



J&K Bank
Serving To Empower

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**Agenda
&
Background
Papers**

SPECIAL

MEETING OF J&K UTLBC

Chaired by

Dr. Bhagwat Kishanrao Karad

Hon'ble Minister of State for Finance,
Government of India

Dated : Tuesday, 22nd November, 2022

Time : 2:00 PM

Venue : SKICC, Srinagar

The Jammu & Kashmir Bank

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I N D E X – SPECIAL MEETING OF J&K UTLCB

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GENERAL INFORMATION

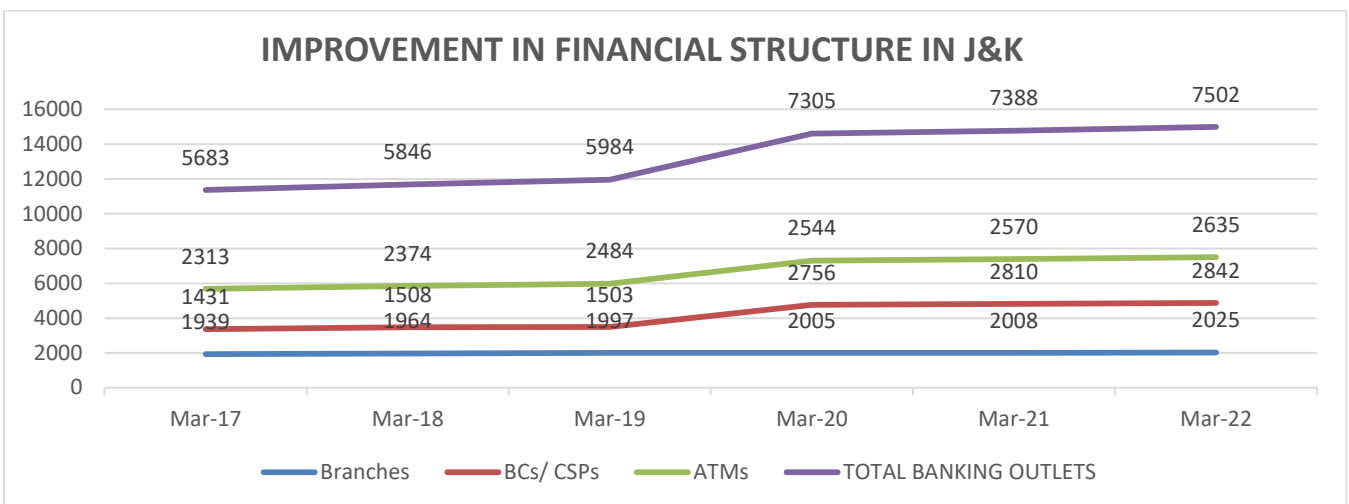
UNION TERRITORY OF JAMMU AND KASHMIR							
<u>Convenors of UTLBC</u>	The Jammu and Kashmir Bank						
Capital	Summer (May to October): SRINAGAR						
	Winter (November to April): JAMMU						
Population	1,22,67,013 (Census 2011)						
Languages	Kashmiri, Dogri, Urdu, Gojri & Pahadi						
Crops in J&K	Rice, Maize and Wheat. J&K is largest producer of Apple, Walnut, Almond and many other temperate dry and fresh fruits.						
No. of Districts	<u>Kashmir Division</u>			<u>Jammu Division</u>			
	1. Srinagar 2. Ganderbal 3. Budgam 4. Baramulla 5. Bandipora 6. Kupwara 7. Anantnag 8. Kulgam 9. Pulwama 10. Shopian			1. Jammu 2. Samba 3. Udhampur 4. Reasi 5. Kathua 6. Doda 7. Ramban 8. Kishtwar 9. Rajouri 10. Poonch			
<u>No. of Blocks</u>	Kashmir Division (142)			Jammu Division (149)			
<u>Lead Banks</u>	1) <u>J&K Bank (12 districts)</u>						
	All 10 districts of Kashmir division viz. Srinagar, Ganderbal, Budgam, Baramulla, Bandipora, Kupwara, Anantnag, Kulgam, Pulwama and Shopian and 2 districts of Jammu Division viz. Rajouri and Poonch.						
<u>Lead Banks</u>	2) <u>State Bank of India (8 districts)</u>						
	8 districts of Jammu division, viz. Jammu, Samba, Udhampur, Reasi, Kathua, Doda, Ramban & Kishtwar						
Banking Touch Points –Position as on 30.09.2022		Public Sector	Private Sector	RRBs	Coop. Banks	Other	Total
	Banks	12	11	2	10	2	37
	Branches	435	1023	325	263	13	2059
	Banking correspondents	383	1174	246	0	1267	3070
	ATMs	989	1649	0	16	0	2654
	Total outlets	1807	3846	571	279	1280	7783
Key Banking Parameters as on 30.09.2022	Total Deposits	Total Advances	C. D Ratio	Advances to Priority Sector	Share of PSA in total advances		
	(Amount in Crore)	1,59,877	93,461*	58%	38,883	42%	

(*) includes RIDF support (Rs.2,014 Crore)

Movement of Key Banking Business parameters in J&K- 5 years Trajectory

(A) IMPROVEMENT IN FINANCIAL STRUCTURE OF J&K

FY ENDED	Branches	BCs/ CSPs	ATMs	TOTAL BANKING OUTLETS
March 2017	1939	1431	2313	5683
March 2018	1964	1508	2374	5846
March 2019	1997	1503	2484	5984
March 2020	2005	2756	2544	7305
March 2021	2008	2810	2570	7388
March 2022	2025	2842	2635	7502
Cumulative Growth (%)	4%	99%	14%	32%



As on September 30, 2022 the banks in J&K are providing services through a network of 7,783 banking outlets comprising of 2059 branches, 3070 BCs and 2654 ATMs.

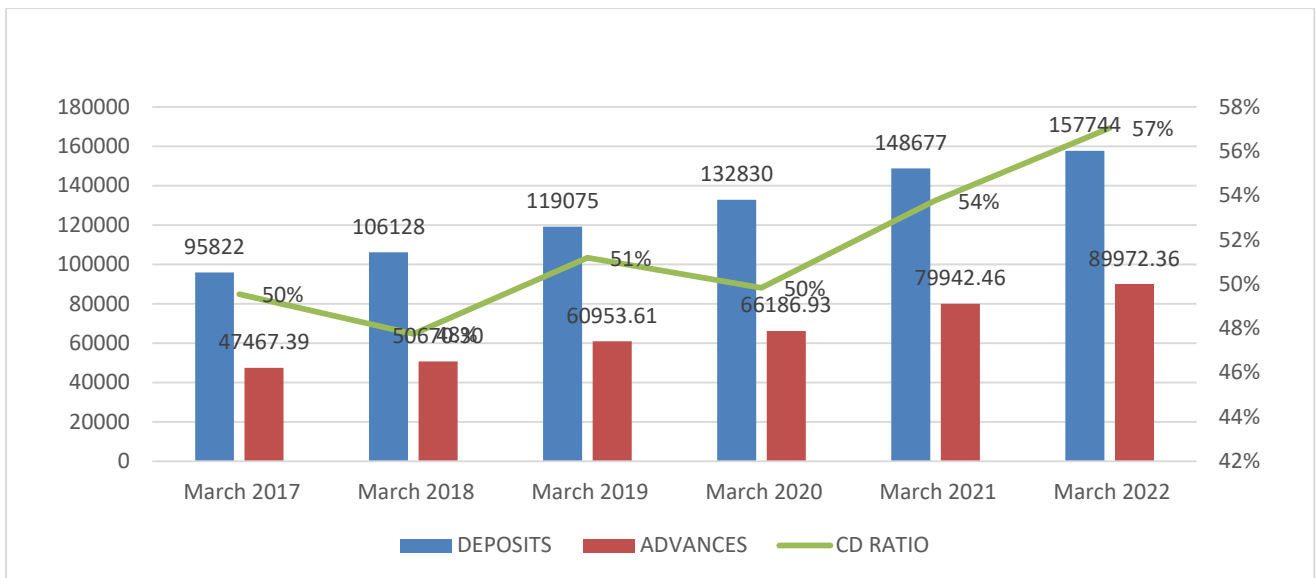
(B) Financial Inclusion Plan-Providing banking services in unbanked areas of J&K

		TARGET	ACHIEVEMENT	% ACH.
Phase 1	unbanked villages (having population over 2000) to be covered through BC model	795	795	100%
Phase 2	unbanked villages (having population less than 2000) to be covered through BC model	5582	5582	100%
Phase 3	"Brick & Mortar" branches or CBS-enabled Banking outlets in villages having population over 5000 in UT of J&K	104	103	99%
Phase 4	Providing Banking Services by banking Touch Points within a radius of 5 KMs of every village	147	147	100%

(C) DEPOSITS-ADVANCES-CD RATIO-GROWTH TREND

(AMOUNT IN CRORE)

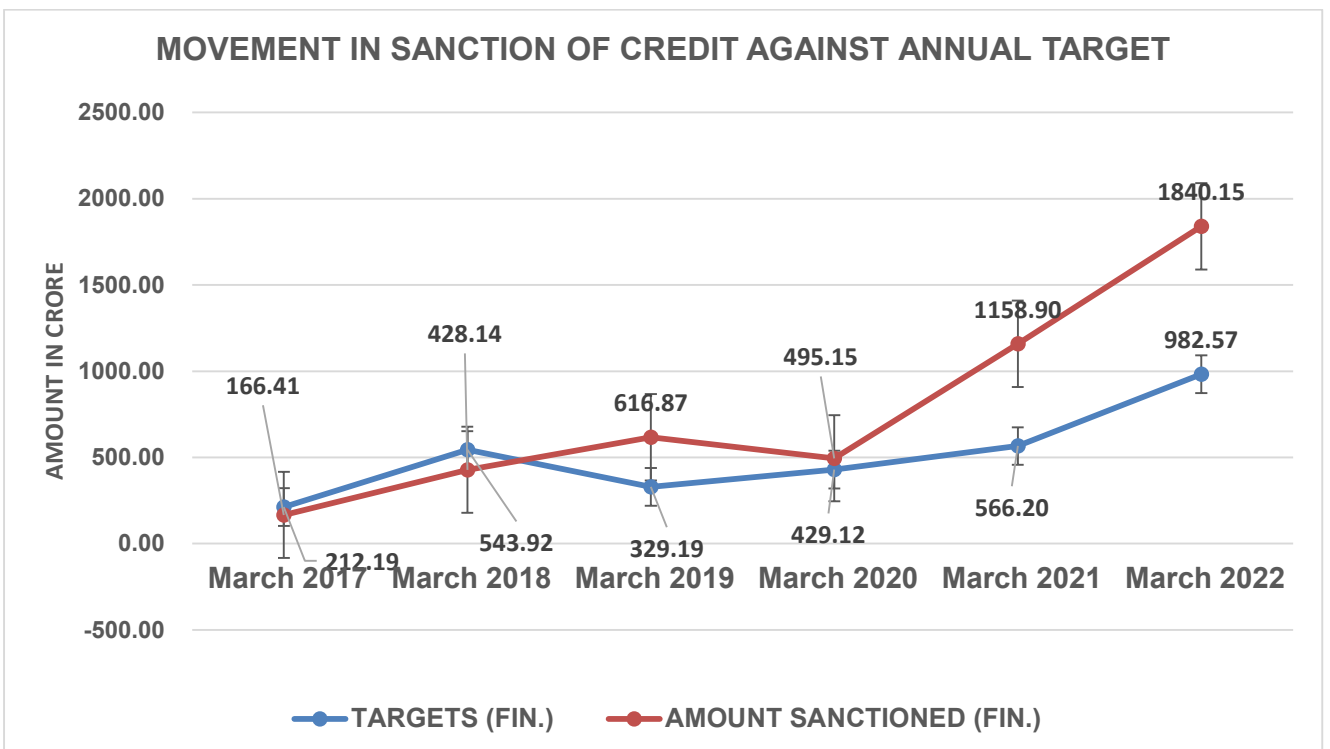
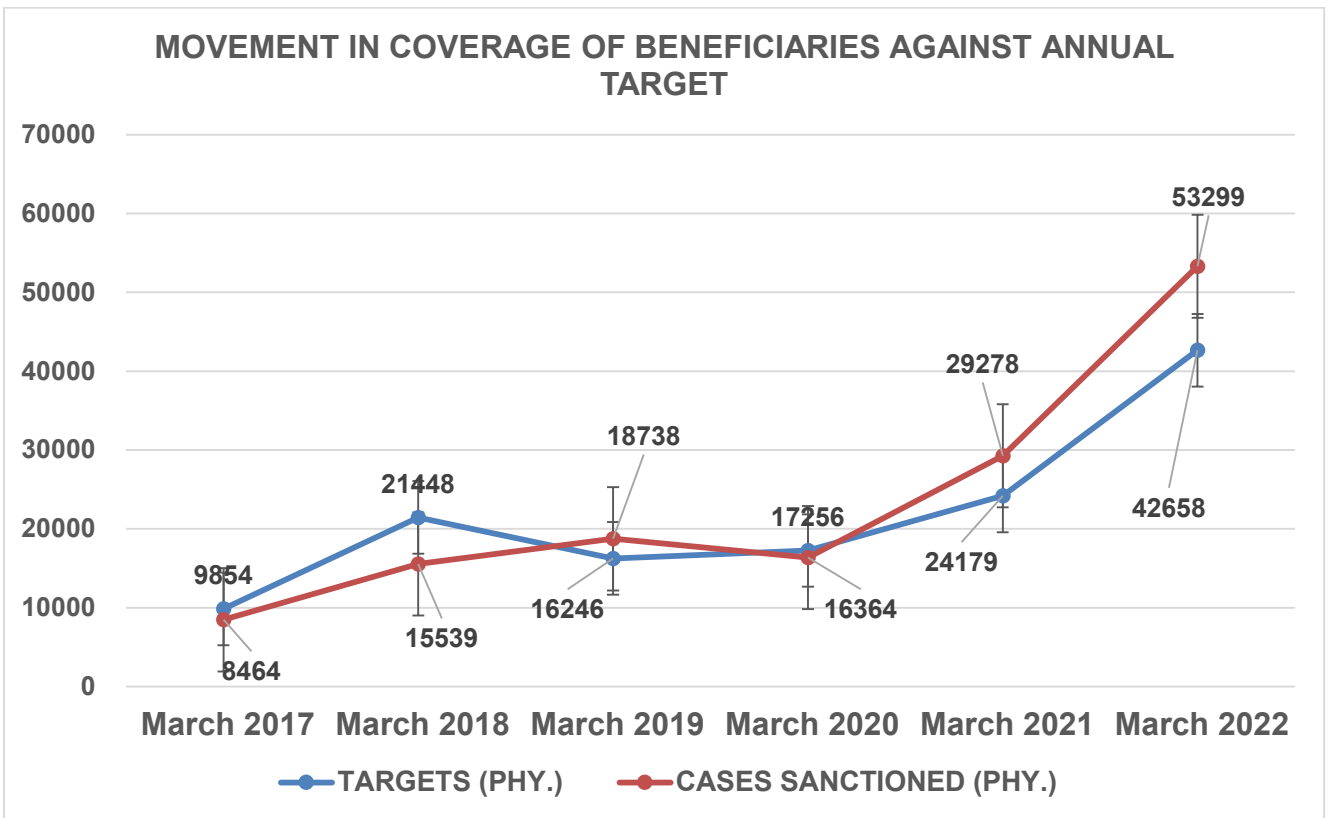
FY ENDED	DEPOSITS	ADVANCES	CD RATIO
March 2017	95822	47467	50%
March 2018	106128	50670	48%
March 2019	119075	60954	51%
March 2020	132830	66187	50%
March 2021	148677	79942	54%
March 2022	157744	89972	57%
Cumulative Growth (%)	65%	90%	15%



(D) Movement in Annual Targets and Achievement under Employment Generation Schemes

(AMOUNT IN CRORE)

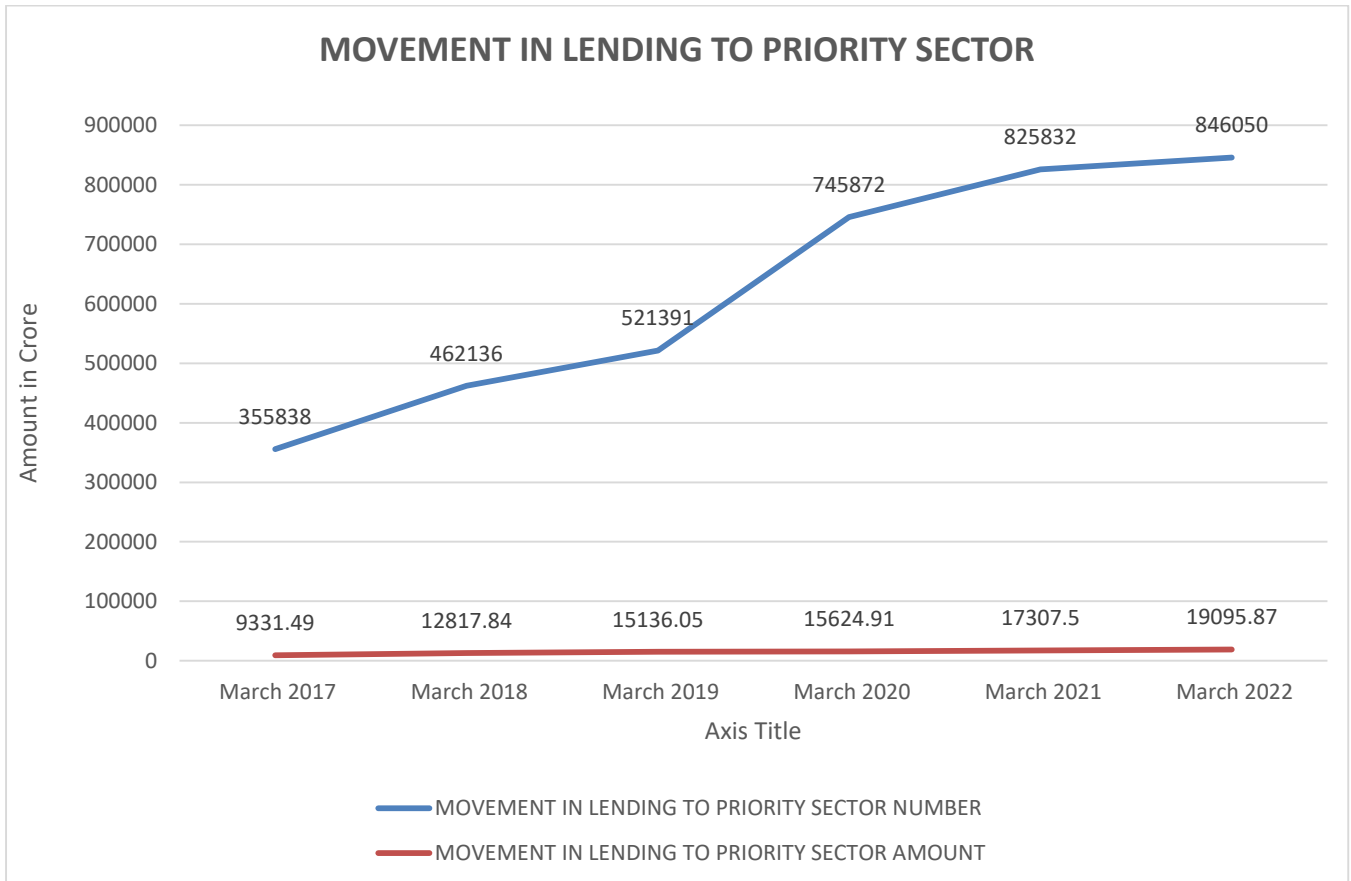
FY ENDED	TARGETS		CASES SANCTIONED	
	NO.	AMT.	NO.	AMT.
March 2017	9854	212.19	8464	166.41
March 2018	21448	543.92	15539	428.14
March 2019	16246	329.19	18738	616.87
March 2020	17256	429.12	16364	495.15
March 2021	24179	566.20	29278	1158.90
March 2022	42658	982.57	53299	1840.15
Cumulative Growth (%)	333%	363%	530%	1006%



(E) MOVEMENT IN LENDING TO PRIORITY SECTOR IN J&K

(AMOUNT IN CRORE)

FY ENDED	MOVEMENT IN LENDING TO PRIORITY SECTOR		Growth YoY	
	NUMBER	AMOUNT	PHY.	FIN.
March 2017	355838	9331.49	-	-
March 2018	462136	12817.84	23%	27%
March 2019	521391	15136.05	11%	15%
March 2020	745872	15624.91	30%	3%
March 2021	825832	17307.50	10%	10%
March 2022	846050	19095.87	2%	9%
Cumulative Growth (%)	138%	105%		



AGENDA ITEM NO: SP.01

ACTION TAKEN REPORT ON THE ACTIONABLE POINTS EMERGED DURING THE VISIT OF HON'BLE FINANCE MINISTER, TO UT OF J&K ON 23RD NOVEMBER 2021

Hon'ble Union Finance Minister visited Union Territory of Jammu & Kashmir on 23th November 2021 and inter alia interacted with senior officers of RBI, NABARD and major banks operating in UT of Jammu & Kashmir.

The action taken on the directions given by Hon'ble Union Finance Minister was last reviewed in 8th Meeting of J&K UTLBC held on October 19, 2022 wherein future course of action on the actionable points was discussed. The action taken report is given hereunder:

SRL	ACTION POINT	DECISION TAKEN IN 8 th MEETING OF J&K UTLBC HELD ON OCTOBER 19, 2022	ACTION TAKEN REPORT ON THE ACTIONABLE POINTS
1	<p>Special UTLBC to be convened and Public Sector Banks to present future Plan of expanding their foot print in UT of J&K. Public Sector banks to approach their Boards thereafter for seeking approval for expanding their activities in all the districts of UT of J&K.</p> <p>DECISIONS TAKEN IN 5TH UTLBC</p> <p>The Chair reiterated the directions issued by Hon'ble Finance Minister and directed Public Sector Banks to expand their foot print besides scaling up their credit activities in J&K. The PSBs were directed to prepare the plan in this regard by 31st December 2021.</p> <p>(Action: Public Sector Banks)</p>	<p>Public Sector banks to expedite the operationalization of the planned branches and BCs and ensure that the envisaged plan is accomplished within the stipulated timeline</p> <p>(Action: PSBs)</p>	<p>Out of the revised Expansion Plan of 38 Brick and Mortar branches and 295 BCs/ CSPs, Public Sector Banks have made 4 branches and 70 BCs/ CSPs operational till date.</p> <p>J&K UTLBC is closely monitoring the progress in the matter. As reported most of the locations are ready and shall be rolled out soon.</p> <p>The progress made in execution of Expansion Plans submitted by Public sector banks to improve their footprints in J&K is given as Annexure-A (Page 36 to 45)</p>

SRL	ACTION POINT	DECISION TAKEN IN 8 th MEETING OF J&K UTLBC HELD ON OCTOBER 19, 2022	ACTION TAKEN REPORT ON THE ACTIONABLE POINTS
2	<p>NABARD to give roadmap for utilization pipeline under all schemes in UT of J&K and prepare projects for better utilization.</p> <p>DECISIONS TAKEN IN 5TH UTLBC The Chief Secretary asked NABARD to prepare a roadmap for utilization pipeline under all Schemes and prepare projects for better implementation by 31st December 2021. (Action: NABARD)</p>	<p>The house was informed that roadmap for utilization pipeline under various NABARD schemes has been prepared by NABARD and submitted to J&K Government on 31st December 2021.</p>	<p>Submitted to J&K Government on 31st December 2021</p>
3	<p>Each Bank has to bring greater presence of NBFC's/ MFI's they have tied up with elsewhere.</p> <p>DECISIONS TAKEN IN 5TH UTLBC Chief Secretary advised Public Sector Banks to initiate measures to bring more Non-Banking Financial Corporation's (NBFCs) and Micro Finance Institutions (MFIs), having business relations with them outside UT, to J&K. The PSBs were directed to prepare the plan in this regard by 31st December 2021. (Action: Public Sector Banks)</p>	<p>The house noted that Public Sector Banks, except Bank of Baroda, have not till date submitted precise plans with timelines as directed by UTLBC during its Special meeting held on January 7, 2022.</p> <p>It was informed that Bank of Baroda is engaging three NBFCs i.e M/s Midland Micro Finance, M/s SV Credit Line Limited and M/s Ugro Capital to start operations in J&K by 31st Dec 2022.</p> <p>General Manager State Bank of India informed that bank is in the process of identification of NBFCs/ MFIs and the same shall be completed within 15 days.</p> <p>Decision:</p> <ul style="list-style-type: none"> •Public Sector Banks to expedite the submission of precise Plans with timelines and milestones, for bringing NBFC's/ MFI's to UT of J&K. 	<p>Public Sector Banks, except Bank of Baroda, have not till date submitted precise plans.</p> <p>The J&K UTLBC secretariat is following up with the banks in the matter. The scrutiny of the plans shall be carried out once the banks submit precise plans with timelines.</p>

SRL	ACTION POINT	DECISION TAKEN IN 8 th MEETING OF J&K UTLBC HELD ON OCTOBER 19, 2022	ACTION TAKEN REPORT ON THE ACTIONABLE POINTS
		<p>(Action: All Public Sector Banks)</p> <ul style="list-style-type: none"> • J&K UTLBC to consolidate the plan to be submitted by Public Sector Banks and prepare the roadmap for bringing Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) by Public Sector Banks to J&K, within the period of 15 days. <p>(Action: J&K UTLBC)</p>	
<p>4</p>	<p>PNB to prepare Plan for ODOP (One District One Product) to be implemented in UT of J&K on the lines of Uttar Pradesh etc. For this J&K Government will provide list of products and framework for each district.</p> <p>DECISIONS TAKEN IN 5TH UTLBC</p> <p>While announcing that agricultural and industrial products for each district have been identified by J&K Government, the Chief Secretary directed Punjab National Bank to take lead in preparing the Plan under One District One Product (ODOP) programme by 15th December 2021 in respect of the products already identified by Government.</p> <p>(Action: PNB)</p>	<p>The House was informed that concept paper on ODOP finalized by PNB in coordination with Govt. of J&K, Jammu & Kashmir Bank and J&K Trade Promotion organization has been submitted to J&K Government on 15.12.2021.</p> <p>Chief Secretary observed that there has been no significant movement in implementation of ODOP scheme in J&K. He expressed the need to quicken the pace of the implementation of ODOP Scheme.</p> <p>Decision: The Chief Secretary constituted a committee to be headed by Principal Secretary, Industries & Commerce Department J&K Government with representatives from J&K Bank and State Bank of India as its members. J&K Bank shall prepare an actionable</p>	<p>Financial Commissioner (Additional Chief Secretary) Agriculture Production Department, J&K Government chaired the meeting of the committee constituted vide Government order No. 1257-JK (GAD) of 2022 dated 18.10.2022 for preparation of actionable Export/Financial Road map for “One District One Product” (ODOP) Scheme in J&K on November 2, 2022</p>

SRL	ACTION POINT	DECISION TAKEN IN 8 th MEETING OF J&K UTLCB HELD ON OCTOBER 19, 2022	ACTION TAKEN REPORT ON THE ACTIONABLE POINTS
		<p>Export/ Financial road map for 'One-District-One-product' scheme for the 12 districts in J&K where it has lead bank responsibility, whereas State Bank of India shall prepare roadmap for the eight district where it has lead bank responsibility. The committee shall examine the plan which should be ready by 25th November 2022.</p> <p>(Action: Principal Secretary, Industries & Commerce Department, J&K Government, J&K Bank and State Bank of India)</p>	

AGENDA ITEM NO:SP.02

BACK TO VILLAGE -4 (B2V4) PROGRAMME:

After successful implementation of “**BACK TO VILLAGE Programme 1, 2 and 3** which envisages to involve government officials and banks in a joint effort to facilitate equal growth through community participation, employment generation besides redressing public grievances, the Government of J&K launched week long fourth Phase of the programme (B2V4) in all panchayats of J&K from **October 27, 2022.** A target of 15 cases per panchayat aggregating to 64,095 cases to be sanctioned/ disbursed under various employment generation schemes was assigned to the Banks.

The bank-wise progress under B2V4 programme upto **17.11.2022** is as below:

AMOUNT IN CRORE

BANK NAME	APPLICATIONS SOURCED	SANCTIONED	DISBURSED		UNDER PROCESS
			A/C	AMT	
	A/C	A/C	A/C	AMT	A/C
J&K BANK	37011	23005	10444	234.51	14006
SBI	477	390	303	17.98	87
PNB	441	379	436	7.65	62
CANARA	109	105	103	2.07	4
ICICI	19	9	8	1.52	10
HDFC	34	30	28	7.12	4
EDB	507	388	305	6.37	119
JKGB	2672	1309	919	22.4	1363
OTHERS	349	297	242	8.63	52
TOTAL	41619	25912	12788	308.25	15707

The District-wise progress under B2V4 programme upto **17.11.2022** is as below:

AMOUNT IN CRORE

SRL	DISTRICT NAME	NUMBER OF PANCHAYATS	APPLICATIONS SOURCED	SANCTIONED	DISBURSED		UNDER PROCESS
			A/C	A/C	A/C	AMT	A/C
1	SRINAGAR	21	539	529	188	6.43	10
2	GANDERBAL	126	1699	814	430	14.22	885
3	BARAHMULLA	402	4008	2019	508	13.24	1989
4	BANDIPORA	151	887	632	485	5.77	255
5	ANANTNAG	335	4337	2658	1710	42.54	1679
6	KULGAM	178	1579	1017	706	14.69	562
7	PULWAMA	190	1719	682	453	15.27	1037
8	SHOPIAN	98	1389	644	333	10.43	745
9	BUDGAM	296	2080	960	697	16.49	1120
10	KUPWARA	385	1910	987	669	15.19	923
11	POONCH	229	1904	818	439	10.01	1086
12	RAJUORI	312	2631	1374	681	20.1	1257
13	JAMMU	305	2592	2439	2085	30.85	153
14	SAMBHA	101	957	657	348	18.29	300
15	UDHAMPUR	236	1907	1017	341	10.97	890
16	REASI	153	1607	813	408	7.98	794
17	KATHUA	257	2352	2023	851	24.75	329
18	DODA	237	2687	1697	516	11.15	990
19	RAMBAN	125	2429	2254	478	8.29	175
20	KISHTWAR	136	2406	1878	462	11.59	528
	Total	4273	41619	25912	12788	308.25	15707

AGENDA ITEM NO:SP.03

PROGRESS UNDER ATMANIRBHAR BHARAT ABHIYAN & OTHER INITIATIVES

(A) SPECIAL CREDIT FACILITY FOR STREET VENDORS WITH AN INITIAL WORKING CAPITAL UPTO RS.10,000, Rs.20,000 and Rs. 50,000

Ministry of Housing & Urban Affairs (MoHUA) , Govt of India vide notification dated June 01, 2022 has extended the validity of the scheme till December 2024 and Credit Guarantee and Interest Subsidy claims on all loans will be paid till March 2028. As per the revised guidelines the 3rd loan of upto Rs 50,000 with repayment period of upto 36 months has been allowed on repayment of the 2nd loan of upto Rs 20,000.

Progress Achieved by banks operating in UT of J&K under **Street Vendors Atma Nirbhar Nidhi-PM SVANidhi** as **on 31.10.2022** is as under:

FIRST TRANCHE LOAN AMOUNT OF Rs.10,000

SRL	BANK NAME	APPLICATIONS UPLOADED TO WEBPORTAL	OUT OF (C)			OUT OF (D)		OUT OF (G)	
			APPLICATIONS PICKED UP	APPLICATIONS YET TO BE PICKED UP BY	APPLICATIONS RETURNED	CASES SANCTIONED	CASES UNDER PROCESS	CASES DISBURSED	SANCTIONED CASES PENDING DISBURSEMENT
A	B	C	D	E	F	G	H	I	J
1	J&K BANK	14642	12827	2	1813	12439	388	12019	420
2	SBI	1113	877	0	236	868	9	840	28
3	PNB	811	645	0	166	636	9	612	24
4	HDFC BANK	115	58	0	57	58	0	22	36
5	CANARA	382	350	0	32	345	5	333	12
6	UCO	147	102	0	45	102	0	101	1
7	CBI	187	145	0	42	145	0	145	0
8	P& S BANK	59	44	0	15	43	1	42	1
9	BOI	88	61	0	27	61	0	60	1
10	BOB	63	26	0	37	26	0	25	1
11	INDIAN BANK	169	116	0	53	116	0	109	7
12	JK GB	236	174	0	62	172	2	167	5
13	UBI	108	68	0	40	57	11	56	1
14	OTHERS	100	61	0	39	54	7	45	9
TOTAL		18220	15554	2	2664	15122	432	14576	546

Bank-wise performance given in Annexure-B (Page No. 46)

SECOND TRANCHE LOAN AMOUNT OF Rs.20,000- Progress as on 31-10-2022

SRL	BANK NAME	APPLICATIONS UPLOADED TO WEBPORTAL	OUT OF (C)			OUT OF (D)		OUT OF (G)	
			APPLICATIONS PICKED UP	APPLICATIONS YET TO BE PICKED UP BY CONCERNED BANK	APPLICATIONS RETURNED	CASES SANCTIONED	CASES UNDER PROCESS	CASES DISBURSED	SANCTIONED CASES PENDING DISBURSEMENT
A	B	C	D	E	F	G	H	I	J
1	J&K BANK	6966	6622	0	344	3419	3203	2253	1166
2	SBI	401	387	0	14	206	181	145	61
3	PNB	422	422	0	0	178	244	70	108
4	JKGB	44	44	0	0	36	8	33	3
5	CANARA	223	223	0	0	38	185	28	10
6	UCO	55	55	0	0	14	41	11	3
7	UBI	46	46	0	0	9	37	7	2
8	CBI	91	91	0	0	40	51	34	6
9	P& S BANK	32	32	0	0	11	21	9	2
10	BOI	44	44	0	0	10	34	8	2
11	INDIAN BANK	59	59	0	0	9	50	5	4
12	OTHERS	56	41	0	15	16	25	12	4
TOTAL		8439	8066	0	373	3986	4080	2615	1371

THIRD TRANCHE LOAN AMOUNT OF Rs.50,000- Progress as on 31-10-2022

SRL	BANK NAME	TOTAL APPLICATIONS UPLOADED TO	OUT OF (C)			OUT OF (D)		OUT OF (G)	
			APPLICATIONS PICKED UP	APPLICATIONS YET TO BE PICKED UP BY CONCERNED BANK	APPLICATIONS RETURNED	CASES SANCTIONED	CASES UNDER PROCESS	CASES DISBURSED	SANCTIONED CASES PENDING DISBURSEMENT
A	B	C	D	E	F	G	H	I	J
1	J&K BANK	71	71	0	0	50	21	33	17
2	SBI	6	6	0	0	5	1	2	3
3	PNB	9	9	0	0	8	1	8	0
4	HDFC BANK	0	0	0	0	0	0	0	0
5	CANARA	0	0	0	0	0	0	0	0
6	UCO	0	0	0	0	0	0	0	0
7	AXIS	0	0	0	0	0	0	0	0
8	CBI	0	0	0	0	0	0	0	0
9	P&SBANK	0	0	0	0	0	0	0	0
10	BOI	0	0	0	0	0	0	0	0
11	OTHERS	1	1	0	0	1	0	1	0
TOTAL		87	87	0	0	64	23	44	20

(B) GUARANTEED EMERGENCY CREDIT LINE (GECL)-EXTENSION-1.0, 2.0 & 3.0

National Credit Guarantee Trustee Company Ltd (NCGTC) vide notification no 1404/NCGTC/ECLGS dated March 30, 2022 has extended the validity of GECL Scheme (1.0,2.0,3.0,4.0) upto **March 31,2023** or till guarantees for an amount of Rs 4.50 lakh crore are issued by NCGTC, whichever is earlier.

BANK-WISE PROGRESS UNDER GECL (EXTENSION) –POSITION AS ON 30.09.2022:**GECL 1.0 (EXTENSION)****BENEFICIARIES IN UNITS & AMOUNT IN CRORE**

SRL	BANK NAME	LOANS SANCTIONED UNDER GECL 1.0 (EXTENSION)		LOANS DISBURSED UNDER GECL 1.0 (EXTENSION)	
		A/Cs	AMOUNT	A/C	AMOUNT
1	J&K BANK	1238	228.35	1238	228.35
2	SBI	358	26.14	358	26.14
3	PNB	81	15.83	7	15.49
4	CANARA BANK	828	11.65	807	9.96
5	UCO	161	4.56	161	4.42
6	BOB	200	3.3	200	2.95
7	P & S Bank	94	2.05	94	2
8	BOM	102	4.96	44	0.72
9	HDFC BANK	43	22.55	42	22.49
10	ICICI BANK	74	11	74	11
11	EDB	1484	9.73	1484	9.73
12	OTHERS	69	12	46	7.81
TOTAL		4,732	352.12	4,555	341.06

GECL 2.0 (EXTENSION)

BENEFICIARIES IN UNITS & AMOUNT IN CRORE

SRL	BANK NAME	LOANS SANCTIONED UNDER GECL 2.0 (EXTENSION)		LOANS DISBURSED UNDER GECL 2.0 (EXTENSION)	
		A/Cs	AMOUNT	A/C	AMOUNT
1	J&K BANK	12	103.60	12	103.60
2	SBI	3	8.08	3	8.08
3	CANARA BANK	10	0.05	5	0.01
4	INDIAN BANK	1	1.35	1	1.35
TOTAL		26	113.08	21	113.04

GECL 3.0 (EXTENSION)

BENEFICIARIES IN UNITS & AMOUNT IN CRORE

SRL	BANK NAME	LOANS SANCTIONED UNDER GECL 3.0 (EXTENSION)		LOANS DISBURSED UNDER GECL 3.0 (EXTENSION)	
		A/Cs	AMOUNT	A/C	AMOUNT
1	J&K BANK	10	2.03	10	2.03
2	SBI	1	0.20	1	0.20
3	CANARA BANK	209	1.55	199	1.00
TOTAL		220	3.78	210	3.23

(C) MISSION YOUTH PROGRAMME OF GOVERNMENT OF J&K

Following schemes have been rolled out by J&K Bank under Mission Youth initiative of Government of J&K.

