

## **MINUTES OF 88<sup>th</sup> MEETING OF SLBC (J&K) HELD ON 16<sup>th</sup> FEBRUARY 2013 IN JAMMU**

The 88<sup>th</sup> meeting of J&K State Level Bankers' Committee (SLBC) was held on 16<sup>th</sup> February 2013 at Jammu to review progress of the Banks for the quarter ended December 2012 viz-a-viz Annual Credit Plan 2012-13. Mr. Mushtaq Ahmad, Chairman & CEO, J&K Bank presided over the meeting. Mr. Shantmanu, Commissioner/ Secretary Industries & Commerce, Mr. Yadullah, Commissioner/ Secretary Labour & Employment, Mr. F. A. Peer, Commissioner/ Secretary, Rural Development from the Government and Mr. S. C. Rabra, C.G.M., NABARD were also present. List of other participants from the State Government, R B I, NABARD, Government development agencies and representatives from member banks/ financial institutions is enclosed as Annexure-A.

Mr. S. K. Bhat, President J&K Bank Incharge SLBC while welcoming the participants highlighted the performance of the Banks for the period under review. He impressed upon the participants that the Financial Inclusion programme is the highest national priority and as such needs to be given foremost attention. He also gave a brief account of the achievements of banks under various parameters in Q3 and apprised that out of the total priority sector outlay of Rs.6,094.50 Crore for the AAP 12-13 an amount of Rs.3,791.82 Crore, recording an achievement of 62%, has been disbursed. The performance was subsequently deliberated upon item wise/ bank wise and finds mention in the minutes at the appropriate place/s. In his welcome address, he assured the house on behalf of J&K Bank and on behalf of other fellow bankers that there will be no let up in the efforts in implementing the Government Sponsored priority schemes and other economic initiatives aimed at poverty alleviation and fighting the menace of unemployment confronting the State.

Thereafter, Mr.S.K.Bhat, President Incharge, SLBC requested Mr. Mushtaq Ahmad, Chairman and CEO, J & K Bank to take up the proceedings/ agenda.

Mr. Mushtaq Ahmad, Chairman and CEO, J&K Bank, while extending a warm welcome to the participants, informed that Chief Secretary, J&K Government, Mr. Madhav Lal and Financial Commissioner (Finance) Mr.M.I.Khanday could not attend due to some important official engagements. He, however, observed that with the presence of other senior functionaries of J&K Government, RBI and NABARD the level of participation in the deliberations would be fruitful and result oriented.

At the outset, he observed that the repetition of some of the items in the Agenda indicates that the progress achieved with regard to these issues has been far from satisfactory. Reiterating that financial inclusion has become the national priority, Chairman observed that the main stakeholder of the Indian economy was the silent majority of 40% of the people, who, having been out of the financial inclusion, are the worst sufferers of inflation and other economic adversities. Stressing upon the fact that financial inclusion is the only initiative, which has the capacity to catapult this silent majority to a respectable level of economic empowerment, he added that the need of the hour is to go for financial inclusion in a more aggressive and organized manner. He called upon the member Banks and the Government agencies to implement the financial inclusion campaign not as an economic programme but as a mission so that this neglected section of the society is brought within the fold of economic prosperity. While seeking support from the State Government for an appropriate legislation on the pattern of SARFAESI to help banks recover the dues locked up under various Government Sponsored

Schemes, the Chairman stated that the Government has to come out with practical measures in this regard. However, at the same time he cautioned the Banks that prospective genuine borrowers should not be prejudiced and punished for the defaults committed by a few willful defaulters. Thereafter, the agenda items were taken seriatim for deliberations.

### **Confirmation of the minutes of 87th meeting of J&K SLBC held on 26<sup>th</sup> November 2012:**

As no comments/ amendments from the members, participants and any other quarters were received the minutes of the 87th SLBC meeting circulated vide Ref No. LBD/SLBC-87/2012-561 dated 06.12.2012 and placed on website [www.jkslbc.com](http://www.jkslbc.com) , were taken on record to have been confirmed by the house.

### **Legislating SARFAESI Act:**

The Chairman stated that there has already been a great deal of interaction between the State, GOI and Banks on the issue. He stated that since all the disabling factors have now been sorted out by the Government, the enactment of an appropriate legislation should happen in the current Assembly session and the long pending issue resolved by April or May 2013. This legislation, he said, would bring a great sense of relief to the banking community and the financial sector in the State besides creating a responsive credit climate in the State.

### **Implementation of Handloom package**

The Chairman pointed out that the issue was deliberated upon in 85<sup>th</sup>, 86<sup>th</sup> and 87<sup>th</sup> SLBC meetings and there were small issues such as signing of MOU by the State Government for which he sought an update from the State Government. The Commissioner/ Secretary, Industries & Commerce, J&K Govt., responding to the query Stated that the MOU has been prepared and submitted to the State Cabinet and as soon as the same is cleared by the Cabinet, the tripartite MOU among GoI, State Government and NABARD would be signed. The C G M, NABARD (Nodal Agency of GOI for Handloom Package) intervened to apprise the house that as per GOI guidelines the Handloom package is no more relevant as time for its implementation is over.

### **Publicity Thrust on Opening of Bank Account:**

Discussed hereinafter under Agenda Item No. 88.03

### **Steering Sub-Committee of J&K SLBC to monitor IT-enabled Financial Inclusion, FLCCs and Credit Plus activities:**

The Chairman informed the house that meeting of this Steering Sub-Committee was held on 10<sup>th</sup> December 2012 at Reserve Bank of India, Regional Office, Jammu and minutes of the said SLBC meeting were webcast on J&K SLBC website: [www.jkslbc.com](http://www.jkslbc.com) and were also circulated vide Ref. No. LBD/SLBC/SSCIT/2012-573 dated December 21, 2012 for compliance on the action points that emerged in the meeting by all the concerned. Mr.S.K.Bhat, Incharge SLBC observed that for the deliberations in these meetings to be fruitful and result-oriented the participation from senior level functionaries is imperative. He pointed out that in the aforesaid meeting I.T. Department of J&K Government was represented at a junior level and requested that in future IT department should ensure senior level participation, which the representative of the I.T. Department assured to do.

