



बेटी बचाओ
बेटी पढ़ाओ

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

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January 22, 2026

The Chairman / Managing Director & Chief Executive Officer
SLBC/UTLBC Convenor Banks

Madam/ Dear Sir,

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

The National Strategy for Financial Inclusion (NSFI): 2025-30, approved by the Sub-Committee of the Financial Stability and Development Council (FSDC-SC), was released by Governor, RBI on December 01, 2025.

2. NSFI: 2025-30 envisions upscaling financial inclusion efforts in the country through a synergistic ecosystem approach and lays down five strategic objectives (Panch-Jyoti) in this direction. The Panch-Jyoti have structured recommendations to be implemented through 47 action points. Of these, there are four action points for which SLBCs/UTLBCs have been earmarked as the implementing stakeholders. These are detailed in the Annex.

3. SLBCs/UTLBCs may draw up action plans to implement the action points well within the timelines mentioned in the Annex. The action taken may be reviewed in the SLBC and DCC meetings till completion. The status of implementation will be reviewed on semi-annual basis, commencing from the period ending March 2026. The first Action Taken Report in this regard may be furnished to the Regional Office concerned of RBI, by April 15, 2026.

Yours faithfully,

(Nisha Nambiar)
Chief General Manager-in-Charge

(Encl: As above)

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

“चेतावनी: रिज़र्व बैंक मेल -डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



Annex

National Strategy for Financial Inclusion 2025-30 - Action Points for SLBCs/UTLBCs

Strategic Objective I - *Improving the availability and use of Equitable, Responsible, and Affordable Bouquet of Financial Services to achieve Financial Safety and Financial Security for households and micro enterprises*

- **Action Point I – Improving equity, reach, consistency, and quality of last mile access** [ref - 1-I.1 (as per Annex-II of NSFI document)]
 - Timeline – December 2030
 - Action to be taken by SLBC/UTLBC:
 - i. To bring about substantial improvements in the equity, reach, consistency, and quality of last mile access to financial services, SLBCs/UTLBCs are advised to ensure availability of at least one banking outlet – branch /digital banking unit (DBU)/ fixed point business correspondent outlet (FBC) in each revenue centre, so that financial services are fairly and equitably available across the depth and breadth of the country. Such outlets, under adequate control and oversight of banks, are expected to provide a minimum standard set of financial services, namely, deposits, withdrawals, remittances, account opening and servicing, Jan Suraksha Schemes, loan leads/applications, pension schemes, etc.
 - ii. Further, for improving quality of last mile access, SLBCs/UTLBCs are advised to draw up timebound plan, bank-wise allocations, and monitoring mechanism by March 2026 to cover all unbanked revenue centres in a calibrated manner by establishing banking outlets – branch / Digital Banking Unit / Fixed Point Business Correspondents (FBCs). In this regard, SLBCs/UTLBCs are advised to adopt the following roadmap:
 - a) Cover 50% unbanked centres in Tier-I to Tier-V centres, and 15% unbanked centres in Tier-VI centres by December 2026.
 - b) Cover 100% unbanked centres in Tier-I to Tier-V centres and 30% unbanked centres in Tier-VI centres by December 2027.



- c) Cover 50% unbanked centres in Tier-VI centres by December 2028.
- d) Cover 75% unbanked centres in Tier-VI centres by December 2029, and,
- e) Cover 100% unbanked centres in Tier-VI centres by December 2030.

iii. Incidentally, in terms of extant guidelines on Lead Bank Scheme, 'Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs)' is an indicative agenda for SLBC/UTLBC meeting. In this context, SLBCs/UTLBCs are advised to review the status of last mile access in the SLBC/UTLBC meeting henceforth.

➤ **Action point II - Expanding and Deepening Digital Payment Ecosystem (EDDPE)** [ref - 7-I.6(b) (as per Annex-II of NSFI document)]

- Timeline – March 2027

- Action to be taken by SLBC/UTLBC:

Expanding and Deepening of Digital Payments Ecosystem (EDDPE) programme, which aims at providing every eligible individual in identified districts at least one mode of digital payments namely, debit/rupay cards, net banking, mobile banking, UPI, USSD, AEPS etc., is underway. Considering the ongoing work, EDDPE should aim to achieve – (i) 100% coverage in 80% of districts by March 2026, and (ii) 100% coverage in all identified districts by March 2027.

(Action for SLBC/UTLBC of the following states/UTs – Arunachal Pradesh, Chandigarh, Haryana, Manipur, Meghalaya, Nagaland, Punjab, Sikkim, Jammu & Kashmir, Uttarakhand, West Bengal)

Strategic Objective II - Adopting Gender-Sensitive Approach for Women-led Financial Inclusion and Differentiated Strategies for Improving Financial Resilience of Households, especially the Underserved and Vulnerable Segments

➤ **Action point I - Increasing the share of women business correspondents.**
[ref - 14-II.2 (as per Annex-II of NSFI document)]

- Timeline – December 2028

- Action to be taken by SLBC/UTLBC:



SLBC/UTLBCs may advise member banks to achieve the target of 30% women BCs in the following calibrated manner:-

- a). All new onboarding of BCs should ensure that share of women BCs as a proportion of total is minimum of 30% henceforth.
- b). Banks should endeavor to increase their women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028.

Strategic Objective III - Synergizing Livelihood, Skill Development and Support Ecosystem and its linkages with Financial Inclusion

- **Action point I - Dissemination of Information on Skill Loan schemes of NSDC, GOI, and State Government** [ref - 24-III.3(a) (as per Annex-II of NSFI document)]
 - Timeline – Ongoing
 - Action to be taken by SLBC/UTLBC:
SLBCs/UTLBCs to host details of NSDC skill loan schemes, state and central govt schemes on SLBC/UTLBC website for broader dissemination. Further, SLBCs/UTLBCs to popularize skilling scheme details through LDMs / LDOs at district level and block level.

- **Action point II - Funding and Financial Support to Skill Trained Individuals through Potential Linked Plan of each district.** [ref - 25-III.3(b) (as per Annex-II of NSFI document)]
 - Timeline – Ongoing
 - Action to be taken by SLBC/UTLBC:
Potential Linked Plan (PLP) of each district under respective State/UTs should have a suitable allocation for the individuals trained by recognised skill training institutions (R-SETIs, PMKVY, JSS etc.) to enable credit support to such individuals by banks.