

MAINS MASTERY 2026 · GS PAPER III · QUESTION 2 · STUDENT EDITION

Financial Inclusion and the RBI's FI-Index

THE QUESTION, AS SET IN UPSC CSE MAINS 2026

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 R.B.I.'s Financial Inclusion Index.

Directive: Examine | 10 marks | 150 words | Economy: inclusion, banking

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Demand, hidden demand, structure, form

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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 R.B.I.'s Financial Inclusion Index.

1 PYQ Deep Decode

Read the question the way the examiner set it: the demand, the hidden demand, the structure that follows from both, and how the answer should be presented, opened and closed.

1.1 The demand

Two tasks sit in one 10-mark question. The first, "examine the view", asks you to **test a claim**: that financial inclusion is **integral** to social and economic inclusion. The second, "throw light on", asks what the RBI's **Financial Inclusion Index** measures and why that measurement is useful. Neither task is a description of schemes.

Words in the question	What they ask you to do	What goes wrong if you miss them
Examine the view	Establish the link with evidence, then **test its limits**, and reach a view on how far the claim holds.	Agreeing with the view and listing schemes.
financial inclusion is an integral part	Show that inclusion in finance is **part of** wider inclusion, not merely a cause of it: access to savings, credit, insurance, payments and pensions.	Treating financial inclusion as only opening bank accounts.
of social and economic inclusion	Cover both: **social** (women, marginalised groups, dignity, voice, DBT) and **economic** (credit, livelihoods, risk cover, formalisation).	Covering only the economic side.
in a country like India	Use India's specifics: large informal sector, rural population, gender gaps, Jan Dhan, UPI, DBT.	A generic answer that fits any country.
Also throw light on the usefulness of the R.B.I.'s Financial Inclusion Index	Explain what the FI-Index is, how it is built, and **what it helps policy do**.	Stating its value with no word on usefulness.

THE DEMAND IN ONE LINE

Test whether financial inclusion is integral to social and economic inclusion in India, then show what the FI-Index measures and how that is useful.

1.2 The hidden demand

The question assumes that access to finance produces inclusion, and that an index can measure it. Neither is automatic. India has very wide account ownership, yet about **15 crore of 57 crore Jan Dhan accounts were inoperative**, the government told the Lok Sabha in December 2025. A strong answer asks whether **access becomes use**, and whether an **all-India number** can show who is still left out. That earns its own short part.

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 R.B.I.'s Financial Inclusion Index.

Each point should state the link, prove it with Indian evidence, and, where needed, show its limit. The last column is where the hidden demand is met.

Link	Evidence	Limit
Accounts for women	About 32.8 crore of 58.8 crore Jan Dhan accounts are held by women (July 2026).	Holding an account is not the same as controlling money.
FI-Index rising	53.9 (March 2021) to 70.0 (March 2026).	A national score can hide gaps by region, gender and group.

WEAK

Financial inclusion is important, and the FI-Index measures it.

STRONG

Access to finance supports social and economic inclusion; the FI-Index gives Usage the greatest weight and tracks aggregate progress, but cannot show whether particular account holders have become active users or who remains excluded.

1.3 The structure

The question has **two explicit demands** and **one hidden demand**. So a useful answer has **three parts**. The shares are of the body between the introduction and the conclusion; they are a teaching guide, not a UPSC rule.

Introduction	1. Integral to inclusion about two-fifths	2. The FI-Index about two-fifths	3. Hidden about one-fifth	Conclusion

Part 1 Financial inclusion as part of social and economic inclusion — about two-fifths

Social	Women's accounts and agency; direct benefit transfers that bypass intermediaries; insurance and pensions for the poor; dignity of formal citizenship.
Economic	Credit for small enterprises and farmers; savings and risk cover that can reduce financial distress; digital payments that create transaction records and may ease formal credit, without automatically formalising livelihoods.
Limits	Exclusion can persist through literacy, distance, connectivity, documents and gender norms.

