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# **Financial Inclusion in India's Aspirational Districts Programme: A Comparative Inter-State Analysis of Progress (2019 - 2024)**

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## **Abstract**

The Aspirational Districts Programme (ADP) launched in 2018 by the Government of India, aims to accelerate socio-economic development in 112 of the country's most underdeveloped districts with an inclusive governance approach which aligns with the framework of the Leave No One Behind principle of the 2030 Sustainable Development Agenda. This Agenda recognizes financial inclusion as a crucial driver for achieving the seven SDGs— no poverty, zero hunger, good health and well-being, gender equality, decent work and economic growth, industry, innovation, and infrastructure, and reduced inequalities.

This study focuses on the progress attained under the financial inclusion/accessibility dimension and in the six key indicators viz. expansion and access to credit, insurance, social security and banking services in the 112 ADP identified districts from 2019 to 2024. Descriptive statistics, composite index and quartile based ranking, highlights the significant progress achieved in financial accessibility, with marked improvements observed in access to banking and credit availability. Consistent growth has been demonstrated in the identified districts in some States whereas others lag due to infrastructure deficits and socio-economic constraints. Several districts show little to no improvement in their performances over the time span suggestive of challenges in policy implementation.

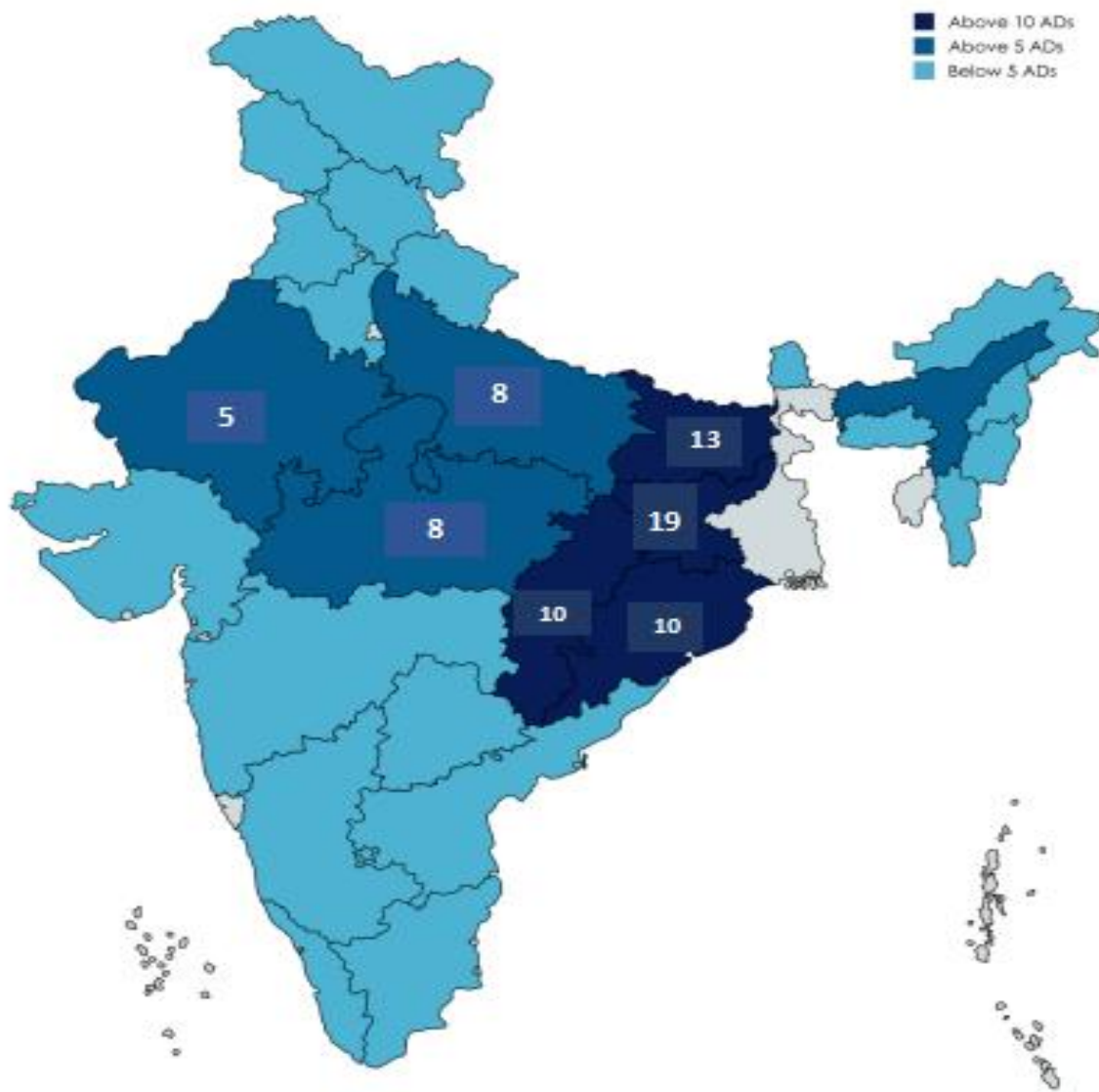
**Keywords:** Aspirational districts, financial inclusion, Sustainable development goals.

## **1. Background**

The Aspirational Districts Program (ADP) was introduced in 2018 by Prime Minister with the goal of accelerating the development of 112 underdeveloped districts across 28 States by aligning central government programs and schemes with State government. The districts were selected using a composite index of deprivation based on various socio-economic indicators. Initially, at least one district was chosen from each state (except Goa), with smaller or less developed states like Bihar, Odisha, Jharkhand, Chhattisgarh, Uttar Pradesh, and Madhya Pradesh contributing more districts to the list. Given the program's importance to the Indian government, it is overseen by the NITI Aayog in collaboration with both central and state governments.(UNDP report 2021)

The ADP represents a major shift in inclusive development strategy, focusing on five critical sectors: healthcare, education, agriculture & water resources, financial inclusion & skill development, and basic infrastructure. These sectors were chosen because they directly impact citizens' quality of life and economic productivity.

A central component of the Aspirational Districts Programme (ADP) is its underlying theory of change, which is structured around three foundational principles—commonly known as the "3Cs": convergence, collaboration, and competition. Convergence emphasizes the integration and coordination of diverse government schemes and administrative efforts across the state, district, and block levels, aiming to eliminate policy silos and enhance implementation efficiency. Collaboration highlights the importance of fostering strategic partnerships among civil society organizations, philanthropic foundations, and government agencies to pool resources and knowledge in pursuit of shared development objectives. Finally, competition serves as a motivational mechanism by encouraging districts to perform better through healthy



rivalry, thereby increasing transparency, accountability, and innovation in governance (NITI Aayog, 2023).

The distribution of Aspirational Districts (ADs) are majorly lies in districts which are located in the Eastern region, representing 37.50% of the total. Central India contains 25% of the districts, followed by the North Eastern region with 12.50%. The Western region has the fewest ADs, accounting for only 5.36%. Notably, Jharkhand has the highest concentration of these districts, with 19 in total, or 16.96% of all ADs. Goa does not have any districts included in the program, and West Bengal's districts were removed from the NITI Aayog's list.

*Fig.4.1 Distribution of aspirational districts among states of India*

*Source: Author's compilation*

The darker region represents the states having more than 10 ADs, while moderate darker region represents above 5 ADs and lastly the lighter region in blue represents below 5 ADs.

## **1.2. Data Sources & Research Objectives:**

The data source is from champion of change dashboard monitored by Niti Aayog. The Sustainable Development Goals under financial inclusion data has been taken from SDG India index dashboard monitored by Niti Aayog.

