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Supply Driven Financial Inclusion of India- An Interstate Analysis

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Abstract: This paper attempts to measure and understand financial inclusion by looking at availability and accessibility elements of financial services. The study was carried out by constructing one Composite Financial Inclusion Index with different financial services indicators. One observes a lot of variation across states, for rural and urban regions. Even within a state, differences are clearly evident between rural and urban areas for the different indicators considered. The paper concludes to provide importance on vulnerable states in providing access to financial services on which they are lagging.

JEL Classifications: G21, O16, R51

1.1 Introduction

An essential component of an economy is finance. Interestingly, there occurred a two way association between development of financial system and growth of real sector. The real growth of an economy happens by developed financial system, whereas financial sector advancement occurred by the growing economy's demand (Kumar and Mishra, 2011). The momentous and central involvement of high concentration of banks in Scotland for the reviving expansion of the Scottish economy was articulated by Adam Smith (1776) in the early eighteenth century. Joseph Schumpeter (1912) in the early twentieth century expresses that technological innovation and its successful accomplishment is stirred by well functioning banks. Likewise, it was argued by Sir John Hicks (1969) that the insufficient growth of financial system caused the time lag between an innovation and its successful accomplishment. By empirical testing of the neo-classical outlook found that the countries with large numbers of bank and more dynamic stock markets grew more rapidly over successive decades even after controlling for various factors originating economic expansion (Levine 1997).

Furthermore, finance plays a constructive task in poverty lessening. It was argued that Indian rural branch expansion program extensively compact rural poverty, and expands non-farm

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employment (Pande and Burgess 2003). Nevertheless, a developed financial system reachable to everyone declines information and transaction costs, positively influence saving rates, investment decisions, technological innovation, and long run growth rates (Beck et al. 2009). By using firm level data it was found that the branch expansion program and directed lending program enlarged small scale industrial output (Kumar and Mishra, 2011). Thus we could confirm a direct and indirect impact of finance on poverty eradication through these studies.

Financial exclusion is the rejection of financial services and the situations that lead to depriving an individual or a group from the fruits of these services. Indeed, financial exclusion may be of any type like access-exclusion, condition-exclusion, price-exclusion, marketing exclusion or self-exclusion. Many social and economic factors like low household incomes, expensive source of credit, no savings and no insurance coverage caused financial exclusion (Carbo et al 2007). This encouraged researcher to the issue of 'Financial Inclusion'. Financial inclusion has assumed public policy relevance in recent years. Many countries like India (Government of India 2008) and the United Kingdom (2006) and International organizations like the United Nations (2006), World Bank (2008, 2009) have set up task force or committees to understand financial inclusion and to improve its scope. Various aspects of financial inclusion have been identified through these studies, but measurement aspect of financial inclusion has, so far, not widely been covered by these reports and studies. As India is a very well diversified economy and society, it is essential to give adequate interest to measurement of financial inclusion by policy makers and researchers.

Few scholars attempted to measure the various aspects of financial inclusion in different times. Honohan (2007) by using the information on number of banking and microfinance institutions accounts for more than 160 countries evaluated the fraction of the adult population using formal financial intermediaries and then correlated with inequality and poverty. Sarma (2008) developed an Index for financial inclusion using aggregate banking variables like number of account, number of bank branches and total credit and deposit as proportion of GDP for 55 countries. However, the majority of the studies discussed about the measurement of financial inclusion used the actual outreach or access measures rather than financial depth measures. Earlier studies cover usage to a large extent and availability and accessibility elements to a certain extent. In the

present paper the author attempts to fill this gap by analyzing service providers side of financial inclusion.

1.2 Methodology and Data Bases

The present study made an attempt to measure the financial inclusion in India by focusing service provider side of financial inclusion. The study was conducted by using secondary data which were collected from Banking Statistical Returns of RBI 2012-13 and Census of India 2011. The author used six indicators for measuring financial inclusion which are-

- ❖ Number of deposit accounts per person (as access or penetration or outreach)
- ❖ Number of credit accounts per person (as access or penetration or outreach)
- ❖ Number of offices of scheduled commercial banks per one lakh population (as availability)
- ❖ Average saving amount per deposit account (as usage/depth of the financial system)
- ❖ Average credit amount per credit account (as usage/depth of the financial system)
- ❖ Average credit amount per credit account of small borrower (as usage/depth of the marginalized groups)

Here first three indicators are normalized by population size and the remaining three indicators normalized by their respective numbers of accounts. We used distance-from-average method for constructing financial inclusion index. First, for each indicator, the actual value is divided by the overall average of that indicator.

