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# Financial Inclusion: Taking Banking Services to the Common Man

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## I. Introduction

The banking industry has shown tremendous growth in volume and complexity during the last few decades. Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to include vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services. Internationally, also, efforts are being made to study the causes of financial exclusion and designing strategies to ensure financial inclusion of the poor and disadvantaged. The reasons may vary from country to country and hence the strategy could also vary but all the efforts being made as financial inclusion can truly lift the financial condition and standards of life of the poor and the disadvantaged.

The widening gap between urban and rural housing exacerbates the already deplorable condition of the rural population forcing them to migrate to urban areas in search of livelihood.

Financial inclusion is delivery of banking services at an affordable cost to the vast sections of disadvantaged and low income groups. Unrestrained access to public goods and services is the sine qua non of an open and efficient society. As banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of the public policy.

## II. Need and Importance of the Study

Consequences of financial exclusion will vary depending on the nature and extent of services denied. It may lead to increased travel requirements, higher incidence of crime, general decline in investment, difficulties in gaining access to credit or getting credit from informal sources at exorbitant rates, and increased unemployment, etc. The small business may suffer due to loss of access to middle class and higher-income consumers, higher cash handling costs, delays in remittances of money. According to certain researches, financial exclusion can lead to social exclusion.

## III. Objectives of the Study

1. To examine the Indian and global experience of promoting financial inclusion
2. To study the present situation of financial inclusion in India by analyzing the branches in rural and urban and also examine gender wise inclusion.
3. To study the steps taken towards financial inclusion and
4. To study the initiatives taken by Govt. of India towards financial inclusion.

## IV. Section - I: Promoting Financial Inclusion- a Global Experience

An interesting feature which emerges from the international practice is that the more developed the society is, the greater the thrust on empowerment of the common person and low income groups. It may be worthwhile to have a look at the international experience in tackling the problem of financial exclusion so that we can learn from the international experience.

The Financial Inclusion Task Force in UK has identified three priority areas for the purpose of financial inclusion, viz., access to banking, access to affordable credit and access to free face-to-face money advice. UK has established a Financial Inclusion Fund to promote financial inclusion and assigned responsibility to banks and credit unions in removing financial exclusion. Basic bank no frills accounts have been introduced.

A Post Office Card Account (POCA) has been created for those who are unable or unwilling to access a basic bank account. The concept of a Savings Gateway has been piloted. This offers those with low-income employment £1 from the state for every £1 they invest, up to a maximum of £25 per month. In addition the Community Finance Learning Initiatives (CFLIs) were also introduced with a view to promoting basic financial literacy among housing association tenants.

A civil rights law, namely Community Reinvestment Act (CRA) in the United States prohibits discrimination by banks against low and moderate income neighborhoods. The CRA imposes affirmative and continuing obligations on banks to serve the needs for credit and banking services of all the communities in which they are chartered. In fact, numerous studies conducted by Federal Reserve and Harvard University demonstrated that CRA lending is a win-win proposition and profitable to banks.

The State of New York Banking Department, with the objective of making available the low cost banking services to consumers, made mandatory that each banking institution shall offer basic banking account and in case of credit unions the basic share draft account, which is in the nature of low cost account with minimum facilities.

An interesting feature of basic banking account scheme is the element of transparency i.e. the banking institution should, prior to opening the account, furnish a written disclosure to the account holder describing the main features of the scheme i.e. the initial deposit amount required to open the account, minimum balance to be maintained, charge per periodic cycle for use of such account, maximum number of withdrawal transactions without any additional charge and other charges imposed on transactions for availing electronic facility not operated by the account holder's banking institution, etc.

