



# Financial Inclusion in India: A study on Post-Reform Period (1991–2025)



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**Abstract:** *This study explores the progress of financial inclusion in India during the post-reform period from 1991 to 2025. The study is based on secondary data collected from Reserve Bank of India reports and other official sources. The research highlights major indicators, including the development of bank branches, progress in deposits and credit, and the expanding use of digital payment systems. The findings show that financial inclusion has significantly improved, especially since the 2000s and during the post-pandemic period, driven by banking reforms, government programs, and technological developments. Even though financial transactions remain higher in urban and metropolitan areas, contributions from semi-urban regions have gradually increased, indicating broad access to financial services. The rapid advancement of digital payments shows the increasing importance of technology in improving financial inclusion. Though regional differences remain, they underscore the need for sustained policy support to achieve stable, sustainable financial development in India.*

**Keywords:** *Financial Inclusion, Bank Branches, Digital Payments, India*

**Nomenclature:**

UPI: Unified Payments Interface

PMJDY: Pradhan Mantri Jan Dhan Yojana

## I. INTRODUCTION

Financial inclusion aims to remove barriers to accessing financial services for all individuals and businesses, thereby leading to economic growth, innovation and improved quality of life. Key areas of focus for financial inclusion include financial education, affordable banking services, and inclusive credit scoring, each addressing specific barriers to access. Financial inclusion reduces poverty and inequality by empowering marginalised groups with tools such as savings accounts and credit, and by facilitating their participation in the formal economy. It also broadens the financial system's resource base by fostering a culture of savings among a large segment of the rural population. It plays a role of its own in economic development.

In India, Financial inclusion became an important policy concern after the 1991 economic reforms, with the advent of banking technology and the recognition that low-income households could be integrated into the formal banking system.

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Financial inclusion initiatives will further deepen financial inclusion and provide banks with resources to expand credit delivery. The banking technology initiatives aimed at financial inclusion should be collaborative and innovative to reduce transaction costs.

Thus, financial inclusion, along with Governmental developmental programmes, will lead to overall financial and economic development in our country, and, as in most developing countries, extending banking services to everyone will be the key driver towards inclusive growth.

There have been some major policy initiatives since 2014. Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched in 2014 to ensure universal access to banking services. In recent years, digital services like the Aadhaar–Mobile–Jan Dhan (JAM) Trinity, built on the Aadhaar Act, 2016, the Unified Payments Interface (UPI), launched in 2016 by NPCI, RuPay cards, and mobile banking have further transformed the financial landscape by improving accessibility and reducing transaction costs.

In this context, the current study reviews the transformation of financial inclusion in India over the post-reform period from 1991 to 2025, focusing on access to banking services, credit availability, and digital payment systems. The study aims to examine and assess the impact of significant policies and identify existing gaps to understand the changing nature of financial inclusion in India.

## II. REVIEW OF LITERATURE

Existing literature on financial inclusion in India emphasises its multidimensional nature and its growing significance during the post-reform period. Various studies have reviewed financial inclusion from different perspectives, including policy initiatives, institutional tools, digital payments, and regional disparities.

Research on digital financial services highlights the rapid expansion of digital payment systems in India, especially following the introduction of the Unified Payments Interface (UPI) [4]. Studies on the growth of digital payments show that these systems have enhanced transaction efficiency and financial access, especially for low- and middle-income groups. However, these studies also note that digital and financial literacy, along with infrastructural gaps, remain important challenges for the overall digital finance landscape.

An important line of literature has sought to measure financial inclusion using index-based approaches. Researchers have developed multidimensional financial inclusion indexes using both demand-side and supply-side indicators [5] such as banking insight, access to credit, insurance, and payment services. While these studies report improvement in overall financial inclusion after 2000, they continue to find lower performance in supply-side



indicators and understanding rural-urban disparities. Practical studies using techniques such as principal component analysis also reveal that rural financial inclusion lags behind urban inclusion despite policy interventions since 1991.

