

**11<sup>th</sup> Meeting of the**

**Steering Sub-Committee of J&K SLBC**  
**to monitor IT-Enabled Financial Inclusion, FLCs &**  
**Credit plus Activities**

**Agenda & Background Papers**

Date: 18<sup>th</sup> March 2018 (Monday)  
Time: 11.30 A. M.  
Venue: Conference Hall, Reserve Bank of India,  
Regional Office, Jammu

Convenor



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**AGENDA ITEM NO: 01**

**Roadmap for coverage of 104 identified villages having population over 5000 in J&K State, which are without a branch of Scheduled Commercial Bank:**

104 villages having population >5000 but without a branch of any Scheduled Commercial Banks were identified by J&K SLBC in terms of RBI Circular No. RBI/2015-16/277 dated 30.12.2015, and allocated to 8 major banks by this forum in its meeting dated 12.01.2016 for coverage by opening Brick & Mortar Branches.

RBI has vide Circular No. RBI/2016-17/320 dated June, 08, 2017 permitted a relaxation to banks whereby the allocated villages could be covered by opening CBS-Enabled Banking Outlets also, which have to provide services for at least 4 hours a day for minimum 5 days a week.

**PROGRESS ON THE ROADMAP AS AT 31.01.2019:**

#	NAME OF THE BANK	NO. OF VILLAGES						
		INITIALLY ALLOCATED	REDUCED (IF ANY)	ADDED (IF ANY)	TOTAL ALLOCATED	COVERED BY BRICK & MORTAR BRANCHES	COVERED BY CBS-ENABLED BANKING OUTLETS	TOTAL COVERED
1	J&K BANK	40	1	9	48	08	20	28
2	SBI	20	5	...	15	01	12	13
3	PNB	12	1	...	11	...	08	08
4	HDFC BANK	11	1	...	10	...	...	...
5	ICICI BANK	06	1	1	06	...	...	...
6	CANARA BANK	05	...	...	05	...	01	01
7	UCO BANK	05	...	...	05	...	02	02
8	CBI	05	1	...	04	...	...	...
<b>TOTAL</b>		<b>104</b>	<b>10</b>	<b>10</b>	<b>104</b>	<b>09</b>	<b>43</b>	<b>52</b>

The Bank-wise / Village-wise details are given in **Annexure-A**.

In the last meeting of the forum held on July 25, 2018 SBI, PNB, ICICI Bank and CBI were advised to consider accommodation of few villages allocated to J&K Bank as the J&K Bank has taken over some villages from them earlier. All concerned banks were also advised to draw a plan for covering all allocated villages by December 31, 2018.

Accordingly, ICICI Bank has taken over village **Ferozpora (Gulmarg)** from J&K Bank thereby taking the number of villages allocated to ICICI Bank to Six, as was the case when initial allocations were made. However ICICI Bank has also sought that J&K Bank should take over one village from them in lieu of village Ferozpora.

J&K Bank has also taken over village **Shallabug (Ganderbal)** from HDFC Bank and covered it by opening an Ultra Small Branch. The number of villages allocated to HDFC Bank has thus reduced to 10.

- **SBI, PNB, CBI to inform status regarding accommodating few villages allocated to J&K Bank;**
- **All participating banks to inform reasons for not covering the allocated villages within the given timeline and also intimate their plan of action for completion of their respective targets.**

#### **AGENDA ITEM NO: 02**

##### **Performance of Rural Self-Employment Training Institutes (RSETIs) in J&K State – Allotment of land by State Govt. for permanent infrastructure for RSETIs:**

In compliance with Government of India guidelines dated 7<sup>th</sup> January, 2009, Rural Self Employment Training Institutes (RSETIs) have since been established in 21 districts of J&K State by the respective Lead Banks, viz. J&K Bank and State Bank of India, leaving only District Kargil uncovered. The District Kargil falls in the lead bank responsibility area of State Bank of India and stands allocated to the said bank for establishing RSETI.

**i) Non-availability of RSETI in District Kargil** is a long outstanding issue of J&K SLBC. During 109<sup>th</sup> Meeting of SLBC, held on February 7, 2019 Chief Secretary J&K Government directed SBI to establish RSETI at Kargil and **ensure that same is operational by the time next Meeting of J&K SLBC is held.**

- **DGM, State Bank of India to inform latest status in the matter.**

##### **ii) Status regarding allotment of land by State Government**

Govt. of J&K vide Order No.232-Rev(S) of 2017 dated 25.09.2017 accorded sanction for transfer of State Land in favour of Department of Rural Development for establishment of RSETIs as per details indicated against each below:

S. No.	Name of District	Khasra No.	Area
1	Ramban	3109/1302/654	5 Kanal
2	Rajouri	32min, 71min and 94/1min	5 Kanal
3	Udhampur	724	5 Kanal
4	Samba	697/676min	5 Kanal
5	Kathua	414/311	5 Kanal
6	Baramulla	1863 Alif and 1865	5 Kanal
7	Kulgam	825min	2 Kanal
8	Bandipora	4295	3.16 Kanal
9	Leh	Already allotted	6 Kanal
10	Poonch	Already allotted	...
11	Shopian	Already allotted	6 Kanal
12	Srinagar	Already allotted	...
13	Reasi	Already allotted	...

#### **Status of formal transfer of land to the RSETIs- Execution of Lease Deed:**

Rural Development Department J&K vide communication RD/PC/13/2014-Part file dated 14.01.2019 have forwarded the updated draft Lease Deed for adoption while entering into agreement with Banks for leasing of the land for RSETIs, which envisages that **“the period of the lease shall be for 63 years and shall commence with effect from the date of signing of this lease deed”**.

The Communication inter-alia states that the Lease Deed shall be executed by the **Deputy Commissioner** concerned (on behalf of Rural Development Department) and **Lead Bank Manager** concerned (on behalf of the bank). Accordingly, Rural Development Department, J&K Government has authorized District Development Commissioners to execute the Lease Agreements with concerned LDMs.

J&K SLBC has also advised the Lead District Managers of 13 districts, where land has already been allotted, which include 7 lead districts of J&K Bank, (viz. **Baramulla, Bandipora, Kulgam, Shopian, Srinagar, Poonch & Rajouri**) and 6 lead districts of SBI, (viz. **Ramban, Udhampur, Reasi, Samba, Kathua and Leh**) to ensure that lease deed is executed with the concerned Deputy Commissioners by 31<sup>st</sup> January, 2019 to facilitate formal transfer of land to the RSETIs.

So far Leas Deed has been executed in respect of District Baramulla.

- **J&K Bank & State Bank of India may inform latest status regarding execution of lease Deeds.**

Status of land allotment in respect of remaining 8 districts is given as under:

SR	DISTRICT	STATUS OF LAND
1	<b>Ganderbal</b>	3 Kanals 16 Marla of land identified at Estate Bobsipora recommended for allotment by AC Revenue Ganderbal to Div. Com. Kashmir on 10.5.2018
2	<b>Anantnag</b>	2 Kanals 10 Marla land has been identified at Aarpath, Anantnag and approved for allotment to Rural Development & Panchayati Raj. Transfer of land is pending.
3	<b>Pulwama</b>	Land measuring 5 Kanals 4 Marla has been identified at Awantipora. Directions for demarcation issued by Tehsildar Awantipora on the spot to the Patwari concerned. Formal documentation and possession awaited.
4	<b>Budgam</b>	Land measuring 2 Kanal of land identified at Budgam (main). Allotment order pending.
5	<b>Kupwara</b>	Land measuring 8 Kanal had been identified at Mughalpora, Kupwara, but no formal allotment letter received from any designated authority. Matter is regularly followed-up with AC Dev., Kupwara and Director, RDD, Kashmir.
6	<b>Jammu</b>	5 Kanal land situated at village Nagrota, Tehsil Nagrota Jammu has been identified, formal allotment is pending. Also an alternate piece of land has been sought as the identified land is not suitable for setting up RSETI.
7	<b>Doda</b>	2 Kanal land near Housing Colony Akramabad has been identified. Process for transfer of land has been initiated.
8	<b>Kishtwar</b>	The previously identified land at old city turned out to be only 1 Kanal and expected to shrink due to proposed road widening. DC concerned has proposed for a piece of land at Indra Nagar, Kishtwar. Formal identification and allotment is pending.

In the 109<sup>th</sup> SLBC meeting held on 7<sup>th</sup> Feb., 2019 at Jammu, the Secretary Revenue informed that land for three more districts of Ganderbal, Anantnag and Jammu has also been allotted by the Government, leaving only 5 districts without land.

Accordingly, the Chief Secretary, J&K Government directed that **land in respect of the remaining 5 districts (viz. Pulwama, Budgam, Kupwara, Doda and Kishtwar) should be allotted immediately.**

- **Rural Development and Revenue Departments to inform latest status in the matter.**

iii) Performance of RSETIs operating in 21 districts of J&K State:

Achievement as at 31.12.2018 viz-a-viz Targets for the FY 2018-19:

Name of the Bank	Annual Target FY 2018-19		Progress Achieved			
	Programs	Candidates to be trained	Total No. of Programmes conducted	Total No. of candidates Trained	No. of persons credit-linked during CFY	Out of which No. of persons started the ventures
			01.04.2018 to 31.12.2018	01.04.2018 to 31.12.2018		
JKB	139	3970	130	3863	2151	1830
SBI	153	3660	92	2294	704	704
<b>TOTAL</b>	<b>292</b>	<b>7630</b>	<b>222</b>	<b>6157</b>	<b>2855</b>	<b>2534</b>

District-wise details are given in **Annexure-B**.

