

A STUDY OF BANK FACILITIES IN SOLAPUR DISTRICT: A GEOGRAPHICAL ANALYSIS

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ABSTRACT

There are various reasons that amenities and facilities in the region are not evenly distributed. "Besides, the basic human needs of food, shelter and cloths, there are several other needs which are made available to the community depending upon their stage of development." These needs are met in the form of amenities, such as medical facilities, educational facilities, transport and communication facilities, bank facilities, electricity facilities and other services to make their living comfortable. In this paper, an attempt has been made to study the scheduled banks in study area. For this study, the data and information for different periods have been given in the concerned tables to understand the magnitudes of the problems related with these services.

KEY WORDS: Bank facility, Scheduled Bank.



1. INTRODUCTION: -

The most important factor in the development of rural area is bank facility. For the overall development of a region, the capital plays a very significant role. The financial aids and helps by the government to the people such as transfer through the cheque, demand draft and transfer order etc. through banks. So the bank facilities are important for the transaction of money. The bank facilities within the district have been studied in two ways. The first way to study the growth of bank facilities in Solapur district, which has decadal change, has been studied in this aspect. Another way is by taking into consideration the number of settlement having bank facility. The numbers of scheduled banks have been taken into consideration. Finally, by adding total number of banks in each tahsil, and the percentage of settlement having bank facilities were also calculated in each tahsil.

2. STUDY AREA:-

Solapur district is one of the important districts in Maharashtra. It lies entirely in the Bhima-Sina-Man basins. The district of Solapur is located between 17° 10' North and 18° 32' North latitudes and 74° 42' East and 76° 15' East longitudes. The East-West Length of the district is about 200 kilometer and North-South width is about 150 kilometer. The total Geographical area of the Solapur district is about 14895 square kilometer and population of 43, 17,756 according to 2011 census. Within the region under study, Karmala is the largest tahsil in area and the lowest is North Solapur tahsil in the Solapur district.

Solapur district plays significant role in the fields of agriculture, economics, industrial and social fields. The present paper deals with the decadal variation of urban population as well as spatial distribution of urban

population in the Solapur district.

3. OBJECTIVES:-

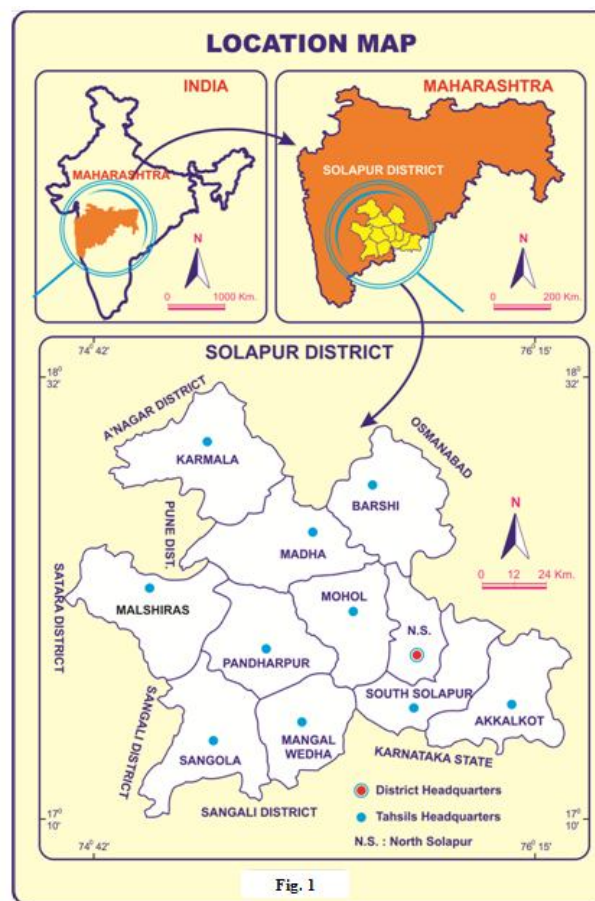
The important objectives of the present paper are as follows

- 1) To study the growth of bank facilities in the Solapur district.
- 2) To study the spatial distribution of bank facilities in the Solapur district.

4. DATABASE AND METHODOLOGY:-

The present paper depends on the secondary data. It has been collected through District Census Handbook, Social Economic Review and other materials used. The study has been concentrated in the growth of bank facilities as well as tahsil wise distribution of bank facilities. Some other sources of information are used for the present research, like unpublished material.

The collected information from the different sources is processed and percentage calculated. Final results are presented in the form of tables with help of these tables different diagrams, graphs are made and analyzed.



