



ભક્તકવિ નરસિંહ મહેતા યુનિવર્સિટી, જુનાગઢ

(ગુજરાત પબ્લિક યુનિવર્સિટીઝ અધિનિયમ નં. ૧૫/૨૦૨૩)

BHAKTA KAVI NARSINH MEHTA UNIVERSITY, JUNAGADH

[Gujarat Public Universities Act No. 15/2023]



ક્રમાંક/BKNMU/NSS/176/2026

તા. 19/10/2026

વિષય :- યુવા કનેક્ટ બેંકિંગ ફોર યુથ અભિયાન બાબત.

- સંદર્ભ :- (૧) ઇન્ડિયન બેંક્સ એસોસિએશન (IBA)ના તા. ૨૧-૦૮-૨૦૨૬ના પત્ર ક્રમાંક RB&SB/C/2026/3427 મુજબ.
(૨) નાણાં વિભાગ, ભારત સરકારના તા. ૨૮-૦૮-૨૦૨૬ના પત્ર ક્રમાંક 13/37/2026-BOA-II મુજબ.
(૩) નાણાં વિભાગ, ગુજરાત સરકારના તા. ૧૯-૦૯-૨૦૨૬ના પત્ર ક્રમાંક FD/SLB/e-file/4/2022/2932/N/PF1 મુજબ.
(૪) ઉચ્ચ શિક્ષણ કમિશ્નરશ્રીની કચેરીના તા. ૧૬-૧૦-૨૦૨૬ના પત્ર ક્રમાંક રસય/યુવા કનેક્ટ/૨૦૨૬/૧૮૧૨૩-૨૦૩ મુજબ.

પરીપત્ર :-

ભક્તકવિ નરસિંહ મહેતા યુનિવર્સિટી, જુનાગઢ સંલગ્ન તમામ (યાદી મુજબ) કોલેજોના આચાર્યશ્રીઓને ઉપરોક્ત વિષય તથા સંદર્ભ પરત્વે જણાવવાનું કે, ભારત સરકારના નાણા મંત્રાલય તેમજ નાણા વિભાગ, ગુજરાત સરકારના આદેશાનુસાર સમગ્ર રાજ્યમાં યુવાનો માટે નાણાકીય જાગૃતિ અને સમાવેશીકરણના હેતુથી “યુવા કનેક્ટ બેંકિંગ ફોર યુથ (Yuva Connect)” અભિયાનનો પ્રારંભ થયેલ છે. આ અભિયાન અંતર્ગત ૧૬ થી ૨૯ વર્ષના વિદ્યાર્થીઓને ઔપચારિક બેંકિંગ પ્રણાલી (BSBDA-Basic Savings Bank Deposit Account)થી માહિતગાર કરવા તેમજ ભારત સરકારની મહત્વકાંક્ષી PM-Vidyalaxmi એજ્યુકેશન લોન યોજના અંગે વિસ્તૃત જાગૃતિ લાવવાની થાય છે.

સ્ટેટ લેવલ બેંક્સ કમિટી (SLBC) ગુજરાત દ્વારા રાજ્યની ઉચ્ચ શિક્ષણ સંસ્થાઓ/કોલેજો (HEIs)ને જુદી જુદી જાહેર ક્ષેત્રની બેંકો (PSBs) સાથે સંકલિત (Allotment) કરવામાં આવેલ છે. આ સાથે સામેલ રાખેલ યાદી મુજબ આપની સંસ્થા/કોલેજોને ફાળવેલ જાહેર ક્ષેત્રની બેંક (PSB) જોઈ શકાશે. આ અંતર્ગત યુનિવર્સિટી સંલગ્ન સંસ્થા/કોલેજ દ્વારા સંબંધિત બેંક શાખાના અધિકારીઓ સાથે સંકલન સાધી સમયબદ્ધ અને સુચારુ આયોજન થાય તે હેતુથી યોગ્ય કાર્યવાહી કરવા જણાવવામાં આવે છે.