Several studies have estimated the impact of government-led initiatives, particularly the Pradhan Mantri Jan Dhan Yojana (PMJDY) [6]. These studies indicate a solid increase in bank account ownership, deposits, Rupay card issuance, and female participation. Rural account growth has been higher than urban growth. However, the study also highlights that account ownership alone does not ensure efficient inclusion, as account usage, access to credit, and insurance insight remain limited.

Literature exploring the role of institutions such as the Reserve Bank of India, Commercial banks, and microfinance institutions suggests that these systems have expanded financial reach, specifically in remote areas. Nevertheless, functional limitations, service quality issues, and infrastructural constraints continue to constrain their strength.

Recent studies using both secondary and primary data indicate that access to bank accounts has nearly reached such levels in rural India. Still, the use of financial services such as credit, digital payments, and insurance remains irregular. Credit insight is identified as a main gap, particularly for poor households, while insurance protection and affordability remain poor in rural areas.

Most existing studies focus on specific plans and shorter time periods, leaving a gap for a comprehensive long-term analysis that covers both traditional financial reforms and recent digital projects. The current study seeks to address this gap by examining financial inclusion in India over the extended post-reform period from 1991 to 2025. From an academic perspective, this review helped identify stable structural issues in India's financial system, particularly the gap between access and effective use, and these insights guided the choice of variables and indicators used in the present paper.

### III. RESEARCH GAP

Although a substantial body of research exists on financial inclusion in India, several important areas remain inadequately addressed. Most studies concentrate on specific dimensions such as banking access, the Pradhan Mantri Jan-Dhan Yojana, Digital payment systems or rural financial inclusion, without providing a comprehensive perspective. Many of these studies are largely descriptive in nature or limited to shorter time periods, which restricts their ability to capture long-term structural changes resulting from economic reforms.

Most existing studies are limited to either banking or digital finance, not both.

Receive somewhat less attention in the research currently in publication than access to financial services, especially account ownership.

Research on digital financial inclusion emphasises how quickly platforms like the Unified Payments Interface (UPI) are growing. Still, it frequently fails to adequately link digital advancements to conventional banking and credit metrics. Therefore, there is a clear need for a comprehensive study that examines the development of financial inclusion in

India during the post-reform period (1991–2025), integrating banking access, credit availability and digital payment systems. The present study seeks to address these gaps by providing a detailed analysis of policy initiatives and their impact on financial inclusion in India.

### A. Objectives

- i. To analyse the evolution of financial inclusion in India during the post-reform period (1991–2025).
- ii. To examine policy initiatives and their impact on access to banking, credit, and digital payments.

### B. Hypothesis

- i. Financial inclusion has increased significantly after economic reforms.

**H<sub>0</sub>:** There is no significant relationship between banking expansion and financial inclusion in India.

**H<sub>1</sub>:** There is a significant relationship between banking expansion and financial inclusion in India.

### C. Significance of the Study

This study is significant as it provides a comprehensive analysis of financial inclusion in India during the post-reform period (1991–2025). It helps in understanding the growth and distribution of bank deposits and credit across different population groups. The findings are useful for policymakers to identify regional disparities in access to financial services and to design targeted inclusion policies. The study also contributes to academic literature by linking banking expansion with digital payments and overall financial development. Furthermore, it serves as a reference for future researchers studying financial sector reforms in India.

## IV. METHODOLOGY

The present study is descriptive and analytical in nature, based on secondary data, and focuses on the advancement of financial inclusion in India during the post-reform period.

The data have been collected from well-established and authoritative sources, such as Reserve Bank of India reports, publications [1], [2], [3], research articles, and official websites. These sources provide reliable and comprehensive information on banking access, credit availability, and digital payment systems in India.

The study covers the post-reform period from 1991 to 2025. This period has been chosen to examine long-term changes in the financial system related to economic liberalisation and financial inclusion measures.

To examine financial inclusion, this analysis highlights indicators including access to banking services, access to credit, and the growth of digital payment systems. Such indicators will shed light on the progress of financial inclusion during the post-reform years.