**Action: All concerned / I.T. Department, J&K Government**

**AGENDA ITEM NO: 88.01 "Swabhimaan" campaign:**

The Chairman, J & K Bank stated that out of the 795 allocated unbanked villages having population over 2000, 785 villages had been already covered as at the end of December 2012, leaving 10 villages uncovered owing to lack of connectivity and infrastructure in those villages. He stated that in the last meeting NABARD had been requested to suggest any other alternative solution for coverage of these leftover 10 villages and on enquiry NABARD found that the Server cannot be set up in these villages due to lack of internet and telephone facility. CGM, NABARD suggested that Mobile Van solution could be tried for coverage of these 10 residual villages or the Business Correspondent could be asked to do manual work there. Responding to this the Chairman J&K Bank stated that the issue is normally brought to SLBC only after all the possible solutions are evaluated and exhausted.

**Action: J&K Bank**

The Commissioner/ Secretary to Government, Rural Development Department, presenting his viewpoint stated that roads can be provided either by the Rural Development Department (MNREGA) or PWD depending upon the topography of these villages after proper survey. He assured that Rural Development Department will conduct necessary survey of these villages to find out whether the road connectivity of these villages can be done. Commenting on this, Commissioner/ Secretary, Rural Development stated that Tulail block comprises of some 20 villages and the road connectivity is presently available up to Badugam and beyond that there is no road connectivity, for which the matter will have to be taken up with PWD or by GREF since these are defence areas. Suggesting that construction of roads could also be taken up under the RIDF programme, the CGM, NABARD stated that NABARD is prepared to support this initiative if the Government proposes it as it will enable the state to reach out to all these villages for financial inclusion and inclusive growth. Summing up the deliberations on the issue, the Chairman stated that there may be certain villages which we cannot access at present or could be covered partially, for which he suggested that an effort should be made for coverage of these residual villages.

**AGENDA ITEM NO: 88.02 "Extension of Swabhimaan" campaign:**

The Chairman and CEO, J&K Bank informed the house that out of the allocated 1393 unbanked villages (in the population segment of 1000-2000) 1044 villages have been covered up to the end of December 2012 through various ICT-based banking outlets, which included 888 villages covered by J&K Bank, 68 villages covered by SBI, 2 villages covered by PNB, 48 villages covered by J&K Grameen Bank and 38 villages covered by EDB. The Chairman desired to know further progress, if any, recorded by the concerned banks after December 2012. It was informed that 38 more villages have been covered by J&K Bank after December 2012 taking the total number of covered villages to 926 with 167 villages remaining to be covered. D G M, SBI informed that 24 more villages have been covered by them during this period taking the total villages covered to 92 and just 20 villages are left, which he assured, would be covered by the bank within the prescribed timelines of March 2013. Chairman, J&K Grameen Bank informed that against the target of 66 villages they have covered 48 villages up to the end of December and thereafter 12 more villages have been covered. Chairman, EDB informed that they have already covered 38 villages out of their allocated 40 villages leaving only 2 villages yet to be covered.

Chairman expressed his displeasure over lack of visible initiative about PNB as they have been able to cover only 2 villages out of the 82 villages allotted to them by SLBC and desired to know the reasons. Responding to this, the representative of PNB stated that this is on account of delay in selection of Common Service Provider. He further added that after they have finalized a vendor Gol, MoF issued a directive in Dec'12 shelving the entry of private vendors as Common Service Provider and in its place Gol directed that the villages be covered through CSCs/ e-governance mechanism with the help of J&K Bank. PNB, he added, is scheduled to take up the matter with J&K Bank authorities within next few days for seeking their support for coverage of the villages. The AGM, Reserve Bank of India, joining deliberations on the issue stated that the issue had come under discussion in the previous SLBC meeting also, wherein it was clarified that till the issues relating to appointment of private Common Service Providers are resolved all the banks, including PNB, have been directed by GOI to continue with the existing mechanism of covering the allocated villages through BC model. He also invited attention of the house to the fact that all other participating banks like J&K Bank, SBI, JKGB and EBD had succeeded in providing banking services to their respective allocated villages. Summing up deliberations on the issue, the Chairman observed that the argument put forward by Punjab National Bank is not much convincing as all other participating banks have under similar circumstances shown progress in coverage of the allocated villages through their existing infrastructure. He advised PNB to move forward with the existing infrastructure and with whatever process they have in place, as all the allotted villages shall have to be covered in any case by 31<sup>st</sup> of March, 2013.

DGM, SBI requested the house to consider substitution of two villages namely Chillad and Kanthan falling in Block Arnas of District Reasi allotted to them with J&K Bank as these are located at a distance of about 40 kilometers from the nearest branch of SBI, whereas J & K Bank has a branch within a distance of 8 KMs. The Chairman remarked that the request is genuine and advised SLBC secretariat to examine.

**Action: All concerned participating banks/ SLBC Secretariat**

**AGENDA ITEM NO: 88.03; "one bank account for each family/ Service Area Plans;**

The Chairman, J&K Bank advised that though all the Lead District Managers have been advised to comply with the Gol, MoF directive regarding the campaign to spread financial literacy through interaction with the teachers and students of the Government as well as private schools to ensure compliance of "one bank account for each family" and report progress but only few LDMs have submitted the Action Taken Report in the matter to SLBC Secretariat. He desired to know the progress achieved by the LDMs in this regard. Most of the Lead District Managers, including LDM, Budgam, LDM Kulgam, LDM Pulwama, LDM Anantnag, informed that the Service Area Plan for financial inclusion prepared on the basis of Gram Panchayats has been uploaded on the District Website and the campaign for opening of accounts is underway and there is going to be substantial progress in the Q4 as no difficulties are being experienced in the matter.

The Chairman desired to have a Task Force or a Sub-Committee, which could, apart from monitoring the figures, evaluate the actual progress achieved by the banks on the ground and to confirm whether the villages declared as covered have been in fact covered or it was just the paper work being done by the concerned banks. Responding to this, the AGM, Reserve Bank of India informed that a study with regard to coverage of the villages having population over 2000 was previously got done in Kashmir Zone by the SLBC through a small joint Committee comprising of three members, one each from RBI, J&K Bank and SBI and it was found that the coverage has been done.

