

9th Meeting of the
Steering Sub-Committee of J&K SLBC
to monitor IT-enabled Financial Inclusion, FLCCs &
Credit Plus Activities

Agenda & Background Papers

Date: 11th October 2017 (Wednesday)
Time: 11.00 A. M.
Venue: Reserve Bank of India Office,
Aamir Manzil, Rajbagh, Srinagar

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:

In terms of RBI directions conveyed vide Circular No. RBI/2015-16/277 dated 30.12.2015, **104 villages having population >5000 but without any branch of scheduled commercial banks were identified by J&K SLBC**, which, as per 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, were allocated among 8 major banks for opening of brick & mortar branches.

However, under the revised guidelines on **Rationalization of Branch Authorization Policy** RBI has allowed to provide banking services cover in these villages by opening “**CBS-enabled Banking Outlets**” also, as defined in the referred Circular. The process is required to be completed latest by **31st December, 2017** as per the latest directives.

Progress on the Roadmap drawn by J&K SLBC is given below:

S. No.	Name of the Bank	No. of Villages initially allocated	No. of villages reduce, if any	No. of Villages added, if any	Total No. of villages allocated	Achievement as on 30.09.2017		
						Villages covered by opening brick & mortar branches	Covered through CBS-enabled banking outlets	Total
1	J&K Bank	40	...	8	48	04	...	04
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	...	...	...
8	CBI	05	1	...	04	...	...	...
TOTAL		104	8	8	104	05	05	10

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

In the 105th SLBC meeting held on 29th August, 2017 Regional Director, RBI expressing displeasure over the dismal performance emphasized upon all the participating banks to ensure coverage of their respective allocated villages within the prescribed timeline of 31st December, 2017, **failing which RBI R.O., Jammu shall suggest imposition of penalty on concerned banks**. All the participating banks had assured the house to complete their respective allocated targets by the stipulated timeline.

Concerned Participating Banks to inform latest status in the matter.

AGENDA ITEM NO: 02

Financial Literacy initiatives in J&K State:

At present 30 (thirty) Financial Literacy Centres (FLCs) are operating in all districts of J&K State, which include 12 FLCs set up by J&K Bank and 10 FLCs set up by State Bank of India in their respective lead districts, 4 FLCs set up by Punjab National Bank and two each by J&K Grameen Bank and Ellaquai Dehati Bank.

Operational guidelines for FLCs (applicable w.e.f. 1.4.2017):

Reserve Bank of India, C.O. vide Circular bearing FIDD.FLC.BC.No.22/ 12.01.018/2016-17 dated March 02, 2017 have issued revised guidelines which provide that:

*“FLCs are advised to conduct special camps for a period of one year beginning April 1, 2017 on **“Going digital”** through **UPI and *99# (USSD)**”. Besides the special camps on going digital, FLCs will continue to conduct the tailored camps for the different target groups as prescribed in RBI circular dated January 14, 2016.*

i) Performance of FLCs as on 30th June, 2017

Name of Bank	No. of districts where FLCs set up	Special camps (Going Digital)		Target-Group-Specific Camps		TOTAL	
		Target for Qtr.	Ach.	Target for Qtr.	Ach.	Target for Qtr.	Ach.
J&K	12	72	67	180	126	252	193
SBI	10	60	69	150	56	210	125
PNB	4	24	23	60	23	84	46
JKGB	2	12	181	30	0	42	181
EDB	2	12	10	30	0	42	10
TOTAL	30	180	350	450	205	630	555

It is observed that performance of banks in organizing Target-Group-Specific Camps has not remained satisfactory, which needs focused attention.

House is requested to deliberate the issue

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

As per the revised RBI guidelines dated 02/03/2017 (applicable w.e.f. 1st April, 2017), rural branches of banks are henceforth required to conduct only one camp per month (**on the Third Friday of each month after branch hours**). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and *99# (USSD). In case there are two or more rural branches in a village, LDM may ensure that the rural branches conduct the camps on rotation basis every month.

Progress achieved by rural branches of banks operating in J&K State as on 30.06.2017 is given hereunder:

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
(i) Public Sector Banks:				
1	State Bank of India	84	252	137
2	Punjab National Bank	35	105	100
3	UCO Bank	6	18	14
4	Central Bank of India	4	12	18
5	Canara Bank	6	18	19
6	Punjab & Sind Bank	3	9	5
7	Union Bank of India	2	6	4
8	Bank of Baroda	1	3	0
9	Vijaya Bank	1	3	3
10	Bank of India	2	6	4
11	Indian Overseas Bank	1	3	5
12	Corporation Bank	1	3	2
13	Indian Bank	1	3	1
SUB-TOTAL (i)		147	441	312
(ii) Private Sector Banks				
14	J&K Bank	472	1416	755
15	ICICI Bank	4	12	4
16	HDFC Bank	15	45	6
17	Axis Bank	10	30	6
18	Yes Bank	1	3	3
SUB-TOTAL (ii)		502	1506	774
(iii) Regional Rural Banks				
19	J&K Grameen Bank	174	522	420
20	Ellaquai Dehati Bank	97	291	108
SUB-TOTAL (iii)		271	813	528
TOTAL (i) to (iii)		920	2760	1614

Performance of rural branches of banks has not remained satisfactory.

Forum is requested to deliberate the issue.

AGENDA ITEM NO: 03

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 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.

In the 105th SLBC meeting held on 29th August, 2017 DGM, SBI assured the house to consider setting up of the RESETI in district Kargil also, but requested the State Government to provide some suitable accommodation in District Kargil for the purpose. SBI also sought help of the State Government in release of funds from the MoRD, Gol for infrastructure development of the RSETIs, as the MoRD have closed the window

i) Performance of RSETIs in J&K State:

Name of the Bank	Target 2017-18		Progress during H1 of CFY (2017-18)			
	No. of Programmes	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
JKB	150	4,336	91	2110	622	614
SBI	153	3,660	97	1643	131	126
TOTAL	303	7,996	188	3753	753	740

Name of the Bank	Position since inception till 30.09.2017			Out of total Settled Candidates up to 30.09.2017			
	No. of candidate trained	No. of Candidates settled	%age of Settlement	No. of Candidates availing Bank Finance	No. of Candidates Self-financed	No. of Candi-dates in wage employment	%age of Credit linked to total settled
JKB	27,552	18,611	68%	7039	8246	3,326	38%
SBI	12,709	8,477	67%	2446	4470	1,561	29%
TOTAL	40,261	27,088	67%	9485	12,716	4,887	35%

District-wise details of performance of RSETIs are given in **Annexure- B**.

