

प्राक्कथन



वित्तीय समावेशन का उद्देश्य सभी के लिए वित्तीय उत्पादों और सेवाओं तक समान पहुंच प्रदान करना है, इनमें विशेष रूप से वे लोग शामिल हैं जो कम आय, दूरस्थ स्थानों, सीमित शिक्षा या लिंग असमानताओं जैसे कारकों के कारण पारंपरिक रूप से इनसे वंचित रहे हैं। भारत में, वित्तीय समावेशन केवल 'पहुंच' तक सीमित नहीं हैं बल्कि यह उससे आगे बढ़कर वंचित आबादी को वित्तीय सेवाओं का प्रभावी ढंग से उपयोग करने हेतु सशक्त बनाने और शिक्षित करने पर केंद्रित है। भारत सरकार, भारतीय रिजर्व बैंक, नाबार्ड और वाणिज्य बैंकों सहित विभिन्न संस्थानों ने इन सेवाओं को अंतिम छोर तक पहुंचाने के लिए कई उपाय शुरू किए हैं।

सबसे परिवर्तनकारी प्रयासों में से एक है जेएएम (JAM) ट्रिनिटी - जन धन, आधार और मोबाइल - जिसने वित्तीय समावेशन को व्यापक बनाने के सरकार के एजेंडे को महत्वपूर्ण रूप से आगे बढ़ाया है। इस उद्देश्य को ध्यान में रखते हुए प्रमुख पहलों, जैसे कि बिजनेस कॉरैस्पॉन्डेंट मॉडल और सर्विस एरिया अप्रोच, को क्रियान्वित किया गया है।

वित्तीय समावेशन निधि (एफआईएफ) के अंतर्गत नाबार्ड की पहलों ने तेलंगाणा में वित्तीय समावेशन को काफी आगे बढ़ाया है। बैंकों को किफायती वित्तीय उत्पाद उपलब्ध कराने में सक्षम बनाकर तथा वित्तीय साक्षरता को बढ़ावा देकर, नाबार्ड व्यक्तियों को इन सेवाओं का प्रभावी ढंग से उपयोग करने में सक्षम बनाता है। एफआईएफ के तहत प्रदान की गई वित्तीय सहायता और सहयोग राज्य में एक समावेशी वित्तीय पारिस्थितिकी तंत्र बनाने में सहायक रहे हैं। यह दस्तावेज़ बैंकों द्वारा की गई पहलों का विवरण देता है, तथा वित्तीय समावेशन को आगे बढ़ाने में हुई प्रगति को दर्शाते हुए प्रदान किए गए समर्थन का विवरण देता है।

(बी उदय भास्कर)
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Foreword



Financial inclusion aims to provide equal access to financial products and services for everyone, especially those conventionally excluded due to factors like low income, remote locations, limited education, or gender disparities. In India, financial inclusion goes beyond mere accessibility and focuses on empowering and educating underserved populations to effectively utilize financial services. Various institutions, including the Government of India, the Reserve Bank of India, NABARD, and Commercial Banks, have introduced several measures to achieve last-mile delivery of these services.

Among the most transformative efforts is the JAM Trinity—Jan Dhan, Aadhaar, and Mobile—which has significantly advanced the government’s agenda of broadening financial inclusion. Key initiatives, such as the Business Correspondent Model and the Service Area Approach, have been implemented with this purpose in mind.

NABARD's initiatives under the Financial Inclusion Fund (FIF) have significantly advanced financial inclusion in Telangana. By enabling banks to offer affordable financial products and promoting financial literacy, NABARD empowers individuals to effectively use these services. The financial support and interventions provided under FIF have been instrumental in creating an inclusive financial ecosystem in the state. This document highlights the initiatives undertaken by banks, and details of support extended showcasing the progress made in advancing financial inclusion.