Position regarding Handholding/ settlement of trained candidates since the inception of the scheme till 31.12.2018:

Bank	Position since inception till 31.12.2018			Out of total settled candidates up to 31.12.2018			
	No. of candidates trained	No. of candidates settled	%age of settlement	No. of candidates availing bank finance	No. of candidates self-financed	No. of candidates in wage employment	%age of credit-linked to total settled
JKB	35269	24092	68%	11133	9445	3514	46%
SBI	21821	14447	66%	5347	7462	1638	37%
<b>Total</b>	<b>57090</b>	<b>38539</b>	<b>68%</b>	<b>16480</b>	<b>16907</b>	<b>5152</b>	<b>43%</b>

Reimbursement of dues to RSETIs against programmes conducted pending since 2013-14:

Both the Banks operating the RSETIs in J&amp;K State, viz. J&amp;K Bank as well as SBI, have informed that the following dues are outstanding against the Rural Development Department, J&amp;K Government since 2013-14:

*(Amount in lakhs of rupees)*

Financial Year	JK Bank RSETIs		SBI RSETIs		Total	
	No. of Candidates	Amount Due	No. of Candidates	Amount Due	No. of Candidates	Amount Due
2013-14	7141	14.29	242	7.47	7383	21.76
2014-15	22177	50.64	375	11.92	22552	62.56
2015-16	30918	64.21	503	14.05	31421	78.26
2016-17	17150	35.02	748	20.24	17898	55.26
2017-18	12494	35.34	1229	43.28	13723	78.62
2018-19	1530	3.06	508	20.91	2038	23.97
<b>Total</b>	<b>91410</b>	<b>202.56</b>	<b>3605</b>	<b>117.87</b>	<b>95015</b>	<b>320.43</b>

**Directions of Secretary Rural Development:**

During the Review Meeting held on December 7, 2018 at Jammu the Secretary, Rural Development Department, J&K Government, had directed COO, Himayat and respective RSETI Directors to reconcile the pending claims from 2013-14 onwards year-wise.

In this regard the following schedule was finalized to settle/ reconcile the claims RSETI-wise.

S.NO	Name of RSETI	Date for reconciliation	Status
1	<b>Samba</b>	<b>14.12.2018</b>	<b>Reconciliation completed</b>
2	<b>Poonch</b>	<b>19.12.2018</b>	<b>Reconciliation completed</b>
3	<b>Udhampur</b>	<b>22.12.2018</b>	<b>Reconciliation completed</b>
4	<b>Rajouri</b>	<b>29.12.2018</b>	<b>Reconciliation completed</b>
5	<b>Budgam</b>	<b>05.01.2019</b>	<b>Reconciliation completed</b>
6	<b>Kulgam</b>	<b>09.01.2019</b>	<b>Reconciliation completed</b>
7	<b>Anatnag</b>	<b>16.01.2019</b>	<b>Reconciliation completed</b>
8	<b>Ganderbal</b>	<b>25.01.2019</b>	<b>Reconciliation completed</b>
9	Kupwara	06.02.2019	...
10	<b>Bandipora</b>	<b>11.02.2019</b>	<b>Reconciliation completed</b>
11	Srinagar	16.02.2019	...
12	Shopian	22.02.2019	...
13	<b>Ramban</b>	<b>27.02.2019</b>	<b>Reconciliation completed</b>
14	Kishtwar	06.03.2019	...
15	Katrhua	13.03.2019	...
16	Doda	22.03.2019	...
17	Leh	28.03.2019	...
18	Reasi	03.04.2019	...
19	Baramulla	10.04.2019	...
20	Pulwama	16.04.2019	...
21	Jammu	23.04.2019	...

As per report of the State Director, RSETIs, out of the 21 RSETIs operating in the State, ten RSETIs (**viz. Samba, Poonch, Udhampur, Rajouri, Budgam, Kulgam, Anantnag, Ganderbal, Bandipora and Ramban**) have already completed the reconciliation of pending claims with officials of Himayat Office. The issue of pending reimbursement of dues was discussed with the Secretary Rural Development, J&K Government on



12.02.2019 and a request was made to release partial payments in favour of the concerned RSETIs, which was agreed to by the Secretary, Rural Development and on-spot instructions were given to the concerned Department in this regard.

- **Representative of Rural Development Department to inform the status in the matter**

### **AGENDA ITEM NO: 03**

#### **(i) Performance of Financial Literacy Centres:**

At present 31 (thirty-one) Financial Literacy Centres (FLCs) set up by six major banks are operating across J&K State.

In terms of the guidelines issued by Reserve Bank of India, dated 2<sup>nd</sup> March, 2017, the FLCs have been conducting “**Going Digital**” and “**Target Group Specific**” camps for creating Financial Awareness among the masses. The issued guidelines have been extended till further instructions to be issued by RBI.

#### **Bank-wise performance of FLCs in the State during Q3 of FY 2018-19:**

Name of Bank	No. of FLCs set up in the State	Special Camps (Going Digital)		Target-Group-Specific Camps		TOTAL	
		Target	Ach.	Target	Ach.	Target	Ach.
<b>J&amp;K Bank</b>	12	72	<b>99</b>	180	<b>198</b>	252	<b>297</b>
<b>SBI</b>	10	60	<b>44</b>	150	<b>111</b>	210	<b>155</b>
<b>PNB</b>	4	24	<b>42</b>	60	<b>68</b>	84	<b>110</b>
<b>JKGB</b>	2	12	<b>13</b>	30	<b>31</b>	42	<b>44</b>
<b>EDB</b>	2	12	<b>8</b>	30	<b>16</b>	42	<b>24</b>
<b>J&amp;K SCB</b>	1	6	<b>14</b>	15	<b>13</b>	21	<b>27</b>
<b>TOTAL</b>	<b>31</b>	<b>186</b>	<b>220</b>	<b>465</b>	<b>437</b>	<b>651</b>	<b>657</b>

#### **ii) Non-availability of Facilitators/ Counsellors in Financial Literacy Centres:**

As per reports received, Financial Literacy Centres (FLCs) operating in **four districts** of the State, i.e. District **Doda, Kishtwar & Leh** set up by SBI and in District **Rajouri** set up by J&K Bank are presently without the services of Facilitator / FL Counsellors. The functioning of these FLCs has been impeded badly.

- **Concerned Banks need to take necessary measures to immediately post FL Facilitators/ Counsellors in the said FLCs without any delay, so that the FLCs are able to carry on their operations smoothly.**

**(iii) Financial Literacy Camps by Rural Branches of Banks:**

In terms of RBI guidelines dated March 02, 2017, Rural Branches of Scheduled Commercial Banks are required to conduct one Financial Literacy camp per month (on the third Friday of each month after branch hours). This camp has to cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and \*99#.

In terms of the decision taken in the last (10<sup>th</sup>) meeting held on 25.7.2019, Bank-wise performance of Rural Branches of Scheduled Commercial Banks in J&K State during the whole CFY (i.e. from 01.04.2018 to 31.12.2018) is tabulated below for deliberations by the forum:

S. No.	Name of the Bank	No. of Rural Branches	Number of Camps	
			Target for the Qtr. (@ 1 camp per month)	Camps conducted during quarter
1	State Bank of India	87	783	1057
2	Punjab National	32	288	285
3	UCO Bank	5	45	23
4	Central Bank of India	2	18	18
5	Canara Bank	6	54	57
6	Punjab & Sind Bank	3	27	30
7	Union Bank of India	2	18	12
8	Vijaya Bank	1	9	6
9	Bank of India	2	18	24
10	Corporation Bank	1	9	7
11	Indian Bank	1	9	0
12	J&K Bank	500	4500	2525
13	ICICI Bank	4	36	36
14	HDFC Bank	15	135	114
15	Axis Bank	10	90	87
16	Yes Bank	1	9	6
17	J&K Grameen Bank	174	1566	1511
18	Ellaquai Dehati Bank	96	864	1384
<b>TOTAL</b>		<b>942</b>	<b>8478</b>	<b>7182</b>

**AGENDA ITEM NO: 04****Implementation of Electronic Benefit Transfer (EBT) Scheme in J&K State:**

For ensuring hassle-free implementation of EBT Scheme, Government of J&K has already entered into an MOU with J&K Bank on 26<sup>th</sup> November, 2013. The J&K Bank has been designated as Leader Bank for all districts in J&K State. Finance Department is the umbrella department from State Government to coordinate, oversee and facilitate roll out of EBT.

After successful implementation of the EBT/ DBT Scheme in all the districts of the State for one Scheme, i.e. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**, Social Welfare Department was requested to provide beneficiary details of other schemes that need to be brought within the ambit of EBT/ DBT, to enable J&K Bank to take the process forward.

Social Welfare Department has selected **Integrated Social Security Scheme (ISSS)** - having following components, to be rolled over on EBT platform:

- (i) **Widow/ Women in Distress;**
- (ii) **Old Age Pension;**
- (iii) **Pension under Indira Gandhi National Widow Pension Scheme;**
- (iv) **Indira Gandhi National Disability Pension Scheme, and**
- (v) **National Family Benefit Scheme.**

**Latest Status on the matter:**

State Government forwarded the data file of beneficiary under ISSS to J&K Bank on 05.02.2019 for validation, which were validated by the J&K Bank on same day and sent back to State Government for roll over of the Scheme.

As per information received from J&K Bank, IT Department, the Bank is now processing DBT payments for ISSS received from Social Welfare Department.

