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Availability of Banking Facilities in India: A Geographical Analysis

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ABSTRACT This study aims to analyse the availability of banking facilities in India from 1971 to 2011. The study is based on secondary data and the *Z*-score technique has been employed to find out the extent and magnitude of disparities. The study reveals that the availability of banks has increased from 5 banks per 1000 sq. km of area in 1971 to 27 per 1000 sq. km in 2011 and indicates a five times increase during last 40 years. The study finds that the increase in banking facilities in relation to population was slow and insufficient and only one bank served a population of 10,000 during the study periods. The study also reveals the prevalence of inter-regional or inter-districts disparities in availability of banking facilities. The areas in and around the national capital territory of New Delhi, coastal parts of Kerala and central Gujarat have witnessed high development of banking facilities, whereas the mountainous area, desert and peninsular parts of the study area have displayed low development of banking facilities in relation to the area.

INTRODUCTION

Social infrastructure usually refers to those facilities, which improve the quality of human life. The role of social infrastructure in accelerating the economic growth and enhancing public welfare is more pronounced in developing economies (Rosenstein 1943). It often encompasses education, healthcare, housing and drinking water facilities to name a few. Investment in social infrastructure leads to human capital formation and socio-economic development (Tiwari 2000). While thinking about infrastructure, usually attention is paid to the economic and social infrastructure comprising roads, bridges, railways, power, communication, irrigation, education and health facilities and services to name a few. Quite often, it is not realised that a well-developed, well integrated and efficiently functioning financial infrastructure comprising financial institutions, financial markets and financial services is equally essential for an accelerated rate of development of the economy. The financial infrastructure contributes to the economic growth by increasing the rate of capital formation or investment by encouraging technology development and also by helping the development of economic and social infrastructure. Many scholars believe that economic growth and poverty reduction depend on the effectiveness of the national financial system (Bhole 2006). An effective financial system is said to have a causal link with growth, macroeconomic stability, reduction in volatility, improvement in total factor, productivity and living standards, and poverty reduction. A strong and deep financial system insulates the economy from macro fluctuations. Therefore, it is the job of policymakers to ensure that banks, other financial institutions and stock markets reach their full functional potential (World Bank 2001).

The banking sector plays a vital role in the development of the Indian economy. The growth of the banking sector depends upon the services provided by them to the customers in various aspects. The banking system in India is significantly different from other Asian nations because of the country's unique geographic, social and economic characteristics. India has a large population and land size, a diverse culture and extreme disparities in income. Keeping in view the importance of banks in the financial infrastructure, the accessibility and availability of banking facilities in relation to area and population have been examined in this study.

Objectives

The present study aims at realising following two objectives:

1. To identify the spatial-temporal pattern of banking institutions at the district level in India.
2. To examine the regional disparities in the availability of banking institutions for every population of 10,000.

RESEARCH METHODOLOGY

The present study is based on secondary data from 1971, 1991 and 2011 census years and other related information published by different departments of the individual state, union territory and central government of India. The multi-temporal secondary data relating to banking facilities at the district level have been gathered from directorate of census operations, district census handbooks and directorate of economics and statistics of each state or union territory of India.

Indicators of Banking Infrastructure

In this study, the banking facilities have been assessed using the following two sets of indicators:

1. Number of banks per 1000 sq. km of area
2. Number of banks per population of 10,000.

In order to standardise the data, the Z-score technique has been computed for the above mentioned indicators by using the following formula:

$$Z = \frac{X - \bar{X}}{\sigma}$$

Where,

X represents the original value of the i^{th} variable at *j* time

$\bar{X}$ denotes the mean value of the i^{th} variable at *j* time

σ is the standard deviation from the mean value

Furthermore, to examine the extent and magnitude of banking facilities, the districts have been grouped into following categories on the basis of the deviation from the mean:

Areas with very high banking facilities = Mean +>1 S.D.

Areas with high banking facilities = Mean + 1 S.D.

Areas with low banking facilities = Mean – 1 S.D.

Areas with very low banking facilities =Mean-> 1 S.D.

The coefficient of variations (C.V.) has been used to find the inter-district variations in density of banks and availability of banks per population of 10,000.

$$C.V. = \frac{S.D.}{\bar{X}} \times 100$$

Where,

C.V. is coefficient of variations

S.D. is standard deviation

$\bar{X}$ is the mean

RESULTS AND DISCUSSION

Trends in Banks (Number) per 1000 sq. km of Area, 1971-2011

Banks act as a catalytic agent of economic development with the ultimate objective of reducing regional disparities in income and employment (Kannan 1987; Joshi 2012). Providing universal access to banking services and improving the forms of credit delivery, especially for the weaker sections of the population, form the basis of the Reserve Bank of India's financial inclusion agenda. With a view to achieving sustainable and scalable financial inclusion, multiple strategies are being used such as appropriate relaxations in guidelines, provision of new products and other supporting measures (Reserve Bank of India 2016). The various initiatives have been taken by the government to improve the accessibility of the banking facilities. But, the illiteracy is still a major challenge for banking sector in rural areas (Das et al. 2017).

The study reveals that there has been notable increase in the number of banks per 1000 sq. km of area. As evident from Figure 1a that on an average, there were merely 5 banks available per 1000 sq. km of area in 1971, which increased considerably to 18 in 1991 and 27 in 2011. The study reveals the marked regional variations in the density of banks during the study period. The spatial picture of growth and development of banking between 1971 and 2011 may be clearly