પ્રો. કો- ઓર્ડીનેટર

NSS Cell, BKNMU – જુનાગઢ

બિડાણ :-

સંદર્ભ દર્શિત પત્રની નકલ
સંસ્થા/કોલેજને ફાળવેલ બેંકની યાદી

પ્રતિ,

ભક્તકવિ નરસિંહ મહેતા યુનિવર્સિટી સંલગ્ન તમામ કોલેજોના આચાર્યશ્રીઓ,
(સામેલ યાદી મુજબ)

નકલ સાદર રવાના :-

- (૧) માન. કુલપતિશ્રી/કુલસચિવશ્રીના અંગત સચિવશ્રી
(૨) રાજ્ય એન.એસ.એસ. અધિકારીશ્રી, ગાંધીનગર
(૩) રીજીયોનલ ડાયરેક્ટરશ્રી, એન.એસ.એસ. ક્ષેત્રીય કાર્યાલય, અમદાવાદ

સરકારી પોલીટેકનીક કેમ્પસ,
ભક્તકવિ નરસિંહ મહેતા યુનિવર્સિટી રોડ,
ખડીયા, જુનાગઢ-૩૬૨ ૨૬૩, ગુજરાત(ભારત)
નં.૦૨૮૫-૨૬૮૧૪૦૦ / ફેક્સ નં.૦૨૮૫-૨૬૮૧૫૦૩

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List of 904 Higher Education Institutions (HEIs) Identified in Gujarat for "Yuva Connect - Banking for Youth"