- **Representative of Social Welfare Department / J&K Bank to inform latest status in the matter.**

**AGENDA ITEM NO: 05**

**Progress achieved in issuance of Aadhaar Cards in J&K State & seeding of Aadhaar and Mobile numbers into the Bank Accounts:**

Aadhaar Generation details (Age-wise)		Population (Projected 2018)	Population (Census 2011)	Aadhaar Generated Upto 31.12.2018	%age (2018)	%age (2011)	Left out Population (2018)
<b>A</b>	<b>Total Population</b>	<b>1,36,35,010</b>	<b>1,25,41,302</b>	<b>1,05,19,883</b>	<b>77%</b>	<b>84%</b>	<b>31,15,127</b>
a	0 to 5 years	15,37,339	14,14,884	3,65,442	24%	26%	11,71,897
b	5 to 18 years	39,26,462	35,81,478	22,78,126	58%	64%	16,48,336
c	> 18 years	81,71,209	75,44,940	78,76,315	96%	104%	2,94,894
<b>Aadhaar Seeding details as on 31.12.2018</b>					<b>Number</b>		<b>%age</b>
<b>B</b>	Total No. of Individual Saving Bank accounts in J&K			<b>1,23,47,468</b>		<b>-</b>	
<b>C</b>	Out of (B), Individual SB accounts seeded with Aadhaar			<b>80,87,404</b>		<b>65.50%</b>	
<b>D</b>	%age of accounts seeded with Aadhaar viz a viz total Aadhaar generated in the state.			<b>-</b>		<b>76.88%</b>	
<b>Mobile Seeding details as on 31.12.2018</b>							
<b>E</b>	Individual Saving Bank accounts seeded with Mobile Number			<b>1,00,06,922</b>		<b>81.04%</b>	

Bank-wise details of seeding of Aadhaar and Mobile Numbers in Operative Saving Bank accounts are given in **Annexure- C**.

#### I) Setting up of Aadhaar Centres in Bank Branches:

Pursuant to Government of India amendments to the Prevention of Money Laundering Act (PMLA) on 01/06/2017 with a view to frame the action plan to seed all the bank accounts with Aadhaar, Unique Identification Authority of India (UIDAI) vide Gazette Notification dated: 14/07/2017 mandated every Scheduled Commercial Bank to set up Aadhaar enrolment and updation facility inside its bank premises at a minimum of 1 (one) out of their every 10 (ten) branches.

UIDAI vide Circular bearing F. No. 4(4)/ 57/ 341/ 2017- E&U-PT dated: 23rd February, 2018 has set up the procedures regarding minimum number of Aadhaar enrolment and update to be done by the banks along with other guidelines, which was forwarded to all the concerned banks operating in J&K State for strict compliance.

#### Detailed status of Aadhaar Enrolment Centres operating in J&K State:

Sr. No	Name of the Bank	No. of Designated Branches	ECMP KITS as on 06.02.2019				Enrolment count (last 30 days)
			Total Kits deployed by the Bank (last 30 days)	Out of (B)		Total kits (Sync. Last 10 Days)	
				No. of Working Kits (UIDAI)	Kits with Zero enrolment		
		A	B	C	D	E	F
1	J&K Bank	100	91	79	12	74	7780
2	SBI	20	10	10	0	9	2980
3	PNB	24	2	2	0	2	536
4	HDFC Bank	11	9	7	2	9	932
5	ICICI Bank	1	1	1	0	1	375
6	Canara Bank	3	3	3	0	3	426
7	Axis Bank	1	1	1	0	0	10
8	OBC	1	1	1	0	1	293
9	CBI	2	0	0	0	0	0
10	PSB	4	3	3	0	3	273
11	Allahbad Bank	3	2	0	2	0	0
12	Bandhan Bank	1	1	1	0	1	40
13	EDB	11	0	0	0	0	0
14	Synd. Bank	4	2	2	0	2	210
15	BOB	1	1	1	0	1	66
16	IndusInd Bank	1	1	0	1	0	0
<b>TOTAL</b>		<b>188</b>	<b>128</b>	<b>111</b>	<b>17</b>	<b>106</b>	<b>13821</b>

As per UIDAI report dated 06.02.2019, out of 188 branches designated by the banks as Aadhaar Enrolment-cum-Update Centers, Aadhaar kits have been deployed in 128 branches out of which 111 are functional.

**AGENDA ITEM: 06**

**Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) and Social security Schemes:**

The consolidated progress regarding implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) in J&K State as on 31.12.2018 is given as under:

#	Type of Bank	No. of A/Cs opened			Zero Balance accounts	RuPay Debit Cards	
		Rural	Urban	Total		Issued	Active
1	Public Sector	2,00,443	1,66,141	<b>3,66,584</b>	74,402	3,29,765	<b>1,93,724</b>
2	Private Sector	14,31,300	1,52,602	<b>15,83,902</b>	5,11,006	13,14,869	<b>5,83,072</b>
3	Regional Rural	1,71,886	30,194	<b>2,02,080</b>	42,516	56,797	<b>26,161</b>
4	Cooperative	10,046	4,016	<b>14,062</b>	2,104	4,349	<b>2,862</b>
<b>TOTAL</b>		<b>18,13,675</b>	<b>3,52,953</b>	<b>21,66,628</b>	<b>6,30,028</b>	<b>17,05,780</b>	<b>8,05,819</b>

In terms of decision taken in the last (10<sup>th</sup>) meeting of the Steering Sub-Committee (held on 25.07.2018), the status of the overdraft facility extended by banks through PMJDY accounts is given below:

#	Type of Bank	Overdraft facility extended through PMJDY accounts	
		No. of beneficiaries availing the facility	Amount of overdraft provided (in actuals)
1	Public Sector	4308	77,36,408.00
2	Private Sector	604	32,40,000.00
3	Regional Rural	3	15,000.00
4	Cooperative	0	0
<b>TOTAL</b>		<b>4915</b>	<b>1,09,91,408.00</b>

The detailed bank-wise progress is given in **Annexure- D**

**Social Security Schemes:**

- (i) Progress regarding two Social Security Schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY up to 31.12.2018 in J&K State is given as under:

S.No	Name of the Scheme	No. of enrolments
1	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	6,50,473
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	3,49,472
<b>Total enrolments under PMSBY and PMJJBY</b>		<b>9,99,945</b>

Bankwise details given in **Annexure-E**

- (ii) **Progress under Atal Pension Yojna (APY):**

Against annual target of enrolling 1,00,350 beneficiaries for CFY 2018-19 assigned as per the number of registered Bank Branches operating in J&K State, Banks have enrolled 9,735 beneficiaries up to **January 25, 2019** registering achievement of 9.70% only.

Category	Target per Branch	No. of Branches	Target for 2018-19	No. of accounts sourced during CFY	%age Ach.	Total APY accounts sourced from inception
Public Sector Banks	60	468	28,080	5,479	19.51%	19,929
Select Pvt. Banks like J&K Bank, ICICI, HDFC & Axis Bank	60	913	54,780	1,530	2.79%	18,928
Other Pvt. Sector Bank	25	16	400	1	0.25%	32
Regional Rural Banks	50	334	16,700	2,725	16.31%	11,556
DCCBs/UCBs/SCBs	15	26	390	0	0%	15
<b>TOTAL</b>	<b>-</b>	<b>1757</b>	<b>1,00,350</b>	<b>9,735</b>	<b>9.70%</b>	<b>50,460</b>

Bank-wise progress provided by PFRDA under APY during CFY (Upto 25.01.2019) is given in **Annexure-F**

**AGENDA ITEM: 07****Status of Business Correspondents / Bank Mitras in J&K State:**

The Business Correspondents/ Bank Mitras are playing a major role in spread of financial literacy by educating the people about banking services and meeting their banking needs. They are also mobilizing people to enroll in the social Security schemes, viz. PMJJBY, PMSBY and APY, in far-flung / difficult areas in order to fulfil the National Mission of Financial Inclusion under PMJDY.

Bank wise position as on December 31, 2018 is given below:

Particulars		1	2	3	4	5	6	TOTAL
Name of the Bank		JKB	SBI	PNB	JKGB	EDB	OBC	
Bank Mitras (BM)	Engaged	976	213	52	223	28	4	1,496
	Active	744	213	38	223	10	4	1,232
	Inactive	232	0	14	0	18	0	264
Micro ATMs	Total	895	213	40	0	3	4	1,155
	Working	654	213	4	0	3	4	878
	Non-Working	241	0	36	0	0	0	277
No. of AEPS Devices provided		895	213	40	0	28	4	1,180
No. of SSAs Allotted		1173	216	95	270	73	0	1,827
SSAs Covered through	Bank Mitras	615	158	52	172	28	0	1,025
	Branches	558	58	43	98	45	0	802

Banks to inform reasons for inactive BCs and steps taken for their activation Forum is requested to deliberate the issue.

(ii) Details of transactions by BCs during Q3 of CFY:

In the last (10<sup>th</sup>) meeting of the Steering Sub-Committee held on 25<sup>th</sup> July, 2018 it was decided that henceforth the information regarding the scale of operations of the BCs, their volume of business/ volume and value of transactions carried out by BCs should be incorporated in the Agenda/background papers for deliberations by the forum.

Accordingly, the details of transactions carried out by the BCs in J&K State during the quarter ended 31<sup>st</sup> December, 2018 are tabulated below for information of the forum:

Particulars of transactions		J&K Bank	SBI	PNB	JKGB	SBI	Total
BSBDAs opened	No.	2,73,961	11,902	54,761	92,193	1,237	4,34,054
	Amt.	18,13,508	7,21,500	13,53,800	9,80,610	8,07,960	56,77,378
Deposit transactions	No.	8,381	565	19,742	651	8,772	38,111
	Amt.	2,72,75,872	3,75,000	12,19,910	87,700	24,04,595	3,13,63,077
Withdrawal transactions	No.	5,854	5,444	8,087	87	7391	26,863
	Amt.	1,50,27,855	9,59,650	29,62,400	61,000	18,46,956	2,08,57,861
Remittance transactions	No.	1,904	1,591	230	0	0	3,725
	Amt.	76,54,858	17,32,500	2,44,000	0	0	96,31,358
Other transactions done by the BCs	No.	76,56,762	0	0	0	0	76,56,762
	Amt.	1,53,11,620	0	0	0	0	1,53,11,620

**AGENDA ITEM: 08**

**Status of other issues deliberated during the last meeting:**

**i) Opening of Bank Branch at Basgo Village, Leh:**

In the last (10<sup>th</sup>) meeting of this Steering Sub-Committee, Chairman advised J&K Bank to open a CBS- Enabled Banking Outlet at Village Basgo, District Leh.