Regarding the GoI, MoF directive to interact with the teachers and students of the schools run by the Government or the private authorities regarding opening of accounts, CGM, NABARD observed that unless the teachers are appropriately educated and enlightened with regard to financial inclusion, the progress would not be satisfactory. He offered that in case such an initiative is taken at the DLCC level, NABARD was prepared to impart this kind of training to the teacher through officers and District Development Managers (DDMs) of NABARD posted in the districts. DGM, R B I, Mr. Ramesh Chand, joining deliberations on the issue stated that RBI has prepared the printed material for the Financial Literacy Centres, which could be utilized for providing training and counseling of the teachers and students. Considering the underlying urgency and the significance of the programme, the Chairman advised that there should be separate Sub-Committee comprising major banks, NABARD and R B I with responsibility of periodically evaluating the progress. DGM, RBI pointed out that the task could be assigned to the Steering Sub-Committee to monitor IT-enabled Financial Inclusion, FLCC and Credit Plus activities already constituted by the J&K SLBC under the Chairmanship of Regional Director, RBI and comprising of major banks, NABARD etc. After thorough deliberations it was decided as under:

The Steering Sub-Committee of J&K SLBC to monitor IT Enabled Financial Inclusion, FLCC and Credit Plus Activities shall meet on monthly intervals to monitor and evaluate progress achieved in opening of accounts under financial inclusion campaign (both physical and financial), evaluate the fate of the accounts opened, monitor actual progress on the ground regarding coverage of villages under the Financial Inclusion Plan.

**Action: SLBC Secretariat/ RBI**

**AGENDA ITEM NO: 88.04**

**RBI directive for provision of banking services in villages with population below 2000 - Preparation of Roadmap:**

DGM, R B I apprised the house about the observation made by their central office after examination of villages allocation plan submitted by the SLBC Secretariat, and endorsed by them to their central office, to the effect that the coverage of villages through brick and mortar comprised just 0.03% of the total number of villages. RBI Central Office has as such advised that the component of brick and mortar coverage should be increased by 5-10% over the existing coverage plan. The DGM, RBI requested the house to revisit the issue and explore the possibilities of opening more brick & mortar branches. The Chairman J & K Bank stated that J&K Bank alone has added 134 new branches in the State in the last 2 years and further about 40 new bank branches are likely to be opened before March 2014. He expressed the hope that J&K Bank will be increasing the presence of brick and mortar branches in the allocated villages and advised other Banks also to increase the presence of Brick and Mortar model in the allocated villages as per RBI directives.

**Action: Concerned Banks**

**AGENDA ITEM NO: 88.05**

**Implementation of Electronic Benefit Transfer (EBT) Scheme:**

The Chairman, J & K Bank stated that for ensuring implementation of EBT Scheme the Govt. of J&K had set up a Sub-Committee in April, 2012 under the Chairmanship of the Commissioner/ Secretary (IT) to expedite the preparedness, finalize the entire arrangements for EBT and sort out the problems, if any, arising at different levels. He desired to have the feedback from the Department. The representative of the Government, I.T. Department informed that steps are being taken to implement the EBT

Scheme in J&K State. The Government, he said, is writing to all the departments to designate Nodal Officers for computerization of records of the beneficiaries in their departments.

**Action: Commissioner/Secretary (IT), J&K Govt.**

**AGENDA ITEM NO: 88.06**

**Branch Expansion Plans of Banks in J&K State:**

The progress achieved by various banks in having opened 129 new bank branches up to the end of December 2012 against the envisaged Branch Expansion Plan of 209 branches was taken on record. These included J&K Bank (74), PNB (1), JKGB (18), EDB (4), HDFC (31) and Central Bank of India (1). Chairman, J & K Bank stated that with the addition of 50-55 more branches soon, the target will be more or less achieved. He, however, sought comments of State Bank of India, Punjab National Bank and the two RRBs in the matter. Responding to this the GM, SBI informed that two branches are ready to be opened; B/O Khore is being opened in the next couple of days and the second before the end of February 2013. Representative of PNB informed that one branch has been already opened and four more branches shall be operational before March'13. Chairman, J&K Grameen Bank informed that 18 branches had already been opened, five more are in the pipeline and the rest 14 branches will be opened after March 2013. Chairman, EDB informed that 6 branches have been already opened. He further stated that EDB is going to make some accretion in its staff and expressed his optimism that the remaining 11 branches will be opened shortly.

**AGENDA ITEM NO: 88.07**

**Opening of Ultra Small Branches (USBs)/ Geographical Information System (GIS):**

The Lead District Managers informed that under the Geographical Information System the data/ information regarding bank branches, ATMs, BCs, Clearing Houses and Currency Chests operating in J&K State has already been uploaded by them on the relative Gol website and is being updated regularly. The LDMs were directed to ensure strict compliance of the guidelines issued by Gol, MoF, and DFS in this regard and the Action Taken Report sent to all quarters including Gol, MoF regularly.

**Action: All LDMs/ J & K Bank**

**AGENDA ITEM NO: 88.08**

**100% coverage of farmers in J&K State under Kissan Credit Card (KCC) Scheme:**

Evaluating the progress achieved in this regard, Chairman, J & K Bank stated that banks have sanctioned 4.16 lakh KCCs to the farmers up to the end of December, 2012 involving an amount of Rs.1, 897.36 Crore, out of which 3, 47,430 KCCs have been disbursed credit amounting to Rs.1, 615.50 Crore, thereby registering 34% of the target of 12.37 lakh KCCs to be issued in the State. He sought views of the CGM, NABARD in the matter. The CGM, NABARD, Mr. S. C. Rabra stated that although there has been significant progress in issuance of KCCs in the State, but the progress has not been as per the commitment made by the house to the Hon'ble Chief Minister in the 85<sup>th</sup> SLBC meeting. Stating that NABARD has held at least 45 Seminars in various districts and tried to sensitize the bankers as well as the farmers about the programme, the CGM emphasized upon the need for banks to take proactive measures for issuance of KCCs and also desired necessary support from the State Government especially the Agriculture Production Department. The representative of Agriculture Production Department informed that the achievement so far has been to the extent of 32% only. As regards filling up of the KCC forms, he stated that Agriculture Production Department has already covered about 75% of the farmers leaving only 25% of the targeted number of farmers yet to be covered. He, however, stated that about 14%

of the farmers have expressed unwillingness to have the KCCs, a view also endorsed by Commissioner/ Secretary, Rural Development, as such only 11% of the targeted farmers remains to be covered by the department. He stated that out of the 6.24 lakh forms forwarded by the APD to various banks for issuance of KCCs, only 3.86 lakh KCCs have been issued by the banks thereby leaving about 40% of the sponsored cases pending with the banks. He further pointed out that as per decision taken in the previous SLBC meeting the bank functionaries did not participate actively in the camps wherein Banks along with representatives from APD and Revenue Department are supposed to issue KCCs to farmers on the spot. Director Agriculture spelled out some of the reasons contributing to the visible lack of interest on the part of a large number of the farmers in availing of the KCC and emphasized that these need to be addressed by all concerned agencies/banks/ government departments.

