

BankersKlubTM India Foundation

Newsletter

Special Independence Day Edition
August 2026



BKIF at a Glance

- Established: April 2026
- Pilot Programme Roll Out : June 2026
- Baseline Assessment: Completed
- Financial Education Programmes: Five Community Financial Capability Workshops Successfully Completed
- Strategic Implementation Partners: HSRLM, PNB RSETI and local stakeholders
- Innovation for Continuous Learning: AiLaxmi – AI Financial Learning Companion



Our vision at BankersKlub India Foundation is to empower one million underserved women and youth to become confident, informed participants in India's growth. This Independence Day, we reaffirm our commitment to a financially resilient and self-reliant India.

Rajat Chopra
Co-Founder, BankersKlub India Foundation

Building Financial Capability for Better Financial Decisions

Over the past decade, India has built one of the world's largest financial inclusion ecosystems. Guided by the National Strategy for Financial Education (NSFE) 2020–2025 and supported by initiatives such as PMJDY, Aadhaar, UPI, DBT, social security schemes, and an expanding banking network, India has significantly strengthened financial awareness, access, digital infrastructure, and institutional collaboration.

As India enters the next phase, the focus is shifting from financial access to financial capability—enabling individuals to use financial services confidently, make informed decisions, and adopt positive financial behaviours that support long-term financial wellbeing.

BankersKlub India Foundation (BKIF) was established in April 2026. Aligned with NSFE 2026–2030, BKIF strengthens financial capability through behaviour change by combining community-based financial education, banker mentorship, and AiLaxmi, our AI Financial Learning Companion, helping people translate financial knowledge into everyday practices.

Pilot programme was rolled out in June 2026 with community engagement and baseline assessments. Within just two months, BKIF has translated this vision into action through community workshops, strategic partnerships, and technology-enabled learning.

While NSFE 2020–2025 laid the foundation for financial inclusion, BKIF is committed to ensuring that individuals have the capability and confidence to use this ecosystem effectively and responsibly.

Creating Financial Capability

BKIF's programmes focus on practical financial behaviours that participants can apply in their everyday lives. Interactive sessions encourage learning through discussion, real-life examples, and action planning.

Key themes included:

- Household Budgeting
- Savings (RD/FD/SIP) & Goal Setting
- Responsible Borrowing
- Digital Payments
- Cyber Fraud Prevention
- Government Financial Schemes
- AiLaxmi – AI Financial Learning Companion

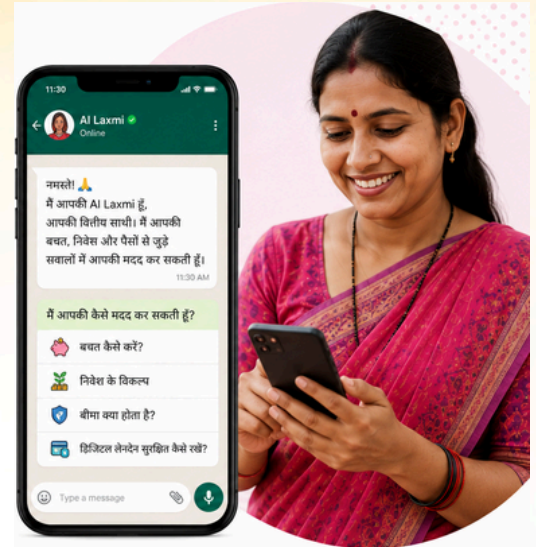


Innovation Spotlight - AiLaxmi – AI Financial Learning Companion

Financial education should not end with a workshop. AiLaxmi extends learning beyond the classroom by providing participants with a simple, AI-powered platform to access reliable financial guidance anytime.

It helps users understand banking services, digital payments, government schemes, fraud prevention, and everyday money management while reinforcing the concepts introduced during BKIF's training programmes.

Learn. Practice. Progress.