SRL	Mission Youth Initiative	Name of the Scheme	Brief about the Scheme
01	Livelihood Generation Scheme for Youth	MUMKIN	The Livelihood Generation Scheme for Youth- MUMKIN was rolled out by J&K Bank under the title "J&K Bank Commercial Vehicle Finance Scheme under "Mumkin" initiative of Mission Youth". Under Mumkin initiative, Mission Youth intends to provide self-employment avenues to around 2000 unemployed youth of UT of J&K by facilitating them to purchase commercial vehicles.
02	Self-Employment Scheme for Women	TEJASWANI	The Livelihood Generation Schemes rolled out by J&K Bank under Mission Youth titled TEJASWANI is a self-employment scheme for empowerment of young women entrepreneurs of Jammu & Kashmir.
	Sector Specific Initiative	REIMAGINING & REDISCOVERING THE PARADISE SCHEME	The programme is intended to facilitate inclusive development of selected rural circuits. The indicative list of activities to be covered under the programme are Promotion of Local Hospitality, Adventure and Sports Facilities, Construction of Budget accommodation, Tourist Complexes, Wayside Amenities, Tourist Facilitation Centre.
		CUSTOMIZED LIVELIHOOD GENERATION	Financial assistance provided under the scheme shall be utilized for buying equipment, medical supplies and fixed assets for setting up the clinic.

SRL	Mission Youth Initiative	Name of the Scheme	Brief about the Scheme
		SCHEME FOR DENTAL PROFESSIONALS	
04	Spurring Entrepreneur Initiative	MISSION YOUTH-SPURRING ENTREPRENEUR INITIATIVE	The broad aim of the Scheme is to provide financial assistance to youth of Union Territory of J&K for establishing their business units. It has the stated objective of encouraging innovation and job creation through creation of new businesses and expansion of existing businesses. The core principle is to let youth decide on the nature and manner of their business rather than giving an enumerative list of businesses and ask them to choose from a confined sphere of prescribed activities.

PROGRESS UNDER MUMKIN AND TEJASWANI SCHEMES SINCE INCEPTION UPTO 10.11.2022

SCHEME	AMOUNT IN CRORE				
	CASES SPONSORED	CASES SANCTIONED		CASES RETURNED	CASES PENDING
	NUMBER	NUMBER	AMOUNT	NUMBER	NUMBER
MUMKIN	4124	2780	190.69	1063	281
TEJASWANI	1896	678	32.49	1072	146
MISSION YOUTH-SPURRING ENTREPRENEUR INITIATIVE	268	63	3.66	47	158
TOTAL	6288	3521	226.84	2182	585

(D) PROGRESS UNDER OTHER INITIATIVES

(I) PM Formalization of Micro Food Processing Enterprises Scheme (PMFME Scheme):

- Centrally Sponsored Scheme launched by Ministry of Food Processing Industries (MoFPI) to be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of Rs. 10,000 crore.
- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives.
- One District One Product (ODOP) approach to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products.
- Existing individual Micro Food Processing Units desirous of Up-gradation can avail credit linked capital Subsidy @ 35% of eligible project cost with maximum ceiling of Rs. 10.00 lac per unit.
- Online Portal available for borrowers to apply for loan under the scheme.

Progress as on 07.11.2022:

AMOUNT IN CRORE

BANK	APPLICATIONS UPLOADED		APPLICATIONS SANCTIONED		APPLICAT -IONS PENDING	APPLICAT -IONS REJECTED	AGE WISE PENDENCY		
	NO.	PROJECT COST	NO.	AMT			LESS THAN 30 DAYS	BETWEEN 30 TO 60 DAYS	GREATER THAN 60 DAYS
J&K BANK	283	59.77	83	7.34	44	156	23	7	14
SBI	84	16.73	10	1.25	10	64	10	0	0
PNB	21	7.27	2	0.60	2	17	2	0	0
JKGB	27	4.25	5	0.31	7	15	5	1	1
HDFC	20	4.87	0	0.00	16	4	1	0	15
BOM	2	0.13	1	0.07	1	0	1	0	0
CANARA	6	0.55	1	0.07	0	5	0	0	0
EDB	9	1.17	0	0.00	3	6	1	1	1
CBI	1	0.21	0	0.00	0	1	0	0	0
UCO	1	0.30	0	0.00	0	1	0	0	0
IOB	1	0.60	0	0.00	1	0	1	0	0
TOTAL	455	95.85	102	9.64	84	269	44	9	31

(II) Agriculture Infrastructure Fund:

- Central Sector Scheme formulated by Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW) to mobilize a medium - long term debt financing facility for investment in viable projects relating to post- harvest management, Infrastructure and community farming assets through incentives and financial support for funding Agriculture Infrastructure Projects at farm-gate and aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-Ups, etc.).
- The Scheme operational from 2020-21 to 2029-30 with moratorium for repayment which may vary subject to minimum of 6 months and maximum of 2 years.
- Interest Subvention of 3% per annum up to a limit of Rs.2 crore. This subvention will be available for a maximum period of seven years.
- Online Portal available for borrowers to apply for loan under the scheme.

Progress as on 07.11.2022:

AMOUNT IN CRORE

BANK	UPLOADED APPLICATIONS VERIFIED BY PROJECT MANAGEMENT UNIT (PMU)		APPLICATIONS SANCTIONED		APPLICATIONS PENDING	APPLICATIONS REJECTED
	NO.	PROJECT COST	NO.	AMT		
J&K BANK	164	84.99	21	1.82	41	102
SBI	4	5.55	0	0.00	0	4
PNB	8	1.78	3	0.25	0	5
CANARA	4	7.43	0	0.00	1	3
HDFC	5	3.74	0	0.00	4	1
ICICI	1	2.46	0	0.00	1	0
YES	1	2.45	0	0.00	0	1
AXIS BANK	2	5.13	0	0.00	1	1
TOTAL	189	113.53	24	2.07	48	117

PERFORMANCE OF BANKING SECTOR UNDER ACP 2022-23 IN UT OF J&K

AGENDA ITEM NO: SP.04

REVIEW OF SECTOR-WISE/ BANK-WISE ACHIEVEMENTS IN LENDING TO PRIORITY/ NON-PRIORITY SECTOR UNDER ACP 2022-23-ACHIEVEMENT DURING HALF YEAR ENDING SEPTEMBER 2022:

A) OVERVIEW OF CREDIT DISBURSEMENTS TO PRIORITY & NON-PRIORITY SECTORS

AMOUNT IN CRORE

SECTOR	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT (%)	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
PRIORITY	13,38,894	40,342.37	4,45,557	10,712.81	33%	27%
NON-PRIORITY	3,12,983	10,447.71	3,00,584	11,828.64	96%	113%
TOTAL	16,51,877	50,790.08	7,46,141	22,541.45	45%	44%

ACHIEVEMENT BY MAJOR BANKS:

AMOUNT IN CRORE

ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 (PRIORITY + NON-PRIORITY SECTOR)						
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
J&K BANK	8,32,205	25,324.42	4,50,703	11,853.39	54%	47%
SBI	1,56,563	5,603.37	1,11,874	5,049.50	71%	90%
PNB	84,972	3,464.98	15,831	581.17	19%	17%
HDFC BANK	67,601	2,466.33	19,102	1,656.72	28%	67%
ICICI BANK	19,625	764.92	34,368	493.35	175%	64%
JKGB	1,35,463	3,716.22	79,470	967.59	59%	26%
EDB	50,683	1,484.57	10,386	219.20	20%	15%
OTHERS	3,04,765	7,965.27	24,407	1,720.53	8%	22%
TOTAL	16,51,877	50,790.08	7,46,141	22,541.45	45%	44%

AMOUNT IN CRORE

PRIORITY SECTOR						
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	6,72,023	20,571.95	2,77,361	5,985.69	41%	29%
SBI	1,22,255	4,360.66	53,868	1,278.39	44%	29%
PNB	66,095	2,667.29	10,592	236.42	16%	9%
HDFC BANK	43,424	1,994.61	5,038	839.84	12%	42%
ICICI BANK	14,813	582.42	1104	134.69	7%	23%
JKGB	1,21,854	2,876.13	75,261	823.64	62%	29%
EDB	45,516	1,207.21	9,737	203.65	21%	17%
OTHERS	2,52,914	6,082.10	12,596	1,210.49	5%	20%
TOTAL	13,38,894	40,342.37	4,45,557	10,712.81	33%	27%

AMOUNT IN CRORE

NON-PRIORITY SECTOR						
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
J&K BANK	1,60,182	4,752.47	1,73,342	5,867.70	108%	123%
SBI	34,308	1,242.71	58,006	3,771.12	169%	303%
PNB	18,877	797.69	5,239	344.75	28%	43%
HDFC BANK	24,177	471.71	14,064	816.88	58%	173%
ICICI BANK	4,812	182.50	33,264	358.66	691%	197%
JKGB	13,609	840.08	4,209	143.94	31%	17%
EDB	5,167	277.36	649	15.55	13%	6%
OTHERS	51,851	1,883.19	11,811	510.04	23%	27%
TOTAL	3,12,983	10,447.71	3,00,584	11,828.64	96%	113%

CREDIT BY SECTORS - PRIORITY SECTOR

AMOUNT IN CRORE

SUB-SECTOR	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT (%)	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
AGRICULTURE	10,00,434	22,184.50	3,26,708	4,386.40	33%	20%
MSMES	1,41,481	11,785.60	90,425	5,292.25	64%	45%
EXPORT CREDIT*	646	170.05	0	0.00	0%	0%
EDUCATION	18,045	719.91	3,972	86.91	22%	12%
HOUSING	42,462	3,486.33	10,701	576.24	25%	17%
SOCIAL INFRA.	12,980	333.47	14	2.70	0%	1%
RENEW. ENERGY	14,170	75.16	350	1.14	2%	2%
OTHERS	1,08,676	1,587.35	13,387	367.17	12%	23%
TOTAL	13,38,894	40,342.37	4,45,557	10,712.81	33%	27%

* As per the extant RBI guidelines contained in the Master Directions – Priority Sector Lending (PSL) – Targets and Classification the Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME. Accordingly Export Credit of Rs.114.56 Crore disbursed to 54 beneficiaries and Rs.112.82 Crore disbursed to 438 beneficiaries by banks in J&K during first half of current financial year under Agriculture and MSME Sectors have been classified under Agriculture and MSME Sectors respectively

CREDIT BY SECTORS - NON-PRIORITY SECTOR:

AMOUNT IN CRORE

SUB-SECTOR	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
AGRICULTURE	0	0.00	1	0.01	-	-
EDUCATION	1,957	419.98	257	19.29	13%	5%
HOUSING	4,338	1,150.52	6,819	799.55	157%	69%
PERSONAL LOANS	1,15,024	4,611.11	2,15,659	8058.83	187%	175%
OTHERS	1,91,664	4,266.10	77,848	2950.96	41%	69%
TOTAL	3,12,983	10,447.71	3,00,584	11828.64	96%	113%

SECTOR-WISE ACHIEVEMENT OF MAJOR BANKS UNDER MAJOR SUB-SECTORS OF PRIORITY SECTOR

AGRICULTURE SECTOR-PRIORITY					AMOUNT IN CRORE	
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	5,08,984	11,872.92	2,13,768	3,292.01	42%	28%
SBI	77,164	2,073.23	37,743	289.55	49%	14%
PNB	44,476	1,310.76	8,672	82.31	19%	6%
HDFC BANK	29,750	941.41	3,691	186.84	12%	20%
ICICI BANK	9,892	282.32	925	21.14	9%	7%
JKGB	1,02,463	1,814.81	51,633	315.51	50%	17%
EDB	36,184	788.40	5,780	69.51	16%	9%
OTHERS	1,91,521	3,100.65	4,496	129.53	2%	4%
TOTAL	10,00,434	22,184.50	3,26,708	4,386.40	33%	20%

MSME-PRIORITY					AMOUNT IN CRORE	
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	73,366	5,385.71	44,092	1,925.64	60%	36%
SBI	19,621	1,452.72	11,608	868.59	59%	60%
PNB	7,452	910.45	1,687	143.38	23%	16%
HDFC BANK	5,369	707.58	1101	650.48	21%	92%
ICICI BANK	1,576	211.55	151	108.77	10%	51%
JKGB	11,529	843.45	21,870	448.62	190%	53%
EDB	3,733	281.18	3,907	126.80	105%	45%
OTHERS	18,835	1,992.96	6,009	1,019.97	32%	51%
TOTAL	1,41,481	11,785.60	90,425	5,292.25	64%	45%

EDUCATION-PRIORITY					AMOUNT IN CRORE	
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	8,281	370.56	2,448	49.15	30%	13%
SBI	2,141	89.24	1,141	27.79	53%	31%
PNB	1,235	59.45	118	2.30	10%	4%
HDFC BANK	995	49.15	0	0.00	0%	0%
ICICI BANK	264	8.10	7	0.90	3%	11%
JKGB	750	24.73	58	1.44	8%	6%
EDB	580	15.95	1	0.03	0%	0%
OTHERS	3,799	102.74	199	5.30	5%	5%
TOTAL	18,045	719.91	3,972	86.91	22%	12%

HOUSING-PRIORITY					AMOUNT IN CRORE	
BANK	ACP TARGET FY 2022-23		ACHIEVEMENT AS ON 30.09.2022		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	21,212	1,689.36	6,169	408.85	29%	24%
SBI	5,476	473.43	3,376	92.46	62%	20%
PNB	3,051	273.11	98	8.30	3%	3%
HDFC BANK	2,413	214.99	246	2.52	10%	1%
ICICI BANK	633	59.27	21	3.88	3%	7%
JKGB	1,378	87.89	345	29.07	25%	33%
EDB	1,152	84.05	49	7.31	4%	9%
OTHERS	7,147	604.23	397	23.85	6%	4%
TOTAL	42,462	3,486.33	10,701	576.24	25%	17%

Bank-wise/ District-wise performance given in Annexure –C1 & C2 (page No.48 to 65)

PROGRESS UNDER EMPLOYMENT GENERATION SCHEMES

AGENDA ITEM NO: SP.05

PERFORMANCE OF BANKS UNDER EMPLOYMENT GENERATION SCHEMES-POSITION AS ON OCTOBER 31, 2022

#	SCHEME	ANNUAL TARGET		CASES SPONSO-RED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURN ED
		A/Cs	AMT.		A/Cs	AMT.		
1	PMEGP	3,848	246.31	26,544	14,516	831.53	6,113	5,915
2	NRLM	18,150	317.00	10,549	10,407	227.58	46	96
3	NULM	439	6.73	1459	784	13.96	169	506
4	PMWMY	1,042	10.42	872	397	4.28	184	291
5	CCS FOR ARTISANS & WEAVERS	5,000	97.82	2707	1467	22.81	481	759
6	JKREGP	1,231	73.86	776	309	20.51	286	181
	TOTAL	29,710	752.14	42,907	27,880	1,120.67	7,279	7,748

BANK-WISE ACHIEVEMENTS UNDER INDIVIDUAL SCHEMES:

(1) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP):

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	1927	124.53	20,387	11857	692.87	4421	4,109
SBI	496	31.45	1,790	634	35.73	933	223
PNB	334	21.40	580	267	6.15	119	194
JKGB	372	22.77	2,607	1,098	69.06	390	1,119
EDB	154	10.05	970	453	20.55	248	269
HDFC BANK	124	7.77	0	0	0.00	0	0
JKSCB	36	2.82	157	157	4.18	0	0
OTHERS	405	25.52	53	50	2.99	2	1
TOTAL	3,848	246.31	26,544	14,516	831.53	6,113	5,915

Bank-wise performance given in Annexure-D1 (Page No. 66)

(2) NATIONAL RURAL LIVELIHOOD MISSION (NRLM):

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	15,127	261.17	8,489	8,361	178.60	38	90
SBI	125	3.35	260	260	7.42	0	0
PNB	125	3.26	79	79	4.40	0	0
JKGB	2,500	43.14	1,648	1,636	34.92	8	4
EDB	238	5.04	73	71	2.24	0	2
OTHERS	35	1.04	0	0	0.00	0	0
TOTAL	18,150	317.00	10,549	10,407	227.58	46	96

Bank-wise performance given in Annexure-D2 (Page No. 67)

(3) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	234	3.54	1,234	663	11.82	121	450
SBI	53	0.82	4	4	0.08	0	0
PNB	35	0.54	57	7	0.14	38	12
JKGB	15	0.23	90	38	0.63	8	44
EDB	15	0.24	26	26	0.43	0	0
JKSCB	5	0.08	13	11	0.22	2	0
OTHERS	82	1.28	35	35	0.64	0	0
TOTAL	439	6.73	1,459	784	13.96	169	506

Bank-wise performance given in Annexure-D3 (Page No. 68)

(4) PRADHAN MANTRI WEAVER'S MUDRA YOJANA (PMWY)

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	591	5.91	762	380	4.01	140	242
SBI	110	1.10	0	0	0.00	0	0
PNB	73	0.73	8	0	0.00	8	0
JKGB	77	0.77	101	17	0.27	36	48
EDB	65	0.65	1	0	0.00	0	1
HDFC BANK	40	0.40	0	0	0.00	0	0
JKSCB	41	0.41	0	0	0.00	0	0
OTHERS	45	0.45	0	0	0.00	0	0
TOTAL	1,042	10.42	872	397	4.28	184	291

Bank-wise performance given in Annexure-D4 (Page No. 69)

(5) CREDIT CARD SCHEME FOR ARTISANS AND WEAVERS OF HANDICRAFTS AND HANDLOOM SECTOR:

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	2,663	52.01	2,207	1,223	18.81	381	603
SBI	484	9.48	15	7	0.11	7	1
PNB	346	6.77	11	6	0.10	3	2
JKGB	501	9.74	381	147	2.47	84	150
EDB	286	5.65	68	65	1.03	0	3
HDFC BANK	163	3.11	3	0	0.00	3	0
JKSCB	171	3.35	13	13	0.20	0	0
OTHERS	386	7.71	9	6	0.09	3	0
TOTAL	5,000	97.82	2,707	1,467	22.81	481	759

Bank-wise performance given in Annexure-D5 (Page No. 70)

(6) J&K RURAL EMPLOYMENT GENERATION PROGRAMME (JKREGP)

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2022-23		CASES SPONSORED	CASES SANCTIONED 31-10-2022		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	963	57.78	697	281	18.23	275	141
JKGB	206	12.36	79	28	2.28	11	40
JKSCB	62	3.72	0	0	0.00	0	0
TOTAL	1,231	73.86	776	309	20.51	286	181

Bank-wise performance given in Annexure-D6 (Page No. 71)

SCHEME-WISE REASONS FOR RETURN/ REJECTION OF CASES UNDER GOVERNMENT SPONSORED/ EMPLOYMENT GENERATION SCHEMES

REASONS OF RETURN/ REJECTION (%)	PMEGP	NULM	PMWMY	CCS FOR ARTISANS & WEAVERS	JKREGP
Ineligible applicant	17%	13%	11%	8%	10%
Adverse credit history	5%	3%	2%	1%	5%
Documents incomplete	15%	42%	40%	47%	22%
Applicant not interested/ not traceable	37%	25%	27%	25%	49%
Project not viable	8%	2%	1%	1%	1%
OTHERS("Others" Include out of service area)	19%	16%	18%	18%	13%

PROGRESS UNDER OTHER SCHEMES

AGENDA ITEM NO: SP.06

A) SCHEDULE CASTE / SCHEDULE TRIBE /OTHER BACKWARD CLASSES (SC/ST/OBC):

AMOUNT IN CRORE

ANK	ANNUAL TARGET	CASES SPONSORED	CASES SANCTIONED		CASES PENDING	CASES RETURNED
	2022-23		30-09-2022			
			A/Cs	AMT.		
J&K BANK	TARGETS FOR FY 2022-23 NOT RECEIVED FROM SC/ST/ OBC CORPORATION	94	55	0.53	17	22
SBI		3	0	0.00	0	3
PNB		7	5	0.01	2	0
HDFC BANK		0	0	0.00	0	0
JKGB		9	1	0.01	2	6
EDB		5	0	0.00	2	3
OTHERS		4	0	0.00	4	0
TOTAL			122	61	0.55	27

Bank-wise performance given in Annexure-E (Page No. 72)

B) PROGRESS UNDER KCC SCHEME – UPTO 31.10.2022:

KCC (CROP)

AMOUNT IN CRORE

SRL	NAME OF BANK	ACTIVE KCCS (CROP) AS ON 31.10.2022		KCCs ISSUED (01.04.2022 TO 31.10.2022)		NUMBER OF PENDING APPL.	AMOUNT OF NPA	NPA (%)
		A/Cs	AMT.	A/Cs	AMT.			
1	J&K BANK	6,43,997	4,283.62	7,759	89.98	830	76.63	1.79%
2	SBI	19,114	158.06	307	2.43	0	24.81	15.70%
3	PNB	20,046	141.73	1,002	13.13	6	18.21	12.85%
4	HDFC BANK	7,141	301.72	3,092	91.56	0	34.95	11.58%
5	JKGB	80,328	628.13	3,128	22.96	81	59.49	9.47%
6	EDB	17,601	212.11	507	4.25	10	25.77	12.15%
7	CANARA BNK	967	9.17	109	0.93	0	1.04	11.34%
8	OTHERS	9,064	93.40	206	3.82	10	16.70	17.88%
TOTAL		7,98,258	5,827.94	16,110	229.06	937	257.60	4.4%

KCC (AH&F)

AMOUNT IN CRORE

SRL	NAME OF BANK	ACTIVE KCC-AH&F AS ON 31.10.2022		KCC-AH&F ISSUED (01.04.2022 TO 31.10.2022)		NUMBER OF PENDING APPL.	AMOUNT OF NPA	NPA (%)
		A/Cs	AMT.	A/Cs	AMT.			
1	J&K BANK	1,15,530	563.57	12,525	98.79	2,791	19.97	3.54%
2	SBI	5,453	33.05	676	4.54	0	4.11	12.44%
3	PNB	2,364	18.86	437	7.71	3	1.96	10.39%
4	HDFC BANK	0	0.00	0	0.00	0	0.00	0.00%
5	JKGB	23,337	159.80	3,056	33.96	32	1.65	1.03%
6	EDB	3336	20.34	469	3.44	90	0.69	3.39%
7	CANARA BK.	280	2.12	36	0.27	0	0.10	4.72%
8	OTHERS	569	3.93	45	0.51	0	0.01	0.25%
TOTAL		1,50,869	801.67	17,244	149.22	2,916	28.49	3.55%
GRAND TOTAL KCC (CROP+AHF)		9,49,127	6,629.61	33,354	378.28	3,853	286.09	4.32%

Bank-wise details given in Annexure-F1& F2 (Page No. 73 to 74)

C) FINANCE TO JOINT LIABILITY FARMING GROUPS (JLGs) OF "BHOOMI HEEN KISSAN": Position as on 30-09-2022

AMOUNT IN LAC

S.NO NO	NAME OF THE BANK	NO. OF RURAL BRANCHES (01.04.2022)	TARGET (2022-23) @ 4 JLGs PER RURAL BRANCH	NO. OF JLGs FORMED	JLGs CREDIT-LINKED	
					A/Cs	AMOUNT
1	J&K BANK	507	2028	103	82	65.50
2	JKGB	174	696	261	261	522.00
3	EDB	90	360	105	105	209.00
4	SBI	81	324	176	125	113.92
5	PNB	33	132	13	13	26.00
6	OTHERS	212	848	2	1	2.00
TOTAL		1,097	4,388	660	587	938.42

Bank-wise performance given in Annexure-G (Page No. 75)

D) PRADHAN MANTRI MUDRA YOJANA (PMMY) - PROGRESS AS ON 11-11-2022

Progress of Major Banks is given hereunder:

AMOUNT IN CRORE											
#	BANK NAME	DISBURSEMENT (SHISHU)		DISBURSEMENT (KISHORE)		DISBURSEMENT (TARUN)		TOTAL DISBURSEMENT		ANNUAL TARGET	%AGE ACH.
		A/Cs	AMT.	A/Cs	AMT.	A/Cs	AMT.	A/Cs	AMT.	AMT.	
1	J&K BANK	20932	69.14	64838	1377.45	10688	760.33	96458	2206.92	3745.00	59%
2	SBI	522	1.83	4221	106.91	932	72.69	5675	181.43	350.00	52%
3	PNB	858	3.10	3063	73.49	821	64.64	4742	141.23	185.00	76%
4	CANARA	915	1.27	884	24.79	257	21.89	2056	47.95	35.00	137%
5	HDFC	3	0.01	48	1.75	30	2.42	81	4.18	4.26	98%
6	JKGB	1036	4.03	7525	142.63	749	50.87	9310	197.53	412.60	48%
7	EDB	36	0.18	277	7.20	53	3.62	366	11.00	20.00	55%
8	OTHERS	6036	22.72	2544	46.85	749	59.79	9329	129.36	91.58	1%
TOTAL		30338	102.28	83400	1781.07	14279	1036.25	128017	2919.60	4843.44	60%

Details of Bank-wise progress is given in Annexure-H (Page No. 76)

E) STAND-UP INDIA (SUPI) SCHEME:

Stand-Up India Programme envisages that each branch of a Scheduled Commercial Bank shall provide loan of Rs. 10.00 lac to Rs. 1.00 Crore to at least **one SC/ST** and **one Women** borrower for setting up Greenfield Enterprise in manufacturing, services or trading sectors. In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman Entrepreneur.

Progress achieved as on 30.09.2022

AMOUNT IN CRORE					
S NO	NAME OF THE BANK	TARGET	ACHIEVEMENT		
		(2 CASES PER BRANCH)	TOTAL A/Cs	AMOUNT DISBURSED	%AGE ACH.
1	J&K BANK	1,630	808	153.86	50%
2	SBI	348	229	27.37	66%
3	PNB	224	84	16.67	38%
4	HDFC BANK	176	35	7.52	20%
5	JKGB	430	347	48.11	81%
6	EDB	220	26	3.39	12%
7	OTHER BANKS	470	122	19.90	26%
TOTAL		3,498	1,651	276.82	47%

Bank-wise performance given in Annexure-I (Page No. 77)

BANK CREDIT AT A GLANCE

AGENDA ITEM NO: SP.07

A) OVERVIEW OF CREDIT SCENARIO AS ON SEPTEMBER 30,2022

KEY BANKING INDICATORS:

AMOUNT IN CRORE

#	PARTICULARS	SEPTEMBER 2021	SEPTEMBER 2022	GROWTH (YoY)
1	DEPOSITS	1,48,539	1,59,877	7.63%
2	ADVANCES (TOTAL)	82,085	91,446	11.40%
3	CORPORATE ADVANCES (OUT OF 2)	5,743	5,494	-4.34%
4	RIDF SUPPORT	1,955	2,014	3.04%
-	ADVANCES + RIDF (2+4)	84,040	93,461	11.21%
5	CD RATIO	56.58%	58.46%	3.32%
6	PRIORITY SECTOR ADVANCES	36,219	38,883	7.36%
7	NON-PRIORITY ADVANCES	45,866	52,563	14.60%
8	GROSS NPA (%)	6.10%	6.27%	2.79%

BANKS WITH LOW CREDIT DEPOSIT RATIO (< 40% AT 30.09.2022)

SRL	NAME OF THE BANK	NO. OF BRANCHES IN UT OF J&K	CD RATIO	CD RATIO
			(30.09.2021)	(30.09.2022)
1	PNB	112	24.31%	23.03%
2	JCC BANK	85	20.44%	19.26%
3	UCO BANK	20	30.51%	34.54%
4	CBI	16	21.57%	26.75%
5	BANK OF BARODA	12	27.95%	34.40%
6	INDUSIND BANK	12	32.25%	31.69%
7	YES BANK	6	18.38%	24.68%
8	IDBI BANK	5	12.77%	16.56%
9	KOTAK MAHINDRA BANK	2	0.24%	21.84%
10	FEDERAL BANK	1	23.27%	23.87%
11	SOUTH INDIAN BANK	1	4.04%	5.26%
12	BANDHAN BANK	1	0.81%	1.82%

SHARE IN PRIORITY SECTOR ADVANCES OUTSTANDING AS ON 30.09.2022:

AMOUNT IN CRORE

SRL	SUB-SECTOR	CREDIT OUTSTANDING IN SUB-SECTOR	TOTAL PRIORITY SECTOR OUTSTANDING	% SHARE IN TOTAL PRIORITY SECTOR OUTSTANDING
1	AGRICULTURE	10,771.26	38,883.09	27.70%
2	MSME	21,424.00		55.10%
3	EXPORT CREDIT*	1.29		0.00%
4	EDUCATION	504.47		1.30%
5	HOUSING	5,242.97		13.48%
6	SOCIAL INFRA.	19.55		0.05%
7	RENEWABLE ENERGY	16.41		0.04%
8	OTHERS	903.14		2.32%

* As per the extant RBI guidelines contained in the Master Directions – Priority Sector Lending (PSL) – Targets and Classification the Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME.

SHARE IN NON-PRIORITY SECTOR ADVANCES OUTSTANDING AS ON 30.09.2022:

AMOUNT IN CRORE

SRL	NAME OF THE SUB-SECTOR	CREDIT OUTSTANDING IN SUB-SECTOR	TOTAL NON-PRIORITY SECTOR OUTSTANDING	% SHARE IN TOTAL NON-PRIORITY SECTOR OUTSTANDING
1	AGRICULTURE	23.95	52,563.15	0.05%
2	EDUCATION	76.08		0.14%
3	HOUSING	4792.11		9.12%
4	PERSONAL LOANS	28657.68		54.52%
5	OTHERS	19013.33		36.17%

Bank-wise/ Sector-Wise details given in Annexure-J & K (Page No. 78 to 83)

B) DISTRICTS-WISE CD RATIO

POSITION OF DISTRICT-WISE CREDIT DEPOSIT RATIO AS ON 30 SEPTEMBER, 2021 AND 30 SEPTEMBER, 2022

CD RATIO IN LEAD DISTRICTS OF J&K BANK				CD RATIO IN LEAD DISTRICTS OF SBI				
#	DISTRICT	30.09.2021	30.09.2022	#	DISTRICT	30.09.2021	30.09.2022	REMARKS
1	SRINAGAR	53.88%	67.00%	13	SAMBA	49.22%	57.29%	...
2	GANDERBAL	78.50%	85.87%	14	KATHUA	43.30%	45.54%	...
3	BARAMULLA	95.06%	98.76%	15	DODA	55.77%	63.81%	...
4	BANDIPORA	80.32%	87.91%	16	RAMBAN	49.91%	84.80%	...
5	ANANTNAG	72.51%	74.75%	17	KISHTWAR	40.53%	49.12%	...
6	KULGAM	91.36%	88.38%	18	UDHAMPUR	38.36%	47.78%	...
7	PULWAMA	97.54%	103.01%	19	REASI	46.77%	37.79%	LOW CDR
8	SHOPIAN	160.91%	139.91%	20	JAMMU	31.52%	34.77%	LOW CDR
9	BUDGAM	98.78%	96.54%					
10	KUPWARA	115.06%	124.68%					
11	POONCH	44.54%	51.02%					
12	RAJOURI	43.10%	48.71%					

Detailed statement showing district-wise Deposits, Advances and Credit Deposit Ratio as on 30.09.2022 is given in Annexure – L (Page No. 84)

C) NON-PERFORMING ASSETS (NPAs) UNDER AGRICULTURE SECTOR, MSMES SECTOR AND PMMY (MUDRA) AS ON 30.09.2022:

AMOUNT IN CRORE

S.NO.	NAME OF THE SECTOR	OUTSTANDING CREDIT	NPA	NPA (%)
1	AGRICULTURE SECTOR	10771.26	1047.58	9.73%
2	MSME SECTOR	21424.00	2216.31	10.34%
3	MUDRA (PMMY)	8675.46	360.34	4.15%

Bank-wise details of NPA are given in Annexure-M (Page No. 85)

As directed by Chief Secretary in the previous (7th) meeting of J&K UTLCB held on 22 June 2022, J&K UTLCB has segregated the data of NPAs under Agriculture and MSME Sectors in different buckets. The same is given hereunder:

AMOUNT IN CRORE

NAME OF THE SECTOR	AMOUNT OF NPA AS ON 30 JUNE 2022	NPA SEGREGATION AS ON 30 JUNE 2022		
		OUT OF (A) AMOUNT OF NPA FOR THE LOANS UPTO 5.00 LAC	OUT OF (A) AMOUNT OF NPA FOR THE LOANS ABOVE 5.00 LAC UPTO 25 LAC	OUT OF (A) AMOUNT OF NPA FOR THE LOANS ABOVE 25.00 LAC
		(A)	(B)	(C)
AGRICULTURE	1056.03	387.38	138.48	530.17
MSME	2271.84	661.48	701.16	909.20

(D) NON-PERFORMING ASSETS (NPAs) UNDER MAJOR GSS:

AMOUNT IN CRORE

#	SCHEME	AS ON 30.09.2022		
		AMT. OUTSTANDING	GROSS NPA	NPA (%)
1	NRLM	412.77	7.12	1.7%
2	PMEGP	2335.94	70.65	3.0%
3	NULM	121.10	11.72	9.7%

Bank-wise details given in Annexure-N (Page No. 86)

(E) FLOW OF CREDIT UNDER CREDIT GUARANTEE SCHEMES FOR MSMEs-AS ON 30.09.2022

AMOUNT IN CRORE

SRL	BANK NAME	MSME LOANS OUTSTANDING		LOANS OUTSTANDING UNDER CGTMSE/CGFMU/CGSSI/OTHERS		PERCENT COVER	
		A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
1	J&K Bank	3,71,083	14,547.06	1,21,641	2,431.35	33%	17%
2	SBI	16,790	1028.02	10,677	445.71	64%	43%
3	PNB	16,592	867.71	9,325	185.32	56%	21%
4	UCO BANK	2,806	145.78	1,425	40.35	51%	28%
5	PSB	1,759	108.49	1,174	27.9	67%	26%
6	UBI	3,381	224.18	1,014	33.92	30%	15%
7	BOI	1,359	72.73	1,261	13.08	93%	18%
8	INDIAN BANK	1,358	79.53	334	15.47	25%	19%
9	ICICI Bank	681	159.27	0	0	0%	0%
10	HDFC Bank	4,227	1233.65	51	0.26	1%	0%
11	OTHERS	12,881	732.41	10,151	229.48	79%	31%
TOTAL		4,32,917	19,198.83	1,57,053	3,422.84	36%	18%

Bank-wise details given in Annexure-O (Page No. 87)

AGENDA ITEM NO: SP.08

FINANCIAL INCLUSION

(i) ROADMAP FOR OPENING OF BANKING OUTLETS IN 104 IDENTIFIED VILLAGES HAVING POPULATION OVER 5000, WHICH ARE WITHOUT A BRANCH OF SCHEDULED COMMERCIAL BANK:

Progress as on 30.09.2022:

#	NAME OF THE BANK	TOTAL NO. OF VILLAGES ALLOCATED	VILLAGES COVERED BY OPENING BRICK & MORTAR BRANCHES	COVERED THROUGH CBS-ENABLED BANKING OUTLETS	TOTAL NO. OF VILLAGES COVERED BY BANKS	NO. OF VILLAGES COVERED BY IPPB	TOTAL VILLAGES COVERED	REMAINING VILLAGES YET TO BE COVERED
	A	B	C	D	E=(C+D)	F	G=(E+F)	H=(B-G)
1	J&K BANK	50	9	34	43	7	50	0
2	SBI	15	1	12	13	2	15	0
3	PNB	11	0	10	10	1	11	0
4	HDFC BANK	11	0	7	7	4	11	0
5	ICICI BANK	5	2	1	3	2	5	0
6	CANARA	5	1	1	2	2	4	1
7	UCO BANK	5	0	3	3	2	5	0
8	CBI	2	0	0	0	2	2	0
	TOTAL	104	13	68	81	22	103	1

J&K Bank has covered 02 additional unbanked villages viz. Jagu Kharen (Budgam district) and Patnazi (Kishtwar district) which were earlier allocated to Central Bank of India.

Canara bank has informed that in wake of insufficient infrastructure required for full-fledged operations, branch at village Tuli district Reasi is providing banking services for two days a week as a make shift arrangement as permitted by Reserve Bank of India. The premises for the branch has been finalized and the construction of internal infrastructure is in progress. The branch is likely to be fully operational by **December 31, 2022**.

Canara Bank to inform the latest status for pending village.

Details of progress given in Annexure-P (Page No.88 to 89)

(ii) Setting Up of Brick and Mortar branches in unbanked villages with population more than 3000.

