



संचिति

SEPTEMBER 2026



HIGHLIGHTS OF AUGUST, 2026

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ITEC | TELECOM FINANCE FOR A DIGITAL TOMORROW

AUGUST 03-AUGUST 14, 2026

FROM GLOBAL PARTNERSHIPS TO PROFESSIONAL LEARNING



The Indian Technical and Economic Cooperation (ITEC) programme on “Telecom Finance for Digital Tomorrow” brought together participants from Cambodia, Fiji, Jordan, Maldives, Myanmar, Nepal, Tanzania and Yemen for an enriching learning experience in the evolving domain of telecom finance. Dr. Shikha Mathur Kumar, Additional CGCA, highlighted the importance of robust financial governance in enabling resilient and inclusive digital ecosystems, while Dr. Kamal Kapoor, DDG, NCA-F, underlined the role of telecom finance in supporting digital transformation. Dr. Mandeep Singh, DDG, NCA-F, highlighted NCA-F’s growing contribution to domestic and international capacity building through its training programmes.



REGULATION, TECHNOLOGY & TELECOM INNOVATION



The participants undertook an exposure visit to TRAI and C-DOT, gaining firsthand insights into India's telecom ecosystem. At TRAI, Shri D. Manoj, Pr. Advisor, TRAI, shared perspectives on the evolving regulatory landscape. At C-DOT, the delegation explored indigenous technologies and state-of-the-art solutions for digital connectivity, secure communications and next-generation telecom networks.



PUBLIC FINANCE IN PRACTICE: RULES, RESPONSIBILITY & PROPRIETY

AUGUST 03-AUGUST 07, 2026



The one-week training programme on “Financial Stewardship in Communications: Governance, Accounting Systems, Audit and Propriety” for Officer Trainees of the Indian Postal Service commenced at NCA-F. The programme focuses on public financial management, governance, accounting systems, audit, public procurement and financial propriety. Dr. Shikha Mathur Kumar, Addl. CGCA, emphasised the importance of sound financial stewardship, continuous learning, integrity and technological innovation in strengthening public institutions and service delivery.



PRESENTING WITH PURPOSE: BUILDING LEADERSHIP COMMUNICATION

AUGUST 20-AUGUST 21, 2026



The two-day workshop on “Making Effective Presentations” concluded at NCA-F, bringing together officers from various wings of DoT and its attached and field offices. Shri Awadhesh Kumar, Advisor (F), DoT; Ms. Madhavi Das, FA Telecom; and Dr. Sanjiwan Sinha, DG, NCA-F, shared valuable perspectives on effective presentations as a key leadership competency, emphasising clarity, precision and audience-focused communication. Through expert-led sessions, practical exercises and individual feedback, participants strengthened their skills in structuring content, designing professional presentations and delivering with greater impact.



STRENGTHENING GEM PROCUREMENT: FROM PROCESS TO PAYMENT

13 AUGUST, 2026



A one-day hybrid workshop on Government e-Marketplace (GeM) was conducted at NCA-F, Ghitorni, on 13 August 2026, bringing together over 500 online and 30 offline participants from DoT, DoP and their PSUs. Inaugurated by Dr. Mandeep Singh, DDG (TAR), NCA-F, the workshop focused on GeM procurement procedures, practical procurement challenges, payment processing, clearance of pending payments and timely settlement of vendor payments, providing a platform for knowledge sharing and practical solutions.



FROM LEARNING TO LEADERSHIP: CELEBRATING EXCELLENCE IN PUBLIC SERVICE

The valedictory ceremony of the 31st Batch of the AAO Induction Training Programme, conducted from 06.07.2026 to 28.08.2026, was held at MGSIPA, Chandigarh, marking the successful completion of an intensive and enriching training journey for the participants



Ms. Vandana Gupta, CGCA, as Chief Guest, emphasised the importance of integrity, professionalism and continuous learning in public service, while Shri Rajeev Kumar, Sr. DDG (PAF), highlighted the need to develop emerging competencies, particularly in Artificial Intelligence and GST, to meet the evolving requirements of governance and public financial management.

Dr. Mandeep Singh, DDG, presented the detailed course report, highlighting the programme's well-rounded blend of classroom learning, hands-on training and enriching exposure visits that provided participants with valuable practical and experiential learning.



The ceremony also featured a vibrant cultural programme, with trainees showcasing their diverse talents through engaging performances. The programme reflected their creativity, confidence and team spirit, adding a memorable and celebratory dimension to the culmination of their training journey.



GFR & GEM: FROM FRAMEWORK TO EFFECTIVE PROCUREMENT

AUGUST 04-AUGUST 06, 2026



A three-day specialised training programme on General Financial Rules (GFR) & Government e-Marketplace (GeM) commenced at NCA-F, New Delhi, in collaboration with National Training Academy | Employee's State Insurance Corporation (NTA-ESIC), with participation from 25 Chief Medical Officers, Deans and Medical Officers of ESIC. Dr. Kamal Kapoor, DDG, NCA-F, emphasised the fiduciary responsibility of public officials in upholding financial propriety, transparency and accountability, The programme focuses on public procurement, contract management and advanced GeM tools, combining expert-led sessions with hands-on learning to strengthen efficient and citizen-centric service delivery.



