

PREFACE

The economic prosperity of a nation may be judged from the proportion of people owning durable consumer goods / luxuries, such as car / scooter, television and the proportion of people availing banking services. There is no doubt that access to banking services depends to a large extent on the banking system. A good network of banks with wide spread coverage, covering both urban and rural areas, goes a long way in facilitating trade and commerce and increasing savings in the economy, there by gearing up economic growth. The data relating to ownership of cars and the people who avail the services of banks also in some measure reflect the quality of life of people and may be used to derive the incidence of poverty. One of the major issues in estimating the magnitude of poverty in a developing country arises on account of the fact that generally people do not disclose their actual income and many people wish to keep their actual income a closely guarded secret. Under such circumstances, it is always desirable to gauge the economic status of a person by identifying the durable consumer goods / luxuries he/she owns and whether he/she is utilising services rendered by banks.

How many households in the cities of India utilize banking services and how many have various assets such as television, car scooter etc? To respond to these and related issues, the instant document has been brought out. The analysis carried out in the document is based on the data of Census of India, 2001, which, *inter alia*, gives city wise number of households availing banking services and the number of households having assets such as car, scooter, and television and so forth. The census data does not include institutional households.

I would like to place on record the dedicated efforts of Shri J. Nagarajan, Senior Social Scientist and the exemplary assistance provided to him by his team of officers consisting of Shri B.K. Bharti, Senior Research Officer, Shri P.P. Tuteja and Shri T. Tete for bringing out this report.

I am sure administrators, policy-makers, planners and researchers engaged in the field of urban development will find this report useful in variety of ways.

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