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FINANCIAL INCLUSION - PILLAR OF SAKSHAM BHARAT

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ABSTRACT

Saksham Bharat is one of the prime goals in the vision of current governance so that the overall awareness towards financial perspectives and adoption will be there and accessible to all the citizens of India. It is made possible with the integration of financial inclusion and related perspectives. Financial inclusion is the process of providing all sectors of the population with access to different financial services and products, such as banking, credit, insurance, and investments, particularly those who are disadvantaged or excluded from the official financial system. Financial inclusion is a vital foundation of a Saksham Bharat, or robust India. The government can contribute to decrease poverty, empower individuals and communities, and promote economic growth through encouraging financial inclusion. Saksham Bharat Abhiyan is a comprehensive initiative that seeks to promote economic growth, reduce poverty, and build a strong and self-reliant India. By focusing on the four pillars of financial inclusion, digital inclusion, skill development, and entrepreneurship, the Abhiyan aims to create a more resilient and inclusive economy that can withstand challenges and opportunities in the future.

**A STUDY ON WORKING AND PERFORMANCE OF DISTRICT CONSUMER
DISPUTES REDRESSAL COMMISSIONS OF BAREILLY, BASTI AND CHIRAKOOT
MANDAL OF UTTAR PRADESH**

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ABSTRACT

This paper attempts to study working and performance of 12 District Consumer Disputes Redressal Commissions working Bareilly, Basti and Chirakoot Mandal of Uttar Pradesh. Although overall disposal percentage of cases is satisfactory in case of District Consumer Disputes Redressal Commissions working in Bareilly, Basti and Chirakoot Mandal but, if we make one to one analysis of all 12 District Consumer Disputes Redressal Commissions working in Bareilly, Basti and Chirakoot Mandal of Uttar Pradesh then we came to know that performance of District Consumer Disputes Redressal Commissions of Shahjahanpur, Hamirpur, Pilibhit Chitrakoot and Banda need improvement and U.P. Government must take necessary steps like filling vacant post of presidents and members in these District Commissions and starting of Lok Adalats to ensure quick justice to consumers.

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