Forum is requested to deliberate the issue

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

As per MoRD, GoI Guidelines, land for establishing RSETIs has to be provided by the concerned State Government, free of cost, with nominal registration expenses. Guidelines provide that GoI will provide one-time-grant-assistance to the RSETIs, up to a maximum of Rs.1.00 Crore for meeting the expenditure on construction of building and furniture for the same. The GoI 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 up to a maximum of Rs.10.00 lakh, for a period not exceeding three years, out of the Rs.1.00 Crore grant of GoI.”***

Status regarding allotment of land by State Government

In respect of some 10 RSETIs (i.e. Bandipora, Baramulla, Budgam, Kupwara, Pulwama, Srinagar, Jammu, Udhampur, Reasi & Doda) **State Government has already identified the land to be allotted for construction of permanent infrastructure of the RSETIs, but its formal allotment is still pending.**

In respect of two RSETIs, viz. **RSETI Poonch and RSETI Shopian**, land has been already handed over to the concerned RSETIs, but the copy of Government Order is yet awaited in respect of RSETI Poonch and the Lease Deeds are yet to be executed.

Land has been identified by District Administration for **RSETI Kathua** but measurement of land is pending. **Official possession letter of land for the RSETI has been received.**

For District Leh, the land has already been transferred by State Govt. in the name of **SBI RSETI Leh** and the Lease Deed stands executed, but construction of building is yet to be started by SBI. But In **District Kargil, SBI has not set up the RSETI yet.**

For the Remaining 7 RSETIs (i.e. Anantnag, Ganderbal, Kulgam, Samba, Kishtwar, Ramban & Rajouri) the **land is yet to be identified by the State Government.**

Detailed status of allotment of land to the RSETIs is provided in **Annexure-C.**

Deliberations in SLBC meetings:

In the 105th SLBC meeting held on 29th August, 2017, it was decided that **the issue of allotment of land for the RSETIs in J&K State shall be included in the meeting to be taken by Chief Secretary, J&K Government at Civil Secretariat in September, 2017. The said meeting was taken by Chief Secretary, J&K Government on 26.09.2017, but minutes thereof are awaited.**

Government of J&K to inform latest status in the matter.

AGENDA ITEM NO: 04

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

In terms of the Strategy & guidelines on Financial Inclusion issued by GoI, MoF, DFS vide Circular dated 21.10.2011 requiring that benefits and subsidies under various Government Schemes must be transferred electronically into the accounts of the beneficiaries, the State Government has already entered into an MOU with J&K Bank on 26th November, 2013 **for ensuring hassle-free implementation of EBT Scheme in J&K State.** The J&K Bank has been designated as **Leader Bank for all districts in J&K State.** **Finance Department is the umbrella department from the State Government to coordinate, oversee and facilitate roll out of EBT.**

So far, the EBT scheme has been implemented in 16 (sixteen) districts of the state, viz., **Srinagar, Ganderbal, Baramulla, Bandipora, Kupwara, Pulwama, Shopian, Rajouri, Jammu, Samba, Udhampur, Doda, Ramban, Kishtwar, Leh & Kargil,** and the benefits under IGNOAPS are being successfully transferred into the accounts of beneficiaries.

The remaining six districts where the EBT Scheme is yet to be implemented are **Budgam, Anantnag, Kulgam, Poonch, Reasi and Kathua,** and the process for bringing these remaining six districts also within the ambit of EBT Scheme is presently underway.

The data validation of beneficiaries' accounts is under process and up to 30th September, 2017 against total number of **1,26,726** accounts received by J&K Bank (the Leader Bank) in respect of various banks operating in the State, **1,15,048** accounts have already been validated, which include **1,11,378** accounts of J&K Bank. District-wise progress of validation of beneficiaries' accounts is given in **Annexure-D.**

In the 105th SLBC meeting held on 29.09.2017 the Principal Secretary Finance, J&K Government directed that **within next 2-3 months all benefits under every programme have to happen through EBT/DBT mode only, otherwise disbursement of benefits shall be stopped by the Government.** In this regard he advised that primary responsibility for ensuring 100% coverage of beneficiaries under EBT/DBT mode lies on J&K Bank (the Leader Bank) and the concerned Government Departments, who are rolling out the beneficiary-oriented programmes,

State Government / J&K Bank (Leader Bank) may inform latest status in the matter

AGENDA ITEM NO: 05

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

A	Total population of the State (as per Census 2011)	1,25,41,302
B	Total enrolments made in the State (as per UIDAI website)	94,74,872
C	Out of (A), %age of Aadhaar enrollments made in the state	76%
D	Aadhaar Numbers generated (as per UIDAI website as of 15.07.2017)	90,12,935
E	Out of (A), %age of Aadhaar Numbers generated	72%
F	No. of operative individual Savings Bank Accounts in the State	1,06,37,257
G	Out of (E), No. of operative individual SB A/Cs seeded with Aadhaar	42,48,928 (40%)
H	Out of (E), No. of operative individual SB A/Cs seeded with Mobile No.	76,59,181 (72%)

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

II) Setting up of Aadhaar Centres in Bank Branches:

Government of India in terms of the amendments made to the Prevention of Money-laundering Act (PMLA) dated 01.06.2017, has made seeding/ linking of Aadhaar number mandatory for bank accounts at the time of opening and also that all existing accounts to be seeded with Aadhaar before December 31, 2017 failing which the bank account shall cease to be operational till the time Aadhaar number and Permanent Account Number (PAN) is submitted by the account holder. Scheduled Commercial Banks have major share of bank account holders who will need to authenticate their bank accounts with their Aadhaar numbers. Therefore, it is necessary to provide Aadhaar enrolment and update facilities in Scheduled Commercial Banks so that no undue hardship is caused to their customers owing to the aforesaid amendment of the PML Rules, 2005.

In terms of Gazette Notification dated 14/07/2017 issued by UIDAI, every Scheduled Commercial Bank was advised to set up Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 (one) out of their 10 (ten) branches by 30th August 2017. In this regard banks were advised as under:

- **Selection of branches for enrolment and update facility shall be at the discretion of bank.**
- **Scheduled Commercial Bank shall notify to its customers, the general public, and UIDAI of the locations of branches where Aadhaar enrolment and update facilities will be provided by them. The list of such branches shall be displayed**

on its websites. Any changes in locations shall be notified at the earliest in the aforesaid manner.

- The Bank may at its discretion provide the Aadhaar Enrolment and Update facility to customers of other banks.
- The Bank may charge the customers for the Aadhaar enrolment and update services at the rate prescribed by UIDAI.
- The Scheduled Commercial Bank shall, if not already done so, become Registrar of UIDAI for providing enrolment and update facilities.
- The Bank shall furnish a list of three employees for every branch designated for Aadhaar enrolment who shall be trained by UIDAI as master trainers.

