





	AIR 1 SEBI RAJENDRAN		AIR 3 RBI ALI		AIR 6 RBI ABHISHEK		AIR 11 RBI ADITYA
	550+ STUDENTS IN RBI PH 1 300+ STUDENTS IN RBI PH 2 26 STUDENTS		AIR 10 RBI SAMEER	400+ STUDENTS IN SEBI PH 1 60+ STUDENTS IN SEBI PH 2 21 STUDENTS			



STRATEGY FOR NEW INDIA @75 – DRIVERS PART 10

WHY OUR COURSE!

- 1) Save **Videos** offline
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- 3) Weekly Revision Class - **#2019Pledge**
- 4) Sectional Tests & Comprehensive Mocks with **All India Ranking System**
- 5) We Check Your **English Papers**. English is the most scoring in Phase 2.
- 6) This document will help you to cover **NITI AAYOG INDIA@75** from the exam point of view.
- 7) A **video series*** is also made on NITI AAYOG INDIA @75 to help you out with the preparation.
*You can watch those videos for free on our **Youtube** channel.

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Securities Market Complete Syllabus
Agriculture for Nabard
Test of Reasoning
English Language
General Awareness
Static GK
Committees Since Independence
Quantitative Aptitude
Union Budget
Economic Survey
Coverage of Yojana magazine
Coverage of Kurukshetra Magazine
Latest State of Forest Report'
Government Schemes
10 Comprehensive Mocks for Phase 1

Phase 2

Securities Market Complete Syllabus
Agriculture for Nabard
English Descriptive
Economic & Social Issues
Finance & Management
Current Affairs- Finance and ESI
10 Comprehensive mocks for F&M , ESI Phase 2
5 Comprehensive Mocks for Securities Market phase 2
10 Comprehensive Mocks For English Descriptive
5 Mocks For ARD

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Part 1 – 9 of the PDF is available on the website:

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(10) Financial Inclusion

OBJECTIVES

- **Banking for the unbanked:**
 - Bank accounts: Ensuring universal access to bank accounts.
 - Digital payment services: Providing access to digital payment services.
- **Securing the Unsecured:**
 - Insurance and Social Security: Ensuring universal coverage of insurance of life and retirement planning services.
 - Low cost access to credit

CURRENT SITUATION:

(I) Launched schemes to promote financial inclusion:

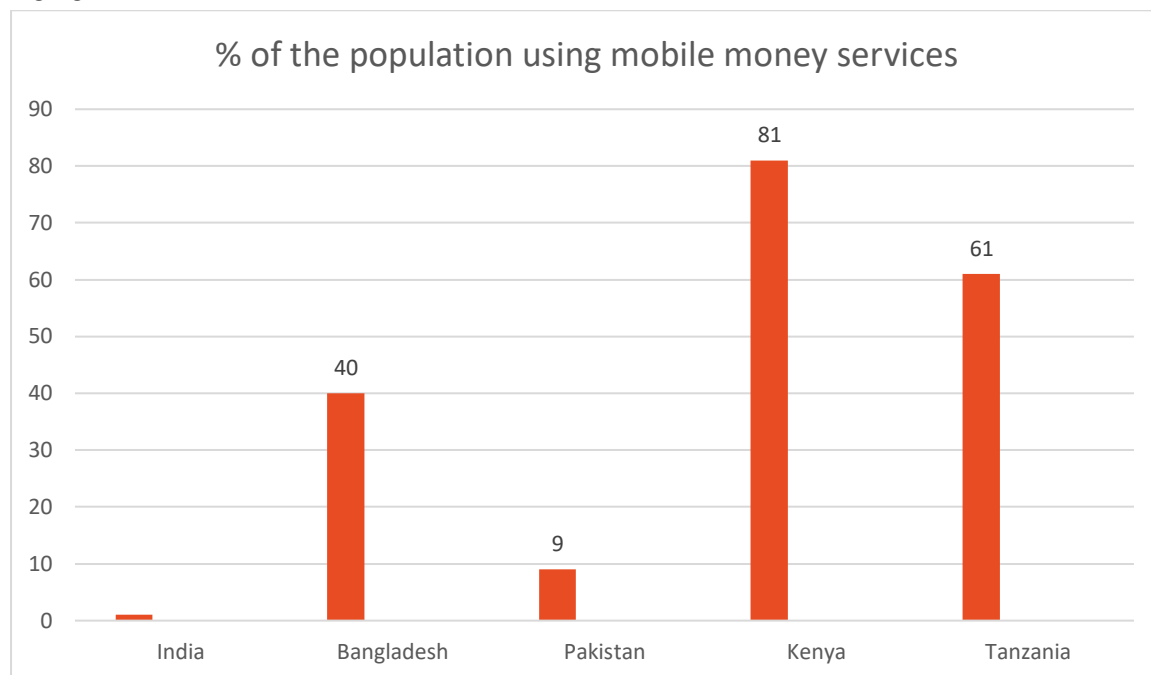
- Pradhan Mantri Jan Dhan Yojana
- Pradhan Mantri Mudra Yojana
- Stand-Up India Scheme
- Pradhan Mantri Jeevan Jyoti Bima Yojana
- Pradhan Mantri Suraksha Bima Yojana and
- Atal Pension Yojana

(II) Progress seen regarding bank accounts:

- According to World Bank data –
 - % of bank accounts in India = **2014 – 53 % of adults**
 - 2017 – 80% of adults**
- ‘Jan Dhan Yojna’ is having the credit of this increment.