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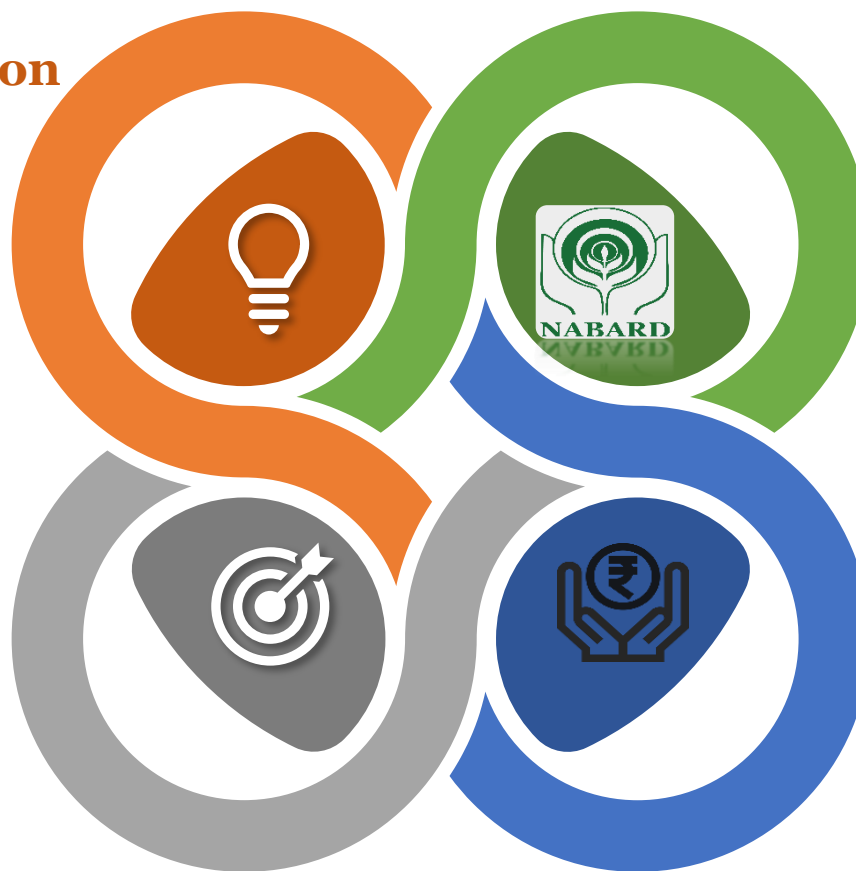
Enhancing Financial Access: Promoting Rural Inclusion in Telangana

Purpose of Financial Inclusion

FI aims to provide accessible and affordable financial services to the last mile of the populace, creating equal economic opportunities for sustainable growth, leading to a financially strong economy capable of handling economic risks.

Global and National Focus

Governments worldwide have adopted FI as a policy imperative to support and stabilize economic growth, evidenced by its inclusion in 8 of the 17 United Nations Sustainable Development Goals (SDGs).



Role of NABARD

NABARD, as the Apex Development Financial Institution for agriculture and rural development, has been instrumental in achieving milestones for universal access to financial services through various initiatives.

Financial Inclusion Fund

Managed by NABARD to promote financial inclusion by supporting the development of financial infrastructure and literacy, particularly in rural and underserved areas. It aims to make financial services accessible and affordable for all sections of society.

2. FIF Interventions & Broad Utilisation of FIF in Telangana/India

Financial literacy Interventions	Banking Technology Adoption	Regulatory Infrastructure	Power and connectivity Infrastructure
<ul style="list-style-type: none"> Financial and Digital Literacy Camps through rural bank branches and FLCs Reimbursement of examination fee of BC/BF Incentive for fresh enrolment in Social Security Schemes in Aspirational Districts Van for demonstration of financial literacy Handheld projectors 	<ul style="list-style-type: none"> Micro ATM deployment PoS/mPoS deployment Dual Authentication at BC points Onboarding to BHIM UPI On-boarding to BBPS Green PIN Facility 	<ul style="list-style-type: none"> Authentication User Agency/ e-KYC User Agency license On-boarding to CKYC Implementing Positive Pay System 	<ul style="list-style-type: none"> VSATs Mobile Signal Boosters Solar Panel /UPS devices

S.No.	FIF Intervention Category	Amount Disbursed [FY's 2015-24] (in ₹ lakh)
1	Financial Literacy Interventions	2467.35
2	Banking Technology Adoption	1256.45
3	Regulatory Infrastructure	97.07
4	Power and Connectivity Infrastructure	292.08
TOTAL		4112.95

Financial and Digital Literacy Interventions

Financial and Digital Literacy Camps(FDLC)

FDLC camps enhance financial and digital literacy awareness among rural populace. NABARD has extended grant support of ₹1155.07 lakh to various banks for conducting more than 30,000 camps which resulted in opening of 1,00,000+ new bank accounts and 1,70,000+ enrollments under various Social Security Schemes in Telangana.