Part 2 Usefulness of the FI-Index — about two-fifths

What it is	A composite index from 0 to 100, published annually by the RBI since August 2021, built on **97 indicators** (26 access, 52 usage, 19 quality) across banking, investments, insurance, postal and pension services.
How it is built	**Access 35%**, **Usage 45%**, **Quality 20%** (including financial literacy and consumer protection).
Why useful	Tracks progress year on year; shows which dimension lags; prioritises use over mere access; covers five specified sectors: banking, investments, insurance, postal services and pensions.

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Part 3 **Does measured inclusion mean real inclusion?** about one-fifth

Access is not use: about **15 crore** Jan Dhan accounts were inoperative (December 2025). A single national score cannot show **who** remains excluded without disaggregated data.

1.4 How to present it

The form follows the question. Part 1 is a test of a relationship, best as **points under two headings** (social, economic). Part 2 explains an **index**, best shown as its three weighted dimensions in a small diagram, with points on usefulness.

Form	Fit here	Reason
Points plus a three-box index diagram	**Best**	The weights are one component of the FI-Index's construction; three boxes show its weighted dimensions at a glance.
Table: social and economic	Good	Works for Part 1 if each cell stays short.
Trend figure	Possible	53.9 to 70.0 in one line; useful if time permits.

1.5 The introduction and the conclusion

The introduction serves the whole question. It defines financial inclusion (access to affordable, appropriate financial services, used effectively) and signals both parts: its place in wider inclusion, and its measurement.

The conclusion settles the demand. "Examine" needs a view: financial inclusion is integral but **not sufficient** on its own; the FI-Index is a useful compass that must be read alongside disaggregated data.

2 PYQ Intelligence 2014 to 2026

The question's context in 2026, its place in a line of questions on inclusion, finance and welfare delivery, and what to prepare next.

2.1 Why the subject was topical in 2026

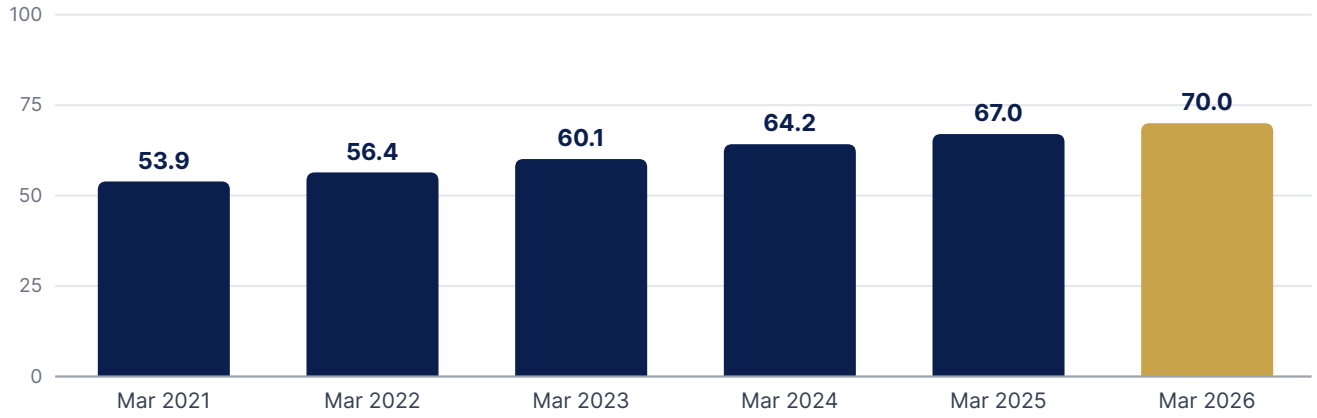
The FI-Index reached 70.0 in March 2026, the NSFI 2025-30 had been released, and data on inoperative Jan Dhan accounts highlighted the gap between access and actual usage. GS Paper III was held on 23 August 2026. UPSC never states why it sets a question, so treat this as **context, not cause**.

When	What happened	Why it matters for this question
16 July 2026	RBI publishes the FI-Index for March 2026: **70.0**, up from 67.0, with growth across all sub-indices, led by **Usage**.	The latest value and what drove it.
August 2026	On 10 August 2026, before the examination, the Lok Sabha was told that as of 22 July PMJDY had **58.84 crore** accounts, including **32.79 crore** held by women and **45.77 crore** in rural and semi-urban areas. The scheme	The scale of access.

