

Dear Readers,

*"Financial Inclusion means that households and businesses have access and can effectively use appropriate financial services. Such services must be provided responsibly and sustainably, in a well regulated environment".*

World Bank research study discloses that an estimated 2.5 billion working – age adults globally – more than half of the total adult population has no access to any form of financial services delivered by regulated financial institutions that wealthier people rely on.

Even after the 67 years of independence, a large section of India's population doesn't have access to formal financial services. This discrimination and malice led to inequality and imbalance in the economic development of the nation and various states. However, the 12th Five Year Plan gave utmost importance to Inclusive Growth and Financial Inclusion. The Herculean task of accomplishing the financial inclusion has been shouldered by the Government of India in the recent years. Since then, the regulatory agencies and policy makers have been trying to implement various reforms and policy measures to achieve financial inclusion.

This volume of AMBER focuses on various issues of Financial Inclusion in India like Inclusive Growth, Financial Exclusion, Financial Deepening, Micro Finance etc. Readers are welcome to give their feedback on this issue and the suggestions of the readers will help us to improve the quality of the Journal.

I thank the contributors of this volume and Management of ABBS for their untiring support in regular publication of AMBER. I would fail in my duty, if I do not thank the Co–editor of this issue Prof P. Sudharsana Reddy who worked hard in making this issue see the light of day.

**Dr. H.R. Venkatesha**  
Chief Editor

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