

# SPECIAL

## Meeting of J&K UTLBC

Co-chaired by

**Dr. Arun Kumar Mehta, IAS**  
**Chief Secretary, J&K**

&

**Mr. M. K. Jain**  
**Deputy Governor, RBI**

DATE: JANUARY 07, 2022 (FRIDAY)

TIME: 11:30 A.M.

VENUE: HOTEL RADISSON BLU, JAMMU

CONVENOR



**J&K Bank**  
Serving To Empower



**Agenda  
&  
Background  
Papers**

**The Jammu & Kashmir Bank**

Lead Bank Department

Corporate Headquarters

M.A. Road, Srinagar, Kashmir 190001

Tele/Fax : 0194-2502639

Email : [convenorbank@jkbmail.com](mailto:convenorbank@jkbmail.com)

Website : [www.jkutlbc.com](http://www.jkutlbc.com)



# INDEX

## SPECIAL MEETING OF UNION TERRITORY-LEVEL BANKERS' COMMITTEE (UTLBC) OF J&K

ITEM NO	PARTICULARS	PAGE	ANNEXURE
NA	General Information about UT of J&K.	-	NA
NA	Special Meeting of J&K UTLBC-Agenda Layout	1	NA
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	2-7	A & B
SP-02	<b>PROGRESS UNDER ATMANIRBHAR BHARAT ABHIYAN</b>		
(A)	Progress under Guaranteed Emergency Credit Line (GECL)	7-8	NA
(B)	Guaranteed Emergency Credit Line (GECL)-Extension	8-9	NA
(C)	Special Credit Facility for Street Vendors	10	C
(D)	<b>PROGRESS UNDER OTHER INITIATIVES</b>		
(I)-(III)	PMFME, AIF & AHIF	11-12	NA
SP-03	Performance of banks under Employment Generation Schemes	13-15	D1 TO D6
SP-04	<b>PROGRESS UNDER OTHER SCHEMES</b>		
(A)	Mission Youth Programme of Government of J&K	16-17	NA
(B)	Schedule Caste / Schedule Tribe /Other Backward Classes	17	E
(C)	Progress Under KCC Scheme	17-18	F1 to F4
(D)	Finance To Joint Liability Farming Groups (JLGs) of "Bhoomi Heen Kissan"	18	G
(E)	Pradhan Mantri MUDRA Yojana (PMMY)	19	H
(F)	Stand-up India (SUPI) Scheme	19	I
(G)	Pradhan Mantri Awas Yojana (PMAY)	20	J
SP-05	Review of Sector-wise/Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2021-22	20-23	K1 & K2
SP-06	<b>BANK CREDIT AT A GLANCE</b>		
(A)	Overview of Credit Scenario as on November 30, 2021	23-24	L & M
(B)	Districts-wise CD Ratio	25	N
(C)	Non-Performing Assets (NPAs) under Agriculture Sector, MSMES Sector and PMMY (Mudra) as On 30.11.2021:	25	O
(D)	Non-Performing Assets (NPAs) Under Major GSS	25	P
(E)	Flow of Credit Under CGTMSE/ CGFMU for MSME	26	Q
SP-07	Expanding and Deepening of Digital Payment Ecosystem	26-27	R1 & R2
SP-08	Financial Inclusion	27-28	S
SP-09	Scaling up of Centre for Financial Literary (CFL) Project	28-29	NA
SP-10	Financial Literacy Initiatives by FLCs in UT of J&K	29-30	NA
SP-11	Performance of Rural Self-Employment Training Institutes (RSETIs)	30-31	T
SP-12	Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) – Issuance of Rupay Debit Cards To PMJDY account holders	31-32	U
SP-13	Pragati (Pro-Active Governance and timely Implementation) Meeting: Review of Social Security Schemes – PMJJBY, PMSBY & APY	32-33	V, W & X
SP-14	Status of Business Correspondents/ Bank Mitras in UT of J&K	34	NA

## GENERAL INFORMATION

UNION TERRITORY OF JAMMU AND KASHMIR							
<b>Convenors of UTLBC</b>	The Jammu and Kashmir Bank						
<b>Capital</b>	Summer (May to October): <b>SRINAGAR</b>						
	Winter (November to April): <b>JAMMU</b>						
<b>Population</b>	<b>1,22,67,013 (Census 2011)</b>						
<b>Languages</b>	Kashmiri, Dogri, Urdu, Gojri & Pahadi						
<b>Crops in J&amp;K</b>	Rice, Maize and Wheat. J&K is largest producer of Apple, Walnut, Almond and many other temperate dry and fresh fruits.						
<b>No. of Districts</b>	<b><u>Kashmir Division</u></b>			<b><u>Jammu Division</u></b>			
	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		
<b>No. of Blocks</b>	<b>Kashmir Division (137)</b>			<b>Jammu Division (148)</b>			
<b>Lead Banks</b>	<b>1) J&amp;K Bank (12 districts)</b> 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.						
	<b>2) State Bank of India (8 districts)</b> 8 districts of Jammu division, viz. Jammu, Samba, Udhampur, Reasi, Kathua, Doda, Ramban & Kishtwar						
<b>Banking Sector Performance as on 30.11.2021</b>		<b>Public Sector</b>	<b>Private Sector</b>	<b>RRBs</b>	<b>Coop. Banks</b>	<b>Other</b>	<b>Total</b>
	<b>Banks</b>	12	11	2	10	2	37
	<b>Branches</b>	438	975	325	263	13	2014
	<b>Total Deposits</b>	<b>Total Advances</b>		<b>C. D Ratio</b>	<b>Advances to Priority Sector</b>		
<b>Amount in Crore</b>	1,50,016.27	84,910.93*		56.60%	36,153.10		

(\* ) includes RIDF support (Rs.1,913.00 Crore)

## **SPECIAL MEETING OF J&K UTLBC**

### **AGENDA LAYOUT**

- **Action Taken Report on the Actionable Points emerged during the visit of Hon'ble Finance Minister to UT of J&K on 23<sup>rd</sup> November 2021.**
- **Progress under AtmaNirbhar Bharat Abhiyan.**
- **Progress under Employment Generation Schemes.**
- **Progress under Other Schemes.**
- **Performance of Banking Sector under ACP 2021-22 in UT of J&K.**
- **Bank Credit at a Glance-Overview of Credit Scenario as on November 30, 2021.**
- **Expanding and Deepening of Digital Payment Ecosystem.**
- **Financial Inclusion.**

## 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 23<sup>RD</sup> NOVEMBER 2021**

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

The directions given by Hon'ble Finance Minister were reiterated by Chief Secretary J&K Government during **5<sup>th</sup> Meeting of J&K UTLCB** held on **30<sup>th</sup> November 2021** and following decisions were taken:

SRL	ACTION POINTS	DECISIONS TAKEN IN 5 <sup>TH</sup> UTLCB	ATR (31.12.2021)
1	Special UTLCB 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.	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 <b>31st December 2021</b> . <b>(Action: Public Sector Banks)</b>	Public Sector Banks have submitted their Expansion Plans for UT of J&K and same is given at <b>Annexure "A"(Page No.4 to 6)</b>
2	NABARD to give roadmap for utilization pipeline under all schemes in UT of J&K and prepare projects for better utilization.	The Chief Secretary asked NABARD to prepare a roadmap for utilization pipeline under all Schemes and prepare projects for better implementation by <b>31st December 2021</b> . <b>(Action: NABARD)</b>	The roadmap for utilization pipeline under various NABARD schemes has been prepared and submitted to J&K Government on <b>31st December 2021</b>
3	Each Bank has to bring greater presence of NBFC's/ MFI's they have tied up with elsewhere.	Chief Secretary advised Public Sector Banks to initiate measures to bring more Non-Banking Financial Corporations (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 <b>31st December 2021</b> . <b>(Action: Public Sector Banks)</b>	The Progress is given at <b>Annexure "B" (Page No.6 to 7)</b>

SRL	ACTION POINTS	DECISIONS TAKEN IN 5 <sup>TH</sup> UTLBC	ATR (31.12.2021)
4	<p>PNB to prepare Plan for ODOP (<b>One District One Product</b>) to be implemented in UT of J&amp;K on the lines of Uttar Pradesh etc. For this J&amp;K Government will provide list of products and framework for each district.</p>	<p>While announcing that agricultural and industrial products for each district have been identified by J&amp;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. <b>(Action: PNB)</b></p>	<p>The concept paper on ODOP finalized by PNB in coordination with Govt. of J&amp;K, Jammu &amp; Kashmir Bank and J&amp;K Trade Promotion organization and the same has been submitted to J&amp;K Government on 15.12.2021.</p>
5	<p>PSL targets to be revisited by PSBs and presented to Special UTLBC/ DFS/ RBI.</p>	<p>The House decided that NABARD will redraw the Priority Sector Lending Targets of Public Sector Banks and prepare the revised Action Plan by <b>31st December 2021</b>. <b>(Action: NABARD)</b></p>	<p>The meeting was convened by NABARD on 30<sup>th</sup> December 2021, wherein the issue of revisiting priority sector targets was discussed in detail. After the detailed deliberation and discussion, there was a general consensus that the potential is available under various priority sectors as identified by NABARD and revision of ACP targets at this juncture will not be of much purpose.</p> <p>The minutes of the meeting have been circulated vide email dated 31st December 2021, to all the members.</p>



## ANNEXURE "A"

## BANK-WISE BRANCH EXPANSION PLAN OF PUBLIC SECTOR BANKS FOR UT OF J&amp;K

BANK	PROPOSAL/ PLAN FOR EXPANDING FOOTPRINT
SBI	<ol style="list-style-type: none"> <li>1. To cater the rural population and to increase out footprint in UT, we have identified 16 locations for putting up our BCs/CSPs.</li> <li>2. We are also in talks with SRLM for identifying the areas where we can put our BCs/CSPs for catering banking needs of that area. Bank Sakhi and Digipay Sakhi enrolled by SLRM will also be converted to our BC/CSP based on the viability in the said area.</li> <li>3. In consultation with SLRM, we are identifying the areas for credit linkage of minimum 500 SHGs during this FY and further will increase the same to minimum 5000.</li> <li>4. Mapping of AtmaNirbhar Schemes with Districts: The schemes have been mapped to districts taking into availability of infrastructure, potential and demand, thereby providing required assistance to farmers/entrepreneurs in these districts.</li> <li>5. District specific projects will be identified based on Potential linked credit plan of NABARD for credit linkage.</li> <li>6. All the eligible Agri allied activities will be covered under CGFMU (Credit Guarantee Fund for Micro Units) and CGSSI (Credit Guarantee Scheme for Stand-up India).</li> <li>7. "Housing for All" programme of the government is being given a major thrust to improve affordable housing.</li> <li>8. We have identified different products and industries for each district of J&amp;K which will get a special thrust by our Bank.</li> <li>9. In 8 districts where our Bank is Lead Bank, we have drawn a detailed plan for the all-round development and specific focus on local produce like Walnut, Saffron, Honey, Rajmah, Pickle, Spices and Tourism Etc.</li> <li>10. In 8 RSETIs run by our bank, we have plans to engage master crafts person for passing on the art to the future generation. In this regard, we have already identified master crafts person for Bhasoli paintings and Bamboo handicrafts.</li> <li>11. We have signed an MOU with NABARD for formation and credit linkage of JLGS and propose to provide credit to 500 SHGs and JLGs in the UT during this FY. We are also tying up with NGOs to help us in this venture.</li> <li>12. We will push Govt. Sponsored Schemes like PMEGP, Mudra and SUI to provide financial support to MSME. We would also like to participate in a big way in the flagship schemes of J&amp;K Govt. like Mumkin and Tajeswani.</li> <li>13. We are working towards boosting economy in J&amp;K and are identifying the projects to finance during this FY for employment generation.</li> <li>14. To improve our portfolio in agriculture, future action plan for expanding footprint and business has already been prepared upto FY2024 and has been approved.</li> </ol>



<p><b>PNB</b></p>	<ol style="list-style-type: none"> <li>1. We have received licence for 3 branches and same shall be rolled out by 15.01.2022.</li> <li>2. Proposal for opening of 8 new branches has been submitted to Head office and will be listed in the board meeting as assured by the authorities.</li> <li>3. 16 more new locations identified (6 in Jammu &amp; 10 in Kashmir province) officials deputed to conduct surveys &amp; advised submit their reports. Hope to submit the proposal by 15 Jan 2022.</li> <li>4. 20 new BC locations under non SSA recommended for mapping the villages to our FID Division</li> </ol>
<p><b>BOB</b></p>	<p>Bank is planning to open the new Branch in Kashmir and is focusing on more BC Empanelment for increasing foot print in J&amp;K. Till date Bank has empanelled 18 new BCs in J&amp;K during the current Financial Year and we are expecting -30- new BC in the shortlisted locations.</p>
<p><b>UBI</b></p>	<p>Bank is exploring the possibility of opening 2 more branches with ATM facilities in current financial year in Kashmir.</p> <p>During CFY bank has targeted to increase the credit portfolio by 50% compared to position at the end of PFY.</p>
<p><b>CANARA BANK</b></p>	<p>To increase our foot prints in J &amp; K we have proposed to open <b>10 new branches</b> in the following districts:</p> <p><b>One branch each</b> in Bandipora, Doda, Ganderbal, Kishtwar, Poonch, Pulwama, Ramban, Shopian.</p> <p><b>Two Branches</b> in Budgam</p> <p>Further we are exploring the tie ups with Business Correspondent Empanelment for each branch located in far flung areas for increasing our footprint in Jammu and Kashmir. For scaling up the credit activities we have already opened the Retail Asset Hub which exclusivity takes care the needs of Housing Loans, Education Loans, Vehicle Loans, Mortgaged Backed Loans and Personal Loans.</p> <p>We are in the process of opening MSME Sulabh in Jammu region to expedite processing and sanction of MSME proposals above Rs. 25.00 lakhs to reduce the turnaround time in disbursement of loans.</p>
<p><b>BoI</b></p>	<p>Bank of India has 8 branches in J&amp;K UT. Board has approved to open 20 new branches during current FY 2021-22 (Pan India basis), out of which one branch has been already opened in Leh Ladakh UT. We shall endeavor to open more branches for expanding banking activities in UT of J&amp;K in next financial year.</p>
<p><b>CBI</b></p>	<p>To expand our foot prints and to scale up the credit activities in the UT our Central Office has issued work order for providing ITeFI banking services through BC/BF in 20 locations in different districts of J&amp;K viz Poonch, Budgam, Baramullah, Kishtwar, Anantnag, Jammu, Bishnah and Samba.</p> <p>Besides engaging BC/BF our Bank has launched special schemes for MSME borrowers namely Cent Pragati, Cent Food Processing for Rice Mills and Oil Mills. In addition to these New Housing Loan Scheme namely Cent Grih Laxmi, New Vehicle Scheme Cent Vahini has been launched for women borrowers. Cent Go Green Vehicle Loan is also launched for purchasing two wheeler &amp; four wheeler electric vehicles.</p>

<b>P&amp;S Bank</b>	<p>At present, Bank is catering the needs of public of UT of J&amp;K through 16 branches &amp; 7 ATMs.</p> <p>Since the last 4 years Bank was incurring loss as a result expansion of branches has been given a pause.</p> <p>Bank will be selective and on case to case basis will explore the possibilities of opening new outlets in the UT of J&amp;K.</p>
<b>BOM</b>	Bank of Maharashtra has decided to open five (5) New Branches in 5 districts of UT of J&K

### ANNEXURE "B"

#### Bank-wise Plan for to bring NBFC's/MFI's in UT of J&K

BANK	ATR ON BRINGING NBFCs/ MFIs TO UT OF J&K
<b>SBI</b>	We have sent invitation letter to six NBFCs (MFI) which are already working with us to ramp up the microfinance activity in the UT of J&K.
<b>PNB</b>	<p>The Bank has taken up the matter with Head office for tie up with following NBFCs-MFIs for lending to MSME and Agriculture sector in the union territory of Jammu &amp; Kashmir.</p> <ol style="list-style-type: none"> <li>1) Mahindra &amp; Mahindra Financial Services Ltd.</li> <li>2) Hinduja Leyland Finance Ltd.</li> <li>3) Shriram Transport Finance Co Ltd.</li> <li>4) Cholamandalam Investment &amp; Finance company Ltd.</li> </ol>
<b>BOB</b>	Bank has initiated the process to bring NBFC's and MFIs to J&K.
<b>CANARA BANK</b>	We have contacted with our existing NBFC's/ MFI's and have requested them to explore the possibility of opening their branch/offices in the UT of J&K.
<b>BOI</b>	<p>Presently, BOI is having co-lending arrangement with M/s MAS financials Services Ltd (NBFC) and also one more tie-up arrangement is under process, with M/s IKF Finance Ltd (NBFC). At present, both NBFCs are not having any presence in Jammu &amp; Kashmir. Further to comply the UTLBC action point, BOI will advise both NBFCs for starting their credit activities in Jammu &amp; Kashmir.</p> <p>There are some NBFCs/MFIs financed by our NBG office at New Delhi. We are exploring possibility of these entities expanding their outreach to J&amp;K.</p>
<b>CBI</b>	Our higher offices are exploring this possibility in consultation with existing NBFCs and MFIs. Once these are reached at final stage the same will be informed separately.
<b>P&amp;S Bank</b>	<p>Our Bank has extended finance to 89 NBFCs/MFIs amounting to Rs 8638.91 Cr out of which many of them already have their presence in UT of J &amp; K.</p> <p>Further, Bank has entered into Co-lending agreement with NBFCs/HFCs for extending hassle free credit to MSMEs and Individual borrowers across the nation at affordable rate and we have requested all NFBCs/HFCs having tie-up with our Bank to accord preferential status to the borrowers from UT of J&amp;K while extending credit.</p> <p>Besides, Bank has recently evinced interest to Finance M/S J &amp; K Infrastructure Development Finance Corporation Limited for on-lending to Institutional agencies in UT of J &amp; K for infrastructure development.</p>

<b>BOM</b>	The issue was discussed with higher authorities. The bank will work out on bringing more Non-Banking Financial Corporations (NBFCs) and Micro Finance Institutions (MFIs), having business relations with us outside UT, to J&K.
<b>UBI</b>	Bank is in process of tie-up with MFI Midland Finance Company working in Punjab and J&K for greater presence in the state. Bank is also exploring the possibilities for more tie ups with other MFIs.

## PROGRESS UNDER ATMANIRBHAR BHARAT ABHIYAN

### Agenda item No. SP-02

#### (A) PROGRESS UNDER GUARANTEED EMERGENCY CREDIT LINE (GECL)-1.0,2.0, 3.0 & 4.0

##### (I) GUARANTEED EMERGENCY CREDIT LINE (GECL)-1.0

The Scheme provides for additional funding of 20% of the outstanding credit as on 29.02.2020 by banks to MSMEs / business enterprises whose account are less than or equal to 60 days past-due as on 29.02.2020 with a total fund-based exposure of upto Rs. 50.00 Crore. The turnover cap of Rs. 250.00 Crore as one of the previously prescribed eligibility criteria, has now been waived off.

#### BANK-WISE PROGRESS UNDER GECL 1.0-POSITION AS ON 30.11.2021:

##### BENEFICIARIES IN UNITS & AMOUNT IN CRORE

SRL	BANK NAME	ELIGIBLE BORROWERS		GUARANTEED EMERGENCY CREDIT LINE				NO OF PENDING CASES
		A/Cs	ELIGIBLE AMOUNT (20% OF BOS AS ON 29.02.2020)	SANCTIONED		DISBURSED		
				A/Cs	AMT	A/Cs	AMT	
1	J&K BANK	2,55,849	3,565.89	42,802	1,469.32	42,802	1,465.03	0
2	SBI	6,495	103.88	2,419	78.60	2,419	78.60	0
3	PNB	5,411	76.73	1,578	40.46	1,578	40.46	0
4	HDFC BKG	1,891	145.95	1,891	145.95	538	89.73	0
5	CANARA	2,015	18.40	2,015	18.40	2,015	18.38	0
6	JKGB	27,980	133.92	6,944	69.72	6,761	66.96	0
7	EDB	3,361	14.01	1,350	9.31	1,350	9.31	0
8	OTHERS	2,927	59.36	1,737	46.52	1,680	44.19	0
<b>TOTAL</b>		<b>3,05,929</b>	<b>4,118.14</b>	<b>60,736</b>	<b>1,878.28</b>	<b>59,143</b>	<b>1,812.66</b>	<b>0</b>

##### (II) INTRODUCTION OF GECL 2.0, GECL 3.0 & GECL 4.0

GOI has also introduced GECL 2.0, GECL 3.0 & GECL 4.0 to expand the scope of the scheme and include more beneficiaries under the guarantee cover.