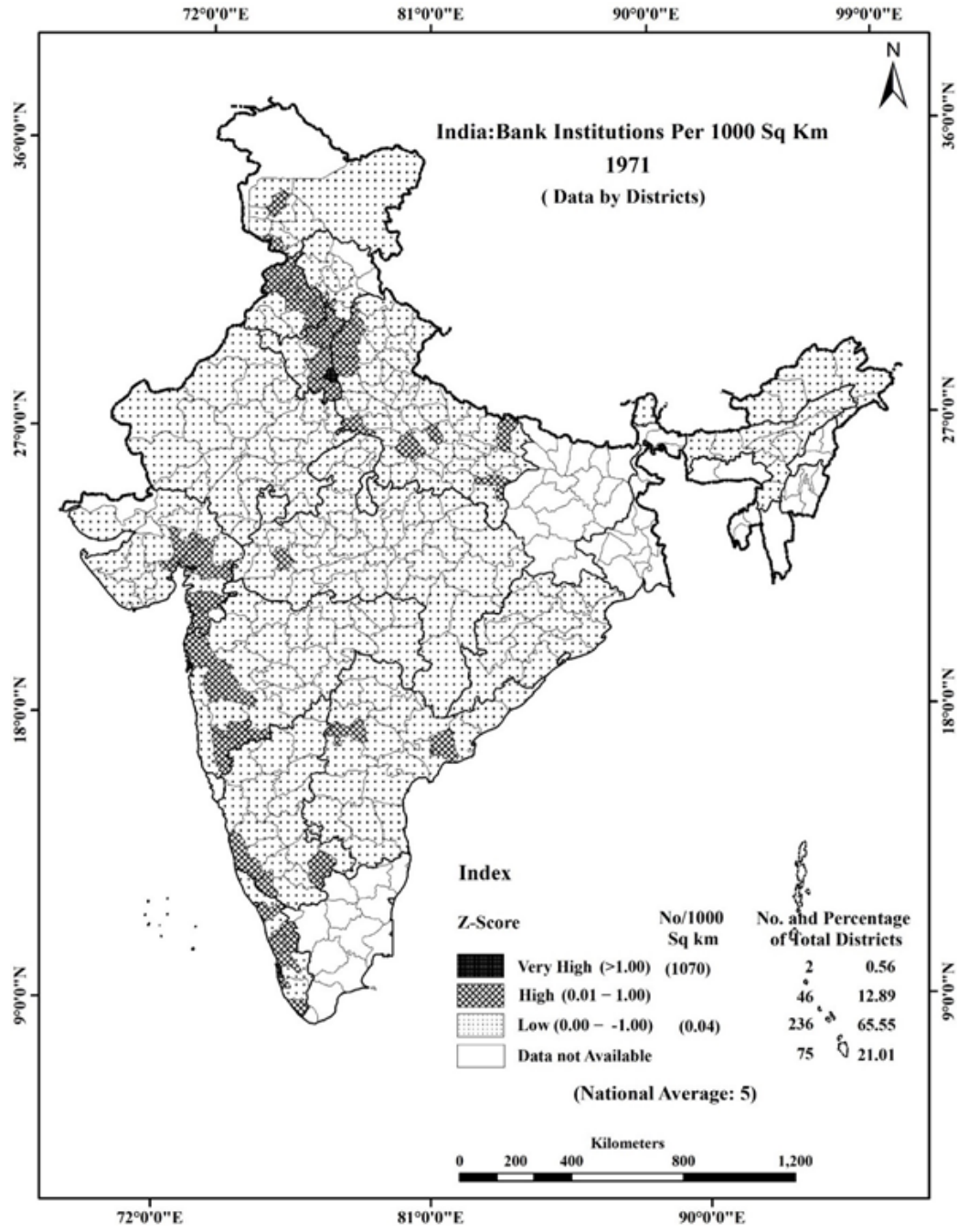

Fig. 1a. Bank institutions per 1000 sq km in India, 1971
Source: Authors

understood with reference to following three categories based on Z-score.

Areas With Very High Density of Banks

Figures 1a to 1c illustrate that the proportion of districts with a very high Z-score has been swinging around one to two percent. In 1971, only two districts, namely, Mumbai and Delhi witnessed a very high Z-score. Figure 1b portrays that the number of such districts increased to eight (about 1.72% of total districts) in 1991. These districts in descending order were Mumbai, Hyderabad, Chandigarh, Delhi, Mahe, Bangalore, Kanpur Nagar and Lakshadweep, respectively (Table 1). Notably, in 2011, nine districts or 1.41 percent of total districts have exhibited very high density of banks per 1000 sq. km of area. It is evident from Table 1 that in 2011, the Kolkata district ranked at the top followed by Mumbai, Chennai, Hyderabad, Mumbai suburban, Chandigarh, Diu, Mahe and Daman. The study finds out that the very high density of banks per 1000 sq. km of area was found in those districts, which have a small geographic area along with benefit of state headquarters and high level of urbanisation. Table 1 indicates that the coefficient of variation decreased from 598 percent in 1971 to 376 percent in 1991 but increased to 579 percent in 2011, and it shows that the inter-district disparities decreased substantially between 1971 and 1991 and widened during the next 20 years.

Areas With High Density of Banks

The study points out that the proportion of districts with high Z-score category was thirteen percent in 1971, which declined to eleven percent in 1991 and seven percent in 2011. It shows a declining trend in the density of banks in the study area. The study reveals that these fluctuations may be attributed to change in administrative boundaries following the creation of new districts and slow pace of development of banking institutions in relation to other areas. Figure 1a portrays that in 1971, northern and eastern parts of Punjab, eastern part of Uttar Pradesh and eastern part of Haryana recorded high density of banks. The other pockets of districts with high Z-score were observed in the western coastal plain of India, which include central and southern parts of Gujarat, northern part of Mumbai, southern part of Mysore and central part of Kerala. In 1991, the entire state of Kerala and central part of Gujarat in the western coastal plain registered a high density of banks. Besides, the northern part of Punjab and area around the national capital territory of Delhi also displayed high density of banks. The study demonstrates that in 2011, districts with high Z-score were limited to Kerala, Goa and northern part of Punjab along with few individual districts of state capital headquarters and large cities.

Areas With Low Density of Banks

The study shows that in 1971, about two-thirds of total districts exhibited a low density of banks per 1000 sq. km of area. These districts were largely located in the peninsular and Himalayan regions of the country. The states namely Jammu & Kashmir, Himachal Pradesh, Uttar Pradesh, Sikkim, Arunachal Pradesh in the Himalayan region, and Rajasthan, Madhya Pradesh, Odisha, Andhra Pradesh, Mysore, central and eastern parts of Maharashtra in the peninsular region recorded low density of banks. As evident from Figure 1b, almost a similar pattern has been observed in 1991 with few changes in the western part of Maharashtra and central part of Gujarat. Figure 1c shows that in 2011, a majority of the states along with their districts in the Himalayan and peninsular regions continued to be less developed in banking facilities. The study points out that a large administrative size of districts, low per-capita income, large share of population below poverty line, specific location of banking institutions, that is, in district/block headquarters and slow pace of development of banking institutions in relation to other areas resulted in the low availability of banks per size of area.

