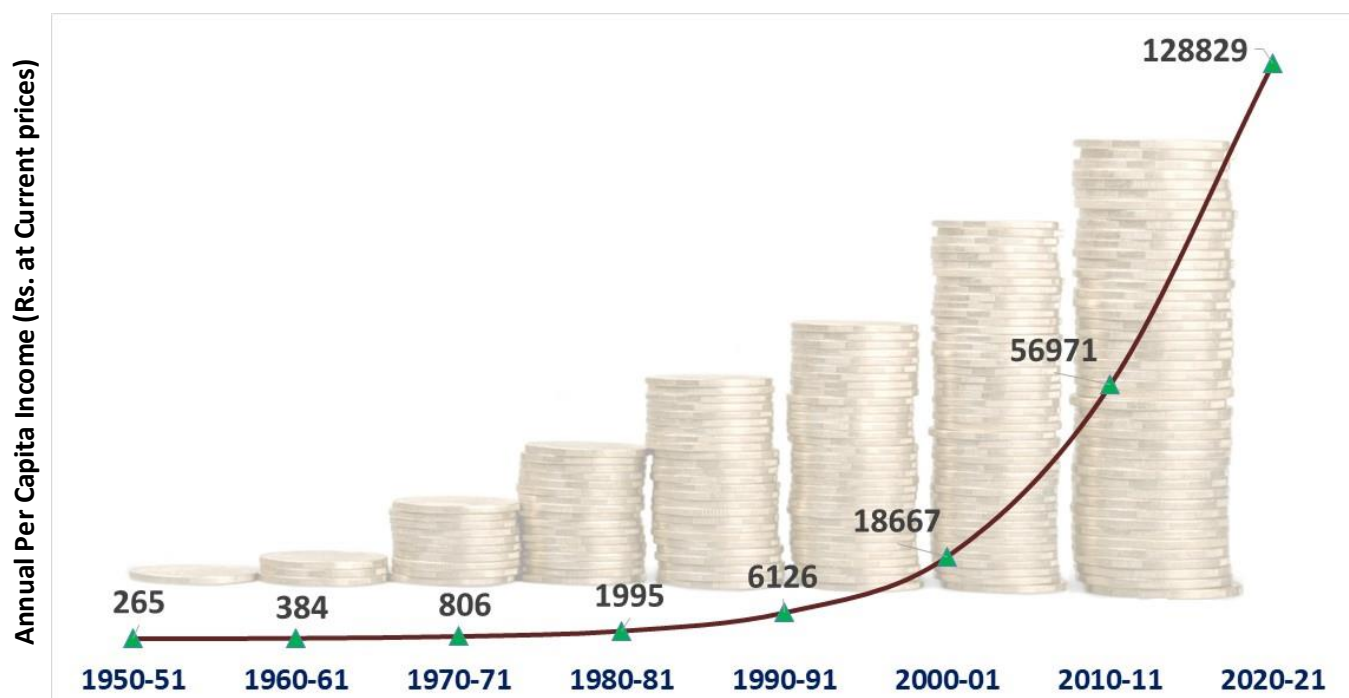


India's Annual Per Capita Income

Almost 500 times growth since Independence; 7-fold growth in last 20 years



Increase in per capita income leading to overall prosperity of the nation



Check on inflation resulting in increased real income



Last mile banking penetration has resulted in better savings