## V. Indian Scenario

Bank nationalization in India marked a paradigm shift in the focus of banking as it was intended to shift the focus from class banking to mass banking. The rationale for creating Regional Rural Banks was also to take the banking services to poor people. The branches of commercial banks and the RRBs have increased from 8321 in the year 1969 to 68,282 branches as at the end of March 2005. The average population per branch office has decreased from 64,000 to 16,000 during the same period. However, there are certain under-banked states such as Bihar, Orissa, Rajasthan, Uttar Pradesh, Chattisgarh, Jharkhand, West Bengal and a large number of North-Eastern states, where the average population per branch office continues to be quite high compared to the national average. One of the benchmarks employed to assess the degree of reach of financial services to the population of the country, is the quantum of deposit accounts (current and savings) held as a ratio to the adult population. In the Indian context, taking into account the Census of 2001 (ignoring the incremental growth of population thereafter), the ratio of deposit accounts (data available as on March 31, 2004) to the total adult population was only 59% (details furnished in the table). Within the country, there is a wide variation across states. For instance, the ratio for the state of Kerala is as high as 89% while Bihar is marked by a low coverage of 33%. In the North Eastern States like Nagaland and Manipur, the coverage was a meager 21% and 27%, respectively. The Northern Region, comprising the states of Haryana, Chandigarh and Delhi, has a high coverage ratio of 84%. Compared to the developed world, the coverage of our financial services is quite low.

## VI. Section - II: Steps Towards Financial Inclusion

The quantum of deposit accounts (current and savings) held as a ratio to the adult population has not been uniformly encouraging. There is a tremendous scope for financial coverage if we have to improve the standards of life of those deprived people. With a view to enhancing the financial inclusion, as a proactive measure, the RBI in its Annual Policy Statement for the year 2005-06, while recognizing the concerns in regard to the banking practices that tend to exclude rather than attract vast sections of population, urged banks to review their existing practices to align them with the objective of financial inclusion. In the Mid Term Review of the Policy (2005-06), RBI exhorted the banks, with a view to achieving greater financial inclusion, to make available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts accessible to vast sections of the population. The nature and number of transactions in such accounts would be restricted and made known to customers in advance in a transparent manner. All banks are urged to give wide publicity to the facility of such no frills account so as to ensure greater financial inclusion. Further, in order to ensure that persons belonging to low income group both in urban and rural areas do not face difficulty in opening the bank accounts due to the procedural hassles, the KYC procedure for opening accounts has been simplified for those persons who intend to keep balances not exceeding rupees fifty thousand (Rs. 50,000/-) in all their accounts taken together and the total credit in all the accounts taken together is not expected to exceed rupees one lakh (Rs.1,00,000/-) in a year.

## VIII. Section- III: Present Situation- Financial Inclusion an Analysis

Financial inclusion in India seems to be far from inclusive. A study shows that out of a total of 5,165 new branches opened in 2011, only 21.86 per cent are rural branches. Out of a total of 5165 new branches opened in 2011, only 21.86% are rural branches. Rural Outreach seems to be entirely dependent on BCs with inadequate focus on brick and mortar.

Table 1: Branches in Rural and Urban a reas in 2010 and 2011

| S.No | Particulars | RBI | |
|---|---|---|---|
| | | March 2010 | March 2011 |
| 1. | Total Number of Branches | 69995 | 75160 |
| 2. | Total Rural Branches | 21554 | 22683 |
| 3. | Total Urban Branches | 48441 | 52477 |
| 4. | Total New Branches | | 5165 |
| 5. | New Rural Branches | | 1129 |
| 6. | New Urban Branches | | 4036 |

Source: RBI

Although there is not much difference between growth rates, the number of urban households covered by no-frill accounts is almost double than rural households, according to a study by Skoch Development Foundation. The study found that rural outreach seems to be entirely dependent on Business Correspondents.

The total number of no-frill accounts as of March 2011 stands at 74.3 million, but the number of active accounts reported by various banks varies between a miniscule 3 per cent and 20 per cent as per the preliminary findings of the "State of the Sector Report" for wholesome financial inclusion.

The availability of credit is key enabling factor for poverty alleviation. The below indicators are causes for concern:

1. Declining growth rate of Self Help Groups,
2. Negative growth in total loans issued by co-operatives and
3. Deceleration in growth in agriculture credit to 10.6 per cent during 2010-11 from 22.9 per cent in the previous year.

