

**T.A. Bhavani (2012). *Financial Access in the Post-Reform India*, Oxford University Press
Delhi**

Abstract

The study tries to assess financial access in the post-reform India. We have approached financial access from the macroeconomic growth perspective and measured lack of financial access in terms of financial resource gap. Financial resource gap has been estimated at different levels of aggregation: economy, segment (unorganized and organized), sector (agriculture, industry and services) and households. For the purpose of analysis we have made use of NSS, Capitaline and RBI data. Evidence reveals although there has been improvement in the financial access in terms of reduction in the financial resource gap, the gap is still wide indicating production organizations are yet to obtain the adequate amounts of finances from the formal financial system. Financial access is not only limited but also unequal. The existing policy measures are not able to solve the problem of financial access.