J&K Bank has informed that they have opened an Ultra Small Branch (CBS-Enabled) at Village Basgo and the same is operational since October 17, 2018

**ii) Issues regarding 2 Villages of Leh District, i.e. Village Hunder (Diskit) and Village Tangste (Durbuk):**

As already informed by RBI, from August 29 to September 03, 2017 Regional Director and senior officers from RBI had visited Leh for interaction and participation in financial literacy programmes at Leh, Village Hunder (Diskit) and Village Tangste (Durbuk) where the villagers had inter alia complained about insufficient ATMs and non-functioning of BCs. Residents and Local MLA at Village Hunder wanted a branch of SBI in their area, which reportedly was promised by SBI Officers on their earlier visits to the said village. Residents at Village Tangste suggested use of mobile ATMs for improvement in banking services. Improvement of telecom connectivity was also sought by banks and residents.

In the last meeting of this Steering Sub-Committee, Chairman advised J&K Bank to assess the requirement and explore the possibility of providing a Mobile ATM at Village Tangste (Durbuk), which could be deployed occasionally in the said village besides opening a CBS-Enabled Banking Outlet at **Village Hunder** (Diskit) as the same is already included in the Branch Expansion Plan of J&K Bank for FY 2018-19.

J&K Bank has informed that they have opened an Ultra Small Branch (CBS-Enabled) at Village Hunder (Diskit) and same is operational since October 17, 2018. In addition J&K Bank has opened four USBs in Block Durbuk at Villages Chushul, Kargiam, Maan and Shachukul for increasing the outreach and delivery of banking services in these areas with nearest USB at Shachukul being 8 KMs from Village Tangste.



**(iii) Funding Support for Financial Literacy Camps from FIF of NABARD:**

In the last (10<sup>th</sup>) meeting of the forum held on 25.7.2018 DGM, NABARD stated that the claim submitted by J&K Bank amounting to Rs.3.19 lakh relating to funding support from FIF of NABARD for conducting financial literacy camps, was pending for want of some formalities. Accordingly, J&K Bank was advised to depute a senior officer from their Financial Inclusion Department (FID) to discuss the issue with NABARD, complete the requisite documentation and settle the issue once for all.

In this regard J&K Bank has informed that the issue has been settled with NABARD and the requisite documentation stands already completed. However, the reimbursement from NABARD is awaited.

**NABARD is requested to inform the status**

**(iv) Funding Support from NABARD towards Capital Expenditure of RSETIs:**

In the last (10<sup>th</sup>) meeting of the forum held on 25.7.2018, GM NABARD stated that NABARD had the policy of providing Rs.3.00 lakh to every RSETI towards capital expenditure. In this regard NABARD had already sanctioned Rs.34.00 lakh for the 9 RSETIs set up by SBI, out of which an amount of Rs.9.09 lakh stood released and in case of J&K Bank RSETIs, it had sanctioned Rs.25.00 lakh, but pointed out that no claims had been received from the concerned banks in this regard. He desired that both the banks need to submit the claims to NABARD at the earliest.

**Status report from concerned Banks:**

In this regard J&K Bank has informed that NABARD has sanctioned capital support for 9 RSETIs. Against that reimbursement claims in respect of 8 RSETIs, (viz. Kupwara, Ganderbal, Bandipora, Kulgam, Budgam, Pulwama, Shopian and Srinagar), have already been lodged with NABARD amounting to Rs.19,10,280/-, leaving only one claim in respect of RSETI Anantnag pending. However the bank has not received any reimbursement from NABARD so far.

As per information received over phone from State Bank of India, SBI has also submitted the claims in respect of three districts, viz. District Leh (Rs.2.99 lakh), District Jammu (Rs.2.63 lakh) and District Kishtwar (Rs.2.99 lakh) to NABARD. However, reimbursement of the same is awaited from NABARD.

**NABARD is requested to inform the status of reimbursement of the claims lodged by the concerned banks.**

**NABARD is also requested to inform status of funding support in respect of remaining three RSETIs of J&K Bank.**

AGENDA ITEM: 09

Any other issue with the permission of Chair.

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### Annexure-A

**Bankwise progress on opening of branches/ CBS Enabled Banking Outlets in identified 104 villages not having a Brick and Mortar Branch of any Scheduled Comm. Bank with population > 5000 in J&K State as on 31.01.2019**

Sr.	Name of the District	Name of the allocated village	Category	As per Census 2011		Branch or Banking Outlet opened (Yes/ No)	If Yes, Date of opening	Remarks
				Households	Population			
<b>J&amp;K BANK</b>								
1	KUPWARA	PANZGAM	RURAL	1410	14453	YES	01.10.2018	ULTRA SMALL BRANCH
2	KUPWARA	DARD PORA	RURAL	1414	14260	YES	01.10.2018	ULTRA SMALL BRANCH
3	KUPWARA	WARNOW	RURAL	1109	8318	NO	NA	
4	KUPWARA	DARD SUN RESH GUND	RURAL	696	7060	NO	NA	
5	KUPWARA	ANDER HAMA	RURAL	802	6539	NO	NA	
6	KUPWARA	KIGAM	RURAL	455	6179	NO	NA	
7	KUPWARA	SEVER THENDI PORA	RURAL	765	5524	YES	01.10.2018	ULTRA SMALL BRANCH
8	KUPWARA	NEGRIMAL PORA	RURAL	648	5516	YES	03.06.2017	BRANCH
9	KUPWARA	FARKAN	RURAL	401	5331	NO	NA	
10	KUPWARA	MINDIYAN	RURAL	528	5255	NO	NA	
11	KUPWARA	KACHI HAMA	RURAL	706	5187	YES	01.10.2018	ULTRA SMALL BRANCH
12	KUPWARA	MANIGAH	RURAL	1207	9094	YES	01.10.2018	ULTRA SMALL BRANCH
13	KUPWARA	KANDI KHAS	RURAL	854	5956	YES	01.10.2018	ULTRA SMALL BRANCH
14	KUPWARA	WARSUN	RURAL	548	6220	NO	NA	
15	BUDGAM	BRENWAR	RURAL	957	6551	NO	NA	
16	BUDGAM	ARI PANTHAN	RURAL	899	5268	YES	31.12.2018	ULTRA SMALL BRANCH
17	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	YES	30.03.2015	BRANCH
18	BUDGAM	KAWSA KHALISA	RURAL	752	6123	YES	31.12.2018	ULTRA SMALL BRANCH
19	LEH	CHEMREY	RURAL	353	6222	YES	17.10.2018	ULTRA SMALL BRANCH
20	POONCH	ARI	RURAL	1544	7772	YES	17.10.2018	ULTRA SMALL BRANCH
21	POONCH	SANGLA	RURAL	974	5159	NO	NA	
22	POONCH	GAGRIAN	RURAL	1115	5127	NO	NA	
23	RAJOURI	TARERU	RURAL	1647	8017	YES	17.10.2018	ULTRA SMALL BRANCH
24	RAJOURI	CHOKIAN	RURAL	1256	5636	YES	17.10.2018	ULTRA SMALL BRANCH
25	RAJOURI	NUNIAL	RURAL	1217	5344	YES	17.10.2018	ULTRA SMALL BRANCH
26	KATHUA	BAGGAN	RURAL	1077	6101	NO	NA	
27	BARAMULLA	DANGER PORA	RURAL	1295	9021	NO	NA	
28	BARAMULLA	SULTAN PORA KHAI	RURAL	795	8846	NO	NA	
29	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996	NO	NA	
30	BARAMULLA	WADURA	RURAL	595	5645	YES	03.06.2017	BRANCH
31	BARAMULLA	HARDUSHUO	RURAL	891	5442	YES	16.05.2018	ULTRA SMALL BRANCH
32	BARAMULLA	SADHUNARA HASTI KHAN	RURAL	1260	8674	YES	16.05.2018	ULTRA SMALL BRANCH
33	BANDIPORA	CHITHI BANDI	RURAL	1421	8346	NO	NA	
34	BANDIPORA	SHAH GUND	RURAL	955	7044	YES	16.05.2018	BRANCH
35	BANDIPORA	KUNAS	RURAL	777	5271	NO	NA	
36	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178	YES	16.05.2018	ULTRA SMALL BRANCH
37	BANDIPORA	YAN GOORA	RURAL	864	6380	YES	31.12.2018	ULTRA SMALL BRANCH
38	GANDERBAL	HARI GANIWAN	RURAL	1072	6699	YES	31.12.2018	ULTRA SMALL BRANCH
39	GANDERBAL	SHALLA BUG	RURAL	871	5229	YES	31.12.2018	ULTRA SMALL BRANCH
40	PULWAMA	WUYAN	RURAL	932	5874	YES	25.03.2016	BRANCH
41	PULWAMA	SANGER WANI	RURAL	1013	5558	NO	NA	
42	PULWAMA	TOKUNA	RURAL	1070	6775	YES	31.12.2018	BRANCH
43	SHOPIAN	HIR PORA	RURAL	1446	8540	NO	NA	
44	KULGAM	AHMAD ABAD	RURAL	874	5194	NO	NA	
45	DODA	DHANDAL	RURAL	1483	7906	YES	31.12.2018	BRANCH
46	RAMBAN	CHAMALWAS	RURAL	1772	8025	YES	09.02.2018	BRANCH
47	SAMBA	KATLI	RURAL	1107	5889	YES	17.10.2018	ULTRA SMALL BRANCH
48	REASI	BUDHAN	RURAL	1519	7354	NO	NA	
<b>STATE BANK OF INDIA</b>								
1	BUDGAM	SOZETH GORI PORA	RURAL	911	8171	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
2	POONCH	KHANETAR	RURAL	1758	8746	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
3	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
4	RAJOURI	PANJ GRIAN	RURAL	1202	5552	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
5	KATHUA	JANGLOTE	RURAL	1297	7693	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
6	BANDIPORA	MALANGAM	RURAL	1542	8973	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
7	SHOPIAN	DEV PORA (FOREST BLOC	RURAL	1424	8275	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
8	DODA	BAJARNI	RURAL	1564	7981	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
9	RAMBAN	DOLEGAM	RURAL	1509	7073	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
10	RAMBAN	DALWAH	RURAL	1035	5431	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
11	KISHTWAR	SIGDEE	RURAL	1370	5807	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
12	UDHAMPUR	LADDA	RURAL	968	5200	YES	Q2 2018-19	CBS-ENABLED CSP DEPLOYED
13	REASI	CHASSOT	RURAL	1278	7502	NO	NA	
14	REASI	SARH	RURAL	951	5856	NO	NA	
15	SAMBA	BAGLA	RURAL	2094	10255	YES	06.01.2016	BRANCH