Handheld Projector

Handheld projectors are of great use in spreading the financial literacy through display of short films and ₹18.81 lakh was provided to RRBs and RCBs for purchase of 66 devices.



Financial and Digital literacy through Nukkad Natak

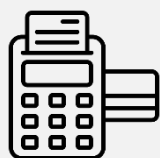
Nukkad Natak serves as a potent tool of effective communication for addressing the rural realities in the context of promotion of Financial Inclusion. Grant support of ₹157.39 lakh was provided to RRBs and RCBs for conducting more than 550 programs reaching diverse urban and rural audiences.

Mobile ATM Van

Mobile ATM vans provide basic banking services including subsidy withdrawals to rural folk in hilly and other remote areas at their doorstep. Support of ₹465.20 lakh was given to RRBs and RCBs for purchase of 33 vans.



Banking Technology Adoption Schemes and Power and Connectivity Infrastructure



mPoS machine

PoS machines facilitate rural people to do purchases through digital means with much ease without the necessity to carry cash.

Grant assistance of ₹157.76 lakh was granted to various Banks for deployment of 5362 devices.



Micro ATM

Micro ATMs bridge banking gaps by providing basic financial services at the doorstep of rural populace in underserved areas.

Assistance of ₹512.84 lakh was extended to RRBs, RCBs and Payment Banks for deployment of 2727 devices.



BHIM UPI

BHIM UPI facilitates financial inclusion and digital banking in rural areas.

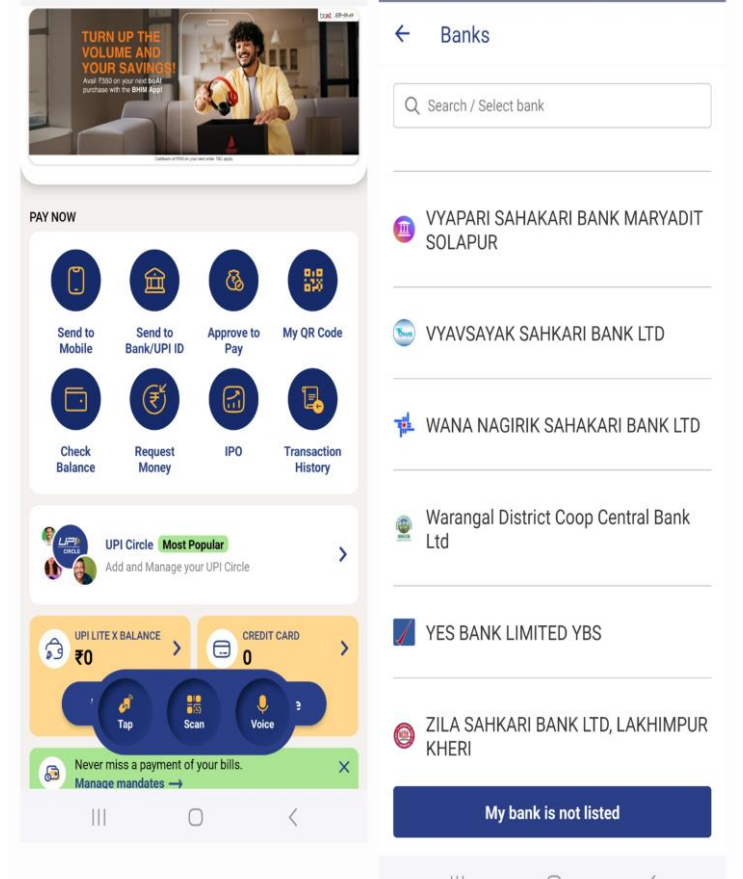
Grant support of ₹42.17 lakh was provided to RRBs and RCBs for fostering socio-economic progress and reduction of reliance on cash.



UPS Deployment

UPS deployment at rural bank branches ensures uninterrupted banking services to rural customers thereby promoting financial inclusion.

₹281.67 lakh of grant support was extended to 09 DCCBs for deployment of 314 UPS devices.



