

Government of Jammu and Kashmir  
**Finance Department**  
Civil Secretariat, Jammu

All the Deputy Commissioners,  
J&K, Jammu.

No. FD/Bkg/19/2015

Dated: 02.03.2020

Subject:- Special Financial Inclusion Outreach Campaign in UT of  
J&K.

Sir,

I am directed to refer the above subject and to say that a mass campaign for financial inclusion has been launched by Finance Department on 11<sup>th</sup> Feb, 2020 in close coordination with UTLBC in the UT of J&K. The objective of the campaign, inter alia, is to achieve complete financial literacy of the entire population and to enhance the livelihood options for the people, who have been traditionally left out of such endeavours.

2. The campaign is essentially led by all the banks operating in UT including NABARD and shall run for a month. The banks are linking up with SHGs, FPOs and other aggregators to increase enrolments under PMJDY, PMJJBY, PMSBY, SUPI, Mudra Loan, APY etc. Under PMJDY, PMSBY and PMJJBY targets have also been assigned to the banks to reach milestones so that the campaign is able to achieve tangible gains. Banks have been asked to reach a milestone of 22 lakh accounts in PMJDY. Further, banks have been asked to increase subscription base under PMSBY and PMJJBY to 50% and 25% respectively of the total existing accounts holders in the UT.

3. In order to reach out to all the segments of the population, all banks across the UT of J&K have been advised to organise special camps during the campaign in all the Districts to push credit growth and enhance enrolments under different Social Security Schemes.

4. In addition, all the farmers, orchardists, etc. who have not been brought under the ambit of KCC Scheme are to be covered mandatorily by 31.03.2020, so that they too can reap the benefits of the Scheme. Besides ensuring 100% coverage of all PM-KISAN beneficiaries, all left out/inactive/closed KCC accounts have to be necessarily covered under the Scheme.

5. Banks have already been directed to expedite the approval of KCC cases identified by Agriculture/Horticulture/Animal Husbandry Departments and report weekly compliance thereof to their controlling offices for review. All Deputy Commissioners are, therefore, advised to issue necessary directions to the AEOs/HDOs/AHEOs as well as the concerned Revenue officials to work in coordination with the banks in their districts for achieving the stated objectives. The Deputy Commissioners may also facilitate the issuance of data under PM-Kissan Scheme to the respective banks so that no farmer is deprived of the benefit of the Scheme.

6. The progress, both Scheme-wise and bank-wise, in this regard is being monitored continuously in Finance Department. It has now been decided that the achievements being made under various Social Security Schemes, PM-Kissan and KCC shall also be monitored District-wise on an ongoing basis.

7. In order that the above financial inclusion campaign effectively achieves its stated objectives, all DDCs are advised to extend full cooperation to the Banks in organising Special Camps during the financial literacy/enrolment campaigns in their Districts. DDC may also involve in this effort PRI functionaries like Panches, Sarpanches and BDC Chairmen so that the true financial empowerment of the people of UT is ensured through the ongoing financial inclusion campaign.

  
(Shafqat Ali Keen),

Under Secretary to the Government,  
Finance Department

Dated: 02.03.2020

No. FD/Bkg/19/2015

Copy to the:-

1. All Financial Commissioners.
2. All Principal Secretaries.
3. Principal Secretary to the Hon'ble Lieutenant Governor.
4. All Commissioner/Secretaries to the Government.
5. Divisional Commissioner, Kashmir/Jammu
6. Director Information, J&K.
7. All Deputy Commissioners.
8. Director Archives, Archaeology & Museums.
9. Secretary, J&K Legislative Assembly.
10. General Manager, Government Press, Jammu/Srinagar.
11. PS to the Chief Secretary.
12. PS to Advisor (S)/(F)/(B) to the Lieutenant Governor.
13. PS to Financial Commissioner, Finance Department.
14. Incharge Website, Finance/GAD
15. Circular/Stock file.