Necessary instructions in line with the above were conveyed by J&K SLBC to the Controlling Heads of all Scheduled Commercial Banks in J&K State. Accordingly, concerned banks have already set up 165 Aadhaar Enrolment and Updation Facility Centres in the State, as per following details:

Sr. No.	Name of the Bank	Total No. of branches in the State	Minimum branches to be identified for Aadhaar Enrolment and updation	No. of branches identified for Aadhaar Enrolment and updation facility
1	J&K Bank Ltd.	774	77	80
2	State Bank of India	195	20	31
3	Punjab National Bank	105	11	24
4	HDFC Bank	73	7	11
5	ICICI Bank	37	4	7
6	Canara Bank	33	3	4
7	Axis Bank	26	3	1
8	UCO Bank	20	2	Nil
9	Oriental Bank of Comm.	19	2	1
10	Central Bank of India	18	2	2
11	Punjab & Sind Bank	16	2	4
	TOTAL	1316	133	165

In the 105th SLBC meeting held on 29th August, 2017, the Chief Secretary, J&K Government advised as under:

- All participating banks shall ensure that enrolment/ updation work for Aadhaar is started and the target is completed as soon as possible keeping in view that under Gol guidelines Aadhaar linkage of bank accounts has to be completed upto 31st December, 2017 failing which the bank accounts will be rendered inoperative.
- With a view to ensure that efforts of the Aadhaar Enrolment Centres being set up in the State prove successful, all the stakeholders shall launch a publicity campaign in the State through print & electronic media, including the Radio jingles, for awareness of the people.

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.

The consolidated progress on number of accounts opened under PMJDY in J&K State extracted from the **PMJDY portal up to 27/09/2017** is given below:

#	Bank	No. of A/Cs opened			Zero balance accounts	RuPay Cards
		Rural	Urban	Total		Issued
1	PS Banks	2,14,665	1,37,991	3,52,656	74,262	2,91,560
2	Pvt. Banks	13,47,876	1,13,158	14,61,034	5,11,952	11,44,052
3	RRBs	1,32,617	25,713	1,58,330	53,252	53,815
4	Coop Banks	7,008	2,845	9,853	2,198	1,525
TOTAL		17,02,166	2,79,707	19,81,873	6,41,664	14,90,952

*Data in respect of cooperative banks is not available on the portal and same has been obtained from the concerned banks.

Position of Major Banks is given below:

#	Bank	No. of A/Cs opened			Zero balance accounts	RuPay Cards
		Rural	Urban	Total		Issued
1	J&K Bank	13,44,326	1,04,600	14,48,926	5,06,697	11,32,302
2	SBI	74,734	60,585	1,35,319	58,668	1,05,927
3	PNB	81,953	10,831	92,784	1,627	83,289
4	JKGB	88,339	15,786	1,04,125	29,837	20,240
5	EDB	44,278	9,927	54,205	23,415	33,575
6	Rest banks	68,536	77,978	1,46,514	21,420	1,15,619
TOTAL		17,02,166	2,79,707	19,81,873	6,41,664	14,90,952

The detailed bank-wise progress is given in **Annexure-F.**

Forum may 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 ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs) AS ON 30.09.2017

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	REMARKS
J&K BANK								
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	YES	03.06.2017	BRANCH
9	KUPWARA	FARKAN	RURAL	401	5331			
10	KUPWARA	MINDIYAN	RURAL	528	5255			
11	KUPWARA	KACHI HAMA	RURAL	706	5187			
12	KUPWARA	MANIGAH	RURAL	1207	9094			
13	KUPWARA	KANDI KHAS	RURAL	854	5956			
14	KUPWARA	WARSUN	RURAL	548	6220			
15	BUDGAM	BRENWAR	RURAL	957	6551			
16	BUDGAM	ARI PANTHAN	RURAL	899	5268			
17	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	YES	30.03.2015	BRANCH
18	BUDGAM	KAWSA KHALISA	RURAL	752	6123			
19	LEH	CHEMREY	RURAL	353	6222			
20	POONCH	ARI	RURAL	1544	7772			
21	POONCH	SANGLA	RURAL	974	5159			
22	POONCH	GAGRAN	RURAL	1115	5127			
23	RAJOURI	TARERU	RURAL	1647	8017			
24	RAJOURI	CHOKIAN	RURAL	1256	5636			
25	RAJOURI	NUNIAL	RURAL	1217	5344			
26	KATHUA	BAGGAN	RURAL	1077	6101			
27	BARAMULLA	DANGER PORA	RURAL	1295	9021			
28	BARAMULLA	SULTAN PORA KHAI	RURAL	795	8846			
29	BARAMULLA	FEROZ PORA (GULMARG)	RURAL	1106	6702			
30	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996			
31	BARAMULLA	WADURA	RURAL	595	5645	YES	03.06.2017	BRANCH
32	BARAMULLA	HARDUSHUO	RURAL	891	5442			
33	BANDIPORA	SADHUNARA HASTI KHAN	RURAL	1260	8674			
34	BANDIPORA	CHITHI BANDI	RURAL	1421	8346			
35	BANDIPORA	SHAH GUND	RURAL	955	7044			
36	BANDIPORA	KUNAS	RURAL	777	5271			
37	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178			
38	GANDERBAL	YAN GOORA	RURAL	864	6380			
39	GANDERBAL	HARI GANIWAN	RURAL	1072	6699			
40	PULWAMA	WUYAN	RURAL	932	5874	YES	25.03.2016	BRANCH
41	PULWAMA	SANGER WANI	RURAL	1013	5558			
42	PULWAMA	TOKUNA	RURAL	1070	6775			
43	SHOPIAN	HIR PORA	RURAL	1446	8540			
44	KULGAM	AHMAD ABAD	RURAL	874	5194			
45	DODA	DHANDAL	RURAL	1483	7906			
46	RAMBAN	CHAMALWAS	RURAL	1772	8025			
47	SAMBA	KATLI	RURAL	1107	5889			
48	REASI	BUDHAN	RURAL	1519	7354			
STATE BANK OF INDIA								
1	BUDGAM	SOZETH GORI PORA	RURAL	911	8171			
2	POONCH	KHANETAR	RURAL	1758	8746			
3	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860			
4	RAJOURI	PANJ GRIAN	RURAL	1202	5552			
5	KATHUA	JANGLOTE	RURAL	1297	7693	YES	NA	CBS-ENABLED CSP DEPLOYED
6	BANDIPORA	MALANGAM	RURAL	1542	8973			
7	SHOPIAN	DEV PORA (FOREST BLOCK)	RURAL	1424	8275			
8	DODA	BAJARNI	RURAL	1564	7981	YES	NA	CBS-ENABLED CSP DEPLOYED
9	RAMBAN	DOLEGAM	RURAL	1509	7073	YES	NA	CBS-ENABLED CSP DEPLOYED
10	RAMBAN	DALWAH	RURAL	1035	5431	YES	NA	CBS-ENABLED CSP DEPLOYED
11	KISHTWAR	SIGDEE	RURAL	1370	5807			
12	UDHAMPUR	LADDA	RURAL	968	5200	YES	NA	CBS-ENABLED CSP DEPLOYED
13	REASI	CHASSOT	RURAL	1278	7502			
14	REASI	SARH	RURAL	951	5856			
15	SAMBA	BAGLA	RURAL	2094	10255	YES	06.01.2016	BRANCH