Sr. NO.	AISHE CODE	NAME OF THE INSTITUTE	DISTRICT	ALLOTTED TO BANK (Name of the Bank)	BRANCH NAME	Branch Head Grade (Scale)	Nodal Officer Name	Nodal officer Mobile No.	Nodal Officer Email Address
1	C-13502	GOVERNMENT ARTS COLLEGE, BHANVAD, Gujarat	Devbhumi Dwarka	Central Bank of India	Bhanvad	III	Mr. Manoj Singh Adhikari	8533883443	bmjamn4747@centralbank.co.in
2	C-53100	GOVERNMENT ARTS AND COMMERCE COLLEGE JAMKHAMBHALIYA, Gujarat	Devbhumi Dwarka	Bank of Baroda	Jamkhambhalia	IV	Mr. Chintan Vegda	9687639412	jamjam@bankofbaroda.bank.in
3	C-55784	GOVT.ATRS AND COMMERCE COLLEGE.OKHAMANDAL, Gujarat	Devbhumi Dwarka	Bank of Baroda	Mithapur	IV	Mr.Manoj Kumar Thakur	9687639416	mithap@bankofbaroda.bank.in
4	C-15587	GOVERNMENT ARTS COLLEGE, KALYANPUR, Gujarat	Devbhumi Dwarka	State Bank of India	Kalyanpur	III	Mr. Amit Gupta	9680022993	sbi.60097@sbi.co.in
5	C-829	MAHILA ARTS & COMMERCE COLLEGE-VERAVAL, Gujarat	Gir Somnath	State Bank of India	VERAVAL MAIN 3047	IV	Amit Ranjan	7600040908	sbi.03047@sbi.co.in
6	C-870	SHRI ARJUN ARTS & B.S.W.COLLEGE-SUPASI (TA.VERAVAL), Gujarat	Gir Somnath	State Bank of India	ADRI	II	V S N Varma Chekuri	9618910999	sbi.03336@sbi.co.in
7	C-58334	SHRI ARJUN B.COM COLLEGE SUPASI, Gujarat	Gir Somnath	State Bank of India	ADRI	II	V S N Varma Chekuri	9618910999	sbi.03336@sbi.co.in
8	C-19316	SHRI ARJUN B.ED. COLLEGE-SUPASI, Gujarat	Gir Somnath	State Bank of India	ADRI	II	V S N Varma Chekuri	9618910999	sbi.03336@sbi.co.in
9	C-811	SHRI MATRUVANDAN B.ED. COLLEGE, SIMAR (KIDIVAV), Gujarat	Gir Somnath	State Bank of India	ADRI	II	V S N Varma Chekuri	9618910999	sbi.03336@sbi.co.in
10	C-58328	SHRI ARJUN B.Sc COLLEGE SUPASI, Gujarat	Gir Somnath	State Bank of India	ADRI	II	V S N Varma Chekuri	9618910999	sbi.03336@sbi.co.in
11	C-56509	SHREE VEER DEDAJI SCIENCE COLLEGE,KODINAR, Gujarat	Gir Somnath	State Bank of India	KODINAR MAIN BRANCH	IV	Sumit Kumar	8271180997	sbi.60033@sbi.co.in
12	C-55689	Government Science College, Veraval, Gujarat	Gir Somnath	State Bank of India	SATTA BAZAR VERAVAL	IV	Sanjiv Kumar	7600040586	sbi.60050@sbi.co.in
13	C-768	SHRI A R BHATT COMPUTER SCIENCE COLLEGE , UNA (C-768)	Gir Somnath	State Bank of India	UNA MAIN BRANCH	IV	Rajiv Sharma	7600043365	sbi.60056@sbi.co.in
14	C-858	SHRI SARASWATI COLLEGE OF EDUCATION -GIR GADHADA (UNA) (C-858)	Gir Somnath	State Bank of India	GIR GADHADA	III	Deepak Kumar	7600070565	sbi.60060@sbi.co.in
15	C-55750	GOVERNMENT ARTS AND COMMERCE COLLEGE, TALALA, Gujarat	Gir Somnath	State Bank of India	TALALA GIR MAIN BRANCH	IV	Anil Kumar	9419237417	sbi.6066@sbi.co.in
16	C-45276	GOVERNMENT ARTS COLLEGE, BHESAN, Gujarat	Junagadh	Bank of Baroda	Bhesan Br	II	Mr Jitin Kumar	9687639442	bhesan@bankofbaroda.com
17	C-74198	NOBLE STAR HOMOEOPATHIC COLLEGE AND RESEARCH INSTITUTE (C-74198)	Junagadh	CANARA BANK	Campur br, Bamangam	III	Mr Ullasrao	8511987282	cb17103@canarabank.com
18	C-58577	NOBLE HOMOEOPATHIC COLLEGE AND RESEARCH INSTITUTE (C-58577)	Junagadh	CANARA BANK	Campur br, Bamangam	III	Mr Ullasrao	8511987282	cb17103@canarabank.com
19	C-722	BAHAUDDIN GOVT. ARTS COLLEGE JUNAGADH, Gujarat	Junagadh	Bank of Baroda	College Road	IV	Rohit Jyoti	9687639428	coljun@bankofbaroda.com
20	C-1019	BAHAUDDIN GOVERNMENT SCIENCE COLLEGE JUNAGADH, Gujarat	Junagadh	Bank of Baroda	College Road	IV	Rohit Jyoti	9687639428	coljun@bankofbaroda.com