Department of Financial Services, MoF, Gol vide its mail dated July 18, 2022 has informed that 363 unbanked villages with population more than 3000 have been identified across the Country for opening of Brick and Mortar branches and in the matter SLBCs/ UTLBCs were requested to allocate the locations among the member banks for opening of branches and monitoring the progress thereof. Out of the total 363 locations, 10 locations have been identified in seven districts of UT of J&K

In this connection DFS has advised J&K UTLCB for allocation of the locations identified for J&K among the member banks for providing the coverage through Brick and Mortar branches. The villages have to be covered by Brick and Mortar branches by **December 31, 2022**

The 10 villages have been allocated to 5 banks on **July 22, 2022** for providing banking facilities through Brick and Mortar branches. The details of the locations identified for J&K and allocation among the member banks with progress thereof is given hereunder:

SRL	DISTRICT	SUB DISTRICT	VILLAGE NAME	ALLOCATED TO	STATUS AS ON 30.09.2022
1	Kishtwar	Kishtwar	Patnazi	J&K Bank	Site identification has been initiated
2	Kishtwar	Marwah	Sonder	J&K Bank	Site identification has been initiated
3	Kishtwar	Marwah	Lopara	J&K Bank	Site identification has been initiated
4	Ganderbal	Kangan	Forest Block	J&K Bank	Site identification has been initiated
5	Kathua	Billawar	Sadrota	SBI	To be made operational by 15.12.2022
6	Doda	Doda	Bayota	SBI	To be made operational by 30.11.2022
7	Punch	Surankote	Poshiana	PNB	Survey of the site initiated
8	Reasi	Gool-Gulabgarh	Bana	PNB	Survey of the site initiated
9	Kishtwar	Chhatroo	Kuchal	HDFC Bank	Response Awaited
10	Rajouri	Budhal	Kanthol	ICICI Bank	Response Awaited

This is for information of the house. The concerned banks may apprise the forum about the latest status.

AGENDA ITEM NO: SP.09

FINANCIAL LITERACY INITIATIVES BY FLCs IN UT OF J&K:

As per the extant operational guidelines of Reserve Bank of India, each FLC has to conduct two special camps per month on “**Going Digital**” besides a minimum of 5 “**Target Group Specific**” camps for different target groups as prescribed by RBI are to be conducted each month.

(I) BANK-WISE PERFORMANCE OF FLCs IN UT OF J&K FOR THE QUARTER ENDED SEPTEMBER 2022

NAME OF BANK	NO OF DISTRICTS WHERE FLCs SETUP	NO. OF ACTIVE FLCs (HAVING FLC COUNSELLORS)	SPECIAL CAMPS (GOING DIGITAL)		TARGET GROUP SPECIFIC CAMP		TOTAL	
			TARGET (2 CAMPS PER MONTH)	ACH.	TARGET (5 CAMPS PER MONTH)	ACH.	TARGET	ACH.
JK BANK	12	11	72	91	180	268	252	359
SBI	8	1	48	5	120	14	168	19
PNB	6	4	36	38	90	56	126	94
JKGB	2	2	12	110	30	44	42	154
EDB	2	2	12	15	30	27	42	42
JKSCB	1	1	6	105	15	93	21	198
TOTAL	31	21	186	364	465	502	651	866

Banks to provide the status of engaging Financial Literacy Counsellors at vacant locations.

(II) Performance of Rural Branches of Banks during quarter ended September 30, 2022:

SRL	NAME OF THE BANK	NO. OF RURAL BRANCHES (01.04.2022)	NUMBER OF CAMPS	
			TARGET (@ 1 CAMP PER MONTH PER BRANCH)	CAMPS CONDUCTED
1	STATE BANK OF INDIA	81	243	146
2	PUNJAB NATIONAL BANK	33	99	122
3	UCO BANK	4	12	5
4	CENTRAL BANK OF INDIA	2	6	2
5	CANARA BANK	6	18	27
6	PUNJAB & SIND BANK	3	9	3
7	UNION BANK OF INDIA	3	9	9
8	BANK OF INDIA	1	3	0
9	BANK OF BARODA	1	3	4
10	INDIAN BANK	1	3	0
11	J&K BANK	507	1521	1249
12	ICICI BANK	5	15	33
13	HDFC BANK	17	51	14
14	AXIS BANK	10	30	7
15	YES BANK	1	3	0
16	J&K GRAMEEN BANK	174	522	516
17	ELLAQUAI DEHATI BANK	90	270	275
18	JKSCB	19	57	128
TOTAL		958	2874	2540

AGENDA ITEM NO: SP.10

PERFORMANCE OF RURAL SELF-EMPLOYMENT TRAINING INSTITUTES (RSETIs)

(I) PERFORMANCE OF RSETIS IN UT OF J&K:

Achievement 01.04.2022 to 30.09.2022 viz-a-viz Targets for the FY 2022-23:

BANK	TARGET FY 2022-23		PROGRESS ACHIEVED			
	PROGRAMS	CANDIDATES TO BE TRAINED	PROGRAMS CONDUCTED	PERSONS TRAINED	PERSONS CREDIT-LINKED	PERSONS STARTED VENTURES
JKB	159	4,451	87	2,307	360	360
SBI	135	3,317	87	1,295	471	371
TOTAL	294	7,768	174	3,602	831	731

District-wise details of performance of RSETIs are given in **Annexure –Q (Page No. 90)**

Position of settlement of trained candidates since inception of the scheme till 30.09.2022:

BANK	CANDIDATES SETTLED			OUT OF TOTAL SETTLED CANDIDATES			
	CANDIDATES TRAINED	NO. OF CANDIDATES SETTLED	%AGE OF SETTLEMENT	NO. OF CANDIDATES AVAILING BANK FINANCE	NO. OF CANDIDATES SELF FINANCED	NO. OF CANDIDATES IN WAGE EMPLOYMENT	%AGE CREDIT LINKED TO TOTAL SETTLED
JKB	49,742	35,824	72%	19,217	12,979	3,628	54%
SBI	27,642	19,245	70%	7,837	8,709	2,699	41%
TOTAL	77,384	55,069	71%	27,054	21,688	6,327	49%

(II) ALLOTMENT OF LAND BY GOVERNMENT FOR DEVELOPMENT OF INFRASTRUCTURE FOR THE RSETIs:

TOTAL NUMBER OF DISTRICTS IN UT OF J&K	NUMBER OF DISTRICTS WHERE LAND HAS BEEN ALLOTTED BY GOVERNMENT FOR RSETIS	NUMBER OF DISTRICTS WHERE LAND HAS NOT BEEN ALLOTTED BY THE GOVERNMENT
20	17	3

The status of remaining RSETIs is given hereunder:

RSETIs	STATUS OF ALLOTMENT OF LAND
ANANTNAG	Land Identified: The land has been identified by the Government
DODA	Land Not identified- Land measuring 6 Kanal at Bharderwah Road, Pul Doda identified has been rejected by Site Selection Committee of SBI as the same was not considered feasible for construction of RSETI building. Bank has approached the district authorities for identification of alternate land
RAMBAN	Land Identified- Land measuring 8 Kanal at Failthy (Maitra) identified.

SCHEMES LAUNCHED BY HON'BLE PRIME MINISTER & OTHER ITEMS

AGENDA ITEM NO: SP.11

PROGRESS UNDER PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) – ISSUANCE OF RUPAY DEBIT CARDS TO PMJDY ACCOUNT HOLDERS-

Cumulative Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) & position of RuPay Debit Cards issued to PMJDY Account-holders in UT of J&K upto **31.10.2022** is tabulated below :

BENEFICIARY IN LAC & AMOUNT IN CRORE

SRL	BANK NAME	TOTAL PMJDY A/Cs			DEPOSIT AMT	NO. OF RUPAY DEBIT CARDS ISSUED	%AGE OF RUPAY CARDS ISSUED VIZ-A-VIZ TOTAL PMJDY ACCOUNTS
		RURAL	URBAN	TOTAL			
1	J&K BANK	11.17	6.85	18.02	1237.62	13.78	76%
2	SBI	0.72	0.63	1.35	56.3	1.15	85%
3	PNB	0.33	0.91	1.24	64.58	0.90	73%
4	JKGB	2.26	0.4	2.66	136.49	1.74	65%
5	EDB	1.15	0.19	1.34	44.79	0.32	24%
6	HDFC BANK	0.01	0.07	0.08	5.31	0.08	100%
7	CANARA BANK	0.1	0.42	0.52	22.31	0.35	67%
8	OTHERS	0.52	1.05	1.57	66.12	0.75	48%
TOTAL		16.26	10.52	26.78	1633.52	19.07	71%

Bank-wise progress is given in Annexure-R (Page No. 91)

AGENDA ITEM NO: SP.12

REVIEW OF SOCIAL SECURITY SCHEMES – PMJJBY, PMSBY & APY:

(i) The consolidated progress on number of enrolments under PMSBY and PMJJBY up to 31.10.2022:

NO OF BENEFICIARIES IN ACTUALS

#	BANK NAME	PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)			PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)		
		RURAL	URBAN	GROSS ENROLMENTS	RURAL	URBAN	GROSS ENROLMENTS
1	J&K BANK	4,28,946	80,941	5,09,887	2,35,511	45,290	2,80,801
2	SBI	88,336	72,545	1,60,881	28,906	20,662	49,568
3	PNB	35,807	59,613	95,420	8,689	17,143	25,832
4	CANARA	13,349	62,234	75,583	6,627	30,010	36,637
5	ICICI	67	805	872	80	695	775
6	HDFC	1,870	11,050	12,920	1,150	6,424	7,574
7	UCO	5,973	3,632	9,605	2,365	1,320	3,685
8	JKGB	1,46,320	30,000	1,76,320	65,940	12,228	78,168
9	EDB	52,802	11,844	64,646	14,019	4,207	18,226
10	OTHERS	14,199	43,188	57,387	4,306	11,642	15,948
TOTAL		7,87,669	3,75,852	11,63,521	3,67,593	1,49,621	5,17,214

Status of Insurance Claim under PMSBY and PMJJBY:

Summary of claims lodged by banks under PMSBY and PMJJBY as on 31.10.2022:

AMOUNT IN LAC

#	NAME OF THE BANK	PMSBY CLAIMS (CUMULATIVE) AS ON 31.10.2022				
		RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMOUNT DISBURSED
1	PUBLIC SECTOR BANKS	148	115	21	12	230
2	PRIVATE SECTOR BANKS	388	228	34	126	455
3	RRBs	80	61	8	11	119
4	COOPERATIVE BANKS	0	0	0	0	0
TOTAL		616	404	63	149	804

AMOUNT IN LAC

#	NAME OF THE BANK	PMJJBY CLAIMS (CUMULATIVE) AS ON 31.10.2022				
		RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMOUNT DISBURSED
1	PUBLIC SECTOR BANKS	191	168	10	13	340
2	PRIVATE SECTOR BANKS	1362	946	137	279	1892
3	RRBs	264	246	12	6	492
4	COOPERATIVE BANKS	4	4	0	0	8
5	IPPB	1	1	0	0	2
TOTAL		1822	1365	159	298	2734

Bank-wise details of enrolments and claims are given in Annexure-S & T (Page No. 92 to 93)

(ii) **PROGRESS UNDER ATAL PENSION YOJANA (APY):**

The consolidated report of registered active subscribers enrolled by APY Service Providers under Atal Pension Yojana up to **15.11.2022** in J&K received from PFRDA is given as under:

ATAL PENSION YOJANA (APY)	NO. OF SUBSCRIBERS
No. of active subscribers sourced from the inception of the scheme	1,38,043
No. of active subscribers sourced from April 1, 2022 to November 15, 2022)	21,696

Bank/ Category-wise Progress under Atal Pension Yojana during 2022-23 upto 15.11.2022 against the Annual Targets assigned by DFS, GoI:

CATEGORY	ANNUAL TARGET PER BRANCH (REGD. NLCCs)*	NO. OF BRANCHES (REGD. NLCCs)	ANNUAL TARGET	NO. OF A/Cs SOURCED DURING CFY 2022-23 (01.04.2022 TO 15.11.2022)	ACHIV (%)	TOTAL A/Cs SOURCED SINCE INCEPTION
PUBLIC SECTOR BANKS	80	442	35,360	10,712	30%	66,926
SELECT PVT. BANKS- ICICI, HDFC, IDBI & AXIS BANK	80	146	11,680	905	8%	9,753
OTHER PVT. BANKS	30	793	23,790	2772	12%	21,652
REGIONAL RURAL BANKS	80	325	26,000	7,307	28%	39,712
TOTAL	-	1,706	96,830	21,696	22%	1,38,043

(*) **NLCCs: NPS Lite Collection Centers (Authorized for APY enrolments)**

Bank-wise progress provided by PFRDA is given in Annexure-U (Page No. 94)

AGENDA ITEM NO: SP.13**AADHAAR ENROLMENT AND UPDATION ACTIVITY IN UT OF J&K:**

Unique Identification Authority of India (UIDAI) vide Gazette Notification dated 14/07/2017 had mandated every Scheduled Commercial Bank in the country to set up Aadhaar Enrolment and Updation facility inside its bank premises at a minimum of 1 (one) out of their every 10 (ten) branches.

Accordingly, in J&K, 193 Bank branches have been designated as Aadhaar enrolment and update Centres by 14 banks operating in J&K. Detailed status of said Aadhaar Enrolment Centres is given a under:

STATUS OF ECMP KITS AS ON 14.11.2022								
SRL	NAME OF THE BANK	NO. OF BRANCHES DESIGNATED FOR AADHAAR ENROLLMENT AND UPDATION	ECMP * KITS		TOTAL KITS SYNC LAST 10 DAYS	TOTAL ENROLLMENT COUNT (LAST 30 DAYS)	TOTAL UPDATES IN LAST 30 DAYS	TOTAL ENROLLMENTS AND UPDATES IN LAST 30 DAYS
			NO. OF WORKING KITS (UIDAI)	WORKING KITS WITH ZERO ENROLLMENT				
				(LAST 30 DAYS)				
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(F+G)
1	J&K BANK	110	53	12	47	219	2001	2220
2	SBI	13	11	0	10	164	1178	1342
3	PNB	26	10	0	7	202	1286	1488
4	HDFC BANK	11	6	5	4	31	263	294
5	ICICI BANK	1	1	0	1	18	217	235
6	CANARA BANK	7	2	0	2	49	326	375
7	AXIS BANK	1	0	0	1	0	0	0
8	CBI	1	1	0	1	49	343	392
9	P&S BANK	4	0	0	0	0	0	0
10	INDIAN BANK	3	0	0	0	0	0	0
11	BANDHAN BKG	1	1	0	1	2	31	33
12	EDB	11	0	0	0	0	0	0
13	BOB	1	1	0	1	15	113	128
14	INDUSIND BKG	3	0	0	0	0	0	0
	TOTAL	193	86	17	75	749	5758	6507
ECMP (Enrolment Client Multi-Platform) refers to Aadhaar enrolment software								

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

AADHAAR GENERATION (AGE-WISE)	POPULATION (PROJECTED 2019)	POPULATION (CENSUS 2011)	AADHAAR GENERATED (11.10.2022)	%AGE VIZ-A-VIZ (PROJECTED POPULATION 2019)	LEFT OUT POPULATION (ESTIMATE 2019)	
A	POPULATION	1,34,47,552	1,22,67,013	1,19,76,825	89.06%	14,70,727
a	0 TO 5 YEARS	15,26,389	13,93,236	4,82,667	31.62%	10,43,722
b	5 TO 18 YEARS	38,89,312	35,18,375	26,30,699	67.64%	12,58,613
c	> 18 YEARS	80,31,851	73,55,402	88,63,459	110.35%	...
AADHAAR SEEDING DETAILS AS ON 31.10.2022				NUMBER	%AGE	
B	TOTAL NO. OF INDIVIDUAL SB A/Cs IN UT OF J&K			1,42,73,616	-	
C	OUT OF (B), SB A/Cs SEEDED WITH AADHAAR			1,19,20,478	84%	
D	%AGE OF A/Cs SEEDED WITH AADHAAR VIZ A VIZ TOTAL AADHAAR GENERATED IN UT OF J&K.			-	100%	
MOBILE SEEDING DETAILS AS ON 31.10.2022						
E	INDIVIDUAL SB A/Cs SEEDED WITH MOBILE NUMBER			1,20,86,532	85%	

Bank-wise details given in Annexure-V (Page No.95)

AGENDA ITEM NO: SP.14

STATUS OF BUSINESS CORRESPONDENTS (BCs) / BANK MITRAS (BMs) IN UT OF J&K:

- The Business Correspondents / Bank Mitras are playing a major role in spread of financial literacy by educating the people about banking services and meeting their banking needs. They are mobilizing people for enrollment in three Social Security Schemes, viz. PMJJBY, PMSBY and APY, in far-flung / difficult areas in order to fulfil the National Mission of Financial Inclusion under PMJDY.
- A total of **3,162** Bank Mitras have been deployed by 9 banks operating in UT of J&K for providing basic banking services, mostly in rural areas.

Bank wise position as on 31.10.2022:

Name of the Bank		JKB	SBI	PNB	JKGB	EDB	HDFC	BOB	IPPB	UCO BANK	CBI	TOTAL
Bank Mitras (BM)	Engaged	976	258	161	205	19	198	58	1267	3	17	3,162
	Active	919	258	129	201	7	181	45	545	0	17	2,302
	Inactive	57	0	32	4	12	17	13	722	3	0	860
Micro ATMs with BCs	Total	903	249	119	91	19	0	0	923	0	0	2,304
	Working	578	160	52	91	0	0	0	415	0	0	1,296
	Non-working	325	89	67	0	19	0	0	508	0	0	1,008
AEPS provided	Devices	912	258	129	91	19	196	58	1113	0	0	2,776

ANNEXURE-A
ACTION PLAN SUBMITTED BY PSBs FOR INCREASING THE FOOTPRINTS IN UT OF J&K-
PROGRESS AS ON 30.09.2022

SUMMARY:

SRL	BANK NAME	NO OF BRANCHES			NO OF BCs / CSPs		
		PLANNED	TIMELINE (MAX)	OPENED SO FAR	PLANNED	TIMELINE (MAX)	ACTIVATED SO FAR
1	SBI	0	NA	NA	205	28.02.2024	3
2	PNB	8	30.09.2022	3	35	30.06.2022	34
3	CANARA	10	31.03.2023	1	0	NA	NA
4	BOM	5	30.09.2022	0	0	NA	NA
5	INDIAN BANK	0	NA	NA	10	31.03.2023	3
6	UBI	3	30.09.2022	0	5	30.09.2022	0
7	IOB	4	31.12.2022	0	0	NA	NA
8	UCO	4	31.03.2023	0	0	NA	NA
9	BOB	1	30.06.2022	0	20	30.06.2022	10
10	CBI	0	NA	NA	20	31.05.2022	20
11	BOI	3	31.03.2023	0	0	NA	NA
12	P&SB	0	NA	NA	0	NA	NA
	TOTAL	38	--	4	295	--	70

BANK-WISE DETAILS OF PROPOSED BRANCHES TO BE OPENED TO INCREASE FOOT PRINTS IN UT OF &K

SRL	BANK NAME	BRANCHES PLANNED			
		LOCATION	DISTRICT	TIMELINE	STATUS
1	SBI	NIL		NA	
	TOTAL	0			
2	PUNJAB NATIONAL BANK	MAGAM	BUDGAM	31-05-2022	MADE OPERATIONAL
		CHADOORA	BUDGAM	30-09-2022	Put on hold due to security reasons.
		PATTAN	BARAMULLA	30-09-2022	Shall be made operational by the end of October 2022
		RAMNAGAR	UDHAMPUR	31-07-2022	MADE OPERATIONAL
		PHINTER	KATHUA	31-07-2022	MADE OPERATIONAL
		BARNOTI	KATHUA	30-09-2022	Issues in Finalization of premises at Barnoti as NH widening work is going on. Notices served to shopkeepers & others for vacation of land along NH
		CHADWAL	KATHUA	30-09-2022	Premises finalized for the branch under construction. May take 3 to 4 months.
		KALAKOTE	RAJOURI	30-09-2022	Premises finalization in progress. However banks security officer has given negative report to open the branch away from town due to security reasons.
	TOTAL	8			
3	CANARA BANK	CHELEN CHUNT NAR	BUDGAM	31-05-2022	MADE OPERATIONAL

SRL	BANK NAME	BRANCHES PLANNED					
		LOCATION	DISTRICT	TIMELINE	STATUS		
		AWANTIPORA	PULWAMA	31-12-2022	PREMISES FINALIZATION IN PROGRESS		
		GANDERBAL	GANDERBAL	31-12-2022			
		BANDIPORA	BANDIPORA	31-12-2022			
		DODA	DODA	31-12-2022			
				BUDGAM	BUDGAM	31-03-2023	
				KISHTWAR	KISHTWAR	31-03-2023	
				SHOPIAN	SHOPIAN	31-03-2023	
				POONCH	POONCH	31-03-2023	
				RAMBAN	RAMBAN	31-03-2023	
	TOTAL	10					
4	BANK OF MAHARASHTRA	UDHAMPUR	UDHAMPUR	30-09-2022	Premises not finalized yet. Will try to make branch operational by 15.09 2022		
		SAMBA	SAMBA	30-09-2022	Premises not finalized yet. Will try to make branch operational by 30.09 2022		
		KATRA	REASI	30-09-2022	Premises Finalized. Will be Operational by 25.9.2022		
		RAJOURI	RAJOURI	30-09-2022	Premises Finalized. Will be Operational by 10.9.2022		
		KATHUA	KATHUA	30-09-2022	Premises Finalized. Will be Operational by 20.9.2022		
	TOTAL	5					
5	UNION BANK OF INDIA	VIJAYPUR	VIJAYPUR JAMMU	30.06.2022	Bank has identified the premises in Vijaypur Main Bazaar (J&K). The process for the approval of premises is almost in the final stage. Thereafter furnishing & electric work will be completed by December 2022 and hopefully the working of branch will be started from Jan 2023 .		
		SRINAGAR	SRINAGAR	30.09.2022	Union Bank of India has two branches one in Lal Chowk Srinagar and another is in Narbal, Srinagar. We have recommended one more branch opening in Srinagar for which the survey report of the proposal is submitted to our corporate office and the process of the same will be started after receiving the license from higher authorities.		
		BARAMULLA	BARAMULLA	30.09.2022	Bank has floated the tender on 22.4.2022 for scouting the new premises in Baramulla but found no successful bidder. Now we have floated the tender second time in newspaper for scouting the new premises as per Bank guidelines. Hopefully, we will receive suitable bidder this time & the proposal for opening the branch in Baramulla will be completed soon.		
	TOTAL	3					
6		MUTHI CAMP	JAMMU	30-09-2022	Tender for premises floated		

SRL	BANK NAME	BRANCHES PLANNED			
		LOCATION	DISTRICT	TIMELINE	STATUS
	INDIAN OVERSEAS BANK	SAMBA	SAMBA	31-12-2022	
		KATHUA	KATHUA	31-12-2022	
		LAL CHOWK	SRINAGAR	31-12-2022	
		TOTAL	4		
7	UCO BANK	POONCH	POONCH	31.03.2023	Premises not finalized yet. Survey in process
		KISHTWAR	KISHTWAR	31.03.2023	Premises not finalized yet. Survey in process
		KUPWARA	KUPWARA	31.03.2023	Premises not finalized yet. Survey in process
		PULWAMA	PULWAMA	31.03.2023	Premises not finalized yet. Survey in process
	TOTAL	4			
8	BANK OF BARODA	UDHAMPUR	UDHAMPUR	30-06-2022	Premises has already been acquired. The tentative date for the opening of the branch is 30.10.2022
	TOTAL	1			
9	BANK OF INDIA	BARAMULLA	BARAMULLA	31-03-2023	
		ANANTNAG	ANANTNAG	31.12.2022	Ready for opening
		JAMMU	JAMMU	31-03-2023	
	TOTAL	3			
GRAND TOTAL		38			

BANK-WISE DETAILS OF BCs/ CSPs PROPOSED TO BE DEPLOYED TO INCREASE FOOT PRINTS IN UT OF J&K

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
1	SBI	BHORI KADAL	SRINAGAR	28.02.2023	
2	SBI	KARAN NAGAR	SRINAGAR	28.02.2023	
3	SBI	BATWARA	SRINAGAR	28.02.2023	
4	SBI	LALBAZAR	SRINAGAR	28.02.2023	
5	SBI	HAZRAT BAL	SRINAGAR	28.02.2023	
6	SBI	HARWAN	SRINAGAR	28.02.2023	
7	SBI	NISHAT	SRINAGAR	28.02.2023	
8	SBI	BREIN	SRINAGAR	28.02.2023	
9	SBI	KANGAN	GANDERBAL	28.02.2024	
10	SBI	GUND	GANDERBAL	28.02.2024	
11	SBI	LAR	GANDERBAL	28.02.2024	
12	SBI	SAFAPORA	GANDERBAL	28.02.2024	
13	SBI	SHERPATHRI	GANDERBAL	28.02.2024	
14	SBI	GANDERBAL	GANDERBAL	28.02.2024	
15	SBI	BUDGAM	BUDGAM	28.02.2024	
16	SBI	B.KPORA	BUDGAM	28.02.2024	
17	SBI	CHARISHARIEF	BUDGAM	28.02.2024	
18	SBI	KHAG	BUDGAM	28.02.2024	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
19	SBI	NAGAM	BUDGAM	28.02.2024	
20	SBI	PAKHERPORA	BUDGAM	28.02.2024	
21	SBI	NARBAL	BUDGAM	28.02.2024	
22	SBI	RATHSUN	BUDGAM	28.02.2024	
23	SBI	PARNEWA	BUDGAM	28.02.2024	
24	SBI	S.KPORA	BUDGAM	28.02.2024	
25	SBI	SUKHNAG HARD PANZOO	BUDGAM	28.02.2024	
26	SBI	WATERHAIL	BUDGAM	28.02.2024	
27	SBI	SURASYAR	BUDGAM	28.02.2024	
28	SBI	SOIBUGH	BUDGAM	28.02.2024	
29	SBI	BEERWAH	BUDGAM	28.02.2024	
30	SBI	MAGAM	BUDGAM	28.02.2024	
31	SBI	KHAN SAHIB	BUDGAM	28.02.2024	
32	SBI	CHADOORA	BUDGAM	28.02.2024	
33	SBI	SRINAGAR	BUDGAM	28.02.2024	
34	SBI	PALOURA	JAMMU	31.12.2022	
35	SBI	TALAB TILLO	JAMMU	31.12.2022	
36	SBI	MARBLE MARKET	JAMMU	31.12.2022	
37	SBI	REHARI	JAMMU	31.12.2022	
38	SBI	JANIPUR	JAMMU	31.12.2022	
39	SBI	KUNJWANI	JAMMU	31.12.2022	
40	SBI	GANDHINAGAR	JAMMU	31.12.2022	
41	SBI	GANGYAL	JAMMU	31.12.2022	
42	SBI	ROOP NAGAR, CHINORE	JAMMU	31.12.2022	
43	SBI	BANTALAB, NARDANI CHOWK	JAMMU	31.12.2022	
44	SBI	BHALWAL, KARWAND	JAMMU	31.12.2022	
45	SBI	GHAINK	JAMMU	28.02.2023	
46	SBI	GHAROTA	JAMMU	28.02.2023	
47	SBI	AGHORE	JAMMU	28.02.2023	
48	SBI	AKHNOOR	JAMMU	28.02.2023	
49	SBI	SUMBH ROAD	SAMBA	MADE OPERATIONAL	
50	SBI	BAIN GLARH (NARESH KUMAR)	SAMBA	MADE OPERATIONAL	
51	SBI	GHAGWAL	SAMBA	28.02.2023	
52	SBI	REIAHAN	SAMBA	28.02.2023	
53	SBI	DAG CHANNI	SAMBA	28.02.2023	
54	SBI	KESO PAKHRI	SAMBA	28.02.2023	
55	SBI	PLOURA	SAMBA	28.02.2023	
56	SBI	SM PURA	SAMBA	28.02.2023	
57	SBI	KARALIAN	SAMBA	28.02.2023	
58	SBI	SWANKHA	SAMBA	MADE OPERATIONAL	
59	SBI	JHANG	SAMBA	28.02.2023	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
60	SBI	GHO-BRAHAMANA	SAMBA	28.02.2023	
61	SBI	KOTALI	SAMBA	28.02.2023	
62	SBI	NANDPUR	SAMBA	28.02.2023	
63	SBI	SUJWAN	SAMBA	28.02.2023	
64	SBI	CHAK RAMCHAND	SAMBA	28.02.2023	
65	SBI	BADEHARI	SAMBA	28.02.2023	
66	SBI	GHS MENDHAR	POONCH	28.02.2023	
67	SBI	NEAR GSS MENDHAR	POONCH	28.02.2023	
68	SBI	NAGRI	KATHUA	31.12.2022	
69	SBI	JANGLOTE	KATHUA	18.02.2022	
70	SBI	KHAROTE	KATHUA	31.12.2022	
71	SBI	BARBAL	KATHUA	31.12.2022	
72	SBI	HATLI	KATHUA	31.12.2022	
73	SBI	DHARAL	RAJOURI	31.12.2022	
74	SBI	PULWAMA	PULWAMA	31.12.2024	
75	SBI	ARIPAL	PULWAMA	31.12.2024	
76	SBI	DADSARA	PULWAMA	31.12.2024	
77	SBI	ICHEGOZA	PULWAMA	31.12.2024	
78	SBI	LITTER	PULWAMA	31.12.2024	
79	SBI	NEWA	PULWAMA	31.12.2024	
80	SBI	SHADI MARG	PULWAMA	31.12.2024	
81	SBI	KAKAPORA	PULWAMA	31.12.2024	
82	SBI	PAMPORE	PULWAMA	31.12.2024	
83	SBI	AWANTIPORA	PULWAMA	31.12.2024	
84	SBI	TRAL	PULWAMA	31.12.2024	
85	SBI	BALAKOTE	POONCH	31.12.2022	
86	SBI	BUFLIAZ	POONCH	31.12.2022	
87	SBI	LASSANA	POONCH	31.12.2022	
88	SBI	LORAN	POONCH	31.12.2022	
89	SBI	MANDI	POONCH	31.12.2022	
90	SBI	MANKOTE	POONCH	31.12.2022	
91	SBI	MENDHAR	POONCH	31.12.2022	
92	SBI	NANGALI SAHIB	POONCH	31.12.2022	
93	SBI	POONCH	POONCH	31.12.2022	
94	SBI	SATHRA	POONCH	31.12.2022	
95	SBI	SURANKOTE	POONCH	31.12.2022	
96	SBI	KUPWARA	KUPWARA	31.12.2024	
97	SBI	DRUGMULLA	KUPWARA	31.12.2024	
98	SBI	HAYHAMA	KUPWARA	31.12.2024	
99	SBI	KALAROOCH	KUPWARA	31.12.2024	
100	SBI	KERAN	KUPWARA	31.12.2024	
101	SBI	KRALPORA	KUPWARA	31.12.2024	
102	SBI	LANGATE	KUPWARA	31.12.2024	
103	SBI	MACHIL	KUPWARA	31.12.2024	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
104	SBI	MAGAM	KUPWARA	31.12.2024	
105	SBI	MELIYAL	KUPWARA	31.12.2024	
106	SBI	NUTNOOSA	KUPWARA	31.12.2024	
107	SBI	QADIRABAD	KUPWARA	31.12.2024	
108	SBI	QAZIABAD SUPERNAGAMA	KUPWARA	31.12.2024	
109	SBI	MAWAR KALAMABAD	KUPWARA	31.12.2024	
110	SBI	RAJWAR	KUPWARA	31.12.2024	
111	SBI	RAMHAL	KUPWARA	31.12.2024	
112	SBI	REDDI CHOWKIBAL	KUPWARA	31.12.2024	
113	SBI	SOGAM	KUPWARA	31.12.2024	
114	SBI	TANGDAR	KUPWARA	31.12.2024	
115	SBI	TARATHPORA	KUPWARA	31.12.2024	
116	SBI	TEETWAL	KUPWARA	31.12.2024	
117	SBI	TREHGAM	KUPWARA	31.12.2024	
118	SBI	HAYAN	KUPWARA	31.12.2024	
119	SBI	HANDWARA	KUPWARA	31.12.2024	
120	SBI	KARNAH	KUPWARA	31.12.2024	
121	SBI	DH PORA	KULGAM	31.12.2024	
122	SBI	DK MARG	KULGAM	31.12.2024	
123	SBI	BEHI BAG	KULGAM	31.12.2024	
124	SBI	DEVSAR	KULGAM	31.12.2024	
125	SBI	FRISAL	KULGAM	31.12.2024	
126	SBI	KUND	KULGAM	31.12.2024	
127	SBI	MANGAM	KULGAM	31.12.2024	
128	SBI	PAHLOO	KULGAM	31.12.2024	
129	SBI	POMBAY	KULGAM	31.12.2024	
130	SBI	QAIMOH	KULGAM	31.12.2024	
131	SBI	KULGAM	KULGAM	31.12.2024	
132	SBI	BARAMULLA	BARAMULA	28.02.2023	
133	SBI	TANGMARG	BARAMULA	28.02.2023	
134	SBI	PATTAN	BARAMULA	28.02.2023	
135	SBI	WAGOORA	BARAMULA	28.02.2023	
136	SBI	RAFIA ABAD	BARAMULA	28.02.2023	
137	SBI	SOPORE	BARAMULA	28.02.2023	
138	SBI	BONIYAR	BARAMULA	28.02.2023	
139	SBI	BIJHAMA	BARAMULA	28.02.2023	
140	SBI	CHANDIL WANGAM	BARAMULA	28.02.2023	
141	SBI	NARWAH	BARAMULA	28.02.2023	
142	SBI	HARDABOORA	BARAMULA	28.02.2023	
143	SBI	KANDI RAFIABAD	BARAMULA	28.02.2023	
144	SBI	SRIGUFWARA	ANANTANAG	28.02.2023	
145	SBI	KHAIPORA	BARAMULA	28.02.2023	
146	SBI	LALPORA	BARAMULA	28.02.2023	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
147	SBI	KUNZER	BARAMULA	28.02.2023	
148	SBI	NADIHAL	BARAMULA	28.02.2023	
149	SBI	NOORKAH	BARAMULA	28.02.2023	
150	SBI	PATTAN	BARAMULA	28.02.2023	
151	SBI	RAFIABAD	BARAMULA	28.02.2023	
152	SBI	ROHAMA	BARAMULA	28.02.2023	
153	SBI	SANGRAMA	BARAMULA	28.02.2023	
154	SBI	SHERABAD KHORE	BARAMULA	28.02.2023	
155	SBI	SINGHPORA	BARAMULA	28.02.2023	
156	SBI	SOPORE	BARAMULA	28.02.2023	
157	SBI	TANGMARAG	BARAMULA	28.02.2023	
158	SBI	TUJJAR SHARIEF	BARAMULA	28.02.2023	
159	SBI	URI	BARAMULA	28.02.2023	
160	SBI	WAGOORA	BARAMULA	28.02.2023	
161	SBI	WAILOO	BARAMULA	28.02.2023	
162	SBI	ZAINGEER	BARAMULA	28.02.2023	
163	SBI	URI	BARAMULA	28.02.2023	
164	SBI	BANDIPORA	BANDIPOORA	31.12.2024	
165	SBI	ALOOSA	BANDIPOORA	31.12.2024	
166	SBI	ARIN	BANDIPOORA	31.12.2024	
167	SBI	BAKTOOR	BANDIPOORA	31.12.2024	
168	SBI	BONKOOT	BANDIPOORA	31.12.2024	
169	SBI	GANSTAN	BANDIPOORA	31.12.2024	
170	SBI	HAJIN	BANDIPOORA	31.12.2024	
171	SBI	NAIDKHAY	BANDIPOORA	31.12.2024	
172	SBI	NOWGAM	BANDIPOORA	31.12.2024	
173	SBI	TULAIL	BANDIPOORA	31.12.2024	
174	SBI	SONAWARI	BANDIPOORA	31.12.2024	
175	SBI	ANANTNAG	ANANTANAG	31.12.2024	
176	SBI	ACHABAL	ANANTANAG	31.12.2024	
177	SBI	BRENG	ANANTANAG	31.12.2024	
178	SBI	CHITTERGUL	ANANTANAG	31.12.2024	
179	SBI	DACHNIPORA	ANANTANAG	31.12.2024	
180	SBI	HILLER SHAHABAD	ANANTANAG	31.12.2024	
181	SBI	KHOVERIPORA	ANANTANAG	31.12.2024	
182	SBI	LARNOO	ANANTANAG	31.12.2024	
183	SBI	PAHALGAM	ANANTANAG	31.12.2024	
184	SBI	QAZIGUND (PARTLY)	ANANTANAG	31.12.2024	
185	SBI	SALLAR	ANANTANAG	31.12.2024	
186	SBI	SHAHBAD BALA	ANANTANAG	31.12.2024	
187	SBI	SHANGUS	ANANTANAG	31.12.2024	
188	SBI	BIJBEHRA	ANANTANAG	31.12.2024	
189	SBI	PHALGAM	ANANTANAG	31.12.2024	
190	SBI	DOORU	ANANTANAG	31.12.2024	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
191	SBI	DODA	DODA	31.12.2022	
192	SBI	BHAGAWAH	DODA	31.12.2022	
193	SBI	GHAT	DODA	31.12.2022	
194	SBI	KASHTIGARH	DODA	31.12.2022	
195	SBI	BHADERWAH	DODA	31.12.2022	
196	SBI	CHINTA	DODA	31.12.2022	
197	SBI	GHANTI MORH	DODA	31.12.2022	
198	SBI	SARTINGAL	DODA	31.12.2022	
199	SBI	BHALLA	DODA	28.02.2023	
200	SBI	THATHRI	DODA	28.02.2023	
201	SBI	JHANGLWAR NAALHA	DODA	28.02.2023	
202	SBI	DRABHSHALLA	DODA	28.02.2023	
203	SBI	BHELLA	DODA	28.02.2023	
204	SBI	PUNEJA	DODA	28.02.2023	
205	SBI	GANDOH	DODA	28.02.2023	
206	PNB	GURAH BRAHMANA	JAMMU	MADE OPERATIONAL	
207	PNB	MARH	JAMMU	MADE OPERATIONAL	
208	PNB	KHAIRI	JAMMU	MADE OPERATIONAL	
209	PNB	BASANTPUR	KATHUA	MADE OPERATIONAL	
210	PNB	HARIPUR	KATHUA	MADE OPERATIONAL	
211	PNB	KEERIAN GANDYAL	KATHUA	MADE OPERATIONAL	
212	PNB	PATHWAL	KATHUA	MADE OPERATIONAL	
213	PNB	BHAGWAN CHAK	KATHUA	MADE OPERATIONAL	
214	PNB	CHANDWAN	KATHUA	MADE OPERATIONAL	
215	PNB	CHADWAL	KATHUA	MADE OPERATIONAL	
216	PNB	CHAK DESA SINGH	KATHUA	MADE OPERATIONAL	
217	PNB	PURMANDAL	SAMBA	MADE OPERATIONAL	
218	PNB	KAMAL MORE	SAMBA	MADE OPERATIONAL	
219	PNB	SIAL JATTAN	UDHAMPUR	MADE OPERATIONAL	
220	PNB	GORDHI JAGIR	UDHAMPUR	MADE OPERATIONAL	
221	PNB	SARSU	UDHAMPUR	MADE OPERATIONAL	
222	PNB	GADOOL AHLAN	ANANTNAG	MADE OPERATIONAL	
223	PNB	SOGAM	KUPWARA	MADE OPERATIONAL	
224	PNB	NOWGAM (CT)	SRINAGAR	MADE OPERATIONAL	
225	PNB	SEER HAMDAN (MC)	ANANTNAG	MADE OPERATIONAL	
226	PNB	VESU	ANANTNAG	MADE OPERATIONAL	
227	PNB	SIRHAMA	ANANTNAG	MADE OPERATIONAL	
228	PNB	NADIHAL	BANDIPORA	MADE OPERATIONAL	
229	PNB	WAGURA	BARAMULLA	MADE OPERATIONAL	
230	PNB	TARZUEA	BARAMULLA	MADE OPERATIONAL	
231	PNB	KRAMSHER	BUDGAM	MADE OPERATIONAL	
232	PNB	TULMULLA	GANDERBAL	MADE OPERATIONAL	
233	PNB	MANIGAM	GANDERBAL	MADE OPERATIONAL	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
234	PNB	DAMAL HANJIPORA	KULGAM	MADE OPERATIONAL	
235	PNB	RAJPORA	PULWAMA	MADE OPERATIONAL	
236	PNB	KAKAPORA	PULWAMA	30-06-2022	30.09.2022
237	PNB	TRAL (MC)	PULWAMA	MADE OPERATIONAL	
238	PNB	PINJORAH	SHOPIAN	MADE OPERATIONAL	
239	PNB	KHONMOH (CT)	SRINAGAR	MADE OPERATIONAL	
240	PNB	LASJAN (CT)	SRINAGAR	MADE OPERATIONAL	
241	INDIAN BANK	KABIR COLONY, TALAB TILLO	JAMMU	MADE OPERATIONAL	
242	INDIAN BANK	BARI BRAHMNA	JAMMU	MADE OPERATIONAL	
243	INDIAN BANK	SHANTI COLONY, AKHNOOR	JAMMU	MADE OPERATIONAL	
244	INDIAN BANK	AKALPUR,	JAMMU	31.03.2023	
245	INDIAN BANK	SARAI SAFA KADAL	SRINAGAR	31.03.2023	
246	INDIAN BANK	KHIMBER HARVAN	SRINAGAR	31.03.2023	
247	INDIAN BANK	NEW THEED HARVAN	SRINAGAR	31.03.2023	
248	INDIAN BANK	ZAFFAR COLONY NATIPORA	SRINAGAR	31.03.2023	
249	INDIAN BANK	SHALTANG	SRINAGAR	31.03.2023	
250	INDIAN BANK	RAJEEV NAGAR, NARVAL	JAMMU	31.03.2023	
251	UBI	JAMMU	JAMMU	30.09.2022	
252	UBI	CHANNI	JAMMU	30.09.2022	
253	UBI	DAYALCHAK	KATHUA	30.09.2022	
254	UBI	KUNJWANI	JAMMU	30.09.2022	
255	UBI	GANDINAGAR	JAMMU	30.09.2022	
256	BOB	SIDHRA	JAMMU	MADE OPERATIONAL	31-08-2022
257	BOB	KHARIAN	JAMMU	MADE OPERATIONAL	31-08-2022
258	BOB	TIKO TEDA	JAMMU	MADE OPERATIONAL	
259	BOB	CHOWA	JAMMU	MADE OPERATIONAL	
260	BOB	TALAB TILLO	JAMMU	MADE OPERATIONAL	
261	BOB	NARWAL	JAMMU	MADE OPERATIONAL	31-08-2022
262	BOB	SANJAY NAGAR	JAMMU	MADE OPERATIONAL	31-08-2022
263	BOB	DAGORE	JAMMU	30.06.2022	30-09-2022
264	BOB	DAGORE	SAMBA	30.06.2022	30-09-2022
265	BOB	RAIPUR	JAMMU	MADE OPERATIONAL	
266	BOB	MALSHAI BAGH	GANDERBAL	30.06.2022	Base Branch very far. Shall be revisited
267	BOB	NAGBAL	GANDERBAL	30.06.2022	----do----
268	BOB	KHULMULLA	GANDERBAL	MADE OPERATIONAL	

