

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**

**UNSTARRED QUESTION No. 1368**

Answered on Tuesday, March 11, 2025/ 20 Phalgun, 1946 (Saka)

**Launch of special campaigns for enrolling individuals in financial inclusion schemes**

1368. Smt. Mamata Mohanta:

Dr. Medha Vishram Kulkarni:

Shri Iranna Kadadi:

Will the Minister of FINANCE be pleased to state:

(a) whether Government has undertaken specific measures to ensure the inclusion of marginalized groups, especially in rural and underserved areas, under financial inclusion schemes, if so, the details thereof;

(b) whether steps are being taken to enhance the effectiveness of Banking Correspondents and Digital Banking Units in ensuring wider reach and accessibility of financial services, if so, the details thereof; and

(c) whether Government has formulated any strategy to address the low enrollment rates in specific regions or States, if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (c) The Government initiated the National Mission for Financial Inclusion (NRFI), namely the Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked adult based on the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. A total of 54.91 crore Jan-Dhan accounts have been opened till 21.02.2025, out of which, 36.55 crore accounts are in rural and semi-urban areas.

A strong network of about 13 lakh Banking Correspondents (BCs), representing the last mile connect in the Banking Services delivery system, covers the eligible people under financial inclusion Schemes. In order to enhance their effectiveness, Indian Banks' Association (IBA), in consultation with Banks and Indian Institute of Banking & Finance (IIBF), develops suitable training modules in the local language(s) to provide proper orientation and skills to BCs.

To ensure a wider reach and accessibility of digital financial services, 107 Digital Banking Units (DBUs) have been set-up by Banks, as on December 2024, with an objective to ensure the reach of benefits of digital banking to every nook and corner of the country. These units offer facilities like opening of saving bank accounts, passbook printing, transfer of funds, loan applications, etc. Furthermore, various online platforms like the Jan Samarth portal, PSB Loans in

59 Minutes, Standup Mitra, etc., have been established to provide quick and hassle-free credit in a user-friendly manner.

Further, from time to time, camps are conducted at village level to promote awareness about various financial inclusion schemes and to enrol more people under these schemes. Moreover, all Banks, including private banks, participate in these camps to ensure effectiveness of these schemes and make them accessible to all stakeholders.

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