ABSTRACT

Financial Inclusion is a Public Private Partnership initiative for providing access to the main stream banking services for Below the Poverty Line (BPL) Citizen of India. Financial inclusion is the process of ensuring access to appropriate financial products and services desirable by vulnerable groups such as weaker sections and low-income groups at an affordable cost. The main objectives of my research work are to evaluate the performance of the public sector and the private sector banks related to financial inclusion at Agra district, to know about the benefits of customers regarding financial inclusion at Agra district and to examine the recent changes regarding financial inclusion. To achieve these objectives the researcher used Percentage Method, Mean, Likert Scale (3 Points) and t-test for collecting primary data and secondary data has also used for this. After evaluating the data the researcher found that the public sector banks are performing more efficiently than the private sector banks related to financial inclusion at Agra district. To conclude, the researcher wish to stress that with increasing liberalization and higher economic growth, the role of banking sector is perched to increase in the financing pattern of economic activities in the country.

KEY WORDS: Financial Inclusion, Public Private Partnership, vulnerable groups, liberalization.