

**8<sup>th</sup> Meeting of the**  
**Steering Sub-Committee of J&K SLBC**  
**to monitor IT-enabled Financial Inclusion, FLCCs &**  
**Credit Plus Activities**

**Agenda & Background Papers**

**Date:** 25<sup>th</sup> January 2017 (Wednesday)  
**Time:** 3.00 P. M.  
**Venue:** Conference Hall (2<sup>nd</sup> Floor),  
Reserve Bank of India Office,  
Regional Office, Rail Head Complex,  
Jammu

**Convenor**



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**AGENDA ITEM NO: 01**

**Roadmap for opening brick and mortar branches in villages with population of more than 5000 without a bank branch of a scheduled commercial bank**

Reserve Bank of India vide Circular No. RBI/2015-16/277 dated December 30, 2015 having observed that coverage of banking services in unbanked villages is “**skewed towards BC model**” and **the ratio of branches to BC is very low**, advised the SLBC Convenor banks to identify villages with population >5000 without a bank branch of a scheduled commercial bank and allot these to scheduled commercial banks for opening of branches. As per RBI directive the process of opening the branches is to be completed by March 31, 2017.

Accordingly, out of the total 235 villages having population >5000 that exist in J&K State (as per Census 2011), **104 villages (having population >5000) but without any branch of scheduled commercial banks, were identified by J&K SLBC** which were allocated among 8 major banks for opening of brick & mortar branches in terms of the decision taken in the meeting of Steering Sub-Committee of J&K SLBC for IT-enabled Financial Inclusion held on 12.01.2016 at RBI, Jammu.

The Roadmap drawn by J&K SLBC indicating status **as on 31.12.2016** is given below:

S. No.	Name of the Bank	Number of villages allocated for opening of new branches			Achievement as on 31 <sup>st</sup> Dec., 2016	Shortfall
		January to Mar., 2016	April 2016 to Mar.2017	TOTAL		
1	J&K Bank	7	33	40	02	38
2	State Bank of India	3	17	20	01	19
3	Punjab National Bank	2	10	12	...	12
4	HDFC Bank	2	9	11	...	11
5	ICICI Bank	1	5	6	...	6
6	Canara Bank	1	4	5	...	5
7	UCO Bank	1	4	5	...	5
8	Central Bank of India	1	4	5	...	5
	<b>TOTAL</b>	<b>18</b>	<b>86</b>	<b>104</b>	<b>03</b>	<b>101</b>

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

Keeping in view the RBI stipulated timeline of **31<sup>st</sup> March, 2017**, concerned banks were required to take concerted efforts for opening of requisite brick & mortar branches in J&K State, but the progress so far has been quite dismal with only three brick & mortar branches opened so far, i.e., two by J&K Bank and one by State Bank of India, whereas the remaining six banks have not opened any branch so far.

The issue had come up for deliberation in the 102<sup>nd</sup> meeting of J&K SLBC held on November 24, 2016, wherein Regional Director, Reserve Bank of India expressed serious concern over the dismal performance of concerned banks and advised all concerned banks to take up the issue with their respective controlling offices immediately and ensure that the targeted number of brick & mortar branches are opened by them **within the prescribed timeline of 31<sup>st</sup> March, 2017**, failing which Reserve Bank of India shall consider imposing penalty on the concerned bank. But there has been no further progress on the part of concerned banks, so far.

**Concerned Banks to inform the strategies devised by them for completing the assignment within the prescribed timeline of 31<sup>st</sup> March, 2017.**

**Forum may deliberate the issue**

**AGENDA ITEM NO: 02**

**Financial Literacy initiatives in J&K State:**

Financial Literacy Centres are operating in all 22 districts of J&K State, which include 12 FLCs set up by J&K Bank and 10 FLCs by SBI in their respective lead districts. Apart from this PNB, JKGB and EDB have also set up 3, 2 & 2 FLCs respectively, taking the total FLCs in J&K State to 29.

**Revised RBI Guidelines**

RBI guidelines issued vide Circular No. FIDD.FLC.BC. No.18/12.01.018/2015-16 dated January 14, 2016 provide that “**FLCs and rural branches of banks may adopt a tailored approach for different target groups viz. farmers, micro and small entrepreneurs, school children, SHGs, senior citizens etc. There should also be adequate synchronization at the ground level between the different stakeholders viz. LDM, DDM of NABARD, LDO of RBI, District and Local Administration, Block level officials, NGOs, SHGs, BCs, Farmers’ Clubs, panchayats, PACS, village level functionaries etc. during the conduct of financial literacy camps**”.

**Target for conducting camps (as per new guidelines):**

Each FLC is required to organize one camp per month for each target group, like Farmers, SHGs, Micro & Small Entrepreneurs, Senior Citizens, School children etc. besides conducting minimum one outdoor special camp per month for a period of one year for people newly included in the financial system including PMJDY Account-holders. Accordingly every FLC has to conduct at least 5 Target specific camps and one special camp) every month.

**Performance of FLCs during Q3 of CFY (2016-17):**

Name of Bank	No. of Districts where FLCs set up	Special camps		Target Group Specific Camps		TOTAL	
		Target	Achieve-ment	Target	Achieve-ment	Target	Achieve-ment
J&K Bank	12	36	51	180	93	216	144
SBI	10	30	94	150	105	180	199
PNB	4	12	21	60	13	72	34
JKGB	2	6	10	30	291	36	301
EDB	2	6	10	30	10	36	20
<b>TOTAL</b>	<b>30</b>	<b>90</b>	<b>186</b>	<b>450</b>	<b>512</b>	<b>540</b>	<b>698</b>

District-wise/ Bank-wise details thereof are enclosed as **Annexure-B & B1** respectively.

**Forum is requested to deliberate the issue**

**(ii) Financial Literacy initiatives by rural branches of banks in J&K State:**

As per new guidelines, rural branches of banks are required to organize one camp per month for each target group, like Farmers, SHGs, Micro & Small Entrepreneurs, Senior Citizens, School children etc., besides conducting minimum one outdoor special camp per month, for a period of one year, for people newly included in the financial system including PMJDY Account-holders. Accordingly, every rural bank branch is required to conduct at least 6 camps (i.e. 5 Target specific camps and one special camp) every month.

Apart from above, the Committee constituted by RBI for implementation of 12 major action points for enhancing flow of credit in J&K State, has emphasized the need for carrying out the mandatory financial literacy programmes through the rural branches of banks in J&K State in a mission mode with a view to reducing knowledge gap.

**Progress achieved by rural branches of banks during CFY (2016-17) is given hereunder:**

S. No.	Name of the Bank	No. of Rural branches	Number of Special Camps			Number of target-specific camps conducted				
			Target for the Qtr. (@1 camp per month)	Camps conducted during the quarter			Target for the Qtr. (@5 camps per month)	Camps conducted during the quarter		
				Q1	Q2	Q3		Q1	Q2	Q3
<b>(i)</b>	<b>Public Sector Banks:</b>									
1	State Bank of India	85	255	108	88	107	1275	76	58	87
2	Punjab National Bank	34	102	72	71	85	510	27	21	23
3	UCO Bank	5	15	24	0	0	75	24	0	0
4	Central Bank of India	4	12	12	9	12	60	6	2	8
5	Canara Bank	7	21	0	5	9	105	6	0	3
6	Punjab & Sind Bank	3	9	1	3	0	45	1	0	0
7	Union Bank of India	2	6	4	1	2	30	4	3	4
8	OBC	4	12	9	0	0	60	9	0	0
9	Bank of India	2	6	6	3	0	30	6	0	0
10	Allahabad Bank	1	3	3	2	2	15	2	2	2
11	Indian Overseas Bnk	1	3	3	0	7	15	1	0	4
12	Corporation Bank	1	3	4	2	2	15	2	2	3
13	Indian Bank	1	3	1	1	1	15	0	1	1
	<b>SUB-TOTAL (i)</b>	<b>150</b>	<b>450</b>	<b>247</b>	<b>185</b>	<b>227</b>	<b>2250</b>	<b>164</b>	<b>89</b>	<b>135</b>
<b>(ii)</b>	<b>Private Sector Banks</b>									
14	J&K Bank	466	1398	156	281	410	6990	101	132	240
15	ICICI Bank	5	15	15	14	11	75	30	14	5
16	HDFC Bank	18	54	1	0	0	270	1	0	0
17	Axis Bank	11	33	28	1	8	165	28	2	2
	<b>SUB-TOTAL (ii)</b>	<b>500</b>	<b>1500</b>	<b>200</b>	<b>296</b>	<b>429</b>	<b>7500</b>	<b>160</b>	<b>148</b>	<b>247</b>
<b>(iii)</b>	<b>Regional Rural Bnks</b>									
18	J&K Grameen Bank	174	522	19	60	10	2610	369	239	291
19	Ellaquai Dehati Bank	106	318	166	59	38	1590	49	29	15
	<b>SUB-TOTAL (iii)</b>	<b>280</b>	<b>840</b>	<b>185</b>	<b>119</b>	<b>48</b>	<b>4200</b>	<b>418</b>	<b>268</b>	<b>306</b>
	<b>TOTAL (i) to (iii)</b>	<b>930</b>	<b>2790</b>	<b>632</b>	<b>600</b>	<b>704</b>	<b>13950</b>	<b>742</b>	<b>505</b>	<b>688</b>

Forum is requested to deliberate the issue.