Table 2 represents that in 1971, Leh district had the least density of banks per size of area followed by Lohit, Siang and Subansiri districts. In 1991, Upper Subansiri district ranked at the bottom place closely preceded by Dibang Valley, Leh, Ukhrul and Tamenglong districts. The study exhibits that in 2011, Leh district occupied bottom place followed by Dibang Valley, Ukhrul, Tamenglong and Anjaw districts, respectively.

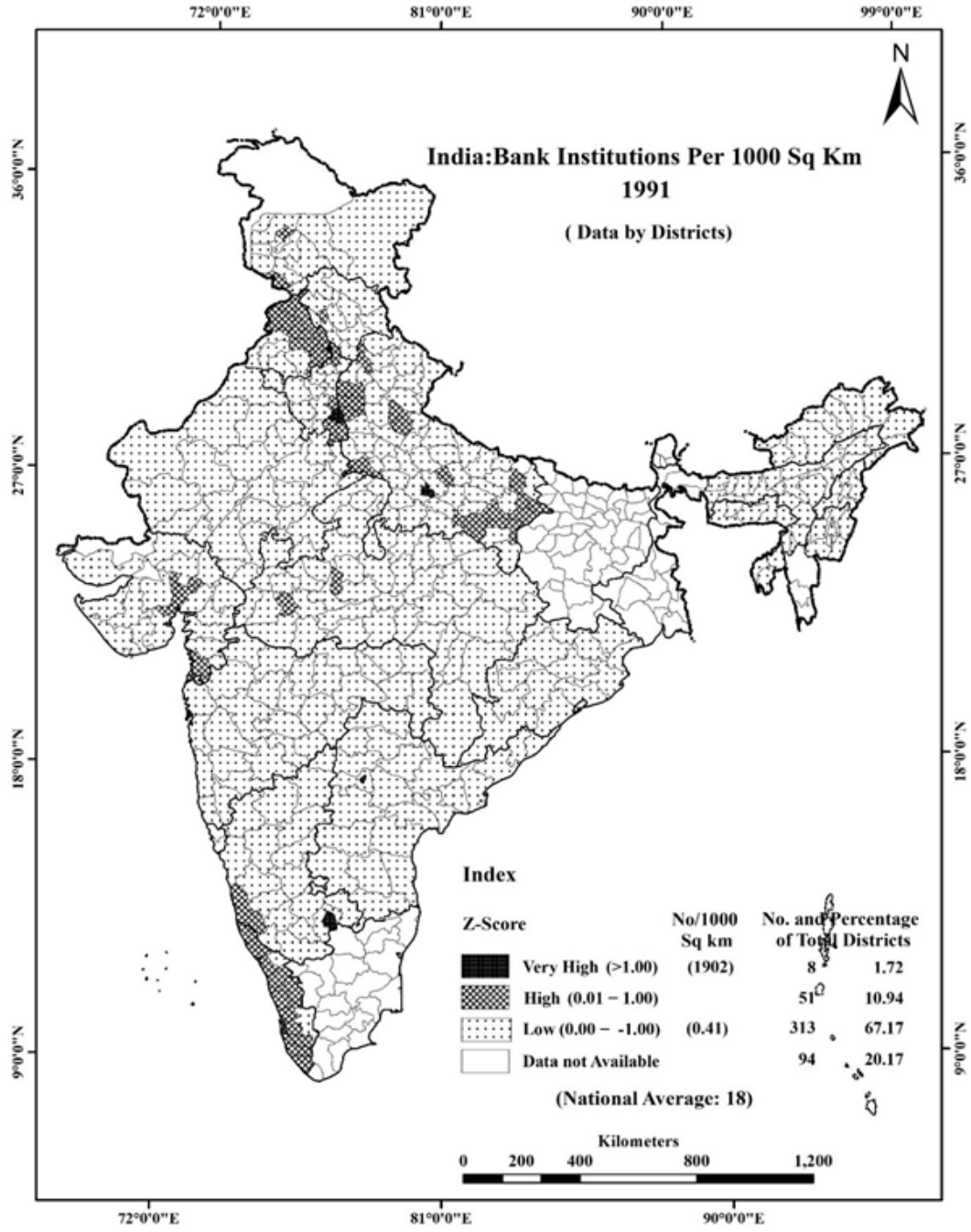

Fig. 1b. Bank institutions per 1000 sq km in India, 1991
Source: Authors

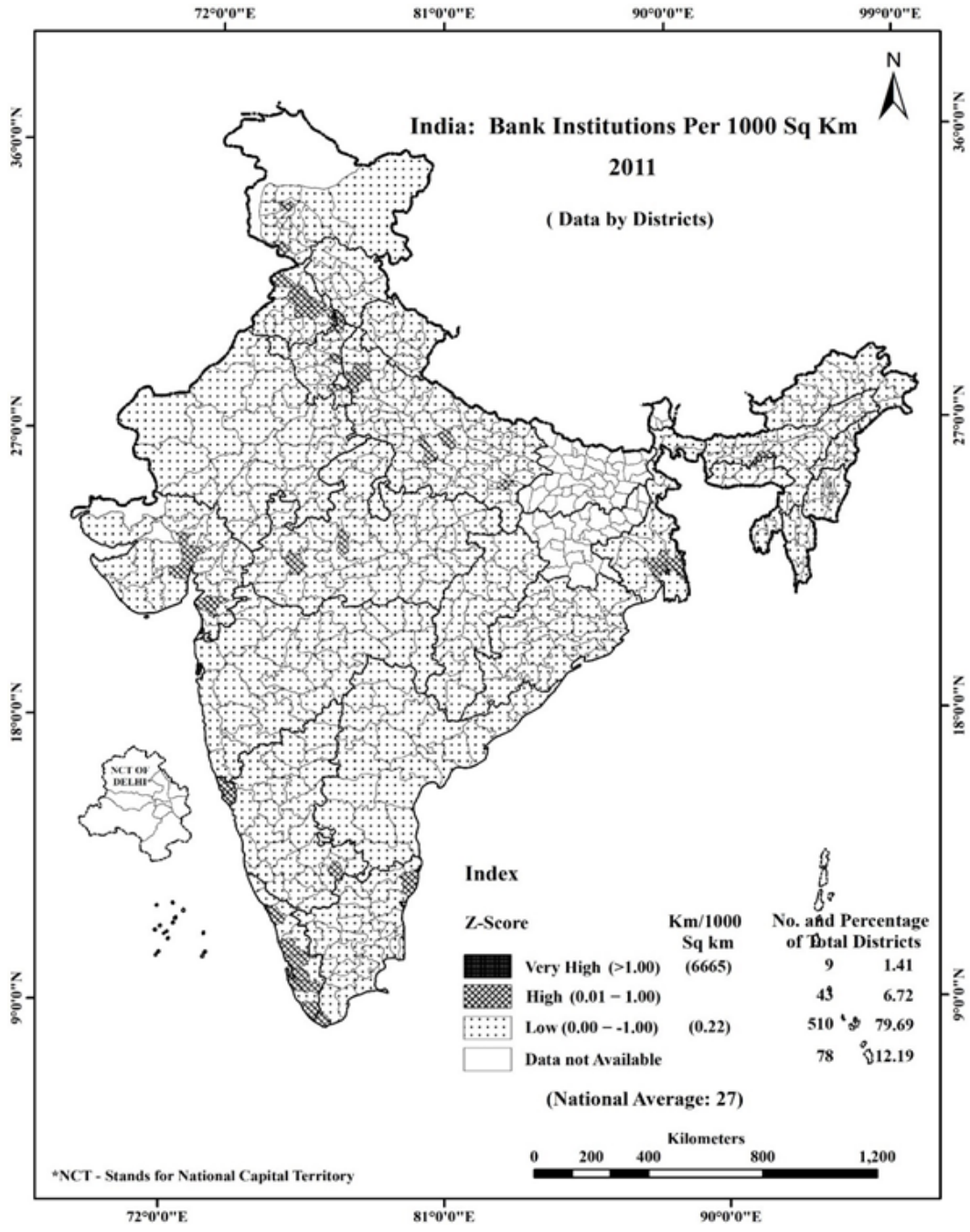

Fig. 1c. Bank institutions per 1000 sq km in India, 2011
Source: Authors

Table 1: Top 20 districts by banks per 1000 sq km of area in India, 1971-2011

Districts	*Reference years*							
	1971		*1991*			*2011*		
	No/1000 Sq Km	*Z-Score*	*Districts*	*No/1000 Sq Km*	*Z- Score*	*Districts*	*No/1000 Sq Km*	*Z-Score*
Mumbai	1070	16.75	Mumbai	1902	12.14	Kolkata	6665	12.33
Delhi	243	3.68	Hyderabad	1843	11.76	Mumbai	6656	12.31
Ernakulam	43	0.52	Chandigarh	930	5.80	Chennai	6546	12.11
Agra	38	0.43	Delhi	769	4.75	Hyderabad	4083	7.49
Thrissur	35	0.39	Mahe	556	3.36	Mumbai Suburban	2700	4.89
Jalandhar	34	0.37	Bangalore	281	1.57	Chandigarh	2035	3.64
Bangalore	33	0.36	Kanpur Nagar	274	1.52	Diu	1205	2.09
Indore	27	0.26	Lakshyadweep	267	1.47	Mahe	889	1.49
Lucknow	27	0.25	Puducherry	170	0.84	Daman	722	1.18
Ludhiana	26	0.25	Alappuzha	139	0.64	Lakshyadweep	400	0.58
D. Kannada	26	0.25	Ernakulam	134	0.61	Puducherry	367	0.52
Alappuzha	25	0.24	Thiruvananthapuram	131	0.59	Bangalore	361	0.50
Thiruvananthapuram	24	0.22	Jalandhar	111	0.46	Ghaziabad	336	0.46
Hyderabad	24	0.21	Kottayam	103	0.41	Gurgaon	268	0.33
Kanpur Dehat	23	0.20	Thrissur	100	0.39	Lucknow	258	0.31
Meerut	21	0.16	Kozhikode	95	0.35	Faridabad	238	0.27