21	C-56594	BRAHMANAND COLLEGE OF SCIENCE (C-56594)	Junagadh	Bank of Baroda	Chaparda Br,	II	Mr Sai bayan Das	9774735660	ddcrda@bankofbaroda.com
22	C-767	SHRI BRAHAMANAND INSTITUTE OF EDUCATION , CHAPARDA (C-767)	Junagadh	Bank of Baroda	Chaparda Br,	II	Mr Sai bayan Das	9774735660	ddcrda@bankofbaroda.com
23	S-21392	NOBLE STAR NURSING COLLEGE MAKHIYALA (S-21392)	Junagadh	Bank of Baroda	Makhiyala Br	IV	Mr.Saket Dubey	9039338606	makhai@bankofbaroda.com
24	C-45262	Amrut Institute Junagadh-685 (C-45262)	Junagadh	STATE BANK OF	Khadia	IV	Mr Guarang Rathod	7600036081	sbi.14988@sbi.co.in
25	U-0783	BHAKTA KAVI NARSINH MEHTA UNIVERSITY, Gujarat	Junagadh	STATE BANK OF INDIA	Khadia	IV	Mr Guarang Rathod	7600036081	sbi.14988@sbi.co.in
26	C-69470	GIRNAR NURSING INSTITUTE (C-69470)	Junagadh	STATE BANK OF	Madhuram So	IV	Mr Umesh Kumar	9724322734	sbi.16686@sbi.co.in
27	C-901	U.K.VACHHANI MAHILA ARTS HOMESCI. COLLEGE- KESHOD (C-901)	Junagadh	STATE BANK OF INDIA	KESOD	IV	Mr Akhil Prasad	8452001033	sbi.60052@sbi.co.in
28	C-970	SMT V.M. CHANDERA ARTS B.S.W. COLLEGE , LOEJ (C-970)	Junagadh	STATE BANK OF INDIA	Mangrol main br	IV	Mr Mayur Teraiya	9825639951	sbi.60055@sbi.co.in
29	C-880	ADITYA B.ED. COLLEGE, JUNAGADH, Gujarat	Junagadh	STATE BANK OF	Junagadh	IV	Mr Chandresh Bhatti	7600040412	sbi.60218@sbi.co.in
30	C-56503	SHREE SAURABH SCIENCE COLLEGE (C-56503)	Junagadh	STATE BANK OF	Sherbaug Gadu	IV	Mr.Shiva Suresh	9885037654	sbi.60232@sbi.co.in
31	C-1023	SARASWATI INFOTECH EDUCATION COLLEGE OF COMPUTER , SCIENCE I.T. , JUNAGADH (C-1023)	Junagadh	STATE BANK OF INDIA	Zanzarda road br	IV	Mr Bhusan Bhatt	9724444332	sbi.60445@sbi.co.in
32	C-51933	GMERS MEDICAL COLLEGE (C-51933)	Junagadh	STATE BANK OF	Azad Chok	IV	Mr.Jignesh Jogadia	9998209487	sbi.60501@sbi.co.in
33	C-55688	Government Arts And Commerce College, Vanthali (Sorath), Gujarat	Junagadh	Bank of Baroda	Vanthli Br	IV	Mr Amit Ranjan	9687606990	vanthali@bankofbaroda.com
34	C-1040	SHREE RAMBA DISTRICT INSTITUTE OF EDUCATION & TRAINING -PORBANDAR, Gujarat	PORBANDAR	Bank of Baroda	BOB MAIN PORBANDAR	IV	SHRI RAJESH PARMAR	6354428550	ganpor@bankofbaroda.com
35	C-45275	GOVERNMENT ARTS COLLEGE, RANAVAV, Gujarat	PORBANDAR	State Bank of India	SBI RANAVAV	IV	SHRI JAYPRAKASH SAH	7600036254	sbi.60062@sbi.co.in
36	C-69463	GMERS MEDICAL COLLEGE, PORBANDAR (C-69463)	PORBANDAR	State Bank of India	SBI CHHAYA	III	SHRI AJAY RAWAL	9898667122	sbi.60164@sbi.co.in



ઉચ્ચ શિક્ષણ કમિશનરશ્રીની કચેરી
એન.એસ.એસ. શાળા, બ્લોક નં.૧૨/૨, બીજો માળ, ડૉ. છવરાજ મહેતા ભવન,
ગાંધીનગર, ગુજરાત રાજ્ય.

જા.ક. :- રસય/યુવા કનેક્ટ/૨૦૨૬/૧૮૧૨૩ - ૨૦૩

તા.૧૬/૧૦/૨૦૨૬

પ્રતિ,

રજિસ્ટ્રારશ્રી,

યુનિવર્સિટી, તમામ (યાદી મુજબ)

ગુજરાત રાજ્ય.

વિષય : યુવા કનેક્ટ-બેંકિંગ દ્વારા યુથ અભિયાન બાબત

સંદર્ભ: (૧) નાણાં વિભાગ, ગુજરાત સરકારનો પત્ર ક્રમાંક: FD/SLB/e-file/4/2022/29

32/N/PF1, તા.૧૮/૦૮/૨૦૨૬.

(૨) ઈન્ડિયન બેંક્સ એસોસિએશન (IBA) નો પત્ર ક્રમાંક: RB&SB/C/2026/3427,

તા.૨૧/૦૮/૨૦૨૬.