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When	What happened	Why it matters for this question
	completed twelve years on 28 August, after the GS III paper of 23 August.	
September 2026	After the examination, an RTI reply from the Department of Financial Services shows about **15.4 crore** of 59 crore Jan Dhan accounts inoperative and **5.7 crore** with zero balance (as of 12 August 2026); the two categories can overlap.	An update for revision; in the exam, the December 2025 figure was the latest.

RBI FI-Index, March 2021 to March 2026



RBI Financial Inclusion Index (0 to 100), March of each year, as published annually since 17 August 2021; the RBI also reported a retrospective value of 43.4 for March 2017. Source: RBI press releases.

2.2 The skill UPSC keeps testing

These questions share one concern: **whether access to finance and welfare reaches people in a way that changes their lives**.

Year	The question as UPSC set it, or a marked excerpt or summary	What it asked of you	What changed in 2026
2014 GS III · Q4	Excerpt: "In the villages itself no form of credit organization will be suitable except the cooperative society." (The question goes on to agricultural finance and technology for rural clients.)	Rural access to credit.	The access problem beneath financial inclusion.
2015 GS III · Q5	In what way could replacement of price subsidy with Direct Benefit Transfer (DBT) change the scenario of subsidies in India? Discuss.	How money reaches beneficiaries.	DBT depends on accounts: inclusion as a delivery channel.
2016 GS III · Q3	Pradhan Mantri Jan-Dhan Yojana (PMJDY) is necessary for bringing unbanked to the institutional finance fold. Do you agree with this for financial inclusion of the poorer section of the Indian society? Give arguments to justify your opinion.	Judge whether accounts mean inclusion.	Ten years on: accounts are near-universal, use is the question.

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 R.B.I.'s Financial Inclusion Index.

Year	The question as UPSC set it, or a marked excerpt or summary	What it asked of you	What changed in 2026
2021 GS II · Q8	Can the vicious cycle of gender inequality, poverty and malnutrition be broken through microfinancing of women SHGs? Explain with examples.	Finance as a lever for social change.	The social side of financial inclusion.
2022 GS III · Q2	Is inclusive growth possible under market economy? State the significance of financial inclusion in achieving economic growth in India.	Financial inclusion and growth.	Now both social and economic inclusion, plus measurement.
2022 GS II · Q8	Reforming the government delivery system through the Direct Benefit Transfer Scheme is a progressive step, but it has its limitations too. Comment.	Gains and exclusion risks of DBT.	The social side of account-based inclusion.
2023 GS III · Q2	What is the status of digitalization in the Indian economy? Examine the problems faced in this regard and suggest improvements.	Status and problems of digital finance.	The index now measures what digitalisation achieved.
2025 GS III · Q1	Summary, not verbatim: HDI against inequality-adjusted HDI, and why distribution-sensitive measures capture inclusive growth better.	What an aggregate index hides.	The same lesson for the FI-Index.
2026 GS III · Q1	Summary: Q1 of the same paper, the meaning, working and progress of the Digital Rupee (CBDC).	A new form of money and its reach.	The same paper asked about money's reach twice.

CARRY THIS METHOD TO ANY "EXAMINE THE VIEW" QUESTION

1. **Define** the key term.
2. **Establish** the link with evidence.
3. **Test its limits** honestly.
4. **Explain the measure** asked about.
5. **Ask what it hides.**

2.3 What to prepare next

SCHEMES AND SYSTEMS

JAM trinity	Jan Dhan, Aadhaar, Mobile: the base for DBT.
PMJJBY, PMSBY, APY	Life and accident insurance; pensions for informal workers.
Mudra; Stand-Up India	Mudra: credit support for eligible micro enterprises. Stand-Up India (5 April 2016 to 31 March 2025): bank loans for greenfield enterprises of SC/ST and women entrepreneurs; it ceased in March 2025 and a revamped successor was proposed.
NSFI 2025-30	Released 1 December 2025: five objectives (Panch-Jyoti), 47 action points; follows NSFI 2019-24.