BUILDING FOUNDATIONS FOR EXCELLENCE: EMPOWERING FUTURE-READY PROFESSIONALS

AUGUST 17-AUGUST 21, 2026



A week-long training programme on “Building Foundations for Excellence” for officers of National Small Industries Corporation Ltd. (NSIC) commenced at NCA-F. Shri Amarnath Ojha, Director, NCA-F and Course Director, highlighted the importance of continuous learning and professional development, while Dr. Kamal Kapoor, DDG, NCA-F, emphasised adaptability, leadership and lifelong learning. Shri Gaurav Gulati, Director (Finance), NSIC, underscored the role of knowledge enhancement and innovation in advancing NSIC’s contribution to the MSME ecosystem. The programme covers MSME opportunities, Artificial Intelligence, preventive vigilance, digital initiatives, public procurement, leadership, team building, communication and customer engagement, equipping participants with relevant skills for the future.



SAMPANN 2.0: ENABLING SEAMLESS PENSION ADMINISTRATION



NCA-F conducted the 3rd batch of hands-on training on SAMPANN 2.0 from 17.08.2026 to 21.08.2026, focusing on transparent, efficient and citizen-centric pension administration. 22 officers and officials received practical training and participated in User Acceptance Testing (UAT). With 64 officers and officials trained across three batches, the programme supported the smooth implementation and effective adoption of SAMPANN 2.0.

A GESTURE OF CARE: BLOOD DONATION FOR A SOCIAL CAUSE



During the exposure visit of the 31st Batch of the AAO Induction Training Programme, a Blood Donation Camp was organised at the O/o CCA, Chandigarh. The initiative witnessed enthusiastic participation from the trainees, officers and officials of NCA-F, reflecting their commitment to social responsibility, compassion and community welfare. The meaningful contribution highlighted the spirit of service beyond professional responsibilities and encouraged the values of empathy and collective responsibility.

NEW IGOT COURSES BY NCA-F

Course

Beginner

Telecom Analytics using Financial and Operational Data

By Department of Telecommunications

★ 4.5

1.7K

(Last updated on Sep 17, 2026)

About

Content

Description

This course helps participants to built analytical skills in the domain of Finance that support financial planning, improves organizational performance that leads to effective decision making . The names of the companies used is for academic purposes only. All the data presented & analysed in the course has been sourced from publicly shared information such as KPI format, Annual Financial Statement etc. The analysis and any conclusion drawn are merely to show how data can be analysed, co-related and presented to extract useful insights. The Conclusion and insights mentioned in the course are not with the purpose of promoting any company or to show any company in a negative light. Learners may apply discretion while going through the course and should focus upon the spirit and methodology of analysis rather than the conclusions drawn in the course. The Conclusion drawn are merely incidental and should not be taken against the course provider in the court of law.

[view less](#)



Telecom Analytics Using Financial and Operational Data

30:10m (est)

View

48m 4s

2 Modules

2 Videos

1 Final test

2 Practice Tests

Free

CC BY 4.0

NCA-F has published a new iGOT course on “Telecom Analytics using Financial and Operational Data”, designed to build analytical skills that support financial planning, organisational performance and effective decision-making. Using publicly available financial and operational data, the course demonstrates how data can be analysed, correlated and presented to derive meaningful insights, with emphasis on understanding the methodology and approach to financial analytics.

Course

Beginner

Fundamentals of Enterprise Risk Management

By Department of Telecommunications

★ 4.5

1.3K

(Last updated on Sep 17, 2026)

About

Content

Description

This course on Enterprise Risk Management (ERM) aims to impart the knowledge and skills required to manage risk within the organisation. The risk needs to be identified, assessed, monitored, and communicated effectively to achieve the desired objectives. The course explores the role of ERM in strengthening governance, enhancing accountability, improving decision-making, and building organisational resilience. It introduces participants to internationally recognised frameworks such as ISO 31000, Risk Maturity Models, COSO, and COBIT. The course presents examples from real-world scenarios. Further, participants will study emerging trends such as AI-driven risk analytics and technology-enabled risk monitoring. By the end of the course, participants will be able to evaluate organisational risks, develop strategies to mitigate them, and contribute towards effective governance by improving accountability and responsiveness.

[view less](#)



Fundamentals of Enterprise Risk Management

34 Minutes

View

1h 18m

3 Modules

3 Videos

1 Final test

3 Practice Tests

Free

CC BY 4.0

NCA-F has published a new iGOT course on “Fundamentals of Enterprise Risk Management”, designed to equip participants with the knowledge and skills to identify, assess, monitor and communicate organisational risks. The course explores ERM’s role in governance, accountability, decision-making and organisational resilience, covering recognised frameworks including ISO 31000, COSO, COBIT and Risk Maturity Models, along with emerging areas such as AI-driven risk analytics and technology-enabled risk monitoring.

