

10th Meeting of the

Steering Sub-Committee of J&K SLBC
to monitor IT-enabled Financial Inclusion, FLCCs
& Credit Plus Activities

Agenda & Background Papers

Date: 25th July 2018 (Wednesday)
Time: 11.30 A. M.
Venue: Reserve Bank of India Office,
Regional Office, Jammu



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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 any branch of scheduled commercial banks identified by J&K SLBC in terms of RBI Circular No. RBI/2015-16/277 dated 30.12.2015, were allocated among 8 major banks branches by this forum in its meeting dated 12.01.2016 for coverage by opening brick & mortar branches.

Subsequently, in a separate meeting taken by Regional Director, RBI on 10.03,2017 at RBI, R.O., Jammu, it was decided that in case the concerned banks were facing difficulties for coverage of any villages, they could swap those villages with other banks. Accordingly, J&K Bank, in addition to its initially allocated 40 villages was allocated 8 more villages, which include 5 villages reduced from allocation of SBI and one village each reduced from the allocations of PNB, HDFC Bank and Central Bank of India. Reserve Bank of India had set the timeline of 31st December, 2017 for completion of the target.

Apart from above, Reserve Bank of India has given a relaxation to banks vide Circular No. RBI/2016-17/320 dated June, 08, 2017, in terms of which the participating banks can also cover these villages by opening CBS-enabled banking-outlets, which should be working for 4 hours a day for minimum 5 days a week.

Banks were expected to substantially enhance the progress in coverage of their respective allocated villages. But, the data as of 30th June, 2018 received from concerned banks reveals that only 18 villages have been covered by the banks so far, which include 9 villages covered by J&K Bank, 6 by SBI and 3 by the UCO Bank.

PNB, HDFC Bank, ICICI Bank, Canara Bank and Central Bank of India have not covered even a single village so far.

Progress as on date:

S. No.	Name of the Bank	No. of Villages initially allocated	No. of villages reduced if any	No. of Villages added, if any	Total No. of villages allocated	Villages covered by opening brick & mortar branches	Covered through CBS-enabled banking outlets	Total
1	J&K Bank	40	...	8 (*)	48	06	03	09
2	SBI	20	5	...	15	01	05	06
3	PNB	12	1	...	11	...	...	...
4	HDFC Bank	11	...	...	11	...	...	...
5	ICICI Bank	06	1	...	05	...	...	...
6	Canara Bank	05	...	...	05	...	...	...
7	UCO Bank	05	...	....	05	...	03	03
8	CBI	05	1	...	04	...	...	...
TOTAL		104	8	8	104	07	11	18

(*) There is no reciprocal swapping of 8 villages by other banks.

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

Deliberations in the last meeting of the forum:

In the last meeting of the forum held on 11.10.2017 representatives of all concerned banks had assured to complete the target by the prescribed timeline, i.e. 31st December, 2017. Chairman had impressed upon all the participating banks to take the initiative seriously and ensure coverage of their respective allocated villages within the prescribed timelines of 31st December, 2017, **failing which RBI could consider certain penal action against the banks which failed to respect the said time**. But the progress continues to be dismal.

Though J&K Bank and State Bank of India have reportedly drawn their Action Plans for coverage of the remaining allocated villages. But there has be no response from other banks in this regard.

All Participating Banks to inform reasons for poor performance on the Roadmap 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 7th 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.

Non-availability of the RSETI in District Kargil is a long outstanding issue and J&K SLBC has been consistently pursuing with SBI to expedite setting up of RSETI their, so that people of the District are also benefitted. In the 107th SLBC meeting held on 21.2.2018 SBI had informed that they have already sought approval of their Corporate Centre for opening the RSETI at Kargil, and had assured that as soon as the approval is received, necessary measures shall be taken for opening the RSETI at Kargil. However, there has been no headway in the matter, so far.

In the last meeting of this Committee also SBI was advised to initiate necessary measures urgently for operationalizing the RSETI in District Kargil.

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 to transfer of State Land in favour of Deptt. of Rural Development for establishment of RSETIs in 8 districts of Ramban, Rajouri, Udhampur, Samba, Kathua, Baramulla, Kulgam and Bandipora. In addition to the said 8 districts, land has also been allotted to five other districts. Details are given below:

S. No.	Name of District	Particulars of land / Khasra No.	Area
1	Ramban	3109/1302/654	5 Kanals
2	Rajouri	32min, 71min and 94/1min	5 Kanals
3	Udhampur	724	5 Kanals
4	Samba	697/676min	5 Kanals
5	Kathua	414/311	5 Kanals
6	Baramulla	1863 Alif and 1865	5 Kanals
7	Kulgam	825min	5 Kanals
8	Bandipora	4295	3.16 Kanals
9	Leh	Land allotted but order copy not available	...
10	Poonch	Land allotted but order copy not available	...
11	Shopian	Land allotted but order copy not available	...
12	Srinagar	Land allotted & Possession of the land already taken over by J&K Bank – Order copy not available	...
13	Reasi	Land has been allotted. Possession has been taken over and documents to be executed.	...

In the 107th SLBC meeting the Chief Secretary directed Rural Dev. Department to immediately start the process of MOUs for formal transfer of the allotted lands to the concerned banks/ RSETIs. However, despite issuance of reminders by SLBC Secretariat to Rural Dev. Department, J&K Government the land is yet to be formally transferred to the RSETIs.

Status of land allotment in respect of remaining 9 districts:

SR	DISTRICT	STATUS OF LAND
1	Ganderbal	3.16 Kanals of land identified at Estate Bodsipora, stands recommended by AC Revenue to Div.Com.Kashmir on 10.5.2018.
2	Anantnag	2 Kanal 10 Marla land has been identified at Aarpath, Anantnag. Area is reportedly prone to floods. Request for alternative piece of land submitted to District Administration
3	Pulwama	5 Kanal 4 Marla land has been identified at Awantipora, no formal allotment order has been received.
4	Budgam	2 Kanal of land has been identified at Budgam (main). Allotment Order is pending.
5	Kupwara	Land measuring 8 Kanal identified at Mughalpora, Kupwara. But no formal allotment letter received from any designated authority. Matter being regularly follow-up.
6	Jammu	5 Kanals land situated at village Nagrota, Tehsil Nagrota Jammu has been identified, formal allotment is pending.
7	Doda	2 Kanal land near Housing Colony Akramabad has been identified, formal allotment is pending.
8	Kishtwar	Land measuring around 1.5 Kanal at Kishtwar Town has been identified. No formal specifications have been received.