IDEAS AROUND IT

Rangarajan Committee (2008)	The standard definition of financial inclusion.
Financial literacy	The Quality dimension of the index.
Digital divide	Gender and rural gaps in phone and internet use.
Over-indebtedness	When credit inclusion becomes a trap.

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 R.B.I.'s Financial Inclusion Index.

3 Additional information

Everything needed to answer this question well. Tier 1 holds what the demand needs; Tier 2 places it within the wider debate on inclusion, measurement and welfare.

TIER 1 · ESSENTIAL: THE MEANING, THE LINKS AND THE INDEX

Subject	What it is	Why it matters for the answer
MEANING		
Financial inclusion	The Committee on Financial Inclusion, chaired by C. Rangarajan (2008): the process of ensuring access to financial services and timely and adequate credit, where needed, for vulnerable groups such as weaker sections and low-income groups, at an affordable cost.	The definition the introduction needs.
LINKS TO SOCIAL INCLUSION		
Women	About 32.8 crore Jan Dhan accounts held by women (July 2026); SHG-bank linkage and women-focused credit.	Ownership is evidence of access; agency depends on control and use.
Welfare delivery	Account-based Direct Benefit Transfer can reduce leakage and intermediary discretion, though authentication and payment failures can still exclude.	Inclusion as a channel of citizenship.
Social security	PMJJBY and PMSBY offer life and accident cover to enrolled people; Atal Pension Yojana offers contributory pensions, including to informal workers.	Protection against shocks that push families into poverty.
LINKS TO ECONOMIC INCLUSION		
Credit	Affordable formal credit can reduce dependence on moneylenders; Mudra loans for micro enterprises.	Livelihoods and enterprise.
Payments	UPI gives small traders a record of digital payments.	Records that can support credit, though payments alone are not formalisation.
THE FI-INDEX		
Design	A composite of **97 indicators**; value from 0 (complete exclusion) to 100 (full inclusion); no base year, so it reflects cumulative effort; covers banking, investments, insurance, postal and pension sectors.	What the index is.
Dimensions	**Access** (35%, 26 indicators): availability of services and infrastructure. **Usage** (45%, 52 indicators): actual use of products. **Quality** (20%, 19 indicators): financial literacy, consumer protection, and inequalities and deficiencies in services.	Usage carries the most weight: the index rewards use over access.
Values	53.9 (2021), 56.4 (2022), 60.1 (2023), 64.2 (2024), 67.0 (2025), **70.0** (2026).	Steady progress; the 2026 rise led by Usage.

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 R.B.I.'s Financial Inclusion Index.

Why "integral", not just "helpful". Without usable formal financial access, a citizen finds it harder to receive account-based DBT, save securely, obtain formal insurance or build a credit history. In a welfare system run through bank accounts, financial exclusion becomes **social exclusion**.

What the index cannot show. The headline FI-Index is a national composite. Inequality enters its Quality dimension, but the score cannot by itself identify which States, districts, genders or groups remain excluded, nor whether access improved welfare. Its usefulness grows when read with **disaggregated** data.

TIER 2 · EXTENDED UNDERSTANDING: THE WHOLE TOPIC AROUND IT

How the index is useful

1. **Tracking:** one comparable number each year.
2. **Diagnosis:** sub-indices show which dimension lags.
3. **Breadth:** covers five major financial-service sectors, not banking alone.
4. **Policy focus:** weighting usage pushes beyond account opening.
5. **Accountability:** a public measure of progress.

Its limits

1. **Aggregation:** hides regional and gender gaps.
2. **Outcomes:** cannot show whether access improved welfare or empowerment.
3. **Comparability:** differs from survey measures such as Global Findex in definitions and coverage.
4. **Quality is difficult to assess fully:** the index includes 19 indicators on financial literacy, consumer protection (including aspects of grievance redressal) and inequality, but one aggregate score cannot reveal individual service experience or differences in redressal across groups.

Two debates worth knowing

Has Jan Dhan succeeded?

One view points to vast account expansion and DBT savings. The other points to inoperative and zero-balance accounts (distinct categories that can overlap; an account is inoperative after more than two years without customer-induced transactions). The balanced reading: **PMJDY substantially expanded access, but universal access is not yet achieved (Global Findex 2025, based on 2024 survey data: about 89% of Indian adults reported account ownership); the unfinished tasks are reaching the excluded, sustained use and real benefit**.

