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महाराष्ट्र राज्य स्तरीय बँकर्स समिती, महाराष्ट्र राज्य  
State Level Bankers' Committee Maharashtra State

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Convener



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Marathi



## SWABHIMAN – State Financial Inclusion Plan – Maharashtra

### Introduction :

Swabhiman is path-breaking initiative by Govt of India and banks in state to cover the economic distance between rural and urban India. It promises to bring basic banking services to all unbanked villages in the country with population above 2000.

The swabhiman movement facilitate opening of bank accounts, provide need based credit, remittance facilities and help to promote financial literacy in rural India using various models and technologies including branchless banking models through Business correspondents.

RBI on the basis of recommendations of High Level Committee on Lead Bank Scheme directed lead banks to draw a road map by March 2010 to provide banking services

through a banking outlet in every village having a population of over 2000, by March 2012 and further stated that such banking services may not necessarily be through a brick and mortar branch but can be provided through any of the various forms of ICT-based models with the help of hand held machines, smart card & Business Correspondents.

In view of the above, SLBC has taken various steps/initiatives for preparation of Financial Inclusion Plan (FIP) for providing banking services in every village having a population of over 2000 as below:

All Lead District Managers were advised to constitute a Sub-Committee of the District Consultative Committee to draw a roadmap for Financial Inclusion for each district. All LDMs have been provided list of villages having population over 2000 in the state as per census 2001 and finalise the allocation of villages to bank branches in each district by sub-committee of DLCC. The allocation of unbanked villages is to be done on lines erstwhile service area guidelines, proximity to bank branches & contiguity of villages, etc and submit the final list of unbanked villages & their allocation to bank branches to SLBC for approval. As per census 2001, there are 7312 villages in the state having population above 2000, of which 4292 villages have been identified as unbanked in the state. The same was allocated to various banks in state & approved by SLBC.

The Bank-wise summary of number of identified villages having population above 2000 for providing banking services are as under:

#### **A.] Public Sector Banks**

<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>No. of unbanked villages</b>	<b>Sr. No.</b>	<b>Name of the Bank</b>	<b>No. of unbanked villages</b>
1.	Allahabad Bank	33	11.	Indian Overseas BK	21
2.	Andhra Bank	01	12.	OrientalBkof Commer	06
3.	Bank of Baroda	176	13.	Punjab National Bank	26
4.	Bank of India	506	14.	State Bank of Hyderabad	215
5.	Bank of Maharashtra	853	15.	State Bank of India	855
6.	Canara Bank	40	16.	Syndicate Bank	50
7.	Central Bank of India	436	17.	Union Bank of India	189
8.	Corporation Bank	03	18.	UCO Bank	23
9.	Dena Bank	158	19.	Vijaya Bank	03
10.	Indian Bank	11	20.	IDBI	82
	Total (1 to 11)	2217		Total (12 to 20)	1470
	Total villages for Public Sector Banks				3687

## B.] Regional Rural Banks

Sr. No.	Name of the Bank	No. of unbanked villages
1.	Maharashtra Gramin Bank	355
2.	Vidarbha Kshetriya Gramin Bank	63
3.	Wainganga Krishna Gramin Bank	92
	Total villages for RRBs	510

## C.] Private Sector Banks

Sr. No.	Name of the Bank	No. of unbanked villages	Sr. No.	Name of the Bank	No. of unbanked villages
1.	HDFC	01	4.	Ratnakar Bank	21
2.	ICICI Bank	72	5.	Karnataka Bank Ltd.	01
	Total (1 to 2)	73		Total (4 to 5)	22
	Total villages for Private Sector Banks				95

D.] The district wise summary of number of identified unbanked villages is given as below:

Sr. No.	Name of the District	No. of villages having population above 2000	No. of unbanked villages	Sr. No.	Name of the District	No. of villages having population above 2000	No. of unbanked villages
1.	Ahmednagar	540	296	17.	Nagpur	127	62
2.	Akola	109	59	18.	Nanded	345	206
3.	Amravati	164	103	19.	Nandurbar	128	104
4.	Aurangabad	234	127	20.	Nasik	424	273
5.	Bhandara	129	94	21.	Osmanabad	181	132
6.	Beed	211	129	22.	Parbhani	129	76
7.	Buldhana	232	148	23.	Pune	424	276
8.	Chandrapur	138	66	24.	Raigad	142	103
9.	Dhule	198	130	25.	Ratnagiri	133	101
10.	Gadchiroli	72	44	26.	Sangli	316	135
11.	Gondia	132	96	27.	Satara	360	186

12.	Hingoli	86	52	28.	Sindhudurg	70	47
13.	Jalgaon	377	135	29.	Solapur	467	261
14.	Jalna	144	92	30.	Thane	288	209
15.	Kolhapur	378	212	31.	Wardha	90	37
16.	Latur	240	154	32.	Washim	94	54
				33.	Yavatmal	210	93
Grand Total of villages						7312	4292

### Summary of allocation to Banks

S.No.	Particulars	No. of unbanked villages	% to total villages
1	Public Sector Banks	3687	85.90
2	Regional Rural Banks	510	11.88
3	Private Sector Banks	95	02.22
	Total:	4292	100.00

### Role of State Govt. in F.I. Process

High Level Committee on Lead Banks in its final recommendations have also emphasized the importance of role of State Governments to be played in FI process as below:

- In extending necessary support to achieve the objective of FI ranging from ensuring conducive law and order situation, water supply and irrigation facilities, road and digital connectivity, developing proper land records, to assisting in the identification process, publicity drives, recovery etc.
- In centers where bank branches are required as per public policy for general banking, currency, forex and government business, but banks are constrained to open the branches due to lack of infrastructure, absence of viability and security concerns, State Governments will need to extend support by providing premises, security etc.
- Since State Governments are also keen to disburse MG NREGA and social security funds through bank accounts, banks should explore partnership with them and State Governments should also be able to leverage on the benefits of undertaking government business accruing to banks to incentivize their involvement in Government sponsored schemes and Programmes.

## **Providing Banking services through Banking outlet in every village having population above 2000**

In terms of RBI directives all Banks finalized their roadmap for Financial Inclusion Plan which is duly approved by their respective boards.

It has been reported by banks that they propose decided to provide Banking services to identified unbanked villages in the State by opening branches / Satellite banking / mobile banking / ICT based Business Correspondent model over a period of 2 years starting from 2010 –11.

The time frame for providing banking services through various outlets in their 4292 villages are as under:

Year	No. of villages	Delivery Models		
		Branch	BC	Others
2010-11	2742	18	2720	4
2011-12	1550	16	1532	2
Total:	4292	34	4252	6

The list of identified unbanked villages having population above 2000 allotted to various banks & district wise is attached as [Annexure I](#) & [Annexure II](#) respectively.