SRL	BANK NAME	BCs/ CSPs LOCATION	DISTRICT	TIMELINE	NEW TIMELINE
269	BOB	BAKOORA	GANDERBAL	30.06.2022	Base Branch very far. Shall be revisited
270	BOB	BUSERBUGH	GANDERBAL	30.06.2022	----do----
271	BOB	HARWAN	SRINAGAR	30.06.2022	30-09-2022
272	BOB	ZAINAKADAL	SRINAGAR	30.06.2022	30-09-2022
273	BOB	SAIDAKADAL	SRINAGAR	30.06.2022	30-09-2022
274	BOB	LALBAZAR	SRINAGAR	MADE OPERATIONAL	
275	BOB	NATIPORA	SRINAGAR	30.06.2022	30-09-2022
276	CBI	ANANTNAG	ANANTNAG	MADE OPERATIONAL	
277	CBI	BARAMULLA	BARAMULLA	MADE OPERATIONAL	
278	CBI	SOPORE	BARAMULLA	MADE OPERATIONAL	
279	CBI	NOWPOR	BARAMULLA	MADE OPERATIONAL	
280	CBI	SEELU	BARAMULLA	MADE OPERATIONAL	
281	CBI	DANGERPORA	BARAMULLA	MADE OPERATIONAL	
282	CBI	JAMMU	JAMMU	MADE OPERATIONAL	
283	CBI	PHINDER	JAMMU	MADE OPERATIONAL	
284	CBI	R.R. ROAD	JAMMU	MADE OPERATIONAL	
285	CBI	TALAB TILLOO	JAMMU	MADE OPERATIONAL	
286	CBI	R. S. PORA	JAMMU	MADE OPERATIONAL	
287	CBI	NSM JAMMU	JAMMU	MADE OPERATIONAL	
288	CBI	G. K. JAMMU	JAMMU	MADE OPERATIONAL	
289	CBI	KOT BALWAL	JAMMU	MADE OPERATIONAL	
290	CBI	BHOU	JAMMU	MADE OPERATIONAL	
291	CBI	NAGRI	KATHUA	MADE OPERATIONAL	
292	CBI	PANTHAL	REASI	MADE OPERATIONAL	
293	CBI	PANGDOUR	SAMBA	MADE OPERATIONAL	
294	CBI	CHORLI	SAMBA	MADE OPERATIONAL	
295	CBI	PANGARA KHALSA	UDHAMPUR	MADE OPERATIONAL	

ANNEXURE-B

PRADHAN MANTRI STREET VENDORS' ATMA-NIRBHAR NIDHI (PM SVANidhi) BANKWISE DATA OF UT OF J&K AS ON 31.10.2022

FIRST TRANCHE LOAN AMOUNT OF Rs 10,000/-

SRL	BANK NAME	TOTAL APPLICATIONS UPLOADED TO WEBPORTAL	OUT OF (C)			OUT OF (D)		OUT OF (G)	
			APPLICATIONS PICKED UP	APPLICATIONS TO BE PICKED UP BY CONCERNED BANK	APPLICATIONS RETURNED	CASES SANCTIONED	CASES UNDER PROCESS	CASES DISBURSED	SANCTIONED CASES PENDING DISBURSEMENT
A	B	C	D	E	F	G	H	I	J
1	AXIS BANK	7	3	0	4	0	3	0	0
2	BANK OF BARODA	63	26	0	37	26	0	25	1
3	BANK OF INDIA	88	61	0	27	61	0	60	1
4	BANK OF MAHARASHTRA	48	35	0	13	35	0	34	1
5	CANARA BANK	382	350	0	32	345	5	333	12
6	CENTRAL BANK OF INDIA	187	145	0	42	145	0	145	0
7	FEDERAL BANK	3	0	0	3	0	0	0	0
8	HDFC BANK	115	58	0	57	58	0	22	36
9	ICICI BANK	5	5	0	0	2	3	1	1
10	IDBI BANK	19	11	0	8	11	0	7	4
11	INDIAN BANK	169	116	0	53	116	0	109	7
12	INDIAN OVERSEAS BANK	3	2	0	1	2	0	2	0
13	Indus Ind Bank	1	1	0	0	0	1	0	0
14	J&K BANK *	14642	12827	2	1813	12439	388	12019	420
15	JK GRAMEEN BANK	236	174	0	62	172	2	167	5
16	KOTAK MAHINDRA BANK	3	3	0	0	3	0	0	3
17	PUNJAB & SIND BANK	59	44	0	15	43	1	42	1
18	PUNJAB NATIONAL BANK	811	645	0	166	636	9	612	24
19	STATE BANK OF INDIA	1113	877	0	236	868	9	840	28
20	UCO BANK	147	102	0	45	102	0	101	1
21	UNION BANK OF INDIA	108	68	0	40	57	11	56	1
22	UNITED BANK OF INDIA	1	1	0	0	1	0	1	0
23	YES BANK	10	0	0	10	0	0	0	0
TOTAL		18220	15554	2	2664	15122	432	14576	546

ANNEXURE-C1

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF BANK	FARM CREDIT										OUT OF FARM CREDIT TOTAL ALLIED ACTIVITIES				
		1					2									
		CROP LOAN					TERM LOAN									
		TARGET		ACHIEVEMENT		%AGE ACH	TARGET		ACHIEVEMENT		%AGE ACH	TARGET		ACHIEVEMENT		%AGE ACH
		A/C	AMT.	A/C	AMT.		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
A (i)	Public Sector Banks															
1	SBI	54275	140558	28831	19161	14	15107	46741	8876	7257	16	11537	26217	67	59	0
2	PNB	32210	88790	7621	6173	7	5702	23187	906	1151	5	5337	19408	873	939	5
3	UCO BANK	5083	11240	37	37	0	703	3316	15	22	1	496	1594	0	0	0
4	CBI	4414	9018	510	519	6	623	2653	662	762	29	651	1502	17	8	1
5	CANARA BANK	10307	20601	1102	1344	7	1616	6090	496	850	14	984	2705	209	215	8
6	PSB	5209	8380	19	13	0	1079	2837	13	8	0	579	1086	12	7	1
7	BOB	4202	7052	58	125	2	768	2045	41	84	4	311	861	95	214	25
8	UBI	10274	10717	91	369	3	2795	2897	86	165	6	559	961	58	84	9
9	BOI	3807	5502	26	18	0	1028	1830	5	2	0	337	671	8	7	1
10	IOB	2546	1865	0	0	0	767	464	0	0	0	59	202	0	0	0
11	BOM	2431	935	0	0	0	840	275	0	0	0	29	101	0	0	0
12	INDIAN BANK	6549	7366	26	18	0	1579	2023	5	2	0	294	348	8	7	2
	Sub- Total	141307	312025	38321	27775	9	32607	94359	11105	10303	11	21173	55655	1347	1539	3
(ii)	Private Sector Banks															
13	J&K BANK	374470	824424	213566	301403	37	85212	276500	0	0	0	90055	179766	41275	45655	25
14	ICICI BANK	7054	17866	924	2105	12	1506	7106	0	0	0	1052	1629	924	2105	129
15	HDFC BANK	21397	63831	1842	7748	12	5697	22186	1805	5444	25	6527	11312	0	0	0
16	FEDERAL BANK	2094	608	90	207	34	866	106	0	0	0	360	121	0	0	0
17	AXIS BANK	5995	14549	6	30	0	1190	5214	475	1280	25	780	1388	0	0	0
18	YES BANK	2468	2576	0	0	0	719	931	0	0	0	148	266	0	0	0
19	IDBI BANK	2577	2393	25	20	1	703	746	1	0	0	186	252	2	6	2
20	INDUSIND BANK	2472	2200	0	0	0	693	1163	35	164	14	59	202	35	164	81
21	SOUTH INDIAN	2094	608	14	34	6	866	106	0	0	0	16	117	12	25	21
22	KOTAK MAHINDRA	2198	1215	0	0	0	735	212	0	0	0	29	101	0	0	0
23	BANDHAN BANK	2094	608	0	0	0	866	106	0	0	0	11	58	0	0	0
	Sub- Total	424913	930877	216467	311547	33	99053	314377	2316	6888	2	99223	195212	42248	47954	25
(iii)	RRBs															
24	JKGB	71044	119329	40345	23842	20	14677	38196	11288	7709	20	13912	18771	11055	7376	39
25	EDB	26056	56776	5686	6642	12	7100	13893	94	309	2	3196	8860	0	0	0
	Sub- Total	97100	176105	46031	30484	17	21777	52089	11382	8018	15	17108	27632	11055	7376	27
	SCH. COMM. BANKs	663320	1419007	300819	369807	26	153437	460824	24803	25210	5	137504	278499	54650	56869	20
(B)	Central/ State Coop Banks															
26	JCCB	25337	29166	0	0	0	5632	5992	104	67	1	9134	7391	0	0	0
27	BCCB	9532	17469	12	0	0	2851	5300	22	2	0	1241	1855	0	0	0
28	ACCB	6572	15077	103	140	1	1457	3781	0	0	0	1159	2744	0	0	0
29	CCB	1195	3796	0	0	0	229	555	0	0	0	906	3034	0	0	0
30	JKSCB	9790	14787	120	130	1	3150	3544	52	79	2	1255	2572	0	0	0
31	DUCO BANK	791	1055	0	0	0	284	378	0	0	0	649	911	0	0	0
32	SCARD	4213	9212	25	86	1	1213	2848	0	0	0	544	2286	0	0	0
33	BMCB	828	190	0	0	0	89	14	0	0	0	0	0	0	0	-
34	KMCB	1179	2216	32	142	6	360	658	0	0	0	160	165	31	140	85
35	UCB	300	1046	0	0	0	32	188	0	0	0	24	106	0	0	0
	Sub- Total	59737	94016	292	498	1	15297	23257	178	148	1	15072	21063	31	140	1
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Sub- Total	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Grand Total	723057	1513022	301111	370305	24	168734	484081	24981	25358	5	152576	299562	54681	57009	19

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	AGRICULTURE INFRASTRUCTURE					ANCILLARY ACTIVITIES					OUT OF (4) ANCILLARY ACTIVITIES, LOANS UPTO 50 CRORE TO STATR-UPS ENGAGED IN AGRI- ALLIED ACTIVITIES				
		3					4									
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
		A (i)	Public Sector Banks													
1	SBI	4084	5916	0	0	0	3698	14108	36	2537	18	136	874	0	0	0
2	PNB	2991	5788	8	120	2	3573	13311	137	786	6	155	542	0	0	0
3	UCO BANK	578	335	0	0	0	595	2541	12	86	3	19	59	0	0	0
4	CBI	564	440	2	4	1	548	2511	12	329	13	15	43	0	0	0
5	CANARA BANK	1147	628	9	35	6	911	4576	70	219	5	35	105	0	0	0
6	PSB	464	415	0	0	0	310	1526	1	0	0	11	34	0	0	0
7	BOB	462	290	3	2	1	271	1440	15	128	9	11	34	0	0	0
8	UBI	713	476	0	0	0	435	1959	18	2104	107	15	43	0	0	0
9	BOI	208	181	0	0	0	128	713	4	1469	206	7	20	0	0	0
10	IOB	77	39	0	0	0	82	413	0	0	0	3	10	0	0	0
11	BOM	38	19	0	0	0	40	207	0	0	0	1	5	0	0	0
12	INDIAN BANK	351	247	0	0	0	429	1739	4	1469	84	12	35	0	0	0
	Sub- Total	11677	14773	22	161	1	11020	45044	309	9128	20	420	1806	0	0	0
(ii)	Private Sector Banks															
13	J&K BANK	28711	27551	50	7743	28	20591	58817	152	20055	34	699	6872	0	0	0
14	ICICI BANK	758	560	0	0	0	574	2700	1	9	0	23	62	0	0	0
15	HDFC BANK	1252	1863	0	0	0	1404	6261	44	5493	88	88	522	0	0	0
16	FEDERAL BANK	33	17	0	0	0	35	178	0	0	0	1	5	0	0	0
17	AXIS BANK	483	443	0	0	0	460	1711	1	100	6	28	68	0	0	0
18	YES BANK	83	42	0	0	0	89	448	0	0	0	4	12	0	0	0
19	IDBI BANK	109	282	0	0	0	97	543	26	48	9	3	10	0	0	0
20	INDUSIND BANK	105	53	0	0	0	113	568	0	0	0	5	15	0	0	0
21	SOUTH INDIAN	33	17	0	0	0	35	178	0	0	0	1	5	0	0	0
22	KOTAK MAHINDRA	66	33	0	0	0	70	355	1	7	2	3	9	0	0	0
23	BANDHAN BANK	33	17	0	0	0	35	178	0	0	0	1	5	0	0	0
	Sub- Total	31666	30877	50	7743	25	23503	71937	225	25712	36	856	7584	0	0	0
(iii)	RRBs															
24	JKGB	8884	8297	0	0	0	7858	15659	0	0	0	146	613	0	0	0
25	EDB	1161	2035	0	0	0	1867	6136	0	0	0	151	668	0	0	0
	Sub- Total	10045	10332	0	0	0	9725	21796	0	0	0	297	1281	0	0	0
	SCH. COMM. BANKs	53388	55982	72	7904	14	44248	138776	534	34840	25	1573	10670	0	0	0
(B)	Central/ State Coop Banks															
26	JCCB	3396	3626	0	0	0	2985	11583	0	0	0	65	186	0	0	0
27	BCCB	348	357	3	0	0	219	599	0	0	0	1	4	0	0	0
28	ACCB	426	527	0	0	0	466	1090	1	1	0	49	66	0	0	0
29	CCB	397	241	0	0	0	427	2252	6	233	10	18	54	0	0	0
30	JKSCB	170	546	0	0	0	198	1952	0	0	0	14	634	0	0	0
31	DUCO BANK	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
32	SCARD	1171	751	0	0	0	473	2688	0	0	0	18	55	0	0	0
33	BMCB	167	10	0	0	0	34	44	0	0	0	0	0	0	0	-
34	KMCB	54	65	0	0	0	4	71	0	0	0	0	3	0	0	0
35	UCB	31	14	0	0	0	41	172	0	0	0	1	0	0	0	0
	Sub- Total	6160	6136	3	0	0	4847	20452	7	234	1	166	1002	0	0	0
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Sub- Total	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Grand Total	59548	62118	75	7904	13	49095	159228	541	35073	22	1739	11672	0	0	0

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	TOTAL AGRICULTURE					OUT OF TOTAL AGRICULTURE, LOANS TO SMALL & MARGINAL FARMERS					MICRO ENTERPRISES (MANUFACTURING + SERVICES INCLUDING KVIB)				
		5=(1+2+3+4)										6				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
A (i)	Public Sector Banks															
1	SBI	77164	207323	37743	28955	14	64497	120614	0	0	0	10736	40737	9866	44821	110
2	PNB	44476	131076	8672	8230	6	37220	76142	8023	6057	8	4513	32258	1541	7116	22
3	UCO BANK	6959	17433	64	144	1	5818	9833	0	0	0	588	4581	421	1554	34
4	CBI	6149	14622	1186	1614	11	5144	8292	32	63	1	524	4682	522	13712	293
5	CANARA BANK	13981	31896	1677	2449	8	11673	17796	0	0	0	1217	8930	740	2524	28
6	PSB	7062	13157	33	21	0	5894	7369	14	9	0	565	3469	62	392	11
7	BOB	5703	10828	117	339	3	4757	6131	0	0	0	490	3566	256	1771	50
8	UBI	14217	16048	195	2638	16	11702	9076	0	0	0	791	5265	882	18975	360
9	BOI	5171	8225	35	1488	18	4306	4723	17	6	0	231	1401	393	3843	274
10	IOB	3472	2781	0	0	0	2863	1580	7	670	42	83	758	11	39	5
11	BOM	3349	1436	0	0	0	2685	790	0	0	0	40	374	0	0	0
12	INDIAN BANK	8908	11375	35	1488	13	7402	6362	17	6	0	370	2951	393	3843	130
	Sub- Total	196611	466200	49757	47368	10	163961	268709	8110	6811	3	20148	108971	15087	98590	90
(ii)	Private Sector Banks															
13	J&K BANK	508984	1187292	213768	329201	28	425298	701164	63152	89748	13	43534	199337	41443	143006	72
14	ICICI BANK	9892	28232	925	2114	7	8278	15142	429	855	6	1002	6028	86	3454	57
15	HDFC BANK	29750	94141	3691	18684	20	24884	54252	1344	4358	8	3305	18313	372	19544	107
16	FEDERAL BANK	3028	908	90	207	23	2313	515	0	0	0	39	365	7	124	34
17	AXIS BANK	8128	21917	482	1411	6	6798	12314	400	1169	9	727	3811	20	400	10
18	YES BANK	3359	3997	0	0	0	2791	2173	0	0	0	125	871	18	516	59
19	IDBI BANK	3486	3965	52	68	2	2886	2210	0	0	0	128	2196	191	843	38
20	INDUSIND BANK	3383	3984	35	164	4	2783	1820	0	0	0	123	1128	52	658	58
21	SOUTH INDIAN	3028	908	14	34	4	2313	515	16	36	7	40	365	4	0	0
22	KOTAK MAHINDRA	3069	1816	1	7	0	2465	1030	0	0	0	72	729	23	1154	158
23	BANDHAN BANK	3028	908	0	0	0	2313	515	0	0	0	40	365	0	0	0
	Sub- Total	579135	1348068	219058	351890	26	483122	791650	65341	96166	12	49135	233506	42216	169700	73
(iii)	RRBs															
24	JKGB	102463	181481	51633	31551	17	85589	114333	43338	24998	22	7422	43618	21870	44862	103
25	EDB	36184	78840	5780	6950	9	30198	49669	0	0	0	2735	13813	3907	12681	92
	Sub- Total	138647	260321	57413	38502	15	115787	164002	43338	24998	15	10157	57431	25777	57542	100
	SCH. COMM. BANKS	914393	2074589	326228	437760	21	762870	1224361	116789	127975	10	79440	399909	83080	325832	81
(B)	Central/ State Coop Banks															
26	JCCB	37350	50366	104	67	0	30970	31731	0	0	0	2926	13809	0	0	0
27	BCCB	12950	23725	37	2	0	10801	14947	0	0	0	143	659	542	9	1
28	ACCB	8921	20476	104	141	1	7463	12900	0	0	0	391	1877	141	349	19
29	CCB	2248	6844	6	233	3	1884	4312	0	0	0	390	3822	62	1226	32
30	JKSCB	13308	20830	172	209	1	11100	13123	0	0	0	1738	6924	685	1627	24
31	DUCO BANK	1075	1433	0	0	0	897	903	0	0	0	12	35	2	1	4
32	SCARD	7070	15499	25	86	1	5917	9764	0	0	0	79	263	0	0	0
33	BMCB	1118	258	0	0	0	907	162	0	0	0	24	61	0	0	0
34	KMCB	1597	3010	32	142	5	1334	1896	32	79	4	94	285	0	0	0
35	UCB	404	1420	0	0	0	339	895	0	0	0	5	75	57	710	950
	Sub- Total	86041	143861	480	880	1	71612	90632	32	79	0	5802	27810	1489	3922	14
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	33	219	6	15	7
	Sub- Total	0	0	0	0	-	0	0	0	0	-	33	219	6	15	7
	Grand Total	1000434	2218450	326708	438640	20	834482	1314993	116821	128054	10	85275	427938	84575	329770	77

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.N O	NAME OF BANK	TOTAL MSMES					EXPORT CREDIT					EDUCATION				
		10=(6+7+8+9)					11					12				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
A (i) Public Sector Banks																
1	SBI	19621	145272	11608	86859	60	105	3524	0	0	0	2141	8924	1141	2779	31
2	PNB	7452	91045	1687	14338	16	79	1080	0	0	0	1235	5945	118	230	4
3	UCO BANK	1068	11733	505	4240	36	8	1016	0	0	0	213	666	12	10	2
4	CBI	849	10900	568	26885	247	1	1	0	0	0	181	528	20	56	11
5	CANARA BANK	1879	24902	791	2967	12	3	2	0	0	0	552	1324	49	160	12
6	PSB	856	9146	70	725	8	1	1	0	0	0	196	496	4	20	4
7	BOB	763	11869	258	1866	16	1	1	0	0	0	145	478	29	85	18
8	UBI	1256	12339	974	43664	354	3	2	0	0	0	330	743	67	161	22
9	BOI	455	5714	433	5476	96	1	1	0	0	0	178	469	7	13	3
10	IOB	108	1900	12	44	2	0	0	0	0	-	49	108	2	8	7
11	BOM	51	878	0	0	0	0	0	0	0	-	20	46	0	0	0
12	INDIAN BANK	710	7793	433	5476	70	1	1	0	0	0	297	774	7	13	2
Sub- Total		35068	333492	17339	192539	58	203	5630	0	0	0	5537	20501	1456	3535	17
(ii) Private Sector Banks																
13	J&K BANK	73366	538571	44092	192564	36	345	8877	0	0	0	8281	37056	2448	4915	13
14	ICICI BANK	1576	21155	151	10877	51	3	1	0	0	0	264	810	7	90	11
15	HDFC BANK	5369	70758	1101	65048	92	78	2242	0	0	0	995	4915	0	0	0
16	FEDERAL BANK	47	744	10	134	18	0	0	0	0	-	19	37	0	0	0
17	AXIS BANK	1232	13833	31	1962	14	3	1	0	0	0	228	717	0	0	0
18	YES BANK	278	3338	19	686	21	0	0	0	0	-	89	268	0	0	0
19	IDBI BANK	294	6474	191	843	13	0	0	0	0	-	55	311	2	4	1
20	INDUSIND BANK	158	2707	66	919	34	0	0	0	0	-	50	112	0	0	0
21	SOUTH INDIAN	49	744	4	0	0	0	0	0	0	-	19	38	0	0	0
22	KOTAK MAHINDRA	89	1488	27	1561	105	0	0	0	0	-	19	38	0	0	0
23	BANDHAN BANK	49	744	0	0	0	0	0	0	0	-	9	17	0	0	0
Sub- Total		82507	660556	45692	274594	42	429	11121	0	0	0	10028	44318	2457	5010	11
(iii) RRBs																
24	JKGB	11529	84345	21870	44862	53	3	6	0	0	0	750	2473	58	144	6
25	EDB	3733	28118	3907	12681	45	7	202	0	0	0	580	1595	1	3	0
Sub- Total		15262	112463	25777	57542	51	10	208	0	0	0	1330	4068	59	147	4
SCH. COMM. BANKs		132837	1106510	88808	524676	47	642	16959	0	0	0	16895	68887	3972	8691	13
(B) COOP BANKS																
26	JCCB	4488	28322	0	0	0	3	1	0	0	0	301	773	0	0	0
27	BCCB	190	981	560	10	1	0	0	0	0	-	27	165	0	0	0
28	ACCB	436	3331	141	349	10	0	0	0	0	-	47	342	0	0	0
29	CCB	505	7833	62	1226	16	0	0	0	0	-	81	173	0	0	0
30	JKSCB	2585	28128	685	1627	6	1	45	0	0	0	646	1432	0	0	0
31	DUCO BANK	115	391	7	29	7	0	0	0	0	-	23	81	0	0	0
32	SCARD	84	850	0	0	0	0	0	0	0	-	0	3	0	0	0
33	BMCB	43	919	0	0	0	0	0	0	0	-	11	43	0	0	0
34	KMCB	144	411	99	584	142	0	0	0	0	-	12	74	0	0	0
35	UCB	13	291	57	710	244	0	0	0	0	-	2	20	0	0	0
Sub- Total		8603	71458	1611	4534	6	4	46	0	0	0	1150	3105	0	0	0
(C) OTHER Fis																
36	SFC	41	592	6	15	3	0	0	0	0	-	0	0	0	0	-
Sub- Total		41	592	6	15	3	0	0	0	0	-	0	0	0	0	-
Grand Total		141481	1178560	90425	529225	45	646	17005	0	0	0	18045	71991	3972	8691	12

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	HOUSING					SOCIAL INFRASTRUCTURE					RENEWABLE ENERGY				
		13					14					15				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
		A (i) Public Sector Banks														
1	SBI	5476	47343	3376	9246	20	1588	4577	0	0	0	1504	838	0	0	0
2	PNB	3051	27311	98	830	3	974	2407	0	0	0	628	337	1	2	1
3	UCO BANK	412	3708	59	428	12	140	362	0	0	0	76	31	0	0	0
4	CBI	339	3018	52	435	14	104	272	0	0	0	51	21	0	0	0
5	CANARA BANK	1100	9544	91	640	7	310	1004	0	0	0	165	76	0	0	0
6	PSB	350	2909	4	64	2	111	309	0	0	0	56	23	0	0	0
7	BOB	324	3115	22	183	6	148	308	0	0	0	77	30	0	0	0
8	UBI	467	3873	20	124	3	198	489	0	0	0	86	105	0	0	0
9	BOI	294	2697	8	75	3	115	302	0	0	0	53	21	0	0	0
10	IOB	74	1074	3	21	2	14	93	0	0	0	12	7	0	0	0
11	BOM	49	502	0	0	0	6	56	0	0	0	6	4	0	0	0
12	INDIAN BANK	457	4405	8	75	2	105	316	0	0	0	56	18	0	0	0
Sub- Total		12393	109498	3741	12119	11	3813	10493	0	0	0	2770	1510	1	2	0
(ii) Private Sector Banks																
13	J&K BANK	21212	168936	6169	40885	24	5981	14290	9	169	1	7931	4110	232	110	3
14	ICICI BANK	633	5927	21	388	7	231	653	0	0	0	191	85	0	0	0
15	HDFC BANK	2413	21499	246	252	1	793	2174	0	0	0	822	411	0	0	0
16	FEDERAL BANK	13	112	0	0	0	0	0	0	0	-	0	0	0	0	-
17	AXIS BANK	496	4410	72	159	4	193	492	0	0	0	163	61	0	0	0
18	YES BANK	191	1709	0	0	0	38	155	0	0	0	40	12	0	0	0
19	IDBI BANK	87	1064	0	0	0	16	96	2	80	84	24	6	0	0	0
20	INDUSIND BANK	114	1053	0	0	0	16	98	0	0	0	13	7	0	0	0
21	SOUTH INDIAN	51	456	1	0	0	5	50	0	0	0	5	3	0	0	0
22	KOTAK MAHINDRA	51	456	0	0	0	5	50	0	0	0	5	3	0	0	0
23	BANDHAN BANK	19	193	0	0	0	0	0	0	0	-	0	0	0	0	-
Sub- Total		25280	205815	6509	41684	20	7278	18059	11	249	1	9194	4698	232	110	2
(iii) RRBs																
24	JKGB	1378	8789	345	2907	33	653	2506	3	20	1	612	462	0	0	0
25	EDB	1152	8405	49	731	9	415	697	0	0	0	613	284	0	0	0
Sub- Total		2530	17194	394	3638	21	1068	3203	3	20	1	1225	745	0	0	0
SCH. COMM. BANKS		40203	332507	10644	57441	17	12159	31754	14	270	1	13189	6952	233	112	2
(B) Central/ State Coop Banks																
26	JCCB	699	3938	10	31	1	132	255	0	0	0	143	208	0	0	0
27	BCCB	83	649	0	0	0	6	8	0	0	0	112	40	115	1	1
28	ACCB	66	552	0	0	0	28	90	0	0	0	97	50	1	1	2
29	CCB	182	1764	0	0	0	18	157	0	0	0	7	8	0	0	0
30	JKSCB	1095	8059	36	128	2	611	990	0	0	0	573	245	0	0	0
31	DUCO BANK	70	690	0	0	0	4	16	0	0	0	16	1	0	0	0
32	SCARD	2	19	1	2	12	1	36	0	0	0	0	0	0	0	0
33	BMCB	33	270	0	0	0	14	36	0	0	0	12	4	0	0	0
34	KMCB	27	158	6	12	7	3	2	0	0	0	19	7	1	0	4
35	UCB	2	28	3	8	29	4	2	0	0	0	2	1	0	0	0
Sub- Total		2259	16126	56	181	1	821	1592	0	0	0	981	564	117	2	0
(C) OTHER Fis																
36	SFC	0	0	1	2	-	0	0	0	0	-	0	0	0	0	-
Sub- Total		0	0	1	2	-	0	0	0	0	-	0	0	0	0	-
Grand Total		42462	348633	10701	57624	17	12980	33347	14	270	1	14170	7516	350	114	2

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	OTHERS					OUT OF (16) LOANS UP TO 50 CRORE TO START UPS (OTHER THAN AGRI/MSME)					TOTAL PRIORITY SECTOR				
		16										17=(5+10+11+12+13+14+15+16)				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
		A (i) Public Sector Banks														
1	SBI	14656	18264	0	0	0	244	923	0	0	0	122255	436066	53868	127839	29
2	PNB	8200	7529	16	11	0	110	571	0	0	0	66095	266729	10592	23642	9
3	UCO BANK	2028	1917	435	1198	62	17	132	0	0	0	10904	36865	1075	6020	16
4	CBI	1822	1074	0	0	0	6	30	0	0	0	9496	30436	1826	28989	95
5	CANARA BANK	2195	1063	15	31	3	21	170	0	0	0	20185	69810	2623	6247	9
6	PSB	1859	1034	0	0	0	13	115	0	0	0	10491	27076	111	829	3
7	BOB	333	270	0	0	0	9	35	0	0	0	7494	26899	426	2472	9
8	UBI	2105	1509	0	0	0	30	190	0	0	0	18662	35108	1256	46588	133
9	BOI	1809	1027	0	0	0	15	110	0	0	0	8076	18456	483	7053	38
10	IOB	36	28	6	2	7	1	10	6	2	20	3765	5989	23	74	1
11	BOM	5	5	0	0	0	0	0	0	0	-	3486	2925	0	0	0
12	INDIAN BANK	3061	1929	0	0	0	15	465	0	0	0	13595	26611	483	7053	27
Sub- Total		38109	35648	472	1242	3	481	2751	6	2	0	294504	982971	72766	256805	26
(ii) Private Sector Banks																
13	J&K BANK	45923	98063	10643	30724	31	1138	5765	0	0	0	672023	2057195	277361	598569	29
14	ICICI BANK	2023	1380	0	0	0	38	150	0	0	0	14813	58242	1104	13469	23
15	HDFC BANK	3204	3321	0	0	0	125	381	0	0	0	43424	199461	5038	83984	42
16	FEDERAL BANK	23	113	0	0	0	1	20	0	0	0	3130	1913	100	341	18
17	AXIS BANK	1874	792	28	28	4	67	147	0	0	0	12317	42223	613	3559	8
18	YES BANK	1055	841	0	0	0	12	80	0	0	0	5050	10321	19	686	7
19	IDBI BANK	1576	1535	0	0	0	7	60	0	0	0	5538	13450	247	996	7
20	INDUSIND BANK	73	56	0	0	0	2	20	0	0	0	3807	8018	101	1083	14
21	SOUTH INDIAN	0	0	0	0	-	0	0	0	0	-	3157	2199	19	34	2
22	KOTAK MAHINDRA	0	0	0	0	-	0	0	0	0	-	3238	3852	28	1568	41
23	BANDHAN BANK	0	0	0	0	-	0	0	0	0	-	3105	1862	0	0	0
Sub- Total		55751	106101	10671	30752	29	1390	6623	0	0	0	769602	2398735	284630	704289	29
(iii) RRBs																
24	JKGB	4466	7553	1352	2880	38	141	912	104	195	21	121854	287613	75261	82364	29
25	EDB	2832	2580	0	0	0	196	721	0	0	0	45516	120721	9737	20365	17
Sub- Total		7298	10132	1352	2880	28	337	1633	104	195	12	167370	408334	84998	102730	25
SCH. COMM. BANKs		101158	151881	12495	34874	23	2208	11007	110	197	2	1231476	3790040	442394	1063824	28
(B) Central/ State Coop Banks																
26	JCCB	4603	4270	872	1679	39	47	255	0	0	0	47719	88132	986	1778	2
27	BCCB	65	119	0	0	0	0	0	0	0	-	13433	25687	712	13	0
28	ACCB	125	131	0	0	0	12	110	0	0	0	9720	24971	246	491	2
29	CCB	4	25	0	0	0	2	10	0	0	0	3045	16804	68	1458	9
30	JKSCB	1031	1527	0	0	0	155	363	0	0	0	19850	61256	893	1964	3
31	DUCO BANK	1535	593	12	161	27	19	79	0	0	0	2838	3207	19	190	6
32	SCARD	73	56	8	2	4	0	0	0	0	-	7230	16464	34	91	1
33	BMCB	36	28	0	0	0	1	20	0	0	0	1267	1557	0	0	0
34	KMCB	46	104	0	0	0	5	20	0	0	0	1848	3764	138	738	20
35	UCB	0	0	0	0	-	0	0	0	0	-	427	1762	60	718	41
Sub- Total		7518	6853	892	1842	27	241	858	0	0	0	107377	243605	3156	7439	3
(C) OTHER Fis																
36	SFC	0	0	0	0	-	0	0	0	0	-	41	592	7	17	3
Sub- Total		0	0	0	0	-	0	0	0	0	-	41	592	7	17	3
Grand Total		108676	158735	13387	36716	23	2449	11864	110	197	2	1338894	4034237	445557	1071280	27