**GECL 2.0:** Under this scheme borrowers in healthcare and 26 identified sectors like Aviation, Automobiles, Real Estate, Tourism, Textiles, Pharmaceuticals, Chemicals, Power, Roads, Wholesale Trading etc., with fund-based exposure of above Rs. 50.00 Crore to Rs. 500.00 Crore as on 29.02.2020 are eligible for the loan amount of upto 20% of outstanding credit as on 29.02.2020. The tenor of loan shall be 5 years including moratorium period of 1 year

**BANK-WISE PROGRESS UNDER GECL 2.0-AS ON 30.11.2021: POSITION AS ON 30.11.2021:****BENEFICIARIES IN UNITS & AMOUNT IN CRORE**

SRL	BANK NAME	NUMBER OF ELIGIBLE BORROWERS OF THE BANK	BOS AS ON 29.02.2020	SANCTIONED		DISBURSED	
				A/Cs	AMOUNT	A/C	AMOUNT
1	J&K BANK	21	1811.48	13	101.16	13	101.16
2	SBI	2	19.35	2	3.87	2	3.87
<b>TOTAL</b>		<b>23</b>	<b>1830.83</b>	<b>15</b>	<b>105.03</b>	<b>15</b>	<b>105.03</b>

**GECL 3.0:** Scheme involves extension of credit of upto 40% of total fund based credit outstanding across all lending institutions as on February 29, 2020. The scheme is available for borrowers in Hospitality, Civil Aviation, Travel & Tourism and Leisure & Sporting Sectors. The tenor of loans granted under GECL 3.0 shall be 6 years including moratorium period of 2 years.

**BANK-WISE PROGRESS UNDER GECL 3.0-AS ON 30.11.2021: POSITION AS ON 30.11.2021:****BENEFICIARIES IN UNITS & AMOUNT IN CRORE**

SRL	BANK NAME	NUMBER OF ELIGIBLE BORROWERS OF THE BANK	BOS AS ON 29.02.2020	SANCTIONED		DISBURSED	
				A/Cs	AMOUNT	A/Cs	AMOUNT
1	J&K BANK	2586	414.28	26	27.46	26	26.72
2	SBI	7	15.00	7	6.00	7	6.00
3	CANARA BANK	53	4.59	53	0.58	53	0.43
<b>TOTAL</b>		<b>2646</b>	<b>433.87</b>	<b>86</b>	<b>34.04</b>	<b>86</b>	<b>33.15</b>

**GECL 4.0:** Scheme was introduced on 31.05.2021 to provide for 100% collateral free guarantee to Member Lending Institutions in respect of loans upto Rs.2.0 Crore extended to eligible Hospitals/ Nursing Homes/ Clinics/ Medical Colleges/ Units engaged in manufacturing of liquid oxygen, oxygen cylinders etc., for setting up on-site oxygen producing plants.

**(B) GUARANTEED EMERGENCY CREDIT LINE (GECL)-EXTENSION**

National Credit Guarantee Trustee Company Ltd (NCGTC) vide notification no 1243/NCGTC/ECLGS dated October 04, 2021 has extended the validity of GECL Scheme (1.0,2.0,3.0,4.0) upto March 31,2022 or till guarantees for an amount of Rs 4.50 lakh crore are issued by NCGTC, whichever is earlier. The following additional changes have been introduced in the existing guidelines of GECL:-

**Eligible Borrowers under GECL (Extension) Schemes:****GECL 1.0 (Extension)**

- all borrowers who have availed assistance under GECL 1.0 or new businesses are eligible under GECL 1.0 (Extension).

- the amount of funding in the form of additional working capital term loan facility would be upto 30% (enhanced from the present 20%) of their total credit outstanding (net of support received under GECL 1.0) up to Rs. 50 crore (fund based only) as on 29th February, 2020 or 31st March 2021, whichever is higher.

**GECL 2.0 (Extension)**

- all borrowers who have availed assistance under GECL 2.0 or new businesses are eligible under GECL 2.0 (Extension).
- the amount of funding in the form of additional working capital term loan facility and / or non-Fund based facility or a mix of the two would be upto 30% (enhanced from the present 20%) of their total credit outstanding (fund based only, net of support received under GECL 2.0) up to Rs. 500 crore as on 29th February, 2020 or 31st March, 2021, whichever is higher. Credit facility under GECL 2.0 (Extension) could be in the form of fund based or non-fund based facility or a mix of the two.

**GECL 3.0 (Extension)**

- all borrowers who have availed assistance under GECL 3.0 or new businesses are eligible under GECL 3.0 (Extension).
- the amount of GECL funding in the form of additional working capital term loan facility would be upto incremental credit eligibility based on 40% of balance outstanding as on 29.02.2020 or 31.03.2021, whichever is higher.

Borrower accounts which had NPA or SMA-2 status as on 31.03.2021 shall not be eligible under GECL 1.0 (Extension), GECL 2.0 (Extension) and GECL 3.0 (Extension).

**BANK-WISE PROGRESS UNDER GECL (EXTENSION) –POSITION AS ON 30.11.2021:  
BENEFICIARIES IN UNITS & AMOUNT IN CRORE**

SRL	BANK NAME	LOANS SANCTIONED UNDER GECL 1.0 (EXTENSION) (UPTO 30.11.2021)		LOANS DISBURSED UNDER GECL 1.0 (EXTENSION) (UPTO 30.11.2021)	
		A/Cs	AMOUNT	A/C	AMOUNT
1	J&K BANK	59	18.52	59	18.29
2	SBI	14	10.53	10	10.53
3	PNB	17	7.65	11	5.44
4	CANARA BANK	503	6.70	503	6.70
5	IOB	2	0.13	2	0.13
6	UCO	51	0.88	18	0.41
7	BANK OF BARODA	13	0.19	13	0.18
8	BOM	84	0.82	44	0.74
9	INDIAN BANK	37	5.13	14	0.94
<b>TOTAL</b>		<b>780</b>	<b>50.55</b>	<b>674</b>	<b>43.36</b>

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

Progress Achieved by banks operating in UT of J&K under **Street Vendors Atma Nirbhar Nidhi-PM SVANidhi** as on **15.12.2021** 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 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	13766	12721	25	1020	11961	760	11005	956
2	SBI	959	784	5	170	769	15	754	15
3	PNB	764	681	0	83	626	55	587	39
4	HDFC BANK	131	110	0	21	107	3	20	87
5	CANARA BANK	357	348	0	9	317	31	291	26
6	UCO	144	111	0	33	96	15	96	0
7	AXIS	7	2	1	4	0	2	0	0
8	CBI	175	150	0	25	143	7	138	5
9	PUNJAB & SIND BANK	58	51	0	7	40	11	37	3
10	BANK OF INDIA	81	72	0	9	60	12	59	1
11	OTHERS	667	501	14	152	395	106	349	46
<b>TOTAL</b>		<b>17109</b>	<b>15531</b>	<b>45</b>	<b>1533</b>	<b>14514</b>	<b>1017</b>	<b>13336</b>	<b>1178</b>

Bank-wise performance given in Annexure-C (Page No. 35)

**SECOND TRANCHE LOAN AMOUNT OF Rs.20,000**

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 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	355	353	0	2	269	84	188	81
2	STATE BANK OF INDIA	14	14	0	0	13	1	13	0
3	PNB	20	20	0	0	16	4	14	2
4	CBI	1	1	0	0	1	0	1	0
5	PUNJAB & SIND BANK	4	4	0	0	0	4	0	0
6	BANK OF INDIA	1	1	0	0	0	1	0	0
7	JK GRAMEEN BANK	5	5	0	0	4	1	1	3
<b>TOTAL</b>		<b>400</b>	<b>398</b>	<b>0</b>	<b>2</b>	<b>303</b>	<b>95</b>	<b>217</b>	<b>86</b>

**(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 30.11.2021:**

BANK	AMOUNT IN CRORE					
	APPLICATIONS UPLOADED		APPLICATIONS SANCTIONED		APPLICATIONS PENDING	APPLICATIONS REJECTED
	NO.	PROJECT COST	NO.	AMT	NO.	NO.
J&K BANK	86	12.86	12	1.96	69	5
SBI	10	1.65	0	0.00	4	6
PNB	4	1.21	0	0.00	4	0
JKGB	5	0.78	2	0.19	2	1
EDB	4	0.79	0	0.00	4	0
HDFC	2	0.40	0	0.00	0	2
BOM	1	0.07	0	0.00	1	0
CBI	1	0.17	0	0.00	0	1
CANARA BANK	1	0.70	1	0.06	0	0
<b>TOTAL</b>	<b>114</b>	<b>18.63</b>	<b>15</b>	<b>2.21</b>	<b>84</b>	<b>15</b>

**(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 30.11.2021:

AMOUNT IN CRORE

BANK	UPLOADED APPLICATIONS VERIFIED BY PROJECT MANAGEMENT UNIT (PMU)		APPLICATIONS SANCTIONED		APPLICATIONS PENDING
	NO.	AMT.	NO.	AMT	NO.
J&K BANK	17	1.83	11	0.96	6
SBI	1	0.06	0	0.00	1
PNB	4	0.40	1	0.03	3
HDFC BANK	1	3.06	0	0.00	1
<b>TOTAL</b>	<b>23</b>	<b>5.35</b>	<b>12</b>	<b>0.99</b>	<b>11</b>

**(III) Animal Husbandry Infrastructure Development Fund**

- Central Sector Scheme for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish Dairy and Meat processing and value addition infrastructure and Animal Feed Plant.
- The Scheme is operational from 2020-21 for 3 years.
- 75% to 90% of the Project Cost to be provided as Finance with 10% to 25% contribution from the borrower.
- Maximum Repayment Period 8 Years, inclusive of moratorium of 2 years on principal amount.
- 3% Interest Subvention for all loans available under the scheme.
- Online Portal available for borrowers to apply for loan under the scheme.

Progress as on 30.11.2021:

AMOUNT IN CRORE

BANK	APPLICATIONS PICKED UP		APPLICATIONS SANCTIONED		APPLICATIONS PENDING
	NO.	PROJECT COST	NO.	AMT	NO.
J&K Bank	1	0.15	1	0.15	0
<b>TOTAL</b>	<b>1</b>	<b>0.15</b>	<b>1</b>	<b>0.15</b>	<b>0</b>

**PROGRESS UNDER EMPLOYMENT GENERATION SCHEMES**

Agenda item No. SP-03

Performance of banks under Employment Generation Schemes-Position as on 30.11.2021

AMOUNT IN CRORE

#	SCHEME	ANNUAL TARGET		CASES SPONSORED	CASES SANCTIONED		CASES PENDING AS ON 30.11.2021	CASES RETURNED
		2021-22			30-11-2021			
		A/Cs	AMT.		A/Cs	AMT.		
1	PMEGP	3,360	226.13	28,905	16,891	825.89	5813	6201
2	NRLM*	17,000	270.00	7,709	9,484	184.33	10	3
3	NULM	15,000	300.00	3,652	1969	37.38	1364	319
4	PMWMY	1067	14.68	1182	388	5.75	586	208
5	CCS FOR ARTISANS & WEAVERS	5000	97.90	3647	2188	31.82	919	540
6	JKREGP	1,231	73.86	1020	562	31.19	245	213
<b>TOTAL</b>		<b>42,658</b>	<b>982.57</b>	<b>46,115</b>	<b>31,482</b>	<b>1116.36</b>	<b>8937</b>	<b>7484</b>

(\*) Under NRLM Scheme cases sanctioned includes the last years sponsored cases sanctioned during CFY.

**BANK-WISE ACHIEVEMENTS UNDER INDIVIDUAL SCHEMES:**

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

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	2545	175.21	22009	13596	629.84	4537	3876
SBI	213	15.12	1167	524	35.49	101	542
PNB	137	7.57	566	209	8.67	171	186
JKGB	157	11.64	3032	1560	84.53	256	1216
EDB	43	1.83	1029	575	45.93	189	265
HDFC BANK	54	3.4	14	0	0	13	1
JKSCB	42	2.1	50	40	1.39	5	5
OTHERS	169	9.26	1038	387	20.04	541	110
<b>TOTAL</b>	<b>3360</b>	<b>226.13</b>	<b>28905</b>	<b>16891</b>	<b>825.89</b>	<b>5813</b>	<b>6201</b>

Bank-wise performance given in Annexure-D1 (Page No. 36)

**(2) NATIONAL RURAL LIVELIHOOD MISSION (NRLM):**

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	14848	229.05	6430	8218	153.74	0	0
SBI	68	2.27	107	107	4.23	0	0
PNB	94	2.46	42	41	1.06	1	0
JKGB	1767	33.01	1067	1062	23.89	2	3
EDB	206	2.65	57	50	1.23	7	0
HDFC BANK	0	0.00	0	0	0.00	0	0
JKSCB	0	0.00	0	0	0.00	0	0
OTHERS	17	0.56	6	6	0.18	0	0
<b>TOTAL</b>	<b>17000</b>	<b>270.00</b>	<b>7709</b>	<b>9484</b>	<b>184.33</b>	<b>10</b>	<b>3</b>

Bank-wise performance given in Annexure-D2 (Page No.37)

**(3) NATIONAL URBAN LIVELIHOOD MISSION (NULM):**

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	6606	132.12	2808	1490	28.54	1101	217
SBI	2215	44.30	69	9	0.17	54	6
PNB	1724	34.48	188	68	1.36	107	13
JKGB	685	13.70	78	29	0.58	6	43
EDB	425	8.50	137	56	1.08	50	31
HDFC BANK	777	15.54	0	0	0.00	0	0
JKSCB	250	5.00	6	5	0.10	1	0
OTHERS	2318	46.36	366	312	5.55	45	9
<b>TOTAL</b>	<b>15000</b>	<b>300.00</b>	<b>3652</b>	<b>1969</b>	<b>37.38</b>	<b>1364</b>	<b>319</b>

Bank-wise performance given in Annexure-D3 (Page No. 38)

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

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	580	8.29	1004	327	4.44	538	139
SBI	125	1.67	0	0	0.00	0	0
PNB	75	1.05	38	34	0.59	3	1
JKGB	88	1.19	103	14	0.43	22	67
EDB	63	0.81	24	10	0.23	13	1
HDFC BANK	34	0.30	0	0	0.00	0	0
JKSCB	46	0.61	2	0	0.00	2	0
OTHERS	56	0.76	11	3	0.06	8	0
<b>TOTAL</b>	<b>1067</b>	<b>14.68</b>	<b>1182</b>	<b>388</b>	<b>5.75</b>	<b>586</b>	<b>208</b>

Bank-wise performance given in Annexure-D4 (Page No. 39)

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

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	2615	51.14	3071	1935	27.50	720	416
SBI	488	9.56	71	30	0.58	34	7
PNB	344	6.74	21	6	0.11	9	6
JKGB	512	9.95	296	121	1.96	76	99
EDB	293	5.79	90	44	0.72	37	9
HDFC BANK	167	3.18	0	0	0.00	0	0
JKSCB	179	3.50	11	3	0.05	8	0
OTHERS	402	8.04	87	49	0.90	35	3
<b>TOTAL</b>	<b>5000</b>	<b>97.90</b>	<b>3647</b>	<b>2188</b>	<b>31.82</b>	<b>919</b>	<b>540</b>

Bank-wise performance given in Annexure-D5 (Page No. 40)

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

AMOUNT IN CRORE

BANK	ANNUAL TARGET 2021-22		CASES SPONSORED	CASES SANCTIONED 30-11-2021		CASES PENDING	CASES RETURNED
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	955	57.30	827	477	25.72	222	128
JKGB	215	12.90	193	85	5.47	23	85
JKSCB	61	3.66	0	0	0.00	0	0
<b>TOTAL</b>	<b>1231</b>	<b>73.86</b>	<b>1020</b>	<b>562</b>	<b>31.19</b>	<b>245</b>	<b>213</b>

Bank-wise performance given in Annexure-D6 (Page No. 41)

**REASONS FOR LOW PERFORMANCE UNDER GOVERNMENT SPONSORED/ EMPLOYMENT GENERATION SCHEMES****(A) AT SPONSORSHIP/ GOVERNMENT LEVEL**

- **Late Sponsorship of Cases:** Generally the identification and selection of beneficiaries under the schemes is not done at the beginning of financial year by the sponsoring agency which results in late sponsorship of cases in bulk to banks during 3<sup>rd</sup> and 4<sup>th</sup> quarter of the Financial Year.

**(B) POST SPONSORSHIP/ BANK LEVEL:**

- Applicant already availing Subsidy benefits under other Government Sponsored Scheme.
- Applicant having adverse credit history.

**Banks may further specify reasons on pendency & rejection of cases under Government Sponsored Schemes.**

## PROGRESS UNDER OTHER SCHEMES

### Agenda item No. SP-04

#### A) MISSION YOUTH PROGRAMME OF GOVERNMENT OF J&K

Mission Youth Programme of Government of Jammu & Kashmir envisages reaching and engaging over 64 lac youth of the UT of J&K within next five years enabling them to be actually a propelling force in socio- economic transformation of UT of J&K.

Mission Youth, J&K, had approved various proposals/ initiatives for implementation during FY 2021-22, amongst which below noted initiatives/ proposals require the participation/ intervention of bank by way of designing customized loan schemes for financing identified beneficiaries for establishing such units/ carrying out such income generation activities.

- 1) Livelihood Generation Scheme for Youth- **MUMKIN**
- 2) Self-Employment Scheme for Women- **TEJASWANI**
- 3) Spurring Entrepreneurship Initiative
- 4) Sector Specific Initiative
- 5) Rise Together initiative
- 6) Handholding for Youth in distress

Out of the six schemes approved by Mission youth following two schemes have been rolled out by J&K Bank.

- 1) The Livelihood Generation Scheme for Youth-**MUMKIN**
- 2) Self-Employment Scheme for Women- **TEJASWANI**- rolled out by J&K Bank.

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.

Progress under Mumkin Scheme as on **30 December, 2021**

AMOUNT IN CRORE			
CASES SANCTIONED		CASES DISBURSED	
NUMBER	AMOUNT	NUMBER	AMOUNT
1065	72.00	1065	72.00

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.

Under this scheme, Govt. of J&K will provide an upfront subsidy of ₹0.50 Lakh or 10% of project cost, whichever is lesser and rest of the amount **shall be financed by JK Bank under Tejaswini Scheme**. Moreover, Mission Youth, Govt. of J&K shall also provide interest subsidy to the extent of ₹ 0.60 Lakh per beneficiary.

