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Q2

Examine the view that financial inclusion is an integral part of social and economic inclusion in a country like India. Also throw light on the usefulness of the RBI's Financial Inclusion Index.

UPSC Civil Services Mains 2026 · GS III · 10 marks · Indian Economy

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Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment.

Facts & figures for this PYQ only.

Numbers move. Confirm the latest Budget, Economic Survey or census round.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Launched in 2014, it has enabled over 50 crore basic savings bank accounts, forming the core of India's financial inclusion architecture.

Reserve Bank of India Financial Inclusion Index (FI-Index)

A comprehensive index published annually by the RBI capturing details of banking, investments, insurance, and postal sectors across three parameters: Access, Usage, and Quality.

JAM Trinity

The synergy of Jan Dhan accounts, Aadhaar authentication, and Mobile numbers that revolutionized direct subsidy transfers and digital payments.

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