The gathered data are examined using descriptive and trend analysis. Tables and graphs are used to illustrate trends clearly, and brief explanations are provided to help understand them. This research focuses mainly on long-term trends and policy developments.

AI-based tools were used only for language editing and formatting support. All data



analysis, interpretation, and conclusions are entirely the author's own.

**A. Data Analysis**

**Table I: Growth in Number of Branches of Scheduled Commercial Banks in India (1991-2025)**

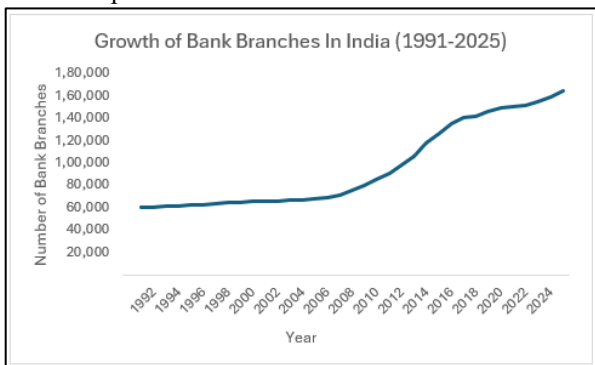
Year	Total	Growth
1991	60,220	0
2000	65,412	8.62%
2005	68,355	4.50%
2010	85,145	24.56%
2015	1,26,641	48.74%
2020	1,50,041	18.48%
2025	1,64,225	9.45%

Source: Reserve Bank of India [1], [2], [3]

Table I shows the selected years to highlight both the absolute growth and percentage change in the number of bank branches in India during the post-reform period. The number of bank branches rose from 60,220 in 1991 to 65,412 in 2000, recording a 8.62% increase, implying modest growth in the early stages of economic reforms. Between 2000 and 2005, branch rise remained relatively low at 4.50%, reflecting a period of gradual consolidation within the banking sector.

A major increase in branch expansion was observed between 2005 and 2010, with growth rising by 24.56%, followed by a sharp rise of 48.74% between 2010 and 2015. This period coincides with the extension of financial inclusion schemes, including an expanded policy focus on rural and semi-urban banking outreach and the introduction of programmes such as the Pradhan Mantri Jan-Dhan Yojana.

In the following period, growth reduced but remained positive, with increases of 18.48% between 2015 and 2020 and 9.45% between 2020 and 2025, indicating consolidation and strengthening of the present banking network. Generally, the combined analysis of total numbers and percentage growth indicates sustained growth of banking infrastructure and gradual growth in financial inclusion in India during the post-reform period.



[Fig.1: Growth of Bank Branches in India (1991–2025)]

Source: Reserve Bank of India [1], [2], [3]

Figure 4.1 shows a steady increase in the number of bank branches in India from 1991 to 2025. Growth remained moderate during the early reform period but accelerated notably after 2010, reflecting policy initiatives to expand banking outreach, especially in rural and semi-urban areas. The sharp increase in branch extensions indicates improved access to formal banking services and suggests continued progress towards financial inclusion during the post-reform period.

**Table II: Trend in Aggregate Credit and Aggregate Deposits of Scheduled Commercial Banks in India (1991-2025)**

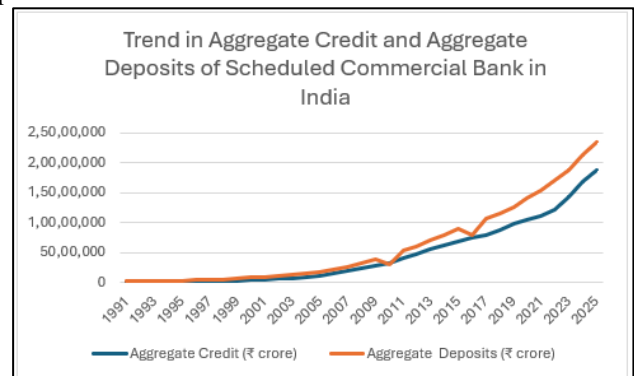
Year	Credit (₹Crore)	Credit Growth%	Deposits (₹ crore)	Deposit Growth %
1991	1,24,203		2,00,568	
2000	4,60,081	270.43%	8,21,420	309.55%
2005	11,52,468	150.49%	17,46,814	112.66%
2010	33,45,169	190.26%	30,61,839	75.28%
2015	68,78,473	105.62%	89,22,111	191.40%
2020	1,05,18,812	52.92%	1,40,14,777	57.08%
2025	1,87,86,866	78.60%	2,34,51,839	67.34%

