

# CHAPTER I

## Households Availing Banking Services

The number of households availing banking services in the cities (urban settlements with a population of 1 lakh and above ) of the country, as per the Census of India – 2001, may be seen in the Annexure. The important findings pertaining to the number of households availing banking services, are given below :

- I. **Percentage range of households availing banking services** : 14.94 - 92.46
- II. **City having the highest percentage of households availing banking services** : Navghar-Manikpur (92.46%) (Maharashtra)
- III. **City having the lowest percentage of households availing banking services** : Qutbullapur (14.94%) (Andhra Pradesh)
- IV. **Cities where the proportion of households availing banking services is either 75% or more:**

S.No.	City	State / UT	%
1	Navghar-Manikpur	Maharashtra	92.46
2	S.A.S.Nagar (Mohali )	Punjab	87.24
3	Udupi	Karnataka	86.17
4	Bidhan Nagar	West Bengal	81.80
5	Mangalore	Karnataka	81.57
6	Modinagar	Uttar Pradesh	81.06
7	Dum Dum	West Bengal	79.27
8	Satara	Maharashtra	79.24
9	Ghatlodiya	Gujarat	78.95
10	Mira-Bhayandar	Maharashtra	78.35
11	Panvel	Maharashtra	77.25
12	Sultanpur	Uttar Pradesh	76.97
13	Shimla	Himachal	76.50

14	Jamshedpur	Jharkhand	76.14
15	Serampore	West Bengal	76.04
16	Baranagar	West Bengal	76.03
17	Gandhinagar	Gujarat	76.00
18	Virar	Maharashtra	75.89
19	Lakhimpur	Uttar Pradesh	75.87
20	Uttarpara Kotrung	West Bengal	75.83
21	South Dum Dum	West Bengal	75.60
22	Kalyan-Dombivli	Maharashtra	75.39

**V. Cities where the proportion of households availing banking services is less than 20%:**

S.No.	City	State / UT	%
1	Kirari Suleman Nagar	Delhi	19.81
2	Adoni	Andhra Pradesh	17.73
3	Malegaon	Maharashtra	16.94
4	Rajendranagar	Andhra Pradesh	16.74
5	Tiruppur	Tamilnadu	16.71
6	Dharmavaram	Andhra Pradesh	16.57
7	Qutbullapur	Andhra Pradesh	14.94

**VI. Percentage of households availing banking services in Metropolitan Cities ( in descending order ) :**

S.No.	Metropolitan City	State / UT	%
1	Kalyan-Dombivli	Maharashtra	75.39
2	Kolkata	West Bengal	69.83
3	Thane	Maharashtra	69.82
4	Pune	Maharashtra	69.41
5	Vadodara	Gujarat	68.89
6	Pimpri Chinchwad	Maharashtra	67.24
7	Nashik	Maharashtra	65.93
8	Lucknow	Uttar Pradesh	65.75
9	Allahabad	Uttar Pradesh	65.59
10	Patna	Bihar	63.85
11	Greater Mumbai	Maharashtra	63.85
12	Haora	West Bengal	61.36
13	Kanpur	Uttar Pradesh	60.87

14	Nagpur	Maharashtra	57.69
15	D.M.C ( Urban )	Delhi	54.36
16	Bangalore	Karnataka	53.87
17	Meerut	Uttar Pradesh	51.85
18	Rajkot	Gujarat	51.56
19	Agra	Uttar Pradesh	51.51
20	Varanasi	Uttar Pradesh	51.43
21	Indore	Madhya Pradesh	50.99
22	Ahmadabad	Gujarat	48.87
23	Jaipur	Rajasthan	47.32
24	Bhopal	Madhya Pradesh	47.14
25	Faridabad	Haryana	46.25
26	Chennai	Tamilnadu	44.95
27	Ludhiana	Punjab	44.75
28	Amritsar	Punjab	44.70
29	Visakhapatnam	Andhra Pradesh	41.17
30	Hyderabad	Andhra Pradesh	38.88
31	Surat	Gujarat	35.57