- Lack of information regarding the facilities available under the KCC Scheme;
- Lack of faith that ultimately they could get the hassle free loan from the banks under the KCC;
- Some of the farmers having got themselves registered under BPL Category were reluctant to take the KCC as they did not want to divulge the information about their landholdings and other assets in the KCC application form lest they should be deprived of the benefits that are available to them under BPL category;
- In some areas the lack of interest shown by the farmers in taking the KCCs was as a consequence of some bank branches insisting for third-party guarantee of government employees and also banks asking for payment of some processing fee etc.

CGM, NABARD further stressed upon the need for taking collective measures to properly educate and counsel these farmers so as to make them fully aware of the advantages of the KCC, without which the objective of financial inclusion will not succeed. Director Agriculture (Kashmir) informed the house that in terms of the decision taken in the 87<sup>th</sup> SLBC meeting 972 joint camps were organized by the Agriculture Production Department in Kashmir Division for on-the-spot issuance of the KCC to the farmers, but out of these bankers participated in only 587 camps. He further informed that in Kashmir division a total of 3, 37,933 KCC applications (forming 62% of the target) have been already handed over to the banks against which the banks have so far issued 1, 58,394 leaving 1, 79,539 cases pending as on 31.1.2013, which if cleared by the banks, would take the progress in Kashmir Division to 63% of the target. He stated that further 1, 31,387 cases are pending with the Revenue authorities. He also requested that the KCC cases pending with the Revenue Department be also cleared immediately. The representative of Finance Department, J&K Government joining deliberations on the issue informed the house that the issue of banks asking for guarantee of government employees for securing the credit facilities was also placed before the Hon'ble Finance Minister, J&K State recently during his pre-budget meetings by the members of farming community for the consideration of the Hon'ble Finance Minister. He requested the house to take necessary corrective measures in this direction.

The Chairman reiterated that in the last meeting held by the Hon'ble Union Finance Minister, Mr. P. Chidambaram, wherein the Hon'ble Chief Minister of J&K State was also present, it was found that J&K State is lagging far behind the other States in respect of issuance of KCCs. As such the timelines for accomplishing 100% coverage of farmers under KCC in J&K State was extended from September 31, 2012 to 30<sup>th</sup> of June 2013. Commenting on the observations of Commissioner/ Secretary, Rural Development, regarding the growing perception among the farmers that they may not get the credit facilities from the banks, the Chairman stated that the perception of a small group should

not discourage Bankers as more than 2,39,000 KCCs had been issued by J&K Bank alone and another 2, 00,000 KCC had been issued by other banks in the State and substantial amount of credit had been extended to the farmers. The Chairman further observed that data/information coming from the banks and from the Agriculture Production Department are at variance with each other. He advised that the difference needs to be reconciled and after reaching a common pendency figure, the bank-wise lists of pending cases should be sent to the concerned banks for clearance within next four months and target completed by 30.06.2013. The Chairman emphasized upon all the stakeholders to take up this initiative in a mission mode. In order to ensure that the target of 100% coverage of farmers in the State is accomplished well within the prescribed timelines of 30<sup>th</sup> June 2013, the following decisions were taken:

- **Agriculture Production Department shall provide bank-wise details of the KCC forms sponsored by them to various banks for issuance of KCCs.**  
Action: Directorate of Agriculture (Kashmir/ Jammu)
- **A meeting to be convened within the next few days, wherein banks should also be present, for reconciliation of the figures relating to KCC cases sponsored by the Agriculture Production Department to the banks, cases sanctioned by the banks and the cases pending with the banks.**  
Action: Com.Secretary, APD/ Com. Secretary, Revenue/All member banks
- **Organizing camps for generating awareness and on-the-spot sanction and issuance of KCCs to the farmers be launched at a massive scale, wherein all the stakeholders, viz. Agriculture Department, Revenue Department as well as Banks shall ensure to participate;**  
Action: Com. Secretary, APD/ Com. Secretary, Revenue / All member banks
- **Banks to ensure that all the pending cases are cleared as soon as possible. The cases where banks face difficulties could be left aside, the other cases, which are in order, to be cleared immediately.**  
Action: All member banks
- **Banks will take necessary measures to ensure that the complaints of seeking guarantees from government employees and other deviation from Gol/ RBI guidelines on the part of branch functionaries are thoroughly addressed. For this purpose the staff posted in the business units should be appropriately sensitized and wherever required, necessary punitive action is taken.**  
Action: All member banks
- **The Chairman advised the President (A&AP) and the Zonal Heads of J&K Bank to ensure that pendency of KCC cases at branches of J&K Bank is cleared immediately and the complaints of branch functionaries asking for guarantees of Government employees are strictly checked and there are no violations or deviations as for as guidelines are concerned.**  
Action: President (A&AP) / Zonal Heads of J&K Bank

#### **AGENDA ITEM NO: 88.09**

#### **Financial Literacy Centres (FLCs) - Guidelines:**

The Chairman informed the house that Financial Literacy Centres have been set up in 21 districts of the State, i.e. by J&K Bank in its 11 out of 12 lead districts and by SBI in all the 10 lead districts. In respect of Poonch district, he stated that the facilitator for FLC has been appointed a number of times, but so far nobody is coming forward to take up this assignment. He assured the house that the J & K Bank will appoint the facilitator for



District Poonch and operationalize FLC very soon. RBI also desired that FLC should be made operational without any delay.

**Action: J&K Bank**

**AGENDA ITEM NO: 88.10**

**Setting up of Rural Self-Employment Training Institutes (RSETIs):**

The Chairman, J & K Bank observed that allotment of land by Government of J&K for creating permanent infrastructure for these RSETIs was still pending in respect of all the districts and sought the status/ progress report from the State Government. He further advised SBI to expedite the process of setting up RSETI's in Leh and Kargil districts. Responding to land allotment, the Commissioner/ Secretary, Rural Development Department stated that as per the MoRD guidelines the land for construction of permanent infrastructure for the RSETIs has to be properly transferred to the concerned banks, for which all the District Development Commissioners would need to prepare proper document of land and after routing these through the concerned Divisional Commissioners, the issue has to be placed before the State Cabinet for clearance. He also stated that there are some technical hitches in direct transfer of State land to State Bank of India; as such it may have to be done on lease basis. He, however, stated that the land documents are yet to come from the District Development Commissioners. He assured the house that the issue is being vigorously pursued and expressed optimism that by the end of March, 2013 government may be able to register some progress in the matter.