As per MoRD, Gol guidelines, land for RSETIs has to be provided by State Government, free of cost, with nominal registration expenses. Guidelines provide that Gol will provide one-time-grant-assistance to RSETIs, up to a maximum of Rs.1.00 Crore for meeting expenditure on construction of building and furniture for the same. It further provide that ***if allotment of land to RSETIs takes time, banks may start functioning immediately from hired premises. Rent for hiring of premises may be borne up to a maximum of Rs.10.00 lakh, for a period not exceeding 3 years, out of Rs.1.00 Crore grant of Gol.***

Since the allotment of land by State Government is still pending, all RSETIs of J&K State have been deprived of the Gol grant of Rs.1.00 Crore each, which was subject to allotment of land by Government. As such all 21 RSETIs continue to operate from hired premises and the rent is being borne by the concerned banks from their profits.

Rural Development Department to inform status regarding the process of MOU for formal transfer of land to concerned RSETIs.

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

Achievement as on 30.06.2018 viz-a-viz Targets for the FY 2018-19:

Name of the Bank	Target FY 2018-19		Progress Achieved			
	Programs	Candidates to be trained	Total No. of Programmes conducted	Total No. of Persons Trained	No. of persons credit linked during CFY	Out of which No. of persons started the ventures
			During Q1	During Q1		
JKB	139	3970	37	1033	492	415
SBI	153	3660	36	924	203	203
TOTAL	292	7630	73	1957	695	618

Details of district-wise details are given in **Annexure-B**.

Achievement regarding settlement of trained candidates since the inception of the scheme till 30.06.2018 is given below for information of the forum.

Name of the Bank	Position since inception till 30.06.2018			Out of total settled candidates up to 30.06.2018			
	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	32124	22194	69%	9764	8956	3474	44%
SBI	19619	13126	67%	4590	6153	2383	35%
Total	51743	35320	68%	14354	15109	5857	41%

This is for information of the Forum.

AGENDA ITEM NO: 03

(i) Performance of Financial Literacy Centres / Rural Branches of Banks in J&K State; and (ii) Non-availability of Facilitators/ Counsellors in the FLCs:

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

In terms of the Operational guidelines issued by Reserve Bank of India, dated 2nd March, 2017, the FLCs have been conducting the financial literacy camps on “**Going Digital**”, which has been extended till further instructions to be issued by RBI. Besides these camps, FLCs shall continue to conduct the tailored camps for different target groups as prescribed in RBI circular dated January 14, 2016.

(i) Bank wise performance of FLCs in the State during Q1 of CFY (2018-19):

Name of Bank	No FLCs Sponsored	Special Camps (Going Digital)		Target-Group-Specific Camps		TOTAL	
		Target	Ach.	Target.	Ach.	Target	Ach.
J&K Bank	12	72	91	180	183	252	274
SBI	10	60	40	150	73	210	113
PNB	4	24	42	60	57	84	99
JKGB	2	12	221	30	475	42	696
EDB	2	12	30	30	27	42	57
J&K SCB	1	6	9	15	12	21	21
TOTAL	31	186	433	465	827	651	1260

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

As per reports received, Financial Literacy Centres (FLCs) operating in six districts of the State, i.e. the Districts Udhampur, Doda, Ramban, Kishtwar, Leh and Kargil, set up by State Bank of India in their respective lead districts, are presently without the services of Facilitator / FL Counsellors. Similarly, one Financial Literacy Centre set up by J&K Bank in District Rajouri is also without the services of the Financial Literacy Facilitator/Counsellor.

It is obvious that in absence of the FL Facilitators/ Counsellors the operations of these FLCs are bound to get adversely impacted.

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

(iii) 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#.

Performance of 920 Rural Branches of various Banks operating in J&K State during Q1 of CFY (2018-19) is detailed below:

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	261	276
2	Punjab National Bank	32	96	126
3	UCO Bank	5	15	5
4	Central Bank of India	2	6	6
5	Canara Bank	6	18	18
6	Punjab & Sind Bank	3	9	10
7	Union Bank of India	2	6	2
8	Bank of Baroda	2	6	1
9	Vijaya Bank	1	3	1
10	Bank of India	2	6	6
11	Indian Overseas Bank	1	3	3
12	Corporation Bank	1	3	3
13	Indian Bank	1	3	0
14	J&K Bank	475	1425	891
15	ICICI Bank	4	12	12
16	HDFC Bank	15	45	44
17	Axis Bank	10	30	35
18	Yes Bank	1	3	3
19	J&K Grameen Bank	174	522	498
20	Ellaquai Dehati Bank	96	288	428
TOTAL		920	2760	2368

House is requested to deliberate the issue

iii) Funding Support for financial Literacy camps from FIF of NABARD:

In terms of RBI Circular No. RBI/2016-17/236 dated 02.03.2017 Financial Literacy Centres and Rural Branches of banks are eligible for funding support from Financial Inclusion Fund of NABARD for conducting camps to the extent of 60% of expenditure subject a maximum of Rs.15000/- per camp. Obviously this is an enabling factor for promotion of financial literacy initiatives in the State.

Reports received from J&K Bank and State Bank of India indicate that these banks are availing the said funding support for conducting Financial Literacy camps and NABARD has been reimbursing the same, though some claims lodged by these banks are reportedly pending with NABARD.

In the last meeting of the forum had informed that upto last financial year NABARD Jammu office used to disburse funds to banks for conducting FL awareness camps. But the Steering Committee of Financial Inclusion Fund (FIF) has stopped the disbursement of funds to commercial banks and FLCs on the pretext that commercial banks should do these camps on their own. **It was decided that NABARD would convene meeting of the Coordination Committee for discussing the issue of pending claims under FIF.**

NABARD to inform status in the matter

Concerned Banks may inform whether the funding support from FIF is being availed by all the banks for conducting financial literacy camps either through their Financial Literacy Centres (FLCs) or through their rural branches operating in the State. If so, the status thereof.