5. GROWTH OF BANK FACILITY IN SOLAPUR DISTRICT:-

An attempt has been made to study the growth of bank facilities in Solapur district. The Bank facility is most important for the development of the region. It has been taken into account to study the growth of scheduled bank in the Solapur district.

Table No -1
Growth of Bank Facility in Solapur District

Sr. No.	Year	Number of Bank
1	1961	44
2	1971	96
3	1981	244
4	1991	399
5	2001	440
6	2011	489

Source: Socio-Economic Abstract of Solapur District, 2013

In the year 1961, there were only 44 scheduled banks in Solapur district, which increased and became 96 in the year 1971. After that surprisingly, number of bank increased tremendously in the year 1981 and became 244. In the year 1991, 399 banks were found in Solapur district, while in the year 2001 these numbers increased up to 440. Finally, in the year 2011, the total numbers of banks are 489 in Solapur district. Bank is best indicator of the economic development of the study region.

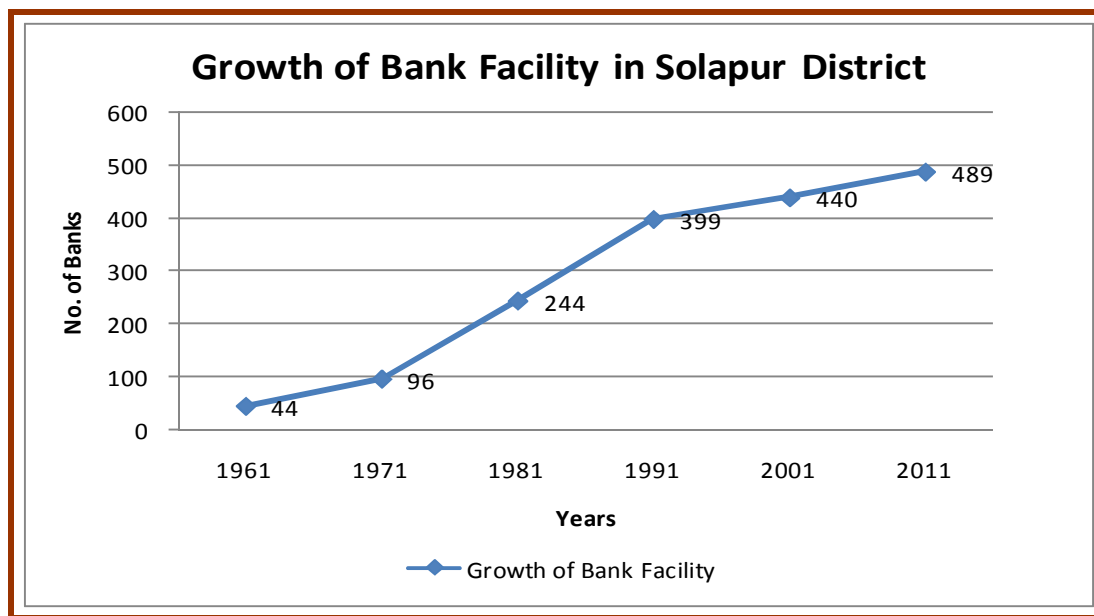


Fig. 2

6. DISTRIBUTION OF BANK FACILITY IN SOLAPUR DISTRICT:-

Another factor taken into consideration is the number of settlements having bank facility. Hence, it should be made clear that the number of settlements may have more than one bank in the settlement. In this district as a whole, there were 242 settlements having banks facilities. Malshiras tahsil having the highest number of banks in 37 settlements, and lowest number of banks in the Mangalvedha tahsil only in 14 settlements. The number of settlement having banks facility does not give clear picture, because of uneven distribution of banks in Solapur district. Therefore, the branches of scheduled bank are taken for the interpretation. In the year 2011, there have been 489 scheduled branches in entire Solapur district.

In the year 2011, the highest number of branches of scheduled bank was observed in 97 villages in North Solapur tahsil, which consist of 20 percent branches of the district. This has been due to large urban centre of Solapur city is found in the North Solapur tahsil.

Table No -2
Distribution of Bank Facility in Solapur District in 2011

Sr. No	Name of Tahsil	Number of Settlement Having Bank Facilities	Number of Branches of Secluded Banks	Percentage of Settlement Having Bank Facility
1.	Karmala	15	27	21.95
2.	Madha	25	43	36.75
3.	Barshi	29	53	38.12
4.	North Solapur	16	97	236.58
5.	Mohol	27	36	34.61
6.	Pandharapur	22	43	42.15
7.	Malshiras	37	61	53.50
8.	Sangola	24	37	36.27
9.	Mangalvedha	14	24	29.62
10.	South Solapur	16	37	40.65
11.	Akkalkot	17	31	22.14
	District Total	242	489	43.12

Source: Socio-Economic Abstract of Solapur District, 2013

In Malshiras tahsil, 61 braches have been found while Barshi tahsil has 53 bank braches. Madha and Pandharpur tahsils have more than four branches. The lowest branches have been seen in Mangalevedha tahsil which is 24 branches, because of backwardness.