1. To examine the evolving trends and distributional patterns of the ADP across India and to assess the performance of ADP districts using indicators related to financial inclusion between 2019 & 2024
2. To assess the sustainable development goals under financial inclusion theme and offer data-driven recommendations aimed at strengthening the effectiveness of ADP in advancing the Sustainable Development Goals (SDGs) in India.

## **2. Review of Literature:**

Parekh (2023) has studied financial inclusion across various states and noted that despite significant improvements in some States challenges persist. In Maharashtra's Nandurbar and Yavatmal, the number of Jan Dhan Yojana accounts has risen, enhancing access to formal banking, while schemes like Mudra loans and Atal Pension Yojana (APY) have supported small businesses and social security, though financial literacy remains a concern. While Kumar et al., (2020) observed that the Odisha's Koraput and Rayagada districts have benefited from increased banking access through mobile banking and microfinance, yet financial illiteracy and geographical remoteness continue to pose obstacles. Similarly, Rishi et al., (2023) observed that

Ranchi and Dumka in Jharkhand have seen a surge in Jan Dhan accounts and credit availability for entrepreneurs, but slow adoption of digital banking due to infrastructure gaps remains a challenge. (Maurya & Misra, 2023) stated that in Uttar Pradesh, districts like Bahraich and Shravasti have improved financial accessibility for women through schemes like PMJDY and APY, but rural areas still struggle with financial awareness and digital banking access. Chakrabarty & Konwar, (2024) observed that Assam's Dhubri and Barpeta have witnessed growth in banking services, though proper utilization of financial resources requires enhanced financial literacy and better rural connectivity. (Malhotra & Gupta, 2020) noted that in Chhattisgarh, districts such as Bijapur and Sukma have gained from microfinance and social security initiatives, but inadequate financial education and banking infrastructure, particularly in conflict-prone regions, hinder widespread financial empowerment. Addressing these state-specific challenges through targeted awareness and infrastructure development is essential for sustainable financial inclusion.

As stated by (Parekh, 2023) the ADP has played a crucial role in expanding financial inclusion across various states by providing access to banking, credit, and insurance services. The extent of success differs across various geographical areas. While (Kumar et al., 2020) stated that States like Maharashtra and Jharkhand have made significant progress, districts in states like Odisha and Chhattisgarh continue to face challenges related to financial literacy and infrastructure. (Chakrabarty & Konwar, 2024)suggested that future efforts under the ADP must focus on addressing these regional disparities to ensure that financial inclusion translates into broader socio-economic development.

### **3. Research Methodology:**

This research employs a quantitative analysis which comprise of descriptive statistics, Composite index and quartile based ranking analysis to assess financial inclusion progress and compares 2019 & 2024

- The trends and patterns were examined percentages and growth rates.
- The performance across various districts was evaluated through a set of six selected financial inclusion indicators, using a Composite Index (CI) to measure overall performance.
- Districts were then ranked and classified into categories based on their CI scores, applying the quartile method for categorization.

### **3.1 Calculation of Composite score of financial inclusion**

For the calculation of the CI comprises various sequential stages starting from the normalization, weighting and aggregation, which make the process of construction complex and critical. A composite index is estimated to measure the performance of MGNREGA across different districts. While computing the index, six variables were used:

1. Total Disbursement of Mudra Loans (in Crore Rupees) per 1 Lakh Population,
2. Enrollments in Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) per 1 Lakh Population
3. Enrollments in Pradhan Mantri Suraksha Bima Yojana (PMSBY) per 1 Lakh Population
4. Number of Beneficiaries under Atal Pension Yojana (APY) per 1 Lakh Population,
5. Percentage of Bank Accounts Seeded with Aadhaar and
6. Number of Accounts Opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) per 1 Lakh Population.

Combining all these indicators, an index named as 'Composite Index of Financial Performance' (CIFP) is prepared to capture the performance of ADP in different districts using the methodology. The CIMP formula is as follows:

### Step 1: Normalization of Indicators

Each indicator is normalized to a scale between 0 and 1 using the min-max normalization formula:

$$x_i^{\text{norm}} = (x_i - \min(x)) / (\max(x) - \min(x)) \quad (1)$$

Where:

- $x_i$  is the original value of the indicator for district  $i$
- $\min(x)$  and  $\max(x)$  are the minimum and maximum values across all districts

### Step 2: Calculation of Normalizing Constant (C)

The normalizing constant is the standard deviation of the normalized values:

$$C = \text{Standard Deviation of } x^{\text{norm}} \quad (2)$$

### Step 3: Weight Assignment

Weights are assigned to each indicator based on its variability:

$$W_k = \text{Standard Deviation of } x^{\text{norm}k} / C \quad (3)$$

Where  $W_k$  is the weight for the  $k^{\text{th}}$  indicator.

### Step 4: Composite Index Calculation

The Composite Index for each district is calculated using the weighted average of normalized values:

$$CI = W_1 \cdot x^{\text{norm}1} + W_2 \cdot x^{\text{norm}2} + \dots + W_k \cdot x^{\text{norm}k} \quad (4)$$

This results in a CI score between 0 and 1 for each district

### 3.2 Quartile deviation based ranking

To classify districts into performance categories (best performers and poor performers) based on the composite index using the quartile method, follow these steps:

1. Compute the Composite Index Gathered the composite index values for each district. Composite index for each district is computed based on financial inclusion indicators.

2. Sort the districts in ascending order based on their composite index values.

3. Computed the quartiles of the sorted composite index values to categorise the districts. This involves first Quartile (Q1) comprises of 25% of the data, second Quartile (Q2) comprises of 50% of data and third Quartile (Q3) comprises 75% of data

4. Classify the Districts Better Performers:

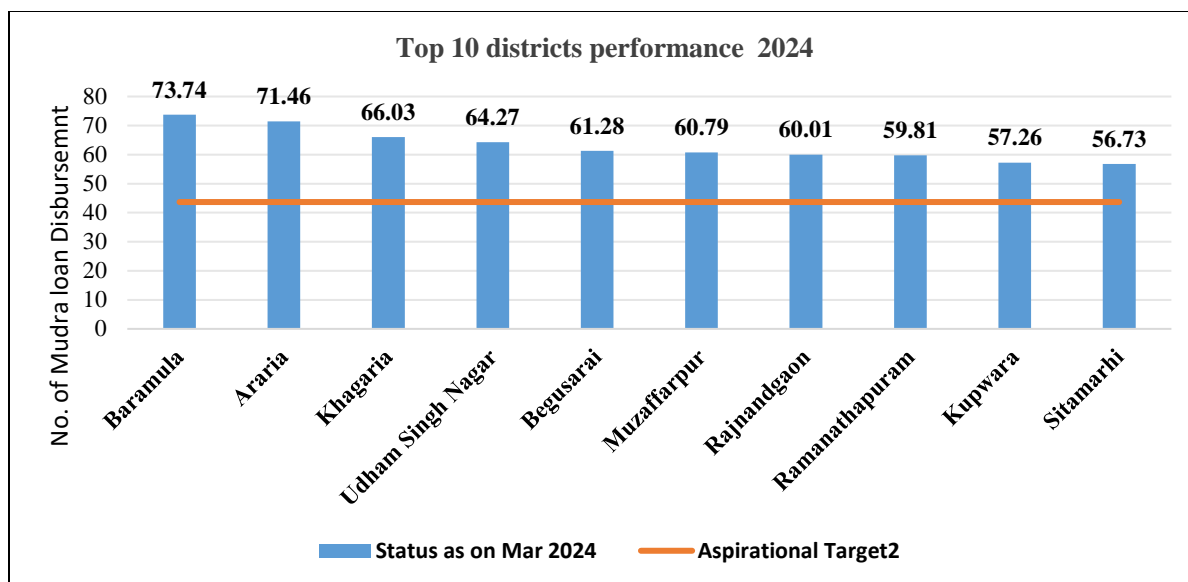
- Best Performers: Districts with composite index values above the third quartile (Q3). Formula:  $\text{Composite Index} > Q3$
- Poor Performers: Districts with composite index values below the second quartile (Q2) but above the first quartile (Q1).  $Q1 \leq \text{Composite Index}$

#### **4. Empirical Analysis**

Financial inclusion is a key pillar of the ADP, aimed at integrating marginalized communities into the formal financial system by ensuring access to banking, credit, insurance, and pension schemes. The programme monitors progress using six key indicators that assess the reach and impact of various government-backed financial schemes across 112 identified districts between 2019 and 2024. Inter-state performance is evaluated using composite scores based on quartile deviation.