Ambala	20	0.14	Lucknow	93	0.34	G.B.Nagar	229	0.26
Ahmadabad	19	0.14	Ludhiana	84	0.28	Jalandhar	219	0.24
Amritsar	19	0.13	Ghaziabad	78	0.24	North Goa	207	0.22
Gandhinagar	18	0.13	Amritsar	76	0.23	Karaikal	197	0.20
Mean	10.88		Mean	40.67		Mean	92.00	
SD)	65.07		SD)	153.30		SD)	533.14	
CV (%)	598.07		CV (%)	376.94		CV (%)	579.5	

Table 2: Bottom 20 districts by banks per 1000 sq km of area in India, 1971-2011

Districts	*Reference years*							
	1971		*1991*			*2011*		
	No/1000 Sq Km	*Z-Score*	*Districts*	*No/1000 Sq Km*	*Z- Score*	*Districts*	*No/1000 Sq Km*	*Z-Score*
Leh	0.04	-0.17	Upper Subansiri	0.14	-0.26	Leh	0.22	-0.17
Lohit	0.04	-0.17	Dibang Valley	0.15	-0.26	Dibang Valley	0.22	-0.17
Siang	0.04	-0.17	Leh	0.16	-0.26	Ukhrul	0.22	-0.17
Subansiri	0.07	-0.17	Ukhrul	0.22	-0.26	Tamenglong	0.23	-0.17
Kameng	0.07	-0.17	Tamenglong	0.23	-0.26	Anjaw	0.32	-0.17
Jaisalmer	0.13	-0.16	West Siang	0.25	-0.26	Kurung Kumey	0.50	-0.17
Tirap	0.14	-0.16	Chandel	0.30	-0.26	Upper Subansiri	0.57	-0.17
Karbi Anglong	0.19	-0.16	Lohit	0.35	-0.26	East Kameng	0.73	-0.17
Dima Hasao	0.20	-0.16	East Kameng	0.48	-0.26	Kargil	0.78	-0.17
Uttarkashi	0.25	-0.16	Lahaul-Spiti	0.58	-0.26	Lahaul-Spiti	0.80	-0.17
Malkangiri	0.45	-0.16	Senapati	0.61	-0.26	Churachandpur	0.88	-0.17
Barmer	0.46	-0.16	East Siang	0.61	-0.26	Upper Siang	0.91	-0.17
Bastar	0.56	-0.16	Kargil	0.64	-0.26	Jaisalmer	1.04	-0.17
Surguja	0.58	-0.16	Changlang	0.86	-0.26	Narayanpur	1.07	-0.17
Chamoli	0.66	-0.16	Jaisalmer	0.91	-0.26	West Kameng	1.08	-0.17
Mandla	0.68	-0.16	Lower Subansiri	0.92	-0.26	Kishtwar	1.16	-0.17
Doda	0.68	-0.16	West Kameng	0.94	-0.26	Chandel	1.21	-0.17
Koraput	0.70	-0.16	Churachandpur	1.31	-0.26	Lower Dibang Valley	1.28	-0.17
Kalahandi	0.76	-0.15	Tawang	1.38	-0.26	Bijapur	1.29	-0.17
Mayurbhanj	0.86	-0.15	Tuensang	1.66	-0.25	Changlang	1.50	-0.17

