

The Banking Sector Role in the Rural Territories Social Development

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Abstract. The article examines the features of banking services for the rural population on the example of the Samara region. The banking sector accumulates significant financial resources of the population, which can be directed to the service area development. In modern conditions, the collected funds are transferred to large cities, making rural areas even more depressed. The study purpose is to determine the features of banking services for the population in rural areas. Within the framework of this, the following tasks are being solved: - the banking services state is analyzed on the example of the Kinelsky district of the Samara region; - problems specific to rural areas are identified; - measures are proposed to solve the problems of banking services in rural areas. On the example of the Kinelsky district, it can be seen that large financial resources (more than 500 million rubles) are being withdrawn from the district with the contributions of the rural population. At the same time in rural settlements, banking services are in an inadequate state: Sberbank branches are closed or switched to part-time work. There is a low degree of provision with banking terminals, and the standards for servicing the population are not observed. As a result, the state should more actively regulate the current situation, using economic mechanisms to solve the existing social problem.

1 Introduction

Recently, the amount of the rural population savings in commercial banks has been increasing. So in the Samara region, only in the Kinelsky district, the savings amount that were in savings accounts with Sberbank of Russia as of 01.01.2019 amounted to 466.3 million rubles (excluding the district center) (Table 1). In addition to this, Rosselkhozbank OJSC on the same date collected savings of 51.9 million rubles.

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Table 1. The amount of the Kinelsky district population savings, stored in Sberbank of Russia OJSC as of 01.01.2019

Branch number	Locality	Savings amount, thousand rubles
6991/0596	M. Malyshevka	29062
6991/0598	Krasnosamarskoe	33012
6991/0599	Bobrovka	28399
6991/0600	Komsomolsky	100508
6991/0601	Chubovka	69261
6991/0602	Buzaevka	16453
6991/0603	Alakaevka	10464
6991/0604	Bogdanovka	25063
6991/0605	N. Sarbay	13288
6991/0606	Georgievka	92400
6991/0607	Domashka	48342
	TOTAL	466252

Since most of these funds are transferred from the region to large centers (Samara, Moscow), we can say that the region's economy is losing about half a billion rubles, which could effectively work for the territory benefit. For comparison, the only agricultural credit cooperative operating on the territory of this district for the whole of 2018 attracted savings in the amount of 13.0 million rubles, which is the best indicator among credit cooperatives in the region [1-5].

2 Materials and methods

The banking sector accumulates significant financial resources of the population, which can be directed to the service area development. In modern conditions, the collected funds are transferred to large cities, making rural areas even more depressed. The study purpose is to determine the features of banking services for the population in rural areas. Within the framework of this, the following tasks are being solved:

- the banking services state is analyzed on the example of the Kinelsky district of the Samara region;
- problems specific to rural areas are identified;
- measures are proposed to solve the problems of banking services in rural areas.

The research methodology consists in analyzing the features of the banking system for the rural population in relation to the conditions of the Samara region. In the course of the study, the abstract-logical method, situational and system analysis, economic and statistical methods, and the method of expert assessments were used.

3 Results and discussion

Despite this, commercial banks can leave rural residents without the necessary banking services or make them less accessible (especially for people with limited mobility, such as pensioners) [6-9]. Recently, there has been a tendency to "optimize" the branch structure of commercial banks, mainly at the expense of rural areas (liquidation of branches, reduction in the number of working days, etc.) (Table 2).

Table 2. Schedule of work of the divisions of Sberbank of Russia in large and medium-sized settlements of the Kinelsky district

The settlement	Number of residents as of 01.01.2019, persons	Number of working days	Full (part-time) day
Alakaevka	1140	1	full
Bogdanovka	2049	4	no data
Bobrovka	3168	3	part-time
Parfenovka	3353	missing	-
Domashka		4	full
Kinelsky	2224	missing	-
Krasnosamarskoe	1850	4	no data
M. Malyshevka	2502	4	no data
N. Sarbay	1465	1	full

As a result, the rural population either remains without access to banking services at all, or is forced to go to the district center [10-16]. Let us consider the situation in the Samara region using the example of two main banks - Sberbank of Russia and Rosselkhozbank. The first, not being in the literal sense of a specialized agricultural credit institution, has received a developed branch network since soviet times. At that time, savings banks were located in medium and large settlements, which made their services accessible to all groups of the rural population. The second (Rosselkhozbank) - being created from scratch - locates its branches only in regional centers. Banking standards in the Russian Federation are not legally defined. The mandatory standards of the Central Bank of the Russian Federation include such as: capital adequacy ratio, liquidity standards. In addition, banks must comply with the following standards: maximum exposure to one borrower and a group of related borrowers; the maximum size of large credit risks; the maximum amount of loans, bank guarantees and sureties provided by the bank to its participants; the aggregate amount of risk for the bank's insiders; the standard for using the bank's own funds to acquire shares of other legal entities. [17-22]

At the same time, urban planning standards provide for the presence in rural settlements of 1 operational place for 1-2 thousand people [23-29]. As can be seen from the data for the Kinelsky district of the Samara region, this standard is not observed anywhere, which complicates the availability of banking services for the population.

To solve this problem, several possible ways are proposed that are not currently implemented in practice:

1. Creation of mobile banking points based on machines specially equipped for these purposes. The organization of such a service will provide banking services to the maximum number of rural residents. For example, for the Kinelsky district (with the existing banking infrastructure), the formation of one such point is sufficient to cover all rural settlements where banking services are not currently available [30-32];

2. installation of ATMs. The main requirement is the preliminary conclusion of service contracts - from 1000 and more. In the most favorable cases - if the administration provides protected areas for placing an ATM - the number of contracts can be reduced to 400. Even for a large settlement (with a population of 1500-2000 people) this requirement is practically impossible. Certain groups of the population, such as children, pensioners, who make up more than half of the rural population, do not have the opportunity or motivation to conclude such agreements. To implement this measure, it is necessary to develop a special regional program for installing ATMs and issuing bank cards to various groups of the population;

3. development of measures to compensate for costs for planned unprofitable branches. A similar practice existed in relation to planned loss-making stores of the consumer

cooperation system in the Samara region [33]. It is difficult to say how legitimate such practice is in relation to commercial banks, since the functions performed by these structures are diametrically opposite. This allows us to talk about the social burden in relation to commercial banks and their obligation to fulfill the functions of providing the population with banking services. A similar experience exists in a number of countries, for example, in China, when financial institutions (for example, insurance companies), in order to be admitted to attractive markets, must also perform social functions associated with unprofitable agricultural insurance [34-37];

4. expanding the functions of agricultural credit cooperatives, at least in relation to their members. Expanding the list of functions of agricultural cooperation (at least up to the volume of credit cooperatives of citizens) will not only provide the population with the necessary services, but also further stimulate the development of this sector.

4 Conclusion

In modern conditions, banking services play an important role in the daily life of the rural population. On the example of the Kinelsky district, it can be seen that large financial resources (more than 500 million rubles) are being withdrawn from the district with the contributions of the rural population. At the same time in rural settlements, banking services are in an inadequate state: Sberbank branches are closed or switched to part-time work. There is a low degree of provision with banking terminals, and the standards for servicing the population are not observed. As a result, the state should more actively regulate the current situation, using economic mechanisms to solve the existing social problem.

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