##### **4.1 Mudra Loan Disbursement per 1 Lakh Population**

This indicator captures the total value of loans disbursed under the **Pradhan Mantri Mudra Yojana (PMMY)** per 1 lakh people. These collateral-free loans support small businesses, promoting entrepreneurship and self-employment, especially in underserved regions.

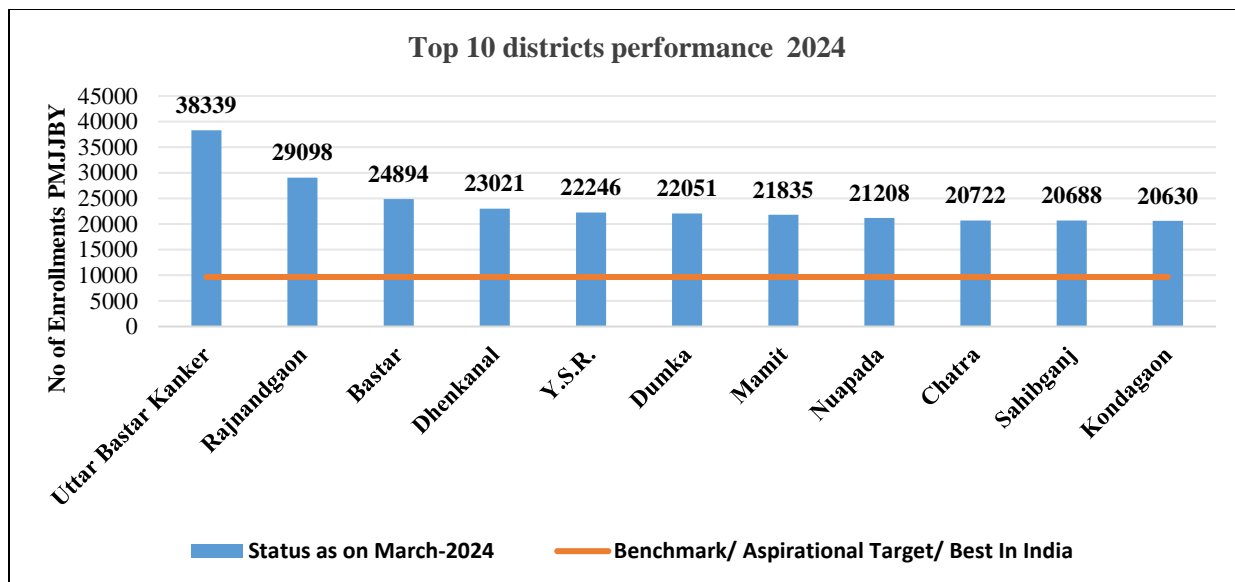


**Fig 4.1 Top 10 districts performance in PMMY indicator**

The fig 4.1 represents the top 10 districts performance in 2024 under PMMY indicator. The aspirational targets or benchmark are 43.67 % while the top districts has surpassed the targets which implies certain districts outperformed while certain still lag to achieve the targets.

#### **4.2 PMJJBY Enrollments per 1 Lakh Population**

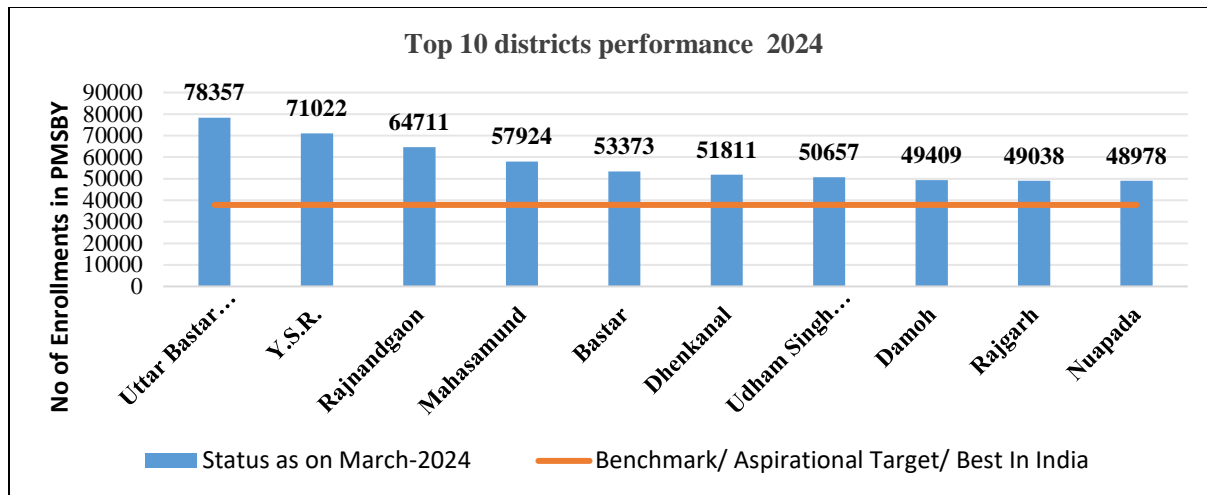
This reflects the reach of the **Pradhan Mantri Jeevan Jyoti Bima Yojana**, a life insurance scheme for low-income individuals aged 18–50. At ₹436 annually, it provides ₹2 lakh coverage for death due to any cause. Higher enrollment signals improved social security awareness and coverage.



**Fig 4.2 Top 10 districts performance in PMJJBY indicator**

The fig 4.2 represents the top 10 districts performance in 2024 under PMJJBY indicator. The aspirational targets or benchmark are 9,669 enrollments per lakh population while the top districts has surpassed the targets which implies certain districts outperformed while certain still lag to achieve the targets.