Regulatory Infrastructure Support

1. On-boarding to AUA/KUA

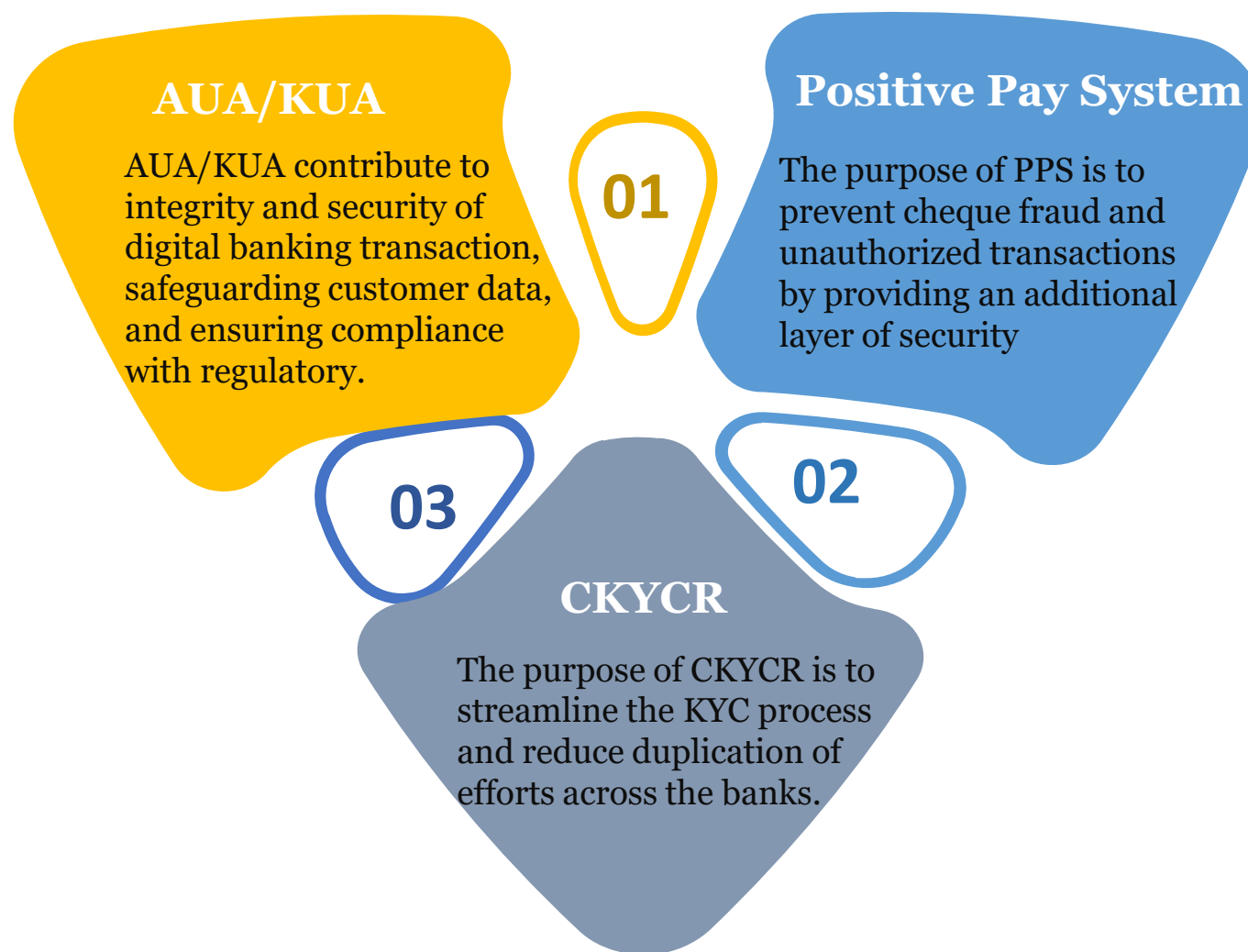
Grant support of ₹45.00 lakh was extended to RRBs for enhancing digital identity verification through streamlined AUA/KUA processes for rural customers.

2. Positive Pay System(PPS)

PPS bolsters security against cheque fraud. Assistance of ₹12.50 lakh was given to RCBs. It empowers these Banks to flag suspicious cheques, curbing fraud risks effectively.

3. On-boarding CKYCR

RCBs/RRBs have received support of ₹39.56 lakh thereby enabling them to access and verify KYC information digitally through C-KYCR onboarding.



Financial Inclusion Initiatives – 2023-24

1. Financial and Digital Literacy Camps

IMPACT



Objective

Empower rural communities with knowledge about banking, credit, and digital financial services, enrolling them under Social Security Schemes (APY, PMJJBY and PMSBY) thereby fostering greater financial inclusion and economic resilience.



Grant Assistance

During the last FY 2023-24, banks were given grant assistance of ₹236.52 lakh under FIF for the conduct of 5173 programmes.