Trends in Banks (Number) per 10,000 of Population, 1971-2011

The study reveals that on an average, there has been merely about one bank serving per 10,000 of population during the study period (Figs. 2a to 2c). However, there have been notable variations in the availability of banks per 10,000 of population at the district level. On the basis of Z-score, the changing pattern of availability of banks per size of population can be analysed by categorising the study area into following four categories.

Areas With Very High Availability of Banks

The proportion of districts with very high Z-score showing bank institutions per 10,000 of population was 9.80 percent, which increased slowly to 11.16 percent in 1991and declined to 7.19 percent in 2011. Figure 2a illustrates that these districts were found in pockets in western parts of Maharashtra, coastal areas of Karnataka, and central parts of Madhya Pradesh and Punjab. In 1991, the areas experiencing very high Z-score were largely located in northwest and southern part of the study area (Fig.2b). Figure 2c portrays that the areas with very high Z-score became limited to north-western parts of the study area in 2011. It included all of Himachal Pradesh (except Chamba district) and eastern part of Punjab. Besides, few individual districts scattered over the southern and north-eastern parts of the country also experienced a very high Z-score. The study reveals that high per capita income, high density of banks and low density of population especially in the Himalayan region are the reasons for very high availability of banks per size of population. It is evident from Table 3 that in 1971, Sikkim district recorded the highest availability of banks per size of population followed by Kodagu, Dakshin Kanada and Mumbai districts. In 1991, Lahual-Spiti district ranked at the top preceded by Kinnaur, Kodagu and Solan districts. The study reveals that in 2011, very high concentration of banks was recorded in Diu district preceded by north Goa, south Goa, Lahual-Spiti and Mumbai respectively. The coefficient of variation shows that the inter-district variations in banking facilities in relation to population increased over the time period.

Areas With High Availability of Banks

The study portrays that in 1971, about 23.0 percent of total districts exhibited high number of banks per 10,000 of population, which decreased to 17.17 percent in 1991 and again increased to 23.0 percent in 2011. In 1971, the spatial distribution of areas with high concentration of banks per 10,000 of population reveals their positioning in the immediate vicinity of areas with very high Z-score. Notably, the large concentration of such districts was observed in central and western parts of Maharashtra and Mysore, western part of Gujarat, almost entire Haryana, southern part of Himachal Pradesh and northern and southern parts of Punjab. It is evident from Figure 2b, that in 1991, such areas were mostly located in the western coastal region of the country comprising parts of Kerala, Karnataka and Gujarat. Besides, western part of Rajasthan, eastern part of Meghalaya and hill regions of Uttar Pradesh also recorded high availability of banks per size of population.

Figure 2c depicts that in 2011, the entire western coastal plain and coastal areas of Andhra Pradesh in eastern coastal region witnessed high availability of banks per 10,000 of population. The other areas experiencing high Z-score were observed in north-western parts of the study area covering whole of Uttarakhand, western part of Punjab, northern part of Haryana and eastern part of Jammu & Kashmir. In the northeast part of the study area, all of Mizoram, southern part of Tripura and eastern part of Arunachal Pradesh also displayed high number of banks per size of population.

Areas With Low Availability of Banks

The study points out that in 1971, there were thirty-nine percent of total districts witnessing low availability of banks, which increased to forty-seven percent in 1991 and fifty-seven percent in 2011. The study shows that in 1971, almost all of Jammu & Kashmir, Uttar Pradesh (except few districts in eastern parts), central part of Rajasthan, southern part of Madhya Pradesh and northern part of Andhra Pradesh recorded low availability of banks per 10,000 of population. The eastern part of Arunachal Pradesh and Assam in northeast also displayed low avail-