$$I_q = Y^t_{qs} / Y^t_{qs*},$$

Where,

Y^t_{qs} is the value of indicator q for the state s at time t

Y^t_{qs*} is the mean value of indicator q for all the states at time t

$q = 1, 2, \dots, 6$

Subsequently, the average of all the indicators gives us the proposed composite Financial Inclusion Index- FII,

$$FII = (\sum_q I_q) / 6$$

1.3 Results and Discussion

To deliver financial services to people requires institutional provision. Existence of financial services is characterized by the demand for these services and the cost of these service providers. This by and large goes into the decision making process of selecting a location of an institution. After normalizing the availability of institutions (bank branches) by population would not reveal the real penetration of these services. To get away from this dilemma, the author made an

attempt to examine the outreach of the financial services separately for rural and urban, besides from the overall state level investigation. As the distance from average method has been used to construct the index (Table 1), the average or India as a whole value of the index will be unity. Consequently, the actual value of indicators will give us a clear picture of the overall country (Appendix A, B and C for overall, rural and urban respectively). The study indicates an uneven development of financial system within India. It is apparent from the fact that the financial inclusion index of banking outreach value of the top state (Chandigarh) is more than five times that of the bottom state (Bihar). In rural areas the difference between the top (Chandigarh) and bottom (Daman & Diu) is close to thirteen times and in urban areas the difference between the top (Chandigarh) and bottom (Manipur) is nearly three times. As comparing the economic development of the state (in terms of per capita income) vis-à-vis the outreach of the banking services, it is observed that states Chandigarh, Delhi, Punjab, Haryana, Sikkim, Goa, Karnataka, Kerala, Tamil Nadu, Pondicherry have performed better in both the parameters. This reflects a larger spread of services among people in the states which are better developed. In outreach of financial services from banks, one observes wide disparity between rural and urban areas with the latter performing better in almost all the cases. Compared to other states Chandigarh, Delhi, Sikkim, Goa and Lakshadweep is performing better in rural areas in compare to urban areas.

In some situations, it has been observed that the outreach of financial service is concentrated among a smaller segment of population. This is evident from the number of deposit and credit accounts being very low than the average, but the average deposit and credit amount per account being substantially higher than the average, for instance, Assam, Bihar, Jharkhand, Odisha, for credit and Arunachal Pradesh, Meghalaya, Goa for deposit.

Furthermore, Sikkim is fairly better performer than other north eastern states in terms of some of the indicators like higher density of bank offices and high average amount of deposit per account mainly due to relatively better performance in its rural areas.

Table 1: FII Across States (Overall, Rural and Urban) and their Ranks using Six Indicators of Banking Outreach

States	Overall States		Rural		Urban	
	Index	Rank	Index	Rank	Index	Rank
Haryana	1.14	6	0.87	8	1.18	7
Himachal Pradesh	1.04	10	1.01	7	1.42	3
Jammu & Kashmir	0.82	17	0.72	11	0.86	21
Punjab	1.19	5	1.01	7	1.19	6
Rajasthan	0.76	19	0.56	18	0.89	19
Chandigarh	2.81	1	4.74	1	1.95	1
Delhi	2.49	2	3.21	3	1.73	2
Arunachal Pradesh	0.73	21	0.75	10	0.87	20
Assam	0.59	27	0.41	26	0.93	17
Manipur	0.56	28	0.48	23	0.58	30
Meghalaya	0.74	20	0.61	17	0.93	17
Mizoram	0.78	18	0.67	12	0.67	29
Nagaland	0.69	23	0.49	22	0.76	26
Tripura	0.65	24	0.56	18	0.72	28
Bihar	0.48	29	0.38	27	0.79	24
Jharkhand	0.6	26	0.44	25	0.75	27
Odisha	0.7	22	0.51	21	0.98	14
Sikkim	1.07	8	4.22	2	1.15	8
West Bengal	0.82	17	0.48	23	0.97	15
Andaman & Nicobar Islands	0.96	14	0.84	9	0.9	18
Chhattisgarh	0.69	23	0.44	25	0.89	19
Madhya Pradesh	0.7	22	0.51	21	0.81	22
Uttar Pradesh	0.62	25	0.47	24	0.78	25
Uttarakhand	0.97	13	0.62	16	1.01	13
Goa	1.9	3	1.76	5	1.18	7
Gujarat	0.96	14	0.64	14	0.95	16
Maharashtra	1.03	11	0.53	20	1.33	4
Dadra & Nagar Haveli	0.87	16	0.63	15	0.78	25
Daman & Diu	1.03	11	0.36	28	0.8	23
Andhra Pradesh	0.99	12	0.65	13	1.1	11
Karnataka	1.08	7	0.65	13	1.12	10
Kerala	1.05	9	0.53	20	1.22	5
Tamil Nadu	1.22	4	0.75	10	1.13	9
Lakshadweep	1.07	8	2.14	4	0.72	28
Puducherry	1.22	4	1.02	6	0.89	19
All India	0.9	15	0.55	19	1.03	12

