

Chief Secretary calls Financial Inclusion key to Inclusive Growth

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Chief Secretary, Atal Dulloo today inaugurated the Financial Literacy Week (FLW) 2026 for the Union Territories of Jammu & Kashmir and Ladakh. The week-long programme is being organised by the Reserve Bank of India (RBI) from February 09 to February 13, 2026, with a focus on strengthening financial awareness and safe banking practices among citizens.

The event was also attended by Rachna Sharma, Secretary, Rural Development and Panchayati Raj Department; Sh. Vidhu Shekhar, Additional Deputy Commissioner, Jammu; Sh. Deepak Dubey, Joint Director Information, Jammu; Shri Vikas Mittal, GM/O-i-C, NABARD, Jammu; Shri Sunit Kumar, CGM, J&K Bank; controlling heads of banks; and officers and representatives from Government departments, RBI, banks, financial institutions and UTLBC J&K and Ladakh.

Addressing bankers and stakeholders on the occasion, the Chief Secretary observed that financial inclusion reflects the Gandhian principle of "Sarvodaya through Antyodaya", both as a policy objective and as a shared responsibility of all institutions. He underlined that the importance of financial inclusion is evident from the fact that nearly seven of the seventeen Sustainable Development Goals (SDGs) are directly linked to financial access and empowerment of the masses. Highlighting recent achievements, the Chief Secretary stated that

He further noted that institutions such as RBI, NABARD, SEBI, PFRDA and banks are collectively working towards creating financial awareness among citizens. He added that financial integration through governance is also gaining momentum with the introduction of financial literacy lessons in JK-BOSE curriculum, alongside livelihood training and skill development programmes.

Speaking about this year's theme, "KYC – Your First Step to Safe Banking", the Chief Secretary emphasised the need for adopting Centralised KYC mechanism, which, like UPI, can simplify financial transactions and credit access

In his opening remarks, Chandrashekhar Azad, Regional Director, RBI Jammu, highlighted that last year a nationwide campaign was undertaken at

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During the tour, the DC inspected the proposed sites identified for construction of vehicular underpasses at the Mominabad intersection and Railway Crossing

While taking spot inspections of the infrastructure upgradation projects, the DC underscored the need for effective inter-departmental coordination among line departments including Revenue, Srinagar Municipal Corporation (SMC), R&B, JalShakti,

Delivery to farmers.

During the visit, the Director inspected the Sub-Divisional Agriculture Officer (SDAO) office, Agriculture Extension Officer (AEO) office, District Store, Seed Multiplication Farm, and the Soil Testing Laboratory. He closely reviewed the seed production processes, interacted with

field staff and officers, and evaluated the operational efficiency of the soil testing laboratory.

The Director emphasized the critical role of quality seed multiplication and timely soil testing in boosting crop productivity and providing reliable support to the farming community. He directed the officers to

strictly adhere to technical standards, enhance the quality of seed production, and strengthen farmer-oriented extension services. The focus, he said, must remain on promoting sustainable agricultural practices through scientific interventions to ensure long-term growth and resilience in the sector.



during the three-month financial inclusion campaign conducted from July to October 2025, the Government, in collaboration with banking institutions, worked extensively at the Panchayat level to saturate benefits under various Government of India schemes including Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Atal Pension Yojana (APY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). These efforts resulted in KYC updation of nearly 5.9 lakh accounts, covering about 51 percent of the targeted accounts.

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