**VII. Distribution of cities by percentage range of households availing banking services:**

S.No.	Percentage range of households availing banking services	Number of cities	%
1	Less than 10	0	0.0
2	10 - 20	7	1.6
3	20 - 30	41	9.4
4	30 - 40	60	13.7
5	40 - 50	113	25.8
6	50 - 60	95	21.7
7	60 - 70	85	19.4
8	70 - 80	31	7.1
9	80 - 90	5	1.1
10	90 - 100	1	0.2
<b>Total</b>		<b>438</b>	<b>100.0</b>

## CHAPTER II

### Households Owning Car / Jeep / Van

The number of households owning car / jeep / van in the cities of the country, as per the Census of India – 2001, may be seen in the Annexure. The important findings pertaining to this data are given below :

- I. **Percentage range of households owning car / jeep/ van** : 0.78 – 34.76
- II. **City having the highest percentage of households owning car / jeep/ van** : Panchkula U. Est. (34.76) ( Haryana )
- III. **City having the lowest percentage of households owning car / jeep/ van** : Sultan Pur Majra (0.78 ) ( Delhi )
- IV. **Cities where the proportion of households owning car / jeep / van is either 10% or more:**

S.No.	City	State / UT	%
1	Panchkula U. Est.	Haryana	34.76
2	S.A.S.Nagar (Mohali )	Punjab	31.17
3	Noida	Uttar Pradesh	27.01
4	Bidhan Nagar	West Bengal	22.15
5	Gurgaon	Haryana	18.84
6	N.D.M.C.	Delhi	17.92
7	Chandigarh	Chandigarh	17.04
8	Patiala	Punjab	16.11
9	D.M.C ( Urban )	Delhi	15.71
10	Secunderabad Cantt.	Andhra Pradesh	14.87
11	Dehradun	Uttaranchal	14.51
12	Kottayam	Kerala	13.09
13	Kochi	Kerala	12.85
14	Jalandhar	Punjab	12.61

15	Jorhat	Assam	12.44
16	Bangalore	Karnataka	11.82
17	Thrissur	Kerala	11.79
18	Jammu	Jammu &	11.60
19	Mangalore	Karnataka	11.59
20	Karnal	Haryana	11.55
21	Ghatlodiya	Gujarat	11.52
22	Thiruvananthapuram	Kerala	11.50
23	Ambala Sadar	Haryana	11.29
24	Ghaziabad	Uttar Pradesh	11.25
25	Moga	Punjab	11.24
26	Hoshiarpur	Punjab	11.18
27	Ludhiana	Punjab	11.16
28	Delhi Cantt	Delhi	11.04
29	Phagwara	Punjab	11.03
30	Pune	Maharashtra	10.96
31	Udupi	Karnataka	10.86
32	Jamshedpur	Jharkhand	10.76
33	Guwahati	Assam	10.68
34	Khanna	Punjab	10.68
35	Imphal	Manipur	10.62
36	Anand	Gujarat	10.58
37	Faridabad	Haryana	10.47
38	Bathinda	Punjab	10.22
39	Dibrugarh	Assam	10.22
40	Vejalpur	Gujarat	10.06

**V. Cities where the proportion of households owning car / jeep / van is less than 1% :**

S.No.	City	State / UT	%
1	Santipur	West Bengal	0.98
2	Guntakal	Andhra Pradesh	0.91
3	Nabadwip	West Bengal	0.87
4	Titagarh	West Bengal	0.85
5	Chirala	Andhra Pradesh	0.79
6	Sultan Pur Majra	Delhi	0.78