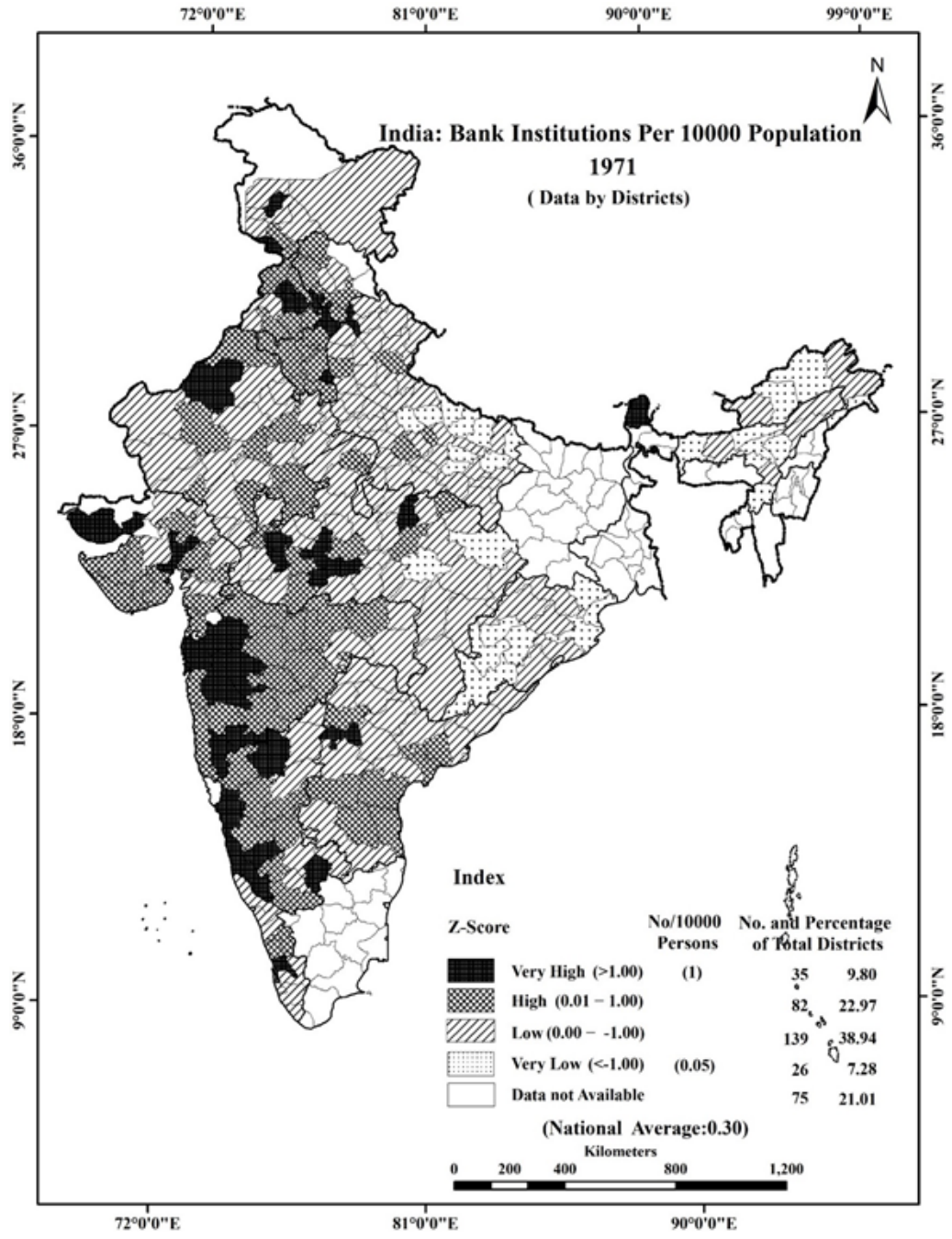

Fig. 2a. Bank institutions per 10000 population in India, 1971
Source: Authors

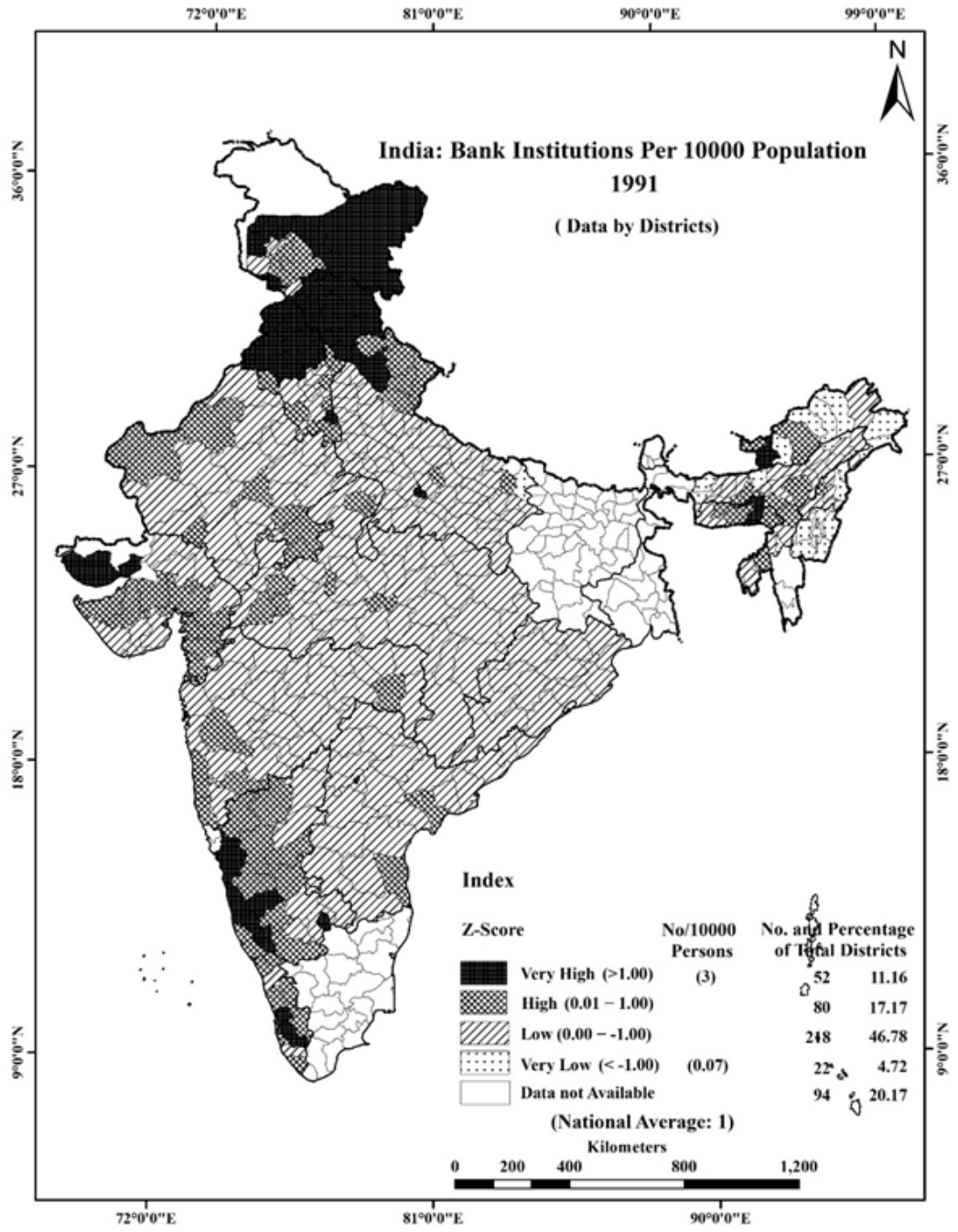

Fig. 2b. Bank institutions per 10000 population in India, 1991
Source: Authors

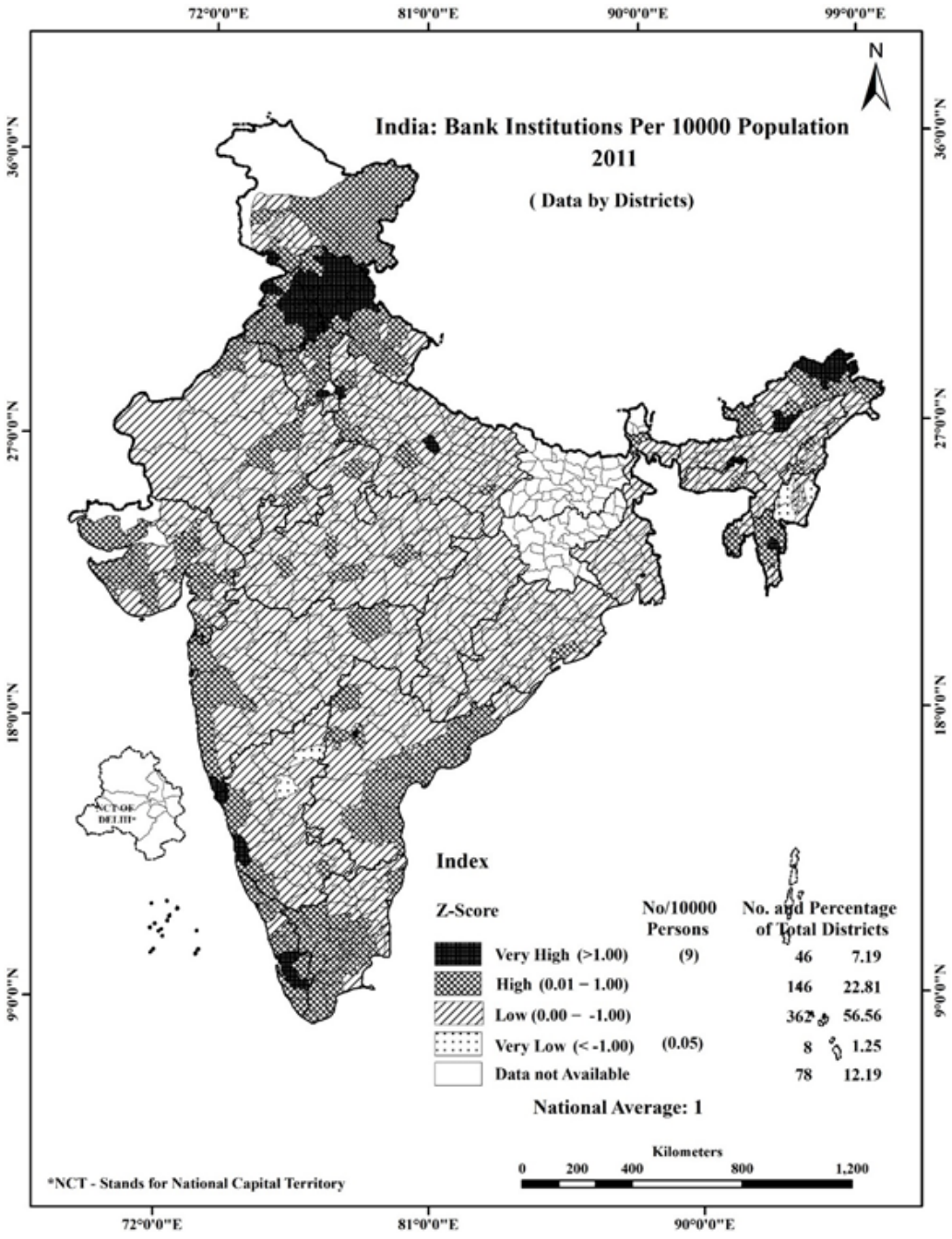

Fig. 2c. Bank institutions per 10000 population in India, 2011
Source: Authors

Table 3: Top 20 districts by banks per 10,000 of population in India, 1971-2011

Districts	*Reference years*							
	1971		*1991*			*2011*		
	No/10000 persons	*Z-Score*	*Districts*	*No/10000 persons*	*Z- Score*	*Districts*	*No/10000 persons*	*Z-Score*
Sikkim	1.33	4.79	Lahaul-Spiti	2.56	5.30	Diu	9.03	13.37
Kodagu	1.32	4.73	Kinnaur	2.53	5.21	North Goa	4.39	5.86
D. Kannada	1.14	3.87	Kodagu	2.21	4.28	South Goa	3.73	4.79
Mumbai	1.08	3.59	Solan	2.04	3.77	Lahaul-Spiti	3.48	4.39
Shimla	1.06	3.48	Shimla	1.98	3.58	Mumbai	3.39	4.23
Indore	1.02	3.33	Jalandhar	1.87	3.25	Kinnaur	2.97	3.56
