

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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# **CONTENTS**

<b>Sr. No.</b>	<b>TITLE &amp; NAME OF THE AUTHOR (S)</b>	<b>Page No.</b>
<b>1.</b>	<b>FINANCIAL INCLUSION IN INDIA: AN ANALYSIS</b>  <i>Dr. SANGEETA JERATH</i>	<b>1</b>
<b>2.</b>	<b>A DETAILED STUDY OF PROMOTION AND REWARD POLICY</b>  <i>MARY SOUNDARYA J &amp; MAHENDRA KUMAR B R</i>	<b>2</b>
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	<b>3</b>

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- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>



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**FINANCIAL INCLUSION IN INDIA: AN ANALYSIS**

**Dr. SANGEETA JERATH**  
**ASSOCIATE PROFESSOR**  
**GARGI COLLEGE**  
**UNIVERSITY OF DELHI**  
**DELHI**

**ABSTRACT**

*Financial inclusion has been recognized as a prerequisite for reducing poverty and achieving social coherence. Financial inclusion is integral to attaining inclusive growth. G20 nations, a collaboration of 19 nations and the European Union has emphasised fostering financial inclusion to promote economic growth. Towards this, greater inclusivity in the financial system is imperative. This study examines the financial inclusion initiatives taken and the extent of financial inclusion attained. For the study, data has been compiled from various secondary sources like the reports of the Reserve Bank of India, and World Bank, bulletins of the Reserve Bank of India, research articles and authentic websites. To measure the achieved level of financial inclusion, the Reserve Bank of India constructed the Financial Inclusion Index (FI-Index). The index evaluates three dimensions of financial inclusion: Access, Usage and Quality. The FI-Index has no base year, the lowest value is '0' and the highest value is '100'. FI-Index was first released in 2021 and was calculated annually from March 2017 onwards. There has been a steady increase in the value of the FI-Index and the three sub-indices. Technological disruptions have helped in achieving robust growth in digital payments. Thereby indicating that various policy initiatives and programmes implemented have facilitated India in moving towards financial inclusion.*

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**A DETAILED STUDY OF PROMOTION AND REWARD POLICY**

**MARY SOUNDARYA J**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT OF STUDIES**  
**P.E.S COLLEGE OF ENGINEERING**  
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**MAHENDRA KUMAR B R**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT OF STUDIES**  
**P.E.S COLLEGE OF ENGINEERING**  
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**ABSTRACT**

*Labourers are roused by both normal inwards and outward rewards. To be practical, the award structure should see the two well-springs of motivation. All award systems rely upon the assumptions of pulling in, holding and pushing people. Cash related prizes are a crucial section of the prize system, yet there are unique factors that rouse labourers and affect the degree of execution. To ensure the award structure is convincing and pushes the sought after rehearses, it is fundamental to intentionally consider the awards and frameworks utilized and ensure the awards are associated with or considering execution. To be strong, any execution assessment system should be joined to compensation or a prize of some sort. Repaying execution should be an advancing managerial activity, not just a yearly compensation associated custom. Impacting the progression structure to clear to all concerned who might begin and deal with occasions of progression. In spite of the reality that departmental heads might begin progression, the last underwriting should lie with the best organization, after the staff division has been mentioned to check from its realizing whether any repercussion is most likely going to come about as a result of the proposed progression. The use of inspirations expects that people's exercises are related to their aptitudes furthermore, abilities to achieve basic longer run goals. Regardless of the way that various relationship by choice or by custom or agreement. Without a doubt remunerates on non-execution standards, prizes should be seen as a result the execution.*

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