**AGENDA ITEM: 03**

**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.

The consolidated progress on number of accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) in J&K State extracted from the PMJDY portal up to 11.01.2017 is given below:

#	Bank	No. of A/Cs opened			No. of RuPay Debit Cards issued	No. of Zero balance accounts
		Rural	Urban	Total		
1	Public Sector Banks	2,02,866	1,30,426	3,33,292	2,79,042	79,511
2	Private Sector Banks	10,56,713	94,797	11,51,510	11,11,955	3,44,242
3	RRBs	1,14,983	37,311	1,52,294	42,344	55,036
4	Cooperative Banks*	8,144	4,015	12,159	4,900	5,189
<b>Total</b>		<b>13,82,706</b>	<b>2,66,549</b>	<b>16,49,255</b>	<b>14,38,241</b>	<b>4,83,978</b>

\*Data in respect of cooperative banks is not available on the portal and same has been sought from the concerned banks. Detailed bank-wise progress under PMJDY is given in **Annexure- C**

**RuPay Cards disbursement:**

Out of **16.49 lac** PMJDY account holders, banks have issued RuPay Debit cards to **14.38 lac** beneficiaries registering achievement of **87%**.

In the backdrop of various video conference meeting held by DFS, MoF, GoI with SLBC Convenors, J&K SLBC have time and again advised all member banks operating in J&K State to organize RuPay Card distribution cum activation camps in coordination with the Lead District Managers for delivery of undelivered RuPay cards /PINs to the beneficiaries.

**Active RuPay Cards:**

Out of 14.38 lac RuPay cards issued by the banks operating in J&K State, **8.85 lakhs (62%) RuPay cards are active.**

In this regard, J&K SLBC have advised all the member banks operating in J&K State to issue suitable advisory to the operating levels for conducting the RuPay card activation sessions in the bank branches so as to activate the already issued RuPay cards besides creating awareness on its usage. Activation of RuPay Debit Card is necessary to get the insurance claim under the scheme and the RuPay Card needs to have been swiped in an ATM or POS machine within 90 days prior to the date of incident resulting in accidental death/ Permanent disability. From April 2016 onwards, any customer-induced transactions done by the account holder at the bank branch within the stipulated period of 90 days will also be eligible for claiming the RuPay card linked insurance benefit.

**Camps conducted for distribution/ activation of RuPay cards :**

As per the direction of Department of Financial Services, Ministry of Finance, Government of India, J&K SLBC vide mail dated: 10<sup>th</sup> May, 2016 instructed all member banks operating in J&K State to organize RuPay Card camps for distribution of undelivered RuPay cards /PINs. Banks were also advised to create awareness on RuPay card usage, focusing on delivery and activation of cards to make eligibility for the accidental insurance benefit to the beneficiaries.

So far, Banks have activated 0.29 lac RuPay Cards during the eight months of the current financial year from 8.56 lac as on 31<sup>st</sup> March, 2016 to 8.85 lac.

DFS is also monitoring the same through weekly video conference meetings with all banks throughout the country and has set the **deadline of 22<sup>nd</sup> March, 2017** for distribution and activation of 100% RuPay Cards.

**Zero Balance Accounts:**

The objective of Zero Balance accounts in PMJDY scheme is to facilitate the people to have at least a bank account wherein they can pool in the daily/ monthly savings and avail the benefits of the banking services.

During the initial phase of the PMJDY campaign, **67%** accounts opened were Zero Balance accounts, which have now reduced to **29%** as on 11/01/2016. Extra efforts are being made by the banks to further reduce the number of zero balance accounts so that beneficiaries can avail the benefits of the PMJDY.

**Forum may deliberate the issue**

**AGENDA ITEM: 04**

**Status of Bank Mitras in J&K State**

The Business Correspondent Agents/ Bank Mitras are also playing a major role in spread of financial literacy by educating the people about banking services and meeting their banking needs. They are mobilizing people to enroll in three social Security schemes in far-flung / difficult areas in order to fulfil the National Mission of Financial Inclusion under PMJDY. Presently, all banks (except JKGB) have provided Aadhaar enabled machines to their BCs. Bank wise position as on 16<sup>th</sup> January, 2017 is given below:

#	Name of Bank	No of SSA Allotted	Sub Service Area (SSAs) covered			Total Bank Mitras	No of Active BM	No. of Micro ATMs			AEPS Devices with the Bank Mitras
			through BM	through Branch	Un-covered			Total	Work-ing	Non-Work-ing	
1	J&K Bank	1173	615	558	0	940	711	815	355	460	818
2	S.B.I	216	164	43	9	181	53	77	6	71	181
3	P.N.B	95	90	5	0	90	71	44	21	23	38
4	J.K.G.B	270	172	98	0	231	231	0	0	0	0
5	E.D.B	73	24	49	0	24	24	0	0	0	24
6	O.B.C	0	0	0	0	4	4	4	4	0	4
<b>TOTAL</b>		<b>1827</b>	<b>1065</b>	<b>753</b>	<b>9</b>	<b>1470</b>	<b>1094</b>	<b>940</b>	<b>386</b>	<b>554</b>	<b>1065</b>

J&K SLBC has sensitized all the financial inclusion participating banks that Bank Mitras engaged by them shall carry out interbank transactions as well. For this, proper branding at the Bank Mitra outlet should be done to give a feel of the bank branch to attract customers of different banks for availing the banking facilities.

J&K SLBC have also advised all financial inclusion participating banks to ensure that all Bank Mitras engaged by them should be deployed with inter-operable RuPay and AEPS compliant devices. It has been observed from the data submitted by the concerned banks that 72% of the Bank Mitras are deployed with AEPS devices.

**State Level Financial Inclusion Committee (SLFIC) in its meeting dated 29.12.2016 has set 31.3.2017 as the deadline for all financial inclusion participating banks to provide 100% RuPay cards and AEPS enabled machines to all the bank mitras.**

**It is observed that against the total 1470 Bank Mitras, number of Micro ATMs deployed is only 940 and out of these only 386 are working, which needs focused attention of concerned Banks, so that Bank Mitras are in a position to perform well.**

**Forum may deliberate the issue.**



**AGENDA ITEM NO: 05**

**Rural Self-Employment Training Institutes (RSETIs) in J&K State – Performance at the end of Q3 of CFY –**

**Allotment of land by State Govt. for permanent infrastructure for RSETIs:**

In compliance with the guidelines issued by Ministry of Rural Development, Government of India vide Ref. No. No.I.12011/19/2008-SGSY (C) dated 07.01.2009, Rural Self Employment Training Institutes (RSETIs) with the objective of providing self-employment training programmes to the youth for their skill development have already been established in 21 districts of J&K State leaving only one district (i.e. District Kargil) yet uncovered. District Kargil stands allocated by J&K SLBC to State Bank of India.

The issue is regularly being discussed in the SLBC meetings. In the 99<sup>th</sup> SLBC meeting held on 16.11.2015 the Regional Director, RBI had made it clear that delaying RSETI in a district like Kargil is not acceptable & advised SBI to operationalize RSETI in District Kargil as soon as possible. But SBI has not opened the RSETI in the district, so far.

**SBI to inform latest status regarding operationalizing the RSETI in district Kargil.**

**Performance of RSETIs in J&K State:**

Name of the Bank	Target 2016-17		Progress during CFY 2016-17 (Q1+Q2+Q3)			
	No. of Program mes	Candidates to be trained	Total No. of Programmes conducted	Total No. of Persons Trained	No. of persons credit linked	Out of which No. of persons started the ventures
<b>JKB</b>	135	3587	69	1887	225	225
<b>SBI</b>	146	3529	109	2588	336	317
<b>TOTAL</b>	<b>281</b>	<b>7116</b>	<b>178</b>	<b>4475</b>	<b>561</b>	<b>542</b>

Name of the Bank	Position since inception till 31.12.2016			Out of total Settled Candidates upto 31.12.2016			
	No. of candidate trained	No. of Candidates settled	%age of Settlement	No. of Candi-dates availing Bank Finance	No. of Candi-dates Self-financed	No. of Candi-dates in wage employment	%age of Credit linked to total settled
<b>JKB</b>	<b>23539</b>	<b>14851</b>	<b>63%</b>	<b>5349</b>	<b>6424</b>	<b>3029</b>	<b>36%</b>
<b>SBI</b>	<b>13649</b>	<b>8530</b>	<b>62%</b>	<b>2203</b>	<b>4632</b>	<b>1712</b>	<b>26%</b>
<b>TOTAL</b>	<b>37188</b>	<b>23381</b>	<b>63%</b>	<b>7552</b>	<b>11056</b>	<b>4741</b>	<b>32%</b>

District-wise details of RSETIs are given in **Annexure-D**

**In light of the above figures the forum is requested to deliberate the issue.**

**Allotment of land by State Govt. for creating permanent infrastructure for RSETIs:  
Status regarding allotment of land by State Government**

