

ABSTRACT

This study tries to present an overview of the extent of financial inclusion in Tamil Nadu and estimate an Index of Financial Inclusion of 28 states of India.

The finding of the study is that although there has been an improvement in outreach activity in the banking sector but the achievement is not distributed equally in different regions and segments of the country and consequently among different population group .

We suggest that unless all the people of the society are brought under the scope of institutional finance, the benefit of high growth will not filter down and by that process majority of the population will be deprived of the benefits of high growth. Thus financial inclusion is not only socio-political issue but also an economic one.