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RBI, JKGB drive Financial Inclusion through Saturation Camp

STATE TIMES NEWS

SAMBA: As part of the nationwide Campaign for Saturation of Financial Inclusion (FI) Schemes at Gram Panchayat level, a comprehensive Saturation Camp was organized on Monday at Gram Panchayat Channi Mahawan, Vagaypur, by the Jammu and Kashmir Gramin Bank (JKGB) through its Suraksha Shiksha, Rays, and Jakh branches.

The initiative falls under the larger umbrella of the nationwide campaign launched by the Department of Financial Services (DFS), Ministry of Finance, from July 1 to September 30, 2025, covering all Gram Panchayats (GPs) in India, with a focus on achieving 100% saturation under key



Reserve Bank of India Jammu and JKGB officials at a camp.

financial inclusion schemes and re-KYC of eligible accounts.

The event was graced by Chandrasekhara Asad, Regional Director, Reserve Bank of India (RBI), Jammu, as the Chief Guest. Other dignitaries included Vibha Gupta, Deputy General Manager,

RBI, Ranjay Gupta, Chairman, JKGB, and Sachin Gupta, General Manager, JKGB. Senior officials from other participating banks and financial institutions were also present.

During the camp, accounts were opened under the Pradhan Mantri

Jan Dhan Yojana (PMJDY) for unbanked individuals. Eligible beneficiaries were also enrolled under key social security schemes - PM Jeevan Jyoti Bosa Yojana (PMJJBY), PM Suraksha Bima Yojana (PM-SBIY), and the Atal Pension Yojana (APY).

In addition, on-the-spot

re-KYC was conducted for accounts due for update between July 1, 2025, and June 30, 2026.

The camp also featured awareness sessions on digital fraud prevention, accessing unclaimed deposits, and the available grievance redressal mechanisms. The campaign is being implemented across 4,291 Gram Panchayats in Jammu & Kashmir through model banks, in collaboration with local branches, Business Correspondents (BCs), Common Service Points (CSPs), government officials, and public representatives. Officials emphasized that this campaign is a significant step towards inclusive and sustainable economic growth, ensuring last-mile delivery of financial services to every citizen.