

The inaugural event of the Financial Literacy Week (FLW) 2026, for the UTs of Jammu and Kashmir and Ladakh, was organized on February 09, 2026, by Reserve Bank of India (RBI), Jammu, at Hotel Vivanta, Jammu.

The event was graced by Shri Atal Dulloo, Chief Secretary, Government of UT of J&K, as the Chief Guest in the presence of Shri Chandrashekhar Azad, Regional Director, RBI Jammu.

It was attended by dignitaries including Ms. Rachna Sharma, Secretary, Rural Development and Panchayati Raj Department; Sh. Vidhu Shekhar, Additional Deputy Commissioner, District Jammu; Sh. Deepak Dubey, Joint Director Information, Jammu; Shri Vikas Mittal, GM/O-i-C, NABARD, Jammu; Shri Sunit Kumar, CGM, J&K Bank and controlling heads of banks, apart from other officers/representatives from Government, RBI, Banks/ Financial Institutions, UTLBC J&K and Ladakh etc.

Earlier today, FLW 2026, which is being observed from February 9-13 this year, was inaugurated by Governor, RBI, Shri Sanjay Malhotra, in Mumbai. RBI has been observing FLW every year since 2016 on a specific theme targeted at particular segments of the population.

The objective behind observing FLW is to spread awareness among people about key financial topics through focused campaigns. This year the theme is "KYC - सुरक्षित बैंकिंग की ओर पहला कदम/ KYC-Your first step to safe banking".

The sub-themes are Basics of Know Your Customer (KYC), Central KYC Registry (CKYC) and Account Hygiene and Discipline. The intent of this theme is to highlight the importance of Know Your Customer (KYC) as the foundation of safe and secure banking.

In his opening remarks, Shri Chandrashekhar Azad, Regional Director, RBI Jammu shared that last year a country-wide campaign was undertaken at the Gram Panchayat level for saturation of Financial Inclusion (FI) schemes. As part of this initiative, re-KYC of bank accounts was carried out by all banks across the country. RBI Jammu along with banks and other stakeholders in UTs of Jammu & Kashmir and Ladakh was associated with the campaign, so that KYC re-enrolment could be done for eligible account holders in each Gram Panchayat.

In order to build on the awareness created on re-KYC through the campaign, during FLW 2026, efforts are being made to educate the public on KYC in all its aspects. Firstly, the focus is on clarifying that while KYC is an essential regulatory requirement, it is also simple to comply with, as various safe and convenient modes are available. Secondly, the campaign seeks to familiarise the public with facilities such as Central KYC (CKYC), which helps ease the KYC process.

Thirdly, the campaign encourages people to stay alert against fake calls, messages and links relating to KYC updation, which can lead to financial loss. Lastly, the campaign is also being used to sensitise people about the serious consequences of becoming money mules by falling prey to inducements.

During the course of the week, the Reserve Bank, in collaboration with banks and other stakeholders, will organise awareness programmes and outreach activities across the country including the UTs of J&K and Ladakh. These initiatives will also be sustained throughout the year to ensure a lasting impact. Through this collective effort, RBI aims to reinforce the message that KYC is not just a regulatory formality, but also a vital step towards ensuring a secure and trustworthy financial ecosystem for all.