Source: Reserve Bank of India [1], [2], [3]

Table II shows the trend in aggregate credit and aggregate deposits of scheduled commercial banks in India during the post-reform period from 1991 to 2025, along with their relevant growth rates. The data indicate a steady increase in both credit and deposits over the years, reflecting the expansion of the banking system and improved financial intervention. Aggregate credit increased from ₹1,24,203 crore in 1991 to ₹1,87,86,866 crore in 2025, while aggregate deposits rose from ₹2,00,568 crore to ₹2,34,51,839 crore over the same period.

Throughout the early reform years, the percentage growth in credit and deposits remained progressive, with credit increasing by 150.49% and deposits by 112.66% between 2000 and 2005. However, from the mid-2000s onwards, a sharper rise is observed, with credit rising by 190.26% between 2005 and 2010, reflecting increased access to formal finance and the expansion of lending activities. A temporary fluctuation in deposits around 2010 may be attributed to data reclassification or reporting adjustments in the RBI statistical series. In recent years, especially after 2014, growth in both indicators accelerated due to financial inclusion schemes, the expansion of banking outreach, and the greater use of formal banking channels. Deposits grew by 191.40% between 2010 and 2015, while credit rose by 78.60% between 2020 and 2025.

Overall, the rising trend in aggregate credit and deposits reflects improvements in the banking sector and a significant increase in financial inclusion in India during the post-reform period.



[Fig.2: Trend in Aggregate Credit and Aggregate Deposits of Scheduled Commercial Banks in India]

Source: Reserve Bank of India [1], [2], [3]

The graph shows a steady, substantial increase in both aggregate credit and aggregate deposits in India from 1991 to 2025. There is gradual growth during the early reform



## Financial Inclusion in India: A study on Post-Reform Period (1991–2025)

period, but accelerated particularly after 2005, reflecting financial deepening and elaboration of banking activities. Deposits remained higher than credit throughout the period, reflecting savings mobilisation alongside increasing credit

demand within the banking system. Overall, the trend highlights the best banking penetration and implies stable progress in financial inclusion during the post-reform period.

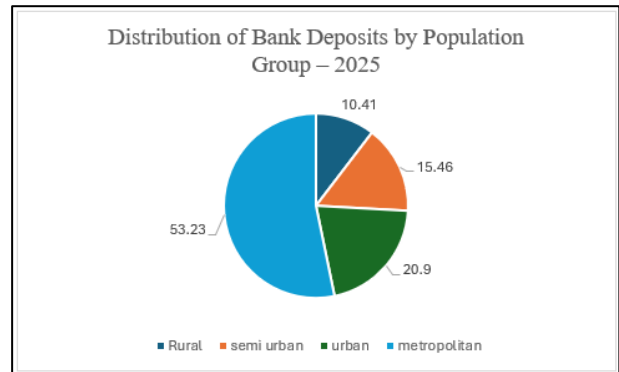
**Table III: Population Group-wise Credit and Deposits of Scheduled Commercial Banks in India (₹ crore) Deposits**

Year	Total	Rural %	Semi-urban %	Urban %	Metropolitan %
1991	2,00,568	15.46%	20.66%	24.50%	39.38%
2000	8,21,419	14.67%	19.72%	23.00%	42.60%
2005	17,46,814	12.20%	16.93%	21.46%	49.41%
2010	45,61,029	9.22%	13.46%	20.72%	56.60%
2015	89,22,111	10.26%	14.76%	22.02%	52.95%
2020	1,40,14,777	10.73%	16.32%	21.73%	51.22%
2025	2,34,51,839	10.41%	15.46%	20.90%	53.23%

