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**'BANK ON WHEELS' FOR FINANCIAL INCLUSION: A CASE STUDY****DIVYA PRABHU P****ASST. PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****SAHYADRI COLLEGE OF ENGINEERING & MANAGEMENT****MANGALORE****ABSTRACT**

Indian economy is a rural economy. The demographic features of rural India comprise more of population that is ignorant of utilizing even basic financial services. Access to safe, easy and affordable credit and financial services by the poor and vulnerable groups, disadvantages areas and lagging sector is recognized as a precondition for accelerating growth and reducing income disparities and poverty. Financial inclusion is the need of the hour. Banking sector, especially the co-operative sector has played a very significant role in the development of Indian economy. The SCDCC Bank Ltd basically fulfills the financial needs of rural population in particular. Taking cue from the history of Royal Bank of Scotland, the Management and the key officials made plans to introduce a unique service in their bank as one of the way to serve the interior rural area to provide banking facilities for the people residing there. This Bank introduced "Banking on Wheels" which is the first in the history of the Banking sector in India. This case study deals with exploring the concept further and studying its benefits, viability from the users'/non users' as well as service providers' perspective. The researcher has found that Bank on wheels initiative has contributed to the financial literacy and inclusion to a great extent.

**KEYWORDS**

Banking, Bank on Wheels, Financial Inclusion, Rural India.

**INTRODUCTION**

Banking in India is said to have developed during the British era. In the first half of the 19th century, the British East India Company established three banks – the Bank of Bengal in 1809, the Bank of Bombay in 1840 and the Bank of Madras in 1843. Together these were called the Presidency Banks which were acting as banker to the Government apart from carrying on general banking. But in the course of time these three banks were amalgamated to a new bank called Imperial Bank in 1921 and later it was taken over by the State Bank of India in 1955. Allahabad Bank was the first fully Indian owned bank. The Reserve Bank of India was established in 1935 followed by other banks like Punjab National Bank, Bank of India, Canara Bank and Indian Bank. At present Indian Banking has become an amazing entity.

**CO-OPERATIVE SECTOR IN INDIAN BANKING**

The co-operative sector is found useful for rural people. The Co operative banks are formed for the purpose of promoting the economic interest of a well defined group of people. The Cooperative Banks have contributed significantly in the development of banking sector in India in the recent years.

**HISTORY AND GROWTH OF CO OPERATIVE MOVEMENT IN INDIA**

Cooperative institutions exist all over the world that provides essential services especially in the rural areas. During the British rule, Nicholson a British Officer in India suggested to introduce Raiffersen model of German agricultural credit Cooperatives in India. In order to follow up this recommendation, the first Cooperative Society Act of 1904 was enacted to form "agricultural credit cooperatives" in villages in India under Government sponsorship. Under this Act, the Cooperatives were to get a direct legal identity as every agricultural Cooperative was to be registered under that Act only. The 1904 Cooperative Societies Act was repealed by 1912 Cooperative Societies Act which provided formation of Cooperative societies other than credit.

India is basically an agrarian economy with 72% of its total population residing in rural areas. The rural people need lot of services in daily life which are met by village co-operative societies. Cooperatives have extended across the entire country and there are currently an estimated 230 million members nationwide. The cooperative credit system of India has the largest network in the world and cooperatives have advanced more credit in the Indian agricultural sector than commercial banks. The village cooperative societies provide strategic inputs for the agricultural sector, consumer societies meet their consumption requirements at concessional rates; marketing societies help the farmer to get remunerative prices and co-operative processing units help in value additions to the raw products etc. Various development activities in agriculture, small industry marketing and processing, distribution and supplies are now carried on through co-operatives. The cooperative sector accounts for 55 percent of the looms in the hand-weaving sector. Dairy cooperatives operating under the leadership of the National Dairy Development Board and through 15 state cooperative milk marketing federations has now become the largest producer of milk in the world. However, Insurance is a field where the immense potential of cooperatives still remains untapped.

**THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.**

The South Canara District Central Co operative Bank Ltd is registered as a Co-operative Society under Act II of 1912 which started its operations on 24<sup>th</sup> January 1914 and today this bank has got 63 branches spread all over the undivided Dakshina Kannada District. The bank endeavours for the growth and development of co operative movement in Dakshina Kannada and Udupi Districts.