NATIONAL COMMUNICATIONS ACADEMY-FINANCE
Sarvodaya Central Training Institute
A Commemorative Volume - 2020-2026

Inaugurating NCA-F
Every inauguration marks more than the opening of a building—it marks the beginning of new possibilities.

International Collaborations
Celebrating the spirit of international cooperation in capacity building and governance

Foundation Day
Celebrating 50 years of excellence, integrity, and dedicated public service.

Workshops & Seminars
Every seminar sparks an idea; every workshop transforms it into action.

INAUGURATING NCA-F

A SALUTE TO THE NATION: NCA-F CELEBRATES INDEPENDENCE DAY 2026



With the Tricolour soaring high, NCA-F celebrated Independence Day 2026 with patriotic fervour and pride. The celebrations began with the hoisting of the National Flag by Dr. Sanjiwan Sinha, DG, NCA-F, followed by the rendition of Vande Mataram and the National Anthem. In his address, Dr. Sinha underscored the values of dedication, integrity and service to the nation. Outstanding personnel were felicitated for their exemplary contributions.

Trainees added colour to the Independence Day celebrations with a vibrant cultural programme, showcasing their diverse talents, creativity and team spirit while reflecting the enduring spirit of India's unity in diversity.



SANGAM: AN EVENING OF GLOBAL CULTURE & IDEAS

An evening of cultural exchange and shared learning, Sangam – An Evening of Global Culture and Ideas was organised at NCA-F on 05 August 2026. The event brought together international participants, Officer Trainees, senior officers and faculty members, fostering cross-cultural exchange, professional networking and institutional interaction.



The evening provided a vibrant platform for cross-cultural exchange, professional networking and institutional interaction, fostering a shared spirit of learning, collaboration and mutual understanding across participating nations and institutions.



A CPSR PERSPECTIVE

DIGITAL AND FINANCIAL READINESS IN INDIA: A STUDY

Introduction

India's digital transformation has changed the way citizens access information, public services, markets, and financial systems. Digital Public Infrastructure, expanding connectivity, and the rapid growth of digital payments have created unprecedented opportunities for participation in the digital economy. However, access to digital infrastructure alone does not necessarily translate into the ability to use it effectively. This raises an important question: *How ready are individuals to participate meaningfully in an increasingly digital and financially interconnected economy?*

To explore this question, the National Communication Academy–Finance (NCA-F) has developed the Digital Financial Readiness Index (DFRI) using data from the Comprehensive Modular Survey- Telecom 2025 (CMS-T 2025). The exercise represents an attempt to move beyond isolated indicators of digital access or financial technology use and develop a composite measure of an individual's readiness to engage with the digital economy.

The DFRI is not intended to prescribe a particular policy response. It is designed as a measurement and analytical framework. It provides a common metric through which patterns of readiness can be observed, compared, and monitored across different demographic and geographic groups. What stakeholders choose to do with these insights, whether for monitoring, programme design, research or other forms of decision-making, remains a subsequent step.

Need for Readiness Index

India's digital transformation is often assessed through indicators such as internet access, mobile ownership, connectivity or the number of digital transactions. While these indicators are important, they capture only specific aspects of digital participation.

For instance, when someone has access to a smartphone, it does not necessarily imply that an individual can create a document, send an attachment, or navigate an online platform. Similarly, access to a bank account does not automatically indicate the ability or confidence to undertake digital financial transactions. Digital participation, therefore, has multiple dimensions. An individual may possess basic digital skills but have limited capacity to use digital financial services. Another may regularly use UPI but lack broader ICT capabilities. Understanding such differences requires a framework that brings together multiple dimensions of readiness.

The DFRI was developed with this objective. It combines two important dimensions:

- Digital Skills
- Financial Readiness

Together, these dimensions provide an indication of an individual's overall capacity to participate in the digital economy.

Literature Review

The Indian literature on digital and financial inclusion has evolved considerably over the past decade, moving from a predominant emphasis on access-based indicators, such as mobile ownership, internet penetration, and bank account coverage, toward a more nuanced concern with usage, capability, and the everyday functional ability of individuals to engage with digital systems. This shift resonates with the trajectory of global scholarship on the "digital divide," which has progressively moved beyond a first-level divide concerned with access to a second-level divide centred on skills and competencies, and, more recently, to a third-level divide concerned with the tangible outcomes and benefits that usage yields.

Recent evidence from India reflects this broader shift toward multidimensional digital participation. Arora and Sapre (2026) examine rural–urban digital disparities using separate measures of digital infrastructure and digital skills, highlighting the importance of looking beyond connectivity alone. Research on digital financial participation similarly shows that access to digital platforms does not necessarily translate into adoption or effective use. Fahad (2022), for instance, examines UPI adoption in India through the diffusion of innovation framework, while Sutradhar and Ghosh (2026) examine digital financial inclusion using nationally oriented survey data. Gender differences in digital access and use have also been documented in India, including evidence from urban communities in New Delhi (Joshi et al., 2020). Building on these strands of literature, the present study develops the Digital Financial Readiness Index (DFRI), combining digital skills and financial readiness into a single individual-level measure using nationally representative unit-level data from CMS-T 2025. The DFRI therefore provides a continuous framework for examining differences in digital financial readiness across demographic and geographic groups.