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN LAC

S.NO	NAME OF BANK	NON- PRIORITY SECTOR														
		AGRICULTURE					EDUCATION					HOUSING				
		18					19					20				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
A (i)	Public Sector Banks															
1	SBI	0	0	0	0	-	228	4833	0	0	0	517	15634	1041	971	6
2	PNB	0	0	0	0	-	118	2592	20	191	7	256	7752	307	5468	71
3	UCO BANK	0	0	0	0	-	7	164	0	0	0	32	983	23	506	51
4	CBI	0	0	0	0	-	4	166	0	0	0	25	901	2	0	0
5	CANARA BANK	0	0	1	1	-	26	540	13	124	23	83	2450	78	1302	53
6	PSB	0	0	0	0	-	3	97	0	0	0	20	622	0	0	0
7	BOB	0	0	0	0	-	6	170	8	71	42	32	948	43	708	75
8	UBI	0	0	0	0	-	22	239	81	302	127	45	885	43	568	64
9	BOI	0	0	0	0	-	7	140	0	0	0	21	413	1	7	2
10	IOB	0	0	0	0	-	1	25	0	0	0	9	166	4	59	36
11	BOM	0	0	0	0	-	1	11	0	0	0	5	75	1	1	1
12	INDIAN BANK	0	0	0	0	-	7	183	0	0	0	20	510	1	7	1
		0	0	1	1	-	430	9159	122	688	8	1065	31337	1544	9597	31
(ii)	Private Sector Banks															
13	J&K BANK	0	0	0	0	-	1004	21175	130	1165	6	2267	53048	5144	66548	125
14	ICICI BANK	0	0	0	0	-	31	655	3	63	10	75	2068	58	1903	92
15	HDFC BANK	0	0	0	0	-	115	2297	0	0	0	299	7088	0	0	0
16	FEDERAL BANK	0	0	0	0	-	2	8	0	0	0	1	62	0	0	0
17	AXIS BANK	0	0	0	0	-	23	477	1	10	2	55	1381	28	1210	88
18	YES BANK	0	0	0	0	-	3	60	0	0	0	14	285	0	0	0
19	IDBI BANK	0	0	0	0	-	1	22	0	0	0	6	152	7	110	72
20	INDUSIND BANK	0	0	0	0	-	1	35	0	0	0	10	236	0	0	0
21	SOUTH INDIAN	0	0	0	0	-	1	8	0	0	0	5	62	4	3	5
22	KOTAK MAHINDRA	0	0	0	0	-	1	15	0	0	0	5	123	0	0	0
23	BANDHAN BANK	0	0	0	0	-	1	8	0	0	0	2	62	0	0	0
		0	0	0	0	-	1183	24759	134	1238	5	2739	64565	5241	69774	108
(iii)	RRBs															
24	JKGB	0	0	0	0	-	29	1245	1	3	0	35	4512	31	559	12
25	EDB	0	0	0	0	-	170	3653	0	0	0	223	6274	0	0	0
		0	0	0	0	-	199	4898	1	3	0	258	10785	31	559	5
		0	0	1	1	-	1812	38815	257	1929	5	4062	106688	6816	79929	75
(B)	Central/ State Coop Banks															
26	JCCB	0	0	0	0	-	10	362	0	0	0	21	1975	0	0	0
27	BCCB	0	0	0	0	-	1	6	0	0	0	1	14	0	0	0
28	ACCB	0	0	0	0	-	67	1572	0	0	0	100	2543	0	0	0
29	CCB	0	0	0	0	-	2	77	0	0	0	12	615	0	0	0
30	JKSCB	0	0	0	0	-	62	1076	0	0	0	133	2983	0	0	0
31	DUCO BANK	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
32	SCARD	0	0	0	0	-	0	1	0	0	0	1	7	0	0	0
33	BMCB	0	0	0	0	-	0	21	0	0	0	3	92	0	0	0
34	KMCB	0	0	0	0	-	0	0	0	0	-	0	0	3	26	-
35	UCB	0	0	0	0	-	3	68	0	0	0	5	135	0	0	0
		0	0	0	0	-	145	3183	0	0	0	276	8364	3	26	0
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Sub- Total	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Grand Total	0	0	1	1	-	1957	41998	257	1929	5	4338	115052	6819	79955	69

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-A-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022
IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		NON-PRIORITY SECTOR									
S.NO	NAME OF BANK	PERSONAL LOANS					OTHER				
		21					22				
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
A (i)	Public Sector Banks										
1	SBI	12869	52576	46597	335249	638	20694	51229	10368	40892	80
2	PNB	7814	34891	1762	10190	29	10689	34534	3150	18627	54
3	UCO BANK	1206	6072	12	23	0	1764	5183	310	1286	25
4	CBI	1053	5202	712	5596	108	1693	5106	433	5513	108
5	CANARA BANK	2226	11942	103	242	2	3510	10148	781	2523	25
6	PSB	1183	4988	0	0	0	1118	3471	433	1322	38
7	BOB	899	4669	410	657	14	1629	3758	295	2042	54
8	UBI	1304	4381	306	2766	63	1908	4228	133	802	19
9	BOI	1278	4508	30	175	4	1348	2932	1	0	0
10	IOB	247	928	7	18	2	384	700	25	114	16
11	BOM	126	447	0	0	0	267	337	1	0	0
12	INDIAN BANK	1236	4545	30	175	4	2982	4795	8	0	0
	Sub- Total	31441	135149	49969	355089	263	47986	126422	15938	73120	58
(ii)	Private Sector Banks										
13	J&K BANK	62038	214216	160024	425401	199	94873	186808	8044	93656	50
14	ICICI BANK	1734	8503	1619	11062	130	2972	7024	31584	22838	325
15	HDFC BANK	5920	21646	1756	6491	30	17843	16140	12308	75197	466
16	FEDERAL BANK	122	419	5	5	1	236	315	85	404	128
17	AXIS BANK	1393	5261	108	754	14	2075	4410	1171	5277	120
18	YES BANK	460	1202	152	807	67	673	1204	3741	9348	777
19	IDBI BANK	256	1157	38	143	12	397	1145	139	399	35
20	INDUSIND BANK	316	1366	0	0	0	465	1030	383	1494	145
21	SOUTH INDIAN	118	419	81	110	26	247	315	15	6	2
22	KOTAK MAHINDRA	118	838	0	0	0	247	631	3	36	6
23	BANDHAN BANK	122	419	14	34	8	236	315	4	9	3
	Sub- Total	72597	255447	163797	444807	174	120264	219337	57477	208664	95
(iii)	RRBs										
24	JKGB	3163	32335	1320	4972	15	10382	45917	2857	8861	19
25	EDB	2366	10244	10	32	0	2408	7566	639	1523	20
	Sub- Total	5529	42579	1330	5004	12	12790	53483	3496	10384	19
	SCH. COMM. BANKs	109567	433176	215096	804900	186	181040	399242	76911	292168	73
(B)	Central/ State Coop Banks										
26	JCCB	1133	13524	31	202	1	4602	16180	294	1426	9
27	BCCB	190	951	38	1	0	175	560	0	0	0
28	ACCB	164	1046	79	113	11	329	1631	0	0	0
29	CCB	754	4363	0	0	0	1204	3276	0	0	0
30	JKSCB	2464	6302	358	607	10	3761	3984	432	804	20
31	DUCO BANK	536	758	4	8	1	140	703	97	533	76
32	SCARD	9	63	0	0	0	1	11	0	0	0
33	BMCB	63	193	0	0	0	148	149	0	0	0
34	KMCB	83	429	0	0	0	141	255	87	124	49
35	UCB	61	308	38	28	9	123	620	27	41	7
	Sub- Total	5457	27936	548	958	3	10624	27368	937	2929	11
(C)	OTHER Fis										
36	SFC	0	0	15	24	-	0	0	0	0	-
	Sub- Total	0	0	15	24	-	0	0	0	0	-
	Grand Total	115024	461112	215659	805883	175	191664	426610	77848	295097	69

ANNEXURE-C1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-A-VIS TARGETS UNDER ACP 2022-23 AS AT THE END OF SEPTEMBER 30, 2022
IN UT OF J&K

AMOUNT IN LAC

LBS-MIS-III		TOTAL NON-PRIORITY SECTOR					TOTAL CREDIT PLAN (PRIORITY + NON PRIORITY SECTOR) 24=(17+23)				
S.NO	NAME OF BANK	23=(18+19+20+21+22)									
		TARGET		ACHIEVEMENT		%AGE	TARGET		ACHIEVEMENT		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
		A (i)	Public Sector Banks								
1	SBI	34308	124271	58006	377112	303	156563	560337	111874	504950	90
2	PNB	18877	79769	5239	34475	43	84972	346498	15831	58117	17
3	UCO BANK	3009	12403	345	1814	15	13913	49268	1420	7834	16
4	CBI	2775	11374	1147	11108	98	12271	41810	2973	40098	96
5	CANARA BANK	5845	25080	976	4191	17	26030	94890	3599	10438	11
6	PSB	2324	9177	433	1322	14	12815	36253	544	2151	6
7	BOB	2566	9545	756	3478	36	10060	36443	1182	5950	16
8	UBI	3279	9733	563	4439	46	21941	44841	1819	51027	114
9	BOI	2654	7993	32	183	2	10730	26449	515	7235	27
10	IOB	641	1819	36	190	10	4406	7809	59	265	3
11	BOM	399	870	2	1	0	3885	3796	2	1	0
12	INDIAN BANK	4245	10034	39	183	2	17840	36645	522	7235	20
	Sub- Total	80922	302068	67574	438496	145	375426	1285039	140340	695301	54
(ii)	Private Sector Banks										
13	J&K BANK	160182	475247	173342	586770	123	832205	2532442	450703	1185339	47
14	ICICI BANK	4812	18250	33264	35866	197	19625	76492	34368	49335	64
15	HDFC BANK	24177	47171	14064	81688	173	67601	246633	19102	165672	67
16	FEDERAL BANK	361	804	90	408	51	3491	2717	190	749	28
17	AXIS BANK	3546	11529	1308	7251	63	15863	53751	1921	10810	20
18	YES BANK	1150	2750	3893	10156	369	6200	13071	3912	10842	83
19	IDBI BANK	660	2476	184	652	26	6198	15926	431	1648	10
20	INDUSIND BANK	792	2667	383	1494	56	4599	10684	484	2577	24
21	SOUTH INDIAN	371	804	100	119	15	3528	3003	119	153	5
22	KOTAK MAHINDRA	371	1608	3	36	2	3609	5459	31	1604	29
23	BANDHAN BANK	361	804	18	42	5	3466	2665	18	42	2
	Sub- Total	196783	564108	226649	724482	128	966385	2962843	511279	1428772	48
(iii)	RRBs										
24	JKGB	13609	84008	4209	14394	17	135463	371622	79470	96759	26
25	EDB	5167	27736	649	1555	6	50683	148457	10386	21920	15
	Sub- Total	18776	111745	4858	15949	14	186146	520079	89856	118679	23
	SCH. COMM. BANKs	296481	977920	299081	1178927	121	1527957	4767961	741475	2242751	47
(B)	Central/ State Coop Banks										
26	JCCB	5766	32041	325	1629	5	53485	120174	1311	3406	3
27	BCCB	367	1532	38	1	0	13800	27219	750	14	0
28	ACCB	660	6791	79	113	2	10380	31762	325	604	2
29	CCB	1972	8331	0	0	0	5017	25135	68	1458	6
30	JKSCB	6420	14345	790	1411	10	26270	75601	1683	3374	4
31	DUCO BANK	676	1461	101	541	37	3514	4668	120	731	16
32	SCARD	11	81	0	0	0	7241	16546	34	91	1
33	BMCB	214	454	0	0	0	1481	2011	0	0	0
34	KMCB	224	684	90	150	22	2072	4448	228	888	20
35	UCB	192	1131	65	69	6	619	2893	125	787	27
	Sub- Total	16502	66851	1488	3913	6	123879	310455	4644	11352	4
(C)	OTHER Fis										
36	SFC	0	0	15	24	-	41	592	22	41	7
	Sub- Total	0	0	15	24	-	41	592	22	41	7
	Grand Total	312983	1044771	300584	1182864	113	1651877	5079008	746141	2254145	44

ANNEXURE-C2

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR																			
#	NAME OF DISTRICT	FARM CREDIT										OUT OF FARM CREDIT TOTAL ALLIED ACTIVITIES						AGRICULTURE INFRASTRUCTURE			
		CROP LOAN					TERM LOAN														
		1		2			3								3						
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	16167	63585	2402	5662	9	4676	16499	1135	1952	12	1485	11049	864	2229	20	548	2394	11	4763	199
2	GANDERBAL	15674	23891	5606	6881	29	4405	8080	146	274	3	17360	12241	3083	2509	20	261	1217	0	0	0
3	BARAMULLA	87973	189398	24548	53211	28	23497	76849	3168	2186	3	19200	30503	3865	7772	25	2441	3753	4	1154	31
4	BANDIPORA	14797	50266	6435	9260	18	4426	21298	1613	1103	5	5411	20717	2469	2230	11	786	361	2	0	0
5	ANANTNAG	59064	174388	23580	38851	22	13863	64477	1257	1691	3	4843	18554	4307	3933	21	3091	6340	1	0	0
6	KULGAM	29416	83653	14094	28278	34	7131	32506	424	732	2	4436	20676	1173	1291	6	1050	1979	0	0	0
7	PULWAMA	60404	120703	20351	39724	33	18317	36319	1080	1779	5	15666	37884	3044	3979	11	943	4701	20	1699	36
8	SHOPIAN	23598	118315	14837	43195	37	6691	51076	597	1272	2	3627	17739	836	2759	16	604	1321	0	0	0
9	BUDGAM	45288	74247	16959	28782	39	12644	25669	708	688	3	4753	7916	2554	2986	38	677	1336	0	0	0
10	KUPWARA	71097	80316	14662	17320	22	8972	27822	2685	1871	7	16100	138	4163	3059	2218	1357	879	1	0	0
KASHMIR REGION		423478	978762	143473	271164	28	104622	360595	12812	13547	4	92881	177417	26358	32747	18	11758	24280	39	7616	31
11	POONCH	11602	15559	11933	4893	31	3588	5026	836	518	10	4787	7049	1556	1043	15	423	940	0	0	0
12	RAJOURI	19249	26782	20007	12089	45	3101	8039	2021	1840	23	6485	15014	3938	4070	27	4585	8647	0	0	0
13	JAMMU	82363	216267	30542	22135	10	13403	24593	3939	4004	16	11918	36143	5945	6297	17	14696	7360	19	236	3
14	SAMBA	17913	50445	11291	8278	16	3492	8826	1349	1046	12	2138	2864	1980	1848	65	2285	7116	0	0	0
15	UDHAMPUR	24195	41174	17450	9280	23	7592	18006	735	1386	8	14635	20673	2275	1730	8	665	1599	4	2	0
16	REASI	13467	32952	8461	5847	18	2449	10931	435	566	5	910	2353	1320	806	34	178	1184	1	1	0
17	KATHUA	58490	77370	23492	16949	22	8595	16183	1479	1468	9	2071	26272	2763	4633	18	23787	9799	11	49	0
18	DODA	47424	30360	19949	9024	30	13531	12792	379	409	3	12741	6822	3322	1428	21	797	715	1	0	0
19	RAMBAN	18867	26717	7445	5911	22	6608	12861	386	352	3	2083	3075	2282	1428	46	45	127	0	0	0
20	KISHTWAR	6009	16633	7070	4734	28	1753	6230	615	224	4	1927	1879	2942	979	52	329	352	0	0	0
JAMMU REGION		299579	534260	157638	99140	19	64112	123486	12170	11811	10	59695	122144	28323	24262	20	47790	37838	36	288	1
TOTAL		723057	1513022	301111	370305	24	168734	484081	24981	25358	5	152576	299562	54681	57009	19	59548	62118	75	7904	13

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	ANCILLARY ACTIVITIES					OUT OF (4) ANCILLARY ACTIVITIES, LOANS UPTO 50 CRORE TO STATR-UPS ENGAGED IN AGRI- ALLIED ACTIVITIES					TOTAL AGRICULTURE				
		4										5=(1+2+3+4)				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	721	10714	39	2808	26	25	426	0	0	0	22112	93191	3587	15185	16
2	GANDERBAL	955	1290	4	15	1	25	613	0	0	0	21295	34478	5756	7169	21
3	BARAMULLA	204	3083	8	38	1	5	82	0	0	0	114115	273083	27728	56590	21
4	BANDIPORA	93	782	3	41	5	26	123	0	0	0	20102	72708	8053	10403	14
5	ANANTNAG	3130	6955	29	986	14	127	377	0	0	0	79148	252160	24867	41528	16
6	KULGAM	2367	3292	7	157	5	471	658	0	0	0	39964	121430	14525	29166	24
7	PULWAMA	302	12090	16	237	2	20	19	0	0	0	79966	173813	21467	43439	25
8	SHOPIAN	1176	3231	1	1	0	28	1625	0	0	0	32069	173942	15435	44468	26
9	BUDGAM	516	5111	26	114	2	76	3620	0	0	0	59125	106363	17693	29584	28
10	KUPWARA	15045	5642	10	71	1	109	919	0	0	0	96471	114658	17358	19263	17
	KASHMIR REGION	24509	52190	143	4467	9	912	8462	0	0	0	564367	1415827	156467	296794	21
11	POONCH	182	828	4	106	13	26	88	0	0	0	15795	22352	12773	5517	25
12	RAJOURI	3612	5410	24	96	2	44	223	0	0	0	30547	48878	22052	14025	29
13	JAMMU	15190	76088	203	16928	22	676	1993	0	0	0	125652	324308	34703	43303	13
14	SAMBA	1548	11721	37	11541	98	36	315	0	0	0	25238	78108	12676	20864	27
15	UDHAMPUR	45	650	23	62	9	16	34	0	0	0	32497	61429	18211	10730	17
16	REASI	3593	4270	14	28	1	8	400	0	0	0	19687	49338	8911	6442	13
17	KATHUA	98	6020	81	1796	30	5	22	0	0	0	90970	109372	25062	20261	19
18	DODA	134	709	6	26	4	5	50	0	0	0	61886	44576	20334	9459	21
19	RAMBAN	117	315	5	19	6	5	25	0	0	0	25637	40020	7836	6282	16
20	KISHTWAR	67	1026	1	5	0	6	60	0	0	0	8158	24242	7686	4963	20
	JAMMU REGION	24586	107038	398	30606	29	827	3210	0	0	0	436067	802623	170242	141846	18
	TOTAL	49095	159228	541	35073	22	1739	11672	0	0	0	1000434	2218450	326708	438640	20

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	OUT OF TOTAL AGRICULTURE, LOANS TO SMALL & MARGINAL FARMERS					MICRO ENTERPRISES (MANUFACTURING + SERVICES INCLUDING KVIB)					SMALL ENTERPRISES (MANUFACTURING + SERVICES)				
							6					7				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	18393	54664	1240	2118	4	9905	23663	6119	29394	124	7391	136336	614	21934	16
2	GANDERBAL	17774	20321	1785	2108	10	3036	4493	3613	9509	212	779	8015	82	656	8
3	BARAMULLA	95432	161290	12306	18558	12	9060	42078	9272	18790	45	717	7652	186	2569	34
4	BANDIPORA	16841	42815	3271	3964	9	2644	5596	3181	5706	102	499	1814	85	268	15
5	ANANTNAG	66282	148380	6902	11054	7	2363	31740	6569	28476	90	1053	23154	329	5012	22
6	KULGAM	33463	71141	5041	9875	14	4252	15292	2951	9168	60	240	2702	141	1226	45
7	PULWAMA	66775	102666	4808	10896	11	2026	5269	3983	14520	276	122	10761	196	3867	36
8	SHOPIAN	26891	100609	4138	11829	12	961	10695	1330	4758	44	100	2841	88	739	26
9	BUDGAM	49362	63240	5296	8596	14	5820	29229	5706	18163	62	740	7283	148	1644	23
10	KUPWARA	80473	68410	7079	7314	11	622	6555	4424	9562	146	89	12041	114	1986	16
KASHMIR REGION		471686	833536	51866	86312	10	40689	174611	47148	148045	85	11730	212599	1983	39900	19
11	POONCH	13133	13252	3879	2166	16	4040	10807	1823	5052	47	4000	9847	209	2030	21
12	RAJOURI	25496	29480	10594	7166	24	7454	16967	4107	12948	76	2557	7567	275	2740	36
13	JAMMU	104277	199584	19564	12233	6	15797	156748	13317	88315	56	2776	111963	1307	76620	68
14	SAMBA	21010	47184	6186	3755	8	3307	41755	3417	20091	48	1068	27608	258	18242	66
15	UDHAMPUR	27138	35013	5226	3073	9	1314	2097	1928	9936	474	632	5890	156	3795	64
16	REASI	16468	28391	1656	1331	5	747	926	1359	5495	594	1292	4472	230	2927	65
17	KATHUA	75877	65831	11613	7285	11	2766	13130	5786	21980	167	1911	15459	221	7238	47
18	DODA	51184	25823	3262	2475	10	4049	2854	3214	10109	354	2842	12356	524	3163	26
19	RAMBAN	21383	22711	1449	1220	5	2893	4170	1193	3430	82	543	5288	79	1303	25
20	KISHTWAR	6830	14189	1526	1038	7	2219	3872	1283	4369	113	475	3108	133	1197	39
JAMMU REGION		362796	481457	64955	41742	9	44586	253327	37427	181724	72	18096	203557	3392	119255	59
TOTAL		834482	1314993	116821	128054	10	85275	427938	84575	329770	77	29826	416156	5375	159155	38

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	MEDIUM ENTERPRISES (MANUFACTURING + SERVICES)					OTHER FINANCE TO MSMEs (AS INDICATED IN MASTER DIRECTIONS ON PSL)					OUT OF (9) TOTAL FINANCE TO MSME LOANS UPTO 50 CRORE TO START UPS				
		8					9									
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	319	150446	44	5792	4	0	0	1	15	-	0	0	0	-	
2	GANDERBAL	228	3616	2	12	0	1908	2632	0	0	0	12	175	0	0	0
3	BARAMULLA	65	2475	13	471	19	2146	2321	90	520	22	55	235	0	0	0
4	BANDIPORA	16	662	0	0	0	863	1958	11	68	3	165	528	0	0	0
5	ANANTNAG	12	4097	27	6117	149	0	0	0	0	-	0	0	0	0	-
6	KULGAM	369	676	2	13	2	227	2574	0	0	0	22	213	0	0	0
7	PULWAMA	0	0	3	15	-	1131	7906	0	0	0	5	50	0	0	0
8	SHOPIAN	3	1128	1	5	0	137	205	0	0	0	14	97	0	0	0
9	BUDGAM	322	4855	6	9	0	801	2428	0	0	0	53	396	0	0	0
10	KUPWARA	12	5414	4	154	3	1772	3561	0	0	0	100	1000	0	0	0
KASHMIR REGION		1346	173369	102	12588	7	8985	23584	102	602	3	426	2694	0	0	0
11	POONCH	0	0	1	3	-	0	0	0	0	-	0	0	0	0	-
12	RAJOURI	0	0	2	1282	-	1678	3700	1	3	0	120	396	0	0	0
13	JAMMU	1033	44785	209	18213	41	377	6398	15	1181	18	28	372	0	0	0
14	SAMBA	471	27114	19	4397	16	506	2924	1	0	0	23	221	0	0	0
15	UDHAMPUR	64	2332	2	65	3	7498	26652	0	0	0	536	1917	0	0	0
16	REASI	606	2363	4	121	5	2696	7641	0	0	0	23	1802	0	0	0
17	KATHUA	706	10999	13	1822	17	0	0	1	5	-	0	0	0	0	-
18	DODA	0	0	3	17	-	0	0	0	0	-	0	0	0	0	-
19	RAMBAN	27	856	0	0	0	217	348	0	0	0	10	85	0	0	0
20	KISHTWAR	8	1038	0	0	0	162	364	0	0	0	6	51	0	0	0
JAMMU REGION		2915	89487	253	25921	29	13134	48026	18	1189	2	746	4844	0	0	0
TOTAL		4261	262856	355	38509	15	22119	71611	120	1792	3	1172	7538	0	0	0

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	TOTAL MSMES					EXPORT CREDIT					EDUCATION				
		10=(6+7+8+9)					11					12				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	17615	310445	6778	57134	18	73	8524	0	0	0	4370	16479	780	1565	9
2	GANDERBAL	5951	18755	3697	10177	54	3	193	0	0	0	319	1291	71	140	11
3	BARAMULLA	11988	54526	9561	22350	41	6	157	0	0	0	746	3667	388	513	14
4	BANDIPORA	4022	10030	3277	6042	60	12	47	0	0	0	362	1892	70	155	8
5	ANANTNAG	3428	58992	6925	39604	67	31	781	0	0	0	476	4057	303	367	9
6	KULGAM	5088	21244	3094	10407	49	5	158	0	0	0	279	2450	64	132	5
7	PULWAMA	3279	23935	4182	18402	77	17	1199	0	0	0	405	1671	144	271	16
8	SHOPIAN	1201	14869	1419	5502	37	10	274	0	0	0	152	2300	55	174	8
9	BUDGAM	7683	43795	5860	19816	45	7	406	0	0	0	2274	2289	124	291	13
10	KUPWARA	2495	27571	4542	11701	42	5	122	0	0	0	369	2192	300	351	16
KASHMIR REGION		62750	584164	49335	201136	34	169	11861	0	0	0	9752	38286	2299	3957	10
11	POONCH	8040	20654	2033	7085	34	0	0	0	0	-	1228	2637	86	283	11
12	RAJOURI	11689	28234	4385	16973	60	0	0	0	0	-	604	1797	54	107	6
13	JAMMU	19983	319893	14848	184330	58	415	4991	0	0	0	3647	18938	999	2849	15
14	SAMBA	5352	99401	3695	42731	43	12	97	0	0	0	555	2045	92	483	24
15	UDHAMPUR	9508	36971	2086	13795	37	0	0	0	0	-	655	2935	92	187	6
16	REASI	5341	15402	1593	8543	55	0	0	0	0	-	175	745	50	105	14
17	KATHUA	5383	39588	6021	31044	78	50	56	0	0	0	843	2278	183	438	19
18	DODA	6891	15209	3741	13290	87	0	0	0	0	-	198	957	55	225	23
19	RAMBAN	3680	10662	1272	4733	44	0	0	0	0	-	192	525	35	28	5
20	KISHTWAR	2864	8382	1416	5566	66	0	0	0	0	-	196	848	27	31	4
JAMMU REGION		78731	594396	41090	328089	55	477	5144	0	0	0	8293	33705	1673	4734	14
TOTAL		141481	1178560	90425	529225	45	646	17005	0	0	0	18045	71991	3972	8691	12

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	HOUSING					SOCIAL INFRASTRUCTURE					RENEWABLE ENERGY				
		13					14					15				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	13081	104022	1708	5351	5	5767	13784	0	0	0	4745	1692	3	1	0
2	GANDERBAL	459	7685	105	969	13	93	257	1	4	1	637	288	2	1	0
3	BARAMULLA	2636	12439	721	4260	34	9	207	0	0	0	320	127	121	11	8
4	BANDIPORA	364	2232	178	1210	54	214	593	0	0	0	404	136	29	9	7
5	ANANTNAG	1085	12243	778	3256	27	219	2315	2	32	1	839	593	17	8	1
6	KULGAM	443	3631	242	1149	32	133	779	0	0	0	607	339	20	9	3
7	PULWAMA	1226	15487	506	2731	18	144	895	0	0	0	1460	1066	4	2	0
8	SHOPIAN	304	3851	192	976	25	66	689	3	121	18	494	245	13	6	3
9	BUDGAM	1672	8483	349	1766	21	1563	786	1	7	1	1617	815	13	5	1
10	KUPWARA	1225	12277	594	3260	27	176	330	1	7	2	1037	349	65	23	7
KASHMIR REGION		22495	182349	5373	24928	14	8384	20635	8	171	1	12160	5650	287	76	1
11	POONCH	1609	6311	621	2765	44	28	554	0	0	0	83	896	50	24	3
12	RAJOURI	1251	9433	392	2684	28	641	887	0	0	0	593	438	6	3	1
13	JAMMU	8765	87156	1873	12908	15	866	7875	3	83	1	405	305	4	10	3
14	SAMBA	631	7804	262	1664	21	0	0	1	10	-	0	0	0	0	-
15	UDHAMPUR	2224	21695	619	2578	12	311	1119	0	0	0	649	35	0	0	0
16	REASI	1017	7717	190	1205	16	0	0	0	0	-	0	0	0	0	-
17	KATHUA	2216	13262	482	2835	21	2359	1579	0	0	0	47	51	1	1	1
18	DODA	1504	7084	474	3226	46	0	0	0	0	-	60	9	2	1	11
19	RAMBAN	532	4442	210	1420	32	42	504	2	6	1	88	89	0	0	0
20	KISHTWAR	218	1379	205	1411	102	349	194	0	0	0	85	43	0	0	0
JAMMU REGION		19967	166284	5328	32696	20	4596	12712	6	99	1	2010	1866	63	38	2
TOTAL		42462	348633	10701	57624	17	12980	33347	14	270	1	14170	7516	350	114	2

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	OTHERS					OUT OF (16) LOANS UP TO 50 CRORE TO START UPS (OTHER THAN AGR/MSME)					TOTAL PRIORITY SECTOR				
		16										17=(5+10+11+12+13+14+15+16)				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	8056	6064	668	4315	71	309	640	0	0	0	75819	554199	13524	83551	15
2	GANDERBAL	778	799	535	1271	159	17	395	0	0	0	29535	63747	10167	19730	31
3	BARAMULLA	4288	12521	1285	2011	16	52	204	31	39	19	134108	356726	39804	85733	24
4	BANDIPORA	2117	1881	427	858	46	172	868	26	36	4	27597	89520	12034	18677	21
5	ANANTNAG	0	0	964	3019	-	0	0	0	0	-	85226	331141	33856	87814	27
6	KULGAM	808	499	465	957	192	147	135	0	0	0	47327	150528	18410	41821	28
7	PULWAMA	11390	56530	444	1641	3	125	735	0	0	0	97887	274597	26747	66486	24
8	SHOPIAN	0	0	125	249	-	0	0	0	0	-	34296	196171	17242	51497	26
9	BUDGAM	3715	7463	783	2020	27	895	1910	0	0	0	77656	170401	24823	53489	31
10	KUPWARA	0	0	1634	2914	-	0	0	9	7	-	101778	157499	24494	37519	24
KASHMIR REGION		31152	85757	7330	19254	22	1717	4886	66	82	2	711229	2344529	221099	546316	23
11	POONCH	3287	2660	375	567	21	85	215	1	2	1	30070	56065	15938	16243	29
12	RAJOURI	4083	8685	505	1025	12	43	693	10	29	4	49408	98352	27394	34816	35
13	JAMMU	1132	7269	1432	5718	79	29	151	17	44	29	160865	770735	53862	249200	32
14	SAMBA	633	9318	716	2656	29	36	1055	16	40	4	32421	196773	17442	68407	35
15	UDHAMPUR	52819	25457	778	2129	8	401	1834	0	0	0	98663	149641	21786	29419	20
16	REASI	2493	15107	425	854	6	75	2550	0	0	0	28713	88309	11169	17149	19
17	KATHUA	7078	967	772	1629	168	31	200	0	0	0	108946	167153	32521	56207	34
18	DODA	2916	2694	450	1092	41	12	120	0	0	0	73455	70530	25056	27292	39
19	RAMBAN	1123	423	256	450	106	12	90	0	0	0	31294	56665	9611	12918	23
20	KISHTWAR	1960	398	348	1343	338	8	70	0	0	0	13830	35486	9682	13314	38
JAMMU REGION		77524	72978	6057	17462	24	732	6978	44	115	2	627665	1689709	224459	524964	31
TOTAL		108676	158735	13387	36716	23	2449	11864	110	197	2	1338894	4034237	445557	1071280	27

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		NON-PRIORITY SECTOR																						
#	NAME OF DISTRICT	AGRICULTURE					EDUCATION					HOUSING					PERSONAL LOANS							
		18					19					20					21							
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE			
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH			
1	SRINAGAR	0	0	0	0	-	432	7962	57	522	7	1666	35469	1039	14533	41	24799	74476	45620	150871	203			
2	GANDERBAL	0	0	0	0	-	24	542	3	36	7	86	3446	127	1397	41	8545	14800	5065	14740	100			
3	BARAMULLA	0	0	0	0	-	20	744	9	105	14	37	987	457	5116	519	8959	44851	18796	57046	127			
4	BANDIPORA	0	0	0	0	-	11	327	0	0	0	24	733	114	975	133	1270	6452	4169	13917	216			
5	ANANTNAG	0	0	0	0	-	625	14078	5	30	0	898	22511	556	4044	18	2292	11608	15504	57987	500			
6	KULGAM	0	0	0	0	-	52	1606	2	18	1	63	1883	96	892	47	788	6072	4762	14517	239			
7	PULWAMA	0	0	0	0	-	18	516	12	68	13	23	647	279	2765	427	4366	21860	9894	32368	148			
8	SHOPIAN	0	0	0	0	-	4	225	3	9	4	21	564	130	1444	256	156	7988	3409	10294	129			
9	BUDGAM	0	0	0	0	-	187	2955	9	76	3	205	5271	322	3340	63	13744	27504	13953	46264	168			
10	KUPWARA	0	0	0	0	-	56	1488	2	19	1	70	2644	267	2546	96	301	1542	12743	40708	2639			
KASHMIR REGION		0	0	0	0	-	1429	30443	102	882	3	3093	74153	3387	37052	50	65220	217154	133915	438712	202			
11	POONCH	0	0	0	0	-	163	3297	1	6	0	205	4442	123	1590	36	2991	3424	4064	16685	487			
12	RAJOURI	0	0	0	0	-	98	2038	2	33	2	105	2120	277	3258	154	0	0	6222	31877	-			
13	JAMMU	0	0	1	1	-	109	3307	138	871	26	653	26460	1735	22506	85	29089	180260	32911	165025	92			
14	SAMBA	0	0	0	0	-	10	466	8	67	14	26	2822	176	1952	69	4285	18003	5196	25019	139			
15	UDHAMPUR	0	0	0	0	-	114	2182	2	21	1	77	1774	225	2732	154	3575	12777	6621	35330	277			
16	REASI	0	0	0	0	-	0	0	1	25	-	0	0	89	1060	-	3350	14411	3340	15139	105			
17	KATHUA	0	0	0	0	-	9	176	3	23	13	76	2260	321	3129	138	0	0	6329	27659	-			
18	DODA	0	0	0	0	-	0	0	0	0	-	18	444	231	2919	657	5080	13867	5010	22046	159			
19	RAMBAN	0	0	0	0	-	0	0	0	0	-	13	286	87	1083	379	228	295	9147	13808	4682			
20	KISHTWAR	0	0	0	0	-	25	89	0	0	0	72	292	168	2675	916	1206	922	2904	14582	1582			
JAMMU REGION		0	0	1	1	-	528	11555	155	1047	9	1245	40899	3432	42904	105	49804	243958	81744	367171	151			
TOTAL		0	0	1	1	-	1957	41998	257	1929	5	4338	115052	6819	79955	69	115024	461112	215659	805883	175			

ANNEXURE-C2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2022-23 AS ON 30.09.2022

(AMT.IN LAC)

LBS-MIS-III		OTHERS (NON-PRIORITY)					TOTAL NON-PRIORITY					TOTAL CREDIT PLAN (PRIORITY +NON- PRIORITY)				
#	NAME OF DISTRICT	22					23=(18+19+20+21+22)					24=(17+23)				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
		1	SRINAGAR	57471	57502	9871	65269	114	84368	175409	56587	231195	132	160187	729608	70111
2	GANDERBAL	1089	3675	435	1571	43	9744	22462	5630	17743	79	39279	86209	15797	37473	43
3	BARAMULLA	7971	23945	4147	7990	33	16987	70527	23409	70258	100	151095	427253	63213	155991	37
4	BANDIPORA	1056	5299	447	1093	21	2361	12811	4730	15985	125	29958	102330	16764	34661	34
5	ANANTNAG	3714	18656	2831	8081	43	7529	66852	18896	70143	105	92755	397993	52752	157956	40
6	KULGAM	704	2225	308	1061	48	1607	11785	5168	16488	140	48934	162313	23578	58309	36
7	PULWAMA	2434	6012	1163	5744	96	6841	29034	11348	40944	141	104728	303631	38095	107430	35
8	SHOPIAN	65	338	127	749	222	246	9116	3669	12496	137	34542	205287	20911	63992	31
9	BUDGAM	2950	5908	1466	2913	49	17086	41639	15750	52592	126	94742	212040	40573	106081	50
10	KUPWARA	24186	16934	1223	12935	76	24613	22609	14235	56208	249	126391	180107	38729	93727	52
KASHMIR REGION		101640	140493	22018	107405	76	171382	462242	159422	584051	126	882611	2806771	380521	1130367	40
11	POONCH	2795	3819	1048	2741	72	6154	14982	5236	21022	140	36224	71046	21174	37264	52
12	RAJOURI	22878	34557	2346	7297	21	23081	38714	8847	42465	110	72489	137066	36241	77281	56
13	JAMMU	41700	135608	37411	119347	88	71551	345636	72196	307751	89	232416	1116371	126058	556951	50
14	SAMBA	2843	13937	3096	15514	111	7164	35228	8476	42551	121	39585	232001	25918	110959	48
15	UDHAMPUR	2382	12296	3622	15259	124	6148	29028	10470	53342	184	104811	178669	32256	82761	46
16	REASI	4209	12377	1949	3594	29	7559	26788	5379	19819	74	36272	115097	16548	36967	32
17	KATHUA	8730	60913	4359	19384	32	8815	63349	11012	50195	79	117761	230502	43533	106401	46
18	DODA	2089	3267	1420	2622	80	7187	17578	6661	27588	157	80642	88108	31717	54880	62
19	RAMBAN	1443	5957	275	935	16	1684	6538	9509	15826	242	32978	63203	19120	28744	45
20	KISHTWAR	955	3386	304	998	29	2258	4689	3376	18255	389	16088	40175	13058	31569	79
JAMMU REGION		90024	286117	55830	187691	66	141601	582529	141162	598813	103	769266	2272237	365621	1123777	49
TOTAL		191664	426610	77848	295097	69	312983	1044771	300584	1182864	113	1651877	5079008	746141	2254145	44