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

However, despite the fact that the issue is being discussed and reviewed regularly in every meetings of J&K SLBC as well as various fora, land is yet to be allotted by the State Government in favour of the RSETIs. The detailed status of allotment of land to the RSETIs is provided in **Annexure-E**

**Proceedings of last meeting held on 12.01.2016 at RBI Office, Jammu:**

In the previous meeting of Steering Sub-Committee Regional Director, RBI expressed concern that despite lapse of a long time, the State Government has not provided land to the RSETIs in the State, with the result all the RSETIs continue to operate from rented premises. He pointed out that both the banks, viz. J&K Bank and State Bank of India are running the RSETIs of their own but their profit is getting eroded due to huge expenditure on payment of rentals and other infrastructural expenses, besides bearing the recurring cost on running of these RSETIs. Regional Director, RBI made it clear that in case the State Government does not allot land to the RSETIs, these RSETIs will be deprived of the **Grant Assistance of Rs.1.00 Crore from the Ministry of Rural Development, Gol.**

Stressing upon the Government to come forward whole-heartedly for creating enabling environment for the RSETIs to function smoothly, **Regional Director, RBI had advised that Rural Development Department, J&K Government to expedite allotment of land to the RSETIs more passionately.**

**Deliberations in 102<sup>nd</sup> meeting of J&K SLBC held on 24.11.2016**

The issue was also deliberated upon in the 102<sup>nd</sup> meeting of J&K SLBC held on November 24, 2016, wherein the house was informed that the **J&K State has become the only State in entire country which is yet to receive the Gol grant assistance of Rs.1.00 Crore to each RSETI for creating infrastructure.** In the said meeting the Financial Commissioner (Revenue) assured the house that the issue of allotment of land for the RSETIs shall be looked into by him immediately.

**Forum is requested to deliberate upon the issue**

**AGENDA ITEM NO: 06**

- a) **Implementation of Electronic Benefit Transfer (EBT) Scheme in J&K State:**  
 b) **Progress achieved in issuance of AADHAAR Cards in J&K State as on 31.12.2016 & seeding of Aadhaar numbers into the Bank Accounts:**

a) **Implementation of Electronic Benefit Transfer (EBT) Scheme in J&K:**

Strategy, guidelines on Financial Inclusion issued by Gol, MoF, DFS vide Circular dated 21.10.2011 require that benefits and subsidies under various Government Schemes must be transferred electronically into the accounts of the beneficiaries and such basic banking accounts have to be opened by banks under Financial Inclusion to facilitate direct transfer of such benefits and subsidies.

- In J&K State Finance Department, J&K Govt. is the umbrella department to coordinate, oversee and facilitate roll out of EBT.
- J&K Bank has been designated as Leader Bank for all districts in J&K State;
- For hassle-free implementation of EBT Scheme in J&K State, Finance Department, J&K Govt. and Leader Bank (J&K Bank) have entered into MoU on 26th Nov., 2013.

EBT Scheme has so far been implemented in ten districts of the State i.e., **Srinagar, Ganderbal, Jammu, Rajouri, Kargil, Leh, Doda, Ramban, Samba and Shopian** and benefits under IGNOAPS are being successfully transferred into the accounts of beneficiaries.

Data validation in respect of the remaining 12 districts is under process and upto 31<sup>st</sup> December, 2016 against total number of **1,17,832** accounts received by J&K Bank (Leader Bank) from various banks **1,06,466** accounts stand already validated, district-wise details of the same are given in **Annexure-F.**

b) **Progress achieved in issuance of AADHAAR Cards in J&K State:**

Total population of the State (As per Census 2011)	1,25,41,302
Total No. of Aadhaar Cards issued/ assigned (as per UIDAI website)	88,41,676
%age of Aadhaar Cards issued/ Aadhaar numbers assigned	71%
No. of operative individual Savings Bank Accounts in the State	1,47,49,707
No. of operative individual SB Accounts which have been seeded with Aadhaar Number (as on 17.01.2017) w.r. to Total Aadhaar Cards issued	15,20,944 (17%)

Bank-wise details of seeding of Aadhaar in bank accounts are given in **Annexure-G.**

To achieve 100% target in seeding of Aadhaar to Savings Bank accounts including PMJDY accounts by 31.03.2017, DFS, Gol has decided to allocate weekly targets for Aadhaar seeding from the week 13<sup>th</sup> January, 2017 till ending week 24<sup>th</sup> March, 2017. Progress in this regard is being vigorously monitored by DFS, MoF, Gol through the Video Conference Meetings.

**Number of Accounts seeded with Aadhaar, which as on 12.1.2016 stood at just 2,72,889, has been substantially improved during the year to 15,20,944, but still the performance is not satisfactory**

**In 102<sup>nd</sup> SLBC meeting held on 24.11.2016 banks were advised to go ahead with public awareness campaign to ensure that Aadhaar seeding of accounts of all those people who have already acquired Aadhaar Cards, is completed as soon as possible.**

**Forum is requested to deliberate the issue**

**Agenda Item No. 07**

**Inclusion of Department of Food and Civil Supplies in the meetings of State Level Bankers Committee on Financial Inclusion:**

As conveyed by Gol, MoF, Department of Financial Services vide communication bearing F.No.9/31/2012-FI (Part) dated 26<sup>th</sup> September, 2016, in the meeting chaired by the Finance Secretary on 2<sup>nd</sup> September, 2016 on implementation of Cabinet Decision for promotion of payments through cards and digital means it has been decided that:

**“In order to spread awareness and sensitize the States on the advantage of engaging the Fair Price Shops as Banking Correspondents, Department of Financial Services has desired to include Department of Food & Civil Supplies in the meetings of State Level Bankers Committee (SLBC) on Financial Inclusion”**

In this regard DFS, Gol had desired that Department of Food & Civil Supplies be included in the meetings of **State Level Bankers Committee (SLBC) on Financial Inclusion**.

However, in the 102<sup>nd</sup> meeting of J&K SLBC held on 24.11.2016 it was decided that Secretary, Food, Civil Supplies & Public Distribution shall be included as a member in the **Steering Sub-Committee of J&K SLBC on IT-enabled Financial Inclusion, FLCCs & Credit plus Activities** headed by Regional Director, Reserve Bank of India, R.O., Jammu

First meeting of the State Level Financial Inclusion Committee (SLFIC) was taken by Chief Secretary, J&K Government in his office chambers at Civil Secretariat, Jammu, on 29.12.2016, wherein the issue of deployment of 5.32 lakh electronic point of sale machines (ePoS) at Fair Price Shops (FPS) for biometric authentication and for tracking the sale of food grains to actual ration holders on real time basis (as conveyed in Gol, MoF, DFS communication F.No.21(41)/2016-17 (Mission) dated 7<sup>th</sup> November 2016 addressed to all Secretary Food & Civil Supplies / SLBC Convenor Banks) came up for deliberation.

In the said meeting Chief Secretary, J&K Govt. advised that Fair Price Shops (FPS) with ePoS as Business Correspondent for delivery of banking services should be implemented on priority basis as it will supplement the income of shop owners and make them viable.

The Forum was informed that as per directions of DFS, MoF, Gol, Secretary, Food, Civil Supplies and CAD was to call the meeting of SLBC Convenor and FPS Union to set the process in motion.

**Secretary, Food, Civil Supplies and CAD may inform the latest status in the matter**

**Forum may deliberate the issue.**

## **Agenda Item No. 08**

### **Financial Inclusion Fund (FIF) – NABARD Support for deployment of PoS Terminals in Tier 5 & Tier 6 Centres:**

In the Special Meeting of J&K SLBC on Digital Banking held on 21<sup>st</sup> December, 2016, house was of the opinion that in order to promote digital banking in the State banks should focus on deploying more and more POS machines in the State. Representative from NABARD had informed that under various incentives from Gol to promote Digital Banking NABARD shall be extending support from Financial Inclusion Fund (FIF) for deployment of Two POS Machines each in one lakh villages of the country (in Tier-5 and Tier-6 Centres with population <10000) and the scheme shall be implemented in J&K State accordingly.

Under this programme all Commercial Banks who have Merchant Acquirer Approval from RBI will be eligible for support. Support will be extended to RRBs and Cooperative Banks also on being approved by RBI. Support will be available to all banks on ownership model. The maximum support will be 60% of cost of the device, with a cap of Rs.6000/- per device and sanctions will be accorded **on first come first serve basis** upto 31<sup>st</sup> March, 2017. Banks will have time until 31<sup>st</sup> December 2017 to complete installation and claim reimbursement from NABARD.

NABARD, R.O. Jammu, vide their communication dated 27.12.2016 have requested Convenor Bank of J&K SLBC to allocate villages/ SSAs in tier 5 and Tier 6 Centres to the eligible banks in J&K State for availing support under the Scheme and also advise them to submit proposals to NABARD as the sanctions will be accorded on first-come-first service basis upto 31<sup>st</sup> March, 2017.