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 30.09.2017

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	REMARKS
PUNJAB NATIONAL BANK								
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			
HDFC BANK								
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			
ICICI BANK								
1	KUPWARA	MAIDAN PORA	RURAL	899	6866			
2	BANDIPORA	BAHAR ABAD (AMCHA KUNDAL)	RURAL	730	5254			
3	KULGAM	BRINIAL LAMAR	RURAL	1344	8043			
4	DODA	MUND DHAR	RURAL	1207	6279			
5	REASI	THURU	RURAL	1401	8028			
CANARA BANK								
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			
UCO BANK								
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			
CENTRAL BANK OF INDIA								
1	BUDGAM	JAGU KHAREN	RURAL	606	5081			
2	POONCH	ARAI	RURAL	1423	6434			
3	BARAMULLA	MATI PORA	RURAL	1325	9675			
4	KISHTWAR	PATNAZI	RURAL	840	5212			

DISTRICT WISE - RE-ALLOCATION OF VILLAGES HAVING POPULATION > 5000 IN J&K STATE (CENSUS 2011) NOT HAVING A BRICK & MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs)

SR	NAME OF THE DISTRICT	NAME OF THE ALOOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	NAME OF THE BANK TO WHICH ALLOCATED
1	KUPWARA	PANZGAM	RURAL	1410	14453	JK BANK
2	KUPWARA	DARD PORA	RURAL	1414	14260	JK BANK
3	KUPWARA	MANIGAH	RURAL	1207	9094	JK BANK
4	KUPWARA	WARNOW	RURAL	1109	8318	JK BANK
5	KUPWARA	TEKI PORA	RURAL	951	7437	PUNJAB NATIONAL BANK
6	KUPWARA	DARD SUN RESH GUND	RURAL	696	7060	JK BANK
7	KUPWARA	MAIDAN PORA	RURAL	899	6866	ICICI BANK
8	KUPWARA	ANDER HAMA	RURAL	802	6539	JK BANK
9	KUPWARA	WARSUN	RURAL	548	6220	JK BANK
10	KUPWARA	KIGAM	RURAL	455	6179	JK BANK
11	KUPWARA	KANDI KHAS	RURAL	854	5956	JK BANK
12	KUPWARA	TEKER	RURAL	365	5781	UCO BANK
13	KUPWARA	GAGAL	RURAL	732	5555	CANARA BANK
14	KUPWARA	SEVER THENDI PORA	RURAL	765	5524	JK BANK
15	KUPWARA	NEGRIMAL PORA	RURAL	648	5516	JK BANK (PROPOSED)
16	KUPWARA	KHURHAMA	RURAL	733	5484	HDFC BANK
17	KUPWARA	FARKAN	RURAL	401	5331	JK BANK
18	KUPWARA	MINDIYAN	RURAL	528	5255	JK BANK
19	KUPWARA	KACHI HAMA	RURAL	706	5187	JK BANK
TOTAL					19	
20	BUDGAM	KACHWARI	RURAL	1178	8637	HDFC BANK
21	BUDGAM	SOZETH GORI PORA	RURAL	911	8171	STATE BANK OF INDIA
22	BUDGAM	BRENWAR	RURAL	957	6551	JK BANK
23	BUDGAM	CHELEN CHUNT NAR	RURAL	784	6131	CANARA BANK
24	BUDGAM	KAWSA KHALISA	RURAL	752	6123	JK BANK
25	BUDGAM	DARWAN NOWGAM	RURAL	666	5951	PUNJAB NATIONAL BANK
26	BUDGAM	ARI PANTHAN	RURAL	899	5268	JK BANK
27	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	JK BANK (OPENED)
28	BUDGAM	JAGU KHAREN	RURAL	606	5081	CENTRAL BANK OF INDIA
TOTAL					9	
29	LEH	CHEMREY	RURAL	353	6222	JK BANK
TOTAL					1	
30	POONCH	KHANETAR	RURAL	1758	8746	SBI (PROPOSED)
31	POONCH	HARI	RURAL	1552	7955	HDFC BANK
32	POONCH	ARI	RURAL	1544	7772	JK BANK
33	POONCH	DARA DULLIAN	RURAL	1211	6773	UCO BANK
34	POONCH	CHHAJLA	RURAL	1144	6558	PUNJAB NATIONAL BANK
35	POONCH	SALWAH	RURAL	1103	6456	HDFC BANK
36	POONCH	ARAI	RURAL	1423	6434	CENTRAL BANK OF INDIA
37	POONCH	SANEI	RURAL	1064	5821	CANARA BANK
38	POONCH	SANGLA	RURAL	974	5159	JK BANK (PROPOSED)
39	POONCH	GAGRIAN	RURAL	1115	5127	JK BANK
TOTAL					10	

DISTRICT WISE - RE-ALLOCATION OF VILLAGES HAVING POPULATION > 5000 IN J&K STATE (CENSUS 2011) NOT HAVING A BRICK & MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs)