Source: Calculated from RBIs Banking Statistical Returns of Scheduled Commercial Bank in India 2012-13 and Census of India, 2011

The above discussed financial inclusion index provided us an imminent into performances of the states with respect to outreach of the financial services from banks. This investigation is capturing various dimensions of financial inclusion like availability, accessibility and usage. But, some other dimensions like affordability and timeliness may not be captured by using the

existing datasets. The datasets also fail to give information about its users with regard to their social groups, wealth and any other relevant aspects. Moreover, another important weakness using supply side indicators is the unavailability of data or information pertaining to financial services provided by informal sector, which plays a very crucial role in the financial services market.

1.4 Conclusions with Implications for Policy

The present paper made an attempt to quantify and understand financial inclusion by looking at availability and accessibility elements of (banking outreach indicators such as number of deposit accounts per person, number of credit accounts per person, number of offices of scheduled commercial banks per one lakh population, average saving amount per deposit account, average credit amount per credit account, average credit amount per credit account of small borrower) financial services. From the discussion of financial inclusion indices one observes a lot of variation across states, for rural and urban regions. Still within a state, differences are clearly obvious between rural and urban areas for the different indicators measured. Therefore, from policy perception, one is to provide larger focus on weak states in providing entrance to financial services on which they are lagging.

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Appendix A: Indicators of Banking Outreach and their Ranks across States (Overall)

States	Deposit a/c/ pp	Rank	Credit a/c/pp	Rank	Ave Deposit per a/c	Rank	Ave Credit per a/c	Rank	Ave credit per a/c Small borrower	Rank	No of offices per lakh Population	Rank
Haryana	0.93	14	0.08	11	61848	13	585019	6	73204	2	11.92	13
Himachal Pradesh	1.09	7	0.09	10	51042	22	252678	16	58729	11	16.98	5
Jammu & Kashmir	0.81	16	0.05	14	49287	24	246552	19	63157	6	9.55	19
Punjab	1.17	6	0.08	11	53331	20	585987	5	66320	5	15.69	6
Rajasthan	0.52	27	0.06	13	41824	30	322679	15	62908	7	7.19	26
Chandigarh	2.46	2	0.26	2	151943	2	1690910	2	78928	1	34.41	2
Delhi	1.81	3	0.21	5	225652	1	1830166	1	42705	26	17.17	4
Arunachal Pradesh	0.53	26	0.05	14	79020	8	193591	24	62604	8	3.53	35
Assam	0.53	26	0.06	13	40032	32	142668	32	44961	24	5.26	33
Manipur	0.29	33	0.03	16	52456	21	138500	33	62562	9	3.45	36
Meghalaya	0.47	29	0.05	14	79465	7	192952	25	49633	20	7.99	23
Mizoram	0.45	30	0.07	12	68770	10	161345	29	55500	13	10.17	17
Nagaland	0.36	32	0.05	14	80080	6	144685	31	55307	14	5.45	32
Tripura	0.65	21	0.09	10	43887	28	96235	34	35000	33	7.38	25
Bihar	0.39	31	0.05	14	34780	33	85882	36	38537	29	4.48	34
Jharkhand	0.54	25	0.05	14	48974	25	174108	28	34998	34	6.61	29
Odisha	0.63	23	0.09	10	46923	26	160605	30	37402	31	7.91	24
Sikkim	0.73	19	0.06	13	90525	4	348894	12	68047	3	14.64	8
West Bengal	0.69	20	0.05	14	58756	15	513681	9	38292	30	6.64	27
Andaman & Nicobar Islands	0.96	12	0.08	11	54964	18	241718	20	67409	4	12.14	12
Chhattisgarh	0.49	28	0.04	15	53904	19	341419	13	44355	25	6.25	30
Madhya Pradesh	0.56	24	0.05	14	41128	31	239296	21	61713	10	6.62	28
Uttar Pradesh	0.64	22	0.05	14	33886	34	175456	27	47655	22	6.06	31
Uttarakhand	0.94	13	0.08	11	59145	14	250803	17	54721	15	14.33	9
Goa	2.65	1	0.17	7	94301	3	423185	10	51234	18	35.73	1
Gujarat	0.79	17	0.06		63866	12	557526	7	49051	21	9.19	20
Maharashtra	0.89	15	0.23	4	15243	35	553064	8	20008	36	8.55	21
Dadra & Nagar Haveli	0.99	9	0.02	17	46429	27	598250	3	31600	35	11.66	15
Daman & Diu	1.21	5	0.02	17	69742	9	595333	4	35666	32	13.99	10
Andhra Pradesh	0.93	14	0.18	6	43623	29	247145	18	46535	23	9.84	18
Karnataka	0.98	10	0.14	8	68449	11	333822	14	51274	17	11.68	14
Kerala	1.08	8	0.21	5	5555	36	216246	22	52180	16	14.99	7
Tamil Nadu	0.96	12	0.3	1	57344	17	213235	23	42507	27	10.59	16
Lakshadweep	0.98	10	0.09	10	89730	5	91500	35	56000	12	18.75	3
Puducherry	1.22	4	0.25	3	50802	23	177977	26	49757	19	13.75	11
All india	0.75	18	0.11	9	57902	16	366994.97	11	41849	28	8.33	22

