

A STUDY ON ANALYZING SUSTAINABLE INVESTMENT STRATEGIES: A FINANCIAL INCLUSION PERSPECTIVE

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ABSTRACT

Financial exclusion persists as a critical impediment to socioeconomic advancement, disproportionately affecting rural and marginalized populations. This study investigates the role of sustainable investment strategies, underpinned by Environmental, Social, and Governance (ESG) principles, in fostering financial inclusion and catalysing economic empowerment. Conducted over a three-month period at the Union Bank of India, SV Branch, Tirupati, the research employs a mixed-methods approach, incorporating surveys of 100 respondents (80 rural women and 20 bank staff) to evaluate the efficacy of sustainable investment initiatives in bridging the financial inclusion gap. The study underscores the transformative potential of sustainable investments in empowering underserved communities by enhancing access to essential financial services, including savings accounts, credit facilities, and insurance products. It identifies investments in microfinance institutions (MFIs), fintech innovations, and social enterprises as pivotal mechanisms for expanding financial access. Furthermore, the research elucidates the synergistic relationship between sustainability objectives and financial inclusion, exemplified by investments in renewable energy projects that simultaneously generate employment opportunities and promote economic resilience in rural areas.

KEYWORDS: Financial Exclusion, Financial Inclusion, Sustainable Investment Strategies, ESG (Environmental, Social, Governance), Microfinance Institutions (MFIs)

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