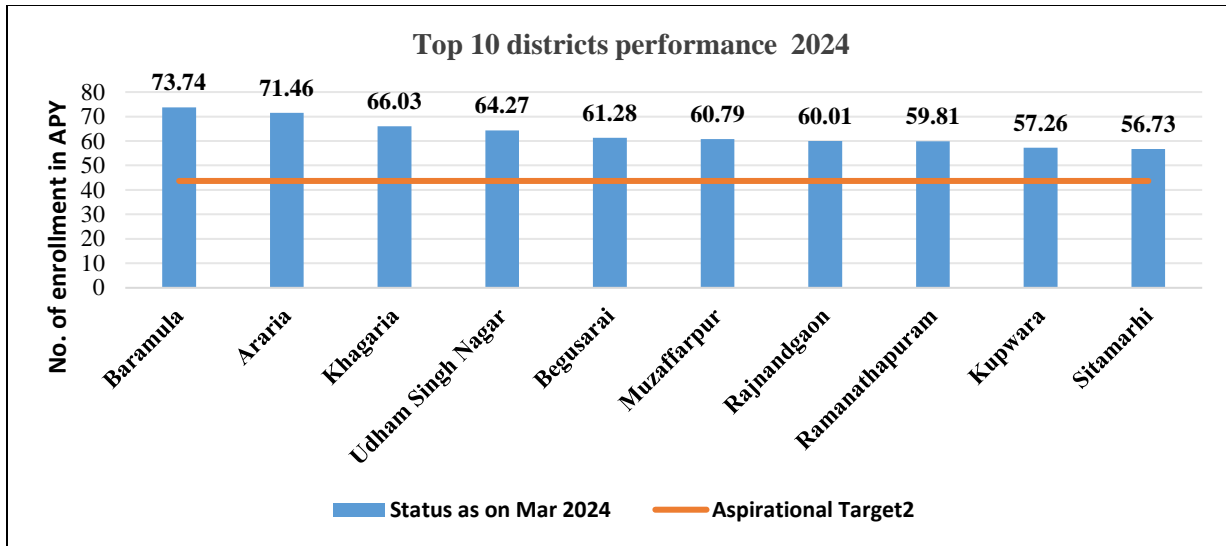
**4.3 PMSBY Enrollments per 1 Lakh Population:** This indicator tracks enrollments in the Pradhan Mantri Suraksha Bima Yojana, an accident insurance scheme offering ₹2 lakh coverage at ₹20 per year. Greater participation suggests better financial protection for vulnerable groups like informal sector workers.



**Fig 4.3 Top 10 districts performance in PMSBY indicator**

The fig 4.3 represents the top 10 districts performance in 2024 under PMSBY indicator. The aspirational targets or benchmark are 37,841 enrollments per lakh population while the top districts has surpassed the targets which implies certain districts outperformed while certain still lag to achieve the targets.

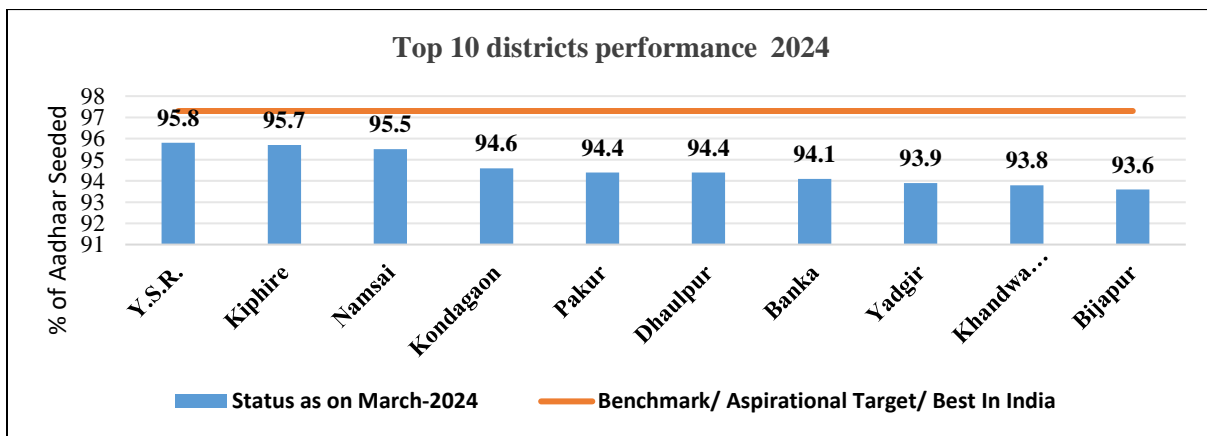
**4.4 APY Beneficiaries per 1 Lakh Population:** The Atal Pension Yojana(APY) offers a guaranteed pension (₹1,000 - ₹5,000) to informal sector workers aged 18 - 40. This indicator measures enrollment per 1 lakh people, reflecting long-term financial security and retirement planning.



**Fig 4.4 Top 10 districts performance in APY indicator**

The fig 4.4 represents the top 10 districts performance in 2024 under APY indicator. The aspirational targets or benchmark are 3,969 enrollments per lakh population while the top districts has surpassed the targets which implies certain districts outperformed while certain still lag to achieve the targets.

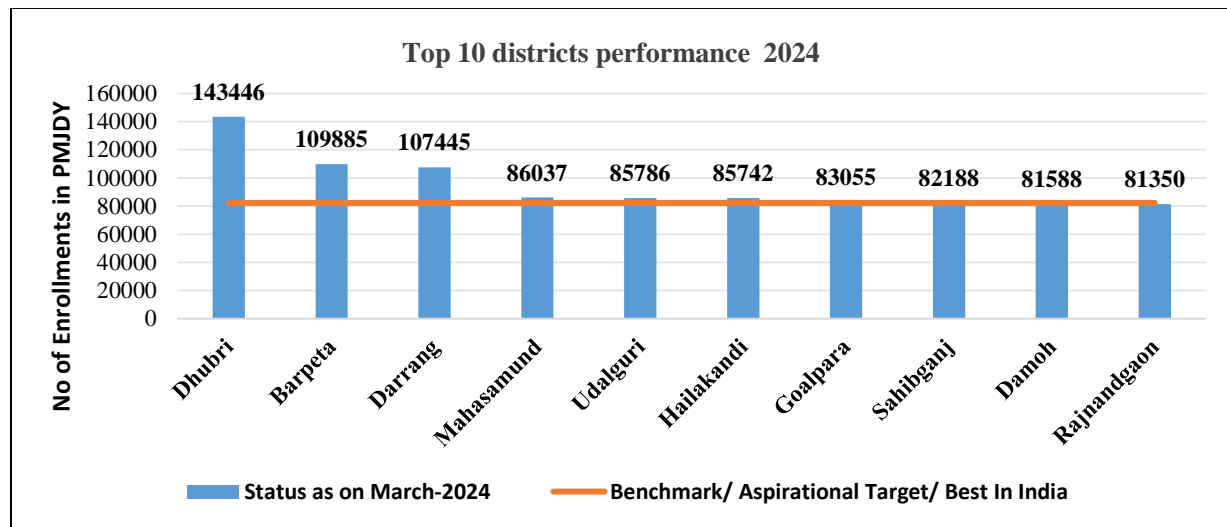
**4.5 Percentage of Aadhaar-Seeded Bank Accounts:** This measures the proportion of bank accounts linked with Aadhaar, facilitating efficient delivery of government subsidies through Direct Benefit Transfers (DBT). Higher seeding denotes improved transparency, access, and digital financial inclusion.



**Fig 4.5 Top 10 districts performance in percentage of Aadhaar Seeded bank accounts**

**indicator:** The fig 4.5 represents the top 10 districts performance in 2024 under Aadhaar Seeded bank accounts indicator. The aspirational targets or benchmark are 97.3% enrollments per lakh population while the none of the districts has not surpassed the targets which implies certain districts underperformed and serious concern for implementation challenges in districts.

**4.6 Pradhan Mantri Jan Dhan Yojana Accounts Opened per 1 Lakh Population :**This tracks new account openings under the Pradhan Mantri Jan Dhan Yojana(PMJDY), a flagship initiative for universal banking access. Higher figures indicate greater financial outreach in rural and backward districts.



