YES	2- NO	3- DON'T REMEMBER								
11-How many banking service you know that you can avail through the No Frills A/C of yours?										
1	2	3	4	5	6	7	8	9	10	or more
12-Do you know how interest is paid to you for the deposit that you keep with No-Frills A/C of yours?										
1-YES	2- NO	3- DON'T REMEMBER								
13- Do you know about the number of transaction that you can perform in your No-Frills A/C free of Cost?										
1-YES	2- NO	3- DON'T REMEMBER								
14- Do You know about the Penalty for the excess transaction that u do in your No Frills A/C above the free transaction limit?										
1-YES	2- NO	3- DON'T REMEMBER								
15-How many people have you asked to open No Frills A/C after you got one?										
1	2	3	4	5	6	7	8	9	10	or more
16-How do you rate the service to you at the branch where you have your No Frills A/C?										
1-Very Bad	2-Bad	3-Fair	4- Good	5- Very Good	6- Excellent					

TABLE K4 – KODAGU AVERAGE PERFORMANCE ON THE SELECTED PARAMETERS OF THE RANDOMLY SELECTED NF A/C s AT THE BRANCH

NO-FRILLS ACCOUNT OPERATIONALISATION INDEX	BRANCH-1(URRB)										BRANCH 2(PUBLIC COMMERCIAL)										BRANCH 3(PRIVATE COMMERCIAL)									
	AC1	AC2	AC3	AC4	AC5	AC6	AC7	AC8	AC9	AC10	AC11	AC12	AC13	AC14	AC15	AC16	AC17	AC18	AC19	AC20	AC21	AC22	AC23	AC24	AC25	AC26	AC27	AC28	AC29	AC30
Average Number of Transactions per month in last Quarter (WITHDRAWAL NUMBER)	1	0	1	1	0	1	1	0	0	0	-	4	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Number of Transactions per month in last Quarter (DEPOSITS NUMBER)	1	1	1	1	1	1	1	1	1	1	2	3	-	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
General Purpose Credit Card Issued (GCC-YES/NO)	-	-	-	-	-	-	-	-	-	-	NO	NO	YES	YES	NO	YES	NO	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Overdraft Given (OD-YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	YES	YES	NO	YES	NO	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Any Remittances (MONEY) from any other A/C received or Transferred (YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Payment routed for CENTRAL STATE GOVT. SCHEMES for the A/C (YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Avg. Monthly Balance in the last Quarter (Figure)	1298	1393	1679	908	10	1243	826	1826	959	1658	1400	2000	50	40	1500	200	1300	2000	1400	100	221.96	339.76	221.9	275.61	2830.96	221.33	385.89	0	213.78	216.27
Micro Insurance/Any other Insurance facility given (YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Pass Book Issued (YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Number of Credit/Loan taken (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NIL	NIL	1	2	NIL	2	1	1	1	1	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Number of Credit/Loan outstanding (Number)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NIL	NIL	1	1	NIL	1	-	1	1	1	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Number of Credit/Loan paid (Number)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NIL	NIL	NIL	1	NIL	1	1	-	-	-	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Any special Service for the account (YES/NO)	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS	DETAILS

TABLE K5- RESPONSE OF MANAGERS

	BRANCH1	BRANCH2	BRANCH3
(1) How do you rate the OPERATIONALISATION of the No Frills A/C in your Area ?	3	4	3
(2) Do You have separate records maintained for No- Frills A/C ?	1	1	1
(3) How many of the listed channels have the Bank utilised for the No-Frills A/C in the area ?	3	2	1
(4)To what extent do you feel Business Facilitator (BF), Business Correspondents (BC) Model has helped in your area?	2	NA	2
(5) What are the prospects of Information & Communication Technology (ICT) based application in your area for promotion &operationalisation of No Frills A/C.?	2	4	2
(6) Did You employ any Information & Communication Technology (ICT) base application in your area for promotion &operationalisation of No Frills A/C ?	2	2	2
(7) Do you need any extra staff to maintain the work generated for the No-Frills A/C ?	1	3	2
(8) Do you feel are Relaxed KYC (Know Your Customer) norms enough for the level for which is No-Frills A/C are being Targeted?	1	1	1
(9)How cautions do you rate your branch POLICY for the delivery of the below mentioned service to the No-Frills A/C Holder ?			
General Purpose Credit Card :	4	3	2
Over Draft Facility	2	3	2
Credit/Loans	3	2	2
(10) Loans to No-Frills Account are only given on Mortgages/collateral ?	2	2	2
(12)How successful do you feel are the processes and systems tried for the operationalisation of the No-Frills A/C are going to be in Financial Inclusion in your Area.?	4	4	3
(13)Any special initiative taken by your branch in the area ,for the Financial Inclusion through No-Frills A/C	2	2	2

