

GOVERNMENT OF JAMMU & KASHMIR
OFFICE OF THE DISTRICT DEVELOPMENT COMMISSIONER, UDHAMPUR
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Subject: Publicity and Awareness Regarding Financial Inclusion Schemes of the Government of India.

CIRCULAR

It has been observed that various financial inclusion schemes launched by the Government of India through banking institutions are not being utilized to their full potential. This under-utilization is especially evident among Government employees and ground-level functionaries. These schemes are intended to foster savings, provide social security, and promote financial empowerment for all eligible persons, including salaried employees.

It is, hereby, enjoined upon all the District/Sectoral Officers to sensitize the eligible general public about the said schemes and direct all officials under their administrative control to take advantage of the following key financial inclusion schemes offered by banks: -

Schemes to be Promoted:

Sno.	Name of Scheme	Type	Key Features
1	(PMJDY) Pradhan Mantri Jan Dhan Yojana	Savings Account Scheme	Zero-balance accounts; overdraft facility; Accidental insurance cover; Free RuPay Debit Card.
2	(PMJJBY) Pradhan Mantri Jeevan Jyoti Bima Yojana	Life Insurance	Eligibility: 18-50 years; bank account required; consent for auto-debit. Cover: ₹2,00,000; Premium: ₹436/annum; Renewable annually. Termination upon age 55, account closure, or insufficient balance.
3	(PMSBY) Pradhan Mantri Suraksha Bima Yojana	Accidental Insurance	Eligibility: 18-70 years; bank account & auto-debit consent required. Cover: ₹2,00,000 for accidental death or total permanent disability; ₹1,00,000 for partial permanent disability. Premium: ₹20/annum. Renewable annually; terminates at age 70, or upon account closure / insufficient balance.
4	(APY) Atal Pension Yojana	Pension Scheme	Eligibility: 18-40 years; bank account required. Monthly contribution (₹42 to ₹1,454 based on entry age & pension chosen). Guaranteed pension between ₹1,000 to ₹5,000 per month after age 60. After subscriber's death, spouse receives pension; thereafter nominee receives the corpus.

Further, the District/Sectoral officers shall liaise with bank branches to organize awareness camps. Wide publicity of the said schemes shall be given through the following means:

1. Display of posters and banners in offices and public spaces.
2. Sharing schemes details during Gram Sabha, Public meetings and training sessions.
3. Encouraging staff and general public to enroll under the relevant schemes.
4. Engaging PRIs, SHGs, Anganwadi Workers, ASHAs and other grass root workers for outreach.

All the District Officers shall ensure that duly filled enrollment forms under various Financial Inclusion Schemes such as Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) collected in their respective departments/offices are compiled and submitted to this office for further forwarding to the concerned branches for necessary processing and enrolment under the respective schemes. They shall submit a brief report of awareness activities conducted and the progress achieved to this office on fortnight basis.



Saloni Rai, (IAS)
District Development Commissioner
Udhampur

No: DDCU/CPO/243/2025-26/10132-35.
Dated: 15-09-2025

Copy to the:

1. Principal Sectary to the Govt. Finance Department, Civil Secretariat Srinagar/Jammu for favour of kind information.
2. Divisional Commissioner, Jammu for favour of kind information.
3.(All District/Sectoral Officers) for information and necessary action.
4. Lead District Manager (SBI) Udhampur for information and necessary action.

Format for Submitting Data regarding Financial Inclusion Schemes

S. No.	Name of Department/ Office	Name & Designation of District/Sectoral Officer	Total Staff in Position	PMJJBY – No. Enrolled	PMSBY – No. Enrolled	APY – No. Enrolled	Remarks / Issues (if any)
1							
2							
3							
4							
5							
6							
7							