(૩) શિક્ષણ વિભાગનો પત્ર ક્રમાંક: ED/MSM/e-file/3/2026/6010/V, ૨૩/૦૮/૨૦૨૬.

(૪) આ કચેરીના ઈ-મેઈલ આદેશો, તા.૨૩/૦૮/૨૦૨૬

શ્રીમાન,

ઉપરોક્ત વિષય અને સંદર્ભ પરત્વે સવિનય જણાવવાનું કે, ભારત સરકારના નાણાં મંત્રાલય તેમજ નાણાં વિભાગ, ગુજરાત સરકારના આદેશાનુસાર સમગ્ર રાજ્યમાં યુવાનો માટે નાણાકીય જાગૃતિ અને સમાવેશીકરણના હેતુથી "યુવા કનેક્ટ - બેંકિંગ દ્વારા યુથ (Yuva Connect)" અભિયાનનો પ્રારંભ થયેલ છે. આ અભિયાન અંતર્ગત ૧૬ થી ૨૯ વર્ષના વિદ્યાર્થીઓને ઔપચારિક બેંકિંગ પ્રણાલી (BSBDA-Basic Savings Bank Deposit Account) થી માહિતગાર કરવા તેમજ ભારત સરકારની મહત્વકાંક્ષી PM-Vidyalaxmi એજ્યુકેશન લોન યોજના અંગે વિસ્તૃત જાગૃતિ લાવવાની થાય છે.

સ્ટેટ લેવલ બેંક્સ કમિટી (SLBC), ગુજરાત દ્વારા રાજ્યની ઉચ્ચ શિક્ષણ સંસ્થાઓ (HEIs) ને જુદી જુદી જાહેર ક્ષેત્રની બેંકો (PSBs) સાથે સંકલીત (Allotment) કરવામાં આવેલ છે. આ સાથે સામેલ રાખેલ યાદી મુજબ આપની સંસ્થાને ફાળવેલ જાહેર ક્ષેત્રની બેંક (PSB) ની વિગતો જોઈ શકાશે. આ અંતર્ગત આપની/આપના તાબા હેઠળ આવતી સંસ્થા દ્વારા સંબંધિત બેંક શાખાના અધિકારીઓ સાથે સંકલન સાધી સમયબદ્ધ અને સુચારુ આયોજન થાય તે હેતુથી યોગ્ય કાર્યવાહી કરવા આપને જણાવવામાં આવે છે.

બિડાણ: ઉપર મુજબ


નામ નિયામક

ઉચ્ચ શિક્ષણ કમિશનરશ્રીની કચેરી

ગુ.રા., ગાંધીનગર



To,

1. Additional Chief Secretary,
Agriculture, Farmers Welfare & Cooperation Department,
New Sachivalaya, Gandhinagar.
2. Additional Chief Secretary,
Health and Family Welfare Department,
New Sachivalaya, Gandhinagar.
3. Additional Chief Secretary (Higher & Technical Education),
Education Department,
New Sachivalaya, Gandhinagar.
4. Secretary,
Department of Science and Technology,
New Sachivalaya, Gandhinagar.

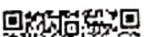
Sub: Request for issuance of necessary instructions to identified Higher Education Institutions in Gujarat regarding the Yuva Connect – Banking for Youth Campaign.

Respected Madam/ Sir,

Please refer to the above subject. In this connection, in accordance with the guidelines issued by the Indian Bank Association vide letter dated 21.08.2026 and the Department of Financial Service vide letter dated 28.08.2026, SLBC, Gujarat is conducting one month long outreach campaign from 02.10.2026 under the proposed nationwide Yuva Connect – Banking for Youth Campaign. In this regard, total 904 Higher Education institutions (HEIs) have been identified and allotted amongst Public Sector Banks for conducting outreach camps and awareness programmes during the campaign.