Methodology

In the present study, we use unit-level data from the NSSO 80th Round on Comprehensive Modular Survey- Telecom 2025 (CMS- T) for January to March 2025. Our dataset consisted of 142,065 observations. In this study, we have focused on developing a composite Digital Financial Readiness Index (DFRI).

The index was constructed using two major dimensions, i.e., Digital Skills and Financial Readiness.

A two-stage process was undertaken to construct the Index. First, we created separate indices for digital skills and financial readiness, and second, we combined them into a single metric that reflects the overall capacity of individuals to participate in India's digital economy, i.e DFRI.

Constructing the Three Indices

A. Digital Skill Index

The first component of the DFRI is the Digital Skills Index. This index captures an individual's ability to perform selected ICT-related tasks as well as evidence of recent use of certain skills. The underlying variables are based on binary responses from the CMS-T dataset. The skills considered include the ability to use copy–paste tools, send messages with attachments, create electronic presentations, create documents using word-processing tools, and report cybercrime using an online portal.

The framework also distinguishes between simply possessing a skill and having recently exercised it. For selected activities, execution of the skill within the previous three months receives a higher weight. This distinction is important because digital readiness is not merely about theoretical knowledge; active and recent use provides an additional indication of functional capability. The maximum possible score is 11, which is subsequently normalised to a scale ranging from 0 to 1. A score closer to 0 represents lower levels of the measured digital capability, while a score closer to 1 represents higher proficiency across the selected dimensions.

B. Financial Readiness Index

The second component is the Financial Readiness Index. This dimension focuses on an individual's ability to undertake online financial transactions. It is constructed using information on the mode of online banking that a respondent is able to use. The CMS-T responses distinguish between individuals who can perform transactions through UPI, use net banking, use both UPI and net banking, or cannot perform online banking. These responses are assigned progressive scores (3 in this case) and subsequently normalised to a 0–1 scale.

The objective is not to measure the volume or value of transactions undertaken by an individual. Instead, this component captures the individual's reported capability to engage with selected digital financial platforms.

C. Digital Financial Readiness Index

The two normalised sub-indices are combined to construct the *Digital Financial Readiness Index (DFRI)*.

$$\text{Digital Financial Readiness Index} = \frac{\text{Digital Skill Index} + \text{Financial Readiness Index}}{2}$$

The resulting index ranges from 0 to 1 and provides a composite measure of readiness. In simple terms, it brings together two related but distinct questions:

- Can an individual use a digital tool?
- Can that individual participate in digital financial systems?

By combining these dimensions, the DFRI attempts to capture a broader picture of readiness for participation in the digital economy. The value of a composite index lies in its ability to convert multiple indicators into a single analytical measure. This makes it possible to compare patterns across population groups and geographic segments while retaining the underlying distinction between digital skills and financial readiness.

Result and Discussion

What Does the Initial Analysis Show?

The preliminary analysis points towards an important feature of India's digital transformation: digital skills and financial readiness do not necessarily progress at the same pace.

Table 1: Mean Score of the Digital Skills, Financial Readiness and Digital Financial Readiness Indices

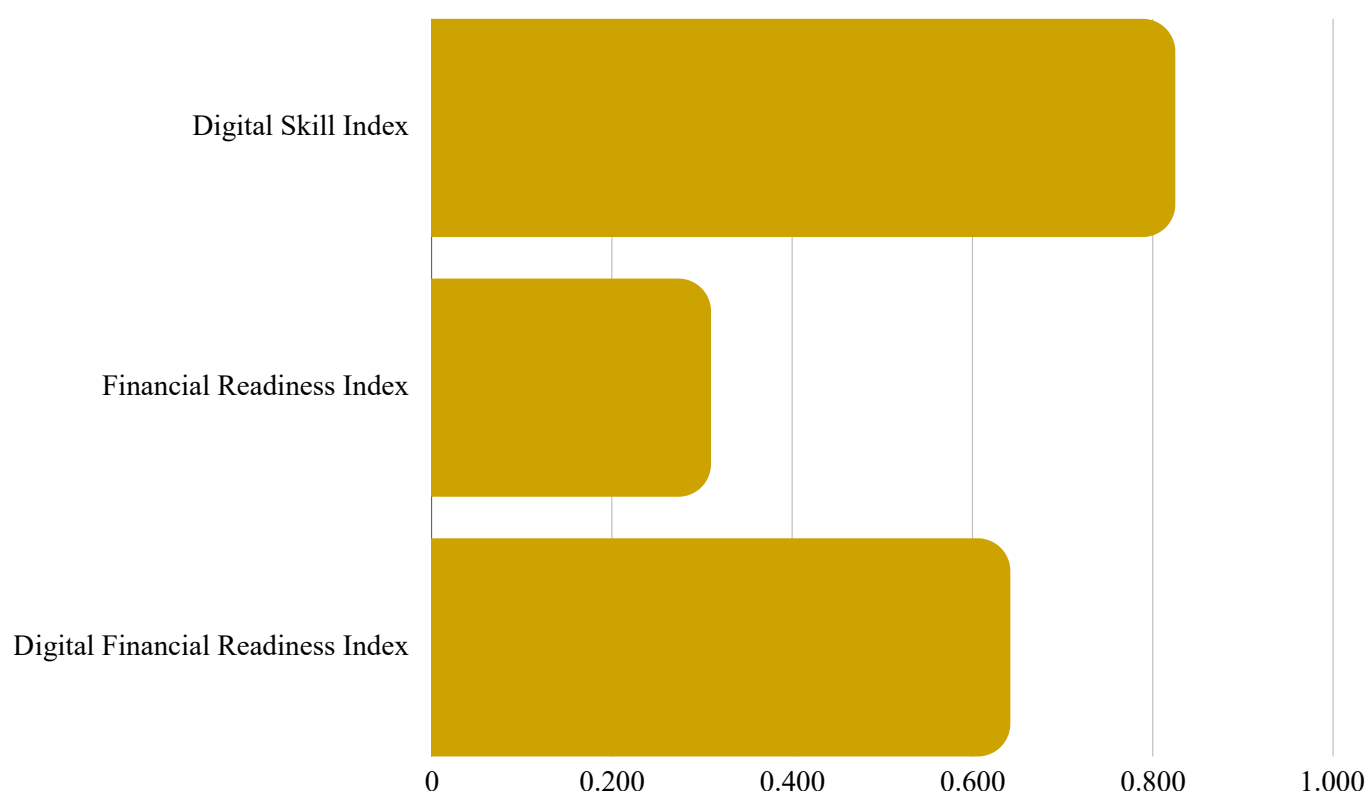
Index	Mean
Digital Skill Index	0.825
Financial Readiness Index	0.310
Digital Financial Readiness Index	0.642