AGENDA ITEM NO: 04

Implementation of EBT/ DBT Scheme in J&K State:

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

The initial target of implementing EBT Scheme for one Scheme, i.e. Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in all the districts of J&K State, which was being vigorously pursued by this forum as well as the SLBC, has already been accomplished and the benefits under IGNOAPS are being transferred to concerned beneficiaries electronically without any manual intervention.

In the 107th meeting of J&K SLBC held on 21.2.2018 it was decided that 'Social Welfare Department, which is running the largest number of beneficiary-oriented schemes in the State, should ensure that the process of implementing EBT in the State is completed by 31st March, 2018 and warned that in the event of any beneficiaries not getting their dues, the onus shall be on the Department concerned'.

The matter has already been taken up with the Social Welfare Department, J&K Government, Civil Secretariat, vide SLBC communication No. LBD/SLBC/107/FU/2018-38 dated May 23, 2018 followed by reminder vide SLBC Ref. No. LBD/SLBC/107/FU/2018-77 dated July 20, 2018, requesting them to convey details of other beneficiary schemes that need to be brought within the ambit of EBT, so that the process of validation of relative beneficiary accounts is initiated and completed by the Leader Bank (J&K Bank). However, the requisite details are awaited.

Representative of Social Welfare Department, J&K Government may inform status in the matter.

RBI is requested to facilitate appointment of a Nodal Officer by State Govt. for liaising between J&K Bank (Leader Bank) and the State Government for effective implementation of the EBT/ DBT.

Forum is requested to deliberate the issue

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

Progress:

Aadhaar Generation details (Age-wise)		Population	Aadhaar Generated	%age
	Total Population (Census 2011)	1,25,41,302	1,01,84,335	81.20%
Aadhaar Seeding details:			Number	%age
B	Total No. of Individual Saving Bank accounts in the State		1,26,62,122	-
C	Out of (B), Individual SB accounts seeded with Aadhaar		77,97,742	61.58%
D	%age of accounts seeded with Aadhaar viz a viz total Aadhaar generated in the state.		-	76.56%
Mobile Seeding details				
E	Individual Saving Bank accounts seeded with Mobile		1,02,58,057	81.01%

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

II) 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.

Keeping in view the importance of the matter, J&K SLBC have repeatedly requested the concerned banks operating in J&K State to ensure that task of setting up of enrolment centers (which includes making them operational by achieving minimum of 16 enrolments and updates per day) is completed at the earliest and in any case before 31st March, 2018.

As on 18th July, 2018, 188 Bank Branches have been designated by 16 banks for Aadhaar enrolment and update Centres, the details received from the UIDAI is presented as under:

#	Name of the Bank	No. of Branches Designated by Banks for Aadhaar Enrollment & updation	ECMP KITS (as on 18 th July, 2018)					Cumulative enrolments made from inception
			Total Kits deployed by the Bank	Out of (B), No. of Working Kits as per UIDAI	Out of C, Kits with Zero enrolment	Out of (A), Kits not deployed	Total Non-Working kits	
		A	B	C	D	E = A - B	F = D + E	H
1	J&K Bank Ltd*	100	95	81	12	5	17	81,227
2	State Bank of India	20	16	15	1	4	5	8,865
3	Punjab National Bank	24	4	3	0	20	20	1,349
4	HDFC Bank	11	11	10	3	0	3	615
5	ICICI Bank	1	1	1	0	0	0	26
6	Canara Bank	3	3	3	0	0	0	3,504
7	Axis Bank	1	1	1	0	0	0	132
8	Oriental Bank of Commerce	1	1	1	0	0	0	272
9	IndusInd Bank	1	1	1	1	0	1	0
10	Punjab and Sind Bank	4	4	4	0	0	0	313
11	Allahabad Bank	3	3	3	1	0	1	6
12	Bandhan Bank	1	1	1	0	0	0	19
13	Ellaquai Dehati Bank	11	7	3	0	4	4	1371
14	Syndicate Bank	4	3	3	0	1	1	325
15	Bank of Baroda	1	1	1	0	0	0	45
16	Central Bank of India	2	1	1	0	1	1	2
TOTAL		188	153	132	18	35	53	98,071

**J&K Bank has informed that out of 95 Aadhaar Kits deployed, 14 Aadhaar kits are offline and shall be made active (online) within the shortest period of time.*

Despite repeated instructions from SLBC, out of 188 branches designated by the banks for Aadhaar enrolment cum update centers, Aadhaar kits are functional in 132 Branches. There is a gap of 53 kits out of which 18 are deployed but are Non-functional whereas 35 Aadhaar kits are yet to be deployed by the banks in the designated branches.

98,071 Aadhaar enrollments and updations have been made in J&K State up to 18th July, 2018 from the inception of the centers by the respective banks.

Request for exemption from Setting up of Aadhaar enrolment and updation centers by Ellaquai Dehati Bank

Ellaquai Dehati Bank vide their letter No. EDB/ HO/ FI/ 522/2018-19 dated: 19/06/2018 requested J&K SLBC to exempt the Bank from operating Aadhaar enrolment centers in J&K State and allot these centers to some other commercial Bank due to the vulnerable financial position and extreme shortage of their staff.

Accordingly, the matter was taken up in the review meeting taken by President, J&K SLBC on 21/06/2018 wherein he informed the forum that since EDB is not in a position to pay any remunerations to the operators due to the accumulated losses and the relative operators are not willing to work exclusively on commission basis, Chairman EDB should immediately take up the matter with their Sponsor Bank (SBI) and the Sponsor Bank in turn shall request UIDAI to exempt EDB from running the AECs. The copy of such communication / request be also endorsed to J&K SLBC Secretariat.