**Action: SBI /Commissioner/ Secretary, Rural Development**

**AGENDA ITEM NO: 88.11**

**CREDIT TO PRIORITY SECTOR: Bank-wise/ Sector-wise, Region-wise/ Sector-wise achievements in lending to Priority Sector under Annual Credit Plan 2012-13 as at end of December 2012:**

The Chairman stated that banks operating in the State have disbursed an amount of Rs.3791.82 Crore to the priority sector against the overall annual planned outlay of Rs.6094 Crore, thereby registering an achievement of 62% of the target. Commenting on the performance of individual banks, the Chairman stated that J&K Bank has achieved 77% followed by SBI with 59% and PNB with 51% and other commercial banks put together had achieved 66% of their aggregate target. The Chairman expressed displeasure that the RRBs and the Cooperative Banks had lagged behind with achievement of just 29% and 33% of their respective targets. Commenting on the sector-wise achievements, the Chairman observed that the performance of RRBs has been dismally poor. Responding to this, Chairman, JKGB clarified that in the last year JKGB has laid more emphasis on boosting the CD ratio by also lending in other non priority sectors and assured that the other banks will take necessary corrective measures to improve the position under Agriculture sector as well as the priority sector. As regards the performance of banks under MSMEs Sector, the Chairman observed that almost all the banks have done well except Punjab National Bank, which has registered just 13% of target under MSMEs sector. The representative of PNB accepted that their performance under MSMEs sector was not satisfactory and explained that their focus area has been mostly the Agriculture sector, where their performance has been quite significant. The Chairman, however, remarked that the Banks have the responsibility to take care of every segment of the priority sector and not focus on one sector at the cost of the other. All the banks, particularly those whose performance during the period under review has remained low, were advised to take

necessary steps to improve their position during the remaining period of the CFY. The position of credit flow to the non-priority sector was considered as satisfactory.

**Action: All member banks**

**AGENDA ITEM NO: 88.12**

**CREDIT UNDER GOVERNMENT SPONSORED SCHEMES**

**Region-wise / District-wise / Scheme-wise and Bank-wise / Scheme-wise performance of various Banks under Government Sponsored Schemes up to 31<sup>st</sup> December 2012:**

Commenting on the figures relating to performance of banks under the Government Sponsored Schemes, the Chairman stated that the performance has not been satisfactory. He pointed out that the performance of individual schemes like NRLM (SGSY), PMEGP and SC/ST/OBC schemes has been of the order of 31%, 19% and 9% of the annual target respectively which remains a matter of serious concern. The commissioner/ secretary rural development stated that under SGSY Scheme 3610 cases were sponsored to the banks up to 31.12.2012 against which only 1272 cases have been sanctioned by the banks and 2,116 cases are still pending. He pointed out that credit disbursement under this scheme has been very poor at just Rs.4.24 Crore. The President (A&AP), J&K Bank, Mr.Nayeem-ullah stated that J&K Bank has received 4,752 cases under SGSY Scheme out of which 2,790 cases have been sanctioned by the bank up to the end of December, 2012. He further stated that 176 cases are pending with the bank for want of subsidy and in case the subsidy is released by the Government, these 176 cases shall be sanctioned by the bank immediately.

The Chairman observed that there is a sizeable gap between the figures given in the agenda and the figures available with the Government, as such, there is urgent need for reconciliation of the figures. Commenting on the pendency of cases with banks for want of subsidy, the Chairman stated that there was urgent need for the State Government to bestow special attention towards release of subsidy in respect of the pending cases for enabling the banks to disburse the pending cases immediately. Commissioner/ Secretary, Labour & Employment Department, Mr. Yadullah observed similar discrepancy in respect of the figures of JKSES Scheme available with the Government and those given in the meeting. He pointed out that JKSES cases sanctioned by the banks up to 31.1.2013 were 5000 as per the figures available with government, whereas as per agenda the figure stood at 4490 cases only. Stressing the banks to push up their efforts to sanction more and more cases of JKSES, he desired that district-wise requirement of funds in respect of the cases that are pending for want of subsidy, should be made available to the government.

The AGM, RBI, Mr. Ravinder Kumar, commenting on the reconciliation of cases under various Government sponsored schemes, stated that reconciliation of GSS cases should be got done at the district level through the Lead District Managers as the concerned Government Officers of all the departments are present in the districts. He also stated that LDMS are already having bank-wise figures in respect of all the Government Sponsored Schemes. After thorough deliberations, it was decided that:

- **The Lead District Managers in coordination with the concerned Government sponsoring Agencies and the banks operating in the districts will immediately take steps for reconciliation of the number of cases sponsored by Government Agencies to banks, cases sanctioned by the banks and the cases disbursed in respect of all the schemes and advise SLBC Secretariat accordingly.**
- **All the banks operating in the State shall consolidate the district-wise position of cases under various Government sponsored Schemes, which are pending for want of Subsidy, and make the same available to the concerned Heads of Departments immediately.**

- State Government will take necessary measures immediately for release of subsidy in respect of all the pending cases well before March 2013, so that banks are in a position to disburse all these pending cases.

**Action: All LDMs / all member banks/ Govt. Sponsoring Agencies**

### **AGENDA ITEM NO: 88.13**

#### **Performance under Handicrafts / Handloom as on 31<sup>st</sup> December 2012:**

The progress achieved by the banking sector was taken on record. The Director, Handicrafts Department pointed out that there are some variations in the figures given in the agenda and the figures in respect of Handicrafts and ACC Schemes has been clubbed together. Expressing gratitude to the J&K Bank for being proactive in implementing the Artisans Credit Card Scheme in the State and for showing concern about the welfare of poor artisans of the State, Director Handicrafts pointed out that performance of other banks including SBI and PNB with regard to implementation of the ACC Scheme had remained quite dismal. Giving figures, he stated that Handicrafts Department had sponsored 312 cases of ACC to SBI and 371 cases to PNB, but these banks had not sanctioned even a single case even though the matter was taken up with their controlling offices, as a result of which the department was constrained to stop sponsoring any further cases to these banks. Recalling the directions of the Hon'ble Chief Minister in a previous SLBC meeting that Artisans Community in the State should be economically empowered, Director Handicrafts pointed out that those directions of the Hon'ble Chief Minister have been translated into action by J&K Bank only. He requested the house that all the banks operating in the State should fulfill this social responsibility. Taking note of the observations of Director Handicrafts, the Chairman intervened and emphasized that J&K Bank by virtue of its lead bank responsibilities in the State has to be in the forefront in respect of all the economic programmes. He advised all Banks to take a cue from the J&K Bank, as its achievement in credit dispensation under various Government sponsored programmes should instill a sense of enthusiasm and confidence amongst them as well. Emphasizing that that every bank has to be concerned about the inclusive growth of the state, the Chairman stated that our collective effort is to help the people of the State and empower them economically. Keeping in views that the artisans are an important segment of economy of J&K State, the Chairman expressed optimism that all the banks operating in the State will come forward to play an active role to help this important and neglected segment of our economy.