**Fig 4.6 Top 10 districts performance in PMMY indicator**

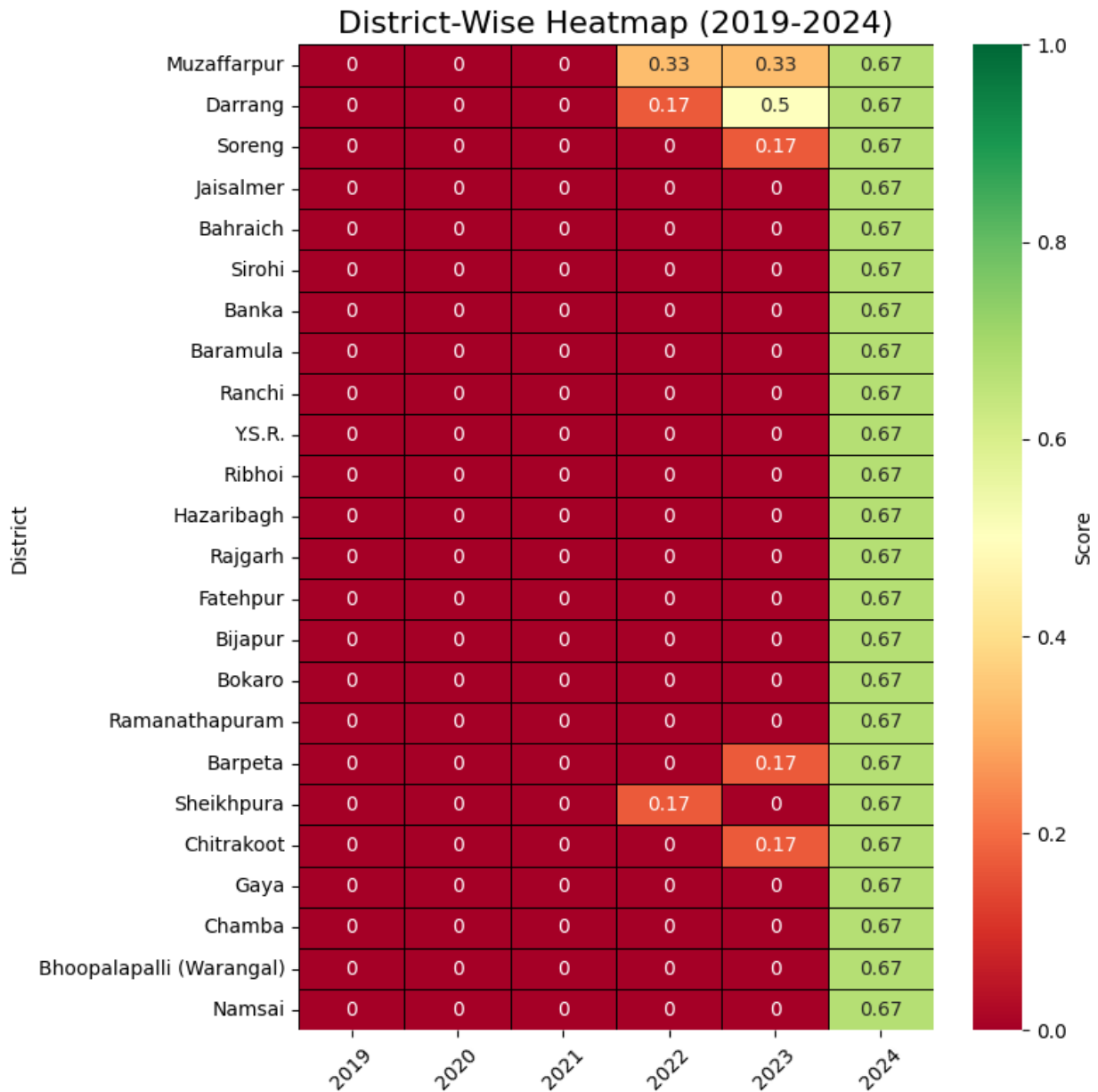
The fig 4.6 represents the top 10 districts performance in 2024 under Aadhaar Seeded bank accounts indicator. The aspirational targets or benchmark are 82,246 enrollments per lakh population while the top districts has surpassed the targets which implies certain districts outperformed while certain still lag to achieve the targets.

These six indicators provide a comprehensive assessment of financial inclusion progress in

aspirational districts. While significant strides have been made, disparities persist, necessitating targeted interventions and financial literacy programs. Strengthening financial inclusion not only enhances economic empowerment but also aligns with India's broader development goals under the Sustainable Development Goals (SDGs).

**4.7 Performance of Financial Inclusion from 2019 & 2024 :** Based on the Composite Index of Financial Performance (CIFP), aspirational districts have been grouped into best, moderate, and poor performers using quartile-based rankings. In 2019, top-performing districts such as Mahasamund, Balangir, and Bhoopalapalli had CIFP scores above 0.70, driven by strong banking infrastructure and effective financial scheme implementation. Moderate performers like Ranchi and Yadgir, with scores between 0.54 and 0.69, showed partial success, suggesting gaps in outreach and digital access. Poor-performing districts, including Shrawasti and Barpeta, scored below 0.43, reflecting limited financial access and literacy. In 2024, the highest-performing districts, such as Rajnandgaon and Pakur, scored above 0.56, showing improved financial inclusion in backward regions. Moderate performers like Gaya and Barpeta, with scores between 0.51 and 0.56, exhibited mixed progress due to structural challenges. Poor performers in 2024, including Bokaro and Bagraich, remained financially excluded due to weak infrastructure and socio-economic barriers. Overall, despite some progress, many districts continue to lag, highlighting the need for localized, data-driven financial inclusion strategies.

Fig 4.7 Heatmap of Financial Inclusion in ADs(2019–2024)