Early Behaviour Change Insight

The following findings are based on AiLaxmi engagement and a 40-day post-training follow-up conducted with participants from BKIF's inaugural Financial Capability Workshop in Nuh district, Haryana. The results provide early evidence of positive financial behaviour change and highlight opportunities for strengthening long-term financial resilience.

Insights

35%

Participants started discussing financial decisions with their families.

35%

Adopted household budgeting within 40 days.

32%

Started using and engaging with AiLaxmi after the training.

26%

Increased awareness of government schemes.



We are seeing signs of behavior change within Six weeks

IMPACT

Voices from the community



"I Now Think Before I Spend and Save Regularly." Saba, Adbar Village, Nuh

"I now manage my household expenses more carefully and give greater importance to regular savings. I have also shared these learnings with my family."

Behaviour Changes

- Better budgeting
- Regular savings
- Family discussions on finances



"Planning Today for a Digitally Confident Tomorrow." Maajid, Kurali Village, Nuh

"I now plan my income and expenses, avoid unnecessary spending, and feel more confident using digital banking services. I have shared these learnings with my family and neighbours."

Behaviour Changes

- Planned spending
- Increased confidence in digital banking
- Community knowledge sharing



"AiLaxmi: My Everyday Financial Companion" Shabnam, Kural Village, Nuh

"AiLaxmi helps me understand and manage my money in my own language. I feel more confident making financial decisions and have shared it with my family and neighbours."

Behaviour Changes

- Increased financial confidence
- Better understanding of savings & schemes
- Shared financial knowledge with family

Leadership Perspective



BKIF was founded on the belief that financial capability is the foundation of financial wellbeing and a stronger, more resilient India. Our months have shown that meaningful change begins with practical learning, trusted partnerships, and community participation. As we grow, we remain committed to empowering women and youth with the knowledge and confidence to make better decisions, build stronger futures, and contribute to a financially resilient India. This Independence Day, we reaffirm our commitment to building an India that is confident, capable and self-reliant.

Barnali Das
Co-Founder
BankersKlub India Foundation

Strategic Priorities: Scaling Financial Capability, Behaviour Change & Impact

Over the coming months, BKIF will focus on accelerating financial capability through partnerships, innovation, and evidence-based learning.

Scale: Expand community-based financial capability programmes for women, youth, and Self-Help Groups across underserved communities.

Engage: Reinforce learning through structured follow-up, practical action plans, and AiLaxmi, our AI Financial Learning Companion, to encourage lasting financial behaviours.

Strengthen: Build stronger collaborations with government institutions, banks, CSR partners, community organisations, and banker volunteers.

Innovate: Use technology and banker mentorship to make financial education more accessible, personalized, and action oriented.

Measure: Track progress through the BKIF Financial Capability Index (BKIF-FCI), enabling continuous learning and demonstrating measurable improvements in financial knowledge, behaviour, and decision-making.

Our Commitment

If you educate a man, you educate an individual. If you educate a woman, you educate a nation.

- James Emman Kwegyir Aggrey, a Ghanaian Educator and Missionary

At BankersKlub India Foundation, we are striving to build a financial resilient and prosperous India. We provide the tools; our beneficiaries provide the grit; and together, we build a legacy of financial stature for the generations to follow. We aren't just teaching a million people to save; we are equipping a million "Chief Financial Officers" for India's emerging households.

Our Vision

BankersKlub India Foundation (BKIF) aims to impact one million underserved women and youth across India within five years. We envision a resilient India where people move beyond financial access to meaningful participation. By strengthening financial literacy, confidence, savings habits, and responsible financial behaviour, we enable underserved communities to access and use financial services effectively. Our goal is to transform passive account holders into financially empowered individuals, home economists, and emerging entrepreneurs who can seize opportunities and contribute meaningfully to India's economic growth.

Be the Change. Empower Lives.

Support BKIF in building a financially inclusive India for women and youth.



Your
Contribution can
help Shape their
Future & Build a
Better
Tomorrow.



DONATE NOW



Together, let's build a resilient India where everyone has the opportunity to thrive.



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