However, Ellaquai Dehati Bank vide their communication dated: 18th July, 2018 has informed that they have requested Corporate Centre of their Sponsor Bank on 28/06/2018 to take up the matter with UIDAI for exemption of our bank from setting up of Aadhaar enrollment center. Meanwhile they have three 3 Aadhaar enrollment center presently working at Ramban, Anantnag and Pulwama.

Ellaquai Dehati Bank to inform latest status in the matter

Forum is requested to deliberate the issue

AGENDA ITEM: 06

Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY):

Pradhan Mantri Jan Dhan Yojana (PMJDY), a comprehensive Financial Inclusion Package, was launched across the country on 28th of August 2014 for ensuring access to financial services by all and timely adequate credit to the excluded sections, i.e., weaker sections and lower income groups of the country. It emphasizes on an urgent need to push the Financial Inclusion among the financially excluded segment of the society to have financial stability and sustainability of economic and social order.

(i) Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY):

The consolidated progress regarding implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) in J&K State as on 30.06.2018 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	2,03,614	1,55,589	3,59,203	72,229	3,12,967	2,33,579
2	Private Sector	13,40,660	1,88,513	15,29,173	4,94,876	12,13,708	5,81,348
3	Regional Rural	1,36,572	27,103	1,63,675	42,258	55,388	40,336
4	Cooperative	9,026	3,636	12,662	2,070	4,112	2,575
TOTAL		16,89,872	374841	20,64,713	6,11,433	15,86,175	8,57,838

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

Forum may deliberate the issue

Other issues

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

In the last (9th) meeting of this Steering Sub-Committee held on 11th October, 2017 Reserve Bank of India had advised J&K Bank to open the branch at Village Basgo of District Leh, which the bank had not been able to open owing to staff constraints and connectivity issues faced by the bank.

However, J&K Bank has informed that opening of a Banking Outlet at Basgo Leh has already been included in the Branch Expansion Plan for 2018-19 and the same is expected to be rolled out in the in current financial year.

House may deliberate the issue

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

In the last (9th) meeting of this Steering Sub-Committee held on 11th October, 2017 Reserve Bank of India had informed that 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, Hunder (Diskit) and Tangste village (Durbuk) where the villagers had complained about insufficient ATMs, non- functioning of BCs, etc. Residents and Local MLA at Hunder wanted a branch of SBI in their area, which reportedly was promised by SBI Officers on their earlier visits to Hunder. Residents at Tangste village suggested use of mobile ATMs for improvement in banking services. Improvement of telecom connectivity was sought by banks and residents.

GM, RBI had advised J&K Bank & SBI to look into the issues and take necessary action at the earliest.

In this regard J&K Bank has informed that they have already included Hunder in BEP FY-19 whereas the Bank already has a Branch in Durbuk (Tangse). Besides, the Bank is rolling out Banking Outlets in Shushukul, Kargyam, Chushul and Maan for increasing the outreach and delivery of banking services in these areas.

Representative of SBI may inform progress in the matter.

ii) Status of Business Correspondents / Bank Mitras in J&K State:

- The Business Correspondent Agents/ 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.
- In J&K State a total of 1,475 Bank Mitras have been deployed for providing banking services to 1,827 Sub Service Areas (SSAs) in rural areas. Under the directions of DFS, MoF, Gol, Banks have been directed to ensure their coverage either by opening Bank Branch or through Bank Mitras (BCs).
- Bank Mitras engaged by J&K Bank, State Bank of India and Ellaquai Dehati Bank have been equipped with Micro ATMs as well as Aadhaar Enabled Devices for card-based and Biometric transactions while as Bank Mitras of Punjab National Bank and Oriental Bank of Commerce have Aadhaar Enabled Micro ATMs capable for both type of transactions. J&K Grameen Bank has not provided any kind of devices to their Bank Mitras.

Bank wise position as on June 30, 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	970	179	51	233	28	4	1,465
	Active	740	179	37	233	11	4	1,204
No. of Micro ATMs	Total	889	151	40	0	3	4	1,087
	Working	727	151	16	0	3	4	901
	Non-Working	162	0	24	0	0	0	186
No. of AEPS Devices		889	179	48	0	28	4	1,148
No. of SSAs Allotted		1173	216	95	270	73	0	1,827
SSAs Covered through	Bank Mitras	615	149	51	172	28	0	1,015
	Branches	558	67	44	98	45	0	812

(*) Position as of 31.03.2018

Forum is requested to deliberate the issue.

ANNEXURE-A

BANK-WISE PROGRESS ON OPENING OF BRANCHES IN ALLOCATED VILLAGES HAVING POPULATION > 5000 IN J&K STATE NOT HAVING A BRICK & MORTAR BRANCH OF (INCLUDING RRBs) AS ON 30.06.2018

