

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UNSTARRED QUESTION NO. 3546
ANSWERED ON MONDAY, AUGUST 11, 2025/20 SRAVANA, 1947 (SAKA)

DIGITAL FINANCIAL LITERACY PROGRAMMES

3546. SMT. SANGEETA KUMARI SINGH DEO:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has undertaken any evaluation of financial inclusion outcomes in remote tribal districts under the Jan Dhan–Aadhaar–Mobile (JAM) framework, particularly in relation to last-mile banking access and grievance redressal in regions with low digital infrastructure;
- (b) whether Odisha has been targeted under any nationwide digital financial awareness drives and if so, the steps taken to ensure that tribal-dominated and migration-prone districts like Balangir receive focused interventions through Financial Literacy Centres, school-based awareness modules, or SHG-level campaigns;
- (c) whether the Government has reviewed the effectiveness of digital financial literacy programmes in digitally inept regions, especially in terms of women's access; and
- (d) if so, the details thereof?

ANSWER

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

(a) to (d). The Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to provide universal banking services for every unbanked household. In order to give impetus to financial inclusion initiatives of the Government, PMJDY was extended beyond 14.08.2018 with the focus on opening of accounts shifting from “every household” to “every unbanked adult”.

PMJDY has been successful in increasing banking penetration to promote financial inclusion across the country. A total of 55.98 crore Jan-Dhan accounts with a deposit balance of Rs. 2,61,982 crores have been opened as on 25.07.2025 under PMJDY. Jan Dhan-Aadhar-Mobile (JAM) framework is providing the necessary backbone for measures like easing DBT flows, adoption of social security/pension Schemes, facilitating credit flows, promoting digital payments, etc. No such specific study on JAM framework has been conducted in remote tribal districts of the country.

Financial Literacy Centers (FLCs) are actively imparting financial literacy through campaigns such as "Going Digital" and “Target Group Specific” campaign, in Odisha. Further, financial literacy camps are also being conducted by rural bank branches with focus on topics such as digital payments, responsible borrowing, cyber safety etc. The focus group for these campaigns are farmers, small entrepreneurs, school students, SHGs, senior citizens etc. Detail of camps conducted during the quarter ending June 2025, in the state of Odisha is as under:

	Rural camps conducted by rural branches	"Going Digital" camps by FLCs	"Target Specific Camps" by FLCs	Financial Literacy Awareness Programm (FLAP) by CFLs
Balangir	330	10	30	951
Odisha	9,150	464	861	18,518

Source: SLBC, Odisha

In order to enhance financial literacy, including digital financial literacy, various awareness measures and initiatives are being undertaken which, *inter-alia*, are as under:

- i. The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) since 2017 with an objective to adopt community-led innovative and participatory approaches to financial literacy. A total of 2,421 CFLs have been set up across the country, as on March 31, 2025, with one CFL covering three blocks on an average.
- ii. Banks have been advised to conduct camps through their FLCs on "Going Digital" through UPI and *99# (USSD) for general public and tailored camps for different target groups.
- iii. Rural branches of banks are required to conduct one camp per month covering all the messages that are part of the Financial Awareness Messages (FAME) booklet, which, *inter alia*, contains messages on various facets of financial literacy including basic banking, digital financial literacy, consumer protection etc.
- iv. Financial Literacy Week (FLW) has been conducted every year since 2016 to propagate the message of financial education on various themes among members of the public across the country.
- v. RBI's multi-media, multilingual public awareness campaign, titled "RBI Kehta Hai" uses various mediums to promote financial literacy and to educate the public on safe banking practices.