SR	NAME OF THE DISTRICT	NAME OF THE ALOOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	NAME OF THE BANK TO WHICH ALLOCATED
40	RAJOURI	TARERU	RURAL	1647	8017	JK BANK
41	RAJOURI	DUDAJ	RURAL	1706	7842	PUNJAB NATIONAL BANK
42	RAJOURI	SAWARI	RURAL	1382	7225	CANARA BANK
43	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860	STATE BANK OF INDIA
44	RAJOURI	FATEH PUR	RURAL	1101	5814	UCO BANK
45	RAJOURI	THANA NANG	RURAL	1197	5749	HDFC BANK
46	RAJOURI	CHOKIAN	RURAL	1256	5636	JK BANK
47	RAJOURI	PANJ GRIAN	RURAL	1202	5552	STATE BANK OF INDIA
48	RAJOURI	KANTHOL	RURAL	1066	5512	PUNJAB NATIONAL BANK
49	RAJOURI	NUNIAL	RURAL	1217	5344	JK BANK
TOTAL					10	
50	KATHUA	JANGLOTE	RURAL	1297	7693	SBI (PROPOED)
51	KATHUA	FORLAIN	RURAL	1234	6462	PUNJAB NATIONAL BANK
52	KATHUA	BAGGAN	RURAL	1077	6101	JK BANK
TOTAL					3	
53	BARAMULLA	MATI PORA	RURAL	1325	9675	CENTRAL BANK OF INDIA
54	BARAMULLA	DANGER PORA	RURAL	1295	9021	JK BANK
55	BARAMULLA	SULTAN PORA KHAI	RURAL	795	8846	JK BANK
56	BARAMULLA	NAMBLA	RURAL	1212	7193	HDFC BANK
57	BARAMULLA	FEROZ PORA (GULMARG)	RURAL	1106	6702	JK BANK
58	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996	JK BANK
59	BARAMULLA	WADURA	RURAL	595	5645	JK BANK
60	BARAMULLA	LAL PORA	RURAL	937	5450	UCO BANK
61	BARAMULLA	HARDUSHUO	RURAL	891	5442	JK BANK
TOTAL					9	
62	BANDIPORA	BANA KOOT	RURAL	1635	10516	HDFC BANK
63	BANDIPORA	MALANGAM	RURAL	1542	8973	STATE BANK OF INDIA
64	BANDIPORA	SADHUNARA HASTI KHAN	RURAL	1260	8674	JK BANK
65	BANDIPORA	CHITHI BANDI	RURAL	1421	8346	JK BANK
66	BANDIPORA	MANTRIGAM	RURAL	1481	7981	UCO BANK
67	BANDIPORA	SHAH GUND	RURAL	955	7044	JK BANK
68	BANDIPORA	KUNAS	RURAL	777	5271	JK BANK
69	BANDIPORA	BAHAR ABAD (AMCHA KUND)	RURAL	730	5254	ICICI BANK
70	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178	JK BANK
TOTAL					9	
71	GANDERBAL	HARI GANIWAN	RURAL	1072	6699	JK BANK
72	GANDERBAL	YAN GOORA	RURAL	864	6380	JK BANK
73	GANDERBAL	SHALLA BUG	RURAL	871	5229	HDFC BANK
TOTAL					3	
74	PULWAMA	TOKUNA	RURAL	1070	6775	JK BANK
75	PULWAMA	WUYAN	RURAL	932	5874	JK BANK (OPENED)
76	PULWAMA	SANGER WANI	RURAL	1013	5558	JK BANK (PROPOSED)
TOTAL					3	

DISTRICT WISE - RE-ALLOCATION OF VILLAGES HAVING POPULATION > 5000 IN J&K STATE (CENSUS 2011) NOT HAVING A BRICK & MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs)

SR	NAME OF THE DISTRICT	NAME OF THE ALOOCATED VILLAGE	CATEGORY	NUMBER OF HOUSEHOLDS	POPULATION	NAME OF THE BANK TO WHICH ALLOCATED
77	SHOPIAN	HIR PORA	RURAL	1446	8540	JK BANK
78	SHOPIAN	DEV PORA (FOREST BLOCK)	RURAL	1424	8275	STATE BANK OF INDIA
TOTAL					2	
79	KULGAM	BRINIAL LAMAR	RURAL	1344	8043	ICICI BANK
80	KULGAM	AHMAD ABAD	RURAL	874	5194	JK BANK
81	KULGAM	NANDIMARG	RURAL	946	5066	HDFC BANK
TOTAL					3	
82	DODA	BAJARNI	RURAL	1564	7981	SBI (PROPOED)
83	DODA	DHANDAL	RURAL	1483	7906	JK BANK
84	DODA	CHAKA	RURAL	1282	6486	HDFC BANK
85	DODA	MUND DHAR	RURAL	1207	6279	ICICI BANK
86	DODA	BHAGWA	RURAL	1088	5907	PUNJAB NATIONAL BANK
TOTAL					5	
87	RAMBAN	CHAMALWAS	RURAL	1772	8025	JK BANK
88	RAMBAN	TARGAM	RURAL	1335	7253	PUNJAB NATIONAL BANK
89	RAMBAN	DOLEGAM	RURAL	1509	7073	STATE BANK OF INDIA
90	RAMBAN	DHANMASTA	RURAL	1153	6114	PUNJAB NATIONAL BANK
91	RAMBAN	SOJMATNA	RURAL	1112	5638	HDFC BANK
92	RAMBAN	DALWAH	RURAL	1035	5431	STATE BANK OF INDIA
TOTAL					6	
93	KISHTWAR	POOCHAL	RURAL	1326	7042	PUNJAB NATIONAL BANK
94	KISHTWAR	SIGDEE	RURAL	1370	5807	STATE BANK OF INDIA
95	KISHTWAR	PATNAZI	RURAL	840	5212	CENTRAL BANK OF INDIA
TOTAL					3	
96	UDHAMPUR	LADDA	RURAL	968	5200	STATE BANK OF INDIA
TOTAL					1	
97	REASI	THURU	RURAL	1401	8028	ICICI BANK
98	REASI	TULI	RURAL	1445	8016	CANARA BANK
99	REASI	CHASSOT	RURAL	1278	7502	STATE BANK OF INDIA
100	REASI	BUDHAN	RURAL	1519	7354	JK BANK
101	REASI	BATHOIE	RURAL	973	6011	PUNJAB NATIONAL BANK
102	REASI	SARH	RURAL	951	5856	STATE BANK OF INDIA
TOTAL					6	
103	SAMBA	BAGLA	RURAL	2094	10255	STATE BANK OF INDIA
104	SAMBA	KATLI	RURAL	1107	5889	JK BANK
TOTAL					2	
GRAND TOTAL					104	

COVERAGE SUMMARY OF V

S.NO	NAME OF DISTRICT	NUMBER OF VILLAGES WITH > 5000 POPULATION
	1	2
1	SRINAGAR	0
2	GANDERBAL	10
3	BARAMULLA	21
4	BANDIPORA	19
5	ANANTNAG	36
6	KULGAM	7
7	PULWAMA	13
8	SHOPIAN	2
9	BUDGAM	15
10	KUPWARA	33
11	POONCH	19
12	RAJOURI	15
13	JAMMU	5
14	SAMBA	3
15	UDHAMPUR	2
16	REASI	7
17	KATHUA	3
18	DODA	6
19	RAMBAN	11
20	KISHTWAR	6
21	LEH	1
22	KARGIL	1
TOTAL		235

VILLAGES WITH POPULATION MORE THAN 5000

OUT OF (2) NUMBER OF VILLAGES FOR WHICH SURVEY COMPLETED	OUT OF (3) NUMBER OF VILLAGES ALREADY COVERED BY BRICK & MORTAR BRANCH OF SCHEDULED COMMERCIAL BANK (INCLUDING RRB)
3	4
0	0
10	7
21	12
19	10
36	36
7	4
13	10
2	0
15	6
33	14
19	9
15	5
5	5
3	1
2	1
7	1
3	0
6	1
11	5
6	3
1	0
1	1
235	131

