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Computer Applications in Education & Research for Science and Technology



## COMPUTER APPLICATION IN EDUCATION & RESEARCH FOR SCIENCE AND TECHNOLOGY

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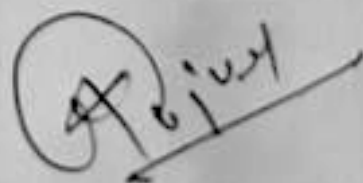
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*Teju*

## CHAPTER - 2

### Role of Information and Communication Technology (ICT) on Financial Inclusion

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#### Abstract:

*The top priorities of India has been on economic growth, education for all and financial inclusion for the huge population of the country. While India has made substantial noteworthy progress in the past six decades and more, but on the aspect of financial inclusion, progress has not been satisfactory. In this perspective the Twelfth Plan vision for faster, more inclusive and sustainable growth mandates that bold and creative affirmative action must be undertaken to ensure inclusion of different socio-religious communities and to ensure fulfillment of their social, economic and political needs. Some progress towards financial inclusion has been made through various initiatives taken by the Government, RBI and Banks still there exists a significant gap between the growth expectations and the ground realities in context of 'mobilization and utilization of funds' that support inclusive growth of the country. There is a need of effective tools to bridge the gap and bring every section of people from all parts whether rural or urban to take part in the mainstream financial activities. Modern Information and communication technology (ICT) such as mobile banking, internet banking and Automated Teller Machine can act as a tool to develop a platform which helps us to extend the financial services in remote areas.*

Teju  
02/06/20