**ABOUT SCDCC**

The SCDCC Bank Ltd is established basically to fulfill the financial needs of farmers in particular. It is striving hard to provide timely and adequate finance through the primary Agriculture Societies at the ground level. The bank is taking active participation in Government sponsored schemes such as S.G.S.Y, Swarojgar Credit Card Scheme, etc. It is not less than any other nationalized bank in terms of the quality of service and infrastructure. The Bank has been awarded as **Best DCC Bank** from KSC Apex Bank, Bangalore since the last 14 years.

**SCDCC BANK ON WHEELS: A SPECIAL STUDY**

SCDCC Bank Ltd has introduced "Banking on Wheels" which is the first in the history of the Banking sector in India. In the year 2006, the Board of Directors of SCDCC conducted a detailed discussion on this unique service and made plans to introduce this service in their bank as one of the way to serve the interior rural area to provide banking facilities for the people residing there. They chose certain areas in Mangalore district which had **no banks** in and around 2 km radius. Plans were made as to the choice of the vehicle, its structure, layout, workforce required, day and time of arrival and departure for each chosen location. The proposal was then, sent for approval to the Registrar of Co operative Societies, Bangalore in 2007. The approval was granted in the same year. The successful operation of Mobile Banking began from August, 2007 and since then it has become one of the most useful service for that population whose area has been chosen for the mobile bank visit. The Mobile bank consists of 1 Manager, 1 Clerk, 1 Attender cum Appraiser, 1 Van Driver, 1 Gunman (Security).

The Mobile Banking concept should not be mistook as a service of banking through mobile phones. Initially many people thought that this was SMS banking which usually means Mobile Banking. SCDCC Bank uses a vehicle which has the infrastructure to carry out some of the basic banking activities. This vehicle visits

remote interior places and conducts banking activities with the people for whom banking is not easily accessible. Hence the suffix “Banking on Wheels” is used which means that the SCDCC bank comes near to the doorsteps of the customers. This service has been found really useful for housewives, aged people and other petty businessmen and to those who do not have time to go into the city to conduct their banking activities. As a customer of the mobile bank of SCDCC, the account gets connected with the Kodialbail branch that is close to the Head Office. Hence a mobile bank customer is no different from Kodialbail branch customer. He can deposit money in his account, withdraw cash, apply for loans, issue cheques, DDs, or get whatever he wants to as in case of any other banks. Therefore, the mobile bank is nothing but a bank in motion. It settles down in a particular place for a particular day for a time period decided in advance. The customers come there and get their work done. The mobile bank will be regularly and promptly arriving at the places determined earlier. In case, by some reasons, the customers miss the mobile bank timings, then they can visit the Kodialbail branch and get their task done.

### BASIC INFRASTRUCTURE AND OTHER ASPECTS OF MOBILE BANK

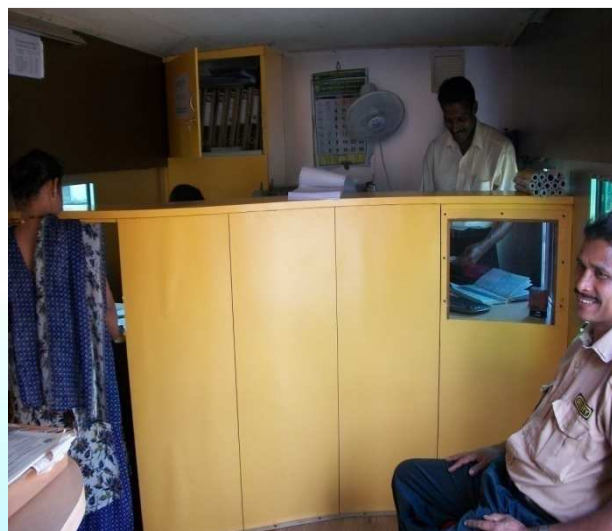
TATA 407 Vehicle is specially designed for “Bank on Wheel” project. It is well furnished with AC System, Customer counter, Manager Cabin and light music. It is well equipped with 3 Computer systems, UPS system and Printers. A hidden camera is installed to provide security for the Mobile bank. The data is transferred through the wireless modem. A Server with Server rack for the Mobile bank is maintained in the Head office. In each counter there is facility of safe lockers to keep the pledged jewels and cash received from the customer and there is separate safe called as Defender Safe in the Mobile bank to keep the jewels and cash. Vehicle Tracking System has also been installed from Ambara Software Technologies Pvt. Ltd, Bangalore through which the concerned officials in the Head office can watch/ monitor the Mobile bank’s movement through internet. Mobile Van is specially designed with the local Vehicle Body builders. The outer view and the inside view of the van is shown in the following pages. The photos were clicked by the researcher at the time of field visits made in the area where the Mobile bank serves. The software and the hardware for the Mobile bank have been provided by M/s Zenith Infotech Ltd., Bangalore.