TABLE K6 – RESPONSES OF CUSTOMERS

NUMBER (CUSTOMER)	C 01	C 02	C 03	C 04
Name	KH Kalappa	TG Ponappa	PV Bhagirathi	NA Subharao
How much on an Average is your daily Income ?	100- 120 INR	120- 150	100-110 INR	4500 INR MONTHLY
What is your wage pattern able to save from your wages (in INR)?	DAILY	DAILY	DAILY	DAILY
What do you do with your savings	10 to 20 INR	20 to 30 INR	30 to 50 INR	1500 INR MONTHLY
Your Family?	BANK	BANK	SHG,BANK	BANKS
What is your occupation:	8	6	2+2	4 MEMBER
How do you take care about your Credit Requirement Banks?	MARGINAL FARMER /LABOURER	MARGINAL FARMER /LABOURER	SMALL FARMER	SELF EMPLOYED
Rate on a scale of 7 difficulty in terms of Time & Money to come to branch next to you ?	RELATIVES/ MONEY LENDERS	RELATIVES/ MONEY LENDERS	SHG,BANK	BANKS
Do you get your Pass Book? you?	NF	NF	NF	NF,GCC
What all facilities have you availed from the bank with your NoFrill A/C balance your No-Frills A/C requires you to main for any designated period?	AVERAGE 30 KM UP AND DOWN	10 KMS	2 KMS	ABOUT 5 KMS
that you can avail through the No Frills A/C of yours?	YES	YES	YES	YES
Do you know how interest is paid to you for the deposit that you keep with No-Frills A/C of yours?	GOOD	GOOD	GOOD	GOOD
Do you know about the number of transaction that you can perform in your No-Frills A/C free of Cost?	DEPOSITS ONLY	DEPOSITS ONLY	DEPOSITS/O VERDRAFT	OVERDRAFT /DEPOSITS AND WITHDRAWAL
the excess transaction that u do in your No Frills A/C above the free transaction limit?	NO	NO	YES	YES
open No Frills A/C after you got one ?	NO	NO	5	5
How do you rate the service to you at the branch where you have your No Frills A/C?	NO	NO	YES	YES
	NO	NO	YES	YES
	NIL	NIL	2	1
	VERY GOOD	VERY GOOD	VERY GOOD	VERY GOOD

TABLE S4 - AVERAGE PERFORMANCE ON THE SELECTED PARAMETERS OF THE RANDOMLY SELECTED NF A/C s AT THE BRANCH

NO-FRILLS ACCOUNT OPERATIONALISATION INDEX PARAMETERS	BRANCH 1 (RRB)										BRANCH 2 (PUBLIC COMMERCIAL)										BRANCH 3 (PRIVATE COMMERCIAL)									
	A/C31	A/C32	A/C33	A/C34	A/C35	A/C36	A/C37	A/C38	A/C39	A/C40	A/C41	A/C42	A/C43	A/C44	A/C45	A/C46	A/C47	A/C48	A/C49	A/C50	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Average Number of Transactions per month in last Quarter (WITHDRAWAL NUMBER)	3	1	4	1	1	1	1	1	1	4	-	-	-	-	-	-	-	-	-	-	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Average Number of Transactions per month in last Quarter (DEPOSITS NUMBER)	6	5	8	2	5	6	5	6	5	6	1	1	-	-	1	1	1	1	1	1	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
General Purpose Credit Card Issued (GCC)-(YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Overdraft Given (OD)-(YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Any Remittances (MONEY) from any other A/C received or Transferred -(YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Payment route of for CENTRAL STATE GOVT. SCHEMES for the A/C -(YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Avg. Monthly Balance in the last Quarter (Figure)	300	323	524	343	389	182	120	140	120	140	200	100	0	0	500	104	200	501	871	525	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Micro Insurance/Any other Insurance facility given (YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Pass Book Issued (YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Number of Credit Loan taken (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Number of Credit Loan outstanding (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Number of Credit Loan paid (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60
Any special Service for the account (YES/NO)	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	DETAIL S:	A/C51	A/C52	A/C53	A/C54	A/C55	A/C56	A/C57	A/C58	A/C59	A/C60