Only 0.18 per cent of the total no-frill accounts have an overdraft which totals a mere Rs.198 crore, out of which 81 per cent belongs to the Bank of India. Nofrill accounts will remain unused unless there is an overdraft incentive at the outset.

The banks should come out of inhibited feeling that very aggressive competition policy and social inclusion are mutually exclusive. The mass banking with no-frills can become a win-win situation for both. Basically banking services need to be "marketed" to connect with large population segments and these may be justifiable promotional costs. The opportunities are plenty.

In the context of India becoming one of the largest micro finance markets in the world especially in the growth of women's savings and credit groups (SHGs) and the sustaining success of such institutions which has been demonstrated by the success of SEWA bank in Gujarat, low cost banking is not necessarily an unviable venture/proposition.

The IBA may explore the possibility of a survey about the coverage in respect of financial inclusion keeping in view the geographical spread of the banks and extent of financial services available to the population so as to assess the constraints in extension of financial services to hitherto unbanked sections and for initiating appropriate policy measures.

It may be useful for banks to consider franchising with other segments of financial sector such as cooperatives, RRBs etc. so as to extend the scope of financial inclusion with minimal intermediation cost.

Since large sections of low income groups transactions are related to deposits and withdrawals, with a view to containing transaction costs, 'simple to use' cash dispensing and collecting machines akin to ATMs, with operating instructions and commands in vernacular would greatly facilitate financial inclusion of the semi urban and rural populace. In this regard, it is worthwhile to emulate the example of 'e-Choupal' project brought forth through private sector initiative.

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Table 2: Women Inclusion in SHGs

| Particulars | Women | Total | Women as a % of total |
|---|---|---|---|
| SHG Savings (Units) | 53.1 | 69.53 | 76.4 |
| SHG Credit Linked (Units) | 12.94 | 15.87 | 81.5 |
| | | | |
| SHG Loan Outstanding (Units) | 38.98 | 48.51 | 80.4 |

(Source: Status of Microfinance in India, NABARD, 2009-10)

Considering the gender divide in financial inclusion perspective, SHGs have been a mode to promote the inclusiveness amongst women. The following table clearly brings out the evidence of women inclusion in the SHGs.

Table 3: Gender Wise no Frill Accounts

| Male | Female | Gender Ratio |
|---|---|---|
| 996641 | 1253698 | 31/39 |
| 509731 | 578315 | 52/59 |
| 994976 | 1043837 | 61/64 |

Source:ALW:March 2011

The table above shows that out of the total 69.53 SHG savings unis 53.1 are held by women which is 76.4 %. Same trend is seen with SHG Credit Linked units and SHG Loan Outstanding accounts i.e., 12.94 of 15.87 i.e., 81.5% in case of SHG Credit Linked units and 38.98 out of 48.51 i.e., 80.4% respectively.

The table above shows that there are more no frill accounts for Women as compared to men. The same is evident
from the gender ratio. It is also an accepted fact that financial inclusion helps women more than men.

## IX. Section- IV: Financial Inclusion: Initiatives taken by Government of India

Smt. Sonia Gandhi, Chairperson UPA, formally launched "Swabhimaan" – the Financial Inclusion Campaign at a function in Vigyan Bhavan on 10th Febraury, 2011."Swabhimaan" aims at providing branchless banking through use of technology. Banks will provide basic services like deposits, withdrawals and remittances using the services of Business Correspondents (Bank Saathi). The initiative enables Government subsidies and social security benefits to now be directly credited to the accounts of the beneficiaries and who would be able to draw the money from the Business Correspondents in their village itself. The progress in this regard is being closely monitored by the Department of Financial Services. By the end of September, 2011, over 40,000 villages have been covered.

Several other initiatives have also been taken by the Government of India and the RBI for furthering the reach of banking services and financial inclusion as under:

### A. Simplified Branch Authorisation

Reserve Bank of India has permitted domestic Scheduled Commercial Banks to freely open branches in Tier 3 to Tier 6 centres with population of less than 50,000 under general permission, subject to reporting. In the North Eastern States and Sikkim, domestic Scheduled Commercial Banks can now open branches in rural, semi urban and urban centres without the need to take permission from Reserve Bank in each case, subject to reporting.