ANNEXURE-D1

POSITION OF IMPLEMENTATION OF PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME UNDER ACP 2022-23 AS ON 31.10.2022

(AMT. IN THOUSAND)

PMEGP		1		2		3	4		5		6		7		8	9
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Rej. / Returned	Cases pending
		A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.		
(i) Public Sector Banks																
1	STATE BANK OF INDIA	0	0	496	314500	1790	634	357300	236	104900	236	104900	48	33	223	933
2	PUNJAB NATIONAL BAN	32	10030	334	214000	580	267	61508	195	43418	227	53448	68	25	194	119
3	UCO BANK	0	0	18	13200	0	0	0	0	0	0	0	0	0	0	0
4	CENTRAL BANK OF IND	0	0	21	12600	8	8	4700	3	1700	3	1700	14	13	0	0
5	CANARA BANK	0	0	74	49200	29	29	13100	29	13100	29	13100	39	27	0	0
6	PUNJAB & SIND BANK	0	0	48	30900	0	0	0	0	0	0	0	0	0	0	0
7	BANK OF BARODA	0	0	27	17100	16	13	12100	13	11700	13	11700	48	68	1	2
8	UNION BANK OF INDIA	0	0	29	19700	0	0	0	0	0	0	0	0	0	0	0
9	BANK OF INDIA	0	0	13	8100	0	0	0	0	0	0	0	0	0	0	0
10	INDIAN OVERSEAS BAN	0	0	3	2100	0	0	0	0	0	0	0	0	0	0	0
11	BANK OF MAHARASHTR	0	0	3	2100	0	0	0	0	0	0	0	0	0	0	0
12	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	32	10030	1066	683500	2423	951	448708	476	174818	508	184848	48	27	418	1054
(ii) Private Sector Banks																
13	J&K BANK	1841	636618	1927	1245300	20387	11857	6928682	9351	4993706	11192	5630324	581	452	4109	4421
14	ICICI BANK	0	0	22	13500	0	0	0	0	0	0	0	0	0	0	0
15	HDFC BANK	0	0	124	77700	0	0	0	0	0	0	0	0	0	0	0
16	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	AXIS BANK	0	0	54	32400	0	0	0	0	0	0	0	0	0	0	0
18	YES BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
19	IDBI BANK	0	0	3	1800	0	0	0	0	0	0	0	0	0	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
22	KOTAK MAHINDRA BAN	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	1841	636618	2130	1370700	20387	11857	6928682	9351	4993706	11192	5630324	525	411	4109	4421
(iii) Regional Rural Banks																
24	J&K GRAMEEN BANK	30	20400	372	227700	2607	1098	690600	791	440800	821	461200	221	203	1119	390
25	EDB	95	33800	154	100500	970	453	205500	356	123120	451	156920	293	156	269	248
	Sub- total	125	54200	526	328200	3577	1551	896100	1147	563920	1272	618120	242	188	1388	638
(A)	SCBs	1998	700848	3722	2382400	26387	14359	8273490	10974	5732444	12972	6433292	349	270	5915	6113
(B) Central/ State Coop. Banks																
26	JCCB	0	0	3	1800	0	0	0	0	0	0	0	0	0	0	0
27	BCCB	0	0	36	20400	0	0	0	0	0	0	0	0	0	0	0
28	ACCB	0	0	42	25200	0	0	0	0	0	0	0	0	0	0	0
29	CITIZEN'S CO-OP BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
30	J&K STATE COOP. BAN	0	0	36	28200	157	157	41800	67	20200	67	20200	186	72	0	0
31	DUCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
32	SCARD	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
33	BMC BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
34	KMC	0	0	3	1500	0	0	0	0	0	0	0	0	0	0	0
35	URBAN COOP. BANK	0	0	6	3600	0	0	0	0	0	0	0	0	0	0	0
	Sub- total	0	0	126	80700	157	157	41800	67	20200	67	20200	53	25	0	0
	Grand Total	1998	700848	3848	2463100	26544	14516	8315290	11041	5752644	13039	6453492	339	262	5915	6113

ANNEXURE-D2

NRLM																
#	Name of the Bank	1		2		3	4		5		6		7		8	9
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Returned	Cases Pending
		A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.		
(i) Public Sector Banks																
1	STATE BANK OF INDIA	0	0	125	33500	260	260	74200	260	74200	260	74200	208	221	0	0
2	PUNJAB NATIONAL BANK	39	4009	125	32600	79	79	44000	78	43800	117	47809	94	147	0	0
3	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
4	CENTRAL BANK OF INDIA	0	0	8	1600	0	0	0	0	0	0	0	0	0	0	0
5	CANARA BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
6	PUNJAB & SIND BANK	0	0	5	500	0	0	0	0	0	0	0	0	0	0	0
7	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
8	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
9	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
11	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
12	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	39	4009	263	68200	339	339	118200	338	118000	377	122009	143	179	0	0
(ii) Private Sector Banks																
13	J&K BANK	653	101000	15127	2611700	8489	8361	1786000	8361	1786000	9014	1887000	60	72	90	38
14	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
15	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
16	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
18	YES BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
19	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
22	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	653	101000	15127	2611700	8489	8361	1786000	8361	1786000	9014	1887000	60	72	90	38
(iii) Regional Rural Banks																
24	J&K GRAMEEN BANK	0	0	2500	431400	1648	1636	349200	1636	347800	1636	347800	65	81	4	8
25	ELLAQUAI DEHATI BANK (ED)	0	0	238	50400	73	71	22400	71	22400	71	22400	30	44	2	0
	Sub- total	0	0	2738	481800	1721	1707	371600	1707	370200	1707	370200	62	77	6	8
(A)	SCHEDULED COMMERCIAL BANKS	692	105009	18128	3161700	10549	10407	2275800	10406	2274200	11098	2379209	61	75	96	46
(B) Central/ State Coop. Banks																
26	JAMMU CENTRAL COOP. BANK	0	0	22	8300	0	0	0	0	0	0	0	0	0	0	0
27	BARAMULLA CENTRAL COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
28	ANANTNAG CENTRAL COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
29	CITIZEN'S CO-OP BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
30	J&K STATE COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
31	DUCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
32	SCARD	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
33	BOMBAY MERCANTILE COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
34	KASHMIR MERCANTILE COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
35	URBAN COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	0	0	22	8300	0	0	0	0	0	0	0	0	0	0	0
	Grand Total	692	105009	18150	3170000	10549	10407	2275800	10406	2274200	11098	2379209	61	75	96	46

ANNEXURE-D3

POSITION OF IMPLEMENTATION OF NULM UNDER ACP 2022-23 AS ON 31.10.2022 IN UT OF J&K

(AMT. IN THOUSAND)

NULM		1		2		3	4		5		6		7		8	9
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Returned	Cases pending
		A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT	A/C	AMT	A/C	AMT		
(i) Public Sector Banks																
1	STATE BANK OF INDIA	0	0	53	8200	4	4	800	4	800	4	800	8	10	0	0
2	PUNJAB NATIONAL BANK	0	0	35	5400	57	7	1400	7	1400	7	1400	20	26	12	38
3	UCO BANK	0	0	9	1400	0	0	0	0	0	0	0	0	0	0	0
4	CENTRAL BANK OF INDIA	0	0	9	1400	0	0	0	0	0	0	0	0	0	0	0
5	CANARA BANK	0	0	15	2400	11	11	1700	11	1700	11	1700	73	71	0	0
6	PUNJAB & SIND BANK	0	0	8	1200	0	0	0	0	0	0	0	0	0	0	0
7	BANK OF BARODA	0	0	7	1100	0	0	0	0	0	0	0	0	0	0	0
8	UNION BANK OF INDIA	0	0	7	1100	0	0	0	0	0	0	0	0	0	0	0
9	BANK OF INDIA	0	0	6	1100	2	2	300	2	300	2	300	33	27	0	0
10	INDIAN OVERSEAS BANK	0	0	2	300	0	0	0	0	0	0	0	0	0	0	0
11	BANK OF MAHARASHTRA	0	0	2	300	0	0	0	0	0	0	0	0	0	0	0
12	INDIAN BANK	0	0	6	900	0	0	0	0	0	0	0	0	0	0	0
	Sub- total	0	0	159	24800	74	24	4200	24	4200	24	4200	15	17	12	38
(ii) Private Sector Banks																
13	J&K BANK	256	32900	234	35400	1234	663	118200	599	106200	855	139100	365	393	450	121
14	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
15	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
16	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
18	YES BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
19	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
22	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	256	32900	234	35400	1234	663	118200	599	106200	855	139100	365	393	450	121
(iii) Regional Rural Banks																
24	J&K GRAMEEN BANK	0	0	15	2300	90	38	6300	29	4600	29	4600	193	200	44	8
25	ELLAQUAI DEHATI BANK (E)	0	0	15	2400	26	26	4300	26	4300	26	4300	173	179	0	0
	Sub- total	0	0	30	4700	116	64	10600	55	8900	55	8900	183	189	44	8
(A)	SCHEDULED COMMERCIAL	256	32900	423	64900	1424	751	133000	678	119300	934	152200	221	235	506	167
(B) Central/ State Coop. Banks																
26	JAMMU CENTRAL COOP. BA	0	0	5	700	0	0	0	0	0	0	0	0	0	0	0
27	BARAMULLA CENTRAL COC	0	0	2	300	0	0	0	0	0	0	0	0	0	0	0
28	ANANTNAG CENTRAL COOP	0	0	4	600	22	22	4400	22	4400	22	4400	550	733	0	0
29	CITIZEN'S CO-OP BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
30	J&K STATE COOP. BANK	0	0	5	800	13	11	2200	11	2200	11	2200	220	275	0	2
31	DUCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
32	SCARD	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
33	BOMBAY MERCANTILE COO	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
34	KASHMIR MERCANTILE COC	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
35	URBAN COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	0	0	16	2400	35	33	6600	33	6600	33	6600	206	275	0	2
	Grand Total	256	32900	439	67300	1459	784	139600	711	125900	967	158800	220	236	506	169

Annexure-D4

POSITION OF IMPLEMENTATION PM WEAVERS' MUDRA YOJANA AS ON 31.10.2022 IN UT OF J&K

(AMT. IN THOUSAND)

PMWMY		1		2		3	4		5		6		7		8	9
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored	Cases Sanctioned (OUT OF 3)		Cases Disbursed (OUT OF 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Returned	Cases pending
(i) Public Sector Banks																
1	SBI	0	0	110	11000	0	0	0	0	0	0	0	0	0	0	0
2	PNB	0	0	73	7300	8	0	0	0	0	0	0	0	0	0	8
3	UCO Bank	0	0	2	200	0	0	0	0	0	0	0	0	0	0	0
4	Central Bank of India	0	0	3	300	0	0	0	0	0	0	0	0	0	0	0
5	Canara Bank	0	0	6	600	0	0	0	0	0	0	0	0	0	0	0
6	Punjab & Sind Bank	0	0	1	100	0	0	0	0	0	0	0	0	0	0	0
7	Bank of Baroda	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
8	Union Bank of India	0	0	6	600	0	0	0	0	0	0	0	0	0	0	0
9	Bank of India	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
10	Indian Overseas Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
11	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
12	Indian Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
	Sub- total	0	0	201	20100	8	0	0	0	0	0	0	0	0	0	8
(ii) Private Sector Banks																
13	J&K Bank	118	10000	591	59100	762	380	40100	345	34200	463	44200	78	75	242	140
14	ICICI Bank	0	0	1	100	0	0	0	0	0	0	0	0	0	0	0
15	HDFC Bank	0	0	40	4000	0	0	0	0	0	0	0	0	0	0	0
16	Fedral Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
17	Axis Bank	0	0	2	200	0	0	0	0	0	0	0	0	0	0	0
18	Yes Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
19	IDBI Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
20	Indusind Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
21	SIB	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
22	Kotak M. Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
23	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
	Sub- total	118	10000	634	63400	762	380	40100	345	34200	463	44200	73	70	242	140
(iii) Regional Rural Banks																
24	J&K Grameen Bank	0	0	77	7700	101	17	2700	7	1100	7	1100	9	14	48	36
25	Ellaquai Dehati Bank	0	0	65	6500	1	0	0	0	0	0	0	0	0	1	0
	Sub- total	0	0	142	14200	102	17	2700	7	1100	7	1100	5	8	49	36
(A)	SCHEDULED COMMERCIAL BANKS	118	10000	977	97700	872	397	42800	352	35300	470	45300	48	46	291	184
(B) COOP BANKS																
26	Jammu C. C. Bank	0	0	4	400	0	0	0	0	0	0	0	0	0	0	0
27	Baramulla C. C. Bank	0	0	2	200	0	0	0	0	0	0	0	0	0	0	0
28	Anantnag C. C. Bank	0	0	15	1500	0	0	0	0	0	0	0	0	0	0	0
29	Citizen's Co-op Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
30	J&K State Coop. Bank	0	0	41	4100	0	0	0	0	0	0	0	0	0	0	0
31	DUCO Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
32	SCARD	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
33	Bombay M. C. Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
34	Kashmir Mc. C. Bank	0	0	3	300	0	0	0	0	0	0	0	0	0	0	0
35	Urban Coop. Bank	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
	Sub- total	0	0	65	6500	0	0	0	0	0	0	0	0	0	0	0
	Grand Total	118	10000	1042	104200	872	397	42800	352	35300	470	45300	45	43	291	184

ANNEXURE-D5

BANK-WISE PROGRESS IN IMPLEMENTATION OF CREDIT CARD SCHEME (CCS) FOR ARTISANS & WEAVERS OF HANDICRAFTS & HANDLOOMS SECTOR AS ON 31.10.2022 (CFY 2022-23) IN UT OF J&K														
SRL	NAME OF BANK	AMT. IN THOUSAND												
		1		2		3	4		5		6		7	8
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored (CFY)	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Cases Disbursed (1+5)		Cases Rej. / Returned	Cases Pending
		NO.	AMT.	NO.	AMT.	NO.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	NO.
1	SBI	1	60	484	94780	15	7	1125	5	820	6	880	1	7
2	PNB	12	1180	346	67660	11	6	1000	5	790	17	1970	2	3
3	UCO Bank	1	100	11	2200	0	0	0	0	0	1	100	0	0
4	CBI	5	500	28	5600	2	0	0	0	0	5	500	0	2
5	Canara Bank	0	0	53	10600	1	1	100	1	100	1	100	0	0
6	Punjab & Sind Bank	1	100	8	1600	0	0	0	0	0	1	100	0	0
7	Bank of Baroda	0	0	4	800	0	0	0	0	0	0	0	0	0
8	UBI	0	0	41	8200	1	0	0	0	0	0	0	0	1
9	Bank of India	0	0	6	1200	0	0	0	0	0	0	0	0	0
10	IOB	0	0	0	0	0	0	0	0	0	0	0	0	0
11	BOM	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Bank	0	0	2	400	0	0	0	0	0	0	0	0	0
13	J&K Bank	509	58800	2663	520120	2207	1223	188100	1163	178900	1672	237700	603	381
14	ICICI Bank	0	0	23	4600	0	0	0	0	0	0	0	0	0
15	HDFC Bank	0	0	163	31060	3	0	0	0	0	0	0	0	3
16	Fedral Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Axis Bank	0	0	22	4360	0	0	0	0	0	0	0	0	0
18	Yes Bank	0	0	2	400	0	0	0	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Indusind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
21	SIB	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Kotak M. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
24	JKGB	0	0	501	97400	381	147	24700	54	6900	54	6900	150	84
25	EDB	0	0	286	56520	68	65	10300	65	10300	65	10300	3	0
26	JCCB	0	0	39	7800	0	0	0	0	0	0	0	0	0
27	BCCB	0	0	39	7800	0	0	0	0	0	0	0	0	0
28	ACCB	0	0	87	17400	5	5	800	5	800	5	800	0	0
29	CCB	0	0	0	0	0	0	0	0	0	0	0	0	0
30	JKSCB	0	0	171	33500	13	13	2000	13	2000	13	2000	0	0
31	DUCO Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
32	SCARD	0	0	0	0	0	0	0	0	0	0	0	0	0
33	BMC	0	0	0	0	0	0	0	0	0	0	0	0	0
34	KMC	0	0	9	1800	0	0	0	0	0	0	0	0	0
35	UCB	0	0	12	2400	0	0	0	0	0	0	0	0	0
TOTAL		529	60740	5000	978200	2707	1467	228125	1311	200610	1840	261350	759	481

ANNEXURE-D6

POSITION OF IMPLEMENTATION OF J&K RURAL EMPLOYMENT GENERATION PROGRAMME (JKREGP) IN UT OF J&K

Bank-wise Consolidated Position from 01.04.2022 to 31.10.2022 (FY 2022-23)

AMOUNT IN LAC

JKREGP		1		2		3	4		5		6		7	8
		Disbursement of last year's pending cases		Target for the current year		Cases Received	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Disbursements (1+5)		Cases Rej. / Returned	Cases pending
		S.NO	Name of the Bank	A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.
1	J&K BANK	72	351.00	963	5778.00	697	281	1823.00	138	787.19	210	1138.19	141	275
2	JKGB	0	0.00	206	1236.00	79	28	228.00	7	50.00	7	50.00	40	11
3	JKSC BANK	0	0.00	62	372.00	0	0	0.00	0	0.00	0	0.00	0	0
TOTAL		72	351.00	1231	7386.00	776	309	2051.00	145	837.19	217	1188.19	181	286

ANNEXURE- E

POSITION OF IMPLEMENTATION OF SC/ ST/ OBC UNDER ACP 2022-23 AS ON 30.09.2022 IN UT OF J&K

(AMT. IN THOUSAND)

SC/ST/OBC	1		2		3	4		5		6		7		8	9	
	Disbursement of last year's pending cases		Target for the current year		Cases Sponsored	Cases Sanctioned (Out of 3)		Cases Disbursed (Out of 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Returned	Cases pending	
	A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.			
(i) Public Sector Banks																
1	STATE BANK OF INDIA	0	0	0	0	3	0	0	0	0	0	0	-	-	3	0
2	PUNJAB NATIONAL BANK	0	0	0	0	7	5	140	5	140	5	140	-	-	0	2
3	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
4	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
5	CANARA BANK	0	0	0	0	3	0	0	0	0	0	0	-	-	0	3
6	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
7	BANK OF BARODA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
8	UNION BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
9	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
10	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
11	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
12	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	0	0	0	0	13	5	140	5	140	5	140	-	-	3	5
(ii) Private Sector Banks																
13	J&K BANK	9	894	0	0	94	55	5288	46	4394	55	5288	-	-	22	17
14	ICICI BANK	0	0	0	0	1	0	0	0	0	0	0	-	-	0	1
15	HDFC BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
16	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
18	YES BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
19	IDBI BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
20	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
21	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
22	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	9	894	0	0	95	55	5288	46	4394	55	5288	-	-	22	18
(iii) Regional Rural Banks																
24	J&K GRAMEEN BANK	0	0	0	0	9	1	100	0	0	0	0	-	-	6	2
25	ELLAQUAI DEHATI BANK (EDB)	0	0	0	0	5	0	0	0	0	0	0	-	-	3	2
	Sub- total	0	0	0	0	14	1	100	0	0	0	0	-	-	9	4
(A)	SCHEDULED COMMERCIAL BANKS	9	894	0	0	122	61	5528	51	4534	60	5428	-	-	34	27
(B) Central/ State Coop. Banks																
26	JCCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
27	BCCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
28	ACCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
29	CITIZEN'S CO-OP BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
30	J&K STATE COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
31	DUCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
32	SCARD	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
33	BMCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
34	KMCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
35	URBAN COOP. BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Sub- total	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
	Grand Total	9	894	0	0	122	61	5528	51	4534	60	5428	-	-	34	27

ANNEXURE- F1

BANKWISE PROGRESS UNDER (KCC-CROPS) -DATA AS ON 31.10.2022 IN OF UT IN J&K

AMT. IN CRORE

#	BANK NAME	ACTIVE KCC (CROPS)		KCC ISSUED DURING 2022-23		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SBI	19114	158.06	307	2.43	0	0	2937	24.81	15.7%
2	PNB	20046	141.73	1002	13.13	6	13	2252	18.21	12.8%
3	UCO BANK	302	2.92	0	0.00	0	0	7	0.18	6.2%
4	CBI	769	11.32	18	0.12	0	0	35	2.17	19.2%
5	CANARA BANK	967	9.17	109	0.93	0	0	39	1.04	11.3%
6	P&S BANK	502	4.30	2	0.02	0	0	104	1.08	25.1%
7	BOB	57	0.48	3	0.03	0	0	33	0.18	37.5%
8	UBI	216	4.36	0	0.00	9	0	13	0.27	6.2%
9	BANK OF INDIA	261	0.33	0	0.00	0	0	0	0.00	0.0%
10	IOB	1	0.05	0	0.00	0	0	0	0.00	0.0%
11	BOM	2	0.06	0	0.00	0	0	0	0.00	0.0%
12	INDIAN BANK							0	0.00	-
13	J&K BANK	643997	4283.62	7759	89.98	830	3144	4792	76.63	1.8%
14	ICICI BANK							0	0.00	-
15	HDFC BANK	7141	301.72	3092	91.56	0	0	464	34.95	11.6%
16	FEDERAL BANK							0	0.00	-
17	AXIS BANK	114	10.03	12	1.22	1	2	0	0.00	0.0%
18	YES BANK							0	0.00	-
19	IDBI BANK	107	0.58	0	0.00	0	0	0	0.00	0.0%
20	INDUSIND BANK							0	0.00	-
21	SIB							0	0.00	-
22	KOTAK M. BANK							0	0.00	-
23	BANDHAN BANK							0	0.00	-
24	JKGB	80328	628.13	3128	22.96	81	691	4251	59.49	9.5%
25	EDB	17601	212.11	507	4.25	10	64	2099	25.77	12.1%
26	JCC BANK	3648	12.21	41	0.26	0	0	879	2.50	20.5%
27	BCC BANK	384	4.51	0	0.00	0	0	288	3.41	75.6%
28	ACC BANK	1475	27.95	130	2.18	0	0	121	5.47	19.6%
29	CCB							0	0.00	-
30	JKSCB	1226	14.32	0	0.00	0	0	97	1.44	10.1%
31	DUCO BANK							0	0.00	-
32	SCARD							0	0.00	-
33	BMC BANK							0	0.00	-
34	KMC BANK							0	0.00	-
35	UCB							0	0.00	-
36	SFC							0	0.00	-
TOTAL		798258	5827.94	16110	229.06	937	3914	18411	257.60	4.4%

ANNEXURE- F2

BANKWISE PROGRESS UNDER (KCC-AHF) -DATA AS ON 31.10.2022 IN OF UT IN J&K

AMT. IN CRORE

#	BANK NAME	ACTIVE KCC (AHF)		KCC ISSUED DURING 2022-23		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SBI	5453	33.05	676	4.54	0	0	682	4.11	12.4%
2	PNB	2364	18.86	437	7.71	3	7	295	1.96	10.4%
3	UCO BANK	50	0.33	0	0.00	0	0	0	0.00	0.0%
4	CBI	191	1.36	35	0.32	0	0	1	0.01	0.7%
5	CANARA BANK	280	2.12	36	0.27	0	0	6	0.10	4.8%
6	P&S BANK	39	0.47	2	0.15	0	0	0	0.00	0.0%
7	BOB	8	0.08	8	0.03	0	0	0	0.00	0.0%
8	UBI	6	0.10	0	0.00	0	0	0	0.00	0.0%
9	BANK OF INDIA	30	0.27	0	0.00	0	0	0	0.00	0.0%
10	IOB	0	0.00	0	0.00	0	0	0	0.00	-
11	BOM	0	0.00	0	0.00	0	0	0	0.00	-
12	INDIAN BANK							0	0.00	-
13	J&K BANK	115530	563.57	12525	98.79	2791	1161	2960	19.97	3.5%
14	ICICI BANK							0	0.00	-
15	HDFC BANK	0	0.00	0	0.00	0	0	0	0.00	-
16	FEDERAL BANK							0	0.00	-
17	AXIS BANK	0	0.00	0	0.00	0	0	0	0.00	-
18	YES BANK							0	0.00	-
19	IDBI BANK	0	0.00	0	0.00	0	0	0	0.00	-
20	INDUSIND BANK							0	0.00	-
21	SIB							0	0.00	-
22	KOTAK M. BANK							0	0.00	-
23	BANDHAN BANK							0	0.00	-
24	JKGB	23337	159.80	3056	33.96	32	378	218	1.65	1.0%
25	EDB	3336	20.34	469	3.44	90	107	100	0.69	3.4%
26	JCC BANK	0	0.00	0	0.00	0	0	0	0.00	-
27	BCC BANK	0	0.00	0	0.00	0	0	0	0.00	-
28	ACC BANK	0	0.00	0	0.00	0	0	0	0.00	-
29	CCB							0	0.00	-
30	JKSCB	245	1.33	0	0.00	0	0	0	0.00	0.0%
31	DUCO BANK							0	0.00	-
32	SCARD							0	0.00	-
33	BMC BANK							0	0.00	-
34	KMC BANK							0	0.00	-
35	UCB							0	0.00	-
36	SFC							0	0.00	-
TOTAL		150869	801.67	17244	149.22	2916	1653	4262	28.49	3.6%

Annexure-G

Progress under Joint Liability Group (JLG) of Bhoomi Heen Kissan during 2022-23 AS ON 30.09.2022						
AMT IN LAC						
S.N O	Name of the Bank	Rural Branches	Target for the CFY 2022-23	NO OF JLGs FORMED DURING CURRENT FINANCIAL YEAR UPTO SEPT 30, 2022	JLGs Credit Linked	
					A/C	Amount
(i)	Public Sector Banks					
1	STATE BANK OF INDIA	81	324	176	125	113.92
2	PUNJAB NATIONAL BANK	33	132	13	13	26.00
3	UCO BANK	4	16	0	0	0.00
4	CENTRAL BANK OF INDIA	2	8	0	0	0.00
5	CANARA BANK	6	24	0	0	0.00
6	PUNJAB & SIND BANK	3	12	0	0	0.00
7	BANK OF BARODA	1	4	2	1	2.00
8	UNION BANK OF INDIA	3	12	0	0	0.00
9	BANK OF INDIA	1	4	0	0	0.00
10	INDIAN OVERSEAS BANK	0	0	0	0	0.00
11	BANK OF MAHARASHTRA	0	0	0	0	0.00
12	INDIAN BANK	1	4	0	0	0.00
	Sub - Total	135	540	191	139	141.92
(ii)	Private Sector Banks					
13	J&K BANK	507	2028	103	82	65.50
14	ICICI BANK	5	20	0	0	0.00
15	HDFC BANK	17	68	0	0	0.00
16	FEDERAL BANK	0	0	0	0	0.00
17	AXIS BANK	10	40	0	0	0.00
18	YES BANK	1	4	0	0	0.00
19	IDBI BANK	0	0	0	0	0.00
20	INDUSIND BANK	1	4	0	0	0.00
21	SOUTH INDIAN BANK	0	0	0	0	0.00
22	KOTAK MAHINDRA BANK	0	0	0	0	0.00
23	BANDHAN BANK	0	0	0	0	0.00
	Commercial Bank- (Sub total)	541	2164	103	82	65.50
(iii)	Regional Rural Banks					
24	J&K GRAMEEN BANK	174	696	261	261	522.00
25	ELLAQUAI DEHATI BANK (EDB)	90	360	105	105	209.00
	RRB Sub - Total	264	1056	366	366	731.00
	SCHEDULED COMMERCIAL BANKs	940	3760	660	587	938.42
(iv)	Central/ State Coop. Banks					
26	JAMMU CENTRAL COOP. BANK	70	280	0	0	0.00
27	BARAMULLA CENTRAL COOP. BANK	18	72	0	0	0.00
28	ANANTNAG CENTRAL COOP. BANK	15	60	0	0	0.00
29	CITIZEN'S CO-OP BANK	3	12	0	0	0.00
30	J&K STATE COOP. BANK	19	76	0	0	0.00
31	DUCO BANK	0	0	0	0	0.00
32	SCARD	27	108	0	0	0.00
33	BOMBAY MERCANTILE COOP. BANK	0	0	0	0	0.00
34	KASHMIR MERCANTILE COOP. BANK	5	20	0	0	0.00
35	URBAN COOP. BANK	0	0	0	0	0.00
	Coop Bank - (Sub - Total)	157	628	0	0	0.00
	Grand Total	1097	4388	660	587	938.42

Annexure-H

BANK-WISE DISBRUSEMENT UNDER PMMY (MUDRA) FOR UT OF J&K DURING FY 2022-23 (UPTO 11.11.2022)

AMOUNT IN CRORE

SRL	BANK NAME	DISBRUSEMENT (SHISHU)		DISBRUSEMENT (KISHORE)		DISBRUSEMENT (TARUN)		TOTAL DISBURSEMENT		ANNUAL TARGET	%AGE ACHIV.
		A/Cs	AMT.	A/Cs	AMT.	A/Cs	AMT.	A/Cs	AMT.	AMT.	
1	STATE BANK OF INDIA	522	1.83	4221	106.91	932	72.69	5675	181.43	350.00	52%
2	PUNJAB NATIONAL BANK	858	3.10	3063	73.49	821	64.64	4742	141.23	185.00	76%
3	UCO BANK	54	0.14	302	8.14	152	13.42	508	21.70	16.62	131%
4	CENTRAL BANK OF INDIA*	187	0.18	240	3.77	64	4.53	491	8.48	14.02	60%
5	CANARA BANK*	915	1.27	884	24.79	257	21.89	2056	47.95	35.00	137%
6	PUNJAB & SINDH BANK*	16	0.06	79	1.76	19	1.40	114	3.22	6.50	50%
7	BANK OF BARODA*	302	1.11	234	5.83	96	8.38	632	15.32	5.00	306%
8	UNION BANK OF INDIA*	69	0.23	288	7.24	113	9.14	470	16.61	20.00	83%
9	BANK OF INDIA*	83	0.29	282	5.26	73	4.83	438	10.38	6.00	173%
10	INDIAN OVERSEAS BANK*	4	0.02	16	0.45	2	0.20	22	0.67	1.23	54%
11	BANK OF MAHARASHTRA	1	0.01	11	0.35	2	0.16	14	0.52	0.19	0%
12	INDIAN BANK*	8	0.03	104	3.21	67	5.64	179	8.88	4.00	222%
TOTAL (PUBLIC SECTOR BANKS)		3019	8.27	9724	241.20	2598	206.92	15341	456.39	643.56	71%
13	J&K BANK	20932	69.14	64838	1377.45	10688	760.33	96458	2206.92	3745.00	59%
14	ICICI BANK	0	0.00	8	0.22	23	2.02	31	2.24	4.64	48%
15	HDFC BANK	3	0.01	48	1.75	30	2.42	81	4.18	4.26	98%
16	FEDERAL BANK							0	0.00	0.20	0%
17	AXIS BANK	3	0.01	26	0.69	11	0.94	40	1.64	0.00	-
18	YES BANK							0	0.00	0.00	-
19	IDBI BANK	3	0.01	182	4.00	98	7.12	283	11.13	7.70	145%
20	INDUSIND BK	0	0.00	2	0.08	19	1.34	21	1.42	5.33	27%
21	SOUTH INDIAN BANK							0	0.00	0.15	0%
22	KOTAK MAHINDRA BANK							0	0.00	0.00	
23	BANDAN BANK							0	0.00	0.00	0%
TOTAL (PRIVATE SECTOR BANKS)		20941	69.17	65104	1384.19	10869	774.17	96914	2227.53	3767.28	59%
24	J&K GRAMEEN BANK	1036	4.03	7525	142.63	749	50.87	9310	197.53	412.60	48%
25	ELLAQUAI DEHATI BANK	36	0.18	277	7.20	53	3.62	366	11.00	20.00	55%
TOTAL (REGIONAL RURAL BANKS)		1072	4.21	7802	149.83	802	54.49	9676	208.53	432.60	48%
SUB-TOTAL (SCBs)		25032	81.65	82630	1775.22	14269	1035.58	121931	2892.45	4843.44	60%
26	OTHER FINANCIAL INST.	5306	20.63	770	5.85	10	0.67	6086	27.15		-
GRAND TOTAL		30338	102.28	83400	1781.07	14279	1036.25	128017	2919.60	4843.44	60%

Annexure- I

BANK-WISE DATA ON DISBURSEMENT UNDER STAND UP INDIA PROGRAMME IN UT OF J&K AS ON 30.09.2022

AMT IN CRORE

#	NAME OF THE BANK	Target No. of A/cs	Loan to SC/ST		Loan to Women		Total	
			A/cs	Amount	A/cs	Amount	A/cs	Amount
(i) Public Sector Banks								
1	STATE BANK OF INDIA	348	108	13.22	121	14.15	229	27.37
2	PUNJAB NATIONAL BANK	224	28	5.15	56	11.52	84	16.67
3	UCO BANK	40	6	0.79	18	4.01	24	4.80
4	CENTRAL BANK OF INDIA	32	0	0.00	5	1.67	5	1.67
5	CANARA BANK	76	17	2.23	9	1.13	26	3.36
6	PUNJAB & SIND BANK	32	6	0.90	17	3.07	23	3.97
7	BANK OF BARODA	24	6	0.70	2	0.27	8	0.97
8	UNION BANK OF INDIA	36	3	0.23	3	0.97	6	1.20
9	BANK OF INDIA	16	4	0.46	0	0.00	4	0.46
10	INDIAN OVERSEAS BANK	6	0	0.00	0	0.00	0	0.00
11	BANK OF MAHARASHTRA	4	0	0.00	0	0.00	0	0.00
12	INDIAN BANK	28	9	1.64	4	0.28	13	1.92
Sub-Total		866	187	25.32	235	37.07	422	62.39
(ii) Private Sector Banks								
13	J&K BANK	1630	197	33.09	611	120.77	808	153.86
14	ICICI BANK	70	0	0.00	0	0.00	0	0.00
15	HDFC BANK	176	0	0.00	35	7.52	35	7.52
16	FEDERAL BANK	2	0	0.00	0	0.00	0	0.00
17	AXIS BANK	52	0	0.00	0	0.00	0	0.00
18	YES BANK	12	0	0.00	0	0.00	0	0.00
19	IDBI BANK	10	0	0.00	0	0.00	0	0.00
20	INDUSIND BANK	22	2	0.33	2	1.03	4	1.36
21	SOUTH INDIAN BANK	2	0	0.00	0	0.00	0	0.00
22	KOTAK MAHINDRA BANK	4	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	2	0	0.00	9	0.19	9	0.19
SUB-TOTAL -II		1982	199	33.42	657	129.51	856	162.93
(iii) Regional Rural Banks								
24	JKGB	430	159	20.70	188	27.41	347	48.11
25	EDB	220	11	1.43	15	1.96	26	3.39
SUB-TOTAL -III		650	170	22.13	203	29.37	373	51.50
GRAND TOTAL		3498	556	80.87	1095	195.95	1651	276.82

