Ministry of Corporate Affairs

IEPFA has Strengthened India’s Financial Awareness Ecosystem through Investor-Focused Outreach

CFL initiatives, financial literacy camps, FAME outreach and the Niveshak Didi scheme are promoting financial awareness and safe banking practices across communities.

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The Government has been taking numerous financial literacy measures, as given below.

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. “Niveshek 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 Didis also visit homes and neighbourhoods, bringing financial education to their doorsteps, especially in areas where mobility is restricted.

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.

This information was given by the Minister of State in the Ministry of Corporate Affairs; and the Minister of State in the Ministry of Road, Transport and Highways, Shri Harsh Malhotra in a written reply to a question in Lok Sabha today.

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