FIG. 1: PHOTOS CLICKED AT KUNJATHBAIL, MANGALORE: OUTER VIEW OF THE MOBILE BANK





FIG. 2: INNER VIEW OF THE MOBILE BANK AND THE MANAGER AND CUSTOMER SERVICE COUNTERS



### HISTORY OF MOBILE BANKING

The origin of mobile banking can be traced back to the Second World War, when field cash offices provided all units and individual officers with required currency of the country in which they were based and received money from army post offices and officer's shops. The US army operated pay offices from vans, one of which, a Studebaker, was purchased by National Bank of Scotland to set up its first mobile banking service.

The Royal Bank of Scotland had introduced the world's first commercial mobile banking service in November 1946. The National Bank of Scotland, founded in Edinburgh 1825, had an extensive network of branches spread over a wide geographical area. One problem it faced was how to provide banking facilities in remote areas, where the population was too scattered to warrant the establishment of a sub-office. Later in 1946, the idea of introducing a 'Traveling bank' on the Isle of Lewis was suggested to serve, in particular, the island's crofter weavers who previously had to take a day of work to use the National Bank branch in Stornoway. Accordingly the mobile bank, based at Stornoway branch under the charge of the local agent Donald McIver, went into service on Tuesday 5 November, 1946. The van was on the road for 4 days a week and five the next week and traveled, on an average, some 50 miles per day. The new service brought about a new spark of interest in the national media. Thus, this innovation was found to be greeted with a widespread enthusiasm. The 'extreme satisfactory' progress led them to launch a 2<sup>nd</sup> mobile banking service on 8 November, 1947. Encouraged by its success, several other banks subsequently introduced their own services. The idea also spread to England where mobile caravan trailer units were used by banks at exhibitions and agricultural shows.

News of the mobile bank soon reached an international audience too and the National Bank of Scotland received enquiries from banks in Africa, Europe, India, Israel, New Zealand and the USA. In 1953, they introduced a mobile bank service using luxurious caravan units; several such changes and improvements were introduced. In the year 1959, National Bank of Scotland amalgamated with Commercial Bank of Scotland ( Estd. 1810) to form National Commercial Bank of Scotland and the new bank remained fully committed to the mobile banking service and further extended its service in new areas during the early 1960s. In 1962, the bank also introduced a mobile service with a difference, a boat bank that served the islands around Orkney. In the year 1969, National Commercial Bank of Scotland amalgamated with the Royal Bank of Scotland to form the Royal Bank of Scotland Ltd. The Royal bank had itself begun a regular mobile banking service. Now the services were no longer restricted to them. Furthermore, a flying service, using the bank's small air carrier subsidiary, Loganair, was introduced in Orkney Islands. This service superseded the boat bank!!! The mobile bank services continued to develop in operation. The 1990s witnessed further changes by the introduction of 2 new environment friendly vehicles with low emission engines. The vans continue to provide vital service to the communities they serve.

### BANK ON WHEELS IN INDIA: RBI PERMITS DOORSTEP SERVICE BY BANK

The Reserve Bank of India has allowed banks to start doorstep banking, including collection of cash but with its prior approval. Individual banks will have to formulate separate schemes for doorstep banking and obtain RBI approval before starting the service. But due to malpractices, it was banned in the year 1983. Later in one of its circular issued, the RBI decided that a scheme for providing services at the premises of a customer within the framework of Section 23 of the Banking Regulation Act may be formulated by the Banks with the approval of their boards and submitted to the Reserve Bank for approval.

### THE SUCCESS OF SCDCC BANK ON WHEELS

SCDCC bank introduced the mobile banking service for the first time in the history of banking sector in India. The idea has been sought by various others banks from SCDCC after they introduced this service. The SCDCC bank received enquiries from the officials of other banks to study the working and to implement the same. But before the other banks follow the suit, SCDCC bank has to work enough to popularize this concept and win the trust of the people and increase their customer base. The success of the mobile bank is possible only when there is increased growth in the number of customers.

Visits has made by the researcher in the field and key observations and findings highlighted in the coming paragraphs with an intend to the extent to which this unique service has been beneficial to rural remote population/customers. Besides, few non users of this service were also interviewed to determine out the basic reason as to why they are not a customer of SCDCC mobile bank that comes to their area for banking service.