In view of the above, you are requested to kindly issue necessary instructions to all the identified HEIs under your Department to:

- a. Extend all possible cooperation to the banks allocated to them for organising outreach camps and awareness programmes during the campaign to connect with the youth.
- b. Designate an appropriate contact person for coordination and share his/ her contact details with the concerned bank.
- c. Facilitate the scheduling and conduct of outreach programmes, including providing suitable dates, venues and necessary logistical support, wherever feasible.



d. The HEIs may contact SLBC Gujarat (E-mail: slbc.guj@bankofbaroda.bank.in; Phone: +91 7926473170) for any clarification/ query in this regard.

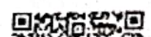
Yours sincerely,

(Amit Meena)

Encl:

1. SLBC letter no. 191-SLBC-GUJ/197/2026 dated 17.09.2026
2. List of identified Higher Education Institutions (HEIs) in Gujarat.
3. IBA letter no. RB&SB/C/2026/3427 dated 21.08.2026
4. DFS letter F.no. 13/37/2026-BOA-II dated 28.08.2026

Copy to: Convenor, SLBC-Gujarat, 2nd Floor, Bank of Baroda Towers, Ellisbridge, Ahmedabad-380006.





Indian Banks' Association

No. RB&SB/C/2026/3427

August 21, 2026

The Chairman/
Managing Director & CEO
All Member Banks

Dear Sir/ Madam,

Nationwide awareness campaign for Education Loan Schemes, including PM-Vidyalaxmi Scheme

Kindly refer to our letter No. RB&SB/C/2026/3298 dated 23.06.2026 on the captioned subject.

2. In this context, we have now received from the Ministry of Education (MoE), Department of Higher Education (DHE), a list of 21,086 Higher Education Institutions (HEIs) (enclosed). The MoE has desired that these HEIs be covered by Banks as part of the ongoing Nationwide awareness campaign for Education Loan Schemes, including PM-Vidyalaxmi Scheme. The list of HEIs is enclosed for the ready reference and necessary action of member banks.

The MoE has also developed creatives/ publicity materials, for use during the campaign with a view to ensuring uniformity in publicity. These creatives/ publicity materials are available on the shared drive and be accessed using the following link:

https://drive.google.com/drive/folders/197mdN0HHc6evFAbzNyB1IPpc9O0u7wII?usp=drive_link

3. The outreach to these HEIs to be coordinated through SLBCs and DLCCs.

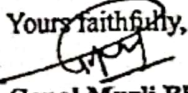
Banks convening the SLBCs are advised to coordinate with other member Banks in their respective States/UTs for planning and conducting outreach programmes and awareness activities. They may also undertake a coordinated allocation of educational institutions and geographical locations among banks to avoid duplication of efforts, and facilitate wider geographical coverage and effective outreach.

Similarly, Banks convening the DLCCs are advised to coordinate with other member Banks in their respective districts for planning and conducting outreach programmes and awareness activities. They may also undertake a coordinated allocation of educational institutions and locations among participating banks to avoid duplication of efforts, ensure wider geographical coverage, and maximise the effectiveness of the outreach campaign.

We suggest that effort should be to reach out to these HEIs by atleast one Bank. If a particular Bank(s) has a branch in the campus of the HEI, that Bank(s) may necessarily be allotted the particular HEI for outreach.

4. Further, as advised in our communication dated 23.06.2026, a centralised digital reporting and monitoring module has been developed by the Canara Bank on the PM-Vidyalaxmi portal. Banks are required to upload details of the awareness camps and outreach activities undertaken on the PM-Vidyalaxmi portal. The digital portal will facilitate real-time reporting and monitoring of outreach activities, thereby enabling effective review of the progress and coverage of the awareness campaign.

Yours faithfully,


Gopal Murli Bhagat
Dy. Chief Executive
Encl: as stated above



F. No. 13/37/2026- BOA-II
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, 3rd Floor
Sansad Marg, New Delhi-110001
Dated: 28th August 2026

To:

- 1. The Chairman, State Bank of India**
- 2. MDs and CEOs of All Public Sector Banks (PSBs)**

Subject: Youth-focused Banking Initiative – “Yuva Connect: Banking for Youth”

Dear Sir,

The deliberations at the PSB Confluence 2026, held on 17–18 August 2026, underscored the importance of deeper engagement of Public Sector Banks (PSBs) with youth and of addressing their evolving financial needs and aspirations.