### B. Relaxed KYC Norms

The Know Your Customer (KYC) requirements for opening bank accounts have been relaxed and simplified for accounts with balances not exceeding Rs. 50,000/- and aggregate credits in the accounts not exceeding Rs.one lakh a year. In December, 2010 the Prevention of Money Laundering Rules have been amended and KYC norms have been revised to allow the letter carrying the UIDAI number as well as the job card issued by NREGA as 'officially valid documents' for opening small accounts. RBI has issued the notification to all Banks for opening of "Small Accounts" in January, 2011.

### C. 'No- Frills' Accounts

Reserve Bank of India, advised all Scheduled Commercial Banks to make available a basic 'no-frills' account with 'nil' or very low minimum balances that would make such accounts accessible to vast sections of the population.

### D. General Credit Cards

A General Purpose Credit Card (GCC) facility up to Rs.25,000/- has been provided by the banks at their rural and semi-urban braches. The credit facility is in the nature of revolving credit entitling the holder to withdraw up to the limit sanctioned. Interest rate on the facility is completely deregulated. As on March 31, 2011, an amount of Rs.1307.76 crore is outstanding under the GCCs.

### E. Business Correspondents (BCs)

The scope of entities eligible to be engaged as Business Correspondents by the banks has been enlarged by RBI from time to time. In April 2010, the RBI permitted banks to engage any individuals as BC by banks. Recently RBI permitted "for-profit" corporate entities to be engaged as BCs. The BC model allows banks to do 'cash in - cash out' transactions at a location much closer to the rural population, thus addressing the last mile problem. With a view to ensuring the viability of the BC model, banks have been permitted to collect reasonable service charges from the customer, in a transparent manner under a Board-approved policy.

### F. CBS in RRBs

The Reserve Bank of India has directed their sponsor banks of Regional Rural Banks (RRBs) to speedily, and fully, implement Core Banking Solution (CBS) in all RRBs and commit to firm timeline, by September 2011, by which all RRBs will become fully CBS- compliant this is expected to give a further fillip to financial Inclusion efforts given the penetrative outreach of the RRBs in the rural areas.

### G. Mobile Banking

The Reserve Bank of India issued the guidelines for Mobile Banking transactions in October 2008. The guidelines permit banks to provide mobile banking transactions and mandates that all transactions have to originate from one bank account and terminate in another bank account. The guidelines also permit banks to extend this facility through their business correspondents. Complaints/grievances arising out of mobile banking facility are covered under the Banking Ombudsman Scheme of RBI.

### H. Special Package for North Eastern States

To improve banking penetration in the North-East, the Reserve Bank asked the State Governments in the region and banks to identify centres where there is a need for setting up either fulfledged branches or those offering forex facilities, handling government business or for meeting currency requirements. There also exists a viability gap funding scheme of providing financial support to banks by the Reserve Bank for setting up banking facilities viz., currency chests, extension of foreign exchange and Government business facilities at "agreed" centers in the North-Eastern Region, which are not found to be economically viable by banks. The scheme requires the State Governments to make available necessary premises and other institutional support.

### I. FIF and FITF

Based on the Recommendations of the, "Committee on Financial Inclusion" set up by the Government of India (GoI) under Dr. C. Rangarajan, two Funds, namely the "Financial Inclusion Fund (FIF)" for meeting the cost of developmental and promotional interventions for ensuring financial inclusion, and the "Financial Inclusion Technology Fund (FITF)", to meet the cost of technology adoption has been set up at NABARD with an overall corpus of Rs. 500 crore each. The corpus is shared by GOI, RBI and NABARD in the ratio 40:40:20.

### J. Financial Literacy and Credit Counselling Centres

Each SLBC convenor has been asked to set up a credit-counselling centre in one district as a pilot, and extend it to all other districts in due course. As on March 2011, banks have reported setting up 225 credit counselling centres in various States of the country. A model scheme on financial literacy and credit counselling centres (FLCCs) was formulated and communicated to all scheduled commercial banks and RRBs with the advice to set up the centres as distinct entities maintaining an arm's length from the bank so that the FLCC's services are available to even other banks' customers in the district.