5,173	Camps Conducted
62,182	Accounts Opened
1,07,911	Social Security Scheme Enrolments
28,029	Issuance of Rupay Cards
25,638	Activation of Rupay Cards
27,825	Mobile Banking/Internet Banking/BHIM UPI Downloads



2. BHIM UPI



Objective

Enhance digital payment infrastructure, promote cashless transactions, and improve accessibility to modern financial services in rural areas.

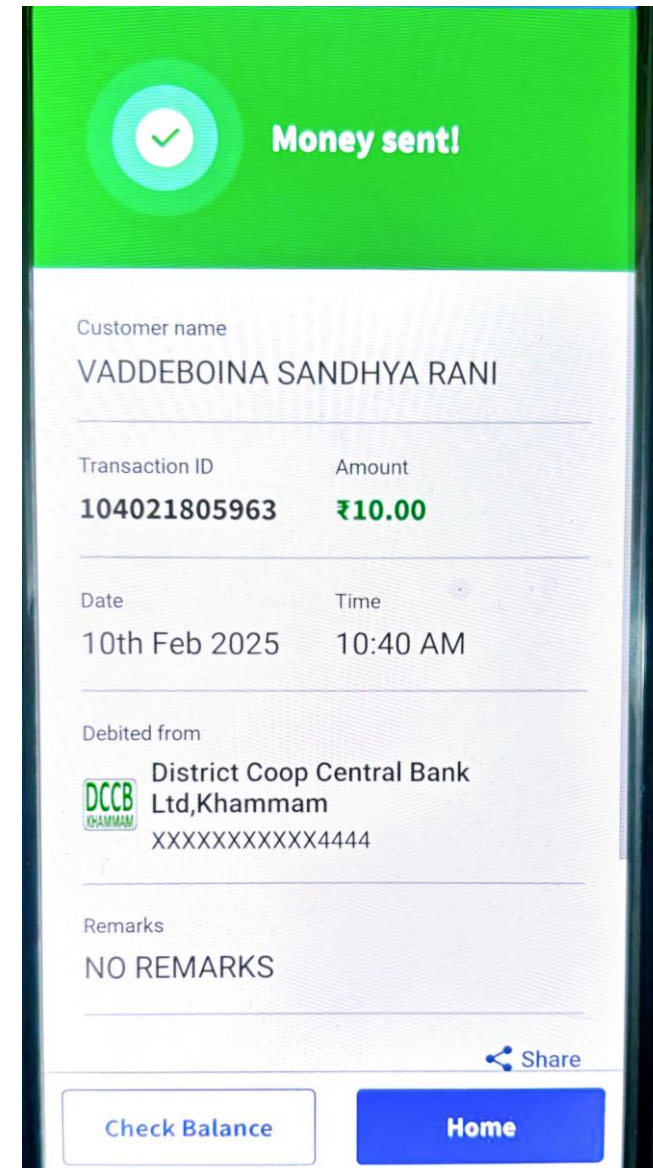
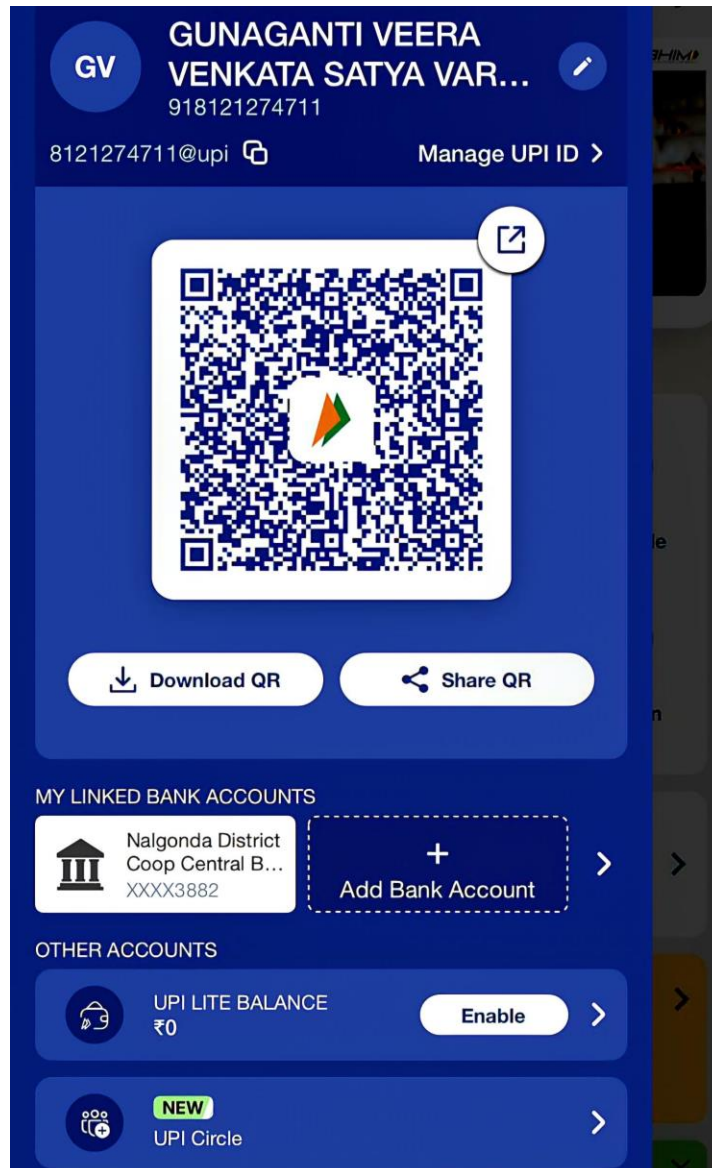