Source: Reserve Bank of India [1], [2], [3]

The table shows a significant increase in total bank deposits in India from ₹2,00,568 crore in 1991 to ₹2,34,51,839 crore in 2025, indicating major developments in the banking sector during the post-reform period. At the same time, the distribution of deposits has shifted towards metropolitan areas, whose share rose from 39.38% in 1991 to 53.23% in 2025. In contrast, the rural share decreased from 15.46% to 10.41%, while the semi-urban and urban shares remained comparatively stable. This indicates that, although overall deposit mobilisation has expanded, financial resources have become more concentrated in urban and metropolitan regions. The trend shows the need to maintain the policy efforts to improve the financial inclusion and deposit mobilisation in rural areas.

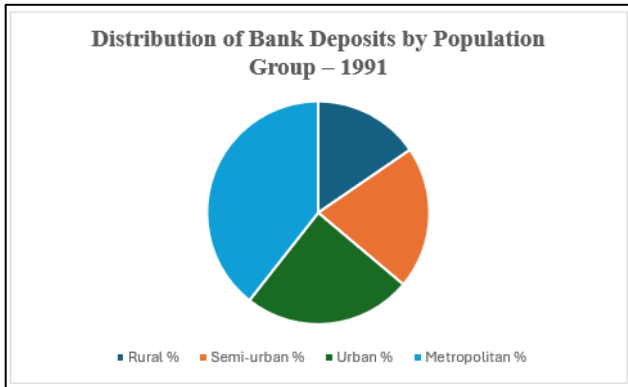
Source: Reserve Bank of India



**[Fig.4: Population Group-wise Share of Bank Deposits in India – 2025]**

Source: Reserve Bank of India [1], [2], [3]

The chart shows a steady increase in total bank deposits in India from 1991 to 2025, indicating sustained growth in savings and financial strengthening during the post-reform period. The sharper rise observed after 2010 reflects increased banking penetration, rising income levels, and better use of formal financial institutions. Generally, the trend spotlights the strengthening role of the banking sector in organising household and institutional savings and indicates gradual progress in financial inclusion.



**[Fig.3: Population Group-wise Share of Bank Deposits in India-1991]**

### B. Credits

**Table IV: Population Group-wise Distribution of Bank Credit in India (1991–2025)**

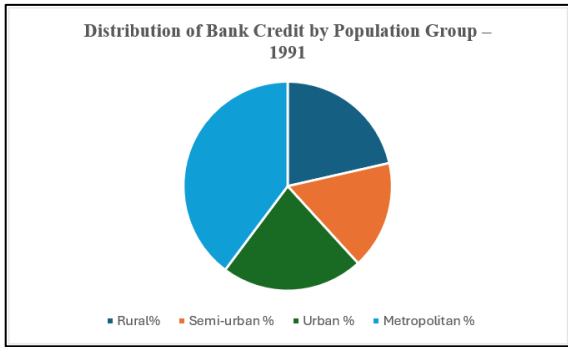
Year	Total	Rural%	Semi-Urban %	Urban %	Metropolitan %
1991	1,24,203	21.45%	16.75%	22.04%	39.77%
2000	4,60,080	12.92%	14.08%	17.30%	55.70%
2005	11,52,468	13.92%	12.39%	18.42%	55.26%
2010	33,45,169	11.51%	11.00%	17.75%	59.74%
2015	68,78,473	9.53%	11.58%	17.14%	61.75%
2020	1,05,18,811	9.11%	13.00%	18.55%	59.34%
2025	1,87,86,866	9.51%	14.60%	19.50%	56.39%

Source: Reserve Bank of India [1], [2], [3]