### K. SHG Bank Linkage Programme

To give an impetus to microfinance, the same was categorized under priority sector lending and lending to SHGs was brought under the weaker sections of the priority sector. Banks have been advised to provide adequate incentives to their branches for financing the SHGs.

## X. Conclusion

Financial exclusion will require a holistic approach on the part of the banks in creating awareness about financial products, education, and advice on money management, debt counseling, savings and affordable credit. The banks would have to evolve specific strategies to expand the outreach of their services in order to promote financial inclusion. One of the ways in which this can be achieved in a cost-effective manner is through forging linkages with microfinance institutions and local communities. Banks should give wide publicity to the facility of no frills account. Technology can be a very valuable tool in providing access to banking products in remote areas. ATMs cash dispensing machines can be modified suitably to make them user friendly for people who are illiterate, less educated or do not know English.

Banks need to redesign their business strategies to incorporate specific plans to promote financial inclusion of low income group treating it both a business opportunity as well as a corporate social responsibility. They have to make use of all available resources including technology and expertise available with them as well as the MFIs and NGOs.

The banks should also consider giving no frill accounts to those interested by leaving the application forms at grocery stores (pachari kottu) general stores, panshops, bigger shops and super markets. People should know it is available at these places by putting small boards and hoards exactly like how the mobile recharging is possible at small places also and it is known to people also as it is visible at the entrance of the shop. The opening of the accounts should become very simple and very easy as easy as recharging a mobile. It can even be outsourced.1

There has to be a gendered, weaker section and geographically challenged view of exclusion. Focus has to come back to poverty alleviation as Financial Inclusion without poverty alleviation is meaningless.

Taking banking to the sections constituting "the bottom of the pyramid", may not look like a profitable one but it should always be remembered that even the relatively low margins on high volumes can be a very profitable proposition.

Rural India still remains a laggard in financial inclusion despite the massive campaign to bring 'unbanked'' population into the banking fold is a major concern.

Financial inclusion is virtually banking at doorstep. Business Correspondents / Facilitators and Branch officials should call and attend for all the banking and credit requirements. They must be committed to providing a range of financial products and services at an affordable cost. If the banks are prepared to think outside the box then financial inclusion can emerge as commercially profitable business.

### A. Scope for Further Research:

Financial inclusion or access to financial products and services by the poor is a grand idea.

The idea is that MFIs have delivered on by bringing in more than 23 million underprivileged people into the financial system. But with the RBI clipping the wings of MFIs, the big question now is who will lend money to the poor? The RBI is pushing banks to drive financial inclusion. But is it the best solution for the poor and banks?

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Appendix

Banking Services Coverage (Ratio of Demand Deposit Accounts to the adult population)