**Annexure-A (Continued)**

**Bankwise progress on opening of branches/ CBS Enabled Banking Outlets in identified 104 villages not having a Brick and Mortar Branch of any Scheduled Comm. Bank with population > 5000 in J&K State as on 31.01.2019**

Sr.	Name of the District	Name of the allocated village	Category	As per Census 2011		Branch or Banking Outlet opened (Yes/ No)	If Yes, Date of opening	Remarks
				Households	Population			
<b>PUNJAB NATIONAL BANK</b>								
1	KUPWARA	TEKI PORA	RURAL	951	7437	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
2	BUDGAM	DARWAN NOWGAM	RURAL	666	5951	NO	NA	
3	POONCH	CHHAJLA	RURAL	1144	6558	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
4	RAJOURI	DUDAJ	RURAL	1706	7842	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
5	RAJOURI	KANTHOL	RURAL	1066	5512	NO	NA	
6	KATHUA	FORLAIN	RURAL	1234	6462	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
7	DODA	BHAGWA	RURAL	1088	5907	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
8	RAMBAN	TARGAM	RURAL	1335	7253	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
9	RAMBAN	DHANMASTA	RURAL	1153	6114	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
10	KISHTWAR	POOCHAL	RURAL	1326	7042	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
11	REASI	BATHOIE	RURAL	973	6011	NO	NA	
<b>HDFC BANK</b>								
1	KUPWARA	KHURHAMA	RURAL	733	5484	NO	NA	
2	BUDGAM	KACHWARI	RURAL	1178	8637	NO	NA	
3	POONCH	HARI	RURAL	1552	7955	NO	NA	
4	POONCH	SALWAH	RURAL	1103	6456	NO	NA	
5	RAJOURI	THANA NANG	RURAL	1197	5749	NO	NA	
6	BARAMULLA	NAMBLA	RURAL	1212	7193	NO	NA	
7	BANDIPORA	BANA KOOT	RURAL	1635	10516	NO	NA	
8	KULGAM	NANDIMARG	RURAL	946	5066	NO	NA	
9	DODA	CHAKA	RURAL	1282	6486	NO	NA	
10	RAMBAN	SOJMATNA	RURAL	1112	5638	NO	NA	
<b>ICICI BANK</b>								
1	KUPWARA	MAIDAN PORA	RURAL	899	6866	NO	NA	
2	BANDIPORA	BAHAR ABAD (AMCHA KU	RURAL	730	5254	NO	NA	
3	BARAMULLA	FEROZ PORA (GULMARG)	RURAL	1106	6702	NO	NA	
4	KULGAM	BRINIAL LAMAR	RURAL	1344	8043	NO	NA	
5	DODA	MUND DHAR	RURAL	1207	6279	NO	NA	
6	REASI	THURU	RURAL	1401	8028	NO	NA	
<b>CANARA BANK</b>								
1	KUPWARA	GAGAL	RURAL	732	5555	YES	28.09.2018	CBS ENABLED CSP DEPLOYED
2	BUDGAM	CHELEN CHUNT NAR	RURAL	784	6131	NO	NA	
3	POONCH	SANEI	RURAL	1064	5821	NO	NA	
4	RAJOURI	SAWARI	RURAL	1382	7225	NO	NA	
5	REASI	TULI	RURAL	1445	8016	NO	NA	
<b>UCO BANK</b>								
1	KUPWARA	TEKER	RURAL	365	5781	NO	NA	
2	POONCH	DARA DULLIAN	RURAL	1211	6773	NO	NA	
3	RAJOURI	FATEH PUR	RURAL	1101	5814	NO	NA	
4	BARAMULLA	LAL PORA	RURAL	937	5450	YES	Q4 2017-18	CBS ENABLED CSP DEPLOYED
5	BANDIPORA	MANTRIGAM	RURAL	1481	7981	YES	Q4 2017-18	CBS ENABLED CSP DEPLOYED
<b>CENTRAL BANK OF INDIA</b>								
1	BUDGAM	JAGU KHAREN	RURAL	606	5081	NO	NA	
2	POONCH	ARAI	RURAL	1423	6434	NO	NA	
3	BARAMULLA	MATI PORA	RURAL	1325	9675	NO	NA	
4	KISHTWAR	PATNAZI	RURAL	840	5212	NO	NA	

### Annexure-B

#### POSITION/ PROGRESS MADE BY RSETIs IN J&K AS ON 31st DECEMBER, 2018

SR	DISTRCT	LOCATION OF RSETI	SPONSOR BANK	DATE OF OPENING	NAME OF CONTACT OFFICIAL	CONTACT DETAILS		TARGET FOR FY 2018-2019		NUMBER OF PROGRAMMES CONDUCTED DURING THE QUARTER ENDED DEC 2018	NUMBER OF CANDIDATES TRAINED DURING THE QUARTER ENDED DEC 2018	NUMBER OF PROGRAMMES CONDUCTED DURING FY 01.04.2018-31.12.2018	NUMBER OF CANDIDATES TRAINED DURING THE FY FROM 01.04.2018-31.12.2018	(OUT OF 14) NO. OF TRAINED CANDIDATES PROVIDED CREDIT LINKAGE FROM 01.04.2018 TO 31.12.2018	(OUT OF 15) NO. OF CREDIT LINKED CANDIDATES WHO STARTED THEIR VENTURES FROM 01.04.2018-31.12.2018
						TEL	EMAIL	PROGRAMMES	CANDIDATES						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	ANANTNAG	BUBEHARA, ANANTNAG	J&K BANK	30.07.2011	MR. GULAM MOHIUDIN ZARGAR	7889614551	rseti.anantnag@jkbmail.com	12	360	6	191	10	268	249	169
2	BANDIPORA	BANDIPORA	J&K BANK	25.07.2011	MR. G.M. RESHI	01957-225324, 9419910003	rseti.bandipora@jkbmail.com	13	390	4	112	11	320	214	214
3	BARAMULLA	AMARGARH, SOPORE,	J&K BANK	15.02.2011	MR. MANZOOR AHMED SHIEKH	9469404292	rseti.baramulla@jkbmail.com	11	275	7	219	20	590	239	239
4	BUDGAM	BUS STAND, BUDGAM	J&K BANK	01.12.2012	MRS. TAHIRA PARVEEN	7889835711	rseti.budgam@jkbmail.com	11	275	4	138	13	420	257	257
5	GANDERBAL	BEEHAMA GANDERBAL	J&K BANK	29.03.2012	MR. MANZOOR UL HUSSAIN HAMDANI	9419404484; 01942416256	rseti.ganderbal@jkbmail.com	12	360	3	87	10	314	193	193
6	KULGAM	KULGAM	J&K BANK	25.07.2011	MR. BASHIR AHMED BHAT	01931-260004/ 9622850045	rseti.kulgam@jkbmail.com	12	360	3	92	8	257	154	154
7	KUPWARA	SALKOTE, KUPWARA	J&K BANK	12.03.2012	MR. MUSHTAQ AHMAD MATOO	9419069361	rseti.kupwara@jkbmail.com	10	300	3	91	8	240	144	144
8	POONCH	JAWAHARNAGAR, POONCH	J&K BANK	26.12.2011	MR. SUKHBIR SINGH	9858511528	rseti.poonch@jkbmail.com	13	325	3	75	12	334	58	58
9	PULWAMA	PULWAMA	J&K BANK	11.07.2011	VACANT	8491801194 / 01933-240322	rseti.zopul@jkbmail.com/ resli.pulwama@jkbmail.com	13	390	3	101	11	353	289	165
10	RAJOURI	COURT ROAD, RAJOURI	J&K BANK	01.02.2012	MR. DILEEP KUMAR RAINA	9419186948; 01962260093	rseti.rajouri@jkbmail.com	10	300	2	60	8	238	115	115
11	SRINAGAR	3RD FLOOR CRISTAL HEIGHT NEAR J&K BANK SONAWAR,	J&K BANK	22.11.2011	MR. SHOWKAT AHMAD KHANYARI	9419488940; 01942465132	rseti.srinagar@jkbmail.com	10	275	3	105	11	303	186	69
12	SHOPIAN	ARHAMA, SHOPIAN	J&K BANK	20.09.2011	MR. MOHAMMAD SULTAN RESHI	9797470001/ 01933-2260547	rseti.shopian@jkbmail.com	12	360	2	51	8	226	53	53
<b>SUB TOTAL (KASHMIR)</b>								<b>139</b>	<b>3970</b>	<b>43</b>	<b>1322</b>	<b>130</b>	<b>3863</b>	<b>2151</b>	<b>1830</b>
13	JAMMU	BANTALAB, JAMMU	SBI	12.03.2010	MS JEETA DHAR	9419153952	sbiretjammu@yahoo.in	16	400	5	138	7	209	40	40
14	SAMBA	VJAYPUR, SAMBA	SBI	31.03.2011	MR. SANJAY DHAR	9419200851	sbiretisamba@gmail.co.in	18	450	5	114	14	353	160	160
15	UDHAMPUR	SHIV NAGAR, UDHAMPUR	SBI	11.03.2011	MR. RAJESHWAR KUMAR GUPTA	9419215660	sbireti.udhampur@gmail.com	21	460	6	106	8	156	53	53
16	REASI	IRP CHOWK REASI	SBI	25.03.2011	MR. MUKESH BANSAL	9596855598	sbirestireasi@gmail.com	14	350	4	82	6	132	25	25
17	KATHUA	KATHUA	SBI	30.03.2011	MR. AKLESH KUMAR RAINA	9419101554	sbiresti.kathua2011@yahoo.co m	20	500	8	251	19	538	123	123
18	DODA	DODA	SBI	31.03.2012	MR. VACHASPATI SHARMA	9419113351	rsetidoda@gmail.com;	18	450	5	123	8	211	82	82
19	RAMBAN	RAMBAN	SBI	30.03.2012	MR. RAJIV KUMAR SHARMA	9814098064	sbiretiramban@gmail.com	19	435	6	150	14	309	132	132
20	KISHTWAR	KICHLOO ROAD, KISHTWAR	SBI	12.12.2011	MR. ABDUL SALAM AHANGER	9419030477	sbiretikishtwar@gmail.com	14	305	2	34	10	227	73	73
21	LEH	LEH	SBI	31.03.2013	MR. ABDUL RASHID BHAT	9419161223	sbiretileh@gmail.com	13	310	2	54	6	159	16	16
<b>SUB TOTAL (JAMMU)</b>								<b>153</b>	<b>3660</b>	<b>43</b>	<b>1052</b>	<b>92</b>	<b>2294</b>	<b>704</b>	<b>704</b>
<b>GRAND TOTAL</b>								<b>292</b>	<b>7630</b>	<b>86</b>	<b>2374</b>	<b>222</b>	<b>6157</b>	<b>2855</b>	<b>2534</b>