TABLE S5 – RESPONSES OF MANAGERS

	BRANCH1	BRANCH2	BRANCH3
(1) How do you rate the OPERATIONALISATION of the No Frills A/C in your Area ?	4	4	3
(2) Do You have separate records maintained for No- Frills A/C ?	1	1	1
(3) How many of the listed channels have the Bank utilised for the No-Frills A/C in the area ?	5	1	3
(4) To what extent do you feel Business Facilitator (BF), Business Correspondents (BC) Model has helped in your area?	NA	4	5
(5) What are the prospects of Information & Communication Technology (ICT) based application in your area for promotion & operationalisation of No Frills A/C.?	4	4	3
(6) Did You employ any Information & Communication Technology (ICT) base application in your area for promotion & operationalisation of No Frills A/C ?	2	4	2
(7) Do you need any extra staff to maintain the work generated for the No-Frills A/C ?	1	3	2
(8) Do you feel are Relaxed KYC (Know Your Customer) norms enough for the level for which is No-Frills A/C are being Targeted?	1	1	1
(9) How cautious do you rate your branch POLICY for the delivery of the below mentioned service to the No-Frills A/C Holder ?			
General Purpose Credit Card :	2	2	3
Over Draft Facility	2	2	3
Credit/Loans	2	2	3
(10) Loans to No-Frills Account are only given on Mortgages/collateral ?	2	3	2
(12) How successful do you feel are the processes and systems tried for the operationalisation of the No-Frills A/C are going to be in Financial Inclusion in your Area.?	3	4	4
(13) Any special initiative taken by your branch in the area ,for the Financial Inclusion through No-Frills A/C	1	1	1

TABLE S6 – RESPONSES OF CUSTOMERS

NUMBER (CUSTOMER)	C 01	C 02	C 03
Name	Devi Bai	Vatama	Jayalakshmi
How much on an Average is your daily Income?	1500 INR	1800	1500
What is your wage pattern	MONTHLY	MONTHLY	MONTHLY
How much on an average are you able to save from your wages (in INR)?	DAILY	DAILY	DAILY
What do you do with your savings	NIL	NIL	NIL
How many Members are there in Your Family?	SHG	SHG	SHG
What is your occupation:	4	6	4
How do you take care about your Credit Requirement	COOLIES	COOLIES	COOLIES
What all A/C does u have with Banks?	SHG	SHG	SHG
Rate on a scale of 7 difficulty in terms of Time & Money to come to branch next to you?	NF,LOAN A/C	NF,LOAN A/C	NF
YES	18 to 20 kms	15 to 20 kms	14 to 18 kms
How use full is the No-frills A/C to you?	YES	YES	YES
What all facilities have you availed from the bank with your NoFrill A/C	GOOD	GOOD	GOOD
Do you know how much minimum balance your No-Frills A/C requires you to main for any designated period?	DEPOSIT/ WITHDRAWAL	DEPOSIT/ WITHDRAWAL	DEPOSIT/ WITHDRAWAL
How many banking service you know that you can avail through the No Frills A/C of yours?	NO	NO	NO
Do you know how interest is paid to you for the deposit that you keep with No-Frills A/C of yours?	NO	NO	NO
Do you know about the number of transaction that you can perform in your No-Frills A/C free of Cost?	NO	NO	NO
Do you know about the Penalty for the excess transaction that u do in your No Frills A/C above the free transaction limit?	NO	NO	NO
How many people have you asked to open No Frills A/C after you got one?	2	1	2
How do you rate the service to you at the branch where you have your No Frills A/C?	VERY GOOD	VERY GOOD	VERY GOOD