Commenting on the discrepancies in the figures as pointed out by the Director, Handicrafts, Chairman reiterated that the figures should be got reconciled at each tier at various levels before being passed on to SLBC for deliberation in the house so that the discrepancies in the data is removed beforehand.

**Action: All Banks/ SLBC Secretariat/ All LDMs/ Handicrafts Deptt.**

### **AGENDA ITEM NO: 88.14**

#### **ACHIEVEMENTS UNDER SELF HELP GROUP (SHG):**

The house took on record that the total disbursement of credit through SHG mode was not satisfactory as the cumulative position of SHGs formed in J&K State up to the end of Q3 of CFY stood at 8,038, out of which only 6,064 SHGs were credit-linked and an amount of Rs.40.80 Crore was disbursed through the SHGs. CGM, NABARD informed the house that the Hon'ble Union Finance Minister in a meeting held on 15<sup>th</sup> November 2012 with CMDs of all Public Sector Banks, had expressed serious concern about the poor performance of banks under the SHG Scheme. The Hon'ble Finance Minister had asserted that SHG is a government programme meant primarily for empowerment of women and for its effective monitoring it should form a regular part of the SLBC agenda. CGM, NABARD attributed the poor performance under SHG-Bank Linkage programme in J&K State to the following:

- The managing capability of the bank branches is poor;
- There are no dedicated NGOs who could perform this work;
- There is lack of financial literacy among the people of the State;
- The branch network in J&K State is not adequate.

He suggested that services of various government departments like Social Welfare Department, Women's Development Corporation etc. operating in the state should be utilized to make the SHG programme in the State successful. He desired that LDMs need to prepare a roadmap for enhancing SHG-bank linkage and also indicate how this programme could be disaggregated at the block-level and submit the same to NABARD, so that NABARD can take a review of the same and make whatever interventions are required. He assured that NABARD is prepared to conduct any kind of capacity building, financial literacy and educational programmes at the district level to make the SHG-bank linkage initiative a success. CGM, NABARD also pointed out that at certain bank branches the guidelines were not being followed properly and the members of the SHGs were being put to inconvenience by calling the entire group to the banks for opening of the accounts, whereas as per guidelines only the Treasurer and the President were required to attend the banks. He requested all the banks to ensure that such practices are stopped and the members associated with the SHGs are not put to any kind of inconvenience.

**Action: All member banks**

The Commissioner/ Secretary to Government, Rural Development Department, commenting on the GoI, MoRD directive to constitute a separate Sub-Committee of SLBC for NRLM, stated that NRLM has been started in a very limited number of blocks in J&K State, as such, there was no need to have a separate independent Sub-Committee of SLBC for NRLM and the Sub-Committee looking after SGSY shall also look after NRLM. However, he pointed out that at the district-level the SGSY Sub-Committees are non-existent and as such there was urgent need for the LDMs to take the initiative for constituting these Sub-Committees as per GoI, MoRD directive and once the NRLM programme is operationalized by the Government, the said district-level SGSY Sub-Committees shall form the platforms for linking the SHGs, the Government and the bank functionaries. After brief deliberations all the Lead District Managers were advised to take necessary measures for constituting the District-level SGSY Sub-Committees immediately and report compliance to the SLBC.

**Action: All Lead District Managers**

**AGENDA ITEM NO: 88.15**

**Interest Subsidy Scheme for Housing the Urban Poor (ISHUP):**

The progress achieved by the banks in J&K State up to the end of Q3 of CFY was taken on record.

**AGENDA ITEM NO: 88.16**

**BANK CREDIT AT A GLANCE (OVERVIEW OF CREDIT SCENARIO IN J&K STATE)**

**Statistical data of various Banks in J&K State as at end of December 2012:**

The Chairman informed the house that the total advances of all banks operating in the State as on 31<sup>st</sup> December 2012 stood at Rs.21,138.97 Crore against the total deposits of Rs.60,245 Crore, thereby registering a C. D. Ratio of 35.09% as on 31<sup>st</sup> December 2012 against 35.18% as on 31<sup>st</sup> December 2011. Reviewing the bank-wise position of Credit Deposit Ratio, the Chairman pointed out that J&K Bank has recorded the CD Ratio of 37.88%, SBI 25.77% and PNB 23.15%. DGM, RBI invited the attention of the house to the commitment made to the Governor, Reserve Bank in the Special SLBC meeting held on 21.3.2012 to the effect that the Credit Deposit Ratio of the State would be enhanced to the minimum level of 40% by the end of March 2013. He informed the house that RBI at

apex level is monitoring the position and every quarter the details of Credit Deposit Ratio in J&K State are being sought. Expressing concern that Credit Deposit Ratio is showing a decline as compared to the position of last year, DGM, RBI desired that banks need to take necessary measures so that the target of 40% C. D. Ratio is achieved by the end of March 2013.

Attributing the marginal decline in the C. D. Ratio to higher growth in deposits of banks as compared to the growth in advances, the Chairman clarified that in order to raise the C. D. Ratio to 40% level the gross advances of the banking sector would need to grow at a minimum level of 25%. He emphasized that we are committed not only to the Governor, RBI but to the whole society as well.

- **After a brief discussion all the member banks operating in the State were impressed upon to take suitable measures immediately to ensure that the target of 40% Credit Deposit Ratio is achieved by March 2013.**

**Action: All member banks/ financial institutions**

**AGENDA ITEM NO: 88.17**

**Credit delivery to Micro, Small and Medium Enterprises (MSMEs) as at the end of December 2012:**

Progress achieved by the banking sector in J&K State as at the end of December 2012 was taken on record.

**AGENDA ITEM NO: 88.18**

**Flow of Credit in Minority Concentrated Districts:**

The position was taken on record.

**AGENDA ITEM NO: 88.19**

**Performance review of LDMs/ DLRCs & DCCs: Conduct of DCCs/DLRCs meetings–  
Preparation of yearly Calendar of DCC/DLRC meetings**

The house observed that the periodicity of conducting DCC and DLRC meetings envisaged by RBI is being complied with by all the LDMs in J&K State and these meetings are being conducted regularly. All the LDMs were directed to strictly comply with the Reserve Bank of India directive conveyed vide RPCD (JMU) No.991/03.01.01/2012-13 dated January 23, 2013 envisaging preparation of the yearly Calendar of DCC/ DLRC meetings as per the prescribed format.