### IS THE SERVICE WORTHWHILE? FEW OBSERVATIONS

Meeting few customers informally, various inputs on the working of the idea/concept was found. Questions relating to the quality of the services of the mobile bank and suggestions for improvement were asked. Few customers were interviewed as and when they had approached the mobile bank.

### THE FINDINGS ARE LISTED IN BRIEF AS FOLLOWS

1. Majority of the users of the mobile banking services are females especially housewives who do not have the convenience of a nearby bank nor have the time to visit the nearest bank.
2. It is basically the middle aged group (i.e. 31-45 years) who have been found to be regularly using the mobile bank services to a great extent.
3. The services offered by the Mobile bank is equivalent to any brick and mortar banks. However, majority of the customers have used the mobile bank for savings and other deposit schemes like RD, FD etc. Mobile banking users utilize this service mainly for depositing their hard earned money. Therefore, the scheme of deposits is more popular than other services offered by the bank. This actually marks the beginning of capital mobilization in the rural areas.
4. All the customers who were interviewed had no complaints on the mobile banking service. It is because the employees have been kind enough to get their problems solved on the spot. Moreover, the activities are not too complex to lead to any delay. That is why the customers have got all their problems

solved in the mobile bank. Thus, the mobile banking unit has reported a zero customer grievance. The customers are extremely satisfied with the timings i.e. the arrival and departure, cleanliness and layout (aesthetics/ambience), seating arrangements, employee attitudes and behavior towards the customers. Many opined that the bank officials have maintained a very informal environment in the bank which makes the customers most comfortable.

5. The performance of the mobile bank has been liked and found excellent by all the customers. This proves the point that with adequate technology and opportunities, banks can explore rural areas, bank the unbanked without major change in the service quality.
6. It was felt by the customers that the bank has not advertised or publicized this concept and attributed this reason for low customer base. They felt that there is great need to popularize its services.
7. On asking what special feature of Mobile bank had attracted them the most, almost everyone said "the bank comes to our doorsteps (near to our place of residence)". It has saved a lot of their time and money and avoided moving into cities to visit the bank. While their amount of savings is not that big, they find it convenient to pool their savings in mobile bank when it pays visit to their area. The distance between their homes/shops and the van is not much and they can visit the bank in their domestic clothing.

Some others opined that the employees are customer friendly and provide quick service. They give a personal touch to the customers. The employees themselves help them fill up the forms and also give timely information and suggestions. It was good to see a bank visiting them than they going to the bank.

8. On asking for suggestions to improve the Mobile banking service of SCDCC bank, many of the customers were already satisfied with whatever is being offered by SCDCC's mobile banking services. Their need for banking activities easily gets done here and hence they do not expect more. Some others have suggested the following aspects:

- i) Extensive marketing of their products and services to inform and persuade the public to become their customers.
- ii) To expand their area of operation. i.e. find out some more areas and provide the mobile banking service there too.
- iii) To provide PIGMY service, if not through mobile bank, but through their registered agents.
- iv) Sufficient canvassing on the mobile banking service.
- v) Revise the visiting timings. Either visit the places more number of times in a week or more number of hours etc. to enable increased business.
- vi) Suggestions have been given on the parking of the van. It should be parked in a visible, clean, and suitable area.
- vii) Some want to have a permanent bank branch in their village rather than mobile bank. This is to ensure continuous access to banks in their area.
- viii) The manager of the mobile bank should be given the power to sanction petty loans based on his judgement about the creditworthiness of the customer. He may be prescribed a sanction limit say Rs.25000/ max. The decision to sanction loans should purely depend upon the manager. He should sanction such petty loans based on the customer database and his view on the customer's loyalty.
- ix) Many aged people receive pension but they are credited to their account in some other avenues. The aged people have to personally visit and get the pension amount. They may have to spend Rs.30/ on travelling while they receive a pension of Rs.50 or less. The amount received as pension seems to be worthless in such cases. If the mobile bank of SCDCC enables the collection of such pension amount, then the facility of mobile bank will be definitely be a valuable service to such people.

It is quite difficult to say as to whether the bank will be able to implement all the above suggestions. It depends upon the time, cost, efficiency and the degree of authority that the bank has relating to certain aspects that are expected by the customers from the mobile bank. Of course, SCDCC Bank can think of implementing few/some of the above mentioned suggestions that were put forth by the customers by making a thorough study of its pros and cons.

