

## AN ANALYTICAL ASSESSMENT OF THE ECONOMIC AND FINANCIAL INCLUSION STATUS OF UTTAR PRADESH.

**Dr. Sumi Goswami\***

\*Assistant Professor,  
Department of Business Studies,  
Dr. MPS Memorial College of Business Studies,  
Agra, INDIA  
Email id: 0807sumigossami@gmail.com

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### ABSTRACT

*As per the census 2011, Uttar Pradesh accounts for 16.5 percent of the nation's population, equivalent to the seventh-largest country in the world. Geographically, Uttar Pradesh is the fourth largest state after Rajasthan, Madhya Pradesh, and Maharashtra and covers 7.4 percent of the country's total geographical area. Due to the highest population and large land area, the State's economics and development have an indispensable impact on the nation's overall development. It is the fastest developing State with a growth rate of 7.4 percent in 2017-2018 against the nation's growth rate of 8 percent. State provides various opportunities to investors to invest in the State, therefore, hold 17th place in the investment environment among the State of India. According to the Ph.D. Chamber report, Uttar Pradesh stands 9th in agriculture, 14th in infrastructure, 16th in the consumer market, and 19th in primary education on macroeconomic parameters. Despite development in many areas, the State is suffering from the issue of chronic poverty. States 593.19 lakh population, including both rural and urban, are lives below the poverty line. They are suffering from various socio and economic problems, though state government carrying out numerous efforts to improve the situation of the poor but failed to attain desired results. In this background, present study will analyze the progress of the state's economy on various indicators with the progress of the banking sector in rural Uttar Pradesh.*

**KEYWORDS:** *Economic Status, Financial Inclusion, Poverty, Rural India, Unemployment.*

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