Progress under Tejaswani Scheme as on 30 December, 2021

AMOUNT IN CRORE

CASES SANCTIONED		CASES DISBURSED	
NUMBER	AMOUNT	NUMBER	AMOUNT
8	0.40	6	0.11

The approval for the other schemes under Mission Youth is awaited from the Government

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

AMOUNT IN CRORE

BANK	ANNUAL TARGET		CASES SPONSORED	CASES SANCTIONED		CASES PENDING	CASES RETURNED
	2021-22			30-11-2021			
	A/Cs	AMT.		A/Cs	AMT.		
J&K BANK	1670	16.59	378	194	2.55	161	23
SBI	374	3.67	9	4	0.04	3	2
PNB	248	2.42	13	2	0.02	11	0
HDFC BANK	29	0.37	0	0	0.00	0	0
JKGB	333	3.33	40	9	0.10	23	8
EDB	148	1.59	25	5	0.05	18	2
OTHERS	398	3.98	27	4	0.03	20	3
<b>TOTAL</b>	<b>3,200</b>	<b>31.95</b>	<b>492</b>	<b>218</b>	<b>2.79</b>	<b>236</b>	<b>38</b>

Bank-wise performance given in Annexure-E (Page No.42)

**C) PROGRESS UNDER KCC SCHEME – UPTO 30.11.2021:**

KCC (CROP)-30.11.2021

AMOUNT IN CRORE

SRL	NAME OF BANK	ACTIVE KCCS (CROP) AS ON 30-11-2021		KCCs ISSUED DURING CFY (1.4.2021 TO 30.11.2021)		NUMBER OF PENDING APPL.	AMOUNT OF NPA	NPA (%)
		A/Cs	AMT.	A/Cs	AMT.			
1	J&K BANK	6,68,277	4,307.29	17,537	245.66	1,845	71.33	2%
2	SBI	24,601	187.97	595	5.50	0	25.86	14%
3	PNB	20,263	139.16	917	11.07	26	19.22	14%
4	HDFC BANK	6,563	285.71	963	9.98	0	31.99	11%
5	JKGB	80,214	600.97	2867	26.80	0	62.87	10%
6	EDB	17926	213.39	446	2.82	24	32.80	15%
7	CANARA BNK	886	8.73	66	0.64	0	2.84	33%
8	OTHERS	8639	97.56	156	3.90	544	14.67	15%
<b>TOTAL</b>		<b>8,27,369</b>	<b>5,840.78</b>	<b>23,547</b>	<b>306.37</b>	<b>2,439</b>	<b>261.58</b>	<b>4%</b>

KCC (AH&amp;F)- 30.11.2021

AMOUNT IN CRORE

SRL	NAME OF BANK	ACTIVE KCC-AH&F AS ON 30.11.2021		KCC-AH&F ISSUED DURING CFY (FROM 1.4.2021 TO 30.11.2021)		NUMBER OF PENDING APPL.	AMOUNT OF NPA	NPA (%)
		A/Cs	AMT.	A/Cs	AMT.			
1	J&K BANK	97,840	462.12	12,883	72.33	2,025	0.65	0%
2	SBI	3,359	21.89	746	22.38	0	1.64	7%
3	PNB	2,338	16.29	356	5.05	68	1.10	7%
4	HDFC BANK	0	0.00	0	0.00	0	0.00	-
5	JKGB	18,777	113.49	3,128	27.64	10	0.72	1%
6	EDB	3081	18.72	630	4.28	48	0.45	2%
7	CANARA BK.	229	1.78	118	0.98	0	0.85	48%
8	OTHERS	474	2.90	3	0.06	43	0.43	15%
TOTAL		1,26,098	637.19	17,864	132.72	2,194	5.84	1%

GRAND TOTAL KCC (CROP+AHF)	9,53,467	6,477.97	41,411	439.09	4,633	267.42	4%
----------------------------	----------	----------	--------	--------	-------	--------	----

Bank-wise/ District-wise details given in Annexure-F1, F2, F3 &amp; F4 (Page No. 43 to 46)

D) FINANCE TO JOINT LIABILITY FARMING GROUPS (JLGs) OF "BHOOMI HEEN KISSAN": Position as on 30-11-2021

AMOUNT IN LAC

S. NO	NAME OF THE BANK	NO. OF RURAL BRANCHES (1.4.2021)	TARGET (2021-22) @ 4 JLGs PER RURAL BRANCH	NO. OF JLGs FORMED	JLGs CREDIT-LINKED	
					A/Cs	AMOUNT
1	J&K BANK	501	2,004	571	523	316.90
2	JKGB	174	696	78	78	154.50
3	EDB	90	360	695	695	483.38
4	SBI	81	324	54	54	109.46
5	PNB	34	136	6	6	12.00
6	OTHERS	210	840	3	3	4.40
TOTAL		1,090	4,360	1,407	1,359	1,080.64

Bank-wise performance given in Annexure-G (Page No. 47)



## E) PRADHAN MANTRI MUDRA YOJANA (PMMY) - PROGRESS AS ON 30-11-2021

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	28614	90.27	82873	1780.37	14244	1015.44	125731	2886.08	2582.17	112%
2	SBI	399	1.00	3009	77.68	734	59.43	4142	138.11	297.00	47%
3	PNB	830	2.70	2362	58.44	688	51.37	3880	112.51	202.00	56%
4	CANARA	1316	1.74	569	14.07	92	7.83	1977	23.64	35.00	68%
5	HDFC	0	0.00	1	0.01	3	0.24	4	0.25	4.26	6%
6	JKGB	922	3.27	6735	129.47	624	42.36	8281	175.10	297.46	59%
7	EDB	341	1.66	1315	29.08	182	12.79	1838	43.53	20.00	218%
8	OTHERS	4753	17.50	1609	33.66	488	34.01	6850	85.17	96.98	88%
TOTAL		37175	118.14	98473	2122.78	17055	1223.47	152703	3464.39	3534.87	98%

Details of Bank-wise progress is given in Annexure-H (Page No. 48)

## F) 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 30.11.2021

AMOUNT IN CRORE				
S NO	NAME OF THE BANK	TARGET (2 CASES PER BRANCH)	ACHIEVEMENT AS ON 30.11.2021	
			TOTAL A/Cs	AMOUNT DISBURSED
1	J&K BANK	1,584	805	153.56
2	SBI	348	191	21.65
3	PNB	246	77	15.25
4	HDFC BANK	152	34	7.30
5	JKGB	430	305	42.19
6	EDB	234	26	0.03
7	OTHER BANKS	474	86	13.49
TOTAL		3,468	1,524	253.47

Details of Bank-wise progress given in Annexure-I (Page No. 49)

**G) PRADHAN MANTRI AWAS YOJANA (CREDIT LINKED SUBSIDY SCHEME- CLSS):**

The scheme has ceased to exist for Middle Income Group (MIG) segment since 31.03.2021 while as for Economically Weaker Sections (EWS) and Lower Income Groups (LIG) segments the scheme is valid upto March 31, 2022.

**Progress achieved upto 30.11.2021**

AMOUNT IN CRORE

BANK NAME	TARG ET 2021-22	CASES SPONS -ORED	CASES SANCTIONED		CASES DISBURSED*		RETURNED	UNDER PROCESS	CASES DIRECTLY TAKEN & DISBURSED BY BANKS		TOTAL DISBURSEMENT	
			ACs	AMT	ACs	AMT			ACs	AMT	ACs	AMT
JK BANK	4028	352	320	35.91	310	25.49	18	14	63	14.31	373	39.80
SBI	1244	8	3	0.55	3	0.34	0	5	68	14.65	71	14.99
PNB	839	1	1	0.06	0	0.00	0	0	17	1.53	17	1.53
CANARA	176	2	0	0.00	0	0.00	2	0	5	1.12	5	1.12
HDFC	472	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00
JKGB	427	4	1	0.06	3	0.21	2	1	8	1.00	11	1.21
EDB	302	5	0	0.00	0	0.00	3	2	0	0.00	0	0.00
OTHERS	984	7	6	0.61	4	0.30	1	0	19	4.24	23	4.54
<b>TOTAL</b>	<b>8472</b>	<b>379</b>	<b>331</b>	<b>37.19</b>	<b>320</b>	<b>26.34</b>	<b>26</b>	<b>22</b>	<b>180</b>	<b>36.85</b>	<b>500</b>	<b>63.19</b>

(Disbursed cases includes the last years pending cases)

Bank-wise progress given in Annexure-J (Page No.50)

**PERFORMANCE OF BANKING SECTOR UNDER ACP 2021-22 IN UT OF J&K****Agenda item No. SP-05**

Review of Sector-wise/Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2021-22 – as on November 30, 2021:

**Overview of Credit Disbursements to Priority & Non-Priority Sectors**

AMOUNT IN CRORE

SECTOR	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT (%)	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
<b>PRIORITY</b>	12,11,772	35,482.62	4,95,666	11,824.76	41%	33%
<b>NON-PRIORITY</b>	2,85,928	9,497.95	2,82,238	10,555.08	99%	111%
<b>TOTAL</b>	<b>14,97,700</b>	<b>44,980.57</b>	<b>7,77,904</b>	<b>22,379.84</b>	<b>52%</b>	<b>50%</b>

## CREDIT BY SECTORS - PRIORITY SECTOR

AMOUNT IN CRORE

SUB-SECTOR	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT (%)	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
AGRICULTURE	9,03,582	18,975.40	3,67,966	5,643.81	41%	30%
MSMES	1,28,903	10,714.19	95,522	4,576.82	74%	43%
EXPORT CREDIT	411	154.60	20	77.91	5%	50%
EDUCATION	16,494	654.48	4,024	143.83	24%	22%
HOUSING	38,690	3,169.40	12,318	1,034.04	32%	33%
SOCIAL INFRA.	11,868	303.16	11	2.04	0%	1%
RENEW. ENERGY	12,954	68.34	785	3.55	6%	5%
OTHERS	98,870	1,443.05	15,020	342.76	15%	24%
<b>TOTAL</b>	<b>12,11,772</b>	<b>35,482.62</b>	<b>4,95,666</b>	<b>11,824.76</b>	<b>41%</b>	<b>33%</b>

## CREDIT BY SECTORS - NON-PRIORITY SECTOR:

AMOUNT IN CRORE

SUB-SECTOR	ACP TARGET		ACHIEVEMENT AS ON		ACHIEVEMENT %	
	FY 2021-22		30.11.2021			
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
AGRICULTURE	0	0	81	3.03	-	-
EDUCATION	2,975	381.81	263	18.43	9%	5%
HOUSING	3,997	1,045.93	6,433	906.55	161%	87%
PERSONAL LOANS	1,04,640	4,191.93	2,04,036	6,830.46	195%	163%
OTHERS	1,74,316	3,878.28	71,425	2,796.61	41%	72%
<b>TOTAL</b>	<b>2,85,928</b>	<b>9,497.95</b>	<b>2,82,238</b>	<b>10,555.08</b>	<b>99%</b>	<b>111%</b>

## ACHIEVEMENTS BY MAJOR BANKS:

AMOUNT IN CRORE

PRIORITY SECTOR						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	6,08,493	18,025.96	3,18,074	6,925.52	52%	38%
SBI	1,10,367	3,806.68	60,335	2,293.63	55%	60%
PNB	60,022	2,331.96	9,229	229.91	15%	10%
HDFC BANK	39,447	1,740.33	4,698	410.93	12%	24%
ICICI BANK	13,491	491.33	1,792	114.27	13%	23%
JKGB	1,10,314	2,614.67	68,641	846.27	62%	32%
EDB	41,225	1,097.47	17,126	326.00	42%	30%
OTHERS	2,28,413	5,374.22	15,771	678.23	7%	13%
<b>TOTAL</b>	<b>12,11,772</b>	<b>35,482.62</b>	<b>4,95,666</b>	<b>11,824.76</b>	<b>41%</b>	<b>33%</b>

AMOUNT IN CRORE

NON-PRIORITY SECTOR						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
J&K BANK	1,46,201	4,320.43	1,99,389	7,858.85	136%	182%
SBI	31,299	1,126.26	22,752	747.61	73%	66%
PNB	17,256	725.17	4,254	234.35	25%	32%
HDFC BANK	22,077	428.83	14,830	695.39	67%	162%
ICICI BANK	4,408	165.91	21,394	273.61	485%	165%
JKGB	12,401	763.71	4,989	170.58	40%	22%
EDB	4,806	252.15	1,500	26.06	31%	10%
OTHERS	46,755	1,691.25	13,130	548.62	28%	32%
<b>TOTAL</b>	<b>2,85,928</b>	<b>9,497.95</b>	<b>2,82,238</b>	<b>10,555.08</b>	<b>99%</b>	<b>111%</b>

AMOUNT IN CRORE

TOTAL (PRIORITY + NON-PRIORITY SECTOR)						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
J&K BANK	7,54,694	22,346.39	5,17,463	14,784.37	69%	66%
SBI	1,41,666	4,932.95	83,087	3,041.24	59%	62%
PNB	77,278	3,057.13	13,483	464.26	17%	15%
HDFC BANK	61,524	2,169.16	19,528	1,106.32	32%	51%
ICICI BANK	17,899	657.24	23,186	387.88	130%	59%
JKGB	1,22,715	3,378.39	73,630	1,016.85	60%	30%
EDB	46,031	1,349.62	18,626	352.06	40%	26%
OTHERS	2,75,893	7,089.69	28,901	1,226.85	10%	17%
<b>TOTAL</b>	<b>14,97,700</b>	<b>44,980.57</b>	<b>7,77,904</b>	<b>22,379.83</b>	<b>52%</b>	<b>50%</b>

## Sector-wise Achievement of Major Banks under Priority Sector

AGRICULTURE SECTOR-PRIORITY (AMOUNT IN CRORE)						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	4,60,314	10,117.79	2,49,233	3,996.63	54%	40%
SBI	69,351	1,735.92	42,749	816.87	62%	47%
PNB	40,325	1,098.74	7,035	82.45	17%	8%
HDFC BANK	26,974	782.87	3,742	159.71	14%	20%
ICICI BANK	8,985	218.51	1,661	33.52	18%	15%
JKGB	92,649	1,649.83	46,539	304.63	50%	18%
EDB	32,707	716.73	12,827	168.09	39%	23%
OTHERS	1,72,277	2,655.01	4,180	81.89	2%	3%
<b>TOTAL</b>	<b>9,03,582</b>	<b>18,975.40</b>	<b>3,67,966</b>	<b>5,643.81</b>	<b>41%</b>	<b>30%</b>

<b>MSME-PRIORITY</b> (AMOUNT IN CRORE)						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	66,724	4,896.10	47,434	2,024.20	71%	41%
SBI	17,856	1,312.23	12,530	990.05	70%	75%
PNB	6,800	827.68	1,913	129.42	28%	16%
HDFC BANK	4,905	643.26	469	246.00	10%	38%
ICICI BANK	1,447	192.32	100	75.84	7%	39%
JKGB	10,499	766.77	20,315	478.19	193%	62%
EDB	3,410	255.62	4,210	147.71	123%	58%
OTHERS	17,262	1,820.21	8,551	485.41	50%	27%
<b>TOTAL</b>	<b>1,28,903</b>	<b>10,714.19</b>	<b>95,522</b>	<b>4,576.82</b>	<b>74%</b>	<b>43%</b>

<b>HOUSING-PRIORITY</b> (AMOUNT IN CRORE)						
BANK	ACP TARGET FY 2021-22		ACHIEVEMENT AS ON 30.11.2021		ACHIEVEMENT %	
	A/Cs	AMT.	A/Cs	AMT	A/Cs	AMT
J&K BANK	19,285	1,535.75	6,211	486.59	32%	32%
SBI	4,982	430.18	4,145	408.18	83%	95%
PNB	2,782	248.28	151	15.54	5%	6%
HDFC BANK	2,206	195.44	487	5.22	22%	3%
ICICI BANK	579	53.89	19	4.00	3%	7%
JKGB	1,257	79.90	485	33.45	39%	42%
EDB	1,053	76.41	68	9.99	6%	13%
OTHERS	6,546	549.56	752	71.08	11%	13%
<b>TOTAL</b>	<b>38,690</b>	<b>3,169.40</b>	<b>12,318</b>	<b>1034.04</b>	<b>32%</b>	<b>33%</b>

Bank-Wise/ District-wise performance given in Annexure-K1 & K 2 (Page No. 51 to 64)

## BANK CREDIT AT A GLANCE

Agenda item No. SP-06

A) OVERVIEW OF CREDIT SCENARIO AS ON NOVEMBER 30,2021

KEY BANKING INDICATORS:

SRL	PARTICULARS	31.03.2021	30.11.2021	AMOUNT IN CRORE
				GROWTH DURING THE PERIOD
1	DEPOSITS	1,48,677	1,50,016	0.90%
2	ADVANCES (TOTAL)	77,867	82,998	6.59%
3	CORPORATE ADVANCES (OUT OF 2)	5,766	5,783	0.29%
4	RIDF SUPPORT	2,075	1,913	-7.81%
-	ADVANCES + RIDF (2+4)	79,942	84,911	6.22%
5	CD RATIO	53.77%	56.60%	5.27%
6	PRIORITY SECTOR ADVANCES	33,709	36,153	7.25%
7	NON-PRIORITY ADVANCES	44,158	46,845	6.08%
8	GROSS NPA (%)	5.99%	6.10%	1.84%

## CREDIT DEPOSIT RATIO

## MAJOR BANKS WITH LOW CD RATIO (&lt; 40% AT THE END OF NOVEMBER 2021 FY 2021-22)

SRL	NAME OF THE BANK	NO. OF BRANCHES IN UT OF J&K	CD RATIO (31.03.2021)	CD RATIO (30.11.2021)	GROWTH DURING THE PERIOD (1.4.2021 to 30.11.2021)
1	PNB	112	24.63%	25.44%	3.29%
2	JCC BANK	85	20.77%	20.41%	-1.73%
3	UBI	21	38.11%	36.57%	-4.04%
4	UCO BANK	20	29.82%	31.71%	6.34%
5	CBI	17	10.92%	22.26%	103.85%
6	BANK OF BARODA	12	28.99%	28.87%	-0.41%
7	YES BANK	6	12.25%	19.26%	57.22%
8	IDBI BANK	5	11.57%	14.46%	24.98%

## SHARE IN PRIORITY SECTOR ADVANCES OUTSTANDING AS ON 30.11.2021:

AMOUNT IN CRORE

SRL	SUB-SECTOR	CREDIT OUTSTANDING IN SUB-SECTOR	TOTAL PRIORITY SECTOR OUTSTANDING	% SHARE IN TOTAL PRIORITY SECTOR OUTSTANDING
1	AGRICULTURE	10,382.47	36,153.10	28.72%
2	MSME	18,539.33		51.28%
3	EXPORT CREDIT	113.74		0.31%
4	EDUCATION	478.83		1.32%
5	HOUSING	4,995.81		13.82%
6	SOCIAL INFRA.	16.51		0.05%
7	RENEWABLE ENERGY	21.40		0.06%
8	OTHERS	1,605.02		4.44%

## SHARE IN NON-PRIORITY SECTOR ADVANCES OUTSTANDING AS ON 30.11.2021:

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	19.80	46,844.83	0.04%
2	EDUCATION	59.13		0.13%
3	HOUSING	3964.51		8.46%
4	PERSONAL LOANS	25387.00		54.19%
5	OTHERS	17414.39		37.17%

Bank-wise/ Sector-Wise details given in Annexure-L &amp; M (Page No. 65 to 72)

**B) DISTRICTS-WISE CD RATIO**

POSITION OF DISTRICT-WISE CREDIT DEPOSIT RATIO AS ON 31 MARCH 2021 AND 30 NOVEMBER, 2021

CD RATIO IN LEAD DISTRICTS OF J&K BANK				CD RATIO IN LEAD DISTRICTS OF SBI				
#	DISTRICT	31.03.2021	30.11.2021	#	DISTRICT	31.03.2021	30.11.2021	REMARKS
1	SRINAGAR	64.65%	67.53%	13	SAMBA	49.74%	52.12%	...
2	GANDERBAL	74.90%	81.13%	14	KATHUA	42.68%	44.76%	...
3	BARAMULLA	84.78%	93.35%	15	DODA	52.89%	57.33%	...
4	BANDIPORA	74.05%	81.80%	16	RAMBAN	88.12%	97.27%	...
5	ANANTNAG	66.86%	72.00%	17	REASI	44.41%	43.36%	...
6	KULGAM	76.87%	77.92%	18	KISHTWAR	39.14%	42.67%	...
7	PULWAMA	88.27%	94.43%	19	UDHAMPUR	39.74%	42.10%	...
8	SHOPIAN	108.32%	121.91%	20	JAMMU	30.90%	32.01%	LOW CDR
9	BUDGAM	90.96%	100.33%					
10	KUPWARA	103.71%	118.87%					
11	POONCH	41.51%	46.05%					
12	RAJOURI	41.58%	44.82%					

Detailed statement showing district-wise Deposits, Advances and Credit Deposit Ratio as on 30.11.2021 is given in **Annexure –N (Page No. 73)**

During CFY the number of Low CD Ratio district has come down from 3 to 1. As on 30.11.2021 district Jammu has CD Ratio of less than 40%.