SR	NAME OF THE DISTRICT	NAME OF THE ALLOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	BRANCH OR BANKING OUTLET OPENED (YES / NO)	IF YES, DATE OF OPENING
J&K BANK							
1	KUPWARA	PANZGAM	RURAL	1410	14453	NO	NA
2	KUPWARA	DARD PORA	RURAL	1414	14260	NO	NA
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	NO	NA
8	KUPWARA	NEGRIMAL PORA	RURAL	648	5516	YES	03.06.2017
9	KUPWARA	FARKAN	RURAL	401	5331	NO	NA
10	KUPWARA	MINDIYAN	RURAL	528	5255	NO	NA
11	KUPWARA	KACHI HAMA	RURAL	706	5187	NO	NA
12	KUPWARA	MANIGAH	RURAL	1207	9094	NO	NA
13	KUPWARA	KANDI. KHAS	RURAL	854	5956	NO	NA
14	KUPWARA	WARSUN	RURAL	548	6220	NO	NA
15	BUDGAM	BRENWAR	RURAL	957	6551	NO	NA
16	BUDGAM	ARI PANTHAN	RURAL	899	5268	NO	NA
17	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	YES	30.03.2015
18	BUDGAM	KAWSA KHALISA	RURAL	752	6123	NO	NA
19	LEH	CHEMREY	RURAL	353	6222	NO	NA
20	POONCH	ARI	RURAL	1544	7772	NO	NA
21	POONCH	SANGLA	RURAL	974	5159	NO	NA
22	POONCH	GAGRIAN	RURAL	1115	5127	NO	NA
23	RAJOURI	TARERU	RURAL	1647	8017	NO	NA
24	RAJOURI	CHOKIAN	RURAL	1256	5636	NO	NA
25	RAJOURI	NUNIAL	RURAL	1217	5344	NO	NA
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	FEROZ PORA (GULMARG)	RURAL	1106	6702	NO	NA
30	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996	NO	NA
31	BARAMULLA	WADURA	RURAL	595	5645	YES	03.06.2017
32	BARAMULLA	HARDUSHUO	RURAL	891	5442	YES	16.05.2018
33	BANDIPORA	SADHUNARA HASTI KHAN	RURAL	1260	8674	YES	16.05.2018
34	BANDIPORA	CHITHI BANDI	RURAL	1421	8346	NO	NA
35	BANDIPORA	SHAH GUND	RURAL	955	7044	YES	16.05.2018
36	BANDIPORA	KUNAS	RURAL	777	5271	NO	NA
37	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178	YES	16.05.2018
38	GANDERBAL	YAN GOORA	RURAL	864	6380	NO	NA
39	GANDERBAL	HARI GANIWAN	RURAL	1072	6699	NO	NA
40	PULWAMA	WUYAN	RURAL	932	5874	YES	25.03.2016
41	PULWAMA	SANGER WANI	RURAL	1013	5558	NO	NA
42	PULWAMA	TOKUNA	RURAL	1070	6775	NO	NA
43	SHOPIAN	HIR PORA	RURAL	1446	8540	NO	NA
44	KULGAM	AHMAD ABAD	RURAL	874	5194	NO	NA
45	DODA	DHANDAL	RURAL	1483	7906	NO	NA
46	RAMBAN	CHAMALWAS	RURAL	1772	8025	YES	09.02.2018
47	SAMBA	KATLI	RURAL	1107	5889	NO	NA
48	REASI	BUDHAN	RURAL	1519	7354	NO	NA
STATE BANK OF INDIA							
1	BUDGAM	SOZETH GORI PORA	RURAL	911	8171	NO	NA
2	POONCH	KHANETAR	RURAL	1758	8746	NO	NA
3	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860	NO	NA
4	RAJOURI	PANJ GRIAN	RURAL	1202	5552	NO	NA
5	KATHUA	JANGLOTE	RURAL	1297	7693	YES	Q2 2017-18
6	BANDIPORA	MALANGAM	RURAL	1542	8973	NO	NA
7	SHOPIAN	DEV PORA (FOREST BLOCK)	RURAL	1424	8275	NO	NA
8	DODA	BAJARNI	RURAL	1564	7981	YES	Q2 2017-18
9	RAMBAN	DOLEGAM	RURAL	1509	7073	YES	Q2 2017-18
10	RAMBAN	DALWAH	RURAL	1035	5431	YES	Q2 2017-18
11	KISHTWAR	SIGDEE	RURAL	1370	5807	NO	NA
12	UDHAMPUR	LADDA	RURAL	968	5200	YES	Q2 2017-18
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

ANNEXURE-A

BANK-WISE PROGRESS ON OPENING OF BRANCHES IN ALLOCATED VILLAGES HAVING POPULATION > 5000 IN J&K STATE NOT HAVING A BRICK & MORTAR BRANCH OF
(INCLUDING RRBs) AS ON 30.06.2018

SR	NAME OF THE DISTRICT	NAME OF THE ALLOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	BRANCH OR BANKING OUTLET OPENED (YES / NO)	IF YES, DATE OF OPENING
PUNJAB NATIONAL BANK							
1	KUPWARA	TEKI PORA	RURAL	951	7437	NO	NA
2	BUDGAM	DARWAN NOWGAM	RURAL	666	5951	NO	NA
3	POONCH	CHHAJLA	RURAL	1144	6558	NO	NA
4	RAJOURI	DUDAJ	RURAL	1706	7842	NO	NA
5	RAJOURI	KANTHOL	RURAL	1066	5512	NO	NA
6	KATHUA	FORLAIN	RURAL	1234	6462	NO	NA
7	DODA	BHAGWA	RURAL	1088	5907	NO	NA
8	RAMBAN	TARGAM	RURAL	1335	7253	NO	NA
9	RAMBAN	DHANMASTA	RURAL	1153	6114	NO	NA
10	KISHTWAR	POOCHAL	RURAL	1326	7042	NO	NA
11	REASI	BATHOIE	RURAL	973	6011	NO	NA
HDFC BANK							
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	GANDERBAL	SHALLA BUG	RURAL	871	5229	NO	NA
9	KULGAM	NANDIMARG	RURAL	946	5066	NO	NA
10	DODA	CHAKA	RURAL	1282	6486	NO	NA
11	RAMBAN	SOJMATNA	RURAL	1112	5638	NO	NA
ICICI BANK							
1	KUPWARA	MAIDAN PORA	RURAL	899	6866	NO	NA
2	BANDIPORA	BAHAR ABAD (AMCHA KUNDAL)	RURAL	730	5254	NO	NA
3	KULGAM	BRINIAL LAMAR	RURAL	1344	8043	NO	NA
4	DODA	MUND DHAR	RURAL	1207	6279	NO	NA
5	REASI	THURU	RURAL	1401	8028	NO	NA
CANARA BANK							
1	KUPWARA	GAGAL	RURAL	732	5555	NO	NA
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
UCO BANK							
1	KUPWARA	TEKER	RURAL	365	5781	YES	Q4 2017-18
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
5	BANDIPORA	MANTRIGAM	RURAL	1481	7981	YES	Q4 2017-18
CENTRAL BANK OF INDIA							
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 JUNE 30, 2018

