PRINT: ISSN 0971-8923 ONLINE: ISSN 2456-6756
JOURNAL OF SOCIAL SCIENCES
Interdisciplinary Reflection of Contemporary Society

J Soc Sci, 62(1-3): 1-16 (2020)
PRINT: ISSN 0971-8923 ONLINE: ISSN 2456-6756
DOI: 10.31901/24566756.2020/62.1-3.2259

Availability of Banking Facilities in India: A Geographical Analysis

Sandeep Kumar[1] and B. R. Thakur[2]

[1]Department of Geography, Govt. Degree College, Bharmour 176315, Himachal Pradesh, India
E-mail: sharma.hpu@gmail.com,
[2]Department of Geography, Himachal Pradesh University, Shimla 171005, Himachal Pradesh, India
E-mail: brthakur53@gmail.com

KEYWORDS Banks. Coefficient of Variations. District. Geographical Area. Population. Z-score

ABSTRACT This study aims to analyse the availability of banking facilities in India from 1971 to 2011. The study is based on secondary data and the *Z*-score technique has been employed to find out the extent and magnitude of disparities. The study reveals that the availability of banks has increased from 5 banks per 1000 sq. km of area in 1971 to 27 per 1000 sq. km in 2011 and indicates a five times increase during last 40 years. The study finds that the increase in banking facilities in relation to population was slow and insufficient and only one bank served a population of 10,000 during the study periods. The study also reveals the prevalence of inter-regional or inter-districts disparities in availability of banking facilities. The areas in and around the national capital territory of New Delhi, coastal parts of Kerala and central Gujarat have witnessed high development of banking facilities, whereas the mountainous area, desert and peninsular parts of the study area have displayed low development of banking facilities in relation to the area.