**Region-wise CD Ratio movement**

Region	CD RATIO			
	31.3.2019	31.3.2020	31.3.2021	30.11.2021
Kashmir	66.94%	65.40%	73.81%	79.02%
Jammu	36.59%	36.21%	37.27%	39.08%
UT (including RIDF)	50.67%	49.83%	53.77%	56.60%

**C)NON-PERFORMING ASSETS (NPAs) UNDER AGRICULTURE SECTOR, MSMES SECTOR AND PMMY (MUDRA) AS ON 30.11.2021:**

AMOUNT IN CRORE

S.NO.	NAME OF THE SECTOR	OUTSTANDING CREDIT	NPA	NPA (%)
1	AGRICULTURE SECTOR	10,382.47	934.66	9.00%
2	MSME SECTOR	18,539.33	1,788.25	9.65%
3	MUDRA (PMMY)	7,092.41	261.77	3.69%

Bank-wise details of NPA are given in Annexure-O (Page No. 74)

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

AMOUNT IN CRORE

#	SCHEME	AS ON 30.11.2021		
		AMT. OUTSTANDING	GROSS NPA	NPA (%)
1	NRLM	280.07	5.13	1.83%
2	PMEGP	1,573.81	37.75	2.40%
3	NULM	101.85	6.52	6.40%

Bank-wise details given in Annexure- P (Page No. 75)



**(E) FLOW OF CREDIT UNDER CGTMSE/ CGFMU FOR MSMEs**

CGTMSE/ CGFMU cover as on 30.11.2021:

AMOUNT IN CRORE

#	NAME OF BANK	MSME LOANS O/S UPTO Rs.10 LAC		MSME LOANS UPTO Rs.10 LAC COVERED UNDER CGTMSE/ CGFMU		PERCENTAGE COVERAGE OF CGTMSE/ CGFMU FOR LOANS UPTO Rs.10 LACS	
		A/Cs	AMT.	A/Cs	AMT.	A/Cs	AMT.
1	J&K BANK	3,10,243	5,580.94	59,484	1132.39	19%	20%
2	SBI	12,224	245.12	7,016	227.25	57%	93%
3	PNB	15,867	257.76	9,915	170.71	62%	66%
4	CANARA BANK	6,905	108.94	5,103	96.58	74%	89%
5	UCO Bank	2,585	57.72	874	23.85	34%	41%
6	HDFC BANK	2,206	33.38	2	0.03	0%	0%
7	OTHERS	6,210	123.44	2,368	69.55	38%	56%
<b>TOTAL</b>		<b>3,56,240</b>	<b>6,407.30</b>	<b>84,762</b>	<b>1720.36</b>	<b>24%</b>	<b>27%</b>

Bank-wise details given in Annexure-Q (Page No. 76)

**Agenda item No. SP-07****EXPANDING AND DEEPENING OF DIGITAL PAYMENT ECOSYSTEM**

With the view to expand and deepen the digital payment ecosystem in the country, Reserve Bank of India in the month of October 2019 directed all SLBCs/ UTLBCs to identify one district in their respective States/ UTs on pilot basis for making it 100% digitally enabled. The identified district was to be allotted to the bank having significant footprint in the district which will endeavor to enable every individual to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner.

For UT of J&K, initially district Srinagar was identified for implementation of the programme, however during 1st Meeting of J&K UTLBC held on 28.01.2021, district Samba was selected over district Srinagar for the purpose and the same was also approved by Reserve Bank of India. J&K Bank, as nodal bank for the project, was assigned to initiate necessary measures to achieve the goal in coordination from other banks operating in the district.

EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - DISTRICT SAMBA (UPTO 30.11.2021)							
SRL	BANK NAME	SAVING ACCOUNTS			BUSINESS ACCOUNTS		
		ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE	ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE
1	J&K BANK	181147	163203	90%	2637	2555	97%
2	SBI	62714	61988	99%	680	660	97%
3	PNB	43582	41528	95%	430	419	97%
4	UCO BANK	3163	3123	99%	149	148	99%
5	CANARA BANK	9913	9913	100%	314	314	100%
6	HDFC	13317	13313	100%	780	778	100%
7	ICICI	6905	6575	95%	303	272	90%
8	JKGB	48933	45564	93%	569	569	100%
9	EDB	1778	1673	94%	40	33	83%
10	OTHERS	44522	42299	95%	974	861	88%
<b>TOTAL</b>		<b>415974</b>	<b>389179</b>	<b>94%</b>	<b>6876</b>	<b>6609</b>	<b>96%</b>

In view of leveraging the experience gained during the implementation of the pilot programme, RBI vide communication dated 14.07.2021 has directed to extend the programme in one or two other districts as well in each State/ UT in consultation with respective State Governments/ UT Administrations and other stakeholders.

Accordingly district Srinagar was selected as one more district for expanding and deepening of Digital Payment Ecosystem Project and same was allocated to J&K Bank for making it 100% digitally enabled in a meeting held under the chairmanship of the Chief Secretary, J&K Government on **15th September 2021**.

EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - DISTRICT SRINAGAR (UPTO 30.11.2021)							
SRL	BANK NAME	SAVING ACCOUNTS			BUSINESS ACCOUNTS		
		ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE	ACCOUNTS ELIGIBLE FOR DIGITAL ONBOARDING	ACCOUNTS COVERED WITH AT LEAST ONE DIGITAL CHANNEL	%AGE OF DIGITAL COVERAGE
1	J&K BANK	852251	607756	71%	48744	38547	79%
2	SBI	96208	71064	74%	6148	4596	75%
3	PNB	76884	57957	75%	10018	5631	56%
4	UCO BANK	14168	7700	54%	1284	950	74%
5	CANARA BANK	9968	9141	92%	281	261	93%
6	HDFC	67365	67258	100%	8210	8176	100%
7	ICICI	10890	12384	114%	1091	972	89%
8	JKGB	3888	3632	93%	120	107	89%
9	EDB	20329	18533	91%	1226	1	0%
10	OTHERS	102497	45571	44%	8114	4143	51%
TOTAL		1254448	900996	72%	85236	63384	74%

Bank-wise progress is given in Annexure-R1 & R2 (Page No. 77 to 80)

### 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 30.11.2021:

#	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 SO FAR COVERED BY BANKS	NO. OF VILLAGES COVERED BY IPPB	REMAINING VILLAGES YET TO BE COVERED
1	J&K BANK	48	9	32	41	7	0
2	SBI	15	1	11	12	2	1
3	PNB	11	0	10	10	1	0
4	HDFC BANK	11	0	2	2	4	5
5	ICICI BANK	5	1	0	1	3	1
6	CANARA BANK	5	0	1	1	2	2
7	UCO BANK	5	0	2	2	2	1
8	CBI	4	0	0	0	2	2
TOTAL		104	11	58	69	23	12

Banks to inform the latest status for respective villages.

Details of progress given in Annexure-S (Page No. 81 to 82)

**(ii) National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India – Universal Access to Financial Services:**

In UT of J&K out of the identified 147 villages on 11.10.2019, 4 villages as on 30.11.2021 are flagged as uncovered on FI Plan Portal of Department of Financial Services MoF, GOI based on GPS Mapping of NIC:

SRL	BANK NAME	ALLOCATED VILLAGES 11.10.2019	VILLAGES COVERED	PENDING VILLAGES AS 30.11.2021
1	J&K BANK	75	71	04
2	SBI	20	20	--
3	PNB	07	07	--
4	JKGB	28	28	--
5	IPPB	12	12	--
6	EDB	05	05	--
TOTAL		147	143	04

**Status of coverage of 04 pending villages as on 29.12.2021 allocated to J&K Bank:**

#	DISTRICT	VILLAGE	STATUS OF COVERAGE
1	KISHTWAR	DEHARNA	VSAT installed and BC is operational w.e.f. 28.12.2021
2	BANDIPORA	GUJRAN	BCs have been engaged. Bank has initiated the process of installing VSAT's at the BC locations, in view of non-availability of connectivity.
3	BANDIPORA	ABDULLAN	
4	KISHTWAR	RINAIE	

**Agenda item No. SP-09****SCALING UP OF CENTRE FOR FINANCIAL LITERARY (CFL) PROJECT:**

The Centre for Financial Literacy (CFL) pilot project was initiated by RBI in the year 2017 in 9 States across 80 blocks in collaboration with 8 sponsor banks and 6 NGOs for a period of 3 years with funding support from FIF of NABARD/ Depositor Education and Awareness Fund (DEAF) and respective Sponsor Bank.

One of the mile stones of the National Strategy for Financial Inclusion (NSFI: 2019-2024) is to expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks by December 2022.

Pursuant to directions of RBI vide communication dated 10.12.2020, **48 CFLs** are to be established in UT of J&K with 27 CFLs by J&K Bank and 21 CFLs by SBI in the allocated blocks, in association with specified NGO namely CRISIL Foundation, Mumbai.

**Funding pattern:**

FUNDING DETAILS	FROM DEAF/ FIF	FROM SPONSOR BANK
CAPEX	Rs. 5 LAKH	NIL
OPEX	Rs. 8.10 LAKH PER YEAR FOR THREE YEARS= Rs. 24.30 LAKH	Rs. 0.90 LAKH PER YEAR FOR THREE YEARS= Rs. 2.70 LAKH
TOTAL	Rs. 29.30 LAKH	Rs. 2.70 LAKH
GRAND TOTAL PER CFL	Rs. 32.00 LAKH.	

**Progress of J&K Bank:** Out of the 27 allocated blocks, J&K Bank has established CFLs at below listed 22 blocks;

SRL	DISTRICT	BLOCK	SRL	DISTRICT	BLOCK
1	RAJOURI	KALAKOTE	12	BARAMULLA	ZAINGEER
2	RAJOURI	DARHAL	13	BARAMULLA	URI
3	POONCH	POONCH	14	BARAMULLA	KUNZER
4	POONCH	SURANKOT	15	KUPWARA	REDDI CHOWKIBAL
5	GANDERBAL	KANGAN	16	KUPWARA	VILGAM
6	GANDERBAL	SAFAPORA	17	KULGAM	KUND
7	BANDIPORA	TULAIL	18	PULWAMA	DADSARA
8	BANDIPORA	HAJIN	19	PULWAMA	NEWA
9	BUDGAM	BEERWAH	20	ANANTNAG	CHITTARGUL
10	BUDGAM	CHADOORA	21	SHOPIAN	RAMNAGARI
11	BUDGAM	SOIBUGH	22	SHOPIAN	KELLAR

In respect of remaining 5 Blocks, J&K Bank has identified the premises for establishing the CFL and signing of rent deeds is under process.

SRL	DISTRICT	BLOCK	SRL	DISTRICT	BLOCK
1	KUPWARA	SOGAM	4	ANANTNAG	DACHNIPORA
2	KULGAM	DK MARG	5	SRINAGAR	KHONMOH
3	ANANTNAG	HILLER			

**Progress of SBI:** Out of the 21 allocated blocks, SBI has established CFLs at below listed 17 blocks;

SRL	DISTRICT	BLOCK	SRL	DISTRICT	BLOCK
1	JAMMU	MATHWAR	10	RAMBAN	BANIHAL
2	JAMMU	SUCHETGARH	11	RAMBAN	SANGALDAN
3	UDHAMPUR	RAMNAGAR	12	DODA	ASSAR
4	UDHAMPUR	CHENANI	13	DODA	BHADERWAH
5	UDHAMPUR	BASANT GARH	14	DODA	BAGHWA
6	SAMBA	PURMANDAL	15	REASI	THAKRAKOTE
7	SAMBA	VIJAYPUR	16	KISHTWAR	MARWAH
8	SAMBA	NUD	17	KISHTWAR	MUGHAL MAIDAN
9	KATHUA	DINGA AMB			

In respect of remaining 4 Blocks, SBI is in the process of identifying the premises for establishing the CFLs.

SRL	DISTRICT	BLOCK	SRL	DISTRICT	BLOCK
1	KATHUA	DHAR MAHANPUR	3	REASI	GULABGARH
2	KATHUA	MANDLI	4	KISHTWAR	BUNJWAH

## Agenda item No. SP-10

### 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.

Bank-wise performance of FLCs in UT of J&K during the period from 1.4.2021 to 30.11.2021)

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	12	192	152	480	456	672	608
SBI	8	2	128	8	320	31	448	39
PNB	6	3	96	110	240	75	336	185
JKGB	2	2	32	290	80	144	112	434
EDB	2	2	32	16	80	81	112	97
JKSCB	1	1	16	92	40	76	56	168
<b>TOTAL</b>	<b>31</b>	<b>22</b>	<b>496</b>	<b>668</b>	<b>1240</b>	<b>863</b>	<b>1736</b>	<b>1531</b>

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

Agenda item No. SP-11

PERFORMANCE OF RURAL SELF-EMPLOYMENT TRAINING INSTITUTES (RSETIS)

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

Achievement 01.04.2021 to 30.11.2021 viz-a-viz Targets for the FY 2021-22:

BANK	TARGET FY 2021-22		PROGRESS ACHIEVED			
	PROGRAMS	CANDIDATES TO BE TRAINED	PROGRAMS CONDUCTED	PERSONS TRAINED	PERSONS CREDIT-LINKED	PERSONS STARTED VENTURES
JKB	145	4350	67	1508	424	424
SBI	135	3310	44	858	319	309
<b>TOTAL</b>	<b>280</b>	<b>7660</b>	<b>111</b>	<b>2366</b>	<b>743</b>	<b>733</b>

District-wise details of performance of RSETIs are given in **Annexure – T (Page No. 83)**

Position of settlement of trained candidates since the inception of the scheme till 30.11.2021:

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	45593	33049	<b>72%</b>	17887	11555	3607	<b>54%</b>
SBI	27594	19393	<b>70%</b>	8030	8533	2818	<b>41%</b>
<b>TOTAL</b>	<b>73187</b>	<b>52442</b>	<b>72%</b>	<b>25917</b>	<b>20088</b>	<b>6425</b>	<b>49%</b>

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

<b>J&amp;K BANK RSETIs</b>	<b>STATUS OF ALLOTMENT OF LAND</b>
<b>KUPWARA, BARAMULLA &amp; SHOPIAN</b>	Construction of the building started.
<b>SRINAGAR</b>	<b>Land Allotted.</b> Building permission under process.
<b>POONCH</b>	<b>Land Allotted.</b> Tendering for raising the building is under process
<b>BANDIPORA, RAJOURI</b>	<b>Land Allotted</b> -Lease Deed executed. Building plan approved by DLRAC. Application for grant submitted.
<b>PULWAMA, KULGAM, GANDERBAL. BUDGAM</b>	<b>Land Allotted</b> -Lease Deed executed.
<b>ANANTNAG</b>	<b>Land identified-</b> Land measuring 03 Kanal 02 Marla at Mir Danter Identified. Formal allotment awaited.

<b>SBI RSETIs</b>	<b>STATUS OF ALLOTMENT OF LAND</b>
<b>UDHAMPUR, SAMBA, JAMMU</b>	<b>Land Allotted</b> -Lease Deed executed. Application for grant under process.
<b>KISHTWAR, KATHUA</b>	<b>Land Allotted</b> -Execution of Lease deed pending.
<b>REASI</b>	<b>Land identified-</b> Land measuring 5 Kanal identified at Mari (Near Polytechnic College) identified. Formal allotment under process.
<b>DODA</b>	<b>Land identified-</b> Alternate land measuring 6 Kanal at Bhaderwah Road, Pul Doda identified in place of previously identified land as the same was rejected by Site Selection Committee of SBI as the same was not considered feasible for construction of RSETI building.
<b>RAMBAN</b>	<b>Land not Identified</b> -Land at Kanga identified previously not considered suitable for construction of RSETI by SBI as level of land is far lower than the main road besides being on the banks of a Nallah. Directions for identification of alternate land issued by DDC Ramban.

**Agenda item No. SP-12****PROGRESS UNDER PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) – ISSUANCE OF RUPAY DEBIT CARDS TO PMJDY ACCOUNT HOLDERS-**

During the Special Meeting of J&K UTLBC held on 23<sup>rd</sup> June, 2020 to discuss measures under AtmaNirbhar Bharat Abhiyan, banks were directed to launch campaign for issuing RuPay Debit Cards to all the 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 as on **30.11.2021** is tabulated below for information of the House:

## BENEFICIARY IN LAC &amp; AMOUNT IN CRORE

SRL	BANK NAME	TOTAL PMJDY A/Cs			DEPOSIT AMT	NO. OF RUPAY DEBIT CARDS ISSUED (IN LAC)	%AGE OF RUPAY CARDS ISSUED VIZ-A-VIZ TOTAL PMJDY ACCOUNTS
		RURAL	URBAN	TOTAL			
1	J&K BANK	11.11	6.74	17.85	11.26	12.64	71%
2	SBI	0.68	0.62	1.30	49.05	1.29	99%
3	PNB	0.47	0.72	1.19	57.82	1.08	91%
4	JKGB	2.12	0.37	2.49	116.49	1.19	48%
5	EDB	1.11	0.17	1.28	39.28	0.31	24%
6	HDFC BANK	0.01	0.07	0.08	4.84	0.08	100%
7	CANARA BANK	0.25	0.26	0.51	19.78	0.39	76%
8	OTHERS	0.58	0.75	1.33	1170.91	0.69	52%
TOTAL		16.33	9.70	26.03	1469.43	17.67	68%

Bank-wise progress is given in Annexure-U (Page No. 84)

### Agenda item No. SP-13

#### PRAGATI (PRO-ACTIVE GOVERNANCE AND TIMELY IMPLEMENTATION) MEETING:

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

Reserve Bank of India advised SLBCs/UTLCBs that status report as well as the issues/ concerns associated with implementation of PMJJBY and PMSBY in the States/UTs be discussed and resolved in the SLBC/ UTLBC meetings in consultation with concerned stakeholders.

Apart from above, RBI vide letter bearing FIDD/CO.LBS.No.486/02.01.012/2020-21 dated November 13, 2020 have advised that the progress of Pension Schemes should also be reviewed and monitored in SLBC/ UTLBC meetings.