However, in order to simplify the process and make the efficacious allocation of the centers considering the geographical proximity of bank branches and the villages, Convenor Bank vide its communications dated 2.1.2017 & 20.1.2017 has requested NABARD to advise their District Development Managers (DDMs) in all the districts to work in close coordination with the concerned Lead District Managers (LDMs) for allocating the villages in Tier 5 and Tier 6 Centres to the eligible banks in the district, so that the process is completed within a shortest period of time enabling the eligible banks to submit their proposals for allocation of PoS machines and avail the benefit on first come first serve basis.

The district-wise list of Tier 5 & Tier 6 villages of J&K State, as per Census 2011, was also forwarded to NABARD for their convenience.

In J&K State out of 6,337 villages (as per Census 2011), 6314 villages (99.63%) are eligible for deployment of PoS Terminals. District-wise details are given in **Annexure-H**.

**NABARD may inform the latest status in the matter**

**Forum may deliberate the issue**

**AGENDA ITEM: 09**

**Dark / Grey areas to be selected by respective banks for procurement of Very Small Aperture Terminals (VSATs):**

Financial Inclusion is an important priority of the Government of India. The uncovered Sub Service Areas (SSAs) allotted to the Banks having telecom connectivity problems (i.e., no connectivity or intermittent connectivity) are providing hurdle in extending financial services to the large hitherto unserved population of the country. To make the Business correspondents / branches operational in these SSAs, it has been decided by NABARD to consider funding of Very Small Aperture Terminals (VSAT) connections from Financial Inclusion Fund of NABARD in the form of VSATs with solar power and without solar power. However, Solar Powered V-SAT is expected to solve the problem of connectivity and power supply in the Sub Service Areas.

As approved by Advisory Board for Financial Inclusion Fund (FIF), support is extended to set up connectivity in these SSAs with problem of connectivity under the following three categories:

- a) Areas having no connectivity (**Dark Areas**) as per the list of 894 locations circulated by Department of Financial Services, Ministry of Finance, Government of India;
- b) Areas not listed by DFS but have no connectivity; and
- c) Areas having intermittent connectivity (**Grey Areas**) creating a major problem in the transactions by BCs/ BCAs.

**Consequently, J&K SLBC advised all the financial inclusion participating banks to identify the dark and grey areas among the Sub Service Areas allocated by J&K SLBC as per the above mentioned (b) & (c) categories with a request to submit estimated financial support and the model they propose to adopt for obtaining in-principal approval from NABARD. Accordingly, as per the three categories;**

- a) **15 Dark Areas** in J&K State have been identified by the DFS, MoF, GoI, which pertain to State Bank of India, and instructions from J&K SLBC Secretariat has already been conveyed to the concerned bank for coverage of these areas.
- b) Apart from these 15 Dark areas that are identified by DFS, MoF, GoI, **No Dark Area** have been identified by the banks themselves.
- c) **180 Grey Areas** have been identified by five major banks operating in J&K State and requisition for VSATs - support under FIF have been submitted by the concerned banks to NABARD.

As per three categories of NABARD, data is tabulated as under:

#	Name of the Bank	Category (a) DARK AREAS identified by DFS	Category (b) DARK AREAS identified by banks	Category (c) GREY AREAS identified by banks	Total
1	J&K Bank	Nil	Nil	66	66
2	State Bank of India	15	Nil	42	57
3	Punjab National Bank	Nil	Nil	35	35
4	J&K Grameen Bank	Nil	Nil	25	25
5	Ellaquai Dehati Bank	Nil	Nil	12	12
<b>Total</b>		<b>15</b>	<b>0</b>	<b>180</b>	<b>195</b>

J&K SLBC vide mail dated: 29<sup>th</sup> November, 2016 advised the concerned banks to review the position of deployment of VSATs so as to address the issues of connectivity in DARK/ GREY areas in the State. However, all the concerned banks have reported that sanction for VSAT connectivity is still pending at NABARD.

**NABARD may inform the latest status in the matter**

**Forum is requested to deliberate the issue**



## Annexure-A

## BANK-WISE PROGRESS ON OPENING OF BRANCHES IN ALLOCATED VILLAGES HAVING POPULATION &gt; 5000 IN J&amp;K STATE NOT HAVING A BRICK &amp; MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs) AS ON 31.12.2016

SR	NAME OF THE DISTRICT	NAME OF THE ALLOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	POSITION AS ON 31.12.2016	
						BRANCH OPENED (YES / NO)	IF YES, DATE OF OPENING
<b>J&amp;K BANK</b>							
1	KUPWARA	PANZGAM	RURAL	1410	14453		
2	KUPWARA	DARD PORA	RURAL	1414	14260		
3	KUPWARA	WARNOW	RURAL	1109	8318		
4	KUPWARA	DARD SUN RESH GUND	RURAL	696	7060		
5	KUPWARA	ANDER HAMA	RURAL	802	6539		
6	KUPWARA	KIGAM	RURAL	455	6179		
7	KUPWARA	SEVER THENDI PORA	RURAL	765	5524		
8	KUPWARA	NEGRIMAL PORA	RURAL	648	5516		
9	KUPWARA	FARKAN	RURAL	401	5331		
10	KUPWARA	MINDIYAN	RURAL	528	5255		
11	KUPWARA	KACHI HAMA	RURAL	706	5187		
12	BUDGAM	BRENWAR	RURAL	957	6551		
13	BUDGAM	ARI PANTHAN	RURAL	899	5268		
14	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	YES	30.03.2015
15	LEH	CHEMREY	RURAL	353	6222		
16	POONCH	ARI	RURAL	1544	7772		
17	POONCH	SANGLA	RURAL	974	5159		
18	POONCH	GAGRAN	RURAL	1115	5127		
19	RAJOURI	TARERU	RURAL	1647	8017		
20	RAJOURI	CHOKIAN	RURAL	1256	5636		
21	RAJOURI	NUNIAL	RURAL	1217	5344		
22	KATHUA	BAGGAN	RURAL	1077	6101		
23	BARAMULLA	DANGER PORA	RURAL	1295	9021		
24	BARAMULLA	SULTAN PORA KHAI	RURAL	795	8846		
25	BARAMULLA	FEROZ PORA (GULMARG)	RURAL	1106	6702		
26	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996		
27	BARAMULLA	WADURA	RURAL	595	5645		
28	BANDIPORA	SADHUNARA HASTI KHAN	RURAL	1260	8674		
29	BANDIPORA	CHITHI BANDI	RURAL	1421	8346		
30	BANDIPORA	SHAH GUND	RURAL	955	7044		
31	BANDIPORA	KUNAS	RURAL	777	5271		
32	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178		
33	GANDERBAL	YAN GOORA	RURAL	864	6380		
34	PULWAMA	WUYAN	RURAL	932	5874	YES	25.03.2016
35	PULWAMA	SANGER WANI	RURAL	1013	5558		
36	SHOPIAN	HIR PORA	RURAL	1446	8540		
37	KULGAM	AHMAD ABAD	RURAL	874	5194		
38	DODA	DHANDAL	RURAL	1483	7906		
39	RAMBAN	CHAMALWAS	RURAL	1772	8025		
40	REASI	BUDHAN	RURAL	1519	7354		
<b>STATE BANK OF INDIA</b>							
1	KUPWARA	MANIGAH	RURAL	1207	9094		
2	KUPWARA	KANDI KHAS	RURAL	854	5956		
3	BUDGAM	SOZETH GORI PORA	RURAL	911	8171		
4	POONCH	KHANETAR	RURAL	1758	8746		
5	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860		
6	RAJOURI	PANJ GRIAN	RURAL	1202	5552		
7	KATHUA	JANGLOTE	RURAL	1297	7693		
8	BARAMULLA	HARDUSHUO	RURAL	891	5442		
9	BANDIPORA	MALANGAM	RURAL	1542	8973		
10	GANDERBAL	HARI GANIWAN	RURAL	1072	6699		
11	PULWAMA	TOKUNA	RURAL	1070	6775		
12	SHOPIAN	DEV PORA (FOREST BLOCK)	RURAL	1424	8275		
13	DODA	BAJARNI	RURAL	1564	7981		
14	RAMBAN	DOLEGAM	RURAL	1509	7073		
15	RAMBAN	DALWAH	RURAL	1035	5431		
16	KISHTWAR	SIGDEE	RURAL	1370	5807		
17	UDHAMPUR	LADDA	RURAL	968	5200		
18	REASI	CHASSOT	RURAL	1278	7502		
19	REASI	SARH	RURAL	951	5856		
20	SAMBA	BAGLA	RURAL	2094	10255	YES	06.01.2016

**BANK-WISE PROGRESS ON OPENING OF BRANCHES IN ALLOCATED VILLAGES HAVING POPULATION > 5000 IN J&K STATE NOT HAVING A BRICK & MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs) AS ON 31.12.2016**