### Annexure-C

#### Bankwise Aadhaar and Mobile seeding in operative individual Saving Bank Accounts

Name of the State: Jammu and Kashmir			As on 31.12.2018			
S.No	Name of the Bank	Number of individual Operative Saving Bank A/cs	Seeded with Aadhaar		Seeded with Mobile	
			Number	Percentage	Number	Percentage
	A	B	C	D	E	F
<b>PUBLIC SECTOR BANKS</b>						
1	Allahabad Bank	49,687	32,392	65.19%	30,894	62.18%
2	Andhra Bank	3,782	3,453	91.30%	3,291	87.02%
3	Bank of Baroda	36,243	34,186	94.32%	29,790	82.20%
4	Bank of India	40,751	29,832	73.21%	34,901	85.64%
5	Bank of Maharashtra	4,086	1,536	37.59%	2,139	52.35%
6	Canara Bank	67,910	49,534	72.94%	62,766	92.43%
7	Central Bank of India	96,000	48,554	50.58%	58,761	61.21%
8	Corporation Bank	16,810	9,191	54.68%	14,374	85.51%
9	Dena Bank	4,076	3,669	90.01%	3,617	88.74%
10	IDBI Bank	17,600	12,054	68.49%	16,563	94.11%
11	Indian Bank	8,187	4,843	59.15%	4,543	55.49%
12	Indian Overseas Bank	4,860	3,371	69.36%	4,272	87.90%
13	Oriental Bank of Comm.	44,335	34,337	77.45%	31,729	71.57%
14	Punjab & Sind Bank	24,818	21,650	87.24%	23,509	94.73%
15	Punjab National Bank	5,28,195	2,86,750	54.29%	4,22,657	80.02%
16	State Bank of India	14,14,792	10,11,078	71.46%	13,07,945	92.45%
17	Syndicate Bank	6,043	4,765	78.85%	5,153	85.27%
18	UCO Bank	35,021	16,271	46.46%	0	0.00%
19	Union Bank of India	34,947	24,954	71.41%	24,954	71.41%
20	United Bank of India	1,207	1,207	100.00%	1,207	100.00%
21	Vijaya Bank	7,047	3,883	55.10%	4,767	67.65%
	<b>Sub-total</b>	<b>24,46,397</b>	<b>16,37,510</b>	<b>66.94%</b>	<b>20,87,832</b>	<b>85.34%</b>
<b>PRIVATE SECTOR BANKS</b>						
22	Axis Bank	76,944	46,321	60.20%	65,500	85.13%
23	Bandhan Bank	1,781	1,601	89.89%	1,781	100.00%
24	Federal Bank	908	332	36.56%	892	98.24%
25	HDFC Bank	1,57,263	1,16,608	74.15%	1,56,868	99.75%
26	ICICI Bank	75,108	51,289	68.29%	73,424	97.76%
27	J&K Bank	75,94,463	55,50,099	73.08%	66,82,280	87.99%
28	IndusInd Bank	3,795	2,098	55.28%	3,795	100.00%
29	Kotak Mahendra Bank	8,979	7,982	88.90%	8,866	98.74%
30	South Indian Bank	2,350	935	39.79%	2,150	91.49%
31	Yes Bank	12,597	8,029	63.74%	12,583	99.89%
	<b>Sub-total</b>	<b>79,34,188</b>	<b>57,85,294</b>	<b>72.92%</b>	<b>70,08,139</b>	<b>88.33%</b>
<b>REGIONAL RURAL BANKS</b>						
32	Ellaquai Dehati Bank	2,03,970	1,43,163	70.19%	1,10,410	54.13%
33	J&K Grameen Bank	11,63,159	4,17,614	35.90%	7,23,055	62.16%
	<b>Sub-total</b>	<b>13,67,129</b>	<b>5,60,777</b>	<b>41.02%</b>	<b>8,33,465</b>	<b>60.96%</b>
<b>COOPERATIVE BANKS</b>						
34	Anantnag C. C. Bank	59,705	19,110	32.01%	19,327	32.37%
35	Baramulla C. C. Bank	1,58,982	21,300	13.40%	7,930	4.99%
36	Bombay M. C. Bank	0	0	-	0	-
37	Citizen's Co-op Bank	19,132	13,683	71.52%	13,115	68.55%
38	DUCO Bank	5,431	2,340	43.09%	4,105	75.58%
39	Jammu C. C Bank	80,467	40,855	50.77%	29,492	36.65%
40	J&K State Coop. Bank	2,62,949	0	0.00%	0	0.00%
41	Kashmir M. C. Bank	7,436	4,494	60.44%	3,517	47.30%
42	Urban Coop. Bank	5,652	2,041	36.11%	0	0.00%
	<b>Sub-total</b>	<b>5,99,754</b>	<b>1,03,823</b>	<b>17.31%</b>	<b>77,486</b>	<b>12.92%</b>
	<b>GRAND-TOTAL</b>	<b>1,23,47,468</b>	<b>80,87,404</b>	<b>65.50%</b>	<b>1,00,06,922</b>	<b>81.04%</b>