#### (i) Review of Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY up to 30.11.2021:

##### NO OF BENEFICIARIES IN LAC

#	BANK NAME	PMSBY			PMJJBY		
		TARGET ASSIGNED TO BE AT PAR WITH NATIONAL AVERAGE OF 14%	POSITION AS ON 30.11.2021	ACH. (%)	TARGET ASSIGNED TO BE AT PAR WITH NATIONAL AVERAGE OF 5.3%	POSITION AS ON 30.11.21	ACH. (%)
1	J&K BANK	7.69	4.43	58%	2.91	2.46	85%
2	SBI	1.69	1.46	86%	0.64	0.38	59%
3	PNB	1.20	0.92	77%	0.45	0.17	38%
4	CANARA	0.37	0.60	162%	0.14	0.33	236%
5	ICICI	0.34	0.01	3%	0.13	0.01	8%
6	HDFC	0.74	0.12	16%	0.28	0.07	25%
7	UCO	0.19	0.08	42%	0.07	0.03	43%
8	JKGB	2.09	1.44	69%	0.79	0.63	80%
9	EDB	1.14	0.42	37%	0.43	0.13	30%
10	OTHERS	1.74	0.63	36%	0.67	0.20	30%
TOTAL		17.19	10.11	59%	6.51	4.41	68%



**Status of Insurance Claim under PMSBY and PMJJBY:**

Summary of claims lodged by banks under PMSBY and PMJJBY as on **30.11.2021**:

AMOUNT IN LAC

#	NAME OF THE BANK	PMSBY CLAIMS (CUMULATIVE) AS ON 30.11.2021				
		RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMOUNT DISBURSED
1	PUBLIC SECTOR BANKS	112	92	14	6	184.00
2	PRIVATE SECTOR BANKS	302	174	33	95	346.00
3	RRBs	62	45	5	12	88.00
4	COOPERATIVE BANKS	0	0	0	0	0.00
<b>TOTAL</b>		<b>476</b>	<b>311</b>	<b>52</b>	<b>113</b>	<b>618.00</b>

AMOUNT IN LAC

#	NAME OF THE BANK	PMJJBY CLAIMS (CUMULATIVE) AS ON 30.11.2021				
		RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMOUNT DISBURSED
1	PUBLIC SECTOR BANKS	147	129	4	14	258.00
2	PRIVATE SECTOR BANKS	1021	831	56	134	1662.00
3	RRBs	199	170	7	22	340.00
4	COOPERATIVE BANKS	4	4	0	0	8.00
<b>TOTAL</b>		<b>1371</b>	<b>1134</b>	<b>67</b>	<b>170</b>	<b>2268.00</b>

Bank-wise details of enrolments and claims are given in Annexure-V & W (Page No. 85 to 86)

**(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 **30.11.2021** 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	<b>1,01,945</b>
No. of active subscribers sourced during CFY (i. e from April 1, 2021 to November 30, 2021)	<b>13,255</b>

**Bank/ Category-wise Progress under Atal Pension Yojana during 2021-22 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 2021-22 (01.04.2021 TO 30.11.2021)	ACHIV (%)	TOTAL A/Cs SOURCED SINCE INCEPTION
PUBLIC SECTOR BANKS	70	444	31,080	<b>8,346</b>	<b>26.85%</b>	<b>48,571</b>
SELECT PVT. BANKS- ICICI, HDFC, IDBI & AXIS BANK	70	144	10,080	<b>190</b>	<b>1.88%</b>	<b>7,581</b>
OTHER PVT. BANKS	30	780	23,400	<b>760</b>	<b>3.25%</b>	<b>17,630</b>
REGIONAL RURAL BANKS	70	332	23,240	<b>3,959</b>	<b>17.04%</b>	<b>28,163</b>
<b>TOTAL</b>	-	<b>1,700</b>	<b>87,800</b>	<b>13,255</b>	<b>15.10%</b>	<b>1,01,945</b>

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

Bank-wise progress provided by PFRDA is given in Annexure-X (Page No. 87)



**Agenda item No. SP-14****STATUS OF BUSINESS CORRESPONDENTS / BANK MITRAS IN UT OF J&K:**

- The Business Correspondent Agents/ Bank Mitras are playing a major role in spread of financial literacy by educating the people about banking services and meeting their banking needs. They are 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 2,788 Bank Mitras have been deployed by 7 banks operating in UT of J&K for providing basic banking services, mostly in rural areas.

**Bank wise position as on 30.11.2021:**

NAME OF THE BANK		JKB	SBI	PNB	JKGB	EDB	HDFC	IPPB	TOTAL
TOTAL BCs	ENGAGED	963	244	66	212	39	196	1068	2,788
	ACTIVE	903	235	52	203	13	190	684	2,280
	INACTIVE	60	9	14	9	26	6	384	508
MICRO ATMS WITH BCs		909	244	66	77	22	0	1028	2,346
AEPS DEVICES PROVIDED		918	244	52	77	39	196	1068	2,594

.....

## ANNEXURE-C

PRADHAN MANTRI STREET VENDORS' ATMA-NIRBHAR NIDHI (PM SVANIDHI) BANKWISE DATA OF UT OF J&K AS ON 15.12.2021									
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	2	1	4	0	2	0	0
2	BANK OF BARODA	54	37	0	17	28	9	24	4
3	BANK OF INDIA	81	72	0	9	60	12	59	1
4	BANK OF MAHARASHTRA	45	33	0	12	29	4	29	0
5	CANARA BANK	357	348	0	9	317	31	291	26
6	CENTRAL BANK OF INDIA	175	150	0	25	143	7	138	5
7	ELLAQUAI DEHATI BANK	64	58	0	6	0	58	0	0
8	FEDERAL BANK	4	0	0	4	0	0	0	0
9	HDFC BANK	131	110	0	21	107	3	20	87
10	ICICI BANK	6	6	0		0	6	0	0
11	IDBI BANK	18	10	0	8	10	0	5	5
12	INDIAN BANK	163	119	0	44	107	12	104	3
13	INDIAN OVERSEAS BANK	3	2	0	1	2	0	2	0
14	J&K BANK	13766	12721	25	1020	11961	760	11005	956
15	JK GRAMEEN BANK	195	155	14	26	151	4	133	18
16	KOTAK MAHINDRA BANK	1	1	0	0	0	1	0	0
17	PUNJAB & SIND BANK	58	51	0	7	40	11	37	3
18	PUNJAB NATIONAL BANK	764	681	0	83	626	55	587	39
19	STATE BANK OF INDIA	959	784	5	170	769	15	754	15
20	UCO BANK	144	111	0	33	96	15	96	0
21	UNION BANK OF INDIA	102	80	0	22	68	12	52	16
22	YES BANK	12	0	0	12	0	0	0	0
<b>TOTAL</b>		<b>17109</b>	<b>15531</b>	<b>45</b>	<b>1533</b>	<b>14514</b>	<b>1017</b>	<b>13336</b>	<b>1178</b>

**ANNEXURE-D1**

**POSITION OF IMPLEMENTATION OF PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME UNDER ACP 2021-22 AS ON 30.11.2021**  
(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.		
<b>(i) Public Sector Banks</b>																
1	STATE BANK OF INDIA	0	0	213	151222	1167	524	354900	305	108600	305	108600	143	72	542	101
2	PUNJAB NATIONAL BANK	0	0	137	75656	566	209	86700	182	38300	182	38300	133	51	186	171
3	UCO BANK	0	0	13	6036	12	11	5300	11	5300	11	5300	85	88	1	0
4	CENTRAL BANK OF INDIA	0	0	13	6500	8	8	9300	1	855	1	855	8	13	0	0
5	CANARA BANK	14	13800	24	8608	50	22	13500	10	3590	24	17390	100	202	12	16
6	PUNJAB & SIND BANK	0	0	26	13836	1	0	0	0	0	0	0	0	0	0	1
7	BANK OF BARODA	0	0	3	1500	7	3	1600	0	0	0	0	0	0	0	4
8	UNION BANK OF INDIA	0	0	13	7500	38	24	15000	13	4792	13	4792	100	64	7	7
9	BANK OF INDIA	0	0	7	4500	30	30	9555	30	9555	30	9555	429	212	0	0
10	INDIAN OVERSEAS BANK	0	0	0	0	2	2	450	2	450	2	450	-	-	0	0
11	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
12	INDIAN BANK	0	0	2	2000	1	0	0	0	0	0	0	0	0	0	1
	<b>Sub- total</b>	<b>14</b>	<b>13800</b>	<b>451</b>	<b>277357</b>	<b>1882</b>	<b>833</b>	<b>496305</b>	<b>554</b>	<b>171442</b>	<b>568</b>	<b>185242</b>	<b>126</b>	<b>67</b>	<b>748</b>	<b>301</b>
<b>(ii) Private Sector Banks</b>																
13	J&K BANK	668	262678	2545	1752123	22009	13596	6298400	11685	1868122	12353	2130800	485	122	3876	4537
14	ICICI BANK	0	0	7	4700	0	0	0	0	0	0	0	0	0	0	0
15	HDFC BANK	0	0	54	34041	14	0	0	0	0	0	0	0	0	1	13
16	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
17	AXIS BANK	0	0	24	15582	69	19	2700	19	2700	19	2700	79	17	10	40
18	YES BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0
19	IDBI BANK	0	0	2	2000	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
	<b>Sub- total</b>	<b>668</b>	<b>262678</b>	<b>2632</b>	<b>1808446</b>	<b>22092</b>	<b>13615</b>	<b>6301100</b>	<b>11704</b>	<b>1870822</b>	<b>12372</b>	<b>2133500</b>	<b>470</b>	<b>118</b>	<b>3887</b>	<b>4590</b>
<b>(iii) Regional Rural Banks</b>																
24	J&K GRAMEEN BANK	94	62561	157	116379	3032	1560	845300	710	380539	804	443100	512	381	1216	256
25	EDB	66	19600	43	18277	1029	575	459300	376	185900	442	205500	1028	1124	265	189
	<b>Sub- total</b>	<b>160</b>	<b>82161</b>	<b>200</b>	<b>134656</b>	<b>4061</b>	<b>2135</b>	<b>1304600</b>	<b>1086</b>	<b>566439</b>	<b>1246</b>	<b>648600</b>	<b>623</b>	<b>482</b>	<b>1481</b>	<b>445</b>
<b>(A) SCBs</b>																
	<b>842</b>	<b>358639</b>	<b>3283</b>	<b>2220459</b>	<b>28035</b>	<b>16583</b>	<b>8102005</b>	<b>13344</b>	<b>2608703</b>	<b>14186</b>	<b>2967342</b>	<b>432</b>	<b>134</b>	<b>6116</b>	<b>5336</b>	
<b>(B) Central/ State Coop. Banks</b>																
26	JCCB	0	0	2	1400	0	0	0	0	0	0	0	0	0	0	0
27	BCCB	0	0	22	14100	820	268	142985	214	56900	214	56900	973	404	80	472
28	ACCB	0	0	7	2341	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	42	21000	50	40	13900	32	11100	32	11100	76	53	5	5
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	4	2000	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
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>77</b>	<b>40841</b>	<b>870</b>	<b>308</b>	<b>156885</b>	<b>246</b>	<b>68000</b>	<b>246</b>	<b>68000</b>	<b>319</b>	<b>166</b>	<b>85</b>	<b>477</b>
	<b>Grand Total</b>	<b>842</b>	<b>358639</b>	<b>3360</b>	<b>2261300</b>	<b>28905</b>	<b>16891</b>	<b>8258890</b>	<b>13590</b>	<b>2676703</b>	<b>14432</b>	<b>3035342</b>	<b>430</b>	<b>134</b>	<b>6201</b>	<b>5813</b>

**ANNEXURE-D2**

**POSITION OF IMPLEMENTATION OF NATIONAL RURAL LIVELIHOOD MISSION (NRLM) UNDER ACP 2021-22 IN J&K AS ON 30.11.2021**  
(AMT.IN THOUSAND)

<b>NRLM</b>		1		2		3	4			5		6		7		8	9
#	Name of the Bank	Disbursement of last year's pending cases		Target for the current year		Cases Sponsore d	Cases Sanctioned (Out of 3)			Cases Disbursed (Out of 4)		Total Disbursements (1+5)		% age of Disbursement W.R.T. Target		Cases Returne d	Cases Pending
		A/C	AMT.	A/C	AMT.		A/C	A/C	AMT.	A/C	AMT	A/C	AMT	A/C	AMT		
<b>(i) Public Sector Banks</b>																	
1	STATE BANK OF INDIA	0	0	68	22700	107	107	42300	107	42300	107	42300	157	186	0	0	
2	PUNJAB NATIONAL BANK	0	0	94	24600	42	41	10600	41	10600	41	10600	44	43	0	1	
3	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
4	CENTRAL BANK OF INDIA	0	0	9	3300	2	2	1000	2	1000	2	1000	22	30	0	0	
5	CANARA BANK	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
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	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>50600</b>	<b>151</b>	<b>150</b>	<b>53900</b>	<b>150</b>	<b>53900</b>	<b>150</b>	<b>53900</b>	<b>88</b>	<b>107</b>	<b>0</b>	<b>1</b>	
<b>(ii) Private Sector Banks</b>																	
13	J&K BANK	0	0	14848	2290500	6430	8218	1537400	7639	1406600	7639	1406600	51	61	0	0	
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	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>14848</b>	<b>2290500</b>	<b>6430</b>	<b>8218</b>	<b>1537400</b>	<b>7639</b>	<b>1406600</b>	<b>7639</b>	<b>1406600</b>	<b>51</b>	<b>61</b>	<b>0</b>	<b>0</b>	
<b>(iii) Regional Rural Banks</b>																	
24	J&K GRAMEEN BANK	0	0	1767	330100	1067	1062	238900	1062	238400	1062	238400	60	72	3	2	
25	ELLAQUAI DEHATI BANK (EDB)	0	0	206	26500	57	50	12300	48	11600	48	11600	23	44	0	7	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>1973</b>	<b>356600</b>	<b>1124</b>	<b>1112</b>	<b>251200</b>	<b>1110</b>	<b>250000</b>	<b>1110</b>	<b>250000</b>	<b>56</b>	<b>70</b>	<b>3</b>	<b>9</b>	
<b>(A) SCHEDULED COMMERCIAL BANKS</b>																	
		0	0	16992	2697700	7705	9480	1842500	8899	1710500	8899	1710500	52	63	3	10	
<b>(B) Central/ State Coop. Banks</b>																	
26	JAMMU CENTRAL COOP. BANK	0	0	8	2300	0	0	0	0	0	0	0	0	0	0	0	
27	BARAMULLA CENTRAL COOP. BA	0	0	0	0	4	4	800	4	700	4	700	-	-	0	0	
28	ANANTNAG CENTRAL COOP. BAN	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. BA	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
34	KASHMIR MERCANTILE COOP. BA	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	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>2300</b>	<b>4</b>	<b>4</b>	<b>800</b>	<b>4</b>	<b>700</b>	<b>4</b>	<b>700</b>	<b>50</b>	<b>30</b>	<b>0</b>	<b>0</b>	
	<b>Grand Total</b>	<b>0</b>	<b>0</b>	<b>17000</b>	<b>2700000</b>	<b>7709</b>	<b>9484</b>	<b>1843300</b>	<b>8903</b>	<b>1711200</b>	<b>8903</b>	<b>1711200</b>	<b>52</b>	<b>63</b>	<b>3</b>	<b>10</b>	

## ANNEXURE-D3

## POSITION OF IMPLEMENTATION OF NULM UNDER ACP 2021-22 AS ON 30.11.2021 IN UT OF J&amp;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	1	100	2215	443000	69	9	1700	5	800	6	900	0	0	6	54
2	PUNJAB NATIONAL BANK	23	4370	1724	344800	188	68	13600	45	9230	68	13600	4	4	13	107
3	UCO BANK	0	0	190	38000	50	50	9100	50	9100	50	9100	26	24	0	0
4	CENTRAL BANK OF INDIA	0	0	199	39800	12	1	200	1	200	1	200	1	1	1	10
5	CANARA BANK	0	0	386	77200	27	16	1500	16	1500	16	1500	4	2	1	10
6	PUNJAB & SIND BANK	0	0	176	35200	5	1	200	0	0	0	0	0	0	0	4
7	BANK OF BARODA	0	0	154	30800	8	1	100	1	100	1	100	1	0	0	7
8	UNION BANK OF INDIA	0	0	118	23600	21	5	750	4	650	4	650	3	3	6	10
9	BANK OF INDIA	1	200	60	12000	43	43	5508	43	3889	44	4089	73	34	0	0
10	INDIAN OVERSEAS BANK	0	0	20	4000	4	2	400	2	400	2	400	10	10	0	2
11	BANK OF MAHARASHTRA	0	0	20	4000	0	0	0	0	0	0	0	0	0	0	0
12	INDIAN BANK	0	0	79	15800	4	1	88	1	88	1	88	1	1	1	2
	Sub- total	25	4670	5341	1068200	431	197	33146	168	25957	193	30627	4	3	28	206
(ii)	Private Sector Banks															
13	J&K BANK	132	25435	6606	1321200	2808	1490	285400	953	116865	1085	142300	16	11	217	1101
14	ICICI BANK	0	0	192	38400	0	0	0	0	0	0	0	0	0	0	0
15	HDFC BANK	0	0	777	155400	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	225	45000	30	30	5300	30	5300	30	5300	13	12	0	0
18	YES BANK	0	0	25	5000	0	0	0	0	0	0	0	0	0	0	0
19	IDBI BANK	0	0	30	6000	0	0	0	0	0	0	0	0	0	0	0
20	INDUSIND BANK	0	0	25	5000	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	132	25435	7880	1576000	2838	1520	290700	983	122165	1115	147600	14	9	217	1101
(iii)	Regional Rural Banks															
24	J&K GRAMEEN BANK	0	0	685	137000	78	29	5800	22	4400	22	4400	3	3	43	6
25	ELLAQUAI DEHATI BANK (E)	0	0	425	85000	137	56	10800	42	7100	42	7100	10	8	31	50
	Sub- total	0	0	1110	222000	215	85	16600	64	11500	64	11500	6	5	74	56
(A)	SCHEDULED COMMERCIAL BANKS															
157	30105	14331	2866200	3484	1802	340446	1215	159622	1372	189727	10	7	319	1363		
(B)	Central/ State Coop. Banks															
26	JAMMU CENTRAL COOP. BA	0	0	21	4200	0	0	0	0	0	0	0	0	0	0	0
27	BARAMULLA CENTRAL COC	0	0	84	16800	4	4	800	4	800	4	800	5	5	0	0
28	ANANTNAG CENTRAL COOP	0	0	225	45000	158	158	31600	158	31600	158	31600	70	70	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	250	50000	6	5	1000	3	600	3	600	1	1	0	1
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	10	2000	0	0	0	0	0	0	0	0	0	0	0
34	KASHMIR MERCANTILE COC	0	0	29	5800	0	0	0	0	0	0	0	0	0	0	0
35	URBAN COOP. BANK	0	0	50	10000	0	0	0	0	0	0	0	0	0	0	0
	Sub- total	0	0	669	133800	168	167	33400	165	33000	165	33000	25	25	0	1
	Grand Total	157	30105	15000	3000000	3652	1969	373846	1380	192622	1537	222727	10	7	319	1364

## Annexure-D4

## POSITION OF IMPLEMENTATION PM WEAVERS' MUDRA YOJANA AS ON 30.11.2021 IN UT OF J&amp;K

(AMT. IN THOUSAND)