SR	NAME OF THE DISTRICT	NAME OF THE ALLOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	POSITION AS ON 31.12.2016	
						BRANCH OPENED (YES / NO)	IF YES, DATE OF OPENING
<b>PUNJAB NATIONAL BANK</b>							
1	KUPWARA	TEKI PORA	RURAL	951	7437		
2	BUDGAM	DARWAN NOWGAM	RURAL	666	5951		
3	POONCH	CHHAJLA	RURAL	1144	6558		
4	RAJOURI	DUDAJ	RURAL	1706	7842		
5	RAJOURI	KANTHOL	RURAL	1066	5512		
6	KATHUA	FORLAIN	RURAL	1234	6462		
7	DODA	BHAGWA	RURAL	1088	5907		
8	RAMBAN	TARGAM	RURAL	1335	7253		
9	RAMBAN	DHANMASTA	RURAL	1153	6114		
10	KISHTWAR	POOCHAL	RURAL	1326	7042		
11	REASI	BATHOIE	RURAL	973	6011		
12	SAMBA	KATLI	RURAL	1107	5889		
<b>HDFC BANK</b>							
1	KUPWARA	KHURHAMA	RURAL	733	5484		
2	BUDGAM	KACHWARI	RURAL	1178	8637		
3	POONCH	HARI	RURAL	1552	7955		
4	POONCH	SALWAH	RURAL	1103	6456		
5	RAJOURI	THANA NANG	RURAL	1197	5749		
6	BARAMULLA	NAMBLA	RURAL	1212	7193		
7	BANDIPORA	BANA KOOT	RURAL	1635	10516		
8	GANDERBAL	SHALLA BUG	RURAL	871	5229		
9	KULGAM	NANDIMARG	RURAL	946	5066		
10	DODA	CHAKA	RURAL	1282	6486		
11	RAMBAN	SOJMATNA	RURAL	1112	5638		
<b>ICICI BANK</b>							
1	KUPWARA	MAIDAN PORA	RURAL	899	6866		
2	BUDGAM	KAWSA KHALISA	RURAL	752	6123		
3	BANDIPORA	BAHAR ABAD (AMCHA KUNDAL)	RURAL	730	5254		
4	KULGAM	BRINIAL LAMAR	RURAL	1344	8043		
5	DODA	MUND DHAR	RURAL	1207	6279		
6	REASI	THURU	RURAL	1401	8028		
<b>CANARA BANK</b>							
1	KUPWARA	GAGAL	RURAL	732	5555		
2	BUDGAM	CHELEN CHUNT NAR	RURAL	784	6131		
3	POONCH	SANEI	RURAL	1064	5821		
4	RAJOURI	SAWARI	RURAL	1382	7225		
5	REASI	TULI	RURAL	1445	8016		
<b>UCO BANK</b>							
1	KUPWARA	TEKER	RURAL	365	5781		
2	POONCH	DARA DULLIAN	RURAL	1211	6773		
3	RAJOURI	FATEH PUR	RURAL	1101	5814		
4	BARAMULLA	LAL PORA	RURAL	937	5450		
5	BANDIPORA	MANTRIGAM	RURAL	1481	7981		
<b>CENTRAL BANK OF INDIA</b>							
1	KUPWARA	WARSUN	RURAL	548	6220		
2	BUDGAM	JAGU KHAREN	RURAL	606	5081		
3	POONCH	ARAI	RURAL	1423	6434		
4	BARAMULLA	MATI PORA	RURAL	1325	9675		
5	KISHTWAR	PATNAZI	RURAL	840	5212		

**BANK-WISE SUMMARY OF CAMPS BY FLCs DURING Q3 2016-17**

NAME OF BANK	NO OF DISTRICTS WHERE FLCs SETUP	SPECIAL CAMPS		TARGET GROUP SPECIFIC CAMP		TOTAL	
		TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT
JK BANK	12	36	51	180	93	216	144
STATE BANK OF INDIA	10	30	94	150	105	180	199
PUNJAB NATIONAL BANK	4	12	21	60	13	72	34
JK GRAMEEN BANK	2	6	10	30	291	36	301
ELLAQUAI DEHATI BANK	2	6	10	30	10	36	20
<b>TOTAL</b>	<b>30</b>	<b>90</b>	<b>186</b>	<b>450</b>	<b>512</b>	<b>540</b>	<b>698</b>

**Annexure-B**

<b>DISTRICT-WISE SUMMARY OF FLCs CAMPS DEC 2016</b>				
<b>S.NO</b>	<b>NAME OF DISTRICT</b>	<b>SPECIAL CAMPS</b>	<b>TARGET GROUP SPECIFIC CAMPS</b>	<b>TOTAL</b>
1	SRINAGAR	9	2	11
2	GANDERBAL	5	3	8
3	BARAMULLA	5	107	112
4	BANDIPORA	5	18	23
5	ANANTNAG	1	23	24
6	KULGAM	1	1	2
7	PULWAMA	0	0	0
8	SHOPIAN	0	7	7
9	BUDGAM	6	10	16
10	KUPWARA	2	4	6
11	POONCH	8	15	23
12	RAJOURI	15	10	25
13	JAMMU	17	196	213
14	SAMBA	23	21	44
15	UDHAMPUR	19	28	47
16	REASI	15	15	30
17	KATHUA	11	11	22
18	DODA	4	1	5
19	RAMBAN	20	20	40
20	KISHTWAR	5	5	10
21	LEH	15	15	30
22	KARGIL	0	0	0
<b>TOTAL</b>		<b>186</b>	<b>512</b>	<b>698</b>

**Annexure-B 1****BANK-WISE SUMMARY OF CAMPS BY FLCs DURING QUARTER ENDED JUNE 2016**

NAME OF BANK	NO OF DISTRICTS WHERE FLCs SETUP	SPECIAL CAMPS		TARGET GROUP SPECIFIC CAMP		TOTAL	
		TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT
JK BANK	12	36	68	180	93	216	161
STATE BANK OF INDIA	10	30	64	150	67	180	131
PUNJAB NATIONAL BANK	NA	NA	NA	NA	NA	NA	NA
JK GRAMEEN BANK	NA	NA	NA	NA	NA	NA	NA
ELLAQUAI DEHATI BANK	NA	NA	NA	NA	NA	NA	NA
<b>TOTAL</b>	<b>22</b>	<b>66</b>	<b>132</b>	<b>330</b>	<b>160</b>	<b>396</b>	<b>292</b>

**BANK-WISE SUMMARY OF CAMPS BY FLCs DURING QUARTER ENDED SEPTEMBER 2016**

NAME OF BANK	NO OF DISTRICTS WHERE FLCs SETUP	SPECIAL CAMPS		TARGET GROUP SPECIFIC CAMP		TOTAL	
		TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT
JK BANK	12	36	24	180	39	216	63
STATE BANK OF INDIA	10	30	71	150	77	180	148
PUNJAB NATIONAL BANK	3	9	20	45	20	54	40
JK GRAMEEN BANK	2	6	55	30	239	36	294
ELLAQUAI DEHATI BANK	2	6	20	30	1	36	21
<b>TOTAL</b>	<b>29</b>	<b>87</b>	<b>190</b>	<b>435</b>	<b>376</b>	<b>522</b>	<b>566</b>

**BANK-WISE SUMMARY OF CAMPS BY FLCs DURING QUARTER ENDED DECEMBER 2016**

NAME OF BANK	NO OF DISTRICTS WHERE FLCs SETUP	SPECIAL CAMPS		TARGET GROUP SPECIFIC CAMP		TOTAL	
		TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT	TARGET FOR QUARTER	ACHIEVEMENT
JK BANK	12	36	51	180	93	216	144
STATE BANK OF INDIA	10	30	94	150	105	180	199
PUNJAB NATIONAL BANK	4	12	21	60	13	72	34
JK GRAMEEN BANK	2	6	10	30	291	36	301
ELLAQUAI DEHATI BANK	2	6	10	30	10	36	20
<b>TOTAL</b>	<b>30</b>	<b>90</b>	<b>186</b>	<b>450</b>	<b>512</b>	<b>540</b>	<b>698</b>

