



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RPCD (JMU) No. 392/10.03.06/2009-10

October 09, 2009

The Convenor
State Level bankers' committee
J&K Bank Ltd.
M.A. Road
Srinagar.

Dear Sir

Provision of banking services in unbanked areas in the country

Please refer to our letter RPCD (JMU) No.356/06.01.01/2009-10 dated October 06, 2009; requesting you for keeping the issue of coverage of unbanked / under-banked areas as a regular agenda item in the SLBC meetings. In this connection, we reproduce below the extract of unbanked blocks in the J&K State, received by our Central Office from Department of Financial Services, Ministry of Finance, Government of India our Central Office:

Sr. No.	Name of the District	Name of the Block	Total Population of the block	Remarks
1.	Kathua	Duggan	Not available	
2.	Doda	Gundana	25319	
3.	Kulgam	Pehloo	15080	
4.	Kishtwar	Nangsani	14075	
5.	Kishtwar	Wadwan	NA	

Accordingly, you are requested to arrange to place the list of unbanked blocks in the forthcoming SLBC meeting to evolve a concrete and workable proposal to do the needful. In the meanwhile we are advising Ellaquai Dehati Bank and J&K Grameen Bank to expedite completion of formalities for obtaining licences for opening of branches in two blocks viz. Gundana (District Doda) and Duggan (District Kathua) which fall in their respective area of operation.

In regard to unbanked centres , you are requested to furnish us monthly progress, beginning from October 2009, so that the same reaches us by 4th of the succeeding month.

You may also put up a separate proposal in the next SLBC meeting to fill gaps in 29 under-banked blocks so that these blocks approach the national average in terms of Average Population Per bank Branch.

Yours faithfully

Sharmila Thakur
Deputy General Manager-in-Charge