Source: Calculated from RBIs Banking Statistical Returns of Scheduled Commercial Bank in India 2012-13 and Census of India, 2011

Appendix B: Indicators of Banking Outreach and their Ranks across States (Rural)

States	Deposit a/c per person	Rank	Credit a/c per person	Rank	Ave Deposit per a/c	Rank	Ave Credit per a/c	Rank	Ave credit per a/c Small borrower	Rank	No of offices per lakh Population	Rank
Haryana	0.35	17	0.04	11	30453	16	312602	32	81131	1	5.66	15
Himachal Pradesh	0.89	6	0.08	7	36859	9	169935	29	58608	10	13.86	6
Jammu & Kashmir	0.51	11	0.03	12	30909	15	159887	28	61463	6	6.89	12
Punjab	0.53	10	0.04	11	39185	8	388873	33	75534	2	8.29	11
Rajasthan	0.23	25	0.03	12	19262	28	112740	20	67375	4	3.8	26
Chandigarh	6.14	1	0.38	2	107275	1	1418363	34	70500	3	82.76	2
Delhi	2.33	5	0.05	10	50103	4	2886684	35	53700	14	18.85	5
Arunachal Pradesh	0.36	16	0.03	12	51294	3	131500	24	58409	11	5.07	19
Assam	0.31	20	0.03	12	13789	35	66092	5	39541	28	3.05	31
Manipur	0.11	29	0.01	14	28010	19	102640	19	57631	12	2.42	34
Meghalaya	0.28	23	0.03	12	40060	7	100050	18	43164	26	5.53	16
Mizoram	0.31	20	0.05	10	30159	17	90370	13	46130	22	11.05	7
Nagaland	0.12	28	0.02	13	28390	18	96875	17	53076	15	2.91	32
Tripura	0.39	14	0.07	8	24938	20	58679	4	30303	33	4.98	20
Bihar	0.21	26	0.03	12	17670	31	46349	1	35343	30	2.76	33
Jharkhand	0.32	19	0.04	11	20892	24	54210	2	27937	34	4.33	22
Odisha	0.42	13	0.06	9	17871	30	57580	3	32884	32	5.19	18
Sikkim	5.62	2	0.48	1	45190	5	220636	30	61428	7	130.43	1
West Bengal	0.38	15	0.04	11	20055	27	77819	11	34211	31	4.08	24
Andaman & Nicobar Islands	0.64	8	0.06	9	33980	11	147642	26	59300	9	9.28	10
Chhattisgarh	0.3	21	0.03	12	18243	29	67438	7	38834	29	3.77	27
Madhya Pradesh	0.25	24	0.03	12	15164	33	96336	16	62114	5	3.51	29
Uttar Pradesh	0.39	14	0.04	11	14410	34	68106	8	44461	25	3.53	28
Uttarakhand	0.58	9	0.06	9	31470	13	124962	22	4969	35	9.79	8
Goa	2.4	4	0.11	6	55874	2	222344	31	54775	13	36.59	4
Gujarat	0.29	22	0.04	11	33087	12	129612	23	51233	17	4.96	21
Maharashtra	0.23	25	0.03	12	23910	22	138729	25	45385	24	3.85	25
Dadra & Nagar Haveli	0.34	18	0.01	14	34967	10	158000	27	52000	16	6.01	14
Daman & Diu	0.07	30		0	24000	21				0	3.33	30
Andhra Pradesh	0.39	14	0.12	5	13463	36	67224	6	43150	27	4.96	21
Karnataka	0.44	12	0.08	7	17507	32	95089	15	48184	20	6.4	13
Kerala	0.14	27	0.03	12	31234	14	123159	21	49357	19	2	35
Tamil Nadu	0.44	12	0.13	4	20868	25	77490	10	50448	18	5.43	17
Lakshadweep	2.83	3	0.21	3	42525	6	85666	12	59666	8	57.14	3
Puducherry	0.76	7	0.21	3	21546	23	71535	9	48063	21	9.62	9
All india	0.34	18	0.05	10	20248	26	92547	14	45804	23	4.31	23