Grant Assistance

During the last FY 2023-24, 06 DCCBs were given grant assistance of ₹27.17 lakhs under FIF for on-boarding to BHIM UPI Platform

IMPACT

6	No. of DCCBs in Telangana live on BHIM UPI
1,40,123	Cumulative No. of Customers using UPI services
1,44,238	No. of customers who have started using since the launch of UPI till 31.12.2024
36 Lakh	No. of Financial Transaction since the launch of UPI
26 Lakh	No. of Non-Financial Transaction since the launch of UPI
₹ 8728.8 crore	Amount in transacted through UPI applications till 31.12.2024



3. mPoS Deployment



Objective

Expand digital banking services, focusing on digitalization of transaction of merchants and enhance financial access in underserved and remote areas.



Grant Assistance

During the last FY 2023-24, Airtel Payments Bank was given grant assistance of ₹27.25 lakh under FIF for deployment of 2000 devices in the state of Telangana.

IMPACT

2,000	No. of Devices Deployed
1,016	No. of Villages covered
15,660	No. of Financial Transaction (Monthly Average) through mPoS
8,037	No. of Non- Financial Transaction (Monthly Average) through mPoS
₹ 486.6 lakh	Avg. Amount in transacted through mPoS monthly



4. CKYCR & UPS Deployment



CKYCR

To streamline and enhance compliance with KYC norms, ensuring efficient, uniform, and centralized management of customer identification data.

During the last FY 2023-24, All DCCBs were given grant assistance of ₹35.96 lakh under FIF for on-boarding to CKYC Registry