TABLE R4 - AVERAGE PERFORMANCE ON THE SELECTED PARAMETERS OF THE RANDOMLY SELECTED NF A/C s AT THE BRANCH

NO-FRILLS ACCOUNT OPERATIONALISATION INDEX PARAMETERS	BRANCH 01 (RRB)										BRANCH 02(PUBLIC COMMERCIAL)								BRANCH-3(PRIVATE COMMERCIAL)											
	A/C61	A/C62	A/C63	A/C64	A/C65	A/C66	A/C67	A/C68	A/C69	A/C70	A/C71	A/C72	A/C73	A/C74	A/C75	A/C76	A/C77	A/C78	A/C79	A/C80	A/C81	A/C82	A/C83	A/C84	A/C85	A/C86	A/C87	A/C88	A/C89	A/C90
Average Number of Transactions per month in last Quarter(WITHDRAWAL NUMBER)	5	8	9	4	10	5	1	2	1	4	1	1	1	1	1	1	1	1	1	1	5	3	0	0	1	2	7	48	2	1
Average Number of Transactions per month in last Quarter(DEPOSITS NUMBER)	6	5	4	7	2	4	2	3	3	6	1	1	1	1	1	1	1	1	1	1	3	10	4	3	4	7	23	18	3	1
General Purpose Credit Card Issued (GCC)-(YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Overdraft Given (OD)-(YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Any Remittances (MONEY) from any other A/C received or Transferred -(YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Payment routed for CENTRAL/SATE GOVT. SCHEMES for the A/C -(YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Avg. Monthly Balance in the last Quarter.(Figure)	1000	1800	800	1000	2000	1000	800	800	1000	600	102	205	110	107	10	300	300	300	110	210	2200	7000	3000	500	700	1000	5800	5000	800	600
Micro Insurance/Any other Insurance facility given (YES/NO)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Pass Book Issued (YES/NO)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Number of Credit/Loan taken (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Number of Credit/Loan outstanding (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Number of Credit/Loan paid (Number)	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Any special Service for the account (YES/NO)	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL	DETAIL

TABLE R5- RESPONSES OF MANAGERS

	BRANCH1	BRANCH2	BRANCH3
(1) How do you rate the OPERATIONALISATION of the No Frills A/C in your Area ?	4	2	2
(2) Do You have separate records maintained for No- Frills A/C ?	1	1	1
(3) How many of the listed channels have the Bank utilised for the No-Frills A/C in the area ?	5	1	1
(4)To what extent do you feel Business Facilitator (BF), Business Correspondents (BC) Model has helped in your area?	4	1	1
(5) What are the prospects of Information & Communication Technology (ICT) based application in your area for promotion &operationalisation of No Frills A/C.?	4	3	3
(6) Did You employ any Information & Communication Technology (ICT) base application in your area for promotion &operationalisation of No Frills A/C ?	2	3	3
(7) Do you need any extra staff to maintain the work generated for the No-Frills A/C ?	2	2	2
(8) Do you feel are Relaxed KYC (Know Your Customer) norms enough for the level for which is No-Frills A/C are being Targeted?	1	1	2
(9)How cautions do you rate your branch POLICY for the delivery of the below mentioned service to the No-Frills A/C Holder ?			
General Purpose Credit Card :	3	2	2
Over Draft Facility	2	1	1
Credit/Loans	3	1	1
(10) Loans to No-Frills Account are only given on Mortgages/collateral ?	3	3	3
(12)How successful do you feel are the processes and systems tried for the operationalisation of the No-Frills A/C are going to be in Financial Inclusion in your Area.?	5	3	3
(13)Any special initiative taken by your branch in the area ,for the Financial Inclusion through No-Frills A/C	2	2	2

