

**GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS**

**LOK SABHA
UNSTARRED QUESTION NO. 1371
ANSWERED ON MONDAY, DECEMBER 8, 2025/AGRAHAYANA 17, 1947 (SAKA)**

STRENGTHENING FINANCIAL AWARENESS

+1371.SHRI DARSHAN SINGH CHOUDHARY:

Will the Minister of CORPORATE AFFAIRS be pleased to state:

- (a) the measures taken by the Government to strengthen financial awareness, increase outreach and launch interactive training modules;**
- (b) the number of awareness programs/camps conducted so far under the said initiative along with the names of the States and Union Territories involved therein;**
- (c) whether the Investor Education and Protection Fund Authority (IEPFA) has partnered with any institutions or grassroot organizations to ensure last-mile access to financial education and services; and**
- (d) if so, the achievements made so far along with the future plan of action for expanding the "Investor 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 financial literacy measures being undertaken are as under:

- (i) The Centre for Financial Literacy (CFL) Project has been initiated by the Reserve Bank of India (RBI) 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, with one CFL covering three blocks on an average.**
- (ii) Banks conduct camps through their Financial Literacy Centres (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.**
- (vi) Investor Awareness Programmes (IAPs) are being undertaken by Investor Education and Protection Fund Authority (IEPFA) across the country. Under these IAPs, financial literacy and awareness are imparted by organising camps. "Niveshak Didi" is one such initiative wherein camps are held at Anganwadis, Self-Help Groups (SHGs), panchayat halls and women-only gatherings with the help of SHGs and Mahila Mandals. Niveshak Didi also visit homes and neighbourhoods, bringing financial education to their doorsteps, especially in areas where mobility is restricted.**

(b): The details of the number of awareness programs/camps conducted under Niveshak Didi is at Annexure I.

(c)&(d): Investor Education and Protection Fund Authority (IEPFA) had partnered with India Post Payments Bank (IPPB) under the "Niveshak Didi" program to promote financial literacy through 1110 camps reaching over 68738 beneficiaries across India. Niveshak Didi Phase II has been launched 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 Niveshak Didi 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