

## **The Impact of Financial Inclusion on Removal of Social and Financial Exclusion among Scheduled Tribes in Kerala, India**

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The present study focuses on the customer centric approach to deal the services marketing in financial inclusion. The sampled respondent in each stratum is identified at random (through lottery method). Hence the applied sampling procedure of the study is stratified proportionate random sampling. The important discriminant impacts among the urban and rural customers are social and economic security which is highly viewed by the urban customers than that by the rural customers. The level of general impact of financial inclusion among the urban customers is higher than that among the rural customers. If the banking authority wants to enrich the performance of financial inclusion, they are advised to follow different strategies in urban and rural markets in order to satisfy the customers. Finally, the study concludes that there is an enrichment of scheduled tribes by the financial inclusion but it is not up to the expected level.

**Keywords:** *Financial Inclusion, Financial exclusion, Social Exclusion and Scheduled Tribes*

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