## Annexure-D

## Cumulative Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) in J&amp;K State as on 31.12.2018

#	Name of the Bank	Number of accounts opened since inception of the scheme			Balance			Aadhaar Seeding		RuPay Debit Cards				Overdraft Facility	
		Rural	Urban	Total	Amount Deposited (in lacs)	Out of (C), No. of Zero Balance accounts	%age of Zero Balance accounts	Out of (C), No. of accounts seeded with Aadhaar	%age of Aadhaar Seeded accounts	Out of (I), No. of RuPay Cards Distributed	Out of (I), No. of Active RuPay Debit Cards	%age of total RuPay Debit Cards Issued	%age of total Active RuPay Debit Cards	No. of beneficiaries availing the facility	Amount in actuals
<b>PUBLIC SECTOR</b>															
1	Allahabad Bank	355	4230	4585	160.24	191	4.17%	2859	62.36%	2822	2411	61.55%	85.44%	0	0.00
2	Andhra Bank	385	597	982	20.97	428	43.58%	682	69.45%	330	231	33.60%	70.00%	1	5000.00
3	Bank of Baroda	0	3741	3741	1070.00	101	2.70%	1465	39.16%	3557	1288	95.08%	36.21%	4	10297.00
4	Bank of India	1589	7829	9418	191.65	2568	27.27%	6985	74.17%	8254	7199	87.64%	87.22%	149	495000.00
5	Bank of Maharashtra	0	1467	1467	32.00	1053	71.78%	698	47.58%	1220	901	83.16%	73.85%	0	0.00
6	Canara Bank	20807	20327	41134	1281.49	3100	7.54%	23709	57.64%	41134	30584	100.00%	74.35%	2125	4022474.00
7	Central Bank of India	1347	9691	11038	150.57	1091	9.88%	6465	58.57%	10330	2364	93.59%	22.88%	0	0.00
8	Corporation Bank	550	2999	3549	108.94	471	13.27%	2117	59.65%	3374	3374	95.07%	100.00%	0	0.00
9	Dena Bank	0	598	598	28.35	59	9.87%	431	72.07%	228	228	38.13%	100.00%	16	78340.00
10	IDBI Bank	0	2877	2877	58.23	148	5.14%	1409	48.97%	2876	239	99.97%	8.31%	0	0.00
11	Indian Bank	621	1294	1915	16.59	342	17.86%	1029	53.73%	1564	385	81.67%	24.62%	45	116450.00
12	Indian Overseas Bank	476	542	1018	29.65	174	17.09%	768	75.44%	943	529	92.63%	56.10%	15	45000.00
13	Oriental Bank of	2203	9209	11412	204.32	2662	23.33%	0	0.00%	7589	5877	66.50%	77.44%	69	69980.00
14	Punjab & Sind Bank	681	3858	4539	88.20	121	2.67%	3173	69.91%	4235	4132	93.30%	97.57%	316	317512.00
15	Punjab National Bank	83120	10610	93730	2694.00	2210	2.36%	45801	48.86%	66184	66184	70.61%	100.00%	122	137170.00
16	State Bank of India	77384	62711	140095	2475.00	52626	37.56%	85117	60.76%	94667	55002	67.57%	58.10%	1251	2160000.00
17	Syndicate Bank	0	2134	2134	68.41	766	35.90%	775	36.32%	1988	1642	93.16%	82.60%	94	192560.00
18	UCO Bank	9967	12755	22722	1222.92	3279	14.43%	16747	73.70%	13002	9863	57.22%	75.86%	2	1000.00
19	Union Bank of India	883	6901	7784	227.14	2972	38.18%	4827	62.01%	2067	670	26.55%	32.41%	91	78125.00
20	United Bank of India	0	674	674	239.00	27	4.01%	617	91.54%	674	248	100.00%	36.80%	8	7500.00
21	Vijaya Bank	75	1097	1172	14.00	13	1.11%	489	41.72%	485	373	41.38%	76.91%	0	0.00
	Sub-total	200443	166141	366584	10381.67	74402	20.30%	206163	56.24%	267523	193724	72.98%	72.41%	4308	7736408.00
<b>PRIVATE SECTOR</b>															
22	Axis Bank	1353	1656	3009	83.65	1106	36.76%	1437	47.76%	2623	2623	87.17%	100.00%	0	0.00
23	Bandhan Bank	0	2	2	0.25	2	100.00%	2	100.00%	2	2	100.00%	100.00%	0	0.00
24	Federal Bank	0	52	52	4.43	6	11.54%	9	17.31%	24	24	46.15%	100.00%	0	0.00
25	HDFC Bank	822	4830	5652	202.59	2312	40.91%	2373	41.99%	5652	2589	100.00%	45.81%	0	0.00
26	ICICI Bank	1338	2787	4125	59.54	2069	50.16%	2094	50.76%	4125	4125	100.00%	100.00%	0	0.00
27	J&K Bank	1427783	142999	1570782	66964.00	505410	32.18%	822929	52.39%	1302183	573547	82.90%	44.05%	604	3240000.00
28	IndusInd Bank	0	30	30	0.41	7	23.33%	25	83.33%	22	22	73.33%	100.00%	0	0.00
29	Kotak Mahendra Bank	0	52	52	0.63	19	36.54%	22	42.31%	52	35	100.00%	67.31%	0	0.00
30	South Indian Bank	0	38	38	2.30	12	31.58%	25	65.79%	29	21	76.32%	72.41%	0	0.00
31	Yes Bank	4	156	160	3.98	63	39.38%	83	51.88%	157	84	98.13%	53.50%	0	0.00
	Sub-total	1431300	152602	1583902	67321.78	511006	32.26%	828999	52.34%	1314869	583072	83.01%	44.34%	604	3240000.00
<b>REGIONAL RURAL</b>															
32	Ellaquai Dehati Bank	62089	11771	73860	2902.47	23239	31.46%	23980	32.47%	34608	4864	46.86%	14.05%	3	15000.00
33	J&K Grameen Bank	109797	18423	128220	6904.29	19277	15.03%	47921	37.37%	22189	21297	17.31%	95.98%	0	0.00
	Sub-total	171886	30194	202080	9806.76	42516	21.04%	71901	35.58%	56797	26161	28.11%	46.06%	3	15000.00
<b>COOPERATIVE BANKS</b>															
34	Anantnag C. C. Bank	3051	2026	5077	79.99	142	2.80%	1490	29.35%	0	0	0.00%	-	0	0.00
35	J&K State Coop. Bank	6995	1990	8985	165.21	1962	21.84%	6527	72.64%	4349	2862	48.40%	65.81%	0	0.00
	Sub-total	10046	4016	14062	245.20	2104	14.96%	8017	57.01%	4349	2862	30.93%	65.81%	0	0.00
	<b>GRAND-TOTAL</b>	<b>1813675</b>	<b>352953</b>	<b>2166628</b>	<b>87755.41</b>	<b>630028</b>	<b>29.08%</b>	<b>1115080</b>	<b>51.47%</b>	<b>1643538</b>	<b>805819</b>	<b>75.86%</b>	<b>49.03%</b>	<b>4915</b>	<b>10991408.00</b>