Besides, several houses and shops in the locality were visited and they were interviewed to know the reasons for not using the Banking on Wheels. The questions were structured in a way which enabled the respondents to answer freely. The findings based on the responses are shown below.

#### FINDINGS AFTER THE INTERACTION WITH NON CUSTOMERS

- As far the awareness of the Mobile banking facility of SCDCC in their area is concerned, almost everyone has given a positive nod. i.e. they did know that SCDCC bank provides Bank on wheels service in their area. But their degree of awareness was different. Some people only knew that a van of SCDCC bank arrives at a given time either once or twice a week regularly. A few others knew that SCDCC bank has started their banking services through mobile van in their area.
- One of the main objectives of the study was to know the reasons as to why the mobile banking facilities of SCDCC bank were not availed by the non customers. The responses to the query have been attributed to **religious, economic and personal factors**. The following were their responses.
  - a) The wife of an Islamic guru said that their religion does not encourage receipt and payment of interest. It is a sin to charge interest, pay on the principal and receive interest along with the principal. So their family did not have a single bank account. They deposit their cash in an office in another location and they can withdraw as and when need arises. Thus the basic banking activities were discouraged and it is impossible that this kind of family becomes the customer of any bank as such. Well, this indeed has led to the growth of Islamic banking. India still has a long way to go in this concept.
  - b) Some ladies opined that they do not need the facility because their husbands manage all the financial affairs by themselves and they do not have to bother about savings etc. They are a mile away from the banking activities. This provides need for spreading financial literacy among rural women.
  - c) Some others do not have the trust that the mobile bank will continue to serve their area once the mobile banking business of the bank grows in size. Initially when the service was started the people feared of the safety of their investments.
  - d) Some said that their incomes are not sufficient to meet their expenses and in such situation, they cannot think of savings at all. Probably their incomes are too low to meet their basic needs or they have not planned their finance well.
  - e) There were some families which did not have any bank account at all. They were totally unaware of the importance of savings and investment and the various facilities that the banks offer. For such families, mobile bank will surely be not less than an alien. The low level of education, lack of enthusiasm to learn new things, ignorance, and unwillingness to face new changes are the probable causes for this.
  - f) It was also evident that the promotional steps to publicise the mobile banking service in these areas is insufficient. There were a few ladies who were totally unaware of the Mobile bank coming to their area. While interaction, these ladies seemed to be quite participative in the financial affairs of their family. Thus, the bank has to increase its publicity on mobile banking. The best way to increase the number of customers for the mobile bank can be through canvassing about the mobile banking service and ensuring them about their safety of interest.
  - g) Some already had their account in post office and pigmy and have committed themselves in pooling their savings in similar other avenues only who did not want to shift their savings in this avenue and wanted to continue in the previous avenues and are satisfied with it. It's only with regard to depositing of their savings. As far as their withdrawals etc are concerned, they said that they can wait or even plan for alternatives to get cash on hand rather than rush to the ATM and get quick cash. They are ready to spend a little more of their time and energy and they want to remain loyal to their existing sources of investment. This is the psychology of the customers which is very hard to be influenced. There is also a kind of psychology where in which the customers who are comfortable with getting their activities done in a fixed premise rather than on a moving vehicle. So they might have a different opinion on a brick and mortar bank and a bank in motion. However, this issue doesn't become a threat to financial literacy activities since people are already aware of importance of savings and investments and they are doing it.

#### CONVERSION OF THE NON USERS INTO USERS OF MOBILE BANK- A PATH TO ACHIEVE FINANCIAL INCLUSION

The following are a few suggestions/ways as to how the SCDCC Bank can try to convert the non users of the mobile bank services into the customers:

- a) It is commonly said that women are more conservative than men in the matters of money. If the ladies start to feel that they too should enquire about the incomes that the bread runner generates and also whether the ways in which he manages is really efficient or not, she may be able to advice on better ways to save or invest. Rural women need to be encouraged to involve in the financial matters of the family and plan for investments.

