

CERTIFICATE FROM THE SUPERVISOR

I certify that the thesis titled “**Impact of Financial Literacy and Pradhan Mantri Jan Dhan Yojna Awareness on Financial Inclusion of Attappady Scheduled Tribes in Kerala**” submitted for the degree of **Doctor of Philosophy (Ph.D.)** by **Mrs. Reshma. K,** is the record of research work carried out by her during the period from January 2021 to May 2025 under my guidance and supervision, and that this work has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or other Titles in this Institute or any other University or Institution or Higher Learning.

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DECLARATION

I declare that the thesis titled “**Impact of Financial Literacy and Pradhan Mantri Jan Dhan Yojna Awareness on Financial Inclusion of Attappady Scheduled Tribes in Kerala**” submitted by me for the degree of Doctor of Philosophy (Ph.D.) is the record of work carried out by me during the period from January 2021 to May 2025 under the guidance of **Dr. K. Kanniammal**, M.Com., M.Phil., B.Ed., Ph.D., Professor and Head, Department of Commerce , Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship, Titles in this Institute or any other University or other similar institution of Higher Learning.

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LIST OF ABBREVIATIONS

Abbreviation	Expansion
ANOVA	Analysis of Variance
APY	Atal Pension Yojana
ARDL	Autoregressive Distributive Lag
ATM	Automated Teller Machine
AVE	Average Variance Extracted
BA	Banking Availability
BC	Business Correspondent
BP	Banking Penetration
BRICS	Brazil, Russia, India, China, and South Africa
BU	Banking Usage
CD	Certificate of Deposits
CGFMU	Credit Guarantee Fund for Micro Units
CSP	Customer Service Point
CSR	Corporate Social Responsibility
CVR	Content Validity Ratio
DBT	Direct Benefit Transfer
DF	Degree of Freedom
DFS	Digital Financial Services
Di	Dimension one
Dii	Dimension two
Diii	Dimension three
DV	Dependent Variable
EU	European Union
FA	Financial Attitude
FAS	Financial Access Survey
FB	Financial Behaviour
FI	Financial Inclusion
FII	Financial Inclusion Index
FK	Financial Knowledge
FL	Financial Literacy
FLCs	Financial Literacy Centers
FLEC	Financial Literacy Education Commission
FSAI	Financial Services Availability Index
FSUI	Financial Services Usage Index

Abbreviation	Expansion
GDI	Gender Development Index
GDP	Gross Domestic Product
GSMA	Global System for Mobile Communication Association
H0	Null Hypothesis
H1	Alternative Hypothesis
HDI	Human Development index
HPI	Human Poverty Index
ICT	Information and Communications Technology
IFI	Index of Financial Inclusion
IMF	International Monetary Fund
INFE	International Network on Financial Education
IN-TAP	Innovation and Technology Adoption Promotion
IRDA	Insurance Regulatory and Development Authority
IT	Information Technology
ITDP	Integrated Tribal Development Project
IV	Independent Variable
JAM	Jan Dhan, Aadhar, and Mobile
KGB	Kerala Grameen Bank
KSFE	Kerala State Financial Enterprises Limited
KSTDC	Kerala State Scheduled Castes and Scheduled Tribes Development Corporation
KYC	Know Your Customer
MD	Mean Deviation
MEs	Micro Enterprises
MGNREG	Mahatma Gandhi National Rural Employment Guarantee
MPBs	Major Private Banks
MSMEs	Micro Small Medium Enterprises
MUDRA	Micro Units Development and Refinance Agency
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Companies
NGOs	Non-Government Organizations
NPCI	National Payments Corporation of India
NPLs	Non-Performing Loans
NPO	Non-Profit Organization
NRLM	National Rural Livelihood Mission
NSFE	National Strategy for Financial Education

Abbreviation	Expansion
OD	Over Draft
OECD	Organization for Economic Co-operation and Development
PACFL	President's Advisory Council on Financial Literacy
PCA	Principal Component Analysis
PFRDA	Pension Fund Regulatory and Development Authority
PLS	Partial Least Square
PMFBY	Pradhan Mantri Fasal Bima Yojna
PMJDY	Pradhan Mantra Jan Dhan Yojna
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojna
PMMY	Pradhan Mantri Mudra Yojna
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PoS	Point of Sale
PSBs	Public Sector Banks
RBI	Reserve Bank of India
REM	Random Effects Model
ROC	Rate of Change
RRBs	Regional Rural Banks
SBI	State Bank of India
SBM-G	Swachh Bharat Mission-Grameen
SBP	State Bank of Pakistan
SBS	Schedule Bank Statistics
SC	Scheduled Caste
SD	Standard Deviation
SDGs	Sustainable Development Goals
SE	Standard Error
SEBI	Securities and Exchange Board of India
SECC	Socio-Economic Caste Census
SEM	Structural Equation Modeling
SFBs	Small Finance Banks
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self Help Group
SIB	South Indian Bank
SLBC	State Level Bankers Committee
SMART	Specific, Measurable, Attainable, Relevant, and Time-bound
SPSS	Statistical Package for Social Sciences
SSY	Sukanya Samridhi Yojana

Abbreviation	Expansion
ST	Scheduled Tribe
STDD	Scheduled Tribes development Department
UNESCO	United Nations Educational, Scientific and Cultural Organization
UPI	Unified Payments Interface
VIF	Variance Inflation Factor
WAEMU	West African Economic and Monetary Union
WB	World Bank
WTO	World Trade Organization