**OUT OF (3) NUMBER OF
CILLAGES NOT HAVING
BRICK & MORTAR BRANCH
OF ANY SCHEDULED
COMMERCIAL BANK**

5

0

3

9

9

0

3

3

2

9

19

10

10

0

2

1

6

3

5

6

3

1

0

104

Annexure-B

POSITION/PROGRESS MADE BY RSETIs IN J&K AS ON SEPTEMBER 30, 2017

SR	DISTRICIT	CONTACT DETAILS	TARGET FOR FY 2017-18		NUMBER OF PROGRAMMES CONDUCTED DURING THE QUARTER ENDED SEP 2017	NUMBER OF CANDIDATES TRAINED DURING THE QUARTER ENDED SEP 2017	NUMBER OF PROGRAMMES CONDUCTED DURING CFY 01.04.2017-30.09.2017	NUMBER OF CANDIDATES TRAINED DURING THE CFY FROM 01.04.2017-30.09.2017	(OUT OF 15) NO. OF TRAINED CANDIDATES PROVIDED CREDIT LINKAGE DURING CFY ENDED SEP 2017	(OUT OF 16) NO. OF CREDIT LINKED CANDIDATES WHO STARTED THEIR VENTURES DURING CFY ENDED SEP 2017
		ADDRESS	PROGRAMMES	CANDIDATES						
1	2	9	10	11	12	13	14	15	16	17
1	ANANTNAG	RESHI COMPLEX , OPP. PHE DIVISION BIJBEHARA PIN: 192124	12	375	5	64	10	155	116	110
2	BANDIPORA	TAWHEEDABAD BAGH BANDIPORA. PIN: 193502	14	470	5	156	9	291	126	126
3	BARAMULLA	BYPASS ROAD AMARGARH BARAMULLA. PIN:193201	12	325	2	75	7	211	51	51
4	BUDGAM	AI MURTAZA PLAZA, NEAR GULSHAN PETROL PUMP, NEW BUS STAND BUDGAM. PIN:191111	13	372	6	145	8	205	10	10
5	GANDERBAL	BEEHAMA DISTRICT, GANDERBAL (J&K) 191201	12	360	2	57	6	170	62	62
6	KULGAM	TOWN PLAZA, KULGAM , DISTRICT KULGAM (J&K)	12	360	3	100	6	181	48	46
7	KUPWARA	SALKOT KUPWARA,C/O (CLUSTER OFFICE) DISTRICT KUPWARA 193222	10	295	3	83	5	124	41	41
8	POONCH	HOTEL V. J. KANUYIAN JAWAHAR NAGAR, POONCH. (J&K)PIN: 185101	13	343	5	87	9	142	8	8
9	PULWAMA	SANA COMPLEX, MAIN PULWAMA PIN: 192301 (J&K)	14	396	3	77	9	160	76	76
10	RAJOURI	BILAL MASJID, WARD NO. 7 COURT ROAD RAJOURI, (J&K) PIN: 185131	13	325	3	86	7	130	11	11
11	SRINAGAR	3RD FLOOR CRISTAL HEIGHT NEAR J&K BANK, SONWAR, SRINAGAR (J&K) 190001	13	355	2	54	7	163	27	27
12	SHOPIAN	1ST FLOOR TAK COMPLEX ARHAMA SHOPIAN (J&K)	12	360	3	57	8	178	46	46
SUB TOTAL (KASHMIR)			150	4336	42	1041	91	2110	622	614
13	JAMMU	SBI RSETI, BANTALAB, JAMMU PIN: 181123	16	400	4	111	7	162	16	16
14	SAMBA	SBI RSETI, OPP. SBI VIJAYPUR. PIN: 184120	18	450	8	156	12	245	14	14
15	UDHAMPUR	DEVIKA LANE, SHIV NAGAR, UDHAMPUR. PIN 182101	21	460	4	80	10	177	6	6
16	REASI	IRP CHOWK , REASI	14	350	3	79	7	143	7	7
17	KATHUA	OPP. BSNL TOWERS SHIVNAGAR KATHUA	20	500	8	154	14	320	22	22
18	KISHTWAR	KICHLOO ROAD, KISHTWAR	14	305	9	250	26	26	0	0
19	DODA	NEW HOSPITAL ROAD, NEAR BUS STAND DODA	18	450	5	145	9	238	39	39
20	RAMBAN	NATIONAL HIGH WAY, RAMBAN NEAR BRIDGE	19	435	3	89	8	239	15	15
21	LEH	BEHIND ALL INDIA RADIO , LEH	13	310	47	882	4	93	12	7
SUB TOTAL (JAMMU)			153	3660	91	1946	97	1643	131	126
GRAND TOTAL			303	7996	133	2987	188	3753	753	740

STATUS OF ALLOTMENT OF LAND TO RSETIS IN J&K AS ON SEP 30, 2017

SR	RSETI NAME	POSITION AS ON SEP 30, 2017
1	ANANTNAG	The matter, which is a long pending issue, has been taken up recently in DLRC meeting dated August 25, 2017 and is under consideration of District Administration.
2	BANDIPORA	A Patch of 4 Kanals of State land has been identified for the construction of RSETI & Residential Building. The feasibility report from concerned department i.e. R&B Division has been obtained on 16.09.2017. As such the transfer of land along with Government order/legal documents is under process.
3	BARAMULLA	Land has been identified at Seer Jageer but not allotted so far.
4	BUDGAM	The case is pending with Office of Divisional Commissioner.
5	GANDERBAL	Matter under consideration with concerned authorities.
6	KULGAM	6 Kanals situated at H C gam Kulgam by Government has again been endorsed for allotment and orders in this regard are expected within a weeks' time as per the assurance by District Administration.
7	KUPWARA	Land has been already identified at Mugalpora, but has not been allotted to RSETI so far.
8	PULWAMA	Land measuring 5K x 4.5 M under survey No 2190 min x 1261 min already identified at Awantipora Opposite Office of Tehsildar. The case for taking possession of the land is being followed with ADC Pulwama. ADC Pulwama directed to revisit the identified land as the same falls in flood prone area and field visit of the land was carried out by RSETI Director recently. The said land is deep and may require huge filling so as to bring the same at par with the height of the road.
9	POONCH	8 Kanal and 16 Marlas Land at Jhulas village has been handed over to the JKBRSETI Poonch as per reports. Government order copy is awaited.
10	RAJOURI	Tehsildar concerned has assured that the land will be transferred to JKBRSETI in this month as there was some problem faced by Revenue Department for demarcation of land.
11	SRINAGAR	Land has been demarcated at Eidgah but Government order copy is awaited.
12	SHOPIAN	As per information received from RSETI Director land has been handed over to JKBRSETI Shopian. Matter has been taken up with Rural Deptt. Civil Secretariat to forward the Draft of Lease Agreement / Deed which has been circulated by MoRD Gol. The same is still awaited.
13	JAMMU	The land for RSETI has been identified at village Jandial in Bhalwal block of Jammu District. The matter of allotment of land is pending with higher authorities of Govt.