**VI. Percentage of households owning car / jeep / van  
in Metropolitan Cities ( in descending order ) :**

S.No.	Metropolitan City	State / UT	%
1	D.M.C ( Urban )	Delhi	15.71
2	Bangalore	Karnataka	11.82
3	Ludhiana	Punjab	11.16
4	Pune	Maharashtra	10.96
5	Faridabad	Haryana	10.47
6	Lucknow	Uttar Pradesh	9.88
7	Jaipur	Rajasthan	9.85
8	Vadodara	Gujarat	9.72
9	Indore	Madhya Pradesh	9.28
10	Hyderabad	Andhra Pradesh	9.20
11	Patna	Bihar	8.48
12	Amritsar	Punjab	8.42
13	Chennai	Tamilnadu	8.21
14	Greater Mumbai	Maharashtra	8.08
15	Agra	Uttar Pradesh	8.03
16	Allahabad	Uttar Pradesh	7.92
17	Bhopal	Madhya Pradesh	7.58
18	Rajkot	Gujarat	7.50
19	Meerut	Uttar Pradesh	7.20
20	Kanpur	Uttar Pradesh	6.97
21	Nashik	Maharashtra	6.96
22	Kolkata	West Bengal	6.87
23	Ahmadabad	Gujarat	6.45
24	Nagpur	Maharashtra	5.85
25	Visakhapatnam	Andhra Pradesh	5.56
26	Varanasi	Uttar Pradesh	5.49
27	Surat	Gujarat	5.12
28	Thane	Maharashtra	5.11
29	Pimpri Chinchwad	Maharashtra	4.73
30	Haora	West Bengal	2.78
31	Kalyan-Dombivli	Maharashtra	2.45

**VII. Distribution of cities by percentage range of households owning car / jeep / van**

<b>S.No.</b>	<b>Percentage range of households owning car / jeep / van</b>	<b>Number of cities</b>	<b>%</b>
1	Less than 1	6	1.37
2	1 - 5	272	62.10
3	5 - 10	120	27.40
4	10 -15	31	7.08
5	15 - 20	5	1.14
6	20 & above	4	0.91
<b>Total</b>		<b>438</b>	<b>100.00</b>

## CHAPTER III

### Households Owning Scooter / Motor Cycle / Moped

The number of households owning scooter / motor Cycle / moped in the cities of the country, as per the Census of India – 2001, may be seen in the Annexure. The important findings pertaining to this data are given below :

- I. **Percentage range of households owning scooter / motor cycle / moped** : 1.79 – 74.73
- II. **City having the highest percentage of households owning scooter / motor cycle / moped** : S.A.S Nagar (Mohali) (Punjab) (74.73)
- III. **City having the lowest percentage of households owning scooter / motor cycle / moped** : Darjiling ( 1.79 ) ( West Bengal )
- IV. **Cities where the proportion of households owning scooter / motor cycle / moped is either 50% or more:**

S.No.	City	State / UT	%
1	S.A.S.Nagar (Mohali )	Punjab	74.73
2	Ghatlodiya	Gujarat	68.40
3	Neyveli (TS)	Tamilnadu	61.45
4	Panchkula U. Est.	Haryana	59.97
5	Patiala	Punjab	59.44
6	Udaipur	Rajasthan	58.96
7	Gandhinagar	Gujarat	58.71
8	Vejalpur	Gujarat	57.32
9	Jamshedpur	Jharkhand	54.89
10	Bokaro Steel City	Jharkhand	54.31
11	Rajkot	Gujarat	52.69

12	Vadodara	Gujarat	50.41
13	Malkajgiri	Andhra Pradesh	50.16
14	Gurgaon	Haryana	50.01

**V. Cities where the proportion of households owning scooter / motor cycle / moped is less than 5% :**

S.No.	City	State / UT	%
1	Rishra	West Bengal	4.96
2	Santipur	West Bengal	4.47
3	Champdani	West Bengal	4.43
4	Bhatpara	West Bengal	4.23
5	Uluberia	West Bengal	3.75
6	Nabadwip	West Bengal	2.84
7	Titagarh	West Bengal	1.88
8	Darjiling	West Bengal	1.79

**VI. Percentage of households owning scooter / motor cycle / moped in Metropolitan Cities ( in descending order ) :**

S.No.	Metropolitan City	State / UT	%
1	Rajkot	Gujarat	52.69
2	Vadodara	Gujarat	50.41
3	Jaipur	Rajasthan	45.90
4	Allahabad	Uttar Pradesh	45.84
5	Indore	Madhya Pradesh	44.11
6	Pune	Maharashtra	42.60
7	Lucknow	Uttar Pradesh	40.69
8	Bhopal	Madhya Pradesh	40.63
9	Nagpur	Maharashtra	40.50
10	Hyderabad	Andhra Pradesh	40.49
11	Agra	Uttar Pradesh	38.86
12	Ludhiana	Punjab	38.31
13	Bangalore	Karnataka	37.99
14	Amritsar	Punjab	37.96
15	Nashik	Maharashtra	35.85
16	Pimpri Chinchwad	Maharashtra	35.34
17	Ahmadabad	Gujarat	35.13
18	Meerut	Uttar Pradesh	34.27