SR	DISTRICIT	LOCATION OF RSETI	SPONSOR BANK	DATE OF OPENING	NAME OF CONTACT OFFICIAL	CONTACT DETAILS			TARGET FOR FY 2018-19		NUMBER OF PROGRAMMES CONDUCTED DURING THE QUARTER ENDED JUN 2018	NUMBER OF CANDIDATES TRAINED DURING THE QUARTER ENDED JUN 2018
						TEL	EMAIL	ADDRESS	PROGRAMMES	CANDIDATES		
1	2	3	4	5	6	7	8	9	10	11	12	13
1	ANANTNAG	BIJBEHARA, ANANTNAG	J&K BANK	30.07.2011	MR. GULAM MOHIUDIN ZARGAR	7889614551	rseti.anantnag@jkbmail.com	RESHI COMPLEX , OPP. PHE DIVISION BIJBEHARA PIN: 192124	12	360	3	58
2	BANDIPORA	BANDIPORA	J&K BANK	25.07.2011	MR. G.M. RESHI	01957-225324, 9419910003	rseti.bandipora@jkbmail.com	TAWHEEDABAD BAGH BANDIPORA. PIN: 193502	13	390	3	87
3	BARAMULLA	AMARGARH, SOPORE,	J&K BANK	15.02.2011	MR. RIYAZ HASSAN BABA	9906656352, 01954220220	rseti.baramulla@jkbmail.com	BYPASS ROAD AMARGARH BARAMULLA. PIN:193201	11	275	5	136
4	BUDGAM	BUS STAND, BUDGAM	J&K BANK	01.12.2012	MRS. TAHIRA PARVEEN	7889835711	rseti.budgam@jkbmail.com	AI MURTAZA PLAZA, NEAR GULSHAN PETROL PUMP, NEW BUS STAND BUDGAM. PIN:191111	11	275	4	114
5	GANDERBAL	BEEHAMA GANDERBAL	J&K BANK	29.03.2012	MR. MANZOOR UL HUSSAIN HAMDANI	9419404484; 01942416256	rseti.ganderbal@jkbmail.com	BEEHAMA DISTRICT, GANDERBAL (J&K) 191201	12	360	2	68
6	KULGAM	KULGAM	J&K BANK	25.07.2011	MR. BASHIR AHMED BHAT	01931-260004/ 9622850045	rseti.kulgam@jkbmail.com	TOWN PLAZA, KULGAM , DISTRICT KULGAM (J&K)	12	360	2	65
7	KUPWARA	SALKOTE, KUPWARA	J&K BANK	12.03.2012	MR. MUSHTAQ AHMAD MATOO	9419069361	rseti.kupwara@jkbmail.com	SALKOT KUPWARA,C/O (CLUSTER OFFICE) DISTRICT KUPWARA 193222	10	300	2	55
8	POONCH	JAWAHARNAGAR, POONCH	J&K BANK	26.12.2011	MR.SUKHBIR SINGH	9858511528	rsefi.poonch@jkbmail.com	HOTEL V. J. KANUYIAN JAWAHAR NAGAR, POONCH. (J&K)PIN: 185101	13	325	4	108
9	PULWAMA	PULWAMA	J&K BANK	11.07.2011	MR. ISHTIAQ AHMAD HAKAK	8491801194 / 01933-240322	rseti.zopul@jkbmail.com / resti.pulwama@jkbmail.com	SANA COMPLEX, MAIN PULWAMA PIN: 192301 (J&K)	13	390	5	149
10	RAJOURI	COURT ROAD, RAJOURI	J&K BANK	01.02.2012	MR.DILEEP KUMAR RAINA	9419186948; 01962260093	rseti.rajouri@jkbmail.com	BILAL MASJID, WARD NO. 7 COURT ROAD RAJOURI (J&K) PIN: 185131	10	300	3	86
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	3RD FLOOR CRISTAL HEIGHT NEAR J&K BANK, SONWAR, SRINAGAR (J&K) 190001	10	275	2	51
12	SHOPIAN	ARHAMA, SHOPIAN	J&K BANK	20.09.2011	MR. HAFEEZULLAH YATOO	9906962301 / 01933-2260547	rseti.shopian@jkbmail.com	1ST FLOOR TAK COMPLEX ARHAMA SHOPIAN (J&K)	12	360	2	56
SUB TOTAL (KASHMIR)									139	3970	37	1033
13	JAMMU	BANTALAB, JAMMU	SBI	12.03.2010	MR. TILAK RAJ	8146658347	sbirsetijammu@yahoo.in ; vksood2010@gmail.com	SBI RSETI, BANTALAB, JAMMU PIN: 181123	16	400	3	102
14	SAMBA	VIJAYPUR, SAMBA	SBI	31.03.2011	MR. SANJAY DHAR	9419200851	sbirsetsamba@gmail.co.in	SBI RSETI, OPP. SBI VIJAYPUR. PIN: 184120	18	450	5	139
15	UDHAMPUR	SHIV NAGAR, UDHAMPUR	SBI	11.03.2011	MR. RAJESHWAR KUMAR GUPTA	9419215660	kuldeep.khajuria@sbi.co.in	DEVIKA LANE, SHIV NAGAR, UDHAMPUR. PIN 182101	21	460	4	90
16	REASI	IRP CHOWK REASI	SBI	25.03.2011	MR. MUKESH BANSAL	9596855598	sbirestireasi@gmail.com / attan.raina@sbi.co.in	IRP CHOWK , REASI	14	350	2	50
17	KATHUA	KATHUA	SBI	30.03.2011	MR. SHIV KUMAR PANGOTRA	9419150889	sbiresti.kathua2011@yahoo.com	OPP. BSNL TOWERS SHIVNAGAR KATHUA	20	500	6	149
18	KISHTWAR	KICHLOO ROAD, KISHTWAR	SBI	12.12.2011	MR. M Y BHAT	9419408398	sbirsetikishtwar@gmail.com	KICHLOO ROAD, KISHTWAR	14	305	4	102
19	DODA	DODA	SBI	31.03.2012	MR. V.K KOUL	9419121885	rsetidoda@gmail.com ; naseeb.sambyal@sbi.co.in	NEW HOSPITAL ROAD, NEAR BUS STAND DODA	18	450	3	88
20	RAMBAN	RAMBAN	SBI	30.03.2012	MR. RAJIV KUMAR SHARMA	9814098064	sbirsetiramban@gmail.com ; surinder.khosla@sbi.co.in	NATIONAL HIGH WAY, RAMBAN NEAR BRIDGE	19	435	5	104
21	LEH	LEH	SBI	31.03.2013	MR. YANCHAN DOLMA	9419178778	Yangchan.dolma@sbi.co.in	BEHIND ALL INDIA RADIO , LEH	13	310	4	100
SUB TOTAL (JAMMU)									153	3660	36	924
GRAND TOTAL									292	7630	73	1957