14	SAMBA	Since land identified earlier was not suitable (lies in Nallah). Allotment of land for construction of Building for SBI RSETI was again raised during DLRC meeting held on 24/5/2017 with DDC Samba for allotment of Land at suitable place and personal visit of DDC Samba to SBI RSETI, which he assured that matter will be discussed with revenue authorities.
15	UDHAMPUR	With refer to letter No: ACRU/SQ/4474-76 .We submit for your necessary information that Tehsildar Udhampur has identified a piece of land at village Roun measuring 3 Kanals in Khasra no 724 for setting up of RSETI Udhampur building. Necessary revenue papers have been submitted by AC (revenue) Udhampur to financial commissioner (Revenue) J&K Government for according necessary sanction for transfer of land to RSETI Udhampur for the purpose of construction of its own building.
16	REASI	Matter again taken up with the revenue authorization but still possession of Land is pending.
17	KATHUA	Official Position of Land measuring 5 Kanals from AC Revenue Kathua has been received by us. Land has been identified by the District administration but the measurement of the land is pending as the Revenue authority is busy in Girdawari and measurement will be done very shortly. We have already forward the letter received from ACR Kathua and photographs of the Land vide our Mail dated 15.09.2017
18	KISHTWAR	During the DLRAC Meeting held on 19.09.2017. The issue of allotment of State land to RSETI for construction of its own building at Kishtwar was discussed. The District Development Commissioner advised the Director RSETI to Coordinate with the Asst. Commissioner Development Kishtwar to explore for setting up of RSETI at old ACD office at an earliest.
19	DODA	In the recent DLRAC Meeting held on 26-09-2017 instructions were issued to Assistant Commissioner Revenue by the Chairman worthy District Development Commissioner Doda for initiating the process of transfer of 2 Kanals of land as already identified in Housing Colony Doda, for construction of SBI RSETI building at Doda. The Chief Secretary (J&K State) also gave his approval for the same in the Video conference held on the issue on 26/09/2017.
20	RAMBAN	Land previously identified at Sujmata Ramsu is disputed Land as narrated by Assistant Commissioner Revenue. They are on the job to identify new piece of Land for RSETI as informed by ACR. Identified land by Ramban District Administration proved in the litigation
21	LEH	Land already transferred in the name of SBI RSETI, Leh. Lease Deed executed. Construction not started as yet.
22	KARGIL	The RSETI could not be opened /operationalized.

ANNEXURE-D

Statement showing details of validation of accounts with regard to implementation of EBT Scheme in J&K State - as on 30.09.2017

District	JK Bank Accounts received	Other Bank Accounts received	Total Accounts Received {(2)+(3)}	JK Bank Accounts Validated	JK Bank Not Validated	Other Bank Accounts Validated	Total Accounts Validated {(5)+(6)}
Anantnag	5041	0	5041	5014	27	0	5014
Bandipora**	2968	0	2968	2917	51	0	2917
Baramulla**	4911	0	4911	4662	249	0	4662
Budgam	11401	0	11401	11076	325	0	11076
Doda**	8048	0	8048	7863	185	0	7863
Ganderbal	5200	0	5200	5146	54	0	5146
Jammu	12901	1926	14827	10583	2318	1044	11627
Kargil	2594	0	2594	2373	221	0	2373
Kathua	3511	214	3725	1747	1764	181	1928
Kishtwar	5338	0	5338	4395	953	0	4395
Kulgam	4140	0	4140	3878	262	0	3878
Kupwara**	6617	0	6617	6616	1	0	6616
Leh	1535	9	1544	1497	38	0	1497
Poonch	10465	1034	11499	9650	815	662	10312
Pulwama**	5221	0	5221	5202	19	0	5202
Rajouri	10675	2049	12724	9562	1113	1783	11345
Ramban*	2196	0	2196	1798	398	0	1798
Reasi**	3185	0	3185	3075	110		3075
Samba*	2692	741	3433	2429	263	0	2429
Shopian*	1482	0	1482	1482	0	0	1482
Srinagar	5124	0	5124	5107	17	0	5107
Udhampur*	5393	115	5508	5306	115	0	5306
TOTAL	120638	6088	126726	111378	9298	3670	115048

Annexure-E

Bankwise data regarding Aadhaar and Mobile seeding in Operative Individual Saving Bank Accounts