Is more credit always inclusion?

Credit can build enterprises. It can also trap poor households in debt, as microfinance crises have shown. The balanced reading: **inclusion means appropriate, affordable credit with protection**, not volume alone.

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 R.B.I.'s Financial Inclusion Index.

4 Pitfalls and variations

The mistakes that cost marks here, the claims never to make, and how the answer changes when the question changes.

4.1 Six pitfalls, each with its correction

Schemes in place of analysis

~~PMJDY, Mudra, PMJJBY and APY promote financial inclusion.~~

Accounts enable DBT and savings, which makes finance part of social citizenship.

Only the economic side

~~Financial inclusion increases credit and growth.~~

It also gives women agency and the poor a channel for welfare and insurance.

No usefulness

~~The FI-Index was 70.0 in March 2026.~~

It tracks progress across access, usage and quality, and shows which dimension lags.

Wrong weights

~~Access carries the highest weight.~~

Usage carries 45%, access 35%, quality 20%.

Agreeing without testing

~~Thus financial inclusion is integral to inclusion.~~

It is integral but not sufficient: access without use does not include.

Accounts as inclusion

~~With 58 crore Jan Dhan accounts, India is fully included.~~

About 15 crore of 57 crore Jan Dhan accounts were inoperative (December 2025).

4.2 Never write these

- "The FI-Index has a base year of 2017."
  It has no base year.
- "The FI-Index covers only banking."
  It covers banking, investments, insurance, postal and pension.
- "The FI-Index is published by NITI Aayog."
  It is the RBI's index.
- "Every Indian adult now uses a bank account actively."
  Inoperative accounts remain large.
- "Financial inclusion alone ends poverty."
  It is one part of wider inclusion.

4.3 If the question changes

If it asks	The structure becomes	What must change
Critically examine PMJDY's achievements	1. Gains; 2. Gaps (inactivity, use); 3. Way forward	Account data and inactivity data at the centre.
Role of **digital payments** in inclusion	UPI, DBT, formalisation; digital divide; safeguards	Payments replace accounts as the focus.
Explain the **FI-Index** only	Design, dimensions, values, usefulness, limits	The whole answer on measurement.

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 R.B.I.'s Financial Inclusion Index.

If it asks	The structure becomes	What must change
The same question for **15 marks**	The same three parts, with women and regional gaps	Add the index's limits and the debates.

5 The model answer

One answer, written in 150 words, in the form this question calls for: points under social and economic inclusion, a three-box diagram of the index, and a short part for the hidden demand. The introduction covers the whole question; the conclusion settles its demand.

Model answer ### Points and an index diagram — 150 words

Financial inclusion means affordable access to and effective use of financial services; it supports social and economic inclusion, while the RBI's FI-Index tracks progress.

1. Integral to inclusion

- **Social:** women's Jan Dhan accounts can support agency; DBT reduces intermediaries; PMJJBY, PMSBY and APY offer protection.
- **Economic:** formal credit reduces informal borrowing; Mudra funds micro-enterprises; UPI records traders' payments.
- **Limit:** literacy, connectivity and gender norms exclude.

2. The RBI's FI-Index

Access 35%	Usage 45%	Quality 20%
services, infrastructure	actual use	literacy, protection

- 97 indicators across banking, insurance, investment, postal and pension sectors; 53.9 (2021) to 70.0 (2026).
- Tracks progress annually, shows lagging dimensions, and prioritises use over access.

3. Measured or real?

About 15 crore Jan Dhan accounts were reported inoperative (December 2025); the national score masks gender and regional gaps.

Financial inclusion is integral but insufficient alone; the FI-Index remains useful when read with disaggregated evidence on who remains financially excluded and why.