## Annexure-C

### Cumulative Progress Report of Pradhan Mantri Jan Dhan Yojana (PMJDY) - upto 11th January, 2017

S.No	Banks	Rural A/C	Urban A/C	Total A/C	Total Deposit (in lacs)	Zero Balance Account	Rupay Cards Issued	Aadhaar Seeded
1	Allahabad Bank	286	3266	3552	89.16	1779	3278	2944
2	Andhra Bank	639	498	1137	31.74	200	881	568
3	Bank of Baroda	0	4658	4658	0.00	305	3415	970
4	Bank of India	1389	7688	9077	213.43	1664	8850	4836
5	Bank of Maharashtra	0	1257	1257	87.48	192	824	127
6	Bhartiya Mahila Bank	0	19	19	3.53	0	19	1
7	Canara Bank	18222	17243	35465	1268.76	2357	24836	13782
8	Central Bank of India	7816	2528	10344	412.13	925	7554	5044
9	Corporation Bank	2717	1206	3923	140.95	903	3585	1885
10	Dena Bank	0	461	461	28.26	90	333	248
11	IDBI Bank Ltd.	2551	671	3222	64.76	453	3171	716
12	Indian Bank	537	965	1502	24.43	43	1309	813
13	Indian Overseas Bank	503	597	1100	41.50	309	1063	508
14	Oriental Bank of Commerce	8175	5373	13548	2288.55	1707	12896	4429
15	Punjab & Sind Bank	3613	1643	5256	583.06	197	5113	1901
16	Punjab National Bank	80644	10687	91331	2581.80	1445	85604	34273
17	State Bank of Hyderabad	0	363	363	26.27	16	360	102
18	State Bank of India	64756	49969	114725	2301.75	59884	93523	31201
19	State Bank of Patiala	0	4851	4851	109.83	1575	3678	1746
20	Syndicate Bank	307	2400	2707	113.95	992	2632	946
21	UCO Bank	7362	8845	16207	1145.48	3265	8750	6265
22	Union Bank of India	3349	3349	6698	232.43	1147	5550	1364
23	United Bank of India	0	494	494	213.25	32	471	204
24	Vijaya Bank	0	1395	1395	17.51	31	1347	1356
<b>Public Sector Banks</b>		<b>202866</b>	<b>130426</b>	<b>333292</b>	<b>12020.01</b>	<b>79511</b>	<b>279042</b>	<b>116229</b>
25	Axis Bank Ltd	1243	1166	2409	66.85	1058	2158	577
26	Federal Bank Ltd	0	51	51	4.99	5	53	0
27	HDFC Bank Ltd	862	3211	4073	193.43	1824	4073	812
28	ICICI Bank Ltd	281	2802	3083	96.97	1303	3083	963
29	IndusInd Bank Ltd	0	32	32	0.57	7	32	22
30	Jammu & Kashmir Bank Ltd	1054239	87382	1141621	57318.68	339961	1102333	69960
31	Kotak Mahindra Bank Ltd	0	55	55	0.56	22	55	10
32	South Indian Bank Ltd	0	38	38	4.12	6	27	1
33	Yes Bank Ltd	88	60	148	7.92	56	141	55
<b>Private Sector Banks</b>		<b>1056713</b>	<b>94797</b>	<b>1151510</b>	<b>57694.09</b>	<b>344242</b>	<b>1111955</b>	<b>72400</b>
34	J&K Grameen Bank	84337	15015	99352	5049.39	30996	17604	27673
35	EDB	30646	22296	52942	1944.33	24040	24740	20316
<b>Regional Rural Bank</b>		<b>114983</b>	<b>37311</b>	<b>152294</b>	<b>6993.72</b>	<b>55036</b>	<b>42344</b>	<b>47989</b>
36	ACCB	3051	2016	5067	57.52	2758	0	0
37	JKSCB	5093	1999	7092	228.30	2431	4900	2982
<b>Cooperative Banks *</b>		<b>8144</b>	<b>4015</b>	<b>12159</b>	<b>285.82</b>	<b>5189</b>	<b>4900</b>	<b>2982</b>
<b>GRAND TOTAL</b>		<b>1382706</b>	<b>266549</b>	<b>1649255</b>	<b>76993.64</b>	<b>483978</b>	<b>1438241</b>	<b>239600</b>

\*Data have been sought from the banks due to non availability of the same on portal

## Annexure- C (Contd)

### Cumulative Progress Report of Pradhan Mantri Jan Dhan Yojana (PMJDY) - upto 7th December, 2016

S.No	Name of the Bank	No. of Active Rupay Cards	Out of total PMJDY A/c's opened, No. of A/c's eligible for overdraft facility	Accounts availing Overdraft facility	Total amount disbursed by the bank
1	Allahabad Bank	2,910	2,567	0	0.00 lacs
2	Andhra Bank	380	45	1	0.05 lacs
3	Bank of Baroda	1,268	276	14	0.46 lacs
4	Bank of India	2,729	93	17	0.63 lacs
5	Bank of Maharashtra	770	613	0	0.00 lacs
6	Bharatiya Mahila Bank	20	0	0	0.00 lacs
7	Canara Bank	24,834	4,975	246	6.04 lacs
8	Central Bank of India	5,331	750	370	5.73 lacs
9	Corporation Bank	3,580	0	0	0.00 lacs
10	Dena Bank	210	325	19	0.00 lacs
11	IDBI Bank	1,294	0	0	0.00 lacs
12	Indian Bank	1,070	28	28	0.49 lacs
13	Indian Overseas Bank	655	100	0	0.00 lacs
14	Oriental Bank of Comm.	3,333	244	50	2.60 lacs
15	Punjab & Sind Bank	4,750	1,018	708	35.40 lacs
16	Punjab National Bank	67,317	1,351	722	16.52 lacs
17	State Bank of Hyderabad	360	0	0	0.00 lacs
18	State Bank of India	65,050	726	368	6.00 lacs
19	State Bank of Patialia	419	156	9	0.00 lacs
20	Syndicate Bank	662	36	2	0.07 lacs
21	UCO Bank	6,985	10,841	2	0.07 lacs
22	Union Bank of India	4,769	156	23	0.61 lacs
23	United Bank of India	107	55	0	0.00 lacs
24	Vijaya Bank	332	115	0	0.00 lacs
<b>TOTAL (PUBLIC SECTOR)</b>		<b>1,99,135</b>	<b>24,470</b>	<b>2,579</b>	<b>74.67 lacs</b>
25	Axis Bank	2,090	0	0	0.00 lacs
26	Federal Bank	46	0	0	0.00 lacs
27	HDFC Bank	2,197	57	0	0.00 lacs
28	ICICI Bank	1,242	0	0	0.00 lacs
29	Indusind Bank	0	0	0	0.00 lacs
30	Kotak Mahindra Bank	30	0	0	0.00 lacs
31	South Indian Bank	30	0	0	0.00 lacs
32	The J&K Bank Ltd.	6,52,146	62,989	213	12.36 lacs
33	Yes Bank	86	0	0	0.00 lacs
<b>TOTAL (PRIVATE SECTOR)</b>		<b>6,57,867</b>	<b>63,046</b>	<b>213</b>	<b>12.36 lacs</b>
34	J&K Grameen Bank	2,030	2,030	0	0.00 lacs
35	Ellaquai Dehati Bank	25,115	532	2	0.10 lacs
<b>TOTAL (RRBs)</b>		<b>27,145</b>	<b>2,562</b>	<b>2</b>	<b>0.10 lacs</b>
36	ACCB	0	120	0	0.00 lacs
37	JKSCB	1,157	0	0	0.00 lacs
<b>TOTAL (COOPERATIVE)</b>		<b>1,157</b>	<b>120</b>	<b>0</b>	<b>0.00 lacs</b>
<b>GRAND TOTAL</b>		<b>8,85,304</b>	<b>90,198</b>	<b>2,794</b>	<b>87.13 lacs</b>