PMWMY		1		2		3		4		5		6		7		8	9
S.NO	Name of the Bank	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.			
<b>(i) Public Sector Banks</b>																	
1	SBI	0	0	125	16710	0	0	0	0	0	0	0	0	0	0	0	0
2	PNB	0	0	75	10450	38	34	5900	34	5900	34	5900	45	56	1	3	
3	UCO Bank	0	0	3	350	0	0	0	0	0	0	0	0	0	0	0	
4	Central Bank of India	0	0	4	650	0	0	0	0	0	0	0	0	0	0	0	
5	Canara Bank	0	0	9	1350	6	0	0	0	0	0	0	0	0	0	6	
6	Punjab & Sind Bank	0	0	4	650	0	0	0	0	0	0	0	0	0	0	0	
7	Bank of Baroda	0	0	1	200	0	0	0	0	0	0	0	0	0	0	0	
8	Union Bank of India	0	0	8	1400	2	1	100	0	0	0	0	0	0	0	1	
9	Bank of India	0	0	1	200	0	0	0	0	0	0	0	0	0	0	0	
10	Indian Overseas Bank	0	0	0	0	2	2	500	2	500	2	500	-	-	0	0	
11	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
12	Indian Bank	0	0	2	200	0	0	0	0	0	0	0	0	0	0	0	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>232</b>	<b>32160</b>	<b>48</b>	<b>37</b>	<b>6500</b>	<b>36</b>	<b>6400</b>	<b>36</b>	<b>6400</b>	<b>16</b>	<b>20</b>	<b>1</b>	<b>10</b>	
<b>(ii) Private Sector Banks</b>																	
13	J&K Bank	36	6401	580	82890	1004	327	44400	185	18299	221	24700	38	30	139	538	
14	ICICI Bank	0	0	1	50	0	0	0	0	0	0	0	0	0	0	0	
15	HDFC Bank	0	0	34	3040	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	3	190	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	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	
	<b>Sub- total</b>	<b>36</b>	<b>6401</b>	<b>618</b>	<b>86170</b>	<b>1004</b>	<b>327</b>	<b>44400</b>	<b>185</b>	<b>18299</b>	<b>221</b>	<b>24700</b>	<b>36</b>	<b>29</b>	<b>139</b>	<b>538</b>	
<b>(iii) Regional Rural Banks</b>																	
24	J&K Grameen Bank	0	0	88	11850	103	14	4300	10	1600	10	1600	11	14	67	22	
25	EDB	0	0	63	8070	24	10	2300	9	2200	9	2200	14	27	1	13	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>151</b>	<b>19920</b>	<b>127</b>	<b>24</b>	<b>6600</b>	<b>19</b>	<b>3800</b>	<b>19</b>	<b>3800</b>	<b>13</b>	<b>19</b>	<b>68</b>	<b>35</b>	
<b>(A)</b>	<b>SCHEDULED COMMERCIAL BA</b>	<b>36</b>	<b>6401</b>	<b>1001</b>	<b>138250</b>	<b>1179</b>	<b>388</b>	<b>57500</b>	<b>240</b>	<b>28499</b>	<b>276</b>	<b>34900</b>	<b>28</b>	<b>25</b>	<b>208</b>	<b>583</b>	
<b>(B) COOP BANKS</b>																	
26	Jammu C. C. Bank	0	0	6	1000	0	0	0	0	0	0	0	0	0	0	0	
27	Baramulla C. C. Bank	0	0	2	100	0	0	0	0	0	0	0	0	0	0	0	
28	Anantnag C. C. Bank	0	0	8	1050	1	0	0	0	0	0	0	0	0	1		
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	46	6050	2	0	0	0	0	0	0	0	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 M. C. Bank	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
34	Kashmir Mc. C. Bank	0	0	3	150	0	0	0	0	0	0	0	0	0	0	0	
35	Urban Coop. Bank	0	0	1	200	0	0	0	0	0	0	0	0	0	0	0	
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>66</b>	<b>8550</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	
	<b>Grand Total</b>	<b>36</b>	<b>6401</b>	<b>1067</b>	<b>146800</b>	<b>1182</b>	<b>388</b>	<b>57500</b>	<b>240</b>	<b>28499</b>	<b>276</b>	<b>34900</b>	<b>26</b>	<b>24</b>	<b>208</b>	<b>586</b>	

**ANNEXURE-D5**

<b>BANK-WISE PROGRESS IN IMPLEMENTATION OF CREDIT CARD SCHEME (CCS) FOR ARTISANS &amp; WEAVERS OF HANDICRAFTS &amp; HANDILOOMS SECTOR AS ON 30-11-2021 (CFY 2021-22) IN UT OF J&amp;K</b>														
<b>SRL</b>	<b>NAME OF BANK</b>	<b>AMT. IN THOUSAND</b>												
		<b>1</b>		<b>2</b>		<b>3</b>	<b>4</b>		<b>5</b>		<b>6</b>		<b>7</b>	<b>8</b>
		<b>Disbursement of last year's pending cases</b>		<b>Target for the current year</b>		<b>Cases Sponsored (CFY)</b>	<b>Cases Sanctioned (Out of 3)</b>		<b>Cases Disbursed (Out of 4)</b>		<b>Total Cases Disbursed (1+5)</b>		<b>Cases Rej. / Returned</b>	<b>Cases Pending</b>
		<b>NO.</b>	<b>AMT.</b>	<b>NO.</b>	<b>AMT.</b>	<b>NO.</b>	<b>NO.</b>	<b>AMT.</b>	<b>NO.</b>	<b>AMT.</b>	<b>NO.</b>	<b>AMT.</b>	<b>NO.</b>	<b>NO.</b>
1	SBI	0	0	488	95640	71	30	5790	24	4790	24	4790	7	34
2	PNB	0	0	344	67360	21	6	1140	2	380	2	380	6	9
3	UCO Bank	0	0	11	2200	0	0	0	0	0	0	0	0	0
4	CBI	0	0	30	6000	2	0	0	0	0	0	0	0	2
5	Canara Bank	0	0	55	11000	7	1	100	1	100	1	100	0	6
6	PSB	0	0	8	1600	0	0	0	0	0	0	0	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	9	1	100	0	0	0	0	1	7
9	Bank of India	0	0	6	1200	0	0	0	0	0	0	0	0	0
10	IOB	0	0	0	0	1	1	100	1	100	1	100	0	0
11	BOM	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Bank	0	0	2	400	30	20	3600	20	3600	20	3600	2	8
13	J&K Bank	188	22771	2615	511380	3071	1935	275000	1437	157029	1625	179800	416	720
14	ICICI Bank	0	0	28	5600	1	0	0	0	0	0	0	0	1
15	HDFC Bank	0	0	167	31800	0	0	0	0	0	0	0	0	0
16	Fedral Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Axis Bank	0	0	27	5360	5	0	0	0	0	0	0	0	5
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	512	99500	296	121	19600	59	8200	59	8200	99	76
25	EDB	10	2200	293	57940	90	44	7200	31	2500	36	3400	9	37
26	JCCB	0	0	42	8400	0	0	0	0	0	0	0	0	0
27	BCCB	0	0	33	6600	20	20	4000	20	3600	20	3600	0	0
28	ACCB	4	720	92	18400	12	6	1100	2	380	6	1100	0	6
29	CCB	0	0	0	0	0	0	0	0	0	0	0	0	0
30	JKSCB	0	0	179	35020	11	3	500	3	500	3	500	0	8
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
<b>TOTAL</b>		<b>202</b>	<b>25691</b>	<b>5000</b>	<b>979000</b>	<b>3647</b>	<b>2188</b>	<b>318230</b>	<b>1600</b>	<b>181179</b>	<b>1797</b>	<b>205570</b>	<b>540</b>	<b>919</b>



**ANNEXURE-D6**

**POSITION OF IMPLEMENTATION OF J&K RURAL EMPLOYMENT GENERATION PROGRAMME (JKREGP) IN UT OF J&K AS ON 30.11.2021**

**AMOUNT IN LAC**

<b>JKREGP</b>		1		2		3	4			5		6		7	8		
		S.NO	Name of the Bank	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
				A/C	AMT.	A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.			
1	J&K BANK	41	179.79	955	5730.00	827	477	2572.00	403	1303.21	444	1483.00	128	222			
2	JKGB	7	51.61	215	1290.00	193	85	547.00	36	190.39	43	242.00	85	23			
3	JKSCB	0	0.00	61	366.00	0	0	0.00	0	0.00	0	0.00	0	0			
<b>TOTAL</b>		<b>48</b>	<b>231.40</b>	<b>1231</b>	<b>7386.00</b>	<b>1020</b>	<b>562</b>	<b>3119.00</b>	<b>439</b>	<b>1493.60</b>	<b>487</b>	<b>1725.00</b>	<b>213</b>	<b>245</b>			

**ANNEXURE- E**

**POSITION OF IMPLEMENTATION OF SC/ ST/ OBC UNDER ACP 2021-22 AS ON 30.11.2021 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.	A/C	AMT.	
<b>(i) Public Sector Banks</b>																
1	STATE BANK OF INDIA	0	0	374	36695	9	4	400	3	300	3	300	1	1	2	3
2	PUNJAB NATIONAL BANK	0	0	248	24235	13	2	197	1	100	1	100	0	0	0	11
3	UCO BANK	0	0	26	2600	1	0	0	0	0	0	0	0	0	0	1
4	CENTRAL BANK OF INDIA	0	0	22	2200	2	0	0	0	0	0	0	0	0	1	1
5	CANARA BANK	0	0	65	6500	1	0	0	0	0	0	0	0	0	0	1
6	PUNJAB & SIND BANK	0	0	26	2600	0	0	0	0	0	0	0	0	0	0	0
7	BANK OF BARODA	0	0	4	400	0	0	0	0	0	0	0	0	0	0	0
8	UNION BANK OF INDIA	0	0	25	2500	14	3	290	2	200	2	0	8	0	1	10
9	BANK OF INDIA	0	0	19	1900	3	1	100	1	100	1	100	5	5	0	2
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	12	1200	1	0	0	0	0	0	0	0	0	1	0
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>821</b>	<b>80830</b>	<b>44</b>	<b>10</b>	<b>987</b>	<b>7</b>	<b>700</b>	<b>7</b>	<b>500</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>29</b>
<b>(ii) Private Sector Banks</b>																
13	J&K BANK	12	934	1670	165930	378	194	25459	117	16917	129	17851	8	11	23	161
14	ICICI BANK	0	0	12	1200	0	0	0	0	0	0	0	0	0	0	0
15	HDFC BANK	0	0	29	3700	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	12	1200	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
	<b>Sub- total</b>	<b>12</b>	<b>934</b>	<b>1723</b>	<b>172030</b>	<b>378</b>	<b>194</b>	<b>25459</b>	<b>117</b>	<b>16917</b>	<b>129</b>	<b>17851</b>	<b>7</b>	<b>10</b>	<b>23</b>	<b>161</b>
<b>(iii) Regional Rural Banks</b>																
24	J&K GRAMEEN BANK	0	0	333	33300	40	9	987	4	350	4	350	1	1	8	23
25	ELLAQUAI DEHATI BANK (ED)	0	0	148	15860	25	5	474	2	145	2	145	1	1	2	18
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>481</b>	<b>49160</b>	<b>65</b>	<b>14</b>	<b>1461</b>	<b>6</b>	<b>495</b>	<b>6</b>	<b>495</b>	<b>1</b>	<b>1</b>	<b>10</b>	<b>41</b>
(A)	<b>SCHEDULED COMMERCIAL BANK</b>	<b>12</b>	<b>934</b>	<b>3025</b>	<b>302020</b>	<b>487</b>	<b>218</b>	<b>27907</b>	<b>130</b>	<b>18112</b>	<b>142</b>	<b>19046</b>	<b>5</b>	<b>6</b>	<b>38</b>	<b>231</b>
<b>(B) Central/ State Coop. Banks</b>																
26	JCCB	0	0	60	6000	5	0	0	0	0	0	0	0	0	0	5
27	BCCB	0	0	26	2600	0	0	0	0	0	0	0	0	0	0	0
28	ACCB	0	0	58	5800	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	23	2300	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	3	300	0	0	0	0	0	0	0	0	0	0	0
35	URBAN COOP. BANK	0	0	5	500	0	0	0	0	0	0	0	0	0	0	0
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>175</b>	<b>17500</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>
	<b>Grand Total</b>	<b>12</b>	<b>934</b>	<b>3200</b>	<b>319520</b>	<b>492</b>	<b>218</b>	<b>27907</b>	<b>130</b>	<b>18112</b>	<b>142</b>	<b>19046</b>	<b>4</b>	<b>6</b>	<b>38</b>	<b>236</b>

## ANNEXURE- F1

## BANKWISE PROGRESS UNDER (KCC-CROPS) -DATA AS ON 30.11.2021 IN OF UT IN J&amp;K

AMT. IN CRORE

#	BANK NAME	ACTIVE KCC (CROPS)		KCC ISSUED DURING 2021-22		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SBI	24601	187.97	595	5.50	0	0	3216	25.86	13.8%
2	PNB	20263	139.16	917	11.07	26	998	2619	19.22	13.8%
3	UCO BANK	334	3.07	0	0.00	0	0	9	0.18	5.9%
4	CBI	677	9.52	0	0.00	0	0	6	0.17	1.8%
5	CANARA BANK	886	8.73	66	0.64	0	0	79	2.84	32.5%
6	P&S BANK	516	4.97	0	0.00	61	0	73	0.70	14.1%
7	BOB	38	0.21	0	0.00	0	0	0	0.00	0.0%
8	UBI	77	0.46	0	0.00	104	0	0	0.00	0.0%
9	BANK OF INDIA	261	0.33	0	0.00	0	0	0	0.00	0.0%
10	IOB	1	0.01	0	0.00	0	0	0	0.00	0.0%
11	BOM	4	0.06	0	0.00	0	0	0	0.00	0.0%
12	INDIAN BANK							0	0.00	-
13	J&K BANK	668277	4307.29	17537	245.66	1845	9090	4321	71.33	1.7%
14	ICICI BANK							0	0.00	-
15	HDFC BANK	6563	285.71	963	9.98	0	0	569	31.99	11.2%
16	FEDERAL BANK							0	0.00	-
17	AXIS BANK	78	5.88	27	2.90	8	6	29	1.08	18.4%
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	80214	600.97	2867	26.80	0	132	4593	62.87	10.5%
25	EDB	17926	213.39	446	2.82	24	541	2805	32.80	15.4%
26	JCC BANK	3714	11.63	41	0.33	0	0	1015	2.68	23.0%
27	BCC BANK	384	4.51	0	0.00	0	0	288	3.41	75.6%
28	ACC BANK	1292	41.27	24	0.53	0	0	137	4.75	11.5%
29	CCB							0	0.00	-
30	JKSCB	1156	15.07	64	0.14	371	48	165	1.70	11.3%
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		827369	5840.78	23547	306.37	2439	10815	19924	261.58	4.5%

## ANNEXURE- F2

## BANKWISE PROGRESS UNDER (KCC-AHF) -DATA AS ON 30.11.2021 IN OF UT IN J&amp;K

AMT. IN CRORE

#	BANK NAME	ACTIVE KCC (AHF)		KCC ISSUED DURING 2021-22		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SBI	3359	21.89	746	22.38	0	0	233	1.64	7.5%
2	PNB	2338	16.29	356	5.05	68	521	178	1.10	6.7%
3	UCO BANK	56	0.43	0	0.00	0	0	0	0.00	0.0%
4	CBI	183	1.06	0	0.00	0	0	5	0.43	41.0%
5	CANARA BANK	229	1.78	118	0.98	0	0	46	0.85	47.9%
6	P&S BANK	22	0.13	0	0.00	5	0	0	0.00	0.0%
7	BOB	0	0.00	0	0.00	0	0	0	0.00	-
8	UBI	5	0.05	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	97840	462.12	12883	72.33	2025	13474	78	0.65	0.1%
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	18777	113.49	3128	27.64	10	369	109	0.72	0.6%
25	EDB	3081	18.72	630	4.28	48	267	70	0.45	2.4%
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	178	0.96	3	0.06	38	90	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		126098	637.19	17864	132.72	2194	14721	719	5.84	0.9%

## ANNEXURE- F3

## DISTRICTWISE PROGRESS UNDER (KCC-CROPS) -DATA AS ON 30.11.2021 IN OF UT IN J&amp;K

AMT. IN CRORE

#	DISTRICT NAME	ACTIVE KCC (CROPS)		KCC ISSUED DURING 2021-22		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SRINAGAR	8794	35.45	803	7.05	377	809	238	1.91	5.38%
2	GANDERBAL	11693	82.01	198	2.25	49	77	413	3.24	3.95%
3	BUDGAM	41350	473.25	2046	25.05	1284	3513	1338	14.63	3.09%
4	BARAMULLA	103194	941.50	1155	17.27	1	49	4077	79.99	8.50%
5	BANDIPORA	34891	189.08	346	6.10	0	22	695	8.86	4.69%
6	KUPWARA	84741	402.47	1143	11.06	0	45	2157	24.89	6.19%
7	ANANTNAG	55678	616.98	1642	20.90	6	1052	1496	30.68	4.97%
8	KULGAM	37324	538.88	906	14.29	0	51	1043	16.74	3.11%
9	PULWAMA	43620	500.57	1368	19.24	239	1145	820	18.04	3.60%
10	SHOPIAN	32942	560.94	1312	21.17	46	16	828	18.91	3.37%
11	RAJOURI	54585	326.07	3414	65.14	0	744	457	2.04	0.63%
12	POONCH	31603	102.15	890	9.92	0	364	461	2.16	2.12%
13	JAMMU	67029	277.85	1860	15.59	101	441	2314	19.85	7.15%
14	SAMBA	24409	90.67	777	7.23	62	479	209	1.30	1.44%
15	UDHAMPUR	45616	107.59	978	9.52	48	1332	851	4.09	3.80%
16	REASI	25029	84.70	732	11.05	0	587	295	1.13	1.33%
17	KATHUA	46802	239.32	1526	12.20	51	80	1098	7.78	3.25%
18	DODA	32527	122.55	1072	10.34	0	9	658	3.08	2.51%
19	RAMBAN	22759	76.21	867	13.82	16	0	171	1.00	1.31%
20	KISHTWAR	22783	72.53	512	7.16	159	0	305	1.25	1.73%
TOTAL		827369	5840.78	23547	306.37	2439	10815	19924	261.58	4.48%

### ANNEXURE- F4

#### DISTRICTWISE PROGRESS UNDER (KCC-AHF) -DATA AS ON 30.11.2021 IN OF UT IN J&K

AMT. IN CRORE

#	DISTRICT NAME	ACTIVE KCC AHF		KCC ISSUED DURING 2021-22		NO OF PENDING APPLICATIONS	APPLICATIONS RETURNED	NPA		
		A/Cs	AMT	A/Cs	AMT			A/Cs	AMT	%
1	SRINAGAR	1859	9.68	261	1.48	124	253	8	0.06	0.6%
2	GANDERBAL	7031	43.37	1558	9.92	177	176	7	0.04	0.1%
3	BUDGAM	7101	39.53	1492	8.45	950	1511	39	0.24	0.6%
4	BARAMULLA	7227	35.92	1048	7.77	8	141	48	0.72	2.0%
5	BANDIPORA	5091	33.41	780	5.91	2	114	70	0.56	1.7%
6	KUPWARA	9283	49.98	1162	7.11	70	70	81	0.41	0.8%
7	ANANTNAG	10048	51.99	1307	7.17	9	1049	40	0.24	0.5%
8	KULGAM	4192	18.93	380	2.05	2	10	23	0.10	0.5%
9	PULWAMA	8327	43.47	618	4.25	190	336	31	0.15	0.4%
10	SHOPIAN	1406	6.97	115	0.77	73	90	7	0.05	0.7%
11	RAJOURI	6270	42.86	1300	13.30	0	1183	3	0.02	0.1%
12	POONCH	6129	28.09	646	4.86	0	50	47	0.19	0.7%
13	JAMMU	16135	88.92	2222	21.01	35	111	91	1.30	1.5%
14	SAMBA	4432	29.66	750	6.34	70	1390	21	0.20	0.7%
15	UDHAMPUR	5223	24.88	1161	10.43	215	1777	46	0.32	1.3%
16	REASI	3124	10.05	183	0.73	45	3693	34	0.17	1.7%
17	KATHUA	6101	36.30	1210	11.68	51	2538	92	0.93	2.6%
18	DODA	7408	16.62	487	3.01	41	212	16	0.06	0.4%
19	RAMBAN	2429	6.69	346	1.89	128	15	12	0.06	0.9%
20	KISHTWAR	7282	19.87	838	4.60	4	2	3	0.01	0.0%
<b>TOTAL</b>		<b>126098</b>	<b>637.19</b>	<b>17864</b>	<b>132.72</b>	<b>2194</b>	<b>14721</b>	<b>719</b>	<b>5.84</b>	<b>0.9%</b>

