

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

RAJYA SABHA
UNSTARRED QUESTION NO. 226
ANSWERED ON TUESDAY THE 2nd DECEMBER, 2025

NIVESHAK DIDI – PHASE II

226 Shri Ryaga Krishnaiah:
Dr. Dinesh Sharma:
Shri Brij Lal:
Shri Mithlesh Kumar:
Smt. Rekha Sharma:
Dr. Sumer Singh Solanki:
Dr. Bhagwat Karad:
Shri Madan Rathore:
Shri Sujeet Kumar:
Shri Chunnilal Garasiya:

Will the Minister of Corporate Affairs be pleased to state:

- (a) the objectives and key components of “Niveshak Didi – Phase II”;
- (b) the details of steps taken to strengthen financial awareness, expand outreach and launch interactive training modules;
- (c) the number of awareness programs or camps organized under this initiative, so far and the names of States and the UTs covered under this initiative;
- (d) whether the Investor Education and Protection Fund Authority (IEPFA) has partnered with any institutions or grassroot level organizations to ensure last-mile access to financial education and services; and
- (e) if so, the results achieved, so far and the future roadmap for expanding the initiative across the country?

ANSWER

MINISTER OF STATE OF THE MINISTRY OF CORPORATE AFFAIRS AND MINISTRY
OF ROAD TRANSPORT AND HIGHWAYS

(HARSH MALHOTRA)

(a): The Niveshak Didi – Phase II initiative commenced on 7th April 2025 aims to enhance financial awareness among women in rural and under-served areas, promote informed savings and investment decisions, raise awareness on financial frauds, advance safe digital financial practices, adopt a community-based “by women, for women” education model, strengthen household financial planning, and promote financial awareness and banking access to remote regions.

(b): The following measures have been taken:

(i) **Strengthening Financial Awareness:** Comprehensive financial awareness content has been updated, covering key themes such as savings, budgeting, responsible credit usage, digital financial services, insurance, investments, and fraud prevention.

(ii) **Outreach Expansion:** The programme has significantly strengthened its outreach with a focus on rural and under-served regions. Most camps are conducted in areas with limited or no banking access. Camps are held at Anganwadis, self-help groups (SHGs), panchayat halls and women-only gatherings with the help of Self-Help Groups (SHGs) and Mahila Mandals. Niveshak Didis visit homes and neighbourhoods, bringing financial education to women’s comfort zones, especially in areas where mobility is restricted.

(iii) **Interactive Training Modules:** The modules are simple, engaging, and relevant to rural households. They cover family budgeting, savings habits, safe digital payments (including UPI), and fraud prevention. Training uses participatory methods such as storytelling, group activities, role plays, demonstrations on safe digital banking and peer learning.

(c): The details of the number of the awareness programs or camps conducted so far under this initiative in the country, State-wise and Union Territory-wise, for the period 2022-23 to 2025-26 is placed at **Annexure I**.

(d)&(e): Investor Education and Protection Fund Authority (IEPFA) had partnered with India Post Payments Bank (IPPB) under the “Niveshak Didi” program to promote financial literacy. Niveshak Didi Phase II has been launched again with IPPB on 7th April, 2025 for expanding the reach and outcome of this initiative at PAN India Level. Niveshak Didi Phase 2, envisages 4000 financial literacy camps on responsible investing, fraud prevention and digital banking targeting rural and semi urban population including women across the country, including Rajasthan, National Capital Territory of Delhi, Uttarakhand and West Bengal. Around 40,000 women postal workers will be trained as community financial educators. This initiative leverages postal workers’ widespread rural presence to deliver financial education at the grassroots level.

State and Union Territory-wise details of Awareness Programs/Camps Conducted (2022-23 to 2025-26)

STATE	2022-23 (Phase-I)	2023-24 (Phase-I)	2025-26 (Phase-II)	No. of camps conducted (Phase-I & II)
ANDAMAN AND NICOBAR ISLANDS	-	-	3	3
ANDHRA PRADESH	-	50	113	163
ASSAM	-	7	-	7
BIHAR	-	19	-	19
CHANDIGARH	-	1	-	1
CHHATTISGARH	-	21	32	53
DELHI	-	11	4	15
GUJARAT	-	29	4	33
HARYANA	-	54	-	54
HIMACHAL PRADESH	-	25	5	30
JAMMU AND KASHMIR	2	11	5	18
JHARKHAND	-	8	16	24
KARNATAKA	-	67	74	141
KERALA	-	35	13	48
MADHYA PRADESH	2	88	30	120
MAHARASHTRA	2	34	-	36
MANIPUR	-	-	4	4
MEGHALAYA	-	6	-	6
MIZORAM	8	6	-	14
NAGALAND	-	10	-	10
ODISHA	-	96	65	161
PUDUCHERRY	-	6	2	8
PUNJAB	-	21	-	21
RAJASTHAN	-	22	10	32
SIKKIM	-	-	5	5
TAMIL NADU	2	269	78	349
TELANGANA	-	45	92	137
TRIPURA	-	2	4	6
UTTAR PRADESH	-	80	65	145
UTTARAKHAND	-	20	5	25
WEST BENGAL	2	49	153	204
Grand Total	18	1092	782	1892