

**GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO. 1258
ANSWERED ON MONDAY, DECEMBER 8, 2025/AGRAHAYANA 17, 1947 (SAKA)**

NIVESHAK DIDI

**1258. SMT. POONAMBEN HEMATBHAI MAADAM:
SHRI MAGUNTA SREENIVASULU REDDY:
SHRI AVIMANYU SETHI:
SHRI HARIBHAI PATEL:
SMT. D K ARUNA:**

Will the Minister of CORPORATE AFFAIRS be pleased to state:

- (a) the details of the objectives and key components of the Niveshak Didi-Phase II;**
- (b) the details of the measures undertaken by the Government to strengthen financial awareness, expand outreach and introduce interactive training modules;**
- (c) the number of awareness programmes or camps conducted under this initiative so far across the country, State/UT-wise especially in Andhra Pradesh;**
- (d) whether the Investor Education and Protection Fund Authority (IEPFA) has partnered with any institutions and other grassroot organisations for last-mile delivery of financial education and services; and**
- (e) if so, the outcomes achieved and the future roadmap for expanding the “Niveshak Didi” 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, which 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 in this phase:

(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 SHGs and Mahila Mandals. Niveshak Didis also visit homes and neighbourhoods, bringing financial education to their doorsteps, 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, including Andhra Pradesh, for the period 2022-23 to 2025-26 (till September, 2025) 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-II, envisages 4000 financial literacy camps on responsible investing, fraud prevention and digital banking targeting rural and semi urban population including women across the country. 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.

Annexure I

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

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