Source: Same as Appendix A

Appendix C: Indicators of Banking Outreach and their Ranks across States (Urban)

States	Deposit a/c per person	Rank	Credit a/c per person	Rank	Ave Deposit per a/c	Rank	Ave Credit per a/c	Rank	Ave credit per a/c Small borrower	Rank	No of offices per lakh Population	Rank
Haryana	2.21	8	0.15	14	65675	20	729872	5	68067	4	23.6	7
Himachal Pradesh	2.75	4	0.18	11	92524	10	565295	11	59310	12	44.79	1
Jammu & Kashmir	1.59	21	0.11	18	65055	21	318424	22	65075	6	16.6	21
Punjab	2.73	5	0.15		48232	31	700366	6	61167	11	27.95	5
Rajasthan	1.68	18	0.14	15	44827	32	475222	14	58947	14	17.47	17
Chandigarh	2.35	7	0.25	6	155237	2	1709155	2	79613	2	33.04	3
Delhi	3.54	1	0.22	8	116724	4	1824516	1	42650	30	17.09	19
Arunachal Pradesh	1.08	29	0.12	17	109968	7	250947	26	66952	5	13.25	30
Assam	1.89	13	0.21	9	66325	19	214533	29	51433	21	18.67	12
Manipur	0.7	31	0.08	21	60389	23	151880	32	63239	7	6.23	35
Meghalaya	1.22	26	0.12	17	115304	5	297855	24	59244	13	17.82	15
Mizoram	0.57	32	0.09	20	88132	12	196833	30	61657	8	9.28	33
Nagaland	0.97	30	0.13	16	95408	9	167000	31	56403	15	11.73	32
Tripura	1.38	24	0.17	12	58860	25	138612	34	40707	31	14.15	28
Bihar	1.99	11	0.16	13	44607	33	148181	33	44428	28	17.9	14
Jharkhand	1.32	25	0.09	20	67872	18	335378	18	48099	25	13.8	29
Odisha	1.71	17	0.2	10	82214	14	320602	21	45611	27	21.49	8
Sikkim	1.21	27	0.09	20	153166	3	560266	12	81142	1	18.83	11
West Bengal	1.88	14	0.08	21	59787	24	950326	3	43294	29	12.12	31
Andaman & Nicobar Islands	1.49	22	0.13	16	69864	17	298263	23	74083	3	16.78	20
Chhattisgarh	1.13	28	0.09	20	85752	13	620033	8	51870	20	14.43	26
Madhya Pradesh	1.67	19	0.12	17	43861	34	327861	19	61415	9	14.74	25
Uttar Pradesh	1.89	13	0.1	19	40865	36	326574	20	53056	17	14.86	24
Uttarakhand	1.78	15	0.13	16	80068	15	377907	17	61210	10	24.96	6
Goa	2.8	2	0.2	10	114301	6	34283	36	50065	23	35.17	2
Gujarat	2.09	10	0.1	19	49938	29	756978	4	47784	26	14.86	24
Maharashtra	2.79	3	0.46	2	105646	8	586929	10	17874	36	14.24	27
Dadra & Nagar Haveli	1.74	16	0.04	23	48964	30	638428	7	26250	35	18.01	13
Daman & Diu	1.59	21	0.03	24	70371	16	593333	9	34000	34	17.49	16
Andhra Pradesh	2.56	6	0.31	4	43636	35	383053	16	49454	24	19.63	10
Karnataka	2.56	6	0.24	7	63099	22	460968	15	53211	16	20.05	9
Kerala	2.11	9	0.41	3	57351	27	224037	27	52436	18	29.21	4
Tamil Nadu	1.9	12	0.48	1	54993	28	253314	25	39931	32	16.09	22
Lakshadweep	0.48	33	0.06	22	164625	1	97000	35	52000	19	8	34
Puducherry	1.43	23	0.26	5	58055	26	218502	28	50497	22	15.59	23
All india	1.64	20	0.24	7	88772	11	492697	13	39800	33	17.2	18

Source: Same as Appendix A