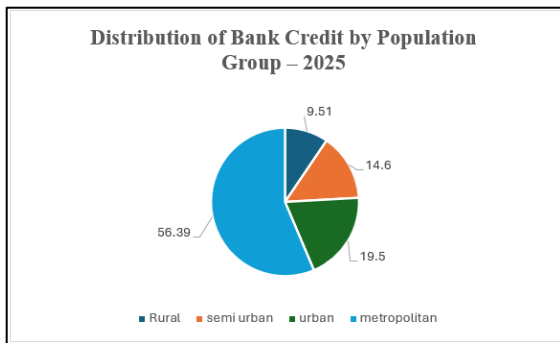
The table shows the strong growth in total bank credit in India, rising from ₹1,24,203 crore in 1991 to ₹1,87,86,866 crore in 2025. It shows the rapid extension of formal borrowing during the post-reform period. Metropolitan areas consistently have the largest share of credit, increasing from 39.77% in 1991 to 56.39% in 2025, highlighting the influence of urban centres on credit intake. The rural share, which

reduced from 21.45% to 9.51%, shows moderate but stable participation. Semi-urban and urban areas show moderate but stable participation. This form suggests that, despite financial inclusion efforts, access to formal credit remains more concentrated in metropolitan and economically progressive

zones, underscoring the need for effective credit outreach in rural areas.



[Fig.5: Population Group-wise Share of Bank Credit in India 1991]



[Fig.6 Population Group-wise Share of Bank Credit in India 2025]

Source: Reserve Bank of India [1], [2], [3]

The credit chart shows a strong upward trend in bank lending from 1991 to 2025, reflecting increases in formal credit and greater access to financial services. The rapid growth seen in recent years indicates a rising demand for loans for both valuable and consumption purposes. This trend reflects increasing financial intermediation and highlights the growing role of banks in supporting economic growth and advancing financial inclusion during the post-reform period.

Table V: Growth of Digital Payments in India

Year	Total volume (Lakh)	Total value (crore)	Volume growth%	Value Growth%
2020	399778.6	138752415	542.37%	476.90%
2021	636451.8	167523580	59.20%	20.74%
2022	1036104	200426307	62.79%	19.64%
2023	1496828	232084697	44.47%	15.80%
2024	2078674	275853102	38.87%	18.86%

Note: Growth rate for 2020 is calculated using 2019 as the base year (RBI data).

Source: Reserve Bank of India [1], [2], [3]

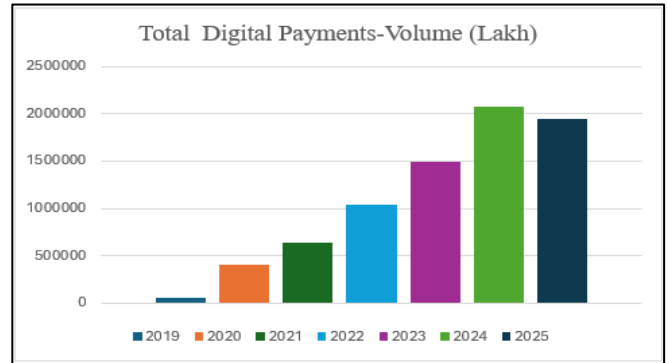
The table shows a strong positive trend in digital payments in India from 2020 to 2025, with increases in both transaction

### C. Relationship Between Bank Expansion and Financial Inclusion

Table VI: Descriptive Statistics of Bank Expansion and Financial Inclusion Variables

