



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

December 01, 2025

National Strategy for Financial Inclusion (NSFI): 2025-30

The [National Strategy for Financial Inclusion \(NSFI\): 2025-30](#), approved by the Sub-Committee of the Financial Stability and Development Council (FSDC-SC) in its 32nd meeting, was formally released by Shri Sanjay Malhotra, Governor, RBI on December 01, 2025.

2. NSFI: 2025-30 emphasises a synergistic ecosystem approach, improving the quality and consistency of last mile access and effective usage of financial services. It lays down five strategic objectives (*Panch-Jyoti*) towards elevating the state of financial inclusion in the country and a menu of 47 action points to achieve them. *The Panch Jyoti* are:

- i) improving the availability and use of equitable, responsible, suitable, and affordable bouquet of financial services to achieve financial safety and financial security for households and micro enterprises,
- ii) adopting gender-sensitive approach for women-led financial inclusion and differentiated strategies for improving financial resilience of households, especially for the underserved and vulnerable segments,
- iii) synergizing livelihood, skill development and support ecosystem and its linkages with financial inclusion,
- iv) leveraging financial education as a tool for promoting financial discipline, and
- v) strengthening the quality and reliability of customer protection and grievance redressal measures.

3. The Strategy has been framed under the aegis of Technical Group on Financial Inclusion and Financial Literacy (TGFIFL) following country-wide discussions with various stakeholders by the RBI and consultations involving the Department of Economic Affairs and Department of Financial Services, Ministry of Finance, Government of India, Securities and Exchange Board of India, Insurance Regulatory and Development Authority of India, Pension Fund Regulatory and Development Authority, National Bank for Agriculture and Rural Development, National Skill Development Corporation, and National Centre for Financial Education.

4. The five-year period covered under the earlier Strategy viz., [NSFI: 2019-2024](#), had witnessed significant improvements across the access, usage, and quality dimensions of financial inclusion. NSFI: 2025-30 envisages consolidation of these achievements and further advancement of the objectives of financial inclusion.