Finally, another approach to understand the availability of bank facilities in different tahsils is the percentage of settlements having bank facility. It has been calculated for the district as well as for the tahsils. It was observed that 43.12 percent settlement of the district have bank facilities. The North Solapur, as compare to other settlements the highest percentage of bank facility was found which is 236.58 percent. In Malshiras tahsil 53 percent settlements have bank facilities. Pandharpur and South Solapur tahsils have 40 percent in bank facility. The lowest percent was found in Karmala tahsil that is 21 percent. It is calculated that high percentage of settlements having bank facility was observed in developed regions, while lower percentage was in backward region.

7. PERCENTAGE OF SETTLEMENT HAVING BANK FACILITIES:-

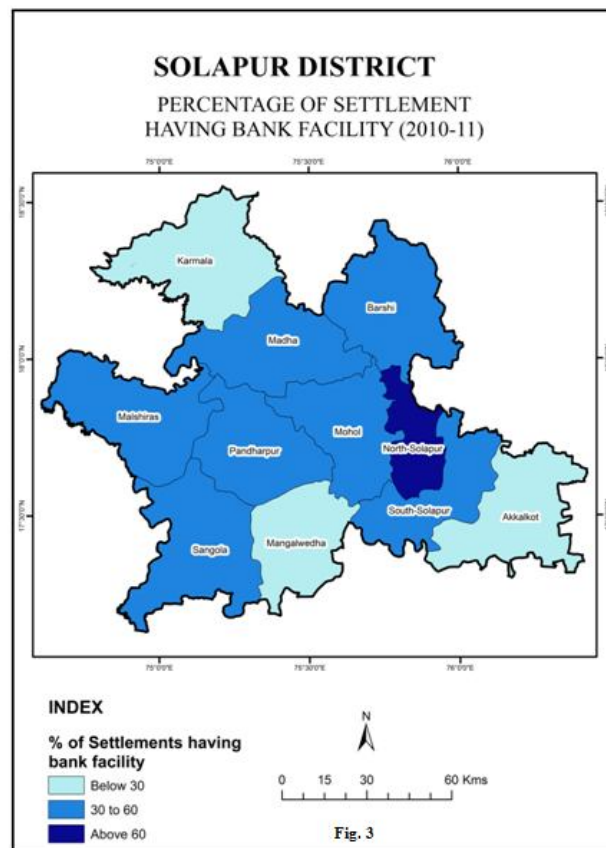
There have been three categories of percentage of settlement having bank facilities, these are follows

A) Low Percentage of Settlement Having Bank Facility (Below 30%):-

In this category the percentage value is below than 30 percent. In the study region three tahsils are included in this category such as Karmala, Mangalvedha and Akkalkot tahsils. Karmala,, Mangalvedha, Akkalkot tahsils have lowest bank facilities, because of rural dominant area as well as economically backward area of the Solapur district.

B) Moderate Percentage of Settlement Having Bank Facility (30 to 60 %) :-

In this category the percentage value ranges between 30 to 60 percent. Most of the tahsils in the study region included in this category are Barshi, Madha, Malshiras, Mohol, Pandharpur, South Solapur and Sangola.



C) High Percentage of Settlement Having Bank Facility (above 60%) :-

In this category the percentage value ranges above 60 percent. In the study region only tahsils included this category is North Solapur. Because North Solapur is district administration center as well as main urban center,, so the bank facilities have been concentrated in North Solapur tahsil.

8. CONCLUSION:-

The concentration of Bank facility in North Solapur tahsil is high. The bank facility is lowest in Mangalvedha, and Karmala tahsils. Because of North Solapur is district administration center as well as main urban center,, so the bank facilities are concentrated in North Solapur tahsil. While Mangalvedha and Karmala tahsils have the lowest bank facilities, because it is rural dominant area as well as economically backward area of the Solapur district.

The nationalized bank facility is not adequate in the Solapur district, particularly in the rural areas. It adversely affects the rural economy. For the development of the rural area's bank facilities are very important. The government should take attention to provide bank facility to the rural areas. Economic problems of rural areas may be solved with honest effort.

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