## ANNEXURE-E

## Bankwise progress regarding two Insurance Schemes viz. PMSBY and PMJJBY in J&amp;K State as on 31.12.2018

S.No	District Name	Cumulative Data from the inception of the scheme (PMSBY)								Cumulative Data from the inception of the scheme (PMJJBY)								Cumulative Data from the inception of the both scheme																									
		RURAL	URBAN	TOTAL	Number of Claims				Amount disbursed in actuals	RURAL	URBAN	TOTAL	Number of Claims				Amount Disbursed in actuals	RURAL	URBAN	TOTAL	Number of Claims				Amount Disbursed in actuals																		
					received	settled	rejected	under process					received	settled	rejected	under process					received	settled	rejected	under process																			
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V																						
<b>PUBLIC SECTOR BANKS</b>																																											
1	Allahabad Bank	120	1,718	1,838	0	0	0	0	0	68	401	469	0	0	0	0	0	188	2,119	2,307	0	0	0	0																			
2	Andhra Bank	0	153	153	0	0	0	0	0	0	74	74	0	0	0	0	0	0	227	227	0	0	0	0																			
3	Bank of Baroda	459	1,231	1,690	0	0	0	0	0	362	923	1,285	0	0	0	0	0	821	2,154	2,975	0	0	0	0																			
4	Bank of India	134	1,822	1,956	0	0	0	0	0	87	911	998	0	0	0	0	0	221	2,733	2,954	0	0	0	0																			
5	Bank of Maharashtra	0	1,447	1,447	0	0	0	0	0	0	229	229	0	0	0	0	0	0	1,676	1,676	0	0	0	0																			
6	Canara Bank	8,943	10,141	19,084	10	9	0	1	18,00,000	2,569	3,161	5,730	10	9	0	1	18,00,000	11,512	13,302	24,814	20	18	0	2																			
7	Central Bank of India	388	4,374	4,762	0	0	0	0	0	257	2,594	2,851	0	0	0	0	0	645	6,968	7,613	0	0	0	0																			
8	Corporation Bank	506	1,968	2,474	2	2	0	0	4,00,000	28	584	612	2	2	0	0	4,00,000	534	2,552	3,086	4	4	0	0																			
9	Dena Bank	0	1,526	1,526	0	0	0	0	0	0	214	214	0	0	0	0	0	0	1,740	1,740	0	0	0	0																			
10	IDBI Bank	1,092	4,036	5,128	2	1	1	0	2,00,000	620	1,562	2,182	0	0	0	0	0	1,712	5,598	7,310	2	1	1	0																			
11	Indian Bank	221	417	638	17	17	0	0	34,00,000	55	62	117	11	11	0	0	22,00,000	276	479	755	28	28	0	0																			
12	Indian Overseas Bank	10	1,270	1,280	0	0	0	0	0	10	530	540	0	0	0	0	0	20	1,800	1,820	0	0	0	0																			
13	Oriental Bank of Comm	4,706	15,895	20,601	10	9	0	1	18,00,000	498	2,370	2,868	5	5	0	0	10,00,000	5,204	18,265	23,469	15	14	0	1																			
14	Punjab & Sind Bank	698	5,477	6,175	2	2	0	0	4,00,000	125	762	887	2	2	0	0	4,00,000	823	6,239	7,062	4	4	0	0																			
15	Punjab National Bank	35,763	15,553	51,316	29	20	3	6	40,00,000	11,691	7,141	18,832	30	21	3	6	42,00,000	47,454	22,694	70,148	59	41	6	12																			
16	State Bank of India	72,414	98,693	1,71,107	44	36	5	3	72,00,000	18,556	29,582	48,138	44	42	2	0	84,00,000	90,970	1,28,275	2,19,245	88	78	7	3																			
17	Syndicate Bank	0	928	928	0	0	0	0	0	0	134	134	0	0	0	0	0	0	1,062	1,062	0	0	0	0																			
18	UCO Bank	1,201	3,256	4,457	4	2	2	0	4,00,000	598	1,525	2,123	0	0	0	0	0	1,799	4,781	6,580	4	2	2	0																			
19	Union Bank of India	1,011	2,078	3,089	4	4	0	0	8,00,000	753	1,244	1,997	4	4	0	0	8,00,000	1,764	3,322	5,086	8	8	0	0																			
20	United Bank of India	0	101	101	0	0	0	0	0	0	68	68	0	0	0	0	0	0	169	169	0	0	0	0																			
21	Vijaya Bank	17	200	217	0	0	0	0	0	11	96	107	0	0	0	0	0	28	296	324	0	0	0	0																			
	<b>Sub-total</b>	<b>1,27,683</b>	<b>1,72,284</b>	<b>2,99,967</b>	<b>124</b>	<b>102</b>	<b>11</b>	<b>11</b>	<b>2,04,00,000</b>	<b>36,288</b>	<b>54,167</b>	<b>90,455</b>	<b>108</b>	<b>96</b>	<b>5</b>	<b>7</b>	<b>1,92,00,000</b>	<b>1,63,971</b>	<b>2,26,451</b>	<b>3,90,422</b>	<b>232</b>	<b>198</b>	<b>16</b>	<b>18</b>																			
<b>PRIVATE SECTOR BANKS</b>																																											
22	Axis Bank	212	757	969	0	0	0	0	0	87	214	301	0	0	0	0	0	299	971	1,270	0	0	0	0																			
23	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			
24	Federal Bank	0	59	59	0	0	0	0	0	0	62	62	0	0	0	0	0	0	121	121	0	0	0	0																			
25	HDFC Bank	1,566	9,509	11,075	4	4	0	0	8,00,000	1,025	5,640	6,665	4	4	0	0	8,00,000	2,591	15,149	17,740	8	8	0	0																			
26	ICICI Bank	34	600	634	0	0	0	0	0	38	475	513	0	0	0	0	0	72	1,075	1,147	0	0	0	0																			
27	J&K Bank	2,34,373	51,644	2,86,017	98	66	7	25	1,32,00,000	1,34,884	30,380	1,65,264	392	359	4	29	7,18,00,000	3,69,257	82,024	4,51,281	490	425	11	54																			
28	IndusInd Bank	0	51	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	51	0	0	0	0																			
29	Kotak Mahendra Bank	0	166	166	0	0	0	0	0	0	109	109	0	0	0	0	0	0	275	275	0	0	0	0																			
30	South Indian Bank	0	489	489	0	0	0	0	0	0	244	244	0	0	0	0	0	0	733	733	0	0	0	0																			
31	Yes Bank	14	68	82	0	0	0	0	0	9	52	61	0	0	0	0	0	23	120	143	0	0	0	0																			
	<b>Sub-total</b>	<b>2,36,199</b>	<b>63,343</b>	<b>2,99,542</b>	<b>102</b>	<b>70</b>	<b>7</b>	<b>25</b>	<b>1,40,00,000</b>	<b>1,36,043</b>	<b>37,176</b>	<b>1,73,219</b>	<b>396</b>	<b>363</b>	<b>4</b>	<b>29</b>	<b>7,26,00,000</b>	<b>3,72,242</b>	<b>1,00,519</b>	<b>4,72,761</b>	<b>498</b>	<b>433</b>	<b>11</b>	<b>54</b>																			
<b>REGIONAL RURAL BANKS</b>																																											
32	Ellaquai Dehati Bank	19,806	5,372	25,178	12	10	1	1	20,00,000	6,645	2,007	8,652	12	10	1	1	20,00,000	26,451	7,379	33,830	24	20	2	2																			
33	J&K Grameen Bank	56,427	9,444	65,871	34	33	0	1	66,00,000	28,241	4,608	32,849	34	33	0	1	66,00,000	84,668	14,052	98,720	68	66	0	2																			
	<b>Sub-total</b>	<b>76,233</b>	<b>14,816</b>	<b>91,049</b>	<b>46</b>	<b>43</b>	<b>1</b>	<b>2</b>	<b>86,00,000</b>	<b>34,886</b>	<b>6,615</b>	<b>41,501</b>	<b>46</b>	<b>43</b>	<b>1</b>	<b>2</b>	<b>86,00,000</b>	<b>1,11,119</b>	<b>21,431</b>	<b>1,32,550</b>	<b>92</b>	<b>86</b>	<b>2</b>	<b>4</b>																			
<b>COOPERATIVE BANKS</b>																																											
34	J&K State Coop. Bank	2,908	938	3,846	2	2	0	0	4,00,000	233	133	366	2	2	0	0	4,00,000	3,141	1,071	4,212	4	4	0	0																			
	<b>Sub-total</b>	<b>2,908</b>	<b>938</b>	<b>3,846</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>4,00,000</b>	<b>233</b>	<b>133</b>	<b>366</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>4,00,000</b>	<b>3,141</b>	<b>1,071</b>	<b>4,212</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>																			
	<b>GRAND-TOTAL</b>	<b>4,43,023</b>	<b>2,51,381</b>	<b>6,94,404</b>	<b>274</b>	<b>217</b>	<b>19</b>	<b>38</b>	<b>4,34,00,000</b>	<b>2,07,450</b>	<b>98,091</b>	<b>3,05,541</b>	<b>552</b>	<b>504</b>	<b>10</b>	<b>38</b>	<b>10,08,00,000</b>	<b>6,50,473</b>	<b>3,49,472</b>	<b>9,99,945</b>	<b>826</b>	<b>721</b>	<b>29</b>	<b>76</b>																			



**Annexure-F**

**Progress achieved in implementation of Atal Pension Yojana (APY) in J&K State up to 25-01-2019**

**(Only active Permanent Retirement Account Numbers (PRANs) registered have been considered)**

S.No	Name of the APY Service Provider	NLOO Reg. No.	Type of Banks	No. of Branches Regd. as NLCC	Per Branch Target	Total Target for the current financial year	Accounts Sourced up to 25-01-2019		
							Total No. of accounts sourced from the inception	No. of Accounts sourced during CFY	%age Ach.
1	ALLAHABAD BANK	7001805	PSU	8	60	480	632	155	32.29%
2	ANDHRA BANK	7001971	PSU	4	60	240	453	40	16.67%
3	BANK OF BARODA	7001820	PSU	6	60	360	450	86	23.89%
4	BANK OF INDIA	7001816	PSU	9	60	540	404	80	14.81%
5	BANK OF MAHARASHTRA	7001886	PSU	2	60	120	44	15	12.50%
6	CANARA BANK	7001750	PSU	32	60	1920	4332	1686	87.81%
7	CENTRAL BANK OF INDIA	7000652	PSU	19	60	1140	1405	904	79.30%
8	CORPORATION BANK	7001934	PSU	4	60	240	123	31	12.92%
9	DENA BANK			3	60	180	101	28	15.56%
10	IDBI BANK LTD	7001945	PSU	6	60	360	573	66	18.33%
11	INDIAN BANK	7001831	PSU	5	60	300	140	27	9.00%
12	INDIAN OVERSEAS BANK			4	60	240	81	16	6.67%
13	ORIENTAL BANK OF COMMERCE	7001772	PSU	21	60	1260	1891	755	59.92%
14	PUNJAB AND SIND BANK	7000663	PSU	16	60	960	1303	136	14.17%
15	PUNJAB NATIONAL BANK	7001794	PSU	104	60	6240	2859	85	1.36%
16	STATE BANK OF INDIA	7002015	PSU	182	60	10920	3353	808	7.40%
17	SYNDICATE BANK	7002004	PSU	5	60	300	295	181	60.33%
18	UCO BANK	7001875	PSU	20	60	1200	835	171	14.25%
19	UNION BANK OF INDIA	7001912	PSU	13	60	780	449	110	14.10%
20	UNITED BANK OF INDIA	7001864	PSU	1	60	60	26	10	16.67%
21	VIJAYA BANK	7001761	PSU	4	60	240	180	89	37.08%
<b>TOTAL FOR PSB's</b>				<b>468</b>		<b>28080</b>	<b>19929</b>	<b>5479</b>	<b>19.51%</b>
22	AXIS BANK	7000803	PVT	26	60	1560	380	64	4.10%
23	BANDHAN BANK LIMITED	7004664	PVT	1	25	25	0	0	0.00%
24	HDFC BANK LTD	7000965	PVT	73	60	4380	3218	813	18.56%
25	ICICI BANK LIMITED	7000825	PVT	35	60	2100	313	22	1.05%
26	INDUSIND BANK LIMITED	7001035	PVT	3	25	75	1	1	1.33%
27	KOTAK MAHINDRA BANK	7002866	PVT	3	25	75	0	0	0.00%
28	THE FEDERAL BANK LTD	7001492	PVT	1	25	25	2	0	0.00%
29	THE JAMMU AND KASHMIR BANK LTD	7001735	PVT	779	60	46740	15017	630	1.35%
30	THE SOUTH INDIAN BANK LTD	7001746	PVT	1	25	25	29	1	0.00%
31	YES BANK LIMITED	7001120	PVT	7	25	175	0	0	0.00%
<b>TOTAL FOR PVTs</b>				<b>929</b>		<b>55180</b>	<b>18960</b>	<b>1531</b>	<b>2.77%</b>
32	ELLAQUAI DEHATI BANK	7001186	RRB	117	50	5850	2304	18	0.31%
33	J&K GRAMEEN BANK	7001363	RRB	217	50	10850	9252	2707	24.95%
<b>TOTAL FOR RRBs</b>				<b>334</b>		<b>16700</b>	<b>11556</b>	<b>2725</b>	<b>16.32%</b>
34	J&K STATE CO-OPERATIVE BANK	7003301	SCB	26	15	390	15	0	0.00%
<b>TOTAL FOR SCB's</b>				<b>26</b>		<b>390</b>	<b>15</b>	<b>0</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>				<b>1,757</b>		<b>100,350</b>	<b>50,460</b>	<b>9,735</b>	<b>9.70%</b>

Data in respect of Indian Overseas Bank, Dena Bank, Bandhan Bank, Kotak Mahindra Bank and Yes Bank has been sought manually from the banks as same has not been provided by PFRDA