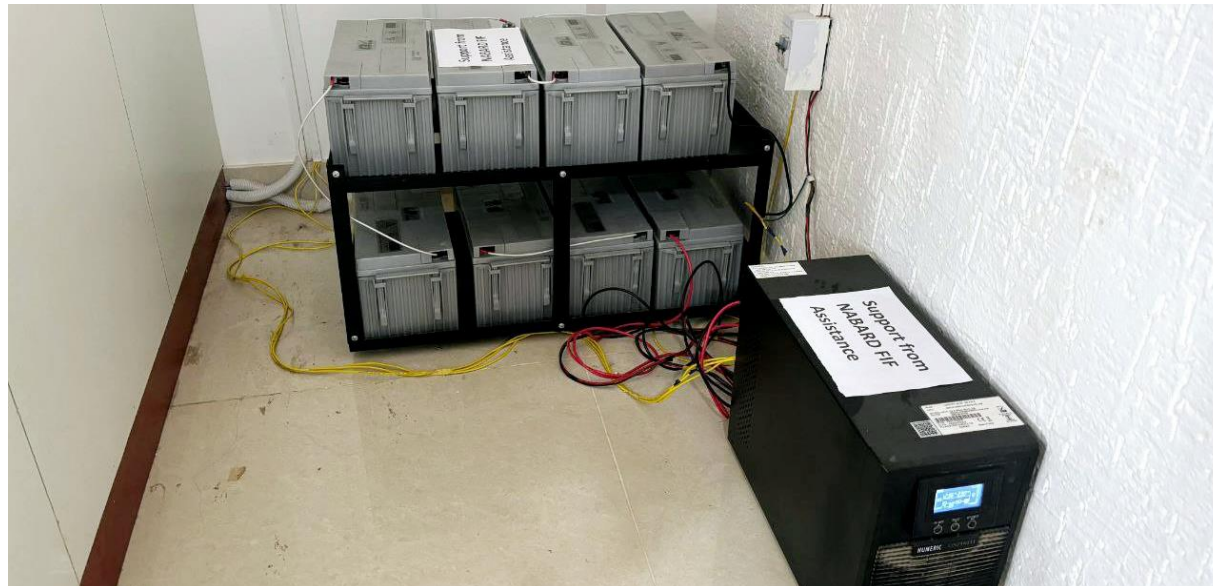
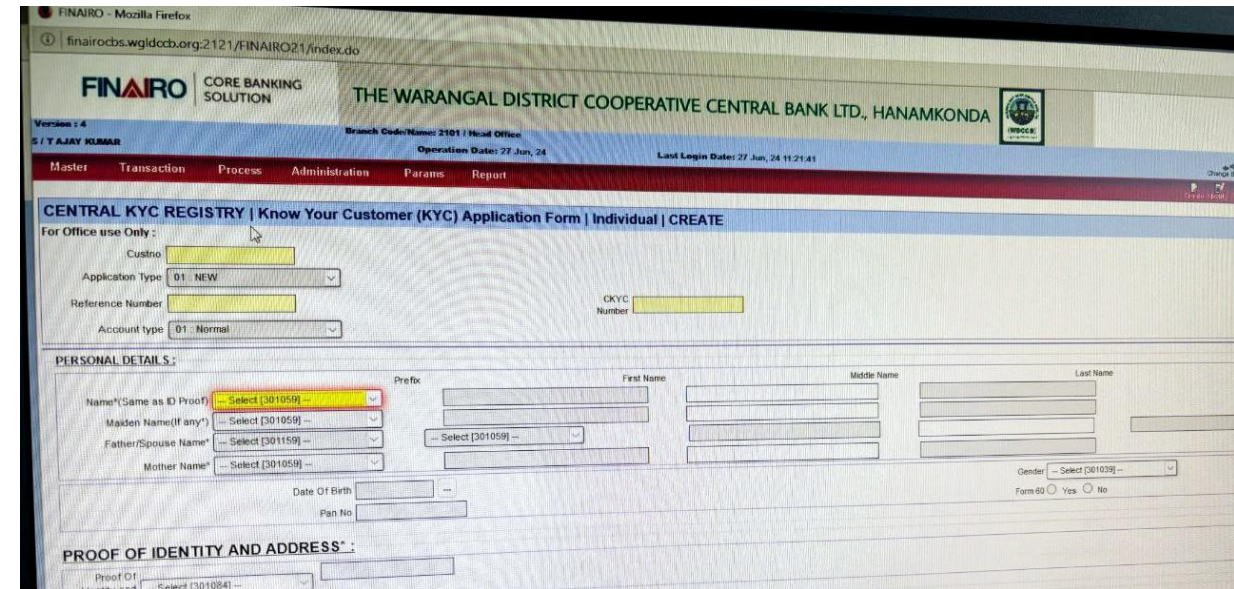
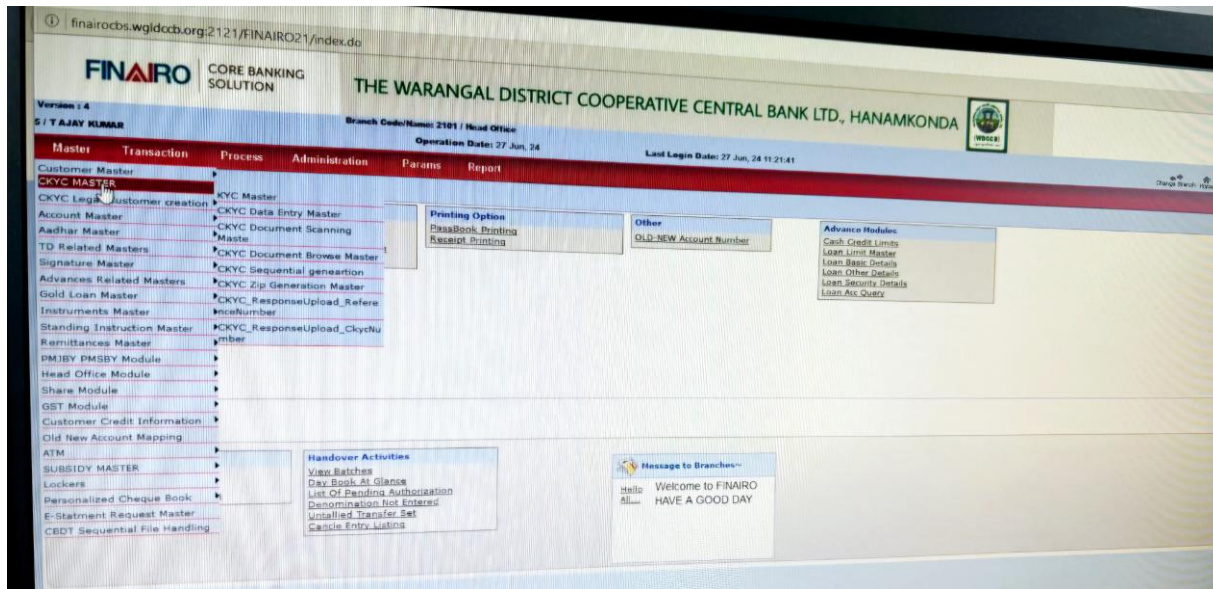