Source: Author's calculations using NSSO CMS-T dataset

The Digital Skills Index records a relatively high mean value of **0.825**, whereas the Financial Readiness Index records a lower mean value of **0.310**. The Digital Financial Readiness Index, with a mean of **0.642**, captures the combined dimensions of digital skills and financial readiness. The difference between the two underlying dimensions suggests that being digitally capable does not necessarily translate automatically into digital financial readiness.

The distribution of the composite index also reveals variation in levels of readiness across the population.

Figure 1: Distribution of the Indices



Source: Author's calculations using NSSO CMS-T dataset

The DFRI conceptualises digital financial inclusion as a continuum of readiness, recognising that individuals and groups may differ in their capacity to participate effectively in digital systems. This perspective constitutes a central contribution of the *Digital Financial Readiness Index (DFRI) framework*, extending the analysis beyond a binary distinction between being “connected” and “not connected” towards a more nuanced assessment of differences in digital and financial preparedness across population groups.

What Do the Underlying Indicators Tell Us?

The DFRI provides a composite measure of digital and financial readiness. However, examining selected underlying indicators alongside comparable estimates from the **Comprehensive Annual Modular Survey (CAMS) 2022–23** and the **Comprehensive Modular Survey- Telecom (CMS-T) 2025** provides additional context on how specific digital and financial capabilities have evolved. The two surveys differ in their coverage periods: **CAMS 2022–23 was conducted over 12 months, from July 2022 to June 2023, as part of the NSS 79th Round, while CMS-T 2025 was conducted over three months, from January to March 2025, as part of the NSS 80th Round.** Accordingly, the comparisons presented here relate to selected comparable indicators across the two survey rounds and should not be interpreted as a direct comparison of the DFRI itself. **These comparisons are particularly relevant because the selected indicators closely align with the two dimensions underlying the DFRI: Digital Skills and Financial Readiness.**

