

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION No.131
ANSWERED ON MONDAY, JULY 21, 2025/ ASHADHA 30, 1947 (SAKA)
Utilisation of Financial Inclusion Fund (FIF)

131. Shri Arvind Dharmapuri:

Will the Minister of FINANCE be pleased to state:

- (a) the details of Financial Inclusion Fund (FIF) utilised in the country during the last five years to strengthen banking access, particularly in underbanked villages and tribal areas, with specific details of districts of Telangana and Andhra Pradesh;
- (b) the number of Gram Panchayats in districts of Telangana where micro ATMs, Banking Correspondents and mobile banking vans have been deployed through FIF scheme;
- (c) whether there is any grievance redressal mechanisms to address the service delivery issues faced by rural customers who access banking services through FIF scheme; and
- (d) if so, the details thereof?

Answer

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

(a) & (b) Financial Inclusion Fund (FIF) provides grant support to Banks to expand financial services in underserved areas. This funding helps improve banking infrastructure, promote digital literacy and supports innovative models that enhance access to formal financial systems, thereby deepening financial inclusion across India. The district-wise utilization of FIF is not centrally maintained.

The details of disbursement under FIF in the country including the state of Telangana and Andhra Pradesh from FY 2020-21 to FY 2024-25 is as under:

| | | | | | | (Rs. in lakh) |
|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| State | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2024-25 | Total |
| Andhra Pradesh | 258.73 | 881.20 | 1102.81 | 918.07 | 863.80 | 4024.62 |
| Telangana | 657.44 | 608.37 | 478.92 | 611.24 | 248.84 | 2604.81 |
| Country | 14114.69 | 14809.46 | 15868.39 | 19259.39 | 19157.87 | 83209.80 |

Source: NABARD

Gram Panchayat-wise details of utilisation of FIF is not centrally maintained. However, a total of 22 mobile vans and 1565 micro ATMs have been deployed in the state of Telangana from FIF from FY 2020-21 to FY 2024-25.

(c) & (d) Customers can approach customer care numbers and online portals of Banks for any assistance and can directly address their issues to the concerned Bank Branches. Further, the Board of Directors of individual Banks lay down appropriate grievance redressal mechanisms within the organization to resolve customer grievances. If grievances, involving deficiency in services rendered by entities regulated by RBI, are not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the regulated entity, the customer can approach the “Reserve Bank – Integrated Ombudsman Scheme, 2021” that provides cost-free redressal of complaints.

Also, Government of India has web-based portal i.e. Centralized Public Grievance Redressal and Monitoring System (CPGRAM) wherein Citizens can file their grievances relating to Ministries/Departments of Government of India of States/UTs.