19	Visakhapatnam	Andhra Pradesh	33.43
20	Kanpur	Uttar Pradesh	32.60
21	Faridabad	Haryana	32.07
22	Varanasi	Uttar Pradesh	31.82
23	D.M.C ( Urban )	Delhi	31.31
24	Surat	Gujarat	30.86
25	Chennai	Tamilnadu	30.84
26	Patna	Bihar	30.28
27	Thane	Maharashtra	13.22
28	Haora	West Bengal	11.27
29	Kalyan-Dombivli	Maharashtra	9.99
30	Kolkata	West Bengal	8.70
31	Greater Mumbai	Maharashtra	8.56

**VII. Distribution of cities by percentage range of households owning scooter / motor cycle / moped**

S.No.	Percentage range of households owning scooter / motor cycle / moped	Number of cities	%
1	Less than 10	49	11.19
2	10 - 20	96	21.92
3	20 - 30	127	29.00
4	30 - 40	112	25.57
5	40 - 50	40	9.13
6	50 - 60	11	2.51
7	60 & above	3	0.68
<b>Total</b>		<b>438</b>	<b>100.00</b>

## CHAPTER IV

### Households Having None of the Specified Assets

The Census of India, 2001, *inter alia*, gives data relating to the number of households owning specified asset and those having none of the specified assets. The list of specified assets covered by the Census of India, 2001 is given below :

1. Car / Jeep / Van
2. Scooter / Motor Cycle / Moped
3. Television
4. Radio / Transistor
5. Telephone
6. Bicycle

The number of households who do not have any of the specified assets in the cities of the country, as per the Census of India – 2001, may be seen in the Annexure. The important findings pertaining to this data are given below :

- I. **Percentage range of households having none of the assets** : 1.87 - 47.22
  
- II. **City having the lowest percentage of households having none of the assets** : S.A.S.Nagar (Mohali)  
( Punjab ) ( 1.87 )
  
- III. **City having the highest percentage of households having none of the assets** : Titagarh ( 47.22 )  
( West Bengal )

**IV. Cities where the proportion of households having none of the assets is less than 10% :**

<b>S.No.</b>	<b>City</b>	<b>State / UT</b>	<b>%</b>
1	Malerkotla	Punjab	9.99
2	Vadodara	Gujarat	9.91
3	Pune	Maharashtra	9.82
4	Bikaner	Rajasthan	9.79
5	Nagpur	Maharashtra	9.79
6	Dewas	Madhya Pradesh	9.77
7	Bokaro Steel City	Jharkhand	9.76
8	Hoshiarpur	Punjab	9.56
9	Jhansi	Uttar Pradesh	9.56
10	Jodhpur	Rajasthan	9.56
11	Ajmer	Rajasthan	9.52
12	N.D.M.C.	Delhi	9.51
13	Ratlam	Madhya Pradesh	9.49
14	Etah	Uttar Pradesh	9.43
15	Gwalior	Madhya Pradesh	9.42
16	Rampur	Uttar Pradesh	9.40
17	Ambattur	Tamilnadu	9.39
18	Hardwar	Uttaranchal	9.29
19	Ludhiana	Punjab	9.24
20	Delhi Cantt	Delhi	9.23
21	Jammu	Jammu & Kashmir	9.13
22	Kota	Rajasthan	9.08
23	Bhavnagar	Gujarat	9.06
24	Faizabad	Uttar Pradesh	9.04
25	Moga	Punjab	8.73
26	Batala	Punjab	8.63
27	Pathankot	Punjab	8.58
28	Yamunanagar	Haryana	8.53
29	Raurkela Indl.I Township	Orissa	8.45
30	Gandhinagar	Gujarat	8.43
31	Amritsar	Punjab	8.37
32	Agra	Uttar Pradesh	8.36
33	Hisar	Haryana	8.28