## ANNEXURE-D

## POSITION/PROGRESS MADE BY RSETIs IN J&amp;K AS ON DEC 31, 2016 QUARTER ENDED DEC 2016

SR	DISTRICIT	SPONSOR BANK	DATE OF OPENING	NAME OF CONTACT OFFICIAL	CONTACT DETAILS			TARGET FY 2016-17		NUMBER OF PROGRAMMES CONDUCTED DURING THE QUARTER ENDED DEC 2016	NUMBER OF CANDIDATES TRAINED DURING THE QUARTER ENDED DEC 2016	NUMBER OF PROGRAMMES CONDUCTED DURING CFY 01.04.2016-31.12.2016	NUMBER OF CANDIDATES TRAINED DURING THE CFY FROM 01.04.2016-31.12.2016
					TEL	EMAIL	ADDRESS	PROGRAMMES	CANDIDATES				
1	2	4	5	6	7	8	9	10	11	12	13	14	15
1	ANANTNAG	J&K BANK	30.07.2011	MR. GHULAM JEELANI KATHWARI	9797818109/ 7298011796	rseti.anantnag@jkbmail.com	RESHI COMPLEX , OPP. PHE DIVISION BIJBEHARA PIN: 192124	10	255	1	33	4	94
2	BANDIPORA	J&K BANK	25.07.2011	MR. PARVEZ AHMAD MIR	01957-225324, 9419905997	rseti.bandipora@jkbmail.com	TAWHEEDABAD BAGH BANDIPORA. PIN: 193502	12	340	2	61	6	185
3	BARAMULLA	J&K BANK	15.02.2011	MR. RIYAZ HASSAN BABA	9906583652, 01954220220	rseti.baramulla@jkbmail.com	BYPASS ROAD AMARGARH BARAMULLA. PIN:193201	10	300	1	28	4	130
4	BUDGAM	J&K BANK	01.12.2012	MR. MOHD. AMIN MIR	9419050204	rseti.budgam@jkbmail.com	AI MURTAZA PLAZA, NEAR GULSHAN PETROL PUMP, NEW BUS STAND BUDGAM. PIN:191111	10	255	2	57	6	159
5	GANDERBAL	J&K BANK	29.03.2012	MR. ALTAF HUSSAIN MIR	9419009756; 01942416256	rseti.ganderbal@jkbmail.com	BEEHAMA DISTRICT, GANDERBAL (J&K) 191201	11	330	3	87	6	198
6	KULGAM	J&K BANK	25.07.2011	MR.GULAM JEELANEE DAR	9797818109	rseti.kulgam@jkbmail.com	TOWN PLAZA, KULGAM , DISTRICT KULGAM (J&K)	11	330	1	29	5	153
7	KUPWARA	J&K BANK	12.03.2012	MR. MUSHTAQ AHMAD MATOO	9906601729	rseti.kupwara@jkbmail.com	SALKOT KUPWARA,C/O (CLUSTER OFFICE) DISTRICT KUPWARA 193222	10	255	2	65	4	117
8	POONCH	J&K BANK	26.12.2011	MR. AYUB AHMAD KHUROO	9419039171	rseti.poonch@jkbmail.com	HOTEL V. J. KANUYIAN JAWAHAR NAGAR, POONCH. (J&K)PIN: 185101	14	350	4	110	10	209
9	PULWAMA	J&K BANK	11.07.2011	MR. ISHTIAQ AHMAD HAKAK	8491801194 / 01933-240322	<a href="mailto:rseti.zopul@jkbmail.com">rseti.zopul@jkbmail.com</a> / <a href="mailto:rseti.pulwama@jkbmail.com">rseti.pulwama@jkbmail.com</a>	SANA COMPLEX, MAIN PULWAMA PIN: 192301 (J&K)	10	255	2	49	6	155
10	RAJOURI	J&K BANK	01.02.2012	MR. ASHOK KUMAR KAUL	9596714830; 01962280093	rseti.rajouri@jkbmail.com	BILAL MASJID, WARD NO. 7 COURT ROAD RAJOURI, (J&K) PIN: 185131	14	350	4	93	8	209
11	SRINAGAR	J&K BANK	22.11.2011	MR. MUKHTAR AHMAD RESHI	9906723802; 01942485132	rseti.srinagar@jkbmail.com	3RD FLOOR CRISTAL HEIGHT NEAR J&K BANK, SONWAR, SRINAGAR (J&K) 190001	10	255	1	31	5	161
12	SHOPIAN	J&K BANK	20.09.2011	MR. MD. SHAFI BHAT	9906537862/ 01933-2260547	rseti.shoplan@jkbmail.com	1ST FLOOR TAK COMPLEX ARHAMA SHOPIAN (J&K)	13	312	2	44	5	117
SUB TOTAL (KASHMIR)								135	3587	25	687	69	1887
13	JAMMU	SBI	12.03.2010	MR. V. K. SOOD	9419282169	<a href="mailto:sbirsetijammu@yahoo.in">sbirsetijammu@yahoo.in</a> / <a href="mailto:vksood2010@gmail.com">vksood2010@gmail.com</a>	SBI RSETI, BANTALAB, JAMMU PIN: 181123	16	400	5	111	12	295
14	SAMBA	SBI	31.03.2011	MR. RAJESH SHARMA	9419158096	<a href="mailto:sbirsetisamba@gmail.co.in">sbirsetisamba@gmail.co.in</a>	SBI RSETI, OPP. SBI VIJAYPUR. PIN: 184120	18	450	4	109	9	265
15	UDHAMPUR	SBI	11.03.2011	MR. KULDEEP KUMAR KHAIJURIA	9419162834	<a href="mailto:kuldeep.khajuria@sbi.co.in">kuldeep.khajuria@sbi.co.in</a>	DEVIKA LANE, SHIV NAGAR, UDHAMPUR. PIN 182101	16	400	4	79	15	264
16	REASI	SBI	25.03.2011	MR. ATTAN JI RAINA	9419102480	<a href="mailto:sbirsetireasi@gmail.com">sbirsetireasi@gmail.com</a> / <a href="mailto:attan.raina@sbi.co.in">attan.raina@sbi.co.in</a>	IRP CHOWK , REASI	14	350	3	95	9	219
17	KATHUA	SBI	30.03.2011	MR. ASHOK KHASHU	9419144015	<a href="mailto:sbiresti.kathua2011@yahoo.com">sbiresti.kathua2011@yahoo.com</a>	OPP. BSNL TOWERS SHIVNAGAR KATHUA	19	475	10	327	19	567
18	KISHTWAR	SBI	12.12.2011	MR. M Y BHAT	NA	<a href="mailto:sbirsetikishtwar@gmail.com">sbirsetikishtwar@gmail.com</a>	KICHLOO ROAD, KISHTWAR	14	305	5	109	11	257
19	DODA	SBI	31.03.2012	MR. V.K KOUL	9419121885	<a href="mailto:rsetidoda@gmail.com">rsetidoda@gmail.com</a> / <a href="mailto:naseeb.sambyal@sbi.co.in">naseeb.sambyal@sbi.co.in</a>	NEW HOSPITAL ROAD, NEAR BUS STAND DODA	18	450	7	167	13	302
20	RAMBAN	SBI	30.03.2012	MR. S. K. KHOSLA	9018967657	<a href="mailto:sbirsetiramban@gmail.com">sbirsetiramban@gmail.com</a> / <a href="mailto:surinder.khosla@sbi.co.in">surinder.khosla@sbi.co.in</a>	NATIONAL HIGH WAY, RAMBAN NEAR BRIDGE	19	424	5	83	12	241
21	LEH	SBI	31.03.2013	YANCHAN DOLMA	9419178778	<a href="mailto:Yanchan.dolma@sbi.co.in">Yanchan.dolma@sbi.co.in</a>	BEHIND ALL INDIA RADIO , LEH	12	275	4	71	9	178
SUB TOTAL (JAMMU)								146	3529	47	1151	109	2588
GRAND TOTAL								281	7116	72	1838	178	4475



## ANNEXURE-E

### STATUS OF ALLOTMENT OF LAND TO RSETIS IN J&K AS ON DECEMBER 31, 2016

<u>SR</u>	<u>RSETI NAME</u>	<u>POSITION AS ON DECEMBER 31, 2016</u>
1	<b>ANANTNAG</b>	A piece of land at Breng Nowgam, Ashajipora for the residential institute, was identified on 29.05.2015 by District Administration & Revenue Abstract to this effect was also issued but later on was not allotted due to some legal flaws owing to the reason that the said land was Grazing Land. It is in place to mention that the land issue has already been placed in quarterly DLRAC Meetings for discussions. The ADDC, Anantnag announced in the (DLRAC) forum that the matter is under active consideration of the District Administration. He informed the forum about three prospective locations, Aang Nanil, Kehibal & Brakpora. The Director of the Institute along with LDM Anantnag shall take up the matter with Tehsildar Anantnag regarding the identification of the said three locations and select the one feasible location for setting up of residential training institute as per MoRD, guidelines, after due consultation and concurrence from J&K Bank RSETIs Society, CHQ Srinagar.
2	<b>BANDIPORA</b>	There is no change in the position in identification and allotment of land by the District Administration as no land has been allotted to our RSETI till date. Previously a patch of Land was identified by the Revenue Officials but no progress has been made by the district administration despite of many reminders and meetings with the concerned departments.
3	<b>BARAMULLA</b>	Land identified but not allotted yet.
4	<b>BUDGAM</b>	05 Kanals of land has been identified at village Soibugh of Tehsil Budgam. The case is presently lying with Divisional Commissioner. Office, Srinagar.
5	<b>GANDERBAL</b>	Land has been identified but not allotted.
6	<b>KULGAM</b>	Then District Development Commissioner Kulgam has allotted land verbally and demarcated the said land also. But present DDC has raised some issues and assured that an alternative land will be identified very shortly and has directed ACR Kulgam to identify the land for RSETI Kulgam.
7	<b>KUPWARA</b>	No information from any quarter regarding the latest status of our land issue has been received.
8	<b>PULWAMA</b>	The file has been submitted to the State Government by Divisional Commissioner Kashmir for allotment of Land and the proposal is pending for approval with Chief Secretary.
9	<b>POONCH</b>	08 Kanals 16 Marlas Land has been identified for the construction of JKBRSETI, Poonch and formal rights of ownership has not been transferred in the name of JKBRSETI, Poonch till date.
10	<b>RAJOURI</b>	Land has not been allotted till 31.12.2016.

