

PROJECT REPORT ON
“A STUDY ON ENHANCING FINANCIAL INCLUSION THROUGH
TECHNOLOGY A LOOK AT BANDHAN BANKS DIGITAL BANKING
INITIATIVES “

Submitted by :

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Submitted to:



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfilment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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Professor

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Branch sales manager

Mandya



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2023-20224

COMPANY CERTIFICATE



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Date: 02/06/2024

Sub: Project Completion Letter

This is to certify that Mrs. **DHANUSH K**, bearing USN: **4AL22BA023**, MBA, Student of **ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY, MOODBIDRI** has successfully completed his project on the topic "**A STUDY ON ENHANCING FINANCIAL INCLUSION THROUGH TECHNOLOGY: A LOOK AT BANDHAN BANK'S DIGITAL BANKING INITIATIVES**" from **23/04/2024 to 02/06/2024**. During this tenure, all necessary details were provided from our side for the project.

We Wish him the very best in all future endeavors.

THANK YOU.

For Bandhan Bank Ltd.
Mandya Branch
Branch Head

YOURS FAITHFULLY

Sandeep Kumar M N
Branch Sales Manager
Mandya

COLLEGE CERTIFICATE



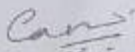
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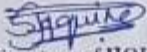
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Approved by AICTE, New Delhi & Recognized by Government of Karnataka
Accredited by NBA (CSE & ECE)

Date: 09/09/2024

CERTIFICATE

This is to certify that **Dhanush K** bearing USN 4AL22BA023, is a bonafide student of Master of Business Administration course of Alva's Institute of Engineering and Technology, Moodbidri, for the batch 2022-2024, affiliated to Visvesvaraya Technological University, Belagavi. The Project report on "A Study on Enhancing Financial Inclusion Through Technology: A Look at Bandhan Bank's Digital Banking Initiatives", is prepared by him under the guidance of Dr. Catherine Nirmala, Professor, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi Karnataka.


Signature of Internal Guide


Signature of HOD


Signature of Principal

Viva – Voce Examination

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Signature of Internal Examiner
(Name & Affiliation)

Signature of External Examiner
(Name & Affiliation)

DECLARATION

DECLARATION

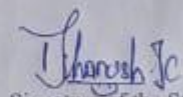
I Dhanush k bearing USN 4AL22BA023 hereby declare that the project report entitled "A STUDY ON ENHANCING FINANCIAL INCLUSION THROUGH TECHNOLOGY :A LOOK AT BANDHAN BANKS DIGITAL BANKING INITIATIVES " prepared by me under the guidance of Dr. Catherine Nirmala David, faculty of MBA Department, alva's Institute of Engineering and technology and external assistance by Mr. Sandeep M N Branch Sales Manager Mandya .

I also declare that this project is towards the partial fulfilment of the university regulations for the award of degree of Masters of Business Administration by Visvesvaraya Technology University Belagavi .

I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma for any other university /Institution

Place: Moodbidri

Date:22/09/2024


Signature of the Student

Dhanush k
(4AL22BA023)

ACKNOWLEDGEMENT

I would like to take this opportunity to express my sincere gratitude to all those who have helped me throughout this Project. It gives me immense pleasure to acknowledge all those who have encouraged and supported for the successful completion of this work.

I would like to express my sincere thanks to Principal **Dr. Peter Fernandes**, AIET, Moodbidri. And I express my deep sense of gratitude to **Mrs. Priya Sequeira**, HOD of PG Department of Business Administration and my Internal Guide **Dr. Catherine Nirmala David**, Professor of MBA Department, for the constant support and encouragement to carry out my report successful without much difficulty. I express my heartfelt thanks for their constant encouragement and support during the entire report.

My profound thanks to **Mr. Sandeep kumar M N**, who took interest in explaining concepts and imparting necessary inputs pertaining to the Project work, without which it would not have been possible for me to complete this work. I am also very thankful to other executives and staff of the company for their co-operation.

I express my deepest gratitude to my parents and family members for their active role in my professional development without which my higher studies would have been just a dream.

Finally, I thanks to my friends for their valuable suggestions offered to me to complete this study successfully.

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EXECUTIVE SUMMARY

This study explores the role of Bandhan Bank's digital banking initiatives in enhancing financial inclusion for underserved populations in India. The primary objective is to assess how these initiatives improve access to financial services for marginalized communities, focusing on both the demographic reach and service utilization.

Additionally, the research evaluates the efficacy of technology-driven strategies implemented by Bandhan Bank, such as mobile banking applications and online financial literacy programs. These strategies aim not only to provide essential financial services but also to promote digital literacy among various segments of the population, particularly those who may be unfamiliar with digital banking.

By analyzing customer engagement and feedback, the study seeks to understand how effectively these initiatives empower individuals to participate in the financial system. It also considers the broader implications of enhanced financial inclusion for economic empowerment and social development.

Ultimately, this research highlights the potential of Bandhan Bank's digital initiatives to transform the financial landscape for underserved communities, fostering greater access to essential services and contributing to sustainable development in the region. Ongoing assessment will be crucial for refining these strategies and measuring their long-term impact on financial inclusion.