34	Bhilai Nagar	Chattisgarh	8.25
35	Malkajgiri	Andhra Pradesh	8.16
36	Udaipur	Rajasthan	8.16
37	Alandur	Tamilnadu	8.11
38	Jagadhri	Haryana	8.08
39	Ghaziabad	Uttar Pradesh	7.95
40	Karnal	Haryana	7.91
41	Bidhan Nagar	West Bengal	7.90
42	Sultanpur	Uttar Pradesh	7.79
43	Dehradun	Uttaranchal	7.78
44	Khanna	Punjab	7.74
45	Kanpur	Uttar Pradesh	7.71
46	Gorakhpur	Uttar Pradesh	7.70
47	Alwar	Rajasthan	7.36
48	Ambala	Haryana	7.23
49	Vejalpur	Gujarat	7.09
50	Indore	Madhya Pradesh	7.09
51	Ambala Sadar	Haryana	7.06
52	Lucknow	Uttar Pradesh	7.03
53	Thanesar	Haryana	6.86
54	Chandigarh	Chandigarh	6.64
55	Neyveli (TS)	Tamilnadu	6.43
56	Phagwara	Punjab	6.40
57	Rajkot	Gujarat	6.33
58	Srinagar	Jammu & Kashmir	6.06
59	Gurgaon	Haryana	5.78
60	Navghar-Manikpur	Maharashtra	5.58
61	Bathinda	Punjab	5.52
62	Panchkula U. Est.	Haryana	5.29
63	Allahabad	Uttar Pradesh	5.11
64	Jalandhar	Punjab	4.75
65	Modinagar	Uttar Pradesh	4.74
66	Ghatlodiya	Gujarat	4.08
67	Patiala	Punjab	2.99
68	S.A.S.Nagar (Mohali )	Punjab	1.87

**V. Cities where the proportion of households having none of the assets is more than 30% :**

<b>S.No.</b>	<b>City</b>	<b>State / UT</b>	<b>%</b>
1	Titagarh	West Bengal	47.22
2	Bhiwandi	Maharashtra	40.73
3	Bihar	Bihar	39.59
4	Gangawati	Karnataka	38.43
5	Malegaon	Maharashtra	36.56
6	Champdani	West Bengal	35.92
7	Chirala	Andhra Pradesh	35.71
8	Saharsa	Bihar	35.30
9	Katihar	Bihar	35.26
10	Hindupur	Andhra Pradesh	34.60
11	Bettiah	Bihar	34.55
12	Madanapalle	Andhra Pradesh	33.89
13	Sambhal	Uttar Pradesh	33.87
14	Adillabad	Andhra Pradesh	33.18
15	Sasaram	Bihar	32.83
16	Munger	Bihar	32.81
17	Nandyal	Andhra Pradesh	32.55
18	Darbhanga	Bihar	32.31
19	Rajendranagar	Andhra Pradesh	31.72
20	Jhunjhunun	Rajasthan	31.57
21	Uluberia	West Bengal	31.54
22	Vizianagaram	Andhra Pradesh	31.04
23	Nabadwip	West Bengal	30.97
24	Chapra	Bihar	30.86
25	Tadepalligudem	Andhra Pradesh	30.56
26	Raichur	Karnataka	30.36
27	Raniganj	West Bengal	30.23
28	Bheemavaram	Andhra Pradesh	30.02