| Region/State/Union Territory | Current Accounts | Savings Accounts | Total Population | Adult Population (Above 19 years) | Total No. of accounts | No. of acc. Per 100 of population | No. of acc. Per 100 of adult pop. |
|---|---|---|---|---|---|---|---|
| NORTHERN REGION | 4215701 | 52416125 | 132676462 | 67822312 | 56631826 | 43 | 84 |
| Haryana | 572660 | 8031472 | 21082989 | 11308025 | 8604132 | 41 | 76 |
| Himachal Pradesh | 134285 | 2433595 | 6077248 | 3566886 | 2567880 | 42 | 72 |
| Jammu & Kashmir | 277529 | 3094790 | 10069917 | 5379594 | 3372319 | 33 | 63 |
| Punjab | 1156137 | 13742201 | 24289296 | 14185190 | 14898338 | 61 | 105 |
| Rajasthan | 689657 | 12139302 | 56473122 | 28473743 | 12828959 | 23 | 45 |
| Chandigarh | 80607 | 1126696 | 900914 | 546171 | 1207303 | 134 | 221 |
| Delhi | 1304826 | 11848069 | 13782976 | 7929589 | 13152895 | 95 | 166 |
| NORTH-EASTERN REGION | 476603 | 6891081 | 38495089 | 19708982 | 7367684 | 19 | 37 |
| Arunachal Pradesh | 10538 | 209073 | 1091117 | 544582 | 219611 | 20 | 40 |
| Assam | 378729 | 5071058 | 26638407 | 14074393 | 5449787 | 20 | 39 |
| Manipur | 12514 | 200593 | 2388634 | 1222107 | 213107 | 9 | 17 |
| Meghalaya | 24305 | 458779 | 2306069 | 1088165 | 483084 | 21 | 44 |
| Mizoram | 3441 | 117885 | 891058 | 476205 | 121326 | 14 | 25 |
| Nagaland | 13819 | 195452 | 1988636 | 995523 | 209271 | 11 | 21 |
| Tripura | 33257 | 638241 | 3191168 | 1784212 | 671498 | 21 | 38 |
| EASTERN REGION | 1814219 | 47876140 | 227613073 | 122136133 | 49690359 | 22 | 41 |
| Bihar | 464511 | 13225242 | 82878796 | 40934170 | 13689753 | 17 | 33 |
| Jharkhand | 166007 | 5834341 | 26909428 | 13737485 | 6000348 | 22 | 44 |
| Orissa | 228160 | 7030004 | 36706920 | 21065404 | 7258164 | 20 | 34 |
| Sikkim | 4097 | 125365 | 540493 | 288500 | 129462 | 24 | 45 |
| West Bengal | 942733 | 21544753 | 80221171 | 45896914 | 22487486 | 28 | 49 |
| Andaman & Nicobar Islands | 8711 | 116435 | 356265 | 213660 | 125146 | 35 | 59 |
| CENTRAL REGION | 2202217 | 64254189 | 255713495 | 129316677 | 66456406 | 26 | 51 |
| Chhattisgarh | 192067 | 3346898 | 20795956 | 11209425 | 3538965 | 17 | 32 |
| Madhya Pradesh | 553381 | 11731918 | 60385118 | 31404990 | 12285299 | 20 | 39 |
| Uttar Pradesh | 1324509 | 45804350 | 166052859 | 82229748 | 47128859 | 28 | 57 |
| Uttaranchal | 132260 | 3371023 | 8479562 | 4472514 | 3503283 | 41 | 78 |
| WESTERN REGION | 3178102 | 49525101 | 149071747 | 86182206 | 52703203 | 35 | 61 |
| Goa | 81551 | 1584177 | 1343998 | 891411 | 1665728 | 124 | 187 |
| Gujarat | 955964 | 16220262 | 50596992 | 28863095 | 17176226 | 34 | 60 |
| Maharashtra | 2127240 | 31568184 | 96752247 | 56207604 | 33695424 | 35 | 60 |
| Dadra & Nagar Haveli | 6076 | 69308 | 220451 | 122765 | 75384 | 34 | 61 |
| Daman & Diu | 7271 | 83170 | 158059 | 97331 | 90441 | 57 | 93 |
| SOUTHERN REGION | 4666014 | 83386898 | 223445381 | 135574225 | 88052912 | 39 | 65 |
| Andhra Pradesh | 1156405 | 23974580 | 75727541 | 44231918 | 25130985 | 33 | 57 |
| Karnataka | 1086662 | 19147819 | 52733958 | 30623289 | 20234481 | 38 | 66 |
| Kerala | 600065 | 17669723 | 31838619 | 20560323 | 18269788 | 57 | 89 |
| Tamil Nadu | 1786514 | 22052812 | 62110839 | 39511038 | 23839326 | 38 | 60 |
| Lakshadweep | 491 | 22997 | 60595 | 33686 | 23488 | 39 | 70 |
| Pondicherry | 35877 | 518967 | 973829 | 613971 | 554844 | 57 | 90 |
| ALL-INDIA | 16552856 | 304349534 | 1027015247 | 541031553 | 320902390 | 31 | 59 |