Annexure- J

BANK-WISE STATISTICAL DATA OF BANKS IN UT OF J&K - OUTSTANDING AS AT THE END OF SEPTEMBER 30, 2022

AMOUNT IN CRORE

	NAME OF BANK	NO OF BRANCHES					DEPOSITS	ADVANCES	C. D. RATIO	Gross NPA	% age
		M	U	SU	R	TOTAL					
(i)	Public Sector Banks:										
1	STATE BANK OF INDIA	24	30	41	79	174	21628.54	13321.95	61.59	127.94	0.96
	Corporate Sector Advances	0	0	0	0	0	0.00	4692.00	0.00	0.00	0.00
	Sub total	24	30	41	79	174	21628.539	18013.95	83.29	127.94	0.71
2	PUNJAB NATIONAL BANK	13	31	35	33	112	10135.43	2334.22	23.03	195.71	8.38
	Corporate Sector Advances	0	0	0	0	0		599.41	0.00	0.00	0.00
	Sub total	13	31	35	33	112	10135.43	2933.63	28.94	195.71	6.67
3	UCO BANK	3	9	4	4	20	824.13	284.63	34.54	15.61	5.48
4	CENTRAL BANK OF INDIA	1	4	9	2	16	903.29	241.60	26.75	36.90	15.27
5	CANARA BANK	4	17	11	8	40	1897.60	766.52	40.39	236.69	30.88
6	PUNJAB & SIND BANK	1	8	4	3	16	508.48	210.39	41.38	54.02	25.68
7	BANK OF BARODA	2	7	2	1	12	625.01	215.02	34.40	23.76	11.05
8	UNION BANK OF INDIA	1	8	6	3	18	933.77	419.69	44.95	35.98	8.57
9	BANK OF INDIA	0	6	1	1	8	560.89	252.22	44.97	103.62	41.08
10	INDIAN OVERSEAS BANK	1	2	0	0	3	186.65	1032.02	552.92	3.56	0.34
11	BANK OF MAHARASHTRA	1	1	0	0	2	40.29	19.19	47.63	1.03	5.37
12	INDIAN BANK	1	10	2	1	14	388.02	200.37	51.64	19.00	9.48
	SUB-TOTAL (i)	52	133	115	135	435	38632.099	24589.23	63.65	853.82	3.47
(ii)	Private Sector Banks:										
13	J&K BANK	92	70	146	510	818	100055.20	55933.63	55.90	4013.46	7.18
	Corporate Sector Advances						0.00	202.09	0.00	0.00	0.00
	Sub total	92	70	146	510	818	100055.20	56135.72	56.10	4013.46	7.15
14	ICICI BANK	4	11	20	11	46	2356.42	1220.54	51.80	18.90	1.55
15	HDFC BANK	16	24	31	17	88	6509.46	3247.79	49.89	77.09	2.37
16	FEDERAL BANK	0	1	0	0	1	45.88	10.95	23.87	0.07	0.64
17	AXIS BANK	3	6	7	10	26	1086.75	606.45	55.80	12.68	2.09
18	YES BANK	2	2	1	1	6	480.63	118.63	24.68	1.08	0.91
19	IDBI BANK	1	2	2	0	5	359.05	59.47	16.56	3.94	6.63
20	INDUSIND BANK	7	4	16	2	29	530.15	167.99	31.69	2.66	1.58
21	SOUTH INDIAN BANK	0	1	0	0	1	89.21	4.69	5.26	0.00	0.00
22	KOTAK MAHINDRA BANK	0	2	0	0	2	98.84	21.59	21.84	0.00	0.00
23	BANDHAN BANK	0	1	0	0	1	63.71	1.16	1.82	0.00	0.00
	SUB-TOTAL (ii)	125	124	223	551	1023	111675.30	61594.98	55.16	4129.88	6.70
(iii)	Regional Rural Banks:										
24	J&K GRAMEEN BANK	0	11	30	174	215	4874.16	3032.13	62.21	197.91	6.53
25	ELLAQUAI DEHATI BANK (EDB)	0	9	11	90	110	1317.76	600.75	45.59	83.54	13.91
	SUB-TOTAL (iii)	0	20	41	264	325	6191.92	3632.88	107.80	281.45	7.75
(A)	Scheduled Commercial Banks:	177	277	379	950	1783	156499.32	89817.09	57.39	5265.15	5.86
(B)	Central/ State Cooperative Banks:										
26	JCCB	0	15	0	70	85	1380.02	265.74	19.26	90.75	34.15
27	BCCB	0	6	11	18	35	312.84	185.45	59.28	88.06	47.48
28	ACCB	0	5	14	16	35	336.02	167.37	49.81	23.82	14.23
29	CITIZEN'S CO-OP BANK	0	8	0	3	11	300.51	142.20	47.32	40.51	28.49
30	JKSCB	2	12	0	19	33	638.97	439.30	68.75	268.95	61.22
31	DUCO BANK	0	4	0	0	4	84.28	50.22	59.59	3.02	6.01
32	SCARD	0	4	18	27	49	163.52	50.32	30.77	23.42	46.54
33	BMC	1	0	0	0	1	40.95	3.17	7.74	0.04	1.26
34	KMC BANK	0	0	0	5	5	57.80	36.87	63.79	1.93	5.23
35	URBAN COOP. BANK	0	3	2	0	5	50.83	35.71	70.25	2.61	7.31
	SUB-TOTAL (B)	3	57	45	158	263	3365.74	1376.35	40.89	543.11	39.46
(C)	Other Financial Institutions (FIs):										
36	STATE FINANCIAL CORP.	0	6	0	0	6	0.00	252.80	0.00	49.05	19.40
	SUB-TOTAL (C)	0	6	0	0	6	0.00	252.80	0.00	49.05	19.40
(D)	Payment Banks										
37	INDIA POSTS PAYMENT BANK	1	4	2	0	7	11.58	0.00	0.00	0.00	-
	SUB TOTAL (D)	1	4	2	0	7	11.58	0.00	-	0.00	-
	GRAND TOTAL (A+B+C+D)	181	344	426	1108	2059	159876.64	91446.24	57.20	5857.31	6.41
	GRAND TOTAL (EXCLUDING CORPORATE ADVANCES)						159876.64	85952.74			
	RIDF SUPPORT BY NABARD	0	0	0	0	0	0.00	2014.39	0.00	0.00	0.00
	GRAND TOTAL WITH RIDF	181	344	426	1108	2059	159876.64	93460.63	58.46	5857.31	6.27

ANNEXURE- K

BANK-WISE/SECTOR-WISE TOTAL ADVANCES OUTSTANDING AS ON SEPTEMBER 30, 2022 IN UT OF J&K											
SECTOR -WISE BIFURCATION OF PRIORITY SECTOR ADVANCES											AMOUNT IN CRORE
#	NAME OF BANK	FARM CREDIT				AGRICULTURE INFRASTRUCTURE		ANCILLARY ACTIVITIES		OUT OF ANCILLARY ACTIVITIES LOANS UPTO 50 CRORE TO START UPS IN AGRI & ALLIED ACTIVITIES	
		CROP LOAN		TERM LOAN		A/C	AMT.	A/C	AMT.	A/C	AMT.
		A/C	AMT.	A/C	AMT.						
		1	2	3	4	-					
(i)	PUBLIC SECTOR BANKS:										
1	STATE BANK OF INDIA	19129	157.45	7851	45.30	1263	26.00	81	15.18		
2	PUNJAB NATIONAL BANK	20072	146.40	3732	41.19	45	18.38	562	68.43	0.00	0.00
3	UCO BANK	381	4.16	141	1.51	0	0.00	48	2.03	0.00	0.00
4	CENTRAL BANK OF INDIA	938	14.67	182	2.72	3	0.04	26	9.03	0.00	0.00
5	CANARA BANK	2868	41.60	626	1.88	23	0.81	374	12.91	0.00	0.00
6	PUNJAB AND SIND BANK	599	5.26	37	1.69	0	0.00	56	4.96	0.00	0.00
7	BANK OF BARODA	140	2.21	72	1.40	3	0.02	25	2.28	0.00	0.00
8	UNION BANK OF INDIA	225	5.40	189	2.71	0	0.00	97	13.55	0.00	0.00
9	BANK OF INDIA	241	2.01	313	7.37	1	0.57	32	4.19	0.00	0.00
10	INDIAN OVERSEAS BANK	5	0.39	1	0.01	1	0.21	2	1.37	1.00	0.00
11	BANK OF MAHRASHTRA	2	0.06	1	0.00	0	0.00	3	0.07	0.00	0.00
12	INDIAN BANK	54	1.09	6	0.48	4	7.14	33	6.92	0.00	0.00
	SUB-TOTAL (i)	44654	380.70	13151	106.26	1343	53.17	1339	141	1	0
(ii)	PRIVATE SECTOR BANKS:										
13	J & K BANK	664954	5300	140178	1447.75	229	928.22	681	553.55	0.00	0.00
14	ICICI BANK	3501	80.42	13	0.30	0	0.00	5	3.96	0.00	0.00
15	HDFC BANK	4342	271.40	2851	36.33	2	0.06	70	88.76	0.00	0.00
16	FEDERAL BANK	181	3.62	0	0.00	0	0.00	0	0.00	0.00	0.00
17	AXIS BANK	65	5.98	1125	41.55	0	0.00	6	8.57	0.00	0.00
18	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
19	IDBI BANK	138	1.10	4	0.04	0	0.00	70	1.35	0.00	0.00
20	INDUSIND BANK	0	0.00	505	14.67	0	0.00	0	0.00	0.00	0.00
21	SOUTH INDIAN BANK	2	0.09	21	0.41	0	0.00	0	0.00	0.00	0.00
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	1	0.06	0.00	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
	SUB-TOTAL (ii)	673183	5663.06	144697	1541.05	231	928.28	833	656	0	0
(iii)	REGIONAL RURAL BANKS:										
24	J&K GRAMEEN BANK	80282	634.55	31946	253.20	0	0.00	0	0.00	0.00	0.00
25	ELLAQUAI DEHATI BANK	23561	239.51	598	7.75	0	0.00	0	0.00	0.00	0.00
	SUB-TOTAL (iii)	103843	874.06	32544	260.95	0	0.00	0	0	0	0
(A)	TOTAL FOR SCHEDULED COMMERCIAL BANKS (A)	821680	6917.82	190392	1908.26	1574	981.45	2172	797	1	0
(B)	CENTRAL/STATE COOPERATIVE BANKS:										
26	JCCB	4940	17.51	4279	24.80	0	0.00	0	0.00		
27	BCCB	274	3.33	645	12.68	62	1.98	274	3.33		
28	ACCB	5291	28.14	19	13.70	0	0.00	19	0.72		
29	CCB	0	0.00	0	0.00	0	0.00	26	5.29	0.00	0.00
30	JKSCB	1227	14.73	374	4.10	0	0.00	0	0.00		
31	DUCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
32	SCARD	0	0.00	1256	35.21	2	0.11	0	0.00		
33	BMCB	0	0.00	0	0.00	0	0.00	0	0.00		
34	KMCB	22	0.93	0	0.00	0	0.00	0	0.00	0.00	0.00
35	UCB	0	0.00	0	0.00	0	0.00	0	0.00		
	SUB-TOTAL (B)	11754	64.64	6573	90.49	64	2.09	319	9	0	0
(C)	OTHER FINANCIAL INSTITUTIONS (FIS)										
36	SFC	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00
	SUB-TOTAL (C)	0	0.00	0	0.00	0	0.00	0	0	0	0
	G. TOTAL (A+B+C)	833434	6982.46	196965	1998.75	1638	983.54	2491	806.51	1	0

ANNEXURE- K (Continued)

BANK-WISE/SECTOR-WISE TOTAL ADVANCES OUTSTANDING AS ON SEPTEMBER 30, 2022 IN UT OF J&K											
AMOUNT IN CRORE											
SECTOR - WISE BIFURCATION OF PRIORITY SECTOR ADVANCES											
#	NAME OF BANK	TOTAL AGRICULTURE		OUT OF AGRICULTURE, LOANS TO SMALL & MARGINAL FARMERS		MICRO ENTERPRISES INCLUDING KVIB		SMALL ENTERPRISES		MEDIUM ENTERPRISES	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
		5=(1+2+3+4)		-		6		7		8	
(i)	PUBLIC SECTOR BANKS:										
1	STATE BANK OF INDIA	28324	243.93	18641	148.16	13086	700.72	3483	103.88	221	223.42
2	PUNJAB NATIONAL BANK	24411	274.40	23707	250.35	15310	453.73	1171	286.29	111	127.69
3	UCO BANK	570	7.70	261	3.04	2490	59.20	316	86.58	0	0.00
4	CENTRAL BANK OF INDIA	1149	26.46	27	0.45	1221	48.96	86	48.76	1	0.05
5	CANARA BANK	3891	57.20	11	0.27	6985	221.19	430	39.99	19	29.63
6	PUNJAB AND SIND BANK	692	11.91	582	4.83	1711	72.94	47	35.55	1	0.00
7	BANK OF BARODA	240	5.91	173	2.32	1612	64.72	7	3.58	0	0.00
8	UNION BANK OF INDIA	511	21.66	375	5.37	3164	118.81	199	104.07	18	1.30
9	BANK OF INDIA	587	14.14	0	0.00	1331	35.87	21	9.87	7	26.99
10	INDIAN OVERSEAS BANK	9	1.98	2	0.22	5	0.30	251	12.67	6	1.12
11	BANK OF MAHRASHTRA	6	0.13	0	0.00	186	8.28	1	0.14	0	0.00
12	INDIAN BANK	97	15.63	41	0.13	1108	57.42	248	21.96	2	0.15
	SUB-TOTAL (i)	60487	681.05	43820	415.14	48209	1842	6260	753	386	410
(ii)	PRIVATE SECTOR BANKS:										
13	J & K BANK	806042	8230	663631	6378.42	346971	10332.43	23569	3738.08	543	476.55
14	ICICI BANK	3519	84.68	1813	48.78	524	75.09	116	66.32	41	17.86
15	HDFC BANK	7265	396.55	6378	239.16	2200	409.19	1772	499.26	255	325.20
16	FEDERAL BANK	181	3.62	167	2.14	7	0.84	3	0.40	0	0.00
17	AXIS BANK	1196	56.10	1044	43.16	140	36.09	59	60.41	23	31.39
18	YES BANK	0	0.00	0	0.00	22	2.54	3	1.53	0	0.00
19	IDBI BANK	212	2.49	0	0.00	647	22.02	1	4.13	0	0.00
20	INDUSIND BANK	505	14.67	0	0.00	435	31.28	407	38.62	32	3.06
21	SOUTH INDIAN BANK	23	0.50	0	0.00	3	0.21	0	0.00	0	0.00
22	KOTAK MAHINDRA BANK	1	0.06	0	0.00	23	10.25	5	3.77	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB-TOTAL (ii)	818944	8788.64	673033	6711.66	350972	10920	25935	4413	894	854
(iii)	REGIONAL RURAL BANKS:	0	0.00								
24	J&K GRAMEEN BANK	112228	887.75	91470	673.60	48129	1275.28	0	0.00	0	0.00
25	ELLAQUAI DEHATI BANK	24159	247.26	16287	176.12	13510	273.63	0	0.00	0	0.00
	SUB-TOTAL (iii)	136387	1135.01	107757	849.72	61639	1549	0	0	0	0
(A)	TOTAL FOR SCHEDULED COMMERCIAL BANKS (A)	1015818	10604.70	824610	7976.52	460820	14311	32195	5166	1280	1264
(B)	CENTRAL/STATE COOPERATIVE BANKS:										
26	JCCB	9219	42.31	7190	34.27	682	3.47	0	0.00	0	0.00
27	BCCB	1255	21.32	525	14.40	4299	100.95	772	15.59	0	0.00
28	ACCB	5329	42.56	3471	36.51	2465	84.29	0	0.00	0	0.00
29	CCB	26	5.29	16	3.47	1268	76.18	0	0.00	0	0.00
30	JKSCB	1601	18.83	1248	15.25	5137	68.87	0	0.00	0	0.00
31	DUCO BANK	0	0.00	0	0.00	32	0.24	183	9.04	0	0.00
32	SCARD	1258	35.32	981	28.60	0	0.00	0	0.00	0	0.00
33	BMCB	0	0.00			0	0.00	0	0.00	0	0.00
34	KMCB	22	0.93	14	0.60	0	0.00	0	0.00	0	0.00
35	UCB	0	0.00			439	31.54	0	0.00	0	0.00
	SUB-TOTAL (B)	18710	166.56	13445	133.10	14322	366	955	25	0	0
(C)	OTHER FINANCIAL INSTITUTIONS:	0	0.00								
36	SFC	0	0.00	0	0.00	1958	53.10	339	177.88	0	0.00
	SUB-TOTAL (C)	0	0.00	0	0.00	1958	53.10	339	177.88	0	0
	G. TOTAL (A+B+C)	1034528	10771.26	838055	8109.62	477100	14730	33489	5368	1280	1264

ANNEXURE- K (Continued)

BANK-WISE/SECTOR-WISE TOTAL ADVANCES OUTSTANDING AS ON SEPTEMBER 30, 2022 IN UT OF J&K											
											AMOUNT IN CRORE
SECTOR - WISE BIFURCATION OF PRIORITY SECTOR ADVANCES											
#	NAME OF BANK	OTHER FINANCE TO MSME (AS PER Master DIRECTIONS PSL)		OUT OF OTHER FINANCE TO MSME- LOANS UPTO 50 CRORE TO START UPS		TOTAL MSME		EXPORT CREDIT		EDUCATION OUTSTANDING	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
		9		-		10=(6+7+8+9)		11		12	
(i)	PUBLIC SECTOR BANKS:										
1	STATE BANK OF INDIA	0	0.00			16790	1028.02			1388	79.84
2	PUNJAB NATIONAL BANK	0	0.00	0	0.00	16592	867.71	0	0.00	641	26.25
3	UCO BANK	0	0.00	0	0.00	2806	145.78	2	1.27	49	1.48
4	CENTRAL BANK OF INDIA	7	3.44	0	0.00	1315	101.21	0	0.00	55	2.14
5	CANARA BANK	254	3.04	0	0.00	7688	293.85	0	0.00	204	8.94
6	PUNJAB AND SIND BANK	0	0.00	0	0.00	1759	108.49	0	0.00	53	2.23
7	BANK OF BARODA	0	0.00	0	0.00	1619	68.30	0	0.00	79	3.04
8	UNION BANK OF INDIA	0	0.00	0	0.00	3381	224.18	0	0.00	147	7.58
9	BANK OF INDIA	0	0.00	0	0.00	1359	72.73	0	0.00	27	1.12
10	INDIAN OVERSEAS BANK	0	0.00	0	0.00	262	14.09	0	0.00	15	0.34
11	BANK OF MAHRASHTRA	0	0.00	0	0.00	187	8.42	0	0.00	1	0.21
12	INDIAN BANK	0	0.00	0	0.00	1358	79.53	0	0.00	46	2.52
	SUB-TOTAL (i)	261	6	0	0	55116	3012.31	2	1	2705	136
(ii)	PRIVATE SECTOR BANKS:										
13	J & K BANK	0	0.00	0	0.00	371083	14547	0	0.00	10522	348.41
14	ICICI BANK	0	0.00	0	0.00	681	159.27	0	0.00	46	3.43
15	HDFC BANK	0	0.00	0	0.00	4227	1233.65	0	0.00	3	0.08
16	FEDERAL BANK	0	0.00	0	0.00	10	1.24	0	0.00	0	0.00
17	AXIS BANK	0	0.00	0	0.00	222	127.89	0	0.00	3	0.18
18	YES BANK	0	0.00	0	0.00	25	4.07	0	0.00	0	0.00
19	IDBI BANK	0	0.00	0	0.00	648	26.15	0	0.00	18	0.81
20	INDUSIND BANK	0	0.00	0	0.00	874	72.96	0	0.00	0	0.00
21	SOUTH INDIAN BANK	0	0.00	0	0.00	3	0.21	1	0.02	0	0.00
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	28	14.02	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB-TOTAL (ii)	0	0	0	0	377801	16186.52	1	0	10592	353
(iii)	REGIONAL RURAL BANKS:										
24	J&K GRAMEEN BANK	0	0.00	0	0.00	48129	1275.28	0	0.00	327	10.82
25	ELLAQUAI DEHATI BANK	0	0.00	0	0.00	13510	273.63	0	0.00	59	1.36
	SUB-TOTAL (iii)	0	0	0	0	61639	1548.91	0	0	386	12
(A)	SCHEDULED COMMERCIAL	261	6	0	0	494556	20747.74	3	1	13683	501
(B)	CENTRAL/STATE COOPERATIVE BANKS:										
26	JCCB	0	0.00			682	3.47	0	0.00	0	0.00
27	BCCB	0	0.00			5071	116.54	0	0.00	0	0.00
28	ACCB	0	0.00			2465	84.29	0	0.00	0	0.00
29	CCB	0	0.00	0	0.00	1268	76.18	0	0.00	11	0.77
30	JKSCB	1412	32.63			6549	101.50	0	0.00	63	2.54
31	DUCO BANK	0	0.00	0	0.00	215	9.28	0	0.00	0	0.00
32	SCARD	0	0.00			0	0.00	0	0.00	0	0.00
33	BMCB	0	0.00			0	0.00	0	0.00	0	0.00
34	KMCB	777	22.48	0	0.00	777	22.48	0	0.00	0	0.00
35	UCB	0	0.00			439	31.54	0	0.00	0	0.00
	SUB-TOTAL (B)	2189	55	0	0	17466	445.28	0	0	74	3
(C)	OTHER FINANCIAL INSTITUTIONS (FIS)										
36	SFC	0	0.00	0	0.00	2297	230.98	0	0.00	5	0.38
	SUB-TOTAL (C)	0	0	0	0	2297	230.98	0	0	5	0
	G. TOTAL (A+B+C)	2450	61.59	0	0	514319	21424.00	3	1.29	13762	504.47

ANNEXURE- K (Continued)

BANK-WISE/SECTOR-WISE TOTAL ADVANCES OUTSTANDING AS ON SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN CRORE

SECTOR - WISE BIFURCATION OF PRIORITY SECTOR ADVANCES

#	NAME OF BANK	HOUSING OUTSTANDING		SOCIAL INFRASTRUCTURE		RENEWABLE ENERGY		OTHER SECTOR OUTSTANDING		OUT OF OTHERS UNDER PSL LOANS UPTO 50 CRORES TO STARTUPS OTHER THAN AGR/MSME)	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
		13		14		15		16			
(i)	PUBLIC SECTOR BANKS:										
1	STATE BANK OF INDIA	13150	1161.87								
2	PUNJAB NATIONAL BANK	1180	91.78	0	0.00	2	0.04	133	0.29	0	0.00
3	UCO BANK	322	25.63	0	0.00	0	0.00	955	26	0	0.00
4	CENTRAL BANK OF INDIA	201	17.39	0	0.00	0	0.00	0	0.00	0	0.00
5	CANARA BANK	377	42.51	0	0.00	0	0.00	172	1.77	0	0.00
6	PUNJAB AND SIND BANK	221	19.12	3	0.20	0	0.00	55	0.69	0	0.00
7	BANK OF BARODA	127	10.79	0	0.00	0	0.00	1	0.01	0	0.00
8	UNION BANK OF INDIA	228	18.36	0	0.00	1	0.00	19	0.00	0	0.00
9	BANK OF INDIA	85	7.41	0	0.00	0	0.00	0	0.00	0	0.00
10	INDIAN OVERSEAS BANK	36	3.86	0	0.00	0	0.00	35	0.10	14	0.05
11	BANK OF MAHRASHTRA	15	1.43	0	0.00	0	0.00	92	0.14	0	0.00
12	INDIAN BANK	184	15.36	1	0.04	0	0.00	0	0.00	0	0.00
	SUB-TOTAL (i)	16126	1416	4	0	3	0	1462	29	14	0.05
(ii)	PRIVATE SECTOR BANKS:										
13	J & K BANK	49165	3194.42	30	14.19	5213	7.27	42121	664.78	0	0.00
14	ICICI BANK	384	51.66	0	0.00	0	0.00	1	0.00	0	0.00
15	HDFC BANK	660	11.49	0	0.00	0	0.00	0	0.00	0	0.00
16	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	AXIS BANK	170	9.48	0	0.00	0	0.00	136	1.24	0	0.00
18	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI BANK	19	2.27	4	1.11	0	0.00	0	0.00	0	0.00
20	INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	4	0.03	0	0.00
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	SUB-TOTAL (ii)	50398	3269	34	15	5213	7	42262	666	0	0.00
(iii)	REGIONAL RURAL BANKS:										
24	J&K GRAMEEN BANK	3105	222.45	19	3.40	283	0.54	4046	58.55	862	9.82
25	ELLAQUAI DEHATI BANK	325	33.63	0	0.00	0	0.00	50	0.19	0	0.00
	SUB-TOTAL (iii)	3430	256	19	3.40	283	1	4096	59	862	9.82
(A)	R SCHEDULED COMMERCIAL	69954	4941	57	19	5499	8	47820	754	876	9.87
(B)	CENTRAL/STATE COOPERATIVE BANKS:										
26	JCCB	1678	29.90	0	0.00	0	0.00	21947	121.19		
27	BCCB	10	0.15	0	0.00	772	2.53	0	0.00		
28	ACCB	76	7.32	0	0.00	1361	5.58	698	3.20		
29	CCB	170	8.03	2	0.46	0	0.00	0	0.00	0	0.00
30	JKSCB	137	231.54	0	0.00	157	0.26	305	12.58		
31	DUCO BANK	113	9.21	0	0.00	0	0.00	97	8.79	0	0.00
32	SCARD	111	9.11	3	0.15	0	0.00	207	2.12		
33	BMCB	0	0.00	0	0.00	0	0.00	97	1.46		
34	KMCB	56	0.82	0	0.00	119	0.19	0	0.00	4	0.08
35	UCB	29	0.97	0	0.00	0	0.00	0	0.00		
	SUB-TOTAL (B)	2380	297	5	1	2409	9	23351	149	4	0.08
(C)	OTHER FINANCIAL INSTITUTIONS (FIS)										
36	SFC	88	5.01	0	0.00	0	0.00	0	0.00	0	0.00
	SUB-TOTAL (C)	88	5	0	0	0	0	0	0	0	0.00
	G. TOTAL (A+B+C)	72422	5242.97	62	19.55	7908	16.41	71171	903.14	880	9.95

ANNEXURE- K (Continued)

BANK-WISE/SECTOR-WISE TOTAL ADVANCES OUTSTANDING AS ON SEPTEMBER 30, 2022 IN UT OF J&K

AMOUNT IN CRORE

#	BANK NAME	TOTAL PRIORITY SECTOR OUTSTANDING		LOANS TO WEAKER SECTIONS UNDER PRIORITY SECTOR		OUT OF WEAKER SECTION LOANS TO INDIVIDUAL WOMEN UP TO 1 LAKH		TOTAL NON-PRIORITY SECTOR OUTSTANDING		TOTAL ADVANCES OUTSTANDING (PRIORITY & NON-PRIORITY)	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
		17=(5+10+11+12+13+14+15+16)		18		-		19		20=(17+19)	
(i)	PUBLIC SECTOR BANKS:										
1	STATE BANK OF INDIA	59652	2513.66	37054	407.81	2104	18.16	189037	15500	248689	18013.95
2	PUNJAB NATIONAL BANK	42959	1260.47	25849	217.21	4114	20.21	21834	1673.16	64793	2933.63
3	UCO BANK	4704	207.87	4012	188.77	249	1.09	1283	77	5987	284.63
4	CENTRAL BANK OF INDIA	2720	147.20	1149	20.40	11	0.07	2643	94	5363	241.60
5	CANARA BANK	12332	404.27	5981	89.97	3104	12.45	3626	362	15958	766.52
6	PUNJAB AND SIND BANK	2783	142.64	4531	145.25	3494	128.69	1653	68	4436	210.39
7	BANK OF BARODA	2066	88.05	409	8.26	0	0.00	2676	127	4742	215.02
8	UNION BANK OF INDIA	4287	271.78	853	11.93	0	0.00	2153	148	6440	419.69
9	BANK OF INDIA	2058	95.40	711	13.80	32	0.78	1497	157	3555	252.22
10	INDIAN OVERSEAS BANK	357	20.37	86	1.71	14	0.03	303	1012	660	1032.02
11	BANK OF MAHRASHTRA	301	10.33	140	0.70	0	0.00	127	9	428	19.19
12	INDIAN BANK	1686	113.08	263	10.53	59	0.26	1151	87	2837	200.37
	SUB-TOTAL (i)	135905	5275.12	81038	1116.34	13181	182	227983	19314	363888	24589.23
(ii)	PRIVATE SECTOR BANKS:										
13	J & K BANK	1284176	27006	853980	7378.70	94845	894.17	760958	29130	2045134	56135.72
14	ICICI BANK	4631	299.04	2179	53.33	129	0.78	40693	922	45324	1220.54
15	HDFC BANK	12155	1641.77	7180	280.88	0	0.00	156595	1606	168750	3247.79
16	FEDERAL BANK	191	4.86	174	3.57	0	0.00	146	6	337	10.95
17	AXIS BANK	1727	194.89	1436	54.05	7	0.00	7964	412	9691	606.45
18	YES BANK	25	4.07	1	0.06	0	0.00	4734	115	4759	118.63
19	IDBI BANK	901	32.83	357	5.41	0	0.00	1474	27	2375	59.47
20	INDUSIND BANK	1379	87.63	84	4.03	0	0.00	4216	80	5595	167.99
21	SOUTH INDIAN BANK	31	0.76	0	0.00	0	0.00	107	4	138	4.69
22	KOTAK MAHINDRA BANK	29	14.08	2	0.86	0	0.00	30	8	59	21.59
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00	44	1	44	1.16
	SUB-TOTAL (ii)	1305245	29286.03	865393	7780.89	94981	895	976961	32309	2282206	61594.98
(iii)	REGIONAL RURAL BANKS:										
24	J&K GRAMEEN BANK	168137	2458.79	111834	957.95	19294	81.84	22471	573	190608	3032.13
25	ELLAQUAI DEHATI BANK	38103	556.07	23809	354.45	0	0.00	2940	45	41043	600.75
	SUB-TOTAL (iii)	206240	3014.86	135643	1312.40	19294	82	25411	618	231651	3632.88
(A)	R SCHEDULED COMMERCIAL	1647390	37576.01	1082074	10209.63	127456	1159	1230355	52241	2877745	89817.09
(B)	CENTRAL/STATE COOPERATIVE	0	0.00								
26	JCCB	33526	196.87	1050	8.50	47	0.39	40082	69	73608	265.74
27	BCCB	7108	140.54	1590	62.33	71	2.91	2186	45	9294	185.45
28	ACCB	9929	142.95	1197	6.02	53	0.28	1360	24	11289	167.37
29	CCB	1477	90.73	385	22.36	17	1.04	1782	51	3259	142.20
30	JKSCB	8812	367.25	51	0.72	2	0.03	4513	72	13325	439.30
31	DUCO BANK	425	27.28	89	7.42	4	0.34	434	23	859	50.22
32	SCARD	1579	46.70	269	34.20	12	1.60	151	4	1730	50.32
33	BMCB	97	1.46	0	0.00	0	0.00	86	2	183	3.17
34	KMCB	974	24.42	326	2.70	14	0.12	746	12	1720	36.87
35	UCB	468	32.51	12	1.53	2	0.07	306	3	774	35.71
	SUB-TOTAL (B)	64395	1070.71	4969	146	222	7	51646	306	116041	1376.35
(C)	OTHER FINANCIAL INSTITUTIONS (FIS)										
36	SFC	2390	236.37	248	78.77	0	0.00	444	16	2834	252.80
	SUB-TOTAL (C)	2390	236.37	248	78.77	0	0	444	16	2834	252.80
	G. TOTAL (A+B+C)	1714175	38883.09	1087291	10434.18	127678	1165.31	1282445	52563.15	2996620	91446.24

ANNEXURE- L

DISTRICT-WISE DEPOSITS, ADVANCES, CD RATIO, BRANCHES & GROSS NPA 30.09.2022

AMOUNT IN CRORE

#	DISTRICT	NO. OF BRANCHES	DEPOSITS	ADVANCES	CD RATIO	GROSS NPA
1	SRINAGAR	224	32307.56	21645.19	67.00	2299.81
2	GANDERBAL	45	1792.90	1539.60	85.87	102.01
3	BARAMULLA	169	6035.60	5960.84	98.76	398.13
4	BANDIPORA	46	1581.84	1390.57	87.91	94.99
5	ANANTNAG	138	6929.17	5179.27	74.75	195.48
6	KULGAM	57	2078.19	1836.80	88.38	71.32
7	PULWAMA	93	4068.94	4191.57	103.01	310.85
8	SHOPIAN	38	1274.93	1783.79	139.91	97.76
9	BUDGAM	102	4235.86	4089.49	96.54	226.37
10	KUPWARA	89	2900.43	3616.15	124.68	197.01
KASHMIR REGION		1001	63205.43	51233.27	81.06	3993.73
11	POONCH	51	3302.22	1684.69	51.02	29.04
12	RAJOURI	98	5769.63	2810.50	48.71	39.56
13	JAMMU	433	56431.72	19620.67	34.77	1375.50
14	SAMBA	91	6454.38	3697.68	57.29	103.63
15	UDHAMPUR	90	6118.63	2923.32	47.78	41.68
16	REASI	55	3635.00	1373.71	37.79	27.83
17	KATHUA	112	8236.61	3751.19	45.54	169.16
18	DODA	59	2790.46	1780.61	63.81	40.47
19	RAMBAN	37	1790.49	1518.36	84.80	26.03
20	KISHTWAR	32	2142.06	1052.24	49.12	10.68
JAMMU REGION		1058	96671.21	40212.97	41.60	1863.58
TOTAL		2059	159876.64	91446.24	57.20	5857.31

ANNEXURE - M

BANK WISE/ SECTOR WISE OUTSTANDING AMOUNT AND NPA AS ON 30.09.2022										
AMOUNT IN CRORE										
#	NAME OF THE BANK	AGRICULTURE			MSME			MUDRA		
		AMOUNT OUTSTANDING	NPA	% AGE	AMOUNT OUTSTANDING	NPA	% AGE	AMOUNT OUTSTANDING	NPA	% AGE
(i) PSBs										
1	STATE BANK OF INDIA	243.93	34.66	14.21%	1028.02	58.22	5.66%	279.09	34.79	12.47%
2	PNB	274.40	41.60	15.16%	867.71	133.37	15.37%	264.20	34.92	13.22%
3	UCO BANK	7.70	0.87	11.30%	145.78	11.82	8.11%	43.64	2.38	5.45%
4	CBI	26.46	10.50	39.68%	101.21	22.13	21.87%	17.52	1.13	6.45%
5	CANARA BANK	57.20	2.81	4.91%	293.85	69.48	23.64%	91.76	6.23	6.79%
6	PSB	11.91	2.76	23.17%	108.49	49.41	45.54%	12.25	2.41	19.67%
7	BANK OF BARODA	5.91	0.55	9.31%	68.30	12.19	17.85%	21.91	2.88	13.14%
8	UNION BANK OF INDIA	21.66	8.10	37.40%	224.18	22.05	9.84%	40.58	5.02	12.37%
9	BANK OF INDIA	14.14	3.10	21.92%	72.73	7.23	9.94%	11.05	0.86	7.78%
10	IOB	1.98	0.50	25.25%	14.09	2.80	19.87%	2.77	0.50	18.05%
11	BOM	0.13	0.00	0.00%	8.42	0.73	8.67%	1.10	0.33	30.00%
12	INDIAN BANK	15.63	8.83	56.49%	79.53	9.07	11.40%	17.58	4.10	23.32%
SUB-TOTAL - I		681.05	114.28	16.78%	3012.31	398.50	13.23%	803.45	95.55	11.89%
(ii) PRIVATE SECTOR BANKS:										
13	J&K BANK	8229.97	706	8.58%	14547.06	1465.92	10.08%	6798.91	213.38	3.14%
14	ICICI BANK	84.68	1	0.63%	159.27	0.97	0.61%	7.67	0.18	2.37%
15	HDFC BANK	396.55	42	10.48%	1233.65	17.19	1.39%	9.37	1.61	17.21%
16	FEDERAL BANK	3.62	0	0.00%	1.24	0.00	0.00%	0.01	0.00	0.00%
17	AXIS BANK	56.10	2	3.83%	127.89	1.65	1.29%	1.67	0.01	0.60%
18	YES BANK	0.00	0	0.00%	4.07	0.00	0.00%	0.00	0.00	0.00%
19	IDBI BANK	2.49	0	8.43%	26.15	2.95	11.28%	18.05	3.19	17.67%
20	INDUSIND BANK	14.67	0	0.95%	72.96	1.14	1.56%	16.98	0.29	1.71%
21	SOUTH INDIAN BANK	0.50	0	0.00%	0.21	0.00	0.00%	0.23	0.04	18.81%
22	KOTAK MAHINDRA	0.06	0	0.00%	14.02	0.00	0.00%	0.00	0.00	0.00%
23	BANDHAN BANK	0.00	0	0.00%	0.00	0.00	0.00%	0.00	0.00	0.00%
SUB-TOTAL - II		8788.64	751.05	8.55%	16186.52	1489.82	9.20%	6852.89	218.71	3.19%
(iii) RRBs										
24	JKGB	887.75	78.99	8.90%	1275.28	89.05	6.98%	986.28	42.53	4.31%
25	EDB	247.26	30.03	12.15%	273.63	49.69	18.16%	32.79	3.55	10.83%
SUB-TOTAL - III		1135.01	109.02	9.61%	1548.91	138.74	8.96%	1019.07	46.08	4.52%
(A) TOTAL FOR SCBs		10604.70	974.35	9.19%	20747.74	2027.06	9.77%	8675.41	360.34	4.15%
(B) COOP BANKS										
26	JCCB	42.31	29.51	69.75%	3.47	2.94	84.73%	0.00	0.00	-
27	BCCB	21.32	15.01	70.40%	116.54	61.68	52.93%	0.00	0.00	-
28	ACCB	42.56	7.18	16.87%	84.29	14.75	17.50%	0.00	0.00	-
29	CCB	5.29	1.06	20.04%	76.18	26.54	34.84%	0.00	0.00	-
30	JKSCB	18.83	2.14	11.36%	101.50	30.39	29.94%	0.00	0.00	-
31	DUCO BANK	0.00	0.00	0.00%	9.28	0.86	9.27%	0.00	0.00	-
32	SCARD	35.32	18.32	51.87%	0.00	0.00	0.00%	0.00	0.00	-
33	BMC BANK	0.00	0.00	0.00%	0.00	0.00	0.00%	0.00	0.00	-
34	KMC BANK	0.93	0.01	1.08%	22.48	1.71	7.61%	0.00	0.00	-
35	URBAN COOP. BANK	0.00	0.00	0.00%	31.54	1.87	5.93%	0.00	0.00	-
SUB-TOTAL (B)		166.56	73.23	43.97%	445.28	140.74	31.61%	0.00	0.00	0.00%
36	SFC									
37	OTHER FIs	0.00	0.00	-	230.98	48.51	2100.18%	0.05	0.00	0.00%
SUB-TOTAL (C)		0.00	0.00	-	230.98	48.51	2100.18%	0.05	0.00	0.00%
GRAND TOTAL (A+B+C)		10771.26	1047.58	9.73%	21424.00	2216.31	10.34%	8675.46	360.34	4.15%

