

Campaign for Saturation of Financial Inclusion Schemes reaches Gram Panchayat Level in J&K

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VIJAYPUR, Sep 18: The Reserve Bank of India (RBI) has been actively participating in the nationwide campaign launched by the Department of Financial Services (DFS), Ministry of Finance, Government of India, aimed at achieving saturation of beneficiaries under various Financial Inclusion (FI) schemes and ensuring re-KYC of eligible accounts.

The campaign, running from July 1 to September 30, 2025, covers all Gram Panchayats (GPs) across the country, including 4,291 GPs in the Union Territory of Jammu & Kashmir.

In line with this initiative, State Bank of India (SBI) organized a Saturation Camp on Thursday, at the



Community Hall, Vijaypur. The event was graced by Chandrashekhar Azad, Regional Director, RBI Jammu, as the Chief Guest.

Other dignitaries present included Smt. Vibha Gupta, Deputy General Manager,

RBI; Mitesh Sharma; Rajneesh; Subin Kundal, AGM, RBI; Ankur Kumar Sharma, Regional Manager, RBO-III, SBI; Chander Mohan Bhat, AGM, SBI; Tanjeet Kour, CM FI; Subash Chander, LDM Samba; Rajesh Kumar

Mehta, Manager FI RBO-III; Amul Bhatia, BM SBI Vijaypur; Anil Kumar from SBI, along with representatives from other banks.

During the camp, accounts were opened for unbanked adults under the Pradhan Mantri Jan Dhan

Yojana (PMJDY). Enrolments were also carried out under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) for eligible beneficiaries. On-the-spot re-KYC of accounts-both PMJDY and non-PMJDY-was facilitated for accounts where re-KYC was due.

Additionally, participants were educated on digital fraud prevention, access to unclaimed deposits, and grievance redressal mechanisms. The campaign aims to bring millions of unbanked and underserved citizens into the formal banking fold, thereby laying a strong foundation for inclusive and sustainable economic growth.

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