Digital Skills

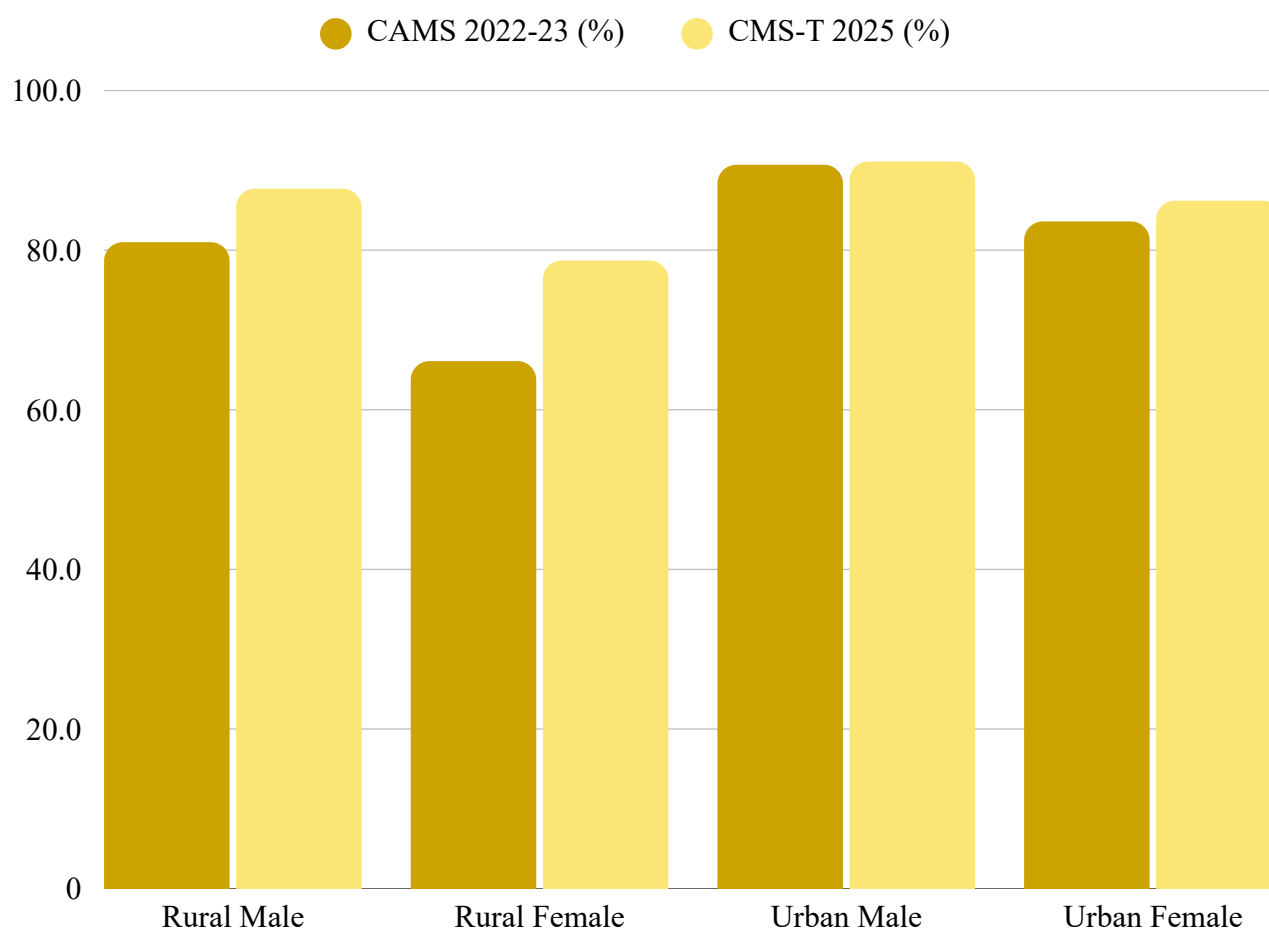
One of the indicators used in the Digital Skills dimension of the DFRI is the ability to send messages with attached files. The CMS-T 2025 estimates can be compared with the corresponding CAMS 2022–23 estimates for persons aged 15–29 years.

Table 2: Persons aged 15–29 years who executed the skill of sending messages with attached files, CAMS 2022–23 and CMS-T 2025

Category	CAMS 2022-23 (%)	CMS-T 2025 (%)
Rural Male	81.0	87.7
Rural Female	66.1	78.7
Urban Male	90.7	91.1
Urban Female	83.6	86.2

Source: Author’s calculations using NSSO CMS-T dataset

Figure 2: Digital Skills — Sending Messages with Attached Files, CAMS 2022–23 vs CMS-T 2025



Source: Author's calculations using NSSO CMS-T dataset

The comparison indicates an increase in the reported ability to send messages with attached files across all four groups. The increase is particularly notable among rural females, where the reported proportion rises from 66.1 percent in CAMS 2022–23 to 78.7 percent in CMS-T 2025, an increase of 12.6 percentage points. The corresponding increase among rural males is 6.7 percentage points. Among urban respondents, the change is comparatively smaller, with the estimate increasing from 90.7 to 91.1 percent for males and from 83.6 to 86.2 percent for females.

These comparisons provide useful context for the Digital Skills dimension of the DFRI. They demonstrate that individual digital capabilities can vary considerably across population groups and can change over successive survey rounds. At the same time, the results highlight why looking beyond a single indicator is important: the DFRI brings together several functional digital skills to provide a broader measure of digital readiness.