**VI. Percentage of households having none of the assets  
in Metropolitan Cities ( in descending order ) :**

S.No.	City	State / UT	%
1	Surat	Gujarat	25.51
2	Visakhapatnam	Andhra Pradesh	22.54
3	Haora	West Bengal	20.58
4	Greater Mumbai	Maharashtra	18.11
5	Kolkata	West Bengal	16.82
6	Patna	Bihar	16.17
7	Thane	Maharashtra	15.85
8	Bhopal	Madhya Pradesh	14.73
9	Nashik	Maharashtra	14.58
10	Ahmadabad	Gujarat	14.22
11	D.M.C ( Urban )	Delhi	13.79
12	Hyderabad	Andhra Pradesh	13.57
13	Jaipur	Rajasthan	12.92
14	Faridabad	Haryana	12.60
15	Kalyan-Dombivli	Maharashtra	12.51
16	Pimpri Chinchwad	Maharashtra	11.76
17	Meerut	Uttar Pradesh	11.52
18	Varanasi	Uttar Pradesh	11.48
19	Bangalore	Karnataka	11.21
20	Chennai	Tamilnadu	10.53
21	Vadodara	Gujarat	9.91
22	Pune	Maharashtra	9.82
23	Nagpur	Maharashtra	9.79
24	Ludhiana	Punjab	9.24
25	Amritsar	Punjab	8.37
26	Agra	Uttar Pradesh	8.36
27	Kanpur	Uttar Pradesh	7.71
28	Indore	Madhya Pradesh	7.09
29	Lucknow	Uttar Pradesh	7.03
30	Rajkot	Gujarat	6.33
31	Allahabad	Uttar Pradesh	5.11

**VII. Distribution of cities by percentage range of households having none of the assets :**

<b>S.No.</b>	<b>Percentage range of households having none of the assets</b>	<b>Number of cities</b>	<b>%</b>
1	Less than 5	5	1.14
2	5 - 10	63	14.38
3	10 - 15	117	26.71
4	15 - 20	115	26.26
5	20 - 25	73	16.67
6	25 - 30	37	8.45
7	30 -35	19	4.34
8	35 - 40	7	1.60
9	40 & above	2	0.46
	Total	438	100.00

# CHAPTER V

## Concepts and Definitions

### 1. Urban Areas

In the Census of India 2001, the definition of urban area adopted was as follows:

- a. All places with a municipality, corporation, cantonment board or notified town area committee, etc.
- b. A place satisfying the following three criteria simultaneously:
  - i. a minimum population of 5,000;
  - ii. at least 75 per cent of male working population engaged in non-agricultural pursuits; and
  - iii. a density of population of at least 400 per sq. km. (1,000 per sq. mile).

For identification of places which would qualify to be classified as 'urban' all villages, which, as per the 1991 Census had a population of 4,000 and above, a population density of 400 persons per sq. km. and having at least 75 per cent of male working population engaged in non-agricultural activity were considered.

### 2. City

Towns with population of 1, 00,000 and above are called cities.

### 3. Household

A 'household' is usually a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. Persons in a household may be related or unrelated or a mix of both. However, if a group of unrelated persons live in a census house but do not take their meals from the common kitchen, then they are not

constituent of a common household. Each such person was to be treated as a separate household. The important link in finding out whether it was a household or not was a common kitchen. There may be one member households, two member households or multi-member households.

#### **4. Institutional Household**

A group of unrelated persons who live in an institution and take their meals from a common kitchen is called an Institutional Household. Examples of Institutional Households are boarding houses, messes, hostels, hotels, rescue homes, jails, ashrams, orphanages, etc. This category of households covers only those households where a group of unrelated persons live in an institution and share a common kitchen.

#### **5. Availing Banking Services**

The household was considered availing banking services if its head and / or any other member in the household was availing banking services provided by the bank or post office bank as a holder of any type of bank account. This covers all types of commercial banks such as nationalised banks, private banks, foreign banks and the co-operative banks.

The credit and thrift societies did not form part of the banking system and as such these services were not covered under banking services.

#### **6. Availability of Asset**

The availability of following assets in the household was ascertained and the particular item, if available in the household, 'Yes' was entered and if not available, 'No' was recorded:

1. Radio / Transistor
2. Television
3. Telephone
4. Bicycle
5. Scooter / Motor Cycle / Moped
6. Car / Jeep / Van

The enquiry was limited to their availability and not their number. The above assets were treated as available only if these were in reasonable working order.

Regarding availability of telephone, the concern of the enquiry was limited to its availability and not the source. Therefore, if the telephone was provided to any member of the user household by the government, corporate office, company, etc., this was treated as available. This facility was also considered available if the household was using a cellular mobile telephone

A car or a jeep or a van was treated as available to the household if this was put to use by the members of the household for their own use.