- b) Regarding the matter of trust on the bank by the customers, it is necessary to make them aware that the bank is governed by the rules and regulations of RBI, NABARD and RCS. Hence there's no chance that the bank cheat their customers. Indian banking regulation policies are strong enough to protect the customers. Moreover, withdrawing a service by a bank would create a black mark on the image of the bank and because of this there is hardly any chance of stopping this service. As per the opinions of the key personnel of SCDCC, the mobile bank service is introduced not for earning profit but to serve the remote areas and encourage banking activities among rural population. If this is being made clear, the people with this belief may turn out to become the customers of the mobile bank. This requires more publicity and spread of the right message through right people.
- c) As an issue of social responsibility, the SCDCC bank can conduct programmes and missions on financial education, savings and investments etc which will help the people in these areas to plan their finances well or assist by carrying out any such activities which will help them in earning more and save more.
- d) Before spreading the use of mobile banking service, the SCDCC bank can take steps like adopting that village and spreading the importance of banking in each and every household and help the people there understand the value of banking. It is advisable that the bank deputes the female employees to do the task of canvassing than deputing the male employees as the women in backward areas may not be bold enough to face and patiently listen to the strangers, especially men. Anyhow, the male employees can take charge of canvassing in other areas such as colleges, shops, factories, etc.

### FINANCIAL DATA OF MOBILE BANK (INVESTMENT COST)

A Project (financial) appraisal of SCDCC bank on wheels could have been possible. But the bank does not maintain separate machinery for accounting its incomes and expenses exclusively on mobile bank. All the accounts of the customers, the incomes and expenses relating to mobile bank are pooled with the Head office operations. Hence, it is very difficult to bifurcate the expenditures and incomes on items like interest on loans, deposits etc. However, as stated earlier, the SCDCC Bank on Wheels has been introduced by the bank with an object to make banking service accessible to rural areas and promote banking and not to earn profit.

The following are the data relating to the initial investment cost incurred by SCDCC bank on its mobile bank. The recurring expenses are basically the cost of diesel, electricity, salaries to staff, insurance, etc the information on which was difficult to obtain.

Particulars	Amount (INR.)	Amount (INR)
TATA 407 Vehicle cost		506000
Speed Governor		16000
Vehicle Body construction		
Labour cost	310000	
Materials	695000	
Total cost		1005000
KEB Connection charges		83000
Other expenses ( Safe lockers, fire extinguishers, mobile handset, battery, jewel weighing scale, vacuum cleaner etc)		207254
<b>Total Capital Expenditure</b>		<b>1817254</b>

On discussion with the Branch manager and staff, various financial estimates were found. There has been a considerable increase in number and the quantum of deposits. The FD schemes have doubled in amount which has contributed the maximum to the increase in the Total Deposits within a short period. Thus, it can be inferred that the mobile bank has become a convenient way to deposit the savings of the customers. Among the Loans, Jewel loan seems to be quite popular as it has increased considerably by 200%. However, the Total loans have not increased much (rise of 16.97%). The performance of the mobile banking unit for the period between July 2009 and December 2013 shows a lot of progress. If the unit can maintain the momentum of growth which it has shown in this period, it will have no problem in being a very successful venture.

### CONCLUSION

The SCDCC bank, no doubt, has done an excellent job by introducing the mobile banking facility. They have contributed to the economy by helping the rural population by bringing their bank at their doorstep. But the extent to which they have spread the message is quite insufficient. The mobile banking service is going to be successful only when its objective is satisfied. The mobile banking service aims at encouraging savings and all other banking activities among rural population especially women. The bank has to first emphasise on the importance of banking and then persuade the people to become their customers. If they are successful in getting the message understood, then the bank would be greatly contributing to savings mobilization in the country.

SCDCC Bank, a District Central Co-operative bank, will not remain as a District co-operative bank anymore. The grant of licence to open up branches anywhere in India is not just an opportunity to this bank but also a challenge to the bank to break the boundary of the district and enter into new areas. The challenges of expansion can be taken as an opportunity to achieve financial inclusion in the country.

It has the opportunity to conduct itself just like a commercial bank but at the same time adhere to the co-operative bank laws regulating it. Moreover, being a co-operative bank, it need not concentrate too much on profit maximization motive. Instead, the bank is going to create social capital by revolutionizing the banking sector. By serving the backward regions of the country (through SCDCC Bank on Wheels service), it has made an attempt to make the banking service accessible to all. The bank is contributing to the capital mobilization and financial inclusion in a big way. This unique method of Banking on Wheels is a pioneering effort towards the objective of financial inclusion which will benefit society enormously. If the bank continues with such innovative approach, it will be building a massive social capital for itself and the resultant benefits of goodwill should enable the bank to flourish and be a leader in the co-operative banking sector whose example is worthy of emulation by the rest.

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