



## RBI's Financial Inclusion Index 2025

[Source: IE](#)

The [Reserve Bank of India's Financial Inclusion Index \(FI-Index\)](#) rose to **67 in March 2025**, up from **64.2 in March 2024**, driven by better **access, usage and quality**, showing deeper financial engagement and improved literacy.

- **FI-Index** is a comprehensive measure of financial inclusion across **banking, investment, insurance, pension, and postal** sectors, developed with inputs from the government and regulators.
  - It is published **annually in July** and scores range from **0 (exclusion) to 100 (full inclusion)**.
    - The index has **no base year**, reflecting **cumulative progress** over time.
  - It consists of **three parameters: Access (35%), Usage (45%), and Quality (20%)**.
  - The **quality parameter** is a unique feature that includes **financial literacy, consumer protection, and service equity**
- The index has steadily grown from **43.4 in March 2017** to **53.9 in March 2021**, now reaching **67 in March 2025**.
  - Experts credit the rise to digital efforts and sustained financial literacy, marking a shift toward meaningful and inclusive financial empowerment.

### Read more:

- [Financial Literacy, Financial Inclusion and Digital Banking Initiatives](#)
- [Building a More Inclusive Financial System](#)

PDF Reference URL: <https://www.drishtiias.com/printpdf/rbis-financial-inclusion-index-2025>