TABLE R6 – RESPONSES OF CUSTOMERS

NUMBER (CUSTOMER)	C 01
Name	JYANNAPA
How much on an Average is your daily Income?	1200 INR
What is your wage pattern	MONTHLY
How much on an average are you able to save from your wages (in INR)?	DAILY
What do you do with your savings	NIL
How many Members are there in Your Family?	NA
What is your occupation:	6
How do you take care about your Credit Requirement	LABOURER
What all A/C does u have with Banks?	MONEY
Rate on a scale of 7 difficulty in terms of Time & Money to come to branch next to you ?	LENDERS
Do you get your PASS BOOK ?	NF
How use full is the No-frills A/C to you?	25 KMS
What all facilities have you availed from the bank with your NoFrill A/C	YES
Do you know how much minimum balance your No-Frills A/C requires you to main for any designated period?	GOOD
How many banking service you know that you can avail through the No Frills A/C of yours?	DEPOSIT
Do you know how interest is paid to you for the deposit that you keep with No-Frills A/C of yours?	NO
Do you know about the number of transaction that you can perform in your No-Frills A/C free of Cost?	NO
Do you know about the Penalty for the excess transaction that u do in your No Frills A/C above the free transaction limit?	NO
How many people have you asked to open No Frills A/C after you got one?	NO
How do you rate the service to you at the branch where you have your No Frills A/C?	GOOD

ANNEXURE 3: OTHERS

TABLE G

RANK OF THE BANKS ON THE BASIS OF THE SCORE ON THE OPERATIONAL EFFECIENCY INDEX				
SNO	CTG	Name_bank	score	RANK
33	D	Mysoredistrict	1	1
34	D	Raichur DCC Bank	1	1
41	P	KarurVysyaBankLtd	1	1
42	P	TamilnaduMercantileBan	1	1
37	P	AXIS BANK LTD	0.921296296	2
1	B	ALLAHABAD ABANK	0.881987578	3
35	D	Tumkurdistrict	0.828518741	4
46	R	KrishnaGrameenaBank	0.77033495	5
30	D	KarnatakaCentralDCCB	0.741795889	6
45	R	KarnatakaVikas Grameena Bank	0.718293491	7
7	B	CentralBankofIndia	0.667573188	8
6	B	CanaraBank	0.630136117	9
5	B	BankofIndia	0.626552053	10
8	B	CorporationBank	0.620911967	11
21	B	VijayaBank	0.61794263	12
47	R	PragathiGrameenaBank	0.603023299	13
44	R	CHIKOGrameenaBank	0.589510402	14
18	B	SYNDICATE BANK	0.572708648	15
26	D	Chikballadistrict	0.557603139	16
3	B	BankofMaharashtra	0.528907124	17
16	B	StateBankofMysore	0.515705602	18
11	B	IndianOversesBank	0.508812261	19
2	B	AndhraBank	0.50200267	20
19	B	UCOBank	0.455645161	21
39	P	INGVysyaBank	0.450409463	22
12	B	OBC	0.414342629	23
43	R	CauveryKalpatharu GrameenaBank	0.389577261	24
48	R	VisveshvarayaGrameena Bank	0.379808729	25

Note: D: district cooperatives, P: private commercial banks, R: regional rural banks, B: public commercial banks

TABLE H

COLLECTIVE CATEGORY WISE PERFORMANCE OF THE BANKS
--

PARAMETERS	PUBLIC COMMERCIAL	DCCB	PRIVATE COMMERCIAL	RRB
Parameters	AVERAGE	AVERAGE	AVERAGE	AVERAGE
By Issue of GCCs	0.018511697	0.0805322	0.016461	0.031044
By small doses of over draft	0.000531985	0.0016611	0.002306	0.002035
By any other Loan Product	0.016000134	0.0017456	0.007869	0.002412
By Deposit/Withdrawal of Amount of Savings by NF, A/C Holder.	0.285420529	0.2306167	0.506465	0.340873
NREGP	0.13372999	0.0490564	0.015515	0.198728
By any other Government Schemes, Pension Facilities (viz. SSP: Social Security Pension)	0.012360788	0.0031791	0.000945	0.005524
AVERAGE	0.466555123	0.3667911	0.54956	0.580615