Financial Readiness

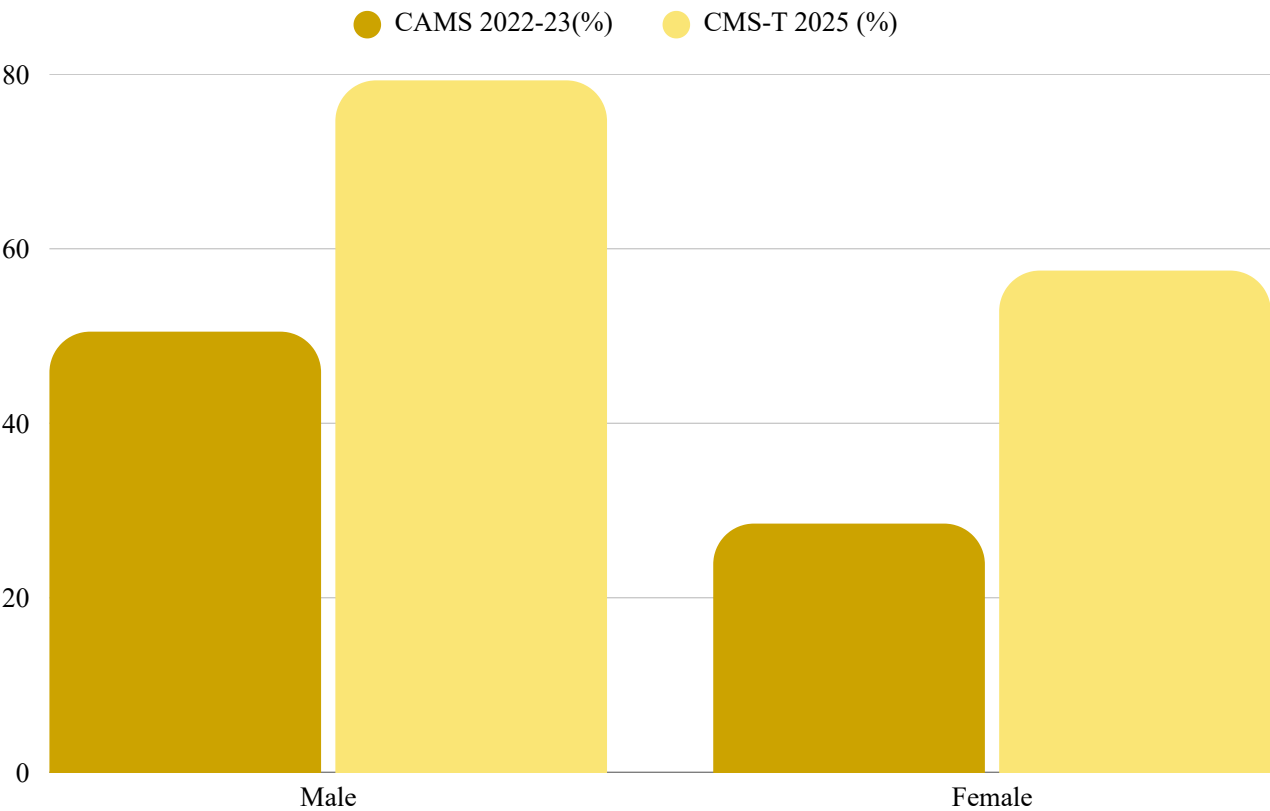
A similar comparison can be made for the financial side of digital participation. Among persons aged 15–29 years, the CMS-T 2025 report provides estimates of the ability to perform online banking transactions and presents comparable figures from CAMS 2022–23.

Table 3: Persons aged 15–29 years able to perform online banking transactions, CAMS 2022–23 and CMS-T 2025

Gender	CAMS 2022–23 (%)	CMS-T 2025 (%)
Male	50.5	79.3
Female	28.5	57.5

Source: Author’s calculations using NSSO CMS-T dataset

Figure 3: Financial Skills-Performing Online Banking Transactions, CAMS 2022-23 and CMS-T 2025



Source: Author’s calculations using NSSO CMS-T dataset

The comparison shows a substantial increase in the reported ability to perform online banking transactions among both males and females aged 15–29 years. The proportion among males increases from **50.5 percent in CAMS 2022–23 to 79.3 percent in CMS-T 2025**, while the corresponding proportion among females increases from **28.5 percent to 57.5 percent**. The increase is therefore approximately **29 percentage points for both groups**.

The CMS-T 2025 findings also indicate that, among persons aged 15–29 years, 68.7 percent reported the ability to perform an online banking transaction at the all-India level. The corresponding figures were **63.4 percent in rural areas and 79.7 percent in urban areas**. These differences provide additional context for understanding the Financial Readiness dimension of the DFRI.

The two comparisons demonstrate why digital access and digital financial readiness should not be treated as interchangeable concepts. A person may have access to a mobile phone or the internet, but readiness for meaningful participation in digital systems also depends on the ability to perform specific digital tasks and undertake digital financial transactions. The CAMS–CMS-T comparisons provide evidence on the evolution of these individual capabilities, while the DFRI brings selected digital and financial capabilities together within a common measurement framework.

The comparisons also demonstrate the value of examining **both dimensions together**. Improvements in individual digital skills and financial capabilities can be observed across survey rounds, but the extent and pattern of change may differ across population groups. The DFRI provides a structured framework through which such dimensions can be examined jointly, while its underlying components allow stakeholders to identify where differences are more pronounced.

The present exercise represents an initial application of the Digital Financial Readiness Index using nationally representative survey data. The DFRI has been constructed using CMS-T 2025, while selected comparable indicators from CAMS 2022–23 have been examined alongside CMS-T estimates to provide context on changes in digital and financial capabilities across survey rounds. As additional survey rounds and relevant datasets become available, the framework can be further assessed and refined, allowing NCA-F to strengthen the underlying measures, expand comparability, and build a more robust evidence base on digital financial readiness in India.

Looking Across Groups

The usefulness of the DFRI becomes particularly evident when the index is examined across demographic and geographic categories.