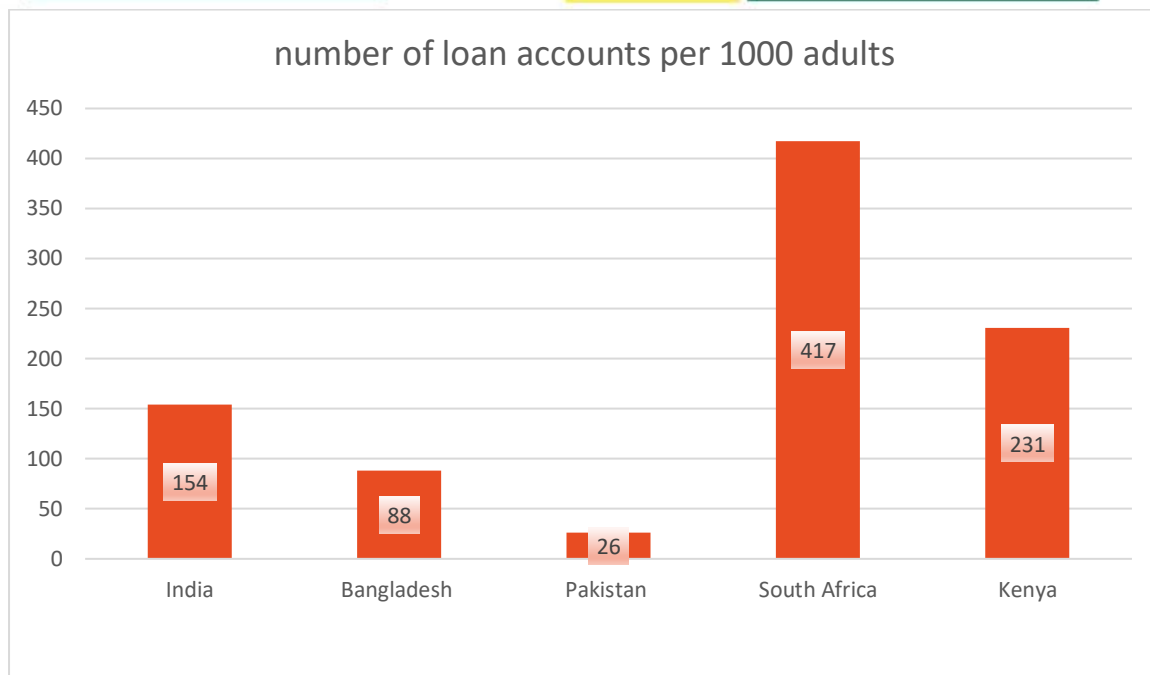
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(III) Unawareness of mobile payment: Awareness and use of mobile payments in India had been low (1% in 2016) which is clear by these data of the year 2016:



(IV) Credit access in India: In terms of credit access, India is moving faster. In 2016, number of loan accounts is shown in the table:

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- Bank credit to GDP ratio is in India 51% as compared to 98% in China, in 2016.

CONSTRAINTS:

- Lack of financial literacy
- Costly traditional banking operations
- conservative regulatory approach to new technologies

WAY FORWARD:

(I) Enhance financial literacy:



- An Arthik Shiksha Abhiyan may be integrated in the regular school curriculum.
- Efforts should be complemented by mass media campaigns.

(II) Assess the performance of banking correspondents and give better incentives.

(III) Facilitating growth of online and paperless banking: The following actions are required to promote paperless banking:

- Ease transaction limits
- Push digital signature for loan accounts
- Expand digi-locker services

(IV) Improve assessment of credit-worthiness for households and informal businesses:

- Create a new data-sharing framework using the 'JAN DHAN' and 'Aadhar' platforms to enable easier access to credit.
- Existing gaps in land records should be filled.
- Digital central land holding register should be maintained.
- A common cyber security framework is needed.

(V) Leverage payment platforms to improve payment system in underserved areas:


- Indian post payment banks can bring a revolution in payment system as post offices are very familiar in rural areas.
- **USSD channel** (it doesn't need internet) for payment should be promoted for government and non-government payments.

(VI) Attract more households towards financial products:

- Financial products like equity, insurance, bonds, pension schemes etc. Should be more consumer friendly, simplified and easy to understand.
- Restrictions on payment of incentives and bonus to agents should be removed.

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- Regulatory framework should be overhauling to check the mis-selling financial products to households.
- KYC restrictions in the capital market should be eased.
- The lock-in period for gold bonds should be reduced to make them more attractive.



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