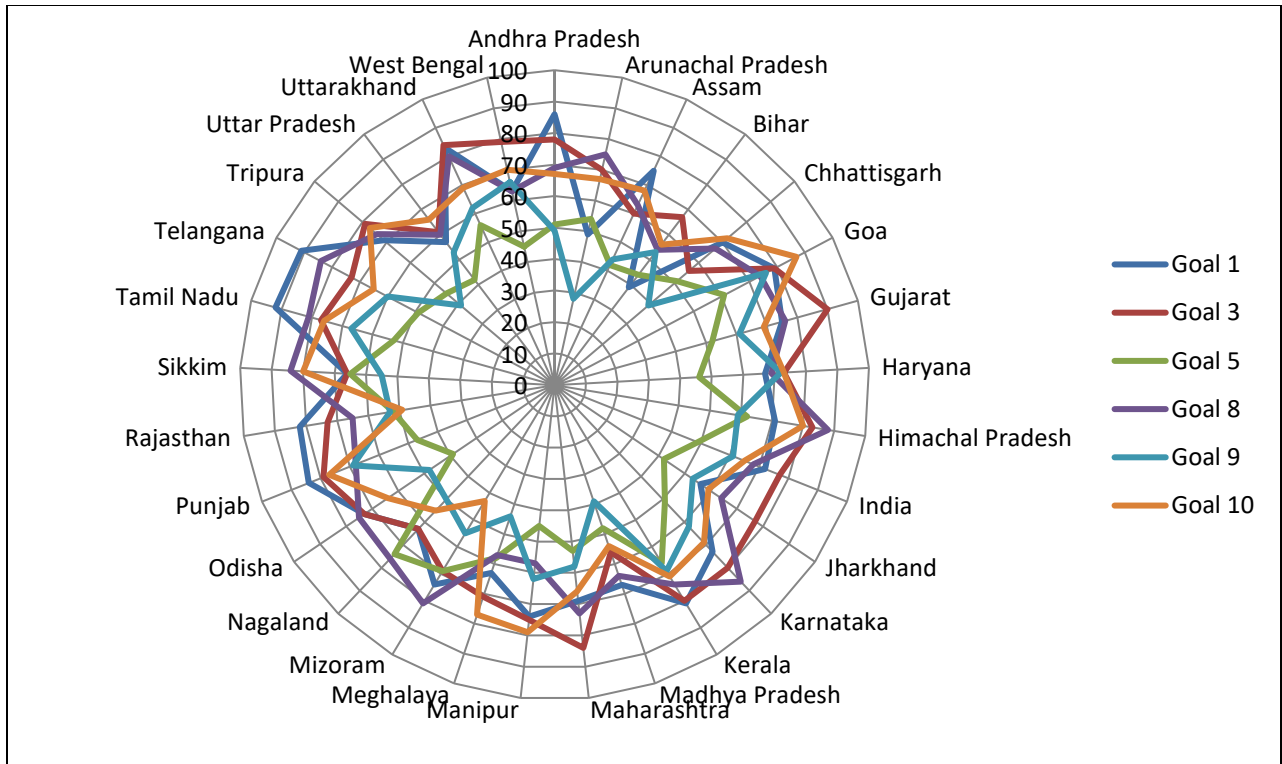


The heatmap representing composite scores (0–1 scale) of financial inclusion indicators (PM Mudra Yojana, APY, PMSBY, PMJJBY, PMJDY, Aadhaar-seeded bank accounts) of top 24 Aspirational Districts over 2019–2024. The study observed Gradual Progress over Time (2019–2023): Most districts show scores of 0 from 2019–2021, indicating minimal or no progress on financial inclusion indicators in early years. Improvements start appearing from 2022 and 2023, with scores like 0.17 or 0.33 in some districts (e.g., Muzaffarpur, Darrang, Soreng). While Remarkable Performance in 2024: A significant

jump in 2024, where many districts achieved a score of 0.67, representing high performance across the 6 financial inclusion indicators. These districts have met or surpassed the set targets, indicating: High enrollment and success in schemes like PM Mudra Yojana, Jan Dhan, insurance schemes (PMSBY & PMJJBY), pension scheme (APY). High percentage of Aadhaar seeding in bank accounts. 3. Top Performing Districts in 2024: These 24 districts scored 0.67 in 2024, meaning they led in financial inclusion: States like Bihar, Jharkhand, Uttar Pradesh, Rajasthan and Assam have multiple top performing districts. Muzaffarpur (Bihar) – showed consistent progress since 2022. Darrang (Assam) and Soreng (Sikkim) – slow starters but improved drastically in 2024. Jaisalmer (Rajasthan) – jumped directly from 0 to 0.67 in 2024. New districts like Bokaro, Baramula, Bagraich, Rajgarh – also made sudden progress. 4. Geographic Spread of Success: Wide state diversity in top-performing districts: From north (Himachal Pradesh) to south (Tamil Nadu, Telangana) and northeast (Assam, Meghalaya, Arunachal Pradesh). Indicates that policy implementation and outreach in financial schemes have become more effective pan-India.

**4.8 Performance of Financial Inclusion and its Linkage with SDGs:** The Sustainable Development Goals (SDGs), introduced by the United Nations in 2015, serve as a global framework to address poverty, inequality, and environmental challenges by 2030. Comprising 17 goals, 169 targets, and 231 indicators, they offer a structured approach for monitoring development progress. As per the UN SDG Report 2024, India scored 63.99, ranking 109th out of 166 countries. The report reveals that while 30% of the SDG targets are either achieved or on track, 40% show only limited progress, and the remaining 30% are moving in the wrong direction. Notable progress has been made in areas such as poverty reduction (SDG 1), quality education (SDG 4), sustainable consumption (SDG 12), and climate action (SDG 13).

*Fig 4.8, Radar Map, Sustainable development goal & Financial Inclusion 2024*



The fig 4.8 represents the radar chart analysis of sustainable development goals related to financial inclusion (Goals 1, 3, 5, 8, 9, and 10) while the score ranges from 0 (lowest performance) to 100 (best performance) reveals that southern and western states like Tamil Nadu, Kerala, Karnataka, Goa, and Himachal Pradesh perform consistently well across poverty reduction, decent work, and reduced inequality, reflecting a strong and inclusive financial ecosystem. In contrast, states like Bihar, Uttar Pradesh, and Madhya Pradesh lag significantly, especially in gender equality and infrastructure, highlighting gaps in access and opportunity. While northeastern and eastern states show mixed results, India overall maintains moderate performance, with Goal 5 (Gender Equality) emerging as the weakest link nationally, indicating the need for targeted, inclusive policy interventions.

Quantifying the SDG scores reveals that Tamil Nadu leads with consistently high values across key goals, scoring 92 in Goal 1 (No Poverty), 81 in Goal 8 (Decent Work), and 76 in Goal 10 (Reduced Inequalities), indicating robust financial inclusion and socioeconomic equity.

Similarly, states like Kerala, Goa, and Himachal Pradesh maintain strong performances with average scores above 70 across most goals. In contrast, Bihar shows significantly low scores—only 39 in Goal 1 and 44 in Goal 5 (Gender Equality)—suggesting deep-rooted structural challenges. Northeastern states like Mizoram and Sikkim demonstrate high scores in Goals 5 and 8, reflecting gender and employment progress, while industrialized states like Gujarat and Maharashtra show strong results in Goal 9 (Infrastructure). The disparities in state-level scores underscore the uneven financial inclusion landscape across India, pointing to the need for tailored, region-specific strategies.

**5. Conclusion:** Overall, while significant progress in financial inclusion has been made in the aspirational districts, particularly evident in the 2024 data, substantial disparities persist across regions and within individual schemes. The findings underscore the need for targeted and nuanced policy interventions to ensure equitable and comprehensive financial inclusion in these underdeveloped areas.

The comparative analysis of the Composite Index of Financial Performance (CIFP) between 2019 and 2024 under the Aspirational Districts Programme (ADP) reveals significant shifts in the landscape of financial inclusion across districts. In 2019, districts like Mahasamund, Balangir, and Bhoopalapalli led in financial inclusion, largely attributed to strong banking infrastructure and effective implementation of welfare-linked financial services. However, by 2024, districts such as Rajnandgaon, Y.S.R., and Pakur emerged as top performers, reflecting improved access, increased digital penetration, and better policy targeting.

Notably, several districts that were once classified as poor or moderate performers—like Pakur, Dhenkanal, and Godda—made remarkable improvements, graduating to the best-

performing category. This suggests that targeted interventions, including DBT expansion, SHG mobilization, and the promotion of digital banking, have yielded tangible outcomes. Meanwhile, some districts such as Mahasamund and Korba have maintained their strong performance, indicating sustained financial ecosystem development.

On the other hand, the persistence of financial exclusion in some areas (not listed among the best 81 in either year) signals that despite national-level progress, regional disparities remain. These lagging districts continue to face structural barriers such as low literacy, weak financial infrastructure, and socio-economic marginalization, demanding renewed focus on grassroots-level financial literacy, digital access, and last-mile banking solutions.

In conclusion, the CIFP trend from 2019 to 2024 highlights both the progress and the persisting gaps in financial inclusion under ADP. While success stories validate the impact of focused policy efforts, the journey toward universal financial inclusion requires continued investment in infrastructure, capacity building, and inclusive digital financial services, especially for the poorest and most remote districts.

The study aimed to evaluate the performance of the ADP across Indian districts. However, due to limitations in time allocated for the study, it was not feasible to cover all indicators of infrastructure, education, skill development, health and nutrition, agriculture and irrigation that align with the broader themes of the ADP.

## **6. Policy Recommendations**

To improve the effectiveness of the ADP, (Parekh, 2024) recommend region-specific financial strategies that reflect local socio-economic conditions. Key priorities include strengthening digital infrastructure, enhancing financial literacy through culturally relevant outreach, and simplifying access to schemes like PMJDY and APY. Integrated delivery of credit,

insurance, and pension services, along with real-time monitoring, can boost efficiency. (Annachhatre & Gore, 2023) suggested the fiscal decentralization is essential for responsive, locally tailored development. Other suggestions include aligning skill development with financial inclusion (Parekh, 2023), encouraging grassroots participation (Rishi et al., 2023), promoting sustainable planning aligned with SDGs (Kapoor & Shekhawat, 2022), and fostering MSME-led industrial growth (Tewari, 2022). These strategies collectively aim to ensure inclusive and equitable development across districts.