Age-Wise Patterns

Age also emerges as an important dimension of variation. The average DFRI score is highest among individuals aged 15–29, at **0.654**. It declines to **0.635** among those aged 30–59 and to 0.588 among individuals aged 60 and above.

Gender Differences

The DFRI also reveals variation by gender. The mean score for men is **0.660**, while the corresponding score for women is **0.619**.

The significance of this finding lies not only in the difference itself but also in what the index makes possible analytically. A single composite measure allows digital and financial readiness to be examined alongside demographic characteristics and enables systematic comparison across groups.

Rural and Urban Differences

The analysis indicates a difference between urban and rural populations. The mean DFRI score for urban respondents is **0.664**, compared with **0.618** for rural respondents.

This difference demonstrates the analytical value of the index in identifying variation that may not be visible through aggregate national indicators alone. A composite measure can help track how readiness differs across locations and whether these differences change over time.

The three dimensions reveal that age is the most pronounced source of variation in DFRI in the present analysis. The difference between the **youngest** and **oldest** age groups is 0.066 points, compared with 0.041 points across gender and 0.046 points between rural and urban populations. The relatively lower DFRI among individuals **aged 60 and above therefore stands out as a key area requiring attention**. While these differences do not by themselves establish the causes of lower readiness, they provide an important basis for institutions and stakeholders to examine the specific digital and financial capabilities of older populations. The finding can therefore serve as an important starting point for further assessment of the factors underlying lower readiness among older individuals and for considering appropriate responses within the relevant institutional context.

Application of the DFRI Index for bridging the policy gap across Age, Gender and Region

1. Supporting Older Persons Through Assisted Digital Finance

- Promote age-friendly UPI and mobile banking interfaces with simplified navigation, visual cues, regional languages, and clear transaction flows.
- Use RBI CFLs and the Business Correspondent (BC) network to provide assisted digital financial services and repeated, task-based training for older users.
- Partner with Panchayats, Urban Local Bodies, NGOs and community organisations to establish local digital-finance assistance and awareness mechanisms.

2. Advancing Women's Digital Financial Empowerment

- Integrate digital skills and financial literacy into Self-Help Group (SHG) networks and DAY-NRLM programmes.
- Develop targeted modules covering digital payments, online banking, financial safety, authentication, fraud awareness, and grievance redressal.
- Promote women digital champions or community facilitators to provide peer-based support and improve confidence in using digital financial services.

3. Advancing Women's Digital Financial Empowerment

- Leverage PMGDISHA, Common Service Centres (CSCs), Business Correspondents, and RBI CFLs as local channels for digital financial assistance.
- Prioritise communities with relatively lower digital and financial readiness for targeted training and assisted-service delivery.
- Combine connectivity initiatives with local-language, community-based, and hands-on digital financial training so that access translates into effective use.

Conclusion

India's digital transformation is increasingly moving beyond the question of whether infrastructure and platforms exist. The next analytical challenge is to understand how effectively individuals are positioned to use these systems. The Digital Financial Readiness Index represents an initial attempt by NCA-F to contribute to this evolving evidence base.

By combining digital skills and financial readiness into a single composite framework, the DFRI offers a way to examine readiness not as a binary outcome but as a continuum. It enables comparison across groups, highlights variation within the population, and creates a basis for monitoring progress over time. Most importantly, the index establishes a common metric.

In the present exercise, NCA-F has developed the index using the CMS-T 2025 dataset and has drawn comparisons with CAMS 2022–23 to the extent that comparable indicators are available across the two survey rounds. These comparisons provide an initial perspective on changes in selected digital and financial capabilities. As newer datasets and subsequent survey rounds become available, the framework can be further examined, refined and strengthened, enabling more comprehensive comparisons and a deeper understanding of digital financial readiness over time.

The DFRI does not prescribe what should be done with the evidence. It makes the evidence measurable, comparable and visible. What follows, from monitoring and research to programme design and policy action, is for the relevant stakeholders to determine.

As India's digital ecosystem continues to evolve, such measurement frameworks can play an important role in helping us understand not only how far digital transformation has progressed, but also how ready people are to participate in it. The present index provides a starting point; continued data availability and future rounds of analysis can help NCA-F build on this framework and progressively strengthen the evidence on digital financial readiness in India.

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Certificate No.
APP/22/N00004-2

Certificate of Accreditation

The training Institute **National Communications Academy - Finance** is accredited as **सर्वोत्कृष्ट/Outstanding** under the Capacity Building Commission's National Standards.

The Accreditation shall remain in force subject to continued compliance with the National Standards. The Accreditation needs to be renewed before the expiry date by the training institution following the due process of assessment.

The Accreditation granted on **14/11/2025** is valid until **13/11/2027**



S.P. Roy
Jt. Secretary

Capacity Building Commission

S. Radha Chauhan
Chairperson

Capacity Building Commission

National Communications Academy-Finance proudly secured the ***Sarvotkrisht*** (highest) rating from the **Capacity Building Commission (CBC)**, becoming one of the first institutes to receive this recognition under the National Standards for Civil Services Training Institutes 2.0 Framework.