**District-wise Credit Deposit Ratio**

Reviewing the position of district-wise Credit Deposit Ratio the house observed that eleven districts viz. District Jammu, Udhampur, Reasi, Kathua, Doda, Ramban, Kishtwar, Rajouri, Poonch, Leh and Kargil continue to have the subdued Credit Deposit Ratio. Concerned LDMs were again advised to closely monitor the credit dispensation in their respective districts, follow up with the concerned banks to improve performance and take other corrective measures in terms of RBI guidelines to ensure that the C.D.Ratio in the said districts is substantially improved.

**Action: All concerned Lead District Managers**

**AGENDA ITEM NO: 88.20**

**Putting up of guidelines issued by Government in the DLRC meetings:**

All the Lead District Managers were advised to ensure that henceforth all the guidelines/ circulars issued by the Government of India, Ministry of Finance from time to time, are included in the agenda of DLRC/ DCC meetings regularly for discussion and compliance by all concerned.

**Action: All Lead District Managers**

**AGENDA ITEM NO: 88.21**

**Release of Additional Equity for improving CRAR - J&K Grameen Bank:**

The Chairman pointed out that Government of India GoI had approved the recapitalization of J&K Grameen Bank to the extent of Rs. 34 Crore to be contributed by three shareholders, viz. Government of India, Sponsor Banks and State Governments in the prescribed ratio of 50:35:15 respectively. He stated that release of contribution by the Sponsor Bank is held up as it has to be procedurally followed by the release of equity by the J & K Government. Delay in release of equity by the state Government is choking the growth opportunities for J & K Grameen Bank. Chairman JKGB pointed out that the state Government in a similar case has released its share of the equity in respect of Eillaquai Dehati Bank. CGM, NABARD, joining deliberations on the issue stated that NABARD is fixing the refinance limits for the RRBs on the basis of certain parameters relating to their capital. Owing to failure on the part of the State Government, the J&K Grameen Bank is being deprived of the recapitalization support even from the GoI, MoF and the Sponsor Bank. He further added that as a consequence of delay in release of additional equity NABARD may be constrained to bring the J&K Grameen Bank to a lower category and as such, the advantages, which they would otherwise derive from the concessional fund of NABARD would not accrue to them. Responding to this the representative of Finance Department, J&K Government informed that the issue has been taken up with the Planning Department and they are optimistic that the issue will be resolved very soon.

**Action: State Government, Finance/ Law Department**

**Other issues deliberated in the meeting:**

**1) Stamp Duty on Agricultural Credit:**

The CGM, NABARD reiterated that one of the impeding factors leading to poor response of the farmers to availing credit from the banking sector was the higher stamp duty on the agricultural loans. Reminding the house that in one of the previous SLBC meetings, he had referred to the documentary evidence collected from 10 States of the country where this kind of the Stamp duty is not being levied on agricultural credit and that the Government had then assured that the matter shall be got looked into. The CGM, NABARD desired to know the progress/ status of the issue. Responding to this, the representative of Finance Department, J&K Government informed that the issue is under active consideration of the State Government and expressed optimism that the issue would be resolved soon.

**Action: Finance Department, J&K Government**

**2) Implementation of the Modified National Agriculture Insurance Scheme:**

CGM, NABARD pointed out that the modified National Agriculture Insurance Scheme is not being implemented in the J&K State and thus the farming community is being deprived of the insurance benefits. He desired that J&K economy being agrarian needs the insurance initiative very badly and it is as such imperative for the National Agriculture Insurance Company to open its office/s in the State so that the poor farming community of the State is adequately covered.

**3) Insurance of Live Stock:**

The Lead District Manager, Budgam, pointed out that some banks are returning the loan cases relating to purchase of livestock on the grounds that the Insurance Companies are

reluctant to insure the cattle, although J&K Bank is doing insurance on fixed assets. Stating that NABARD has reportedly taken up the matter with some Insurance Companies the LDM Budgam desired to know the outcome thereof. LDM, Budgam also pointed out that subsidy in respect of cases under Dairy Entrepreneurship Development Scheme (DEDS) is pending and the LDM office has been advised to put these cases on hold. As regards the insurance of livestock, the CGM, NABARD informed that the issue was recently discussed in the State-level Sanctioning & Monitoring committee meeting and was also taken up by NABARD with the Four Insurance Companies operating in the State. He stated that three of these Insurance Companies have assured to look into the matter and expressed optimism that the issue would be resolved soon. The representative of Animal Husbandry Department intimated that for the Insurance Companies participating in the livestock insurance the Govt has fixed the rate of premium at 4.5% for 1 year and 12% for 3 years and accordingly the government had floated the tenders on various occasions, but the insurance companies have not come forward. He pointed out that there are some issues between the Insurance Companies and the banks, which, if addressed, would enable us to move forward.

4) The Representative of HDFC Bank informed the house that HDFC Bank has equipped their branches to handle the loan cases under Government Sponsored schemes and offered to participate in the Government Sponsored programmes.

Thereafter, the meeting concluded with presentation of vote of thanks to the chair by President J & K Bank Incharge SLBC.