2. In this regard, the “Yuva Connect – Banking for Youth” outreach campaign is proposed with the following three key components:

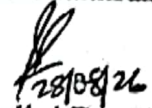
- i. **Common Portal/Application for Youth:** Development of a common mobile-first, interactive and youth-friendly portal/application, to be coordinated by IBA in consultation with PSBs, for providing access to banking services, Government schemes, education and skill-development opportunities, financial literacy and entrepreneurship support.
- ii. **Banking Products and Incentives for Youth:** Development of innovative, customised and gamified products and services, including suitable rewards, incentives and lifestyle-linked offerings, aligned with the evolving needs and digital preferences of youth.



- iii. **Youth Engagement and Outreach:** A month-long nationwide campaign commencing from 2nd October 2026, covering educational and skill-development institutions, branches and digital/social-media channels for wider engagement with youth.
3. Detailed guidelines covering the above three components of the "Yuva Connect - Banking for Youth" campaign are enclosed for guidance and implementation.
4. PSBs are requested to take necessary action for implementation of the initiative in a coordinated and time-bound manner.

Encl: as above

Yours faithfully,



(Shalini Pandit)

Joint Secretary to the Government of India

Tel: 011-23362144

Email: jsbo@nic.in

Cc to: The Chief Executive, Indian Banks' Association (IBA)



Guidelines for *Yuva Connect*—Banking for Youth Campaign

Pursuant to the deliberations at **PSB Confluence 2026**, the following framework is proposed for focused engagement of Public Sector Banks (PSBs) with youth.

1. Launch and Campaign Period

The Banking for Youth initiative shall be launched on 2nd October 2026 as an ongoing initiative for sustained engagement of PSBs with youth. A **focused month-long outreach campaign** shall be undertaken from 2nd October 2026 as part of the initiative.

2. Objective of the Campaign

To reach out to young citizens at the start of their financial journey, bring them into the formal banking system and establish an early and meaningful connection with PSBs, with a view to building a life-long financial banking relationship, from campus to career and beyond.

3. Target Audience

Youth in the age group of 16–29 years.

4. Components

A. Common Portal/Application for Youth

- a. **IBA**, in association with **PSB Alliance** and in coordination with PSBs, shall develop and operationalise a **common mobile-first, interactive and youth friendly platform/application**, to be launched on 2nd October 2026. The platform shall serve as a single point for banking awareness and for connecting youth with appropriate banking and financial services offered by PSBs.
- b. The platform will guide youth to their nearest PSB branch, where they can open a **Basic Savings Bank Deposit Account (BSBDA)** with no banking charges, interact with bank officials and access appropriate banking and financial services.
- c. The platform may provide **simple and youth-friendly information and FAQs** on bank accounts, KYC and safe banking practices, savings and investments. It should also build awareness of formal credit ecosystem, including credit scores, various bank credit products, and government credit schemes. It should **incorporate interactive and gamified features** such as quizzes, financial-literacy modules, certificates and suitable nudges for positive financial behaviour.



- d. The platform may also provide access to free online learning and skill-development content, in collaboration with reputed educational platforms and institutions.
- e. The platform may provide linkages to relevant Government platforms and initiatives for youth, including MY Bharat and the Prime Minister's Internship Scheme, to facilitate access to volunteering, experiential learning, skill development and internship opportunities.

B. Banking Products and Incentives for Youth

- a. PSBs shall develop/customise their youth banking proposition, keeping in view the evolving financial needs, aspirations and digital preferences of youth and their own product offerings and institutional strengths.
- b. Banks shall endeavour to make the banking experience for youth simple, intuitive and personalised, with easy access to products and services through digital channels.
- c. Banks may offer suitable products and services relating to savings, education finance, appropriate credit, entrepreneurship/start-up finance, investments, insurance, pension and digital banking.
- d. Banks may also explore rewards, loyalty benefits, coupons/vouchers and lifestyle-linked incentives, including through suitable partnerships in areas relevant to youth such as education, fitness and wellness, travel and entertainment. Gamified incentives encouraging savings, financial learning and responsible financial behaviour may also be explored.
- e. Banks may also create a differentiated "PSB First" proposition to stand out through superior digital journeys, AI-led personalisation, offers/rewards and relevant products such as first salary account, first credit, education finance and investments.