## 7. Appendix

The given detailed table represents across districts comparative analysis between 2019 and 2024.

| Sr. No. | State             | District              | CIFP 2019 | CIFP 2024 | Rank 2019 | Rank 2024 | Improved/Decline |
|---------|-------------------|-----------------------|-----------|-----------|-----------|-----------|------------------|
| 1       | Andhra Pradesh    | Y.S.R.                | 0.5795    | 0.7363    | 14        | 2         | 12               |
| 2       | Andhra Pradesh    | Parvathipuram Manyam  | 0.0092    | 0.0093    | 109       | 109       | 0                |
| 3       | Andhra Pradesh    | Alluri Sitharama Raju | 0.0000    | 0.0073    | 110       | 110       | 0                |
| 4       | Arunachal Pradesh | Namsai                | 0.2798    | 0.4435    | 102       | 85        | 17               |
| 5       | Assam             | Barpeta               | 0.4188    | 0.5601    | 81        | 29        | 52               |
| 6       | Assam             | Darrang               | 0.4295    | 0.4573    | 75        | 82        | -7               |
| 7       | Assam             | Dhubri                | 0.2857    | 0.4419    | 101       | 86        | 15               |
| 8       | Assam             | Baksa                 | 0.1712    | 0.4412    | 107       | 87        | 20               |
| 9       | Assam             | Goalpara              | 0.3121    | 0.4159    | 99        | 93        | 6                |
| 10      | Assam             | Hailakandi            | 0.3533    | 0.3866    | 91        | 100       | -9               |
| 11      | Assam             | Udalguri              | 0.2321    | 0.2944    | 106       | 105       | 1                |
| 12      | Bihar             | Sheikhpura            | 0.4996    | 0.6169    | 44        | 10        | 34               |
| 13      | Bihar             | Purnia                | 0.5408    | 0.6113    | 26        | 12        | 14               |
| 14      | Bihar             | Araria                | 0.5283    | 0.6088    | 32        | 13        | 19               |
| 15      | Bihar             | Begusarai             | 0.6071    | 0.5979    | 10        | 18        | -8               |
| 16      | Bihar             | Aurangabad            | 0.4602    | 0.5851    | 61        | 20        | 41               |
| 17      | Bihar             | Nawada                | 0.5376    | 0.5800    | 28        | 22        | 6                |
| 18      | Bihar             | Khagaria              | 0.5572    | 0.5774    | 18        | 23        | -5               |
| 19      | Bihar             | Jamui                 | 0.4756    | 0.5721    | 54        | 25        | 29               |

|    |                     |                             |        |        |     |     |            |
|----|---------------------|-----------------------------|--------|--------|-----|-----|------------|
| 20 | Bihar               | Gaya                        | 0.4869 | 0.5628 | 48  | 27  | <b>21</b>  |
| 21 | Bihar               | Muzaffarpur                 | 0.5615 | 0.5578 | 16  | 33  | <b>-17</b> |
| 22 | Bihar               | Banka                       | 0.4395 | 0.5159 | 67  | 51  | <b>16</b>  |
| 23 | Bihar               | Katihar                     | 0.4727 | 0.5063 | 55  | 57  | <b>-2</b>  |
| 24 | Bihar               | Sitamarhi                   | 0.4345 | 0.5009 | 72  | 61  | <b>11</b>  |
| 25 | Chhattisgarh        | Rajnandgaon                 | 0.7010 | 0.7631 | 4   | 1   | <b>3</b>   |
| 26 | Chhattisgarh        | Uttar Bastar Kanker         | 0.6666 | 0.6579 | 6   | 5   | <b>1</b>   |
| 27 | Chhattisgarh        | Mahasamund                  | 0.7975 | 0.6285 | 1   | 8   | <b>-7</b>  |
| 28 | Chhattisgarh        | Korba                       | 0.6352 | 0.5683 | 8   | 26  | <b>-18</b> |
| 29 | Chhattisgarh        | Narayanpur                  | 0.5004 | 0.5282 | 43  | 42  | <b>1</b>   |
| 30 | Chhattisgarh        | Bastar                      | 0.6863 | 0.4969 | 5   | 64  | <b>-59</b> |
| 31 | Chhattisgarh        | Kondagaon                   | 0.5019 | 0.4865 | 42  | 67  | <b>-25</b> |
| 32 | Chhattisgarh        | Bijapur                     | 0.5059 | 0.4723 | 37  | 75  | <b>-38</b> |
| 33 | Chhattisgarh        | Dakshin Bastar<br>Dantewada | 0.5324 | 0.4475 | 29  | 84  | <b>-55</b> |
| 34 | Chhattisgarh        | Sukma                       | 0.3507 | 0.3518 | 93  | 104 | <b>-11</b> |
| 35 | Gujarat             | Dohad                       | 0.4300 | 0.4408 | 74  | 88  | <b>-14</b> |
| 36 | Gujarat             | Narmada                     | 0.5023 | 0.4274 | 41  | 91  | <b>-50</b> |
| 37 | Haryana             | Mewat                       | 0.2629 | 0.2804 | 103 | 106 | <b>-3</b>  |
| 38 | Himachal<br>pradesh | Chamba                      | 0.5486 | 0.5179 | 23  | 49  | <b>-26</b> |
| 39 | Jammu &<br>kashmir  | Baramula                    | 0.4270 | 0.4166 | 77  | 92  | <b>-15</b> |
| 40 | Jammu &<br>kashmir  | Kupwara                     | 0.3510 | 0.4123 | 92  | 95  | <b>-3</b>  |
| 41 | Jharkhand           | Pakur                       | 0.4394 | 0.6672 | 68  | 3   | <b>65</b>  |
| 42 | Jharkhand           | Godda                       | 0.5044 | 0.6462 | 39  | 7   | <b>32</b>  |
| 43 | Jharkhand           | Hazaribagh                  | 0.5404 | 0.6236 | 27  | 9   | <b>18</b>  |
| 44 | Jharkhand           | Sahibganj                   | 0.4071 | 0.6075 | 83  | 14  | <b>69</b>  |
| 45 | Jharkhand           | Ramgarh                     | 0.4876 | 0.6022 | 46  | 16  | <b>30</b>  |
| 46 | Jharkhand           | Dumka                       | 0.5308 | 0.6013 | 31  | 17  | <b>14</b>  |
| 47 | Jharkhand           | Latehar                     | 0.5142 | 0.5886 | 35  | 19  | <b>16</b>  |
| 48 | Jharkhand           | Chatra                      | 0.4310 | 0.5741 | 73  | 24  | <b>49</b>  |
| 49 | Jharkhand           | Giridih                     | 0.4713 | 0.5598 | 57  | 31  | <b>26</b>  |
| 50 | Jharkhand           | Lohardaga                   | 0.5542 | 0.5518 | 19  | 35  | <b>-16</b> |
| 51 | Jharkhand           | Garhwa                      | 0.4365 | 0.5465 | 71  | 38  | <b>33</b>  |
| 52 | Jharkhand           | Purbi Singhbhum             | 0.5588 | 0.5411 | 17  | 39  | <b>-22</b> |
| 53 | Jharkhand           | Palamu                      | 0.4869 | 0.5384 | 47  | 40  | <b>7</b>   |
| 54 | Jharkhand           | Bokaro                      | 0.4723 | 0.5134 | 56  | 54  | <b>2</b>   |
| 55 | Jharkhand           | Khunti                      | 0.5045 | 0.5048 | 38  | 58  | <b>-20</b> |