DEMAND
Social and economic links tested, then the index's design and usefulness

HIDDEN DEMAND
Part 3 separates access from use and names what the score hides

STRUCTURE
About two-fifths, two-fifths, one-fifth

BALANCE
Introduction 24 words, conclusion 23 words; 150 words in all

Why it works: the introduction defines the term and signals both parts; Part 1 tests the view on both social and economic sides, with a limit; the diagram shows how the index is built; the points state its usefulness; the hidden part separates access from use; the conclusion gives a view on both demands.

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 R.B.I.'s Financial Inclusion Index.

6 Other ways to write it

The model answer above remains the answer. These outlines show how a different, equally valid answer could be built, and when each choice works.

Approach	How it is built	When it works
Table for Part 1	Rows for women, welfare, credit, risk; columns for social and economic effect.	When you want both sides side by side.
Open with data	Introduction: 58.8 crore Jan Dhan accounts, FI-Index at 70.0; then the view and its test.	When fresh numbers are your strongest opening.
Trend line for Part 2	A small sketch of the index from 53.9 to 70.0, with the weights below.	When you can draw it quickly.
For 15 marks	Add the index's limits and the debate on Jan Dhan.	When there is room to weigh evidence.

7 Quick recall and Prelims crossover

Facts for rapid revision and Prelims.

1. **FI-Index**: RBI, first published **August 2021** (for March 2021).
2. Range **0 to 100**; **no base year**; retrospective March 2017 value 43.4.
3. **97 indicators** (26, 52, 19); five sectors.
4. Weights: **Access 35%, Usage 45%, Quality 20%**.
5. Values: 53.9, 56.4, 60.1, 64.2, 67.0, **70.0** (2021 to 2026).
6. March 2026 rise led by **Usage**.
7. **Quality** includes financial literacy and consumer protection.
8. FI-Index for March 2026 released **16 July 2026**.
9. **PMJDY**: launched **28 August 2014**.
10. About **58.8 crore** PMJDY accounts (22 July 2026).
11. About **32.8 crore** held by women; **45.8 crore** rural and semi-urban.
12. About **15 crore** of 57 crore inoperative (Lok Sabha, December 2025).
13. **Rangarajan Committee** on financial inclusion: **2008**.
14. **NSFI 2025-30**: released **1 December 2025**; 47 action points.
15. **PMJJBY** (life), **PMSBY** (accident), **APY** (pension): 2015.
16. **JAM**: Jan Dhan, Aadhaar, Mobile.

THE ONE SENTENCE TO CARRY OUT OF THIS DOCUMENT

An account opens the door to inclusion; use, protection and voice decide whether a person walks through it.

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 R.B.I.'s Financial Inclusion Index.

8 Write it yourself

Write the answer in 150 words without looking back, then check it against each line below.

	Check	Yes / No
1	Does the introduction **define** financial inclusion and signal both parts?	
2	Are both **social and economic** links covered, with a limit?	
3	Are the FI-Index **weights** correct (35, 45, 20)?	
4	Is its **usefulness** stated, not only its value?	
5	Does Part 3 separate **access from use**?	
6	Does the conclusion give a **view** on both demands, at about the length of the introduction?	
7	Is it **150 words or a little over**, with no claim from section 4.2?	

Sources

- Reserve Bank of India: FI-Index releases of 17 August 2021, 2 August 2022, 15 September 2023, 9 July 2024, 22 July 2025 and 16 July 2026; National Strategy for Financial Inclusion 2025-30 (1 December 2025).
- Ministry of Finance: Lok Sabha replies on PMJDY (December 2025; 10 August 2026); RTI reply of 1 September 2026, as reported in September 2026.
- Report of the Committee on Financial Inclusion (C. Rangarajan, 2008); RBI National Strategy for Financial Inclusion 2019-24.
- UPSC Civil Services (Main): GS Paper III 2014, 2015, 2016, 2022, 2023, 2025, 2026; GS Paper II 2021, 2022. Official question papers.

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 R.B.I.'s Financial Inclusion Index.

YOUR NEXT STEP

Now write GS Paper III 2026 again.

You now know what this question asked, what it expected without saying so, and how its answer is built. Write the whole paper under the clock, have it evaluated, and read the feedback against this document.



1 Write the full paper in three hours — 2 Self-check this answer with section 8 — 3 Have the paper evaluated — 4 Read the feedback against this document

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