

# Automated Cloud-Based Rural Banking System

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**Abstract:** *The rural landscape in India encompasses over 70% of the population, yet a full-fledged banking infrastructure is not universally accessible in these areas. To address this, a collaborative effort by the Reserve Bank of India and the Indian government has been initiated, aiming to uplift the economically weaker sections of rural society through financial inclusion. This commitment to providing banking services to rural India has deep historical roots, with surveys such as the "All India Rural Credit Survey" and "All India Rural Credit Review" paving the way for commercial banks to extend their services extensively. In this research paper, the author delves into the concepts of Rural Banking and Rural Credit, shedding light on emerging issues in these domains. The heightened demand for rural credit, spanning infrastructure development, production, agriculture, and consumption, has been notable. Commercial banks play a pivotal role in making rural banking accessible, although they grapple with challenges such as high transaction costs, inadequate infrastructure, employee resistance, and high turnover in remote rural areas. Despite these challenges, the growth in the banking sector has resulted in improved accessibility and efficiency for users. The evolution of banking services goes beyond mere connectivity, emphasizing efficiency and enhanced offerings. With the introduction of new provisions, banks are expected to provide comprehensive services that surpass basic banking functions. Highlighting various schemes tailored for the rural population becomes crucial in this context, emphasizing the need for a focus on cloud-based solutions, rural banking strategies, agricultural schemes, and advanced banking applications. This shift towards inclusivity and technological advancements aligns with the broader goals of financial empowerment in rural India.*

**Keywords:** Cloud Based, Rural banking, Agricultural Schemes, banking application