11	<b>SRINAGAR</b>	The land issue matter has been already discussed in DLRAC meet on 3 <sup>rd</sup> December, 2016 as per instructions of DDC Srinagar to approach concerned Tehsildar, Estate Eidgah. A letter, besides personal contacts, bearing no. JKBRSETI/2016-357 dated 21 <sup>st</sup> Dec, 2016 annexed therewith Xerox copies of Intikhabi, Jamabandhi, Girdawari Akas has been sent to concerned Tehsildar for early demarcation, transfer of land for construction of RSETI.
12	<b>SHOPIAN</b>	08 Kanals of land has been identified at Sindu Shirmal but formal allotment of land is still awaited.
13	<b>JAMMU</b>	Indent for the land has been placed with AC (Revenue) Jammu by Director Rural Development. The same had been submitted to Secretariat concerned for necessary sanction for allotment of land in favour of Director Rural Development Any further development in the matter is still awaited. The matter is also being discussed in the LAC & DLRC meetings for early allotment of the land.
14	<b>SAMBA</b>	Land Identified: 10 Kanals Land under Khasra no 676 at Village Tapyal ( Gagwal) and documents submitted to Divisional Commissioner Jammu by Additional DC, Samba for further necessary action, as advised by Director RSETI, Samba vide letter no. SBI/RSETI/SAMBA dated 15.03.2014. Director RSETI has again taken up the matter in the DCC and LAC meeting and written to DRDA for early allotment of the land at a suitable place. In terms of Govt. of J&K, Directorate of Rural Development, Jammu letter No. DRDJ/2016-17/2539-62 dated 25.07.2016, the allotment of land stands already identified and Project Officer DRDA, Samba has been asked to pursue the matter with Deputy Commissioner for processing of land papers, its indent and issuance of final orders. They are already pursuing the matter with the District Rural Development Agency, Samba.
15	<b>UDHAMPUR</b>	Land already identified and AC Revenue, Udhampur has advised to Divisional Commissioner Jammu vide their letter no. DCU/SQ/1194-99 dated 27.08.2014, that the identified land is free from all encumbrances. No further progress intimated. Assistant Commissioner, Udhampur vide letter no. ACRU/SQ/5141-44 dated 30-6-2016 directed Tehsildar Udhampur to identify 3Kanals of Land in Khasra no.724 in village Roun. The tehsildar Udhampur vide office letter No. TUDR/OQ/2016-17/1204 dated 23-8-2016 has identified 3 Kanals of Land for setting up of RSETI in District Udhampur and accordingly furnished the revenue papers for onward submission to the concern quarters.
16	<b>REASI</b>	Land Identified: Joint Director, Department of Rural Development has advised DC Office, Reasi to submit the revenue papers of the identified land vide their letter No PR No. RD/PC/48/2009-10-11 dated 25.08.2014 for necessary action at their end. The matter has also discussed in the LAC meeting and the worthy Deputy Commissioner assured to submit the same to the concerned authorities soon.
17	<b>KATHUA</b>	Piece of land measuring 10 Kanals has been identified by the District Administration which is about 4 Kilometers from the Kathua Town. No further progress received. District administration has issue the instructions to Revenue Department to transfer the said land in favour of SBI-RSETI Kathua at village Chak Reju measuring 04 Canals comprising of Khasra no. 21.

<b>18</b>	<b>KISHTWAR</b>	As per Deputy Commissioner, Kishtwar letter no. DCK/295-97/14 dated 10.12.2014, a land measuring 4 Kanals ½ Marla identified for RSETI Kishtwar at village Semna, Kishtwar. The file has been sent to Divisional Commissioner Jammu for taking necessary sanctions. No further progress received.
<b>19</b>	<b>DODA</b>	A plot of land measuring two Kanals has already been identified by Dy. Commissioner Doda at Housing Colony Doda but the same is yet to be allotted / transferred for construction of the RSETI. The Matter was recently raised with the Deputy Commissioner Doda in the recent DLRC/DLRAC Meeting held on 22-09-2016 who assured the Director of expeditious allotment and transfer of the land.
<b>20</b>	<b>RAMBAN</b>	A fresh piece of land measuring 05 Kanals and 01 Marla has been identified at Village Sujmatna Tehsil Ramsoo. The revenue papers duly authenticated by Director Rural Development Jammu submitted to Divisional Commissioner, Jammu for further necessary action. No further progress received.
<b>21</b>	<b>LEH</b>	Land already transferred in the name of SBI RSETI, Leh. Lease Deed executed.
<b>22</b>	<b>KARGIL</b>	The RSETI could not be opened /operationalized.

**Annexure-F****District-wise details of validation of Accounts as on 31.12.2017 for the purpose of implementation of EBTScheme in J&K**

S.No.	Name of District	JK Bank Accounts received	Other Bank Accounts received	Total Accounts Received {(2)+(3)}	JK Bank Accounts Validated	Other Bank Accounts Validated	Total Accounts Validated {(5)+(6)}
	1	2	3	4	5	6	7
1	Anantnag	5041	0	5041	5014	0	5014
2	Bandipora	2968	0	2968	2917	0	2917
3	Baramulla	4911	0	4911	4662	0	4662
4	Budgam	11401	0	11401	11076	0	11076
5	Doda	7983	0	7983	7799	0	7799
6	Ganderbal	4914	0	4914	4870	0	4870
7	Jammu	12837	1901	14738	10530	1044	11574
8	Kargil	2594	0	2594	2373	0	2373
9	Kathua	3511	214	3725	1747	181	1928
10	Kishtwar	4896	0	4896	3963	0	3963
11	Kulgam	4140	0	4140	3878	0	3878
12	Kupwara	6617	0	6617	6616	0	6616
13	Leh	1464	9	1473	1427	0	1427
14	Poonch	4241	1034	5275	3433	662	4095
15	Pulwama	5221	0	5221	5202	0	5202
16	Rajouri	9283	2049	11332	8179	1783	9962
17	Ramban	2196	0	2196	1798	0	1798
18	Reasi	3185	0	3185	3075	0	3075
19	Samba	2682	734	3190	2419	0	2419
20	Shopian	1482	0	1482	1482	0	1482
21	Srinagar	5092	0	5092	5077	0	5077
22	Udhampur	5343	115	5458	5259	0	5259
	<b>TOTAL</b>	<b>112002</b>	<b>6056</b>	<b>117832</b>	<b>102796</b>	<b>3670</b>	<b>106466</b>

## Annexure-G

### Seeding of Aadhaar and Mobile in Bank account as on 17.01.2017

S.No	Name of the Bank	Total no of operative individual SB accounts	No of operative individual SB accounts seeded with Aadhaar	No of operative individual SB accounts seeded with mobile
1	Anantnag C C B	65426	0	0
2	Axis Bank	80727	9993	NA
3	Baramulla CCB	156733	0	2010
4	Bank of Baroda	5889	3568	4588
5	Bank of India	79635	17462	48801
6	Bank of Maharashtra	3222	525	2790
7	Canara Bank	64238	23919	60850
8	Central Bank of India	97995	16806	11474
9	Citizen Cooperative Bank	24814	5824	8854
10	Corporation Bank	12333	6872	10505
11	Dena Bank	4008	1107	2901
12	Ellaquai Dehati Bank	155258	19800	18386
13	Federal Bank	872	32	872
14	HDFC Bank	208460	28906	171489
15	ICICI Bank	50944	15115	49752
16	IDBI Bank	17785	4515	12055
17	Indian Bank	5081	2232	4378
18	Indian Overseas Bank	6215	4105	1435
19	J&K Bank	10176911	761363	3303214
20	J&K Grameen Bank	1039150	130015	358461
21	Jammu C C Bank	260240	0	0
22	JKSCB	67683	15735	11785
23	Oriental Bank of Commerce	10261	26748	13598
24	Punjab & Sind Bank	40661	20800	36971
25	Punjab National Bank	915362	130448	336158
26	State Bank of India	1081292	238603	1074791
27	State Bank of Patilia	12088	2088	9914
28	UCO Bank	41132	24745	32973
29	Union Bank of India	52125	7729	30580
30	United Bank of India	2331	440	1903
31	Urban Cooperative Bank	5298	0	0
32	Vijaya Bank	5538	1401	4070
33	Yes Bank	NA	48	6222
<b>TOTAL</b>		<b>14749707</b>	<b>1520944</b>	<b>5631780</b>

**Annexure-H**

**Name of the State: Jammu and Kashmir**

**As PER CENSUS 2011**

District code	District Name	Total Households	Total Population	Total Villages	Villages			
					with POP < 5000 [TIER 6]	with POP 5000 - 9999 [TIER 5]	with POP 10000 - 19999 [TIER 4]	with POP 20000 - 49999 [TIER 3]
01	Kupwara	113929	870354	353	320	25	6	2
02	Badgam	103363	753745	462	447	15	0	0
03	Leh(Ladakh)	21909	133487	111	110	1	0	0
04	Kargil	18338	140802	125	124	1	0	0
05	Punch	90261	476835	170	151	16	3	0
06	Rajouri	130401	642415	375	360	15	0	0
07	Kathua	119583	616435	496	493	3	0	0
08	Baramula	152635	1008039	509	488	20	1	0
09	Bandipore	58392	392232	119	100	16	3	0
10	Srinagar	191678	1236829	11	11	0	0	0
11	Ganderbal	45361	297446	113	103	9	1	0
12	Pulwama	86241	560440	319	306	13	0	0
13	Shupiyan	44411	266215	226	224	2	0	0
14	Anantnag	153640	1078692	335	299	32	4	0
15	Kulgam	73728	424483	226	219	7	0	0
16	Doda	79636	409936	402	396	6	0	0
17	Ramban	55490	283713	127	116	10	1	0
18	Kishtwar	45209	230696	155	149	6	0	0
19	Udhampur	99240	554985	325	323	2	0	0
20	Reasi	56689	314667	253	246	7	0	0
21	Jammu	314199	1529958	780	775	4	1	0
22	Samba	65385	318898	345	342	2	1	0
<b>Total</b>		<b>2119718</b>	<b>12541302</b>	<b>6337</b>	<b>6102</b>	<b>212</b>	<b>21</b>	<b>2</b>
KASHMIR DIVISION		1023378	6888475	2673	2517	139	15	2
JAMMU DIVISION		1056093	5378538	3428	3351	71	6	0
LADAKH DIVISION		40247	274289	236	234	2	0	0
<b>TOTAL</b>		<b>2119718</b>	<b>12541302</b>	<b>6337</b>	<b>6102</b>	<b>212</b>	<b>21</b>	<b>2</b>