ANNEXURE- N

BANK WISE GOVT SPONSORED SCHEMES AMOUNT OUTSTANDING & GROSS NPA AS ON SEPTEMBER 30, 2022

AMT IN CRORE

		NRLM			PMEGP			NULM		
		AMT. O/S	NPA	%	AMT. O/S	NPA	%	AMT. O/S	NPA	%
(i)	PUBLIC SECTOR BANKS:									
1	State Bank of India	15.56	0.08	0.5	18.92	1.76	9.3	1.72	0.31	18.0
2	Punjab National Bank	3.62	0.04	1.1	9.05	1.35	14.9	6.23	2.44	39.2
3	UCO Bank	0.00	0.00	-	0.91	0.13	14.3	0.81	0.01	1.2
4	Central Bank of India	0.40	0.00	0.0	0.00	0.00	-	0.09	0.02	22.2
5	Canara Bank	0.03	0.00	0.0	8.46	0.60	7.1	1.62	0.35	21.6
6	Punjab & Sind Bank	0.00	0.00	-	0.00	0.00	-	0.55	0.27	49.1
7	Bank of Baroda	0.00	0.00	-	0.49	0.00	0.0	0.82	0.33	40.2
8	Union Bank of India	0.32	0.04	12.5	0.09	0.04	44.4	0.52	0.29	55.8
9	Bank of India	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
10	Indian Overseas Bank	0.00	0.00	-	0.14	0.08	57.1	0.00	0.00	-
11	Bank of Maharashtra	0.00	0.00	-	0.00	0.00	-	0.04	0.02	50.0
12	Indian Bank	0.00	0.00	-	0.95	0.28	29.5	0.22	0.20	90.9
	SUB-TOTAL - I	19.93	0.16	0.8	39.01	4.24	10.9	12.62	4.24	33.6
(ii)	PRIVATE SECTOR BANKS:									
13	J&K Bank	334.83	6.08	1.8	2004.91	46.47	2.3	101.93	6.70	6.6
14	ICICI Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
15	HDFC Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
16	Fedral Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
17	Axis Bank	0.00	0.00	-	0.70	0.12		0.32	0.05	15.6
18	Yes Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
19	IDBI Bank	0.00	0.00	-	0.11	0.00		0.06	0.04	66.7
20	Indusind Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
21	South Indian Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
22	Kotak Mahindra Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
23	Bandhan Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB-TOTAL - II	334.83	6.08	1.8	2005.72	46.59	2.3	102.31	6.79	6.6
(iii)	REGIONAL RURAL BANKS:									
24	J&K Grameen Bank	55.39	0.18	0.3	232.99	7.47		2.33	0.02	0.9
25	Ellaquai Dehati Bank	2.45	0.6	24.5	17.63	0.49	2.8	2.08	0.65	31.3
	SUB-TOTAL -III	57.84	0.78	1.3	250.62	7.96	3.2	4.41	0.67	15.2
(A)	TOTAL FOR SCHEDULED COMMERCIAL BANKS	412.60	7.02	1.7	2295.35	58.79	2.6	119.34	11.70	9.8
(B)	CENTRAL/STATE COOPERATIVE BANKS:									
26	Jammu Central Cooperative Bank	0.10	0.10	100.0	3.51	2.94	83.9	0.00	0.00	-
27	Baramulla Central Cooperative Bank	0.00	0.00	-	37.00	8.89	24.0	0.09	0.00	0.0
28	Anantnag Central Cooperative Bank	0.07	0.00	0.0	0.00	0.00	-	0.07	0.02	24.4
29	Citizen's Cooperative Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
30	J&K State Cooperative Bank	0.00	0.00	-	0.08	0.02	26.0	0.09	0.01	5.6
31	DUCO Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
32	SCARD	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
33	BombayMercantile Cooperative Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
34	Kashmir Mercantile Cooperative Bank	0.00	0.00	-	0.00	0.00	-	1.51	0.00	0.0
35	Urban Cooperative Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB-TOTAL (B)	0.17	0.10	59.7	40.59	11.85	29.2	1.76	0.02	1.2
(C)	OTHER FINANCIAL INSTITUTIONS (FIS):									
36	State Financial Corporation	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	SUB-TOTAL (C)	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	GRAND TOTAL (A+B+C)	412.77	7.12	1.7	2335.94	70.65	3.0	121.10	11.72	9.7

ANNEXURE- O

STATEMENT SHOWING CREDIT FLOW TO MSMEs SECTOR UNDER VARIOUS GUARANTEE SCHEMES OF GOI - AS ON 30.09.2022 IN UT OF J&K

AMOUNT IN CRORE

SRL	BANK NAME	MSME LOANS OUTSTANDING		LOANS OUTSTANDING UNDER										PERCENT COVER	
				CGTMSE		CGFMU		CGSSI		OTHER		TOTAL			
		A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
PUBLIC SECTOR BANKS															
1	S. B. I.	16790	1028.02	4168	263.33	6304	153.41	205	28.97	0	0.00	10677	445.71	64%	43%
2	P. N. B.	16592	867.71	4265	101.88	5003	81.94	5	0.82	52	0.68	9325	185.32	56%	21%
3	UCO Bank	2806	145.78	116	9.15	783	21.44	0	0.00	526	9.77	1425	40.35	51%	28%
4	C. B. I.	1315	101.21	333	8.02	0	0.00	0	0.00	0	0.00	333	8.02	25%	8%
5	Canara Bank	7688	293.85	1572	76.62	5051	85.09	11	2.47	1571	13.13	8205	177.31	107%	60%
6	P&S Bank	1759	108.49	366	12.63	391	8.66	4	0.36	413	6.26	1174	27.90	67%	26%
7	Bank of Baroda	1619	68.30	1435	40.73	0	0.00	0	0.00	0	0.00	1435	40.73	89%	60%
8	U. B. I.	3381	224.18	833	32.61	181	1.31	0	0.00	0	0.00	1014	33.92	30%	15%
9	B. O. I.	1359	72.73	349	5.68	895	5.79	17	1.61		0.00	1261	13.08	93%	18%
10	I. O. B.	262	14.09	84	1.10	83	2.05	0	0.00	0	0.00	167	3.16	64%	22%
11	B.O.M	187	8.42	8	0.23	3	0.02	0	0.00	0	0.00	11	0.26	6%	3%
12	Indian Bank	1358	79.53	130	8.67	203	6.74	1	0.06	0	0.00	334	15.47	25%	19%
SUB TOTAL PSBs		55116	3012.31	13659	560.66	18897	366.46	243	34.28	2562	29.83	35361	991.23	64%	33%
PRIVATE SECTOR BANKS:															
13	J&K Bank	371083	14547.06	99079	2035.87	0	0.00	16	1.69	22546	393.79	121641	2431.35	33%	17%
14	ICICI Bank	681	159.27	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
15	HDFC Bank	4227	1233.65	51	0.26	0	0.00	0	0.00	0	0.00	51	0.26	1%	0%
16	FEDERAL BANK	10	1.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0%
17	Axis Bank	222	127.89	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
18	Yes Bank	25	4.07	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
19	IDBI Bank	648	26.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0%
20	Indusind Bank	874	72.96	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
21	South Indian Bank	3	0.21	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
22	Kotak Meh. Bank	28	14.02	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
23	Bandan Bank	0	0.00	0	0.00	0	0.00		0.00		0.00	0	0.00	0%	0%
SUB TOTAL PVT BANKS		377801	16186.52	99130	2036.12	0.00	0.00	16	1.69	22546	393.79	121692	2431.61	32%	15%
TOTAL		432917	19198.83	112789	2596.78	18897	366.46	259	35.97	25108	423.63	157053	3422.84	36%	18%

Annexure- P

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 30.09.2022

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	YES	01.10.2018	ULTRA SMALL BRANCH
2	KUPWARA	DARD PORA	RURAL	1414	14260	YES	01.10.2018	ULTRA SMALL BRANCH
3	KUPWARA	WARNOW	RURAL	1109	8318	NO	NA	COVERED BY IPPB
4	KUPWARA	DARD SUN RESH GUND	RURAL	696	7060	YES	22.09.2021	CBS ENABLED BC DEPLOYED
5	KUPWARA	ANDER HAMA	RURAL	802	6539	YES	22.09.2021	CBS ENABLED BC DEPLOYED
6	KUPWARA	KIGAM	RURAL	455	6179	YES	22.09.2021	CBS ENABLED BC DEPLOYED
7	KUPWARA	SEVER THENDI PORA	RURAL	765	5524	YES	01.10.2018	ULTRA SMALL BRANCH
8	KUPWARA	NEGRIMAL PORA	RURAL	648	5516	YES	03.06.2017	BRANCH
9	KUPWARA	FARKAN	RURAL	401	5331	YES	22.09.2021	CBS ENABLED BC DEPLOYED
10	KUPWARA	MINDIYAN	RURAL	528	5255	YES	22.09.2021	CBS ENABLED BC DEPLOYED
11	KUPWARA	KACHI HAMA	RURAL	706	5187	YES	01.10.2018	ULTRA SMALL BRANCH
12	KUPWARA	MANIGAH	RURAL	1207	9094	YES	01.10.2018	ULTRA SMALL BRANCH
13	KUPWARA	KANDI KHAS	RURAL	854	5956	YES	01.10.2018	ULTRA SMALL BRANCH
14	KUPWARA	WARSUN	RURAL	548	6220	YES	22.09.2021	CBS ENABLED BC DEPLOYED
15	BUDGAM	BRENWAR	RURAL	957	6551	YES	Q2 2021-22	CBS ENABLED BC DEPLOYED
16	BUDGAM	ARI PANTHAN	RURAL	899	5268	YES	31.12.2018	ULTRA SMALL BRANCH
17	BUDGAM	CHINAR BAGH (PUHROO)	RURAL	759	5248	YES	30.03.2015	BRANCH
18	BUDGAM	KAWSA KHALISA	RURAL	752	6123	YES	31.12.2018	ULTRA SMALL BRANCH
19	LEH	CHEMREY	RURAL	353	6222	YES	17.10.2018	ULTRA SMALL BRANCH
20	POONCH	ARI	RURAL	1544	7772	YES	17.10.2018	ULTRA SMALL BRANCH
21	POONCH	SANGLA	RURAL	974	5159	NO	NA	COVERED BY IPPB
22	POONCH	GAGRAN	RURAL	1115	5127	NO	NA	COVERED BY IPPB
23	RAJOURI	TARERU	RURAL	1647	8017	YES	17.10.2018	ULTRA SMALL BRANCH
24	RAJOURI	CHOKIAN	RURAL	1256	5636	YES	17.10.2018	ULTRA SMALL BRANCH
25	RAJOURI	NUNIAL	RURAL	1217	5344	YES	17.10.2018	ULTRA SMALL BRANCH
26	KATHUA	BAGGAN	RURAL	1077	6101	YES	30.12.2019	ALSO COVERED BY IPPB
27	BARAMULLA	DANGER PORA	RURAL	1295	9021	NO	NA	COVERED BY IPPB
28	BARAMULLA	SULTAN PORA KHAI	RURAL	795	8846	NO	NA	COVERED BY IPPB
29	BARAMULLA	PATTAN (VILLAGE)	RURAL	671	5996	NO	NA	COVERED BY IPPB
30	BARAMULLA	WADURA	RURAL	595	5645	YES	03.06.2017	BRANCH
31	BARAMULLA	HARDUSHUO	RURAL	891	5442	YES	16.05.2018	ULTRA SMALL BRANCH
32	BANDIPORA	SADHUNARA HASTI KHAN	RURAL	1260	8674	YES	16.05.2018	ULTRA SMALL BRANCH
33	BANDIPORA	CHITHI BANDI	RURAL	1421	8346	NO	NA	COVERED BY IPPB
34	BANDIPORA	SHAH GUND	RURAL	955	7044	YES	16.05.2018	BRANCH
35	BANDIPORA	KUNAS	RURAL	777	5271	YES	22.09.2021	CBS ENABLED BC DEPLOYED
36	BANDIPORA	SUMLAR SHOK BABA	RURAL	802	5178	YES	16.05.2018	ULTRA SMALL BRANCH
37	GANDERBAL	YAN GOORA	RURAL	864	6380	YES	31.12.2018	ULTRA SMALL BRANCH
38	GANDERBAL	HARI GANIWAN	RURAL	1072	6699	YES	31.12.2018	ULTRA SMALL BRANCH
39	GANDERBAL	SHALLA BUG	RURAL	871	5229	YES	31.12.2018	ULTRA SMALL BRANCH
40	PULWAMA	WUYAN	RURAL	932	5874	YES	25.03.2016	BRANCH
41	PULWAMA	SANGER WANI	RURAL	1013	5558	YES	22.09.2021	CBS ENABLED BC DEPLOYED
42	PULWAMA	TOKUNA	RURAL	1070	6775	YES	31.12.2018	BRANCH
43	SHOPIAN	HIR PORA	RURAL	1446	8540	YES	Q2 2021-22	CBS ENABLED BC DEPLOYED
44	KULGAM	AHMAD ABAD	RURAL	874	5194	YES	22.09.2021	CBS ENABLED BC DEPLOYED
45	DODA	DHANDAL	RURAL	1483	7906	YES	31.12.2018	BRANCH
46	RAMBAN	CHAMALWAS	RURAL	1772	8025	YES	09.02.2018	BRANCH
47	SAMBA	KATLI	RURAL	1107	5889	YES	17.10.2018	ULTRA SMALL BRANCH
48	REASI	BUDHAN	RURAL	1519	7354	YES	23.11.2021	BRANCH
49	BUDGAM	JAGU KHAREN	RURAL	606	5081	YES	Q2 2022	CBS ENABLED BC DEPLOYED
50	KISHTWAR	PATNAZI	RURAL	840	5212	YES	Q2 2022	CBS ENABLED BC DEPLOYED
STATE BANK OF INDIA								
1	BUDGAM	SOZETH GORI PORA	RURAL	911	8171	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
2	POONCH	KHANETAR	RURAL	1758	8746	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
3	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
4	RAJOURI	PANJ GRIAN	RURAL	1202	5552	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
5	KATHUA	JANGLOTE	RURAL	1297	7693	NO	NA	COVERED BY IPPB
6	BANDIPORA	MALANGAM	RURAL	1542	8973	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
7	SHOPIAN	DEV PORA (FOREST BLOC	RURAL	1424	8275	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
8	DODA	BAJARNI	RURAL	1564	7981	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
9	RAMBAN	DOLEGAM	RURAL	1509	7073	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
10	RAMBAN	DALWAH	RURAL	1035	5431	YES	Q2 2017-18	CBS-ENABLED CSP DEPLOYED
11	KISHTWAR	SIGDEE	RURAL	1370	5807	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
12	UDHAMPUR	LADDA	RURAL	968	5200	YES	Q2 2018-19	CBS-ENABLED CSP DEPLOYED
13	REASI	CHASSOT	RURAL	1278	7502	YES	06.06.2022	CBS-ENABLED CSP DEPLOYED
14	REASI	SARH	RURAL	951	5856	NO	NA	COVERED BY IPPB
15	SAMBA	BAGLA	RURAL	2094	10255	YES	06.01.2016	BRANCH

Annexure- P (Continued)

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 30.09.2022

Sr.	Name of the District	Name of the allocated village	Category	As per Census 2011		Branch or Banking Outlet opened (Yes/ No)	If Yes, Date of opening	Remarks
				Households	Population			
PUNJAB NATIONAL BANK								
1	KUPWARA	TEKI PORA	RURAL	951	7437	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
2	BUDGAM	DARWAN NOWGAM	RURAL	666	5951	YES	Q2 2021-22	CBS-ENABLED CSP DEPLOYED
3	POONCH	CHHAJLA	RURAL	1144	6558	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
4	RAJOURI	DUDAJ	RURAL	1706	7842	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
5	RAJOURI	KANTHOL	RURAL	1066	5512	NO	Q1 2021-22	CBS-ENABLED CSP DEPLOYED
6	KATHUA	FORLAIN	RURAL	1234	6462	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
7	DODA	BHAGWA	RURAL	1088	5907	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
8	RAMBAN	TARGAM	RURAL	1335	7253	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
9	RAMBAN	DHANMASTA	RURAL	1153	6114	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
10	KISHTWAR	POOCHAL	RURAL	1326	7042	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
11	REASI	BATHOIE	RURAL	973	6011	NO	NA	COVERED BY IPPB
HDFC BANK								
1	KUPWARA	KHURHAMA	RURAL	733	5484	YES	Q1 2022-23	AEPS ENABLED BC
2	BUDGAM	KACHWARI	RURAL	1178	8637	NO	Q1 2022-23	AEPS ENABLED BC
3	POONCH	HARI	RURAL	1552	7955	NO	NA	COVERED BY IPPB
4	POONCH	SALWAH	RURAL	1103	6456	YES	Q2 2020-21	ALSO COVERED BY IPPB
5	RAJOURI	THANA NANG	RURAL	1197	5749	YES	Q4 2021-22	AEPS ENABLED BC
6	BARAMULLA	NAMBLA	RURAL	1212	7193	NO	NA	COVERED BY IPPB
7	BANDIPORA	BANA KOOT	RURAL	1635	10516	NO	NA	COVERED BY IPPB
8	KULGAM	NANDIMARG	RURAL	946	5066	YES	Q4 2021-22	AEPS ENABLED BC
9	DODA	CHAKA	RURAL	1282	6486	NO	NA	COVERED BY IPPB
10	RAMBAN	SOJMATNA	RURAL	1112	5638	YES	Q4 2021-22	AEPS ENABLED BC
11	REASI	THURU	RURAL	1401	8028	YES	Q2 2020-21	CBS ENABLED CSP DEPLOYED
ICICI BANK								
1	KUPWARA	MAIDAN PORA	RURAL	899	6866	NO	NA	COVERED BY IPPB
2	BANDIPORA	BAHAR ABAD (AMCHA KUN)	RURAL	730	5254	NO	NA	COVERED BY IPPB
3	BARAMULLA	FEROZ PORA (GULMARG)	RURAL	1106	6702	YES	30.03.2019	BRANCH
4	KULGAM	BRINIAL LAMAR	RURAL	1344	8043	YES	Q1 2022-23	BRANCH/ ALSO COVERED BY IPPB
5	DODA	MUND DHAR	RURAL	1207	6279	YES	Q1 2022-23	CBS ENABLED CSP DEPLOYED
CANARA BANK								
1	KUPWARA	GAGAL	RURAL	732	5555	YES	28.09.2018	CBS ENABLED CSP DEPLOYED
2	BUDGAM	CHELEN CHUNT NAR	RURAL	784	6131	YES	28.03.2022	BRANCH
3	POONCH	SANEI	RURAL	1064	5821	NO	NA	COVERED BY IPPB
4	RAJOURI	SAWARI	RURAL	1382	7225	NO	NA	COVERED BY IPPB
5	REASI	TULI	RURAL	1445	8016	NO	NA	
UCO BANK								
1	KUPWARA	TEKER	RURAL	365	5781	YES	Q4 2021-22	CBS-BC DEPLOYED
2	POONCH	DARA DULLIAN	RURAL	1211	6773	NO	NA	COVERED BY IPPB
3	RAJOURI	FATEH PUR	RURAL	1101	5814	NO	NA	COVERED BY IPPB
4	BARAMULLA	LAL PORA	RURAL	937	5450	YES	Q4 2017-18	CBS ENABLED CSP DEPLOYED
5	BANDIPORA	MANTRIGAM	RURAL	1481	7981	YES	Q4 2017-18	CBS-BC DEPLOYED/ IPPB
CENTRAL BANK OF INDIA								
1	POONCH	ARAI	RURAL	1423	6434	NO	NA	COVERED BY IPPB
2	BARAMULLA	MATI PORA	RURAL	1325	9675	NO	NA	COVERED BY IPPB

ANNEXURE- Q

POSITION/PROGRESS MADE BY RSETIs IN UT OF J&K AS ON 30.09.2022

SR	DISTRICIT	SPONSOR BANK	TARGET FOR FY 2022-23		NUMBER OF PROGRAMMES CONDUCTED DURING FY 01.04.2022-30.09.2022	NUMBER OF CANDIDATES TRAINED DURING THE FY FROM 01.04.2022-30.09.2022	NO. OF TRAINED CANDIDATES PROVIDED CREDIT LINKAGE FROM 01.04.2022 TO 30.09.2022	NO. OF CREDIT LINKED CANDIDATES WHO STARTED THEIR VENTURES FROM 01.04.2022-30.09.2022
			PROGRAMMES	CANDIDATES				
1	ANANTNAG	J&K BANK	12	375	6	133	8	8
2	BANDIPORA	J&K BANK	12	315	6	133	32	32
3	BARAMULLA	J&K BANK	12	336	8	203	51	51
4	BUDGAM	J&K BANK	15	450	10	288	9	9
5	GANDERBAL	J&K BANK	15	380	6	205	31	31
6	KULGAM	J&K BANK	14	350	6	131	13	13
7	KUPWARA	J&K BANK	12	375	6	164	14	14
8	POONCH	J&K BANK	14	360	5	122	15	15
9	PULWAMA	J&K BANK	14	420	10	263	18	18
10	RAJOURI	J&K BANK	12	315	6	153	31	31
11	SHOPIAN	J&K BANK	15	400	10	320	75	75
12	SRINAGAR	J&K BANK	12	375	8	192	63	63
SUB TOTAL (J&K BANK)			159	4451	87	2307	360	360
13	JAMMU	SBI	16	432	6	156	24	24
14	SAMBA	SBI	14	350	33	6	144	44
15	UDHAMPUR	SBI	18	400	8	193	34	34
16	REASI	SBI	15	400	5	102	0	0
17	KATHUA	SBI	20	500	8	216	101	101
18	DODA	SBI	19	475	9	199	72	72
19	RAMBAN	SBI	19	410	9	181	2	2
20	KISHTWAR	SBI	14	350	9	242	94	94
SUB TOTAL (SBI)			135	3317	87	1295	471	371
GRAND TOTAL			294	7768	174	3602	831	731

ANNEXURE -R

Cumulative Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) in UT of J&K as on 31.10.2022											
#	Name of the Bank	Number of accounts opened since inception of the scheme			Balance			RuPay Debit Cards		Overdraft	
		Rural	Urban	Total	Amount Deposited (in lacs)	Out of (C), No. of Zero Balance accounts	%age of Zero Balance accounts	Out of (C), No. of RuPay Debit Cards issued	%age of Issued Rupay Cards WRT No. of A/Cs	No. of beneficiaries under OD facility	Amount (in lac)
		A	B	C = A + B	D	E	F	G	H	I	J
PUBLIC SECTOR BANKS											
1	STATE BANK OF INDIA	71742	62772	134514	5629.92	8393	6.24%	114717	85.28%	1751	23.00
2	PUNJAB NATIONAL BANK	32848	90983	123831	6458.00	2169	1.75%	89997	72.68%	1015	3.48
3	UCO BANK	10916	13311	24227	2618.83	2036	8.40%	13644	56.32%	0	0.00
4	CENTRAL BANK OF INDIA	1836	11201	13037	808.60	745	5.71%	5970	45.79%	460	9.82
5	CANARA BANK	9958	41663	51621	2231.45	8816	17.08%	35092	67.98%	6050	75.57
6	PUNJAB & SIND BANK	717	4981	5698	92.20	713	12.51%	1481	25.99%	3354	1.25
7	BANK OF BARODA	435	7291	7726	400.32	766	9.91%	5547	71.80%	48	1.17
8	UNION BANK OF INDIA	8031	6182	14213	509.45	1713	12.05%	10525	74.05%	144	5.90
9	BANK OF INDIA	2153	4084	6237	389.97	747	11.98%	8713	139.70%	258	3.41
10	INDIAN OVERSEAS BANK	0	3260	3260	45.13	831	25.49%	2116	64.91%	0	0.00
11	BANK OF MAHARASHTRA	0	3259	3259	208.97	522	16.02%	3078	94.45%	83	1.24
12	INDIAN BANK	895	10818	11713	259.35	1720	14.68%	6395	54.60%	0	0.00
	Sub-total	1,39,531	2,59,805	3,99,336	19,652.19	29,171	7.30%	2,97,275	74.44%	13,163	124.84
PRIVATE SECTOR BANKS											
13	J&K BANK	1117211	684741	1801952	123761.50	240236	13.33%	1378361	76.49%	7244	211.96
14	ICICI BANK	951	1898	2849	92.71	2053	72.06%	2849	100.00%	0	0.00
15	HDFC BANK	1120	7175	8295	530.89	3289	39.65%	8295	100.00%	2	0.20
16	FEDERAL BANK	0	54	54	2.96	8	14.81%	24	44.44%	0	0.00
17	AXIS BANK	1358	1786	3144	156.48	673	21.41%	2121	67.46%	0	0.00
18	YES BANK	72	75	147	5.25	42	28.57%	145	98.64%	0	0.00
19	IDBI BANK	0	3306	3306	72.29	108	3.27%	2313	69.96%	0	0.00
20	INDUSIND BANK	0	98	98	8.23	11	11.22%	56	57.14%	0	0.00
21	SOUTH INDIAN BANK	0	215	215	2.11	83	38.60%	191	88.84%	0	0.00
22	KOTAK MAHINDRA BANK	0	58	58	0.61	15	25.86%	58	100.00%	0	0.00
23	BANDHAN BANK	0	0	0	0.00	0	0.00%	0	0.00%	0	0.00
	Sub-total	11,20,712	6,99,406	18,20,118	1,24,633.03	2,46,518.00	13.54%	13,94,413	76.61%	7,246	212.16
REGIONAL RURAL BANKS											
24	EDB	115479	18770	134249	4478.66	26605	19.82%	32015	23.85%	11	0.21
25	JKGB	226297	39973	266270	13648.84	28056	10.54%	173887	65.30%	152	5.86
	Sub-total	3,41,776	58,743	4,00,519	18,127.50	54,661	13.65%	2,05,902	51.41%	163	6.07
COOPERATIVE BANKS											
26	JKSCB	19633	21443	41076	799.45	2505	6.10%	5152	12.54%	0	0
27	ACCB	4407	2627	7034	127.28	412	5.86%	0	0.00%	0	0
28	KMCB	0	9943	9943	12.40	34	0.34%	4184	42.08%	0	0
	Sub-total	24,040	34,013	58,053	939.13	2,951	5.08%	9,336	16.08%	0	0
GRAND-TOTAL		16,26,059	10,51,967	26,78,026	1,63,351.85	3,33,301	12.47%	19,06,926	71.36%	20,572	343.07

ANNEXURE- S

BANKWISE PROGRESS UNDER PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) IN UT OF J&K AS OF
31.10.2022

AMOUNT IN LAC

#	BANK NAME	NUMBER OF ENROLLMENTS			NUMBER OF CLAIMS				
		RURAL	URBAN	TOTAL	RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMT DISBURSED
1	STATE BANK OF INDIA	88,336	72,545	1,60,881	74	58	7	9	116
2	PUNJAB NATIONAL BANK	35,807	59,613	95,420	55	42	13	0	84
3	UCO BANK	5,973	3,632	9,605	0	0	0	0	0
4	CENTRAL BANK OF INDIA	1,443	8,667	10,110	0	0	0	0	0
5	CANARA BANK	13,349	62,234	75,583	5	4	0	1	8
6	PUNJAB & SIND BANK	1,609	7,326	8,935	0	0	0	0	0
7	BANK OF BARODA	539	5,638	6,177	10	8	0	2	16
8	UNION BANK OF INDIA	6,426	6,559	12,985	1	1	0	0	2
9	BANK OF INDIA	308	2,616	2,924	2	2	0	0	4
10	INDIAN OVERSEAS BANK	351	1,520	1,871	1	0	1	0	0
11	BANK OF MAHARASHTRA	0	1,715	1,715	0	0	0	0	0
12	INDIAN BANK	1,307	3,892	5,199	0	0	0	0	0
13	J&K BANK	4,28,946	80,941	5,09,887	386	227	33	126	453
14	ICICI BANK	67	805	872	0	0	0	0	0
15	HDFC BANK	1,870	11,050	12,920	2	1	1	0	2
16	FEDERAL BANK	0	93	93	0	0	0	0	0
17	AXIS BANK	188	841	1,029	0	0	0	0	0
18	YES BANK	14	68	82	0	0	0	0	0
19	IDBI BANK	0	2,455	2,455	0	0	0	0	0
20	INDUSIND BANK	0	60	60	0	0	0	0	0
21	SOUTH INDIAN BANK	0	254	254	0	0	0	0	0
22	KOTAK MAHINDRA BANK	0	180	180	0	0	0	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0
24	EDB	52,802	11,844	64,646	17	10	4	3	20
25	J&K GRAMEEN BANK	1,46,320	30,000	1,76,320	63	51	4	8	99
26	J&K STATE COOP. BANK	2,014	1,304	3,318	0	0	0	0	0
GRAND-TOTAL		7,87,669	3,75,852	11,63,521	616	404	63	149	804

ANNEXURE- T

BANKWISE PROGRESS UNDER PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) IN UT OF J&K AS OF 31.10.2022									
AMOUNT IN LAC									
S #	BANK NAME	NUMBER OF ENROLLMENTS			NUMBER OF CLAIMS				
		RURAL	URBAN	TOTAL ENROLLMENTS	RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMT DISBURSED
1	STATE BANK OF INDIA	28,906	20,662	49,568	58	50	3	5	100
2	PUNJAB NATIONAL BANK	8,689	17,143	25,832	107	94	5	8	188
3	UCO BANK	2,365	1,320	3,685	0	0	0	0	0
4	CENTRAL BANK OF INDIA	355	1,920	2,275	0	0	0	0	0
5	CANARA BANK	6,627	30,010	36,637	8	8	0	0	16
6	PUNJAB & SIND BANK	294	1,026	1,320	4	4	0	0	8
7	BANK OF BARODA	311	823	1,134	12	10	2	0	24
8	UNION BANK OF INDIA	1,253	1,630	2,883	2	2	0	0	4
9	BANK OF INDIA	158	1,420	1,578	0	0	0	0	0
10	INDIAN OVERSEAS BANK	154	349	503	0	0	0	0	0
11	BANK OF MAHARASHTRA	154	349	503	0	0	0	0	0
12	INDIAN BANK	494	1,420	1,914	0	0	0	0	0
13	J&K BANK	2,35,511	45,290	2,80,801	1,357	941	137	279	1,882
14	ICICI BANK	80	695	775	0	0	0	0	0
15	HDFC BANK	1,150	6,424	7,574	5	5	0	0	10
16	FEDERAL BANK	0	64	64	0	0	0	0	0
17	AXIS BANK	54	265	319	0	0	0	0	0
18	YES BANK	9	52	61	0	0	0	0	0
19	IDBI BANK	0	1,163	1,163	0	0	0	0	0
20	INDUSIND BANK	0	4	4	0	0	0	0	0
21	SOUTH INDIAN BANK	0	188	188	0	0	0	0	0
22	KOTAK MAHINDRA BANK	0	117	117	0	0	0	0	0
23	BANDHAN BANK	0	0	0	0	0	0	0	0
24	EDB	14,019	4,207	18,226	47	43	3	1	86
25	J&K GRAMEEN BANK	65,940	12,228	78,168	217	203	9	5	406
26	J&K STATE COOP. BANK	875	807	1,682	4	4	0	0	8
27	INDIA POST PAYMENTS BANK	195	45	240	1	1	0	0	2
GRAND-TOTAL		3,67,593	1,49,621	5,17,214	1,822	1,365	159	298	2,734

ANNEXURE- U

ATAL PENSION YOJANA - ACHIEVEMENT VIZ-A-VIZ TARGETS IN UT OF J&K AS ON 15.11.2022							
SRL	NAME OF THE BANK	NO. OF BRANCHES REGD. AS NLCC (AS ON 1ST APRIL 2022)	PER NLCC/ BRANCH TARGET	ANNUAL TARGET FOR FY 2022-23	APY ACCOUNTS OPENED DURING THE CFY	% ACHIEVEMENT	TOTAL ENROLMENTS (SINCE INCEPTION)
PUBLIC SECTOR BANKS							
1	STATE BANK OF INDIA	174	80	13,920	4,110	30%	23,117
2	PUNJAB NATIONAL BANK	123	80	9,840	1,870	19%	9,362
3	UCO BANK	20	80	1,600	445	28%	2,654
4	CENTRAL BANK OF INDIA	17	80	1,360	652	48%	5,188
5	CANARA BANK	34	80	2,720	1,839	68%	15,386
6	PUNJAB & SIND BANK	16	80	1,280	193	15%	2,224
7	BANK OF BARODA	12	80	960	247	26%	2,736
8	UNION BANK OF INDIA	18	80	1,440	218	15%	1,771
9	BANK OF INDIA	10	80	800	732	92%	2,532
10	INDIAN OVERSEAS BANK	3	80	240	42	18%	135
11	BANK OF MAHARASHTRA	2	80	160	59	37%	220
12	INDIAN BANK	13	80	1,040	305	29%	1,601
TOTAL FOR PSB's		442		35,360	10,712	30%	66,926
MAJOR PVT BANKS							
13	IDBI BANK LTD	5	80	400	102	26%	1,144
14	AXIS BANK	25	80	2,000	9	0%	1,972
15	ICICI BANK LIMITED	33	80	2,640	10	0%	434
16	HDFC BANK LTD	83	80	6,640	784	12%	6,203
TOTAL FOR MAJOR PVT BANKS		146		11,680	905	8%	9,753
OTHER PVT BANKS							
17	J&K BANK	776	30	23,280	2,769	12%	21,565
18	BANDHAN BANK LIMITED	1	30	30	0	0%	0
19	INDUSIND BANK LIMITED	3	30	90	1	1%	3
20	KOTAK MAHINDRA BANK	4	30	120	1	1%	8
21	THE FEDERAL BANK LTD	1	30	30	1	3%	4
22	SOUTH INDIAN BANK	1	30	30	0	0%	72
23	YES BANK LIMITED	7	30	210	0	0%	0
TOTAL FOR OTHER PVT BANKS		793		23,790	2,772	12%	21,652
TOTAL FOR ALL PVT BANKS		939		35,470	3,677	10%	31,405
RRBs							
24	ELLAQUAI DEHATI BANK	110	80	8,800	397	5%	3,416
25	J&K GRAMEEN BANK	215	80	17,200	6,910	40%	36,296
TOTAL FOR RRBs		325		26,000	7,307	28%	39,712
GRAND TOTAL		1,706		96,830	21,696	22%	1,38,043

ANNEXURE-V

Bankwise Data Regarding Aadhaar and Mobile Seeding in Operative Individual Saving Bank Accounts As of October 31, 2022 In UT of J&K

#	NAME OF BANK	Aadhaar/ Mobile Seeding in individual Saving Bank (SB) Accounts				
		Total no of Operative Individual Saving Bank (SB) Accounts	Saving Bank (SB) Accounts Seeded with Aadhaar		Saving Bank (SB) Accounts Seeded with Mobile	
			Number	%age	Number	%age
PUBLIC SECTOR BANKS						
1	STATE BANK OF INDIA	18,41,145	18,04,120	98%	17,93,146	97.4%
2	PUNJAB NATIONAL BANK	6,60,325	4,80,128	73%	5,07,342	76.8%
3	UCO BANK	51,433	35,865	70%	48,329	94.0%
4	CENTRAL BANK OF INDIA	55,030	49,185	89%	45,916	83.4%
5	CANARA BANK	1,00,632	83,934	83%	86,773	86.2%
6	PUNJAB & SIND BANK	26,466	24,810	94%	25,261	95.4%
7	BANK OF BARODA	51,920	45,360	87%	46,896	90.3%
8	UNION BANK OF INDIA	19,573	13,820	71%	12,990	66.4%
9	BANK OF INDIA	12,541	12,506	100%	12,338	98.4%
10	INDIAN OVERSEAS BANK	4,593	2,781	61%	2,748	59.8%
11	BANK OF MAHARASHTRA	4,979	4,921	99%	4,755	95.5%
12	INDIAN BANK	28,023	10,739	38%	9,063	32.3%
Sub-total		28,56,660	25,68,169	90%	25,95,557	90.86%
PRIVATE SECTOR BANKS						
13	J&K BANK	90,31,579	78,32,038	87%	79,95,885	88.5%
14	ICICI BANK	69871	52845	76%	68761	98.4%
15	HDFC BANK	2,26,047	98,068	43%	88,702	39.2%
16	FEDERAL BANK	1,578	656	42%	1,577	99.9%
17	AXIS BANK	65,725	35,906	55%	65,387	99.5%
18	YES BANK	5,497	2,652	48%	5,492	99.9%
19	IDBI BANK	13,886	10,851	78%	13,516	97.3%
20	INDUSIND BANK	15,649	9,181	59%	9,181	58.7%
21	SOUTH INDIAN BANK	2,096	1,864	89%	2,082	99.3%
22	KOTAK MAHINDRA BANK	8,286	7,213	87%	8,178	98.7%
23	BANDHAN BANK	3,007	1,267	42%	1,137	37.8%
Sub-total		94,43,221	80,52,541	85%	82,59,898	87.5%
REGIONAL RURAL BANKS						
24	ELLAQUAI DEHATI BANK	2,37,083	2,16,230	91%	1,32,605	55.9%
25	J&K GRAMEEN BANK	8,86,426	8,58,773	97%	7,72,884	87.2%
Sub-total		11,23,509	10,75,003	96%	9,05,489	80.6%
COOPERATIVE BANKS						
26	JCCB	2,62,949	0	0%	0	0.0%
27	BCCB	1,83,809	20,794	11%	25,260	13.7%
28	ACCB	59,760	30,278	51%	26,182	43.8%
29	CCB	15,886	13,579	85%	13,081	82.3%
30	JKSCB	1,31,561	78,065	59%	74,372	56.5%
31	BMCB	5,845	3,990	68%	4,866	83.3%
32	DUCO BANK	6,010	4,853	81%	5,365	89.3%
33	KMCB	18,373	17,372	95%	16,462	89.6%
34	UCB	6,033	2,120	35%	0	0.0%
Sub-total		6,90,226	1,71,051	25%	1,65,588	24.0%
PAYMENT BANKS						
35	IPPB	1,60,000	53,714	34%	1,60,000	100.0%
GRAND TOTAL		1,42,73,616	1,19,20,478	84%	1,20,86,532	84.7%