**Vice President  
(LBD / J&K SLBC)**

**Annexure-A**  
**List of Participants of 88<sup>th</sup> SLBC meeting held on 16<sup>th</sup> February 2013 at Jammu**

<b><u>S. No.</u></b>	<b><u>Name of the Participant</u></b> S/Shri	<b><u>Designation / Department/ Organization</u></b>
<b>Convenor</b>		
1.	Mushtaq Ahmad	Chairman & CEO, J&K Bank
<b><u>State Government</u></b>		
2.	F. A. Peer	Commissioner/ Secretary, Rural Development;
3.	Yadullah	Commissioner/ Secretary, Labour & Employment Deptt;
4.	Shantmanu	Commissioner/ Secretary, Industries & Commerce;
5.	Ravinder Singh	Secretary/ CEO, Khadi & Village Industries Board;
6.	Kumar M.K.	Additional Secretary, Agriculture Production Deptt.
7.	Reva Kumari	Special Secretary, Tourism & Culture
8.	Zubair	Representative of Finance Department, J&K Govt.
9.	M. A. Bukhari	Secretary, Animal & Sheep Husbandry Deptt.
10.	Anil Gandotra	Director Plg. Planning & Dev. Department
11.	Ajay Khajuria	Director, Agriculture, Jammu
12.	Dr. M. I. Parray	Director, J&K Entrepreneurship Dev. Institute;
13.	G. A. Qureshi	Director, Industries & Commerce, Jammu;
14.	Muzaffar Hussain	Director, Handicrafts Department;
15.	Ajaz Ahmad Bhat	Joint Director, Industries & Commerce Kashmir;
16.	Monisha Sarin	Joint Director, Employment Department;
17.	Sonam Narboo	Joint Director, Horticulture Department;
18.	A. K. Malhotra	Joint Director, Agriculture Extension, Kashmir
19.	Sunita Kanchan	Dy. Director (P), Directorate of Urban Local Bodies;
20.	Kamal K. Sharma	Dy. Director (P), Directorate of Rural Development;
21.	B. L. Koul	Dy. Director (P&S), Handloom Dev. Department;
22.	Shubra Sharma	CEO, Jammu Urban Development Agency;
23.	A. K. Sethi	Dy. Director, MSME Dev. Institute, Jammu;
24.	Showkat Ahmad	CEO, Urban Development Agency, Kashmir;
25.	Javed Anjum Mir	Dy. CEO (Central), Khadi & Village Industries Board;
26.	Dara Singh Bali	S.E. Information & Technology Department;
27.	Achal Sethi	Dy. Legal Remembrances;
28.	Riyaz Ahmad	Joint Registrar, Cooperatives Department;
29.	Dr. Naheed Soz	MD, J&K Women's Dev. Corporation;
30.	M. Muazzam	MD, J&K SIDCO
31.	G. Q. Khatana	Divisional Manager, SC/ST/OBC Corporation;
<b><u>Reserve Bank of India</u></b>		
32.	Ramesh Chand	DGM, Reserve Bank of India, R. O. Jammu;
33.	Ravinder Kumar	AGM, Reserve Bank of India, R.O. Jammu
<b><u>NABARD</u></b>		
34.	R. C. Rabra	Chief General Manager, NABARD, R.O. Jammu
35.	R. V. Sharma	General Manager, NABARD, R.O. Jammu;
36.	Ranbir Singh	DGM, NABARD, R.O. Jammu;
<b><u>J&amp;K Bank (Convenor Bank)</u></b>		
37.	O. P. Sharma	President/ Zonal Head, J&K Bank, Z.O. Jammu (C);
38.	Nayeem-ullah	President (A&AP), J&K Bank,
39.	S. K. Bhat	President (LBD/SLBC/S&BD), J&K Bank;
40.	Gurcharan Singh	Vice President (LBD/SLBC/T&ISD), J&K Bank;
41.	A. K. Pandita	Vice President (PS), J&K Bank;
42.	M. I. Wani	Vice President/Zonal Head, Z.O. Jammu (North);
43.	R. K. Chhibber	Vice President/ Zonal Head, Z.O. Jammu (West);
44.	G. M. Sadiq	Vice President (FID), J&K Bank;



**Public Sector Banks**

45.	A. K. Jain	...	DGM, State Bank of India, Z. O. Jammu;
46.	P. K. Abrol	...	AGM, State Bank of India, Z.O. Jammu
47.	C. J. Ticku	...	AGM, State Bank of India;
48.	Ajay Gupta	...	AGM, State Bank of India;
49.	S. L. Dhar	...	AGM, State Bank of India;
50.	R. K. Gupta	...	AGM, Zonal Head, Allahabad Bank;
51.	A. P. Singh	...	Chief Manager, Allahabad Bank, Jammu;
52.	A. K. Mota	...	Chief Manager, Punjab National Bank, Circle Office;
53.	S. S. Chib	...	District Coordinator, Punjab National Bank;
54.	M. G. Batra	...	Deputy Zonal Manager, Central Bank of India, Z.O.
55.	Vijay Gupta	...	Chief Manager, Central Bank of India;
56.	R. K. Gupta	...	Chief Manager, Oriental Bank of Commerce;
57.	Tajinder Singh Choughi	...	Chief Manager, Punjab & Sind Bank;
58.	S. K. Verma	...	Chief Manager, Canara Bank;
59.	D. K. Nayyar	...	Chief Manager, Bank of India, Z.O.

**Private Sector Banks**

60.	Iftikhar Ahmad	...	Cluster Head, HDFC Bank;
61.	R. Vardharajan	...	Head, Key Accounts, HDFC Bank;
62.	Ashish Pandotra	...	Cluster Head, ICICI Bank;
63.	Parveen Asija	...	AGM, IDBI Bank;

**Regional Rural Banks**

64.	Raja Abdul Lateef	...	Chairman, J&K Grameen Bank;
65.	A. K. Razdan	...	Chairman, Ellaquai Dehati Bank;

**Cooperative Banks**

66.	B. A. Lone	...	MD, Baramulla Central Coop. Bank;
67.	Sikandar Gupta	...	District Manager, Jammu Central Coop. Bank;
68.	Rajeev Dogra	...	Chief Manager, Citizen's Coop. Bank;
69.	Mohammad Yaqoob Bhat...	...	Chief Manager, Anantnag Central Coop. Bank;

**Financial Institutions**

70.	Mohammad Iftikhar	...	DGM, J&K Development Finance Corporation;
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**SIDBI**

71.	Anuj Jain	...	AGM, SIDBI
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**Lead District Managers**

72.	Ayub Ahmad Khuroo	...	LDM, Bandipora
73.	Ghulam Rasool Bhat	...	LDM, Pulwama
74.	Ghulam Nabi Dar	...	LDM, Kulgam
75.	Masood Ahmad Khan	...	LDM, Ganderbal
76.	Mohammad Shafi	...	LDM, Baramulla
77.	Mohammad Yaqoob	...	LDM, Budgam
78.	Gh. Mohammad Mufti	...	LDM, Anantnag
79.	Gh. Hassan Wani	...	LDM, Kupwara
80.	Mohammad Saleem Wani...	...	LDM, Shopian
81.	Zahoor Ahmad Tantray	...	LDM, Srinagar;
82.	Gulzar Ahmad	...	LDM, Poonch;
83.	Arvind Kapoor	...	LDM, Rajouri;
84.	Satish Gupta	...	LDM, Kishtwar
85.	Nirmal Singh	...	LDM, Ramban;
86.	Parvinder Bharti	...	LDM Leh;
87.	Nawang Tsering	...	LDM, Kargil;
88.	B. M. Sharma	...	LDM, Samba;
89.	V. K. Wali	...	LDM, Kathua
90.	K. K. Sharma	...	Chief Manager, Lead Bank, State Bank of India;
91.	R. L. Lochan	...	LDM, Reasi
92.	K. K. Sharma	...	LDM, Udhampur