Name of the State: Jammu and Kashmir

S.No	Name of the Bank	As on 31st March, 2017						As on 30th June, 2017					
		Total no of operative individual Saving Bank (SB) accounts	Seeded with Aadhaar		Seeded with Mobile		Total no of operative individual Saving Bank (SB) accounts	Seeded with Aadhaar		Seeded with Mobile			
			Number	%age	Number	%age		Number	%age	Number	%age		
PUBLIC SECTOR BANKS													
1	Allahabad Bank*	23,086	7,842	34%	16,660	72%	23,086	7,842	34%	16,660	72%		
2	Andhra Bank	4,225	3,625	86%	3,950	93%	4,225	3,825	91%	4,150	98%		
3	Bank of Baroda	25,042	16,055	64%	18,612	74%	25,653	17,156	67%	19,413	76%		
4	Bank of India	33,669	15,166	45%	26,292	78%	36,732	20,732	56%	29,122	79%		
5	Bank of Maharashtra	4,027	782	19%	3,230	80%	4,781	955	20%	3,831	80%		
6	Canara Bank	67,298	27,957	42%	57,417	85%	67,379	32,049	48%	58,246	86%		
7	Central Bank of India	84,683	25,855	31%	41,151	49%	80,579	25,782	32%	40,391	50%		
8	Corporation Bank	12,907	7,532	58%	11,129	86%	13,110	8,102	62%	11,641	89%		
9	Dena Bank	4,023	1,543	38%	3,067	76%	3,873	1,991	51%	3,330	86%		
10	IDBI Bank	17,832	6,091	34%	16,426	92%	13,013	7,509	58%	12,383	95%		
11	Indian Bank	5,284	2,532	48%	4,556	86%	5,365	2,990	56%	4,665	87%		
12	Indian Overseas Bank	6,604	4,693	71%	5,047	76%	6,630	4,985	75%	5,548	84%		
13	Oriental Bank of Comm.	41,185	12,137	29%	28,040	68%	44,461	16,386	37%	28,530	64%		
14	Punjab & Sind Bank	40,320	30,251	75%	37,369	93%	41,772	34,439	82%	38,023	91%		
15	Punjab National Bank	5,14,459	1,53,588	30%	3,32,967	65%	5,15,984	3,19,465	62%	4,04,462	78%		
16	State Bank of India	12,69,161	3,01,800	24%	10,89,546	86%	13,14,682	5,85,622	45%	11,40,781	87%		
17	Syndicate Bank	7,658	2,825	37%	4,474	58%	5,017	3,036	61%	4,309	86%		
18	UCO Bank	43,345	15,803	36%	35,012	81%	45,174	17,895	40%	36,158	80%		
19	Union Bank of India	35,143	5,390	15%	30,374	86%	28,520	13,504	47%	25,897	91%		
20	United Bank of India	3,046	1,569	52%	2,230	73%	3,063	1,623	53%	2,500	82%		
21	Vijaya Bank	5,554	1,887	34%	3,910	70%	5,577	2,474	44%	4,012	72%		
Sub-total		22,48,551	6,44,923	29%	17,71,459	79%	22,88,676	11,28,362	49%	18,94,052	83%		
PRIVATE SECTOR BANKS													
22	Axis Bank	59,202	11,816	20%	55,970	95%	46,917	17,074	36%	43,934	94%		
23	Federal Bank	907	42	5%	907	100%	930	50	5%	927	100%		
24	HDFC Bank	1,30,724	30,880	24%	1,30,562	100%	1,22,270	50,650	41%	1,22,105	100%		
25	ICICI Bank	54,387	19,582	36%	53,144	98%	54,642	22,552	41%	53,515	98%		
26	J&K Bank	79,88,629	20,60,243	26%	43,17,532	54%	62,76,171	27,17,966	43%	49,12,648	78%		
27	IndusInd Bank	3,933	1,445	37%	3,933	100%	3,666	1,692	46%	3,666	100%		
28	Kotak Mahendra Bank	2,934	598	20%	927	32%	3,123	1,098	35%	3,101	99%		
29	South Indian Bank	3,380	495	15%	2,340	69%	3,380	661	20%	2,410	71%		
30	Yes Bank	9,963	2,696	27%	9,930	100%	8,714	2,696	31%	8,692	100%		
Sub-total		82,54,059	21,27,797	26%	45,75,245	55%	65,19,813	28,14,439	43%	51,50,998	79%		
REGIONAL RURAL BANKS													
31	Ellaquai Dehati Bank	1,53,190	46,748	31%	88,871	58%	1,55,253	58,918	38%	93,692	60%		
32	J&K Grameen Bank	10,54,992	1,73,846	16%	4,12,667	39%	10,70,648	2,02,770	19%	4,69,524	44%		
Sub-total		12,08,182	2,20,594	18%	5,01,538	42%	12,25,901	2,61,688	21%	5,63,216	46%		
COOPERATIVE BANKS													
33	Anantnag C. C. Bank	65,426	4,113	6%	9,293	14%	65,426	6,271	10%	11,802	18%		
34	Baramulla C. C. Bank	1,54,628	2,020	1%	2,279	1%	1,56,685	6,045	4%	3,315	2%		
35	Bombay M. C. Bank*	NA	NA	-	NA	-	NA	NA	-	NA	-		
36	Citizen's Co-op Bank	27,273	7,603	28%	10,169	37%	28,567	9,165	32%	11,230	39%		
37	DUCO Bank	4,890	1,220	25%	2,886	59%	4,890	1,220	25%	2,886	59%		
38	Jammu C. C. Bank	2,60,240	0	0%	0	0%	2,60,240	0	0%	0	0%		
39	J&K State Coop. Bank	69,065	17,118	25%	13,168	19%	70,626	18,818	27%	14,868	21%		
40	Kashmir M. C. Bank	NA	NA	-	NA	-	10,816	2,920	27%	6,814	63%		
41	Urban Coop. Bank	5,569	0	0%	0	0%	5,617	0	0%	0	0%		
Sub-total		5,87,091	32,074	5%	37,795	6%	6,02,867	44,439	7%	50,915	8%		
GRAND TOTAL		1,22,97,883	30,25,388	25%	68,86,037	56%	1,06,37,257	42,48,928	40%	76,59,181	72%		

Annexure-F

Cumulative Progress on PMJDY in J&K State as on 27/09/2017

S.No	Banks	Rural A/C	Urban A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	286	3842	4128	70.33	91	3687	3066
2	Andhra Bank	936	420	1356	22.41	394	836	724
3	Bank of Baroda	0	4686	4686	185.11	135	4355	2247
4	Bank of India	1387	7399	8786	192.73	1488	8693	5205
5	Bank of Maharashtra	0	1342	1342	72.21	248	1122	482
6	Canara Bank	19394	18759	38153	1112.32	2391	26252	18700
7	Central Bank of India	7617	3223	10840	359.68	1064	8527	5794
8	Corporation Bank	2428	1163	3591	138.52	517	3392	1933
9	Dena Bank	0	411	411	29.23	77	300	214
10	IDBI Bank Ltd.	2218	665	2883	60.73	110	2831	1303
11	Indian Bank	540	999	1539	18.98	49	1539	1117
12	Indian Overseas Bank	506	544	1050	28.29	240	1038	756
13	Oriental Bank of Commerce	8838	5799	14637	2237.22	1824	13395	6827
14	Punjab & Sind Bank	2402	830	3232	425.59	200	3091	2687
15	Punjab National Bank	81953	10831	92784	2301.35	1627	88289	60551
16	State Bank of India	74734	60585	135319	2248.97	58668	105927	46306
17	Syndicate Bank	230	1849	2079	70.78	805	1996	1027
18	UCO Bank	7686	9162	16848	981.38	3032	9234	8712
19	Union Bank of India	3510	3523	7033	198.91	1150	5441	2665
20	United Bank of India	0	564	564	201.30	121	220	455
21	Vijaya Bank	0	1395	1395	16.46	31	1395	1372
TOTAL FOR PSBs		214665	137991	352656	10972.49	74262	291560	172143
22	Axis Bank Ltd	1353	1438	2791	76.28	1054	2441	944
23	Federal Bank Ltd	0	49	49	3.21	6	53	11
24	IndusInd Bank Ltd	1	28	29	0.70	7	29	23
25	Jammu & Kashmir Bank Ltd	1344326	104600	1448926	52056.07	506697	1132302	461068
26	HDFC Bank Ltd	769	4116	4885	160.14	2016	4885	1913
27	ICICI Bank Ltd	1338	2776	4114	64.17	2090	4114	2056
28	Kotak Mahindra Bank Ltd	0	53	53	0.73	19	53	10
29	South Indian Bank Ltd	0	38	38	2.16	5	27	15
30	Yes Bank Ltd	89	60	149	5.37	58	148	69
TOTAL FOR PVTs		1347876	113158	1461034	52368.83	511952	1144052	466109
31	J&K Grameen Bank	88339	15786	104125	4870.09	29837	20240	37269
32	Ellaquai Dehati Bank	44278	9927	54205	1666.02	23415	33575	20906
TOTAL FOR RRBs		132617	25713	158330	6536.11	53252	53815	58175
33	Anantnag C. C. Bank	3051	2026	5077	71.47	187	0	1015
34	J&K State Coop. Bank	3957	819	4776	150.57	2011	1525	3030
TOTAL FOR Coop. Banks		7008	2845	9853	222.04	2198	1525	4045
TOTAL FOR J&K STATE		1702166	279707	1981873	70099.4695	641664	1490952	700472