Delhi	0.89	2.69	Kapurthala	1.76	2.95	Kolkata	2.74	3.19
Dehradun	0.87	2.59	D. Kannada	1.70	2.76	Daman	2.72	3.15
Jalandhar	0.80	2.26	Chandigarh	1.65	2.62	Solan	2.65	3.05
Bangalore	0.80	2.26	Kullu	1.55	2.33	Jalandhar	2.63	3.01
Uttara Kannada	0.78	2.17	Amritsar	1.55	2.33	Dibang Valley	2.50	2.79
Sehore	0.77	2.15	Lakshyadweep	1.55	2.31	Chennai	2.45	2.72
Pune	0.73	1.94	Mahe	1.49	2.15	Kapurthala	2.29	2.46
Ludhiana	0.72	1.89	Hamirpur	1.46	2.06	Papum Pare	2.27	2.42
Ambala	0.68	1.72	Ernakulam	1.46	2.04	Panchkula	2.26	2.41
Chikmagalur	0.67	1.64	Leh	1.45	2.03	Shimla	2.26	2.41
Hyderabad	0.66	1.63	Bilaspur	1.42	1.94	Hyderabad	2.25	2.39
Kapurthala	0.65	1.58	Rupnagar	1.40	1.87	Pathanamthitta	2.25	2.39
Kolhapur	0.64	1.50	Hoshiarpur	1.40	1.86	Gurgaon	2.22	2.34
Bijapur	0.63	1.47	Pathanamthitta	1.38	1.81	Chandigarh	2.20	2.31
Mean	0.32		Mean	0.77		Mean	0.77	
SD)	0.21		SD)	0.34		SD)	0.62	
CV (%)	65.63		CV (%)	44.16		CV (%)	80.52	