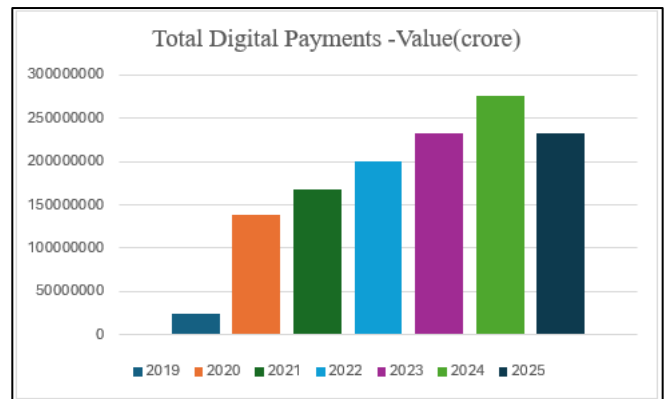
	N	Descriptive Statistics			
		Minimum	Maximum	Mean	Std. Deviation
Number of Branches	35	60220	164225	96525.31	37701.635
Aggregate Credit	35	124203	18786866	4685707.74	5264351.293
Aggregate Deposits	35	200568	23451839	6115128.74	6758820.844
Valid N (listwise)	35				

volume and value. Both indicators showed major growth, with particularly high increases in 2020 and 2021 due to the rapid adoption of digital technologies during the pandemic. The trend remained positive between 2022 and 2024, indicating ongoing expansion in digital transactions. A minor decline in 2025 may reflect a brief adjustment following unusually high growth in recent years. Overall, the trend features the increasing acceptance of digital payment systems and their growing role in supporting financial inclusion in India.



[Fig.7: Total Digital Payments – Volume (Lakh)]

Source: Reserve Bank of India



[Fig.8: Total Digital Payments – Value (₹ Crore)]

Source: Reserve Bank of India [1], [2], [3]

The graphs show a clear, steady rise in both the volume and value of digital payments in India from 2019 to 2025. The sharp increase observed after 2020 reflects the rapid adoption of digital payment systems, especially during the pandemic period. The volume graph shows the widespread use of digital payment systems for regular transactions. In contrast, the value graph shows an increase in the use of digital platforms for higher-value transactions. Although a slight drop is observed in 2025, the overall trend highlights the importance of digital payments and their key role in promoting financial inclusion in India.

## Financial Inclusion in India: A study on Post-Reform Period (1991–2025)

The descriptive statistics will provide an overview of the general trends in banking expansion and financial activity during the post-reform period. The results show the stable expansion of banking infrastructure, reflected in an average of 96,525 bank branches. The increasing involvement of households and businesses in formal financial activities is

also evident from the high average levels of aggregate deposits, at ₹61,15,129 crore, and aggregate credit, at ₹46,85,708 crore. Moreover, the relatively high standard deviation values indicate significant variation in financial activity over time, reflecting the dynamic growth of the banking sector, particularly after 2000.

**Table VII: Correlation Matrix between Number of Branches, Aggregate Credit, and Aggregate Deposits**

Correlations				
		Number of Branches	Aggregate Credit	Aggregate Deposits
Number of Branches	Pearson Correlation	1	.962**	.961**
	Sig. (2-tailed)		0	0
	N	35	35	35
Aggregate Credit	Pearson Correlation	.962**	1	.997**
	Sig. (2-tailed)	0		0
	N	35	35	35
Aggregate Deposits	Pearson Correlation	.961**	.997**	1
	Sig. (2-tailed)	0	0	
	N	35	35	35

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The correlation analysis shows a very strong positive relationship between the number of bank branches and aggregate credit, as well as between the bank branches and aggregate deposits. These links are statistically significant at the 1% level and hint at a strong association between the expansion of banking infrastructure and increased financial activity. The high positive correlation between credit and deposits further indicates the deepening of the banking system over the post-reform period. Overall, the results suggest that progress in banking outreach and financial

intermediation is related to progress in financial inclusion in India.