|    |                |                     |        |        |     |     |            |
|----|----------------|---------------------|--------|--------|-----|-----|------------|
| 56 | Jharkhand      | Gumla               | 0.4269 | 0.4931 | 78  | 65  | <b>13</b>  |
| 57 | Jharkhand      | Ranchi              | 0.5232 | 0.4841 | 33  | 69  | <b>-36</b> |
| 58 | Jharkhand      | Pashchimi Singhbhum | 0.5192 | 0.4597 | 34  | 80  | <b>-46</b> |
| 59 | Jharkhand      | Simdega             | 0.5893 | 0.4321 | 12  | 90  | <b>-78</b> |
| 60 | Karnataka      | Yadgir              | 0.5643 | 0.5176 | 15  | 50  | <b>-35</b> |
| 61 | Karnataka      | Raichur             | 0.4692 | 0.4902 | 58  | 66  | <b>-8</b>  |
| 62 | Kerala         | Wayanad             | 0.4759 | 0.5222 | 53  | 48  | <b>5</b>   |
| 63 | Madhya pradesh | Rajgarh             | 0.3186 | 0.6059 | 97  | 15  | <b>82</b>  |
| 64 | Madhya pradesh | Chhatarpur          | 0.5502 | 0.5605 | 21  | 28  | <b>-7</b>  |
| 65 | Madhya pradesh | Guna                | 0.4783 | 0.5302 | 51  | 41  | <b>10</b>  |
| 66 | Madhya pradesh | Khandwa             | 0.5803 | 0.5257 | 13  | 44  | <b>-31</b> |
| 67 | Madhya pradesh | Damoh               | 0.5472 | 0.5239 | 24  | 45  | <b>-21</b> |
| 68 | Madhya pradesh | Barwani             | 0.4284 | 0.5085 | 76  | 56  | <b>20</b>  |
| 69 | Madhya pradesh | Vidisha             | 0.3604 | 0.4860 | 88  | 68  | <b>20</b>  |
| 70 | Madhya pradesh | Singrauli           | 0.4844 | 0.3936 | 49  | 99  | <b>-50</b> |
| 71 | Maharashtra    | Osmanabad           | 0.3569 | 0.4738 | 90  | 74  | <b>16</b>  |
| 72 | Maharashtra    | Gadchiroli          | 0.3423 | 0.4132 | 94  | 94  | <b>0</b>   |
| 73 | Maharashtra    | Washim              | 0.2433 | 0.4015 | 105 | 97  | <b>8</b>   |
| 74 | Maharashtra    | Nandurbar           | 0.4461 | 0.3706 | 65  | 101 | <b>-36</b> |
| 75 | Manipur        | Chandel             | 0.2473 | 0.2756 | 104 | 107 | <b>-3</b>  |
| 76 | Meghalaya      | Ribhoi              | 0.4139 | 0.2742 | 82  | 108 | <b>-26</b> |
| 77 | Mizoram        | Mamit               | 0.1621 | 0.4660 | 108 | 76  | <b>32</b>  |
| 78 | Nagaland       | Kiphire             | 0.5986 | 0.3985 | 11  | 98  | <b>-87</b> |
| 79 | Odisha         | Dhenkanal           | 0.4387 | 0.6587 | 70  | 4   | <b>66</b>  |
| 80 | Odisha         | Nuapada             | 0.4906 | 0.5601 | 45  | 30  | <b>15</b>  |
| 81 | Odisha         | Kandhamal           | 0.4413 | 0.5594 | 66  | 32  | <b>34</b>  |
| 82 | Odisha         | Balangir            | 0.7125 | 0.5504 | 2   | 36  | <b>-34</b> |
| 83 | Odisha         | Malkangiri          | 0.3998 | 0.5227 | 84  | 47  | <b>37</b>  |
| 84 | Odisha         | Rayagada            | 0.4587 | 0.5140 | 62  | 53  | <b>9</b>   |
| 85 | Odisha         | Koraput             | 0.3599 | 0.5043 | 89  | 59  | <b>30</b>  |
| 86 | Odisha         | Gajapati            | 0.4226 | 0.4974 | 80  | 63  | <b>17</b>  |
| 87 | Odisha         | Kalahandi           | 0.4260 | 0.4829 | 79  | 71  | <b>8</b>   |
| 88 | Odisha         | Nabarangapur        | 0.5441 | 0.4107 | 25  | 96  | <b>-71</b> |
| 89 | Punjab         | Moga                | 0.5123 | 0.5829 | 36  | 21  | <b>15</b>  |
| 90 | Punjab         | Ferozpur            | 0.6422 | 0.5467 | 7   | 37  | <b>-30</b> |

|     |               |                   |        |        |     |     |            |
|-----|---------------|-------------------|--------|--------|-----|-----|------------|
| 91  | Rajasthan     | Baran             | 0.3818 | 0.5021 | 86  | 60  | <b>26</b>  |
| 92  | Rajasthan     | Sirohi            | 0.4804 | 0.4821 | 50  | 72  | <b>-22</b> |
| 93  | Rajasthan     | Dhaulpur          | 0.3619 | 0.4628 | 87  | 79  | <b>8</b>   |
| 94  | Rajasthan     | Jaisalmer         | 0.3872 | 0.4580 | 85  | 81  | <b>4</b>   |
| 95  | Rajasthan     | Karauli           | 0.4392 | 0.3574 | 69  | 103 | <b>-34</b> |
| 96  | Tamil nadu    | Ramanathapuram    | 0.6102 | 0.5267 | 9   | 43  | <b>-34</b> |
| 97  | Tamil nadu    | Virudhunagar      | 0.5539 | 0.4840 | 20  | 70  | <b>-50</b> |
| 98  | Telangana     | Bhoopalapalli     | 0.7067 | 0.5554 | 3   | 34  | <b>-31</b> |
| 99  | Telangana     | Asifabad          | 0.5323 | 0.4977 | 30  | 62  | <b>-32</b> |
| 100 | Tripura       | Dhalai            | 0.3415 | 0.6551 | 95  | 6   | <b>89</b>  |
| 101 | Uttar pradesh | Shrawasti         | 0.5489 | 0.6168 | 22  | 11  | <b>11</b>  |
| 102 | Uttar pradesh | Balrampur         | 0.5024 | 0.5230 | 40  | 46  | <b>-6</b>  |
| 103 | Uttar pradesh | Chandauli         | 0.3153 | 0.5091 | 98  | 55  | <b>43</b>  |
| 104 | Uttar pradesh | Chitrakoot        | 0.3098 | 0.5151 | 100 | 52  | <b>48</b>  |
| 105 | Uttar pradesh | Sonbhadra         | 0.4770 | 0.4745 | 52  | 73  | <b>-21</b> |
| 106 | Uttar pradesh | Siddharthnagar    | 0.4632 | 0.4657 | 60  | 77  | <b>-17</b> |
| 107 | Uttar pradesh | Bahraich          | 0.4466 | 0.4630 | 64  | 78  | <b>-14</b> |
| 108 | Uttar pradesh | Fatehpur          | 0.4539 | 0.4555 | 63  | 83  | <b>-20</b> |
| 109 | Uttarakhand   | Hardwar           | 0.3321 | 0.4395 | 96  | 89  | <b>7</b>   |
| 110 | Uttarakhand   | Udham Singh Nagar | 0.4641 | 0.3625 | 59  | 102 | <b>-43</b> |

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