TABLE I

RANK OF THE DISTRICTS ON THE BASIS OF THE SCORE ON THE OPERATIONAL EFFECIENCY INDEX
--

S.N	Name district	score	RANK
12	D-KANNADA	0.894377962	1
24	TUMKUR	0.828518741	2
25	UDUPI	0.817374445	3
17	KODAGU	0.712897959	4
11	DHARWAD-HUBLI	0.697872935	5
23	SHIMOGA	0.683406692	6
3	BELLARY	0.682212666	7
19	KOPPAL	0.616380281	8
14	GULBARGA	0.581787175	9
7	CHIKABALLAPUR	0.557603139	10
13	GADAG	0.551954459	11
10	DAVANGERE	0.547748128	12
4	BIDAR	0.536253802	13
8	CHIKMAGALUR	0.517563205	14
5	BIJAPUR	0.501838163	15
21	MYSORE	0.478999716	16
26	U-KANNADA	0.393727268	17
2	BELGAUM	0.321887682	18
9	CHITRADURGA	0.262602851	19
20	MANDYA	0.230332336	20
16	HAVERI	0.168610863	21
15	HASSAN	0.131084686	22
1	BAGALKOT	0.067234219	23
22	RAICHUR	0.055924528	24
18	KOLAR	0.03594433	25
6	CHAMARAJNAGAR	0.027844643	26

TABLE J : COMPARITIVE PRESENTATION OF THE DISTRICTS ON THE DIFFERENT PARAMETERS

Name district	BAGALKOT	BELGAUM	BELLARY	BIDAR	BIJAPUR	CHAMARAJNAGAR	CHIKABALLAPUR	CHIKMAGALUR	CHITRADURGA	DAVANGERE	DHARWAD-HUBLI	D-KANNADA	GADAG	GULBARGA
By Issue of GCCs	0.00092	0.017	0.01	0.0192	0	0.03	0.013	0.083	0.0363	0.02979	0.00215	0.04	0.01	0.0214
By small doses of Over draft	0.00072	0.004	0	0.0002	0	0	0.002	0	0	0	3.6E-05	0	0	4.5E-05
By any other Loan Product	0.00519	0.013	0.01	0.0033	0.03	0	0.004	0.03	0.0058	0.01723	0.00118	9E-04	0.01	0.01203
By Deposit/Withdrawal of Amount of Savings by NF,A/C Holder.	0.0471	0.282	0.15	0.4924	0.31	0	0.515	0.194	0.0843	0.3118	0.54667	0.853	0.51	0.50621
NREGP	0.0133	0.005	0.51	0.0211	0.17	0	0.024	0.211	0.1363	0.18893	0.14784	0	0.02	0.0421
By any other Government schemes,Pension Facilitis	0.00436	0.003	0	0.006	0	0	0.028	0.001	0.0286	0.01861	0.00152	0	0	0.00799
AVERAGE	0.01193	0.054	0.11	0.0904	0.08	0	0.098	0.086	0.0485	0.09439	0.11657	0.149	0.09	0.0983

Name district	HASSAN	HAVERI	KODAGU	KOLAR	KOPPAL	MANDYA	MYSORE	RAICHUR	SHIMOGA	TUMKUR	UDUPI	U-KANNADA
By Issue of GCCs	0.02623	0.001	0.13	0	0.14	0.01	0.012	0.002	0.0235	0.0137	0.02564	0.013
By small doses of Over draft	0	0	0.01	0	0	0	0.013	2E-04	0.0126	0	5.2E-05	0
By any other Loan Product	0.00027	9E-04	0	0	0	0.02	4E-04	0.003	0.0084	0	0.00163	0.003
By Deposit/Withdrawal of Amount of Savings by NF,A/C Holder.	0.10458	0.163	0.42	0.0144	0.47	0.14	0.421	0.05	0.0106	0.5618	0.79005	0.37
NREGP	0	0.004	0.16	0.0216	0	0.07	0.033	0	0.6283	0.25302	0	0.008
By any other Government schemes,Pension Facillitis (viz.SSP:Social Security Pension)	0	0	0	0	0	0	0.026	1E-03	0.0017	0.00806	0	5E-04
AVERAGE	0.02185	0.028	0.12	0.006	0.1	0.04	0.084	0.009	0.1142	0.13943	0.13623	0.066

NOTE: Detailed Indexes for each of the banks and districts under study is available, but not included in the current copy of the paper.