

**IMPACT OF FINANCIAL LITERACY AND PRADHAN MANTRI JAN
DHAN YOJNA AWARENESS ON FINANCIAL INCLUSION OF
ATTAPPADY SCHEDULED TRIBES IN KERALA**

Thesis submitted in partial fulfillment of the
Degree of Doctor of Philosophy in Commerce

By

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80_Recommendations

1. Ensure adequate number of banking points in the study area, especially in Kurumba region.
2. Take initiatives to overcome the cultural isolation faced by Kurumbas.
3. Conduct more camps for financial literacy and inclusion.
4. Provide a feedback channel so that members of the community can express their requirements and worries about banking services.
5. Establish financial literacy centers in the community with the help of tribal promoters to provide continuing instruction and support for PMJDY.
6. Employ locals as Bank Mitras to provide doorstep banking services such as PMJDY information, account opening assistance, and transaction facilitation will have a better impact.
7. Implementing regular follow-up meetings to track progress and offer ongoing support will help people stay on track and make constant changes to their financial habits.