### D. Regression

**Table VIII: Regression Model Summary**

Model Summary					
Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
1	.961 <sup>a</sup>	.924	.922	1886134.9170	.235

a. Predictors: (Constant), Number of Branches

b. Dependent Variable: Aggregate Deposits

**Table IX: ANOVA Results of Regression Model**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1435778750493132.200	1	1435778750493132.200	403.592	.000 <sup>b</sup>
Residual	117397662525726.120	33	3557504925022.004		
Total	1553176413018858.500	34			

a. Dependent Variable: Aggregate Deposits

b. Predictors: (Constant), Number of Branches

**Table X: Regression Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-10522266.824	887407.604		-11.857	.000
Number of Branches	172.363	8.580	.961	20.090	.000

a. Dependent Variable: Aggregate Deposits

**Table XI: Residual Statistics of Regression Model**

Residuals Statistics					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-142565.2	17784052	6115128.7	6498368	35
Residual	-4850341.5	5667787.5	0	1858190.6	35
Std. Predicted Value	-0.963	1.796	0	1	35
Std. Residual	-2.572	3.005	0	0.985	35

a. Dependent Variable: Aggregate Deposits

The regression results indicate that the number of bank branches is statistically significant in relation to aggregate deposits. The R<sup>2</sup> value of 0.924 suggests that approximately 92.4% of the variation in aggregate deposits is explained by changes in the number of bank branches included in the model. The positive regression coefficient indicates that an increase in the number of bank branches is associated with higher aggregate deposits. The result is highly significant, as indicated by the low p-value (p = 0.000). Overall, the findings underscore the importance of expanding banking

infrastructure to support deposit mobilisation and the evolution of financial inclusion in India during the post-reform period.

## V. FINDINGS OF THE STUDY

Based on the analysis of secondary data from RBI sources, the following key findings emerge:



Financial inclusion in India has improved significantly during the post-reform period (1991–2025).

The number of bank branches has increased steadily, indicating a broader geographic reach of banking services.

Aggregate deposits and credit have grown substantially over time, reflecting increased participation in the formal financial system.

Metropolitan and urban regions continue to account for a larger share of deposits and credit, but rural and semi-urban areas have also recorded notable growth.

The rapid rise in digital payment volume and value, especially after 2016 and during the post-pandemic period, highlights accelerated digital financial inclusion.

Growth in digital payments suggests not only higher transaction frequency but also greater acceptance of digital platforms for high-value transactions.

Government initiatives, banking reforms, and technological advancements have played a crucial role in strengthening financial inclusion.

Despite progress, regional and population-group disparities still exist, indicating scope for further improvement.

## VI. CONCLUSION

The present study examined the development of financial inclusion in India during the post-reform period from 1991 to 2025 by analysing key indicators, including banking access, credit and deposit growth, and the expansion of digital payment systems. The findings of the study reveal that financial inclusion in India has improved significantly over time, particularly after the 2000s and more prominently in the recent decade.

The steady increase in the number of bank branches reflects the widening outreach of formal banking services across the country. The growth of aggregate deposits and credit indicates deeper participation of individuals and businesses in the formal financial system. Although metropolitan and urban regions continue to dominate banking activity, the rising trends in rural and semi-urban areas suggest gradual progress towards inclusive financial development.

The study also highlights the crucial role of digital financial services in strengthening financial inclusion. The rapid growth in the volume and value of digital payments, especially after 2016 and during the post-pandemic period, demonstrates increased acceptance and usage of digital platforms for financial transactions. This shift has enhanced convenience, reduced transaction costs, and improved accessibility.

Overall, the study concludes that financial inclusion in India has advanced substantially during the post-reform period. However, persistent regional disparities underline the need for continued policy efforts to promote balanced, affordable, and sustainable financial inclusion across all sections of society.

The AI tools were used only for language editing and formatting purposes. The research design, data analysis, interpretation, and conclusions are the author's original work.

## DECLARATION STATEMENT

I must verify the accuracy of the following information as the article's author.

- **Conflicts of Interest/ Competing Interests:** Based on my understanding, this article has no conflicts of interest.
- **Funding Support:** This article has not been funded by any organizations or agencies. This independence ensures that the research is conducted with objectivity and without any external influence.
- **Ethical Approval and Consent to Participate:** The content of this article does not necessitate ethical approval or consent to participate with supporting documentation.
- **Data Access Statement and Material Availability:** The adequate resources of this article are publicly accessible.
- **Author's Contributions:** The authorship of this article is contributed solely by the author.

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