C. Youth Engagement and Outreach – Month-long Campaign

- a. A focused one-month outreach campaign commencing from 2nd October 2026 shall be undertaken to take banking engagement directly to youth through educational institutions, branches and digital channels.



- b. **State Level Bankers' Committees (SLBCs)**, through the District Level Coordination Committees, may undertake mapping of higher secondary schools, colleges, universities, higher education institutions, ITIs and skill-development institutions in the respective districts and suitably allocate them among PSBs for ensuring coordinated and wider coverage of the campaign.
- c. PSBs may engage with youth through higher secondary schools, colleges, universities, higher education institutions, ITIs, skill-development institutions and RSETIs through the following activities:
- i. **Financial-awareness and interactive sessions** covering savings, responsible borrowing and credit scores, investments, insurance, pension and financial planning, as well as education finance, entrepreneurship/start-up opportunities and relevant Government schemes;
 - ii. **Account-opening initiatives**, including BSBDA/no-frills accounts, and demonstrations of digital banking services;
 - iii. **Quizzes, competitions, games and financial-literacy challenges** to encourage interactive learning;
 - iv. **"Ask the Banker" sessions**, providing youth an opportunity to directly interact with bank officials and seek guidance on banking products, services and financial matters;
 - v. **Youth Financial Ambassador programmes**, wherein selected students may act as peer ambassadors to promote financial awareness and responsible financial behaviour among fellow students; and
 - vi. **Sharing of success stories of young entrepreneurs and achievers** to encourage entrepreneurship and responsible use of financial services.
- d. PSBs shall ensure adequate coverage of youth in rural and semi-urban areas by leveraging their branch network and RSETIs for campaign outreach.
- e. PSBs may also explore setting up dedicated Yuva Kiosks at physical bank branches with significant youth footfall for guidance on banking and financial services. A designated employee "Yuva Banking Mitra" may be identified to help young citizens navigate their financial journey. Selected branches, particularly in urban and metropolitan centres, may introduce a "Youth Vibe Lounge" designed exclusively for young citizens. The lounge can provide a youthful, welcoming and



digitally enabled environment where young customers can interact with bank officials and access guidance on relevant banking and financial services.

- f. The outreach shall be complemented through social and digital media, including short-form videos, webinars, podcasts, quizzes and digital financial-literacy challenges.
- g. PSBs may also leverage the reach of MY Bharat and other relevant Government youth platforms for wider dissemination and engagement under the campaign.
- h. Prominent youth icons and achievers may also be associated, wherever feasible, to enhance the reach and appeal of the campaign.

5. Implementing Agencies and Monitoring

- a. **Indian Banks' Association (IBA):** IBA, in association with PSB Alliance and in coordination with PSBs, shall coordinate the development and operationalisation of the common web- and mobile-friendly platform/application for youth.
- b. **Public Sector Banks (PSBs):** Each PSB shall designate a Nodal Officer, not below the rank of Chief General Manager, for implementation and monitoring of activities under the initiative.
- c. **Department of Financial Services (DFS):** DFS shall overall coordinate and periodically monitor the progress of the initiative. Banks shall furnish progress on key outcomes, including youth reached, institutions covered, accounts opened, digital activations and other banking relationships established.

6. Overall Approach:

The initiative shall focus on engaging, educating and enabling youth, facilitating their access to appropriate banking and financial services and building sustained banking relationships. The month-long outreach campaign shall serve as the starting point for continued engagement of PSBs with young customers beyond the campaign period, with a view to deepening the banking relationship as their financial needs evolve across different stages of life. While the overall campaign may have a common framework, each of the 12 PSBs should develop its own strategy to attract and engage youth, based on its product offering, regional presence and institutional strengths.