Annexure-C

Aadhaar and Mobile seeding in operative individual Saving Bank Accounts

Name of the State: Jammu and Kashmir

S.No	Name of the Bank	Out of (B), Number of individual Operative SB A/cs	Seeded with Aadhaar		Seeded with Mobile	
			Number	Percentage	Number	Percentage
	A	I	J	K	N	O
PUBLIC SECTOR BANKS						
1	Allahabad Bank	43,250	25,080	57.99%	24,810	57.36%
2	Andhra Bank	4,594	4,234	92.16%	4,201	91.45%
3	Bank of Baroda	23,409	17,644	75.37%	18,577	79.36%
4	Bank of India	39,453	28,025	71.03%	33,016	83.68%
5	Bank of Maharashtra	3,274	1,454	44.41%	3,007	91.84%
6	Canara Bank	64,744	45,022	69.54%	59,451	91.82%
7	Central Bank of India	59,174	38,834	65.63%	44,666	75.48%
8	Corporation Bank	13,402	7,642	57.02%	12,229	91.25%
9	Dena Bank	4,076	3,138	76.99%	3,584	87.93%
10	IDBI Bank	17,958	11,712	65.22%	16,844	93.80%
11	Indian Bank	5,987	4,459	74.48%	4,921	82.19%
12	Indian Overseas Bank	6,421	4,950	77.09%	5,241	81.62%
13	Oriental Bank of Comm.	42,965	27,039	62.93%	34,639	80.62%
14	Punjab & Sind Bank	26,512	22,204	83.75%	23,660	89.24%
15	Punjab National Bank	5,20,105	3,88,857	74.77%	4,14,997	79.79%
16	State Bank of India	13,33,841	8,39,391	62.93%	12,48,851	93.63%
17	Syndicate Bank	5,975	4,671	78.18%	4,421	73.99%
18	UCO Bank	49,042	32,685	66.65%	43,255	88.20%
19	Union Bank of India	34,112	22,102	64.79%	31,642	92.76%
20	United Bank of India	3,097	2,855	92.19%	2,566	82.85%
21	Vijaya Bank	5,861	3,107	53.01%	3,945	67.31%
	Sub-total	23,07,252	15,35,105	66.53%	20,38,523	88.35%
PRIVATE SECTOR BANKS						
22	Axis Bank	67,994	41,451	60.96%	61,315	90.18%
23	Federal Bank	881	660	74.91%	881	100.00%
24	HDFC Bank	1,46,292	1,01,662	69.49%	1,45,781	99.65%
25	ICICI Bank	73,278	48,211	65.79%	71,482	97.55%
26	J&K Bank	81,26,004	54,81,885	67.46%	70,61,395	86.90%
27	IndusInd Bank	3,795	2,098	55.28%	3,795	100.00%
28	Kotak Mahendra Bank	7,738	6,682	86.35%	7,434	96.07%
29	South Indian Bank	2,385	910	38.16%	2,150	90.15%
30	Yes Bank	10,897	6,128	56.24%	10,884	99.88%
	Sub-total	84,39,264	56,89,687	67.42%	73,65,117	87.27%
REGIONAL RURAL BANKS						
31	Ellaquai Dehati Bank	1,91,420	1,07,419	56.12%	1,03,124	53.87%
32	J&K Grameen Bank	11,16,324	3,71,675	33.29%	6,78,651	60.79%
	Sub-total	13,07,744	4,79,094	36.64%	7,81,775	59.78%
COOPERATIVE BANKS						
33	Anantnag C. C. Bank	63,209	14,201	22.47%	17,109	27.07%
34	Baramulla C. C. Bank	1,58,982	18,250	11.48%	7,230	4.55%
35	Bombay M. C. Bank	NA	NA	-	NA	-
36	Citizen's Co-op Bank	22,625	12,766	56.42%	12,883	56.94%
37	DUCO Bank	5,289	2,152	40.69%	3,256	61.56%
38	Jammu C. C Bank	2,62,949	0	0.00%	0	0.00%
39	J&K State Coop. Bank	78,607	39,658	50.45%	28,292	35.99%
40	Kashmir M. C. Bank	10,623	4,861	45.76%	3,872	36.45%
41	Urban Coop. Bank	5,578	1,968	35.28%	0	0.00%
	Sub-total	6,07,862	93,856	15.44%	72,642	11.95%
	GRAND-TOTAL	1,26,62,122	77,97,742	61.58%	1,02,58,057	81.01%

Annexure-D
Cumulative Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) in J&K State as on 30.06.2018