ability of banks per size of population. The study reveals that the spatial concentration of banks per size of population continued to be low in Uttar Pradesh, Rajasthan, Madhya Pradesh, Odisha, central part of Maharashtra and eastern part of Karnataka in 1991. Figure 2c shows that the spatial distribution and concentration of the districts with low Z-score in 2011 has remained almost same in the areas of peninsular, northern plain and north-eastern part of the study area. The study finds that in these areas low availability of banks per size of population is associated with very high density of population and poor socio-economic conditions.

Areas With Very Low Availability of Banks

The study exhibits the expansion and development of banking facilities in remote and backward areas during the span of the last 40 years as evident from declining share of districts in the very low category. In 1971, there were about seven percent of total districts in this category, which decreased to 4.72 percent in 1991 and about 1.25 percent in 2011. Figure 2a illustrates that in 1971, a small cluster in the northeast part of the study area covering the central and southern parts of Assam, eastern and south western parts of Odisha, eastern part of Uttar Pradesh and Madhya Pradesh were poorly developed in banking facilities per size of population. In 1991, the areas experiencing very low Z-score were limited to northeast part of the study area. It included central and eastern part of Arunachal Pradesh, Manipur and eastern part of Nagaland. The study portrays that in 2011, areas with very low Z-score have been recorded in Manipur and few districts in north part of Karnataka. The study brings out that the low numerical strength of banking institutions, low per-capita income and slow opening of new banking institutions in relation to other districts resulted in poor availability of banks per size of population.

Table 4 represents that in 1971, Karbi Anglong district had the lowest availability of banks per 10,000 of population closely followed by Mayurbhanj, Deoria and Darrang districts. In 1991, Thoubal district ranked at the bottom preceded by Ukhrul, Senapati and Bishnupur districts. The study shows that in 2011, Ukhrul district stood at the bottom place followed by Tamenglong, Yadagiri and Thoubal districts.

CONCLUSION

The foregoing discussion reveals that although the study area has witnessed notable development in availability of banks per size of area and population, the development of these facilities is insufficient and uneven both in terms of geographical area and population size. The study finds out that the very high density of banks per size of area was found in those districts, which have small geographic area along with being of state headquarters with high level of urbanisation. The study points out that large administrative size of districts, low per-capita income, large share of population below poverty line, specific location of banking infrastructure, that is, in district/block headquarters and slow pace of development of banking institutions in relation to other areas resulted in the low availability of banking institutions. It has been investigated that the coastal plains and north western part of the study area have well developed banking infrastructures whereas these facilities have been poorly developed in peninsular, northern plain and north eastern part of the study area.

RECOMMENDATIONS

Efforts should be made to bridge the gap in availability of banking institutions in accordance with the needs of the population. More banks need to be opened in rural areas of poor banking districts of the study area, so that the widening disparities can be reduced on one hand and economic and financial background of the households can be strengthened on the other. A scientific criterion based on potentials, needs and prospects of banking facilities should be adopted while deciding the allocation of budget, and weightage should be given to both the geographical area and population served for balanced regional development of the country.

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Table 4: Bottom 20 districts by banks per 10,000 of population in India, 1971-2011

Districts	*Reference years*							
	1971		*1991*			*2011*		
	No/10000 persons	*Z-Score*	*Districts*	*No/10000 persons*	*Z- Score*	*Districts*	*No/10000 persons*	*Z-Score*
Leh	0.04	-0.17	Upper Subansiri	0.14	-0.26	Leh	0.22	-0.17
Karbi Anglong	0.05	-1.24	Thoubal	0.07	-2.08	Ukhrul	0.05	-1.17
Mayurbhanj	0.06	-1.19	Ukhrul	0.09	-2.01	Tamenglong	0.07	-1.14
Deoria	0.07	-1.17	Senapati	0.10	-1.99	Yadagiri	0.08	-1.13
Darrang	0.07	-1.16	Bishnupur	0.11	-1.95	Thoubal	0.09	-1.10
Cachar	0.07	-1.16	Tamenglong	0.12	-1.93	Bishnupur	0.13	-1.05
Sultanpur	0.07	-1.15	Chandel	0.14	-1.86	Imphal East	0.13	-1.04
Pratapgarh	0.08	-1.13	Upper Subansiri	0.20	-1.69	Churachandpur	0.15	-1.02
Kalahandi	0.08	-1.13	Mon	0.27	-1.49	Koppal	0.15	-1.01
Malkangiri	0.08	-1.11	Dhubri	0.30	-1.39	Bidar	0.17	-0.98
Goalpara	0.08	-1.11	Tuensang	0.30	-1.39	Gulbarga	0.18	-0.97
Basti	0.09	-1.09	West Siang	0.33	-1.29	Raichur	0.19	-0.95
Hardoi	0.09	-1.08	Dhemaji	0.33	-1.29	Longleng	0.20	-0.93
Gonda	0.09	-1.08	Kokrajhar	0.34	-1.28	Chitradurga	0.20	-0.93
Bahraich	0.09	-1.08	Churachandpur	0.34	-1.27	Chamarajanagar	0.21	-0.92
Bolangir	0.09	-1.08	Imphal	0.35	-1.24	South Garo Hills	0.21	-0.91
Subansiri	0.09	-1.07	Lohit	0.36	-1.20	Tumkur	0.23	-0.88
Siang	0.09	-1.06	East Kameng	0.40	-1.10	Baska	0.23	-0.88
Balasore	0.09	-1.05	Darrang	0.40	-1.09	Nabarangpur	0.24	-0.87
Koraput	0.09	-1.05	Hailakandi	0.40	-1.09	Haveri	0.24	-0.87
Nagaon	0.10	-1.04	East Siang	0.40	-1.09	Mon	0.24	-0.86

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