UPS

To provide alternate power source in the power deficient areas to enable uninterrupted and smooth functioning of Digital Banking activities especially in Special Focus Districts.

During the last FY 2023-24, 04 DCCBs were given grant assistance of ₹27.79 lakh under FIF for deployment of UPS

20.06 lakh	Total No. of Clients updated in CBS
15.51 lakh	Total No. of clients approved by CERSAI
81.44	% of Client codes after 01.04.2027 approved by CERSAI in the portal
36	Total No. of UPS deployed
₹ 27. 8 lakh	Grant Assistance utilized



SPECIAL PROJECTS

CAPEX SUPPORT TO RSETIs 2.0

1



Objective

Enhance the quality of skill development programs by providing necessary training equipment, thereby empowering rural youth with sustainable livelihood opportunities.

2



Grant Assistance

Grant Assistance of ₹ 48.61 lakh was released to 11 RSETs in the state of Telangana as CAPEX support to RSETIs for purchase of Training Equipment's

3



Coverage

Major Training Equipment's includes – Solar Power Plants, Air Conditioners, Water Plants, Sewing Machine, CCTV Training material, Beauty Parlour Training set, Embroidery machines and Laptops, etc.



Empowering Rural Lives: A Success Story of Rural Self-Employment Training Institute

The NABARD grant under the Capital Expenditure Support to RSETIs has significantly enhanced skill-based training at **SBI RSETI Bandameedipally, Mahabubnagar**. The institute, previously reliant on rented equipment, now offers comprehensive industry-aligned training across various fields. This support has enabled beneficiaries to secure employment and start their own businesses, leading to improved livelihoods for rural youth.



Training Outcomes

No. of Beneficiaries trained - 280

No. of Training Session conducted - 520



Employment/ Income Generation

% of Trained individuals who secured employment- 60

No. of new enterprises established post training - 134



Utilization of Equipment's

Equipment usage rate - 95

Reduction in Training cost per month in Rs - 25,000



Social Impact

Women Beneficiaries - 98

Youth Engagement [18-35 years] - 254



Fund Utilization

Disbursed Amount - ₹ 4.09 lakh



Promotion of Digital Payments in Mandi

Department of Financial Services, Ministry of Finance, Govt. of India, during the FY 2023-24, entrusted NABARD with a special project namely digitization of transactions in 30 mandis Pan India.

In Telangana, Gudimalkapur Mandi (Hyderabad) and Madnoor (Kamareddy) were selected for implementation by NABARD TG RO since November 2023, with support from bankers, payment aggregators, and mandi officials.

Among all the 30 Mandis, the highest number of QR codes have been issued in Gudimalkapur Mandi. This achievement is a testament to the collaborative efforts of all stakeholders, making it one of the most successful projects across the 30 APMCs.

IMPACT



Number of QR Codes Issued

205 [Gudimalkapur – 187 ,
Madnoor -18]



Number of FDLCs conducted

32 [Gudimalkapur -20, Madnoor-12]



Number of Review Meetings conducted

10 [Gudimalkapur -4, Madnoor – 6]



% Coverage of Digital Transaction

73.9 [Gudimalkapur – 97.8%, Madnoor – 50%]