#	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 (C), No. of RuPay Debit Cards issued	Out of (I), No. of RuPay Cards Distributed	Out of (J), No. of RuPay Cards initiated	Out of (I), No. of Active RuPay Debit Cards	%age of total RuPay Debit Cards Issued	%age of total Active RuPay Debit Cards	Out of (C), No. of accounts eligible for overdraft	No. of beneficiaries availing the facility	Amount in actuals
PUBLIC SECTOR BANKS																		
1	Allahabad Bank	284	2940	3224	132.10	152	4.71%	2505	77.70%	2801	2710	1950	1621	86.88%	59.82%	630	0	0.00
2	Andhra Bank	385	597	982	20.97	428	43.58%	682	69.45%	330	330	231	231	33.60%	70.00%	2	1	5000.00
3	Bank of Baroda	131	3667	3798	178.25	110	2.90%	2569	67.64%	3689	3348	2873	2783	97.13%	83.12%	275	12	36701.00
4	Bank of India	1469	7452	8921	185.25	1958	21.95%	6489	72.74%	8795	8186	4601	7093	98.59%	86.65%	1036	137	489000.00
5	Bank of Maharashtra	0	1421	1421	32.00	148	10.42%	675	47.50%	1300	1129	1129	1129	91.48%	100.00%	0	0	0.00
6	Canara Bank	20089	19579	39668	1322.27	2715	6.84%	21544	54.31%	39668	39668	30105	30105	100.00%	75.89%	3437	1291	2277636.00
7	Central Bank of India	1343	10452	11795	407.18	1194	10.12%	7643	64.80%	9953	9953	9953	2876	84.38%	28.90%	0	0	0.00
8	Corporation Bank	871	1542	2413	136.64	516	21.38%	1925	79.78%	2413	2413	2413	2413	100.00%	100.00%	0	0	0.00
9	Dena Bank	0	494	494	28.35	67	13.56%	336	68.02%	317	317	203	203	64.17%	64.04%	16	16	78825.00
10	IDBI Bank	997	1885	2882	60.97	143	4.96%	1364	47.33%	2880	2830	2828	1011	99.93%	35.72%	96	4	3200.00
11	Indian Bank	621	1294	1915	16.59	342	17.86%	1029	53.73%	1759	1564	1564	385	91.85%	24.62%	54	45	116450.00
12	Indian Overseas Bank	507	546	1053	27.74	345	32.76%	764	72.55%	1042	955	308	522	98.96%	54.66%	310	14	40000.00
13	Oriental Bank of Comm.	9099	7490	16589	2195.00	1987	11.98%	10325	62.24%	14731	14731	12089	12089	88.80%	82.07%	13154	51	25599.00
14	Punjab & Sind Bank	681	3858	4539	88.20	121	2.67%	3173	69.91%	4241	4235	4235	4132	93.43%	97.57%	891	316	317512.00
15	Punjab National Bank	82309	10764	93073	2509.00	740	0.80%	61565	66.15%	91392	65891	65891	65891	98.19%	100.00%	8521	113	152310.96
16	State Bank of India	75159	60711	135870	2151.00	56197	41.36%	51025	37.55%	106712	95952	91526	88116	78.54%	91.83%	1626	1247	3956000.00
17	Syndicate Bank	0	2074	2074	62.35	986	47.54%	881	42.48%	1960	1925	1553	1553	94.50%	80.68%	845	213	209000.00
18	UCO Bank	8752	11254	20006	1087.21	2301	11.50%	13112	65.54%	13002	13002	13002	9863	64.99%	75.86%	9	2	1000.00
19	Union Bank of India	842	6312	7154	217.12	1750	24.46%	2864	40.03%	5316	1838	1032	1030	74.31%	56.04%	75	75	64120.00
20	United Bank of India	0	160	160	7.14	16	10.00%	156	97.50%	160	160	160	160	100.00%	100.00%	0	0	0.00
21	Vijaya Bank	75	1097	1172	14.00	13	1.11%	489	41.72%	506	485	373	373	43.17%	76.91%	0	0	0.00
	Sub-total	203614	155589	359203	10879.33	72229	20.11%	191115	53.21%	312967	271622	248019	233579	87.13%	85.99%	30977	3537	7772353.96
PRIVATE SECTOR BANKS																		
22	Axis Bank	1294	1631	2925	80.56	1068	36.51%	795	27.18%	2439	1024	950	1024	83.38%	100.00%	0	0	0.00
23	Federal Bank	0	49	49	4.43	6	12.24%	9	18.37%	24	24	20	24	48.98%	100.00%	32	0	0.00
24	HDFC Bank	769	4134	4903	155.49	1976	40.30%	2106	42.95%	4903	4903	2456	2456	100.00%	50.09%	57	0	0.00
25	ICICI Bank	1338	2795	4133	60.00	2067	50.01%	2688	65.04%	4133	4133	4133	4133	100.00%	100.00%	0	0	0.00
26	J&K Bank	1337165	179724	1516889	60487.20	489654	32.28%	745323	49.13%	1201951	1201951	201025	573547	79.24%	47.72%	77618	604	3240000.00
27	IndusInd Bank	1	29	30	0.70	8	26.67%	24	80.00%	30	29	22	22	100.00%	75.86%	0	0	0.00
28	Kotak Mahendra Bank	0	52	52	0.63	19	36.54%	22	42.31%	52	35	35	35	100.00%	67.31%	0	0	0.00
29	South Indian Bank	0	38	38	2.40	10	26.32%	20	52.63%	29	29	29	21	76.32%	72.41%	0	0	0.00
30	Yes Bank	93	61	154	5.60	68	44.16%	79	51.30%	147	147	0	86	95.45%	58.50%	0	0	0.00
	Sub-total	1340660	188513	1529173	60797.01	494876	32.36%	751066	49.12%	1213708	1212292	208670	581348	79.37%	47.95%	77707	604	3240000.00
REGIONAL RURAL BANKS																		
31	Ellaquai Dehati Bank	44304	10187	54491	1827.23	22981	42.17%	23980	44.01%	33498	33498	15739	24551	61.47%	73.29%	1490	2	10000.00
32	J&K Grameen Bank	92268	16916	109184	5323.65	19277	17.66%	47921	43.89%	21890	15785	7959	15785	20.05%	100.00%	485	0	0.00
	Sub-total	136572	27103	163675	7150.88	42258	25.82%	71901	43.93%	55388	49283	23698	40336	33.84%	81.85%	1975	2	10000.00
COOPERATIVE BANKS																		
33	Anantnag C. C. Bank	3051	2026	5077	72.41	145	2.86%	1198	23.60%	0	0	0	0	0.00%	-	0	0	0.00
35	J&K State Coop. Bank	5975	1610	7585	164.34	1925	25.38%	5590	73.70%	4112	4112	3040	2575	54.21%	62.62%	1850	0	0.00
	Sub-total	9026	3636	12662	236.75	2070	16.35%	6788	53.61%	4112	4112	3040	2575	32.48%	62.62%	1850	0	0.00
	GRAND-TOTAL	1689872	374841	2064713	79063.97	611433	29.61%	1020870	49.44%	1586175	1537309	483427	857838	76.82%	55.80%	112509	4143	11022353.96