**Annexure-G**

Progress under Joint Liability Group (JLG) of Bhoomi Heen Kissan during 2021-22 AS ON 30.11.2021						
AMT IN LAC						
S.N O	Name of the Bank	Rural Branches (as on 01.04.2021)	Target for the CFY 2021-22	No. of JLGs formed during the CFY (Upto 30.11.2021)	JLGs Credit Linked	
					A/C	Amount
<b>(i) Public Sector Banks</b>						
1	STATE BANK OF INDIA	81	324	54	54	109.46
2	PUNJAB NATIONAL BANK	34	136	6	6	12.00
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	1	1	2.00
6	PUNJAB & SIND BANK	3	12	2	2	2.40
7	BANK OF BARODA	1	4	0	0	0.00
8	UNION BANK OF INDIA	2	8	0	0	0.00
9	BANK OF INDIA	2	8	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
	<b>Sub - Total</b>	<b>136</b>	<b>544</b>	<b>63</b>	<b>63</b>	<b>125.86</b>
<b>(ii) Private Sector Banks</b>						
13	J&K BANK	501	2004	571	523	316.90
14	ICICI BANK	5	20	0	0	0.00
15	HDFC BANK	16	64	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	0	0	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
	<b>Commercial Bank- (Sub total)</b>	<b>533</b>	<b>2132</b>	<b>571</b>	<b>523</b>	<b>316.90</b>
<b>(iii) Regional Rural Banks</b>						
24	J&K GRAMEEN BANK	174	696	78	78	154.50
25	ELLAQUAI DEHATI BANK (EDB)	90	360	695	695	483.38
	<b>RRB Sub - Total</b>	<b>264</b>	<b>1056</b>	<b>773</b>	<b>773</b>	<b>637.88</b>
	<b>SCHEDULED COMMERCIAL BANKs</b>	<b>933</b>	<b>3732</b>	<b>1407</b>	<b>1359</b>	<b>1080.64</b>
<b>(iv) Central/ State Coop. Banks</b>						
26	JAMMU CENTRAL COOP. BANK	70	280	0	0	0.00
27	BARAMULLA CENTRAL COOP. BAN	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. BAN	0	0	0	0	0.00
34	KASHMIR MERCANTILE COOP. BAN	5	20	0	0	0.00
35	URBAN COOP. BANK	0	0	0	0	0.00
	<b>Coop Bank - (Sub - Total)</b>	<b>157</b>	<b>628</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>1090</b>	<b>4360</b>	<b>1407</b>	<b>1359</b>	<b>1080.64</b>



## Annexure-H

BANK-WISE DISBURSEMENT UNDER PMMY (MUDRA) FOR UT OF J&K DURING FY 2021-22 (UPTO 30.11.2021)

AMOUNT IN CRORE

SRL	BANK NAME	DISBURSEMENT (SHISHU)		DISBURSEMENT (KISHORE)		DISBURSEMENT (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	399	1.00	3009	77.68	734	59.43	4142	138.11	297.00	47%
2	PUNJAB NATIONAL BANK	830	2.70	2362	58.44	688	51.37	3880	112.51	202.00	56%
3	UCO BANK	59	0.08	234	4.35	120	8.36	413	12.79	18.00	71%
4	CENTRAL BANK OF INDIA	184	0.15	239	3.73	51	3.35	474	7.23	14.02	52%
5	CANARA BANK	1316	1.74	569	14.07	92	7.83	1977	23.64	35.00	68%
6	PUNJAB & SINDH BANK	53	0.14	123	2.51	20	1.43	196	4.08	6.50	63%
7	BANK OF BARODA	126	0.36	165	4.97	86	7.42	377	12.75	5.00	255%
8	UNION BANK OF INDIA	30	0.04	103	2.15	45	3.02	178	5.21	20.00	26%
9	BANK OF INDIA	67	0.15	157	2.60	33	1.26	257	4.01	6.00	67%
10	INDIAN OVERSEAS BANK	5	0.02	20	0.55	8	0.59	33	1.16	1.23	94%
11	BANK OF MAHARASHTRA	11	0.01	7	0.27	3	0.19	21	0.47	0.00	0%
12	INDIAN BANK	16	0.05	78	2.38	30	2.50	124	4.93	4.00	123%
<b>TOTAL (PUBLIC SECTOR BANKS)</b>		<b>3096</b>	<b>6.44</b>	<b>7066</b>	<b>173.70</b>	<b>1910</b>	<b>146.75</b>	<b>12072</b>	<b>326.89</b>	<b>608.75</b>	<b>54%</b>
13	J&K BANK	28614	90.27	82873	1780.37	14244	1015.44	125731	2886.08	2582.17	112%
14	ICICI BANK	0	0.00	4	0.16	2	0.20	6	0.36	8.85	4%
15	HDFC BANK	0	0.00	1	0.01	3	0.24	4	0.25	4.26	6%
16	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.20	0%
17	AXIS BANK	0	0.00	3	0.07	0	0.00	3	0.07	0.00	-
18	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	-
19	IDBI BANK	21	0.03	77	2.14	55	4.06	153	6.23	7.70	81%
20	INDUSIND BK	0	0.00	124	4.55	29	1.31	153	5.86	5.33	110%
21	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.15	0%
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	
23	BANDAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0%
<b>TOTAL (PRIVATE SECTOR BANKS)</b>		<b>28635</b>	<b>90.30</b>	<b>83082</b>	<b>1787.30</b>	<b>14333</b>	<b>1021.25</b>	<b>126050</b>	<b>2898.85</b>	<b>2608.66</b>	<b>111%</b>
24	J&K GRAMEEN BANK	922	3.27	6735	129.47	624	42.36	8281	175.10	297.46	59%
25	ELLAQUAI DEHATI BANK	341	1.66	1315	29.08	182	12.79	1838	43.53	20.00	218%
<b>TOTAL (REGIONAL RURAL BANKS)</b>		<b>1263</b>	<b>4.93</b>	<b>8050</b>	<b>158.55</b>	<b>806</b>	<b>55.15</b>	<b>10119</b>	<b>218.63</b>	<b>317.46</b>	<b>69%</b>
<b>SUB-TOTAL (SCBs)</b>		<b>32994</b>	<b>101.67</b>	<b>98198</b>	<b>2119.55</b>	<b>17049</b>	<b>1223.15</b>	<b>148241</b>	<b>3444.37</b>	<b>3534.87</b>	<b>97%</b>
26	OTHER FINANCIAL INST.	4181	16.47	275	3.23	6	0.32	4462	20.02		-
<b>GRAND TOTAL</b>		<b>37175</b>	<b>118.14</b>	<b>98473</b>	<b>2122.78</b>	<b>17055</b>	<b>1223.47</b>	<b>152703</b>	<b>3464.39</b>	<b>3534.87</b>	<b>98%</b>

## Annexure- I

BANK-WISE DATA ON DISBURSEMENT UNDER STAND UP INDIA PROGRAMME IN UT OF J&K AS ON 30.11.2021

AMT IN LAC

#	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
<b>(i) Public Sector Banks</b>								
1	STATE BANK OF INDIA	348	91	1072.00	100	1093.00	191	2165.00
2	PUNJAB NATIONAL BANK	246	26	490.00	51	1034.54	77	1524.54
3	UCO BANK	40	4	59.48	12	285.84	16	345.32
4	CENTRAL BANK OF INDIA	34	3	35.70	1	21.15	4	56.85
5	CANARA BANK	76	17	222.78	5	83.36	22	306.14
6	PUNJAB & SIND BANK	32	6	89.60	14	256.25	20	345.85
7	BANK OF BARODA	26	0	0.00	1	18.00	1	18.00
8	UNION BANK OF INDIA	42	3	23.00	0	0.00	3	23.00
9	BANK OF INDIA	22	0	0.00	3	31.00	3	31.00
10	INDIAN OVERSEAS BANK	8	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	163.65	1	9.81	10	173.46
<b>Sub-Total</b>		<b>906</b>	<b>159</b>	<b>2156.21</b>	<b>188</b>	<b>2832.95</b>	<b>347</b>	<b>4989.16</b>
<b>(ii) Private Sector Banks</b>								
13	J&K BANK	1584	196	3299.26	609	12056.67	805	15355.93
14	ICICI BANK	70	0	0.00	0	0.00	0	0.00
15	HDFC BANK	152	0	0.00	34	729.95	34	729.95
16	FEDERAL BANK	2	0	0.00	0	0.00	0	0.00
17	AXIS BANK	50	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	10	2	33.41	0	0.00	2	33.41
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	5	15.56	5	15.56
<b>SUB-TOTAL -II</b>		<b>1898</b>	<b>198</b>	<b>3332.67</b>	<b>648</b>	<b>12802.18</b>	<b>846</b>	<b>16134.85</b>
<b>(iii) Regional Rural Banks</b>								
24	JKGB	430	149	1921.94	156	2297.34	305	4219.28
25	EDB	234	11	1.45	15	1.93	26	3.38
<b>SUB-TOTAL -III</b>		<b>664</b>	<b>160</b>	<b>1923.39</b>	<b>171</b>	<b>2299.27</b>	<b>331</b>	<b>4222.66</b>
<b>GRAND TOTAL</b>		<b>3468</b>	<b>517</b>	<b>7412.27</b>	<b>1007</b>	<b>17934.40</b>	<b>1524</b>	<b>25346.67</b>

**ANNEXURE- J**

**POSITION OF IMPLEMENTATION OF CREDIT LINKED SUBSIDY SCHEME OF PRADHAN MANTRI AWAS YOJANA UNDER ACP 2021-22 AS ON 30.11.2021**

**AMOUNT IN THOUSAND**

#	BANK	1		2		3		4			5		6		7		8	9	10		11			
		Disbursement of last year's pending cases		Targets for Current Year		Cases Sponsored		Cases Sanctioned			Cases Disbursed		Total Cases Disbursed (1+5)		% age of Disbursement W.R.T. Sponsorship				Cases Rej./ Returned	Cases pending	Cases Disbursed Directly by Banks		Total Disbursements (Including cases taken directly) (6+10)	
		A/C	AMT	A/C	AMT	A/C	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT					A/C	AMT	A/C	AMT
<b>(i) PSBs</b>																								
1	SBI	0	0	1244	746400	8	3	5500	3	3400	3	3400	0	0.5	0	5	68	146500	71	149900				
2	PNB	0	0	839	503400	1	1	600	0	0	0	0	0.0	0	0	17	15300	17	15300					
3	UCO BANK	0	0	40	24000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
4	CBI	0	0	95	57000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
5	CANARA BANK	0	0	176	105600	2	0	0	0	0	0	0	0.0	2	0	5	11200	5	11200					
6	PSB	0	0	55	33000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
7	BOB	0	0	78	46800	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
8	UBI	0	0	114	68400	2	2	3055	0	0	0	0	0.0	0	0	0	0	0	0					
9	BANK OF INDIA	0	0	72	43200	0	0	0	0	0	0	0	0.0	0	0	4	10790	4	10790					
10	IOB	0	0	16	9600	1	1	1500	1	1500	1	1500	6	15.6	0	0	0	0	1	1500				
11	BOM	0	0	16	9600	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
12	INDIAN BANK	0	0	29	17400	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>2774</b>	<b>1664400</b>	<b>14</b>	<b>7</b>	<b>10655</b>	<b>4</b>	<b>4900</b>	<b>4</b>	<b>4900</b>	<b>0</b>	<b>0.3</b>	<b>2</b>	<b>5</b>	<b>94</b>	<b>183790</b>	<b>98</b>	<b>188690</b>				
<b>(ii) Private Sector Banks</b>																								
13	J&K BANK	17	10339	4028	2416800	352	320	359100	293	244561	310	254900	8	10.5	18	14	63	143100	373	398000				
14	ICICI BANK	0	0	80	48000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
15	HDFC BANK	0	0	472	283200	0	0	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	0	0	0					
17	AXIS BANK	0	0	65	39000	0	0	0	0	0	0	0	0.0	0	0	15	31635	15	31635					
18	YES BANK	0	0	33	19800	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
19	IDBI BANK	0	0	25	15000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
20	INDUSIND BANK	0	0	25	15000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
21	SOUTH INDIAN	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0					
22	KOTAK MAHINDR	0	0	0	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	0	0	0					
	<b>Sub- total</b>	<b>17</b>	<b>10339</b>	<b>4728</b>	<b>2836800</b>	<b>352</b>	<b>320</b>	<b>359100</b>	<b>293</b>	<b>244561</b>	<b>310</b>	<b>254900</b>	<b>7</b>	<b>9.0</b>	<b>18</b>	<b>14</b>	<b>78</b>	<b>174735</b>	<b>388</b>	<b>429635</b>				
<b>(iii) Regional Rural Banks</b>																								
24	JKGB	3	2100	427	256200	4	1	600	0	0	3	2100	1	0.8	2	1	8	10000	11	12100				
25	EDB	0	0	302	181200	5	0	0	0	0	0	0	0.0	3	2	0	0	0	0					
	<b>Sub- total</b>	<b>3</b>	<b>2100</b>	<b>729</b>	<b>437400</b>	<b>9</b>	<b>1</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>2100</b>	<b>0</b>	<b>0.5</b>	<b>5</b>	<b>3</b>	<b>8</b>	<b>10000</b>	<b>11</b>	<b>12100</b>				
(A)	<b>SCBs</b>	<b>20</b>	<b>12439</b>	<b>8231</b>	<b>4938600</b>	<b>375</b>	<b>328</b>	<b>370355</b>	<b>297</b>	<b>249461</b>	<b>317</b>	<b>261900</b>	<b>4</b>	<b>5.3</b>	<b>25</b>	<b>22</b>	<b>180</b>	<b>368525</b>	<b>497</b>	<b>630425</b>				
(B)	<b>CCOP BANKS</b>																							
26	JCCB	0	0	17	10200	0	0	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	0	0	0					
28	ACCB	0	0	50	30000	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
29	CCB	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	0	0	0					
30	JKSCB	0	0	155	93000	4	3	1500	3	1500	3	1500	2	1.6	1	0	0	0	3	1500				
31	DUCO BANK	0	0	0	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	0	0	0					
33	BMCB	0	0	15	9000	0	0	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	0	0	0					
35	UCB	0	0	4	2400	0	0	0	0	0	0	0	0.0	0	0	0	0	0	0					
	<b>Sub- total</b>	<b>0</b>	<b>0</b>	<b>241</b>	<b>144600</b>	<b>4</b>	<b>3</b>	<b>1500</b>	<b>3</b>	<b>1500</b>	<b>3</b>	<b>1500</b>	<b>1</b>	<b>1.0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>1500</b>				
	<b>Grand Total</b>	<b>20</b>	<b>12439</b>	<b>8472</b>	<b>5083200</b>	<b>379</b>	<b>331</b>	<b>371855</b>	<b>300</b>	<b>250961</b>	<b>320</b>	<b>263400</b>	<b>4</b>	<b>5.2</b>	<b>26</b>	<b>22</b>	<b>180</b>	<b>368525</b>	<b>500</b>	<b>631925</b>				

## ANNEXURE-K1

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	FARM CREDIT					AGRICULTURE INFRASTRUCTURE					ANCILLARY ACTIVITIES				
		1		2			3									
		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	62263	155435	42604	81405	52	3722	5378	0	0	0	3366	12779	145	282	2
2	PNB	34342	92511	6902	6843	7	2726	5262	16	34	1	3257	12101	117	1368	11
3	UCO BANK	5242	11575	26	121	1	529	304	0	0	0	543	2310	6	35	2
4	CBI	4566	9284	1142	900	10	516	400	1	1	0	501	2283	14	189	8
5	CANARA BANK	10775	20948	1043	1135	5	1047	571	47	46	8	831	4160	157	272	7
6	PSB	5686	8871	6	2	0	424	377	21	26	7	284	1387	6	15	1
7	BOB	4489	7275	96	152	2	421	264	25	45	17	247	1309	120	409	31
8	UBI	11633	10884	143	195	2	652	432	17	859	199	398	1781	1	0	0
9	BOI	4361	6003	107	156	3	190	164	0	0	0	117	648	0	0	0
10	IOB	2957	1869	0	0	0	70	35	0	0	0	75	376	0	0	0
11	BOM	2838	935	0	0	0	35	18	0	0	0	37	188	1	0	0
12	INDIAN BANK	7310	7375	32	13	0	321	224	0	0	0	391	1581	5	362	23
	Sub- Total	156462	332962	52101	90923	27	10653	13430	127	1011	8	10047	40903	572	2932	7
(ii)	Private Sector Banks															
13	J&K BANK	415481	933262	249044	356895	38	26107	25046	58	23805	95	18726	53471	131	18963	35
14	ICICI BANK	7766	18888	1660	2902	15	694	509	0	0	0	525	2454	1	450	18
15	HDFC BANK	24545	70901	3721	13774	19	1146	1694	1	1	0	1283	5692	20	2196	39
16	FEDERAL BANK	2442	566	124	311	55	30	15	0	0	0	32	162	0	0	0
17	AXIS BANK	6516	15811	268	985	6	443	403	0	0	0	420	1555	0	0	0
18	YES BANK	3356	3099	0	0	0	76	38	0	0	0	84	454	1	132	29
19	IDBI BANK	2941	2439	147	92	4	100	256	0	0	0	89	494	45	77	16
20	INDUSIND BANK	2817	2061	157	639	31	96	48	0	0	0	103	516	0	0	0
21	SOUTH INDIAN	2442	566	12	35	6	30	15	10	21	138	32	162	0	0	0
22	KOTAK MAHINDRA	2545	1132	0	0	0	60	30	0	0	0	64	323	0	0	0
23	BANDHAN BANK	2442	566	0	0	0	30	15	0	0	0	32	162	0	0	0
	Sub- Total	473293	1049292	255133	375635	36	28812	28070	69	23828	85	21390	65444	198	21818	33
(iii)	RRBs															
24	JKGB	77419	143204	46539	30463	21	8082	7543	0	0	0	7148	14236	0	0	0
25	EDB	29946	64244	12827	16809	26	1060	1850	0	0	0	1701	5578	0	0	0
	Sub- Total	107365	207449	59366	47272	23	9142	9393	0	0	0	8849	19814	0	0	0
	SCH. COMM. BANKs	737120	1589703	366600	513830	32	48607	50893	196	24839	49	40286	126161	770	24750	20
(B)	Central/ State Coop Banks															
26	JCCB	27730	31961	77	56	0	3090	3296	0	0	0	2719	10530	0	0	0
27	BCCB	11179	20699	37	297	1	317	325	6	20	6	200	544	10	19	3
28	ACCB	7271	17144	34	71	0	389	479	0	0	0	424	991	0	0	0
29	CCB	1294	3955	0	0	0	362	219	0	0	0	389	2047	2	80	4
30	JKSCB	11683	16665	180	261	2	156	496	0	0	0	181	1775	0	0	0
31	DUCO BANK	972	1303	0	0	0	0	0	0	0	-	0	0	0	0	-
32	SCARD	4914	10964	31	87	1	1065	682	0	0	0	432	2444	0	0	0
33	BMCB	800	185	0	0	0	152	9	0	0	0	31	40	0	0	0
34	KMCB	1397	2613	23	72	3	50	59	0	0	0	4	65	0	0	0
35	UCB	301	1122	0	0	0	29	13	0	0	0	38	156	0	0	0
	Sub- Total	67541	106612	382	844	1	5610	5579	6	20	0	4418	18593	12	99	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	804661	1696315	366982	514674	30	54217	56472	202	24859	44	44704	144753	782	24848	17

## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	TOTAL AGRICULTURE					CROP LOAN					MICRO ENTERPRISES				
		4=(1+2+3)					Out of (1)					5				
		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	69351	173592	42749	81687	47	48729	126489	26803	70358	56	9128	33613	7365	27306	81
2	PNB	40325	109874	7035	8245	8	29173	80103	6265	6064	8	3841	27255	1671	5752	21
3	UCO BANK	6314	14190	32	156	1	4601	10108	14	96	1	500	3967	222	659	17
4	CBI	5583	11966	1157	1089	9	3998	8111	497	387	5	461	4093	448	2027	50
5	CANARA BANK	12653	25679	1247	1453	6	9311	18508	700	735	4	1059	7874	1709	3594	46
6	PSB	6394	10634	33	43	0	4706	7530	7	3	0	496	3013	69	1028	34
7	BOB	5157	8848	241	606	7	3793	6345	55	32	1	431	3125	1047	2519	81
8	UBI	12683	13097	161	1055	8	9230	9644	82	105	1	651	4539	809	5319	117
9	BOI	4668	6815	107	156	2	3434	4958	59	63	1	197	1184	222	463	39
10	IOB	3102	2280	0	0	0	2282	1679	0	0	0	76	674	37	211	31
11	BOM	2910	1140	1	0	0	2141	839	0	0	0	36	332	38	131	39
12	INDIAN BANK	8022	9180	37	376	4	5900	6620	0	0	0	321	2562	394	4505	176
	Sub- Total	177162	387295	52800	94866	24	127298	280934	34482	77843	28	17197	92232	14031	53513	58
(ii)	Private Sector Banks															
13	J&K BANK	460314	1011779	249233	399663	40	338434	744997	207391	298498	40	35526	159061	44221	152443	96
14	ICICI BANK	8985	21851	1661	3352	15	6393	15989	1	6	0	853	5241	45	1925	37
15	HDFC BANK	26974	78287	3742	15971	20	19377	57544	2834	12312	21	2753	15436	102	5775	37
16	FEDERAL BANK	2504	743	124	311	42	1842	547	124	311	57	33	325	4	8	2
17	AXIS BANK	7379	17769	268	985	6	5430	13084	20	62	0	597	3181	17	294	9
18	YES BANK	3516	3591	1	132	4	2585	2644	0	0	0	115	868	9	366	42
19	IDBI BANK	3130	3190	192	169	5	2318	2149	136	81	4	106	1906	574	1728	91
20	INDUSIND BANK	3016	2626	157	639	24	2220	1933	0	0	0	111	1004	113	1095	109
21	SOUTH INDIAN	2504	743	22	56	8	1842	547	22	56	10	33	325	0	0	0
22	KOTAK MAHINDRA	2669	1486	0	0	0	1964	1094	0	0	0	66	649	0	0	0
23	BANDHAN BANK	2504	743	0	0	0	1842	547	0	0	0	33	325	0	0	0
	Sub- Total	523495	1142806	255400	421280	37	384247	841075	210528	311327	37	40226	188320	45085	163633	87
(iii)	RRBs															
24	JKGB	92649	164983	46539	30463	18	64141	108481	38405	24211	22	5893	35034	20315	47819	136
25	EDB	32707	71673	12827	16809	23	23558	51614	12021	16396	32	2165	11127	3848	12954	116
	Sub- Total	125356	236656	59366	47272	20	87699	160095	50426	40607	25	8058	46161	24163	60773	132
SCH. COMM. BANKs		826013	1766757	367566	563418	32	599244	1282104	295436	429778	34	65481	326713	83279	277919	85
(B)	Central/ State Coop Banks															
26	JCCB	33539	45788	77	56	0	22719	26514	64	41	0	2498	11915	0	0	0
27	BCCB	11696	21568	53	336	2	8603	15881	10	19	0	78	261	686	1138	437
28	ACCB	8084	18615	34	71	0	5948	13707	34	71	1	317	1587	201	455	29
29	CCB	2045	6222	2	80	1	1085	3451	0	0	0	345	3378	123	2428	72
30	JKSCB	12020	18936	180	261	1	8842	13443	111	185	1	1355	5275	431	1563	30
31	DUCO BANK	972	1303	0	0	0	715	959	0	0	0	7	19	10	10	52
32	SCARD	6411	14090	31	87	1	3814	8375	0	0	0	72	239	0	0	0
33	BMCB	983	234	0	0	0	723	172	0	0	0	21	53	0	0	0
34	KMCB	1451	2736	23	72	3	1069	2015	0	0	0	72	165	0	0	0
35	UCB	368	1291	0	0	0	271	951	0	0	0	5	68	55	518	764
	Sub- Total	77569	130783	400	963	1	53789	85469	219	316	0	4770	22960	1506	6112	27
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	30	199	0	0	0
	Sub- Total	0	0	0	0	-	0	0	0	0	-	30	199	0	0	0
	Grand Total	903582	1897540	367966	564381	30	653033	1367573	295655	430094	31	70281	349872	84785	284031	81

## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	SMALL ENTERPRISES					MEDIUM ENTERPRISES					KHADI & VILLAGE INDUSTRIES				
		6					7					8				
		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	3385	47778	2522	40306	84	472	36017	28	22348	62	634	3311	412	2357	71
2	PNB	1377	27988	218	3135	11	250	19758	22	4049	20	269	2071	2	5	0
3	UCO BANK	214	4288	34	849	20	35	1428	0	0	0	38	198	0	0	0
4	CBI	136	3217	61	2181	68	36	1922	1	5	0	19	163	30	104	64
5	CANARA BANK	380	7941	68	424	5	81	5968	8	174	3	50	245	0	0	0
6	PSB	132	2737	0	0	0	34	1965	0	0	0	20	140	0	0	0
7	BOB	218	4015	104	1700	42	29	3438	0	0	0	17	117	23	72	62
8	UBI	225	3169	89	6060	191	54	2751	6	31	1	71	247	1	7	3
9	BOI	100	1844	0	0	0	20	1695	1	180	11	15	89	0	0	0
10	IOB	18	623	0	0	0	5	388	0	0	0	0	15	0	0	0
11	BOM	7	284	3	0	0	3	161	0	0	0	1	7	0	0	0
12	INDIAN BANK	109	2355	72	1409	60	28	1351	0	0	0	18	120	0	0	0
	Sub- Total	6301	106240	3171	56063	53	1047	76844	66	26787	35	1152	6724	468	2545	38
(ii)	Private Sector Banks															
13	J&K BANK	14865	172602	2839	42692	25	2106	101879	73	6439	6	4059	22155	301	846	4
14	ICICI BANK	357	6764	44	5080	75	61	6543	11	579	9	63	239	0	0	0
15	HDFC BANK	1356	27175	237	7352	27	150	18809	130	11473	61	260	1213	0	0	0
16	FEDERAL BANK	5	237	1	26	11	2	95	0	0	0	3	7	0	0	0
17	AXIS BANK	233	4279	8	957	22	49	4355	5	311	7	67	284	0	0	0
18	YES BANK	51	1112	6	181	16	5	855	1	150	18	6	32	0	0	0
19	IDBI BANK	55	1838	12	107	6	20	1655	3	510	31	12	90	0	0	0
20	INDUSIND BANK	26	891	46	697	78	6	504	3	47	9	1	22	0	0	0
21	SOUTH INDIAN	5	237	0	0	0	2	95	0	0	0	4	7	0	0	0
22	KOTAK MAHINDRA	11	473	0	0	0	4	189	0	0	0	0	14	0	0	0
23	BANDHAN BANK	5	237	0	0	0	2	95	0	0	0	4	7	0	0	0
	Sub- Total	16969	215843	3193	57092	26	2407	135075	226	19509	14	4479	24068	301	846	4
(iii)	RRBs															
24	JKGB	1861	25350	0	0	0	181	7888	0	0	0	859	4619	0	0	0
25	EDB	469	8310	0	0	0	75	3166	0	0	0	327	1431	362	1817	127
	Sub- Total	2330	33660	0	0	0	256	11055	0	0	0	1186	6049	362	1817	30
	SCH. COMM. BANKS	25600	355743	6364	113155	32	3710	222974	292	46296	21	6817	36841	1131	5208	14
(B)	Central/ State Coop Banks															
26	JCCB	907	9154	0	0	0	106	2946	0	0	0	166	639	0	0	0
27	BCCB	9	224	181	497	221	0	0	0	0	-	53	339	100	296	87
28	ACCB	31	650	0	0	0	3	621	0	0	0	40	119	0	0	0
29	CCB	71	2499	0	0	0	28	1013	0	0	0	10	96	0	0	0
30	JKSCB	538	9016	0	0	0	66	9832	0	0	0	227	1019	82	105	10
31	DUCO BANK	9	74	17	114	154	0	0	0	0	-	4	12	0	0	0
32	SCARD	4	79	0	0	0	1	455	0	0	0	1	0	0	0	0
33	BMCB	17	322	0	0	0	1	456	0	0	0	1	3	0	0	0
34	KMCB	0	0	0	0	-	0	0	0	0	-	15	94	0	0	0
35	UCB	8	197	0	0	0	0	0	0	0	-	0	0	0	0	-
	Sub- Total	1594	22215	198	611	3	205	15323	0	0	0	517	2322	182	400	17
(C)	OTHER Fis															
36	SFC	8	367	10	42	11	2	662	0	0	0	0	0	0	0	-
	Sub- Total	8	367	10	42	11	2	662	0	0	0	0	0	0	0	-
	Grand Total	27202	378324	6572	113808	30	3917	238959	292	46296	19	7334	39163	1313	5608	14

## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR															
S.NO	NAME OF BANK	OTHERS UNDER MSMEs					TOTAL MSMEs					EXPORT CREDIT					
		9					10=(5+6+7+8+9)					11					
		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	4237	10504	2203	6689	64	17856	131223	12530	99005	75	67	3204	0	0	0	
2	PNB	1063	5696	0	0	0	6800	82768	1913	12942	16	50	982	0	0	0	
3	UCO BANK	194	786	0	0	0	981	10667	256	1508	14	6	924	0	0	0	
4	CBI	130	515	4	234	45	782	9910	544	4550	46	1	1	0	0	0	
5	CANARA BANK	149	610	55	80	13	1719	22638	1840	4272	19	2	2	0	0	0	
6	PSB	105	459	0	0	0	787	8315	69	1028	12	1	1	0	0	0	
7	BOB	5	95	208	647	683	700	10790	1382	4938	46	1	1	0	0	0	
8	UBI	151	511	0	0	0	1152	11218	905	11417	102	2	2	0	0	0	
9	BOI	88	382	0	0	0	420	5195	223	642	12	1	1	0	0	0	
10	IOB	1	27	0	0	0	100	1727	37	211	12	0	0	0	0	-	
11	BOM	0	14	0	0	0	47	798	41	131	16	0	0	0	0	-	
12	INDIAN BANK	177	696	0	0	0	653	7085	466	5914	83	1	1	0	0	0	
	Sub- Total	6300	20293	2470	7649	38	31997	302333	20206	146557	48	132	5118	0	0	0	
(ii)	Private Sector Banks																
13	J&K BANK	10168	33913	0	0	0	66724	489610	47434	202420	41	215	8070	20	7791	97	
14	ICICI BANK	113	445	0	0	0	1447	19232	100	7584	39	2	1	0	0	0	
15	HDFC BANK	386	1693	0	0	0	4905	64326	469	24600	38	50	2039	0	0	0	
16	FEDERAL BANK	0	14	5	34	251	43	676	10	68	10	0	0	0	0	-	
17	AXIS BANK	187	477	0	0	0	1133	12575	30	1561	12	2	1	0	0	0	
18	YES BANK	87	320	0	0	0	264	3188	16	697	22	0	0	0	0	-	
19	IDBI BANK	79	396	0	0	0	272	5885	589	2345	40	0	0	0	0	-	
20	INDUSIND BANK	2	41	0	0	0	146	2461	162	1838	75	0	0	0	0	-	
21	SOUTH INDIAN	0	14	0	0	0	44	676	0	0	0	0	0	0	0	-	
22	KOTAK MAHINDRA	1	27	0	0	0	82	1353	0	0	0	0	0	0	0	-	
23	BANDHAN BANK	0	14	0	0	0	44	676	0	0	0	0	0	0	0	-	
	Sub- Total	11023	37353	5	34	0	75104	600659	48810	241113	40	269	10110	20	7791	77	
(iii)	RRBs																
24	JKGB	1705	3786	0	0	0	10499	76677	20315	47819	62	2	5	0	0	0	
25	EDB	374	1528	0	0	0	3410	25562	4210	14771	58	5	184	0	0	0	
	Sub- Total	2079	5314	0	0	0	13909	102239	24525	62590	61	7	189	0	0	0	
	SCH. COMM. BANKs	19402	62961	2475	7683	12	121010	1005232	93541	450260	45	408	15418	20	7791	51	
(B)	COOP BANKS																
26	JCCB	415	1094	0	0	0	4092	25747	0	0	0	2	1	0	0	0	
27	BCCB	35	68	0	0	0	175	892	967	1930	217	0	0	0	0	-	
28	ACCB	8	51	0	0	0	399	3028	201	455	15	0	0	0	0	-	
29	CCB	8	135	0	0	0	462	7121	123	2428	34	0	0	0	0	-	
30	JKSCB	168	428	0	0	0	2354	25571	513	1667	7	1	41	0	0	0	
31	DUCO BANK	86	250	0	0	0	106	356	27	124	35	0	0	0	0	-	
32	SCARD	0	0	0	0	-	78	773	0	0	0	0	0	0	0	-	
33	BMCB	0	0	0	0	-	40	833	0	0	0	0	0	0	0	-	
34	KMCB	47	114	84	249	219	134	373	84	249	67	0	0	0	0	-	
35	UCB	0	0	0	0	-	13	265	55	518	196	0	0	0	0	-	
	Sub- Total	767	2140	84	249	12	7853	64960	1970	7373	11	3	42	0	0	0	
(C)	OTHER Fis																
36	SFC	0	0	1	7	-	40	1228	11	49	4	0	0	0	0	-	
	Sub- Total	0	0	1	7	-	40	1228	11	49	4	0	0	0	0	-	
	Grand Total	20169	65101	2560	7939	12	128903	1071419	95522	457682	43	411	15460	20	7791	50	



## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	EDUCATION					HOUSING					SOCIAL INFRASTRUCTURE				
		12					13					14				
		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	1955	8104	911	7852	97	4982	43018	4145	40818	95	1451	4161	0	0	0
2	PNB	1132	5405	100	226	4	2782	24828	151	1554	6	892	2188	1	9	0
3	UCO BANK	197	606	9	8	1	377	3371	35	224	7	129	329	0	0	0
4	CBI	167	480	14	27	6	310	2743	39	296	11	96	247	0	0	0
5	CANARA BANK	504	1204	56	209	17	1003	8676	76	737	8	283	913	0	0	0
6	PSB	180	451	2	10	2	321	2645	6	47	2	103	281	0	0	0
7	BOB	134	435	74	304	70	296	2832	207	2117	75	136	280	0	0	0
8	UBI	304	675	74	201	30	429	3521	13	61	2	183	444	2	2	0
9	BOI	164	426	2	7	2	270	2452	4	31	1	106	275	0	0	0
10	IOB	45	98	1	2	2	68	976	4	52	5	14	84	0	0	0
11	BOM	19	42	0	0	0	45	456	9	18	4	6	51	0	0	0
12	INDIAN BANK	273	704	10	24	3	418	4005	18	2235	56	96	287	0	0	0
Sub- Total		5074	18629	1253	8868	48	11301	99523	4707	48189	48	3495	9539	3	11	0
(ii) Private Sector Banks																
13	J&K BANK	7537	33687	2641	5057	15	19285	153575	6211	48659	32	5445	12991	6	113	1
14	ICICI BANK	244	736	12	90	12	579	5389	19	400	7	213	594	0	0	0
15	HDFC BANK	913	4468	0	0	0	2206	19544	487	522	3	727	1976	0	0	0
16	FEDERAL BANK	18	33	0	0	0	12	101	3	96	95	0	0	0	0	-
17	AXIS BANK	212	652	0	0	0	456	4009	165	261	7	178	447	0	0	0
18	YES BANK	83	252	0	0	0	177	1579	0	0	0	36	141	0	0	0
19	IDBI BANK	52	283	21	83	29	81	967	32	350	36	16	87	0	0	0
20	INDUSIND BANK	46	102	0	0	0	105	958	0	0	0	16	90	0	0	0
21	SOUTH INDIAN	18	34	0	0	0	47	415	0	0	0	5	46	0	0	0
22	KOTAK MAHINDRA	18	34	0	0	0	47	415	0	0	0	5	46	0	0	0
23	BANDHAN BANK	9	16	0	0	0	18	175	0	0	0	0	0	0	0	-
Sub- Total		9150	40298	2674	5230	13	23013	187126	6917	50288	27	6641	16417	6	113	1
(iii) RRBs																
24	JKGB	686	2248	89	262	12	1257	7990	485	3345	42	597	2278	2	80	4
25	EDB	531	1450	5	12	1	1053	7641	68	999	13	382	634	0	0	0
Sub- Total		1217	3698	94	274	7	2310	15631	553	4344	28	979	2912	2	80	3
SCH. COMM. BANKs		15441	62625	4021	14372	23	36624	302281	12177	102820	34	11115	28868	11	204	1
(B) Central/ State Coop Banks																
26	JCCB	275	702	0	0	0	639	3580	57	211	6	122	231	0	0	0
27	BCCB	26	150	0	0	0	77	590	0	0	0	6	8	0	0	0
28	ACCB	44	310	2	4	1	61	501	0	0	0	27	82	0	0	0
29	CCB	74	157	0	0	0	166	1603	0	0	0	17	143	0	0	0
30	JKSCB	589	1302	1	7	1	999	7327	57	287	4	557	900	0	0	0
31	DUCO BANK	21	74	0	0	0	64	628	0	0	0	4	15	0	0	0
32	SCARD	0	3	0	0	0	2	17	5	9	52	1	33	0	0	0
33	BMCB	10	39	0	0	0	30	245	0	0	0	13	32	0	0	0
34	KMCB	12	67	0	0	0	26	143	9	22	15	3	1	0	0	0
35	UCB	2	18	0	0	0	2	25	0	0	0	3	2	0	0	0
Sub- Total		1053	2823	3	11	0	2066	14660	128	529	4	753	1448	0	0	0
(C) OTHER Fis																
36	SFC	0	0	0	0	-	0	0	13	55	-	0	0	0	0	-
Sub- Total		0	0	0	0	-	0	0	13	55	-	0	0	0	0	-
Grand Total		16494	65448	4024	14383	22	38690	316940	12318	103404	33	11868	30316	11	204	1

## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-À-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		PRIORITY SECTOR														
S.NO	NAME OF BANK	RENEWABLE ENERGY					OTHERS					TOTAL PRIORITY SECTOR				
		15					16					17=(4+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	1374	762	0	0	0	13331	16604	0	0	0	110367	380668	60335	229363	60
2	PNB	578	306	0	0	0	7463	6845	29	17	0	60022	233196	9229	22991	10
3	UCO BANK	71	28	0	0	0	1846	1742	175	438	25	9921	31856	507	2334	7
4	CBI	49	19	0	0	0	1659	977	0	0	0	8647	26343	1754	5961	23
5	CANARA BANK	152	69	0	0	0	1999	966	345	297	31	18315	60147	3564	6969	12
6	PSB	53	21	0	0	0	1692	940	0	0	0	9531	23287	110	1127	5
7	BOB	71	28	0	0	0	304	245	223	615	251	6799	23458	2127	8580	37
8	UBI	82	95	0	0	0	1916	1372	0	0	0	16751	30424	1155	12736	42
9	BOI	50	19	0	0	0	1648	934	4	9	1	7327	16116	340	845	5
10	IOB	12	6	0	0	0	33	25	0	0	0	3374	5197	42	264	5
11	BOM	6	3	0	0	0	5	4	44	133	3127	3038	2494	95	281	11
12	INDIAN BANK	52	16	0	0	0	2784	1754	0	0	0	12299	23031	531	8549	37
	Sub- Total	2550	1373	0	0	0	34680	32407	820	1509	5	266391	856218	79789	300000	35
(ii)	Private Sector Banks															
13	J&K BANK	7216	3736	469	204	5	41757	89149	12060	28645	32	608493	1802596	318074	692552	38
14	ICICI BANK	178	77	0	0	0	1843	1254	0	0	0	13491	49133	1792	11427	23
15	HDFC BANK	753	374	0	0	0	2919	3019	0	0	0	39447	174033	4698	41093	24
16	FEDERAL BANK	0	0	0	0	-	21	103	0	0	0	2598	1657	137	476	29
17	AXIS BANK	152	56	0	0	0	1707	720	26	30	4	11219	36229	489	2837	8
18	YES BANK	38	11	0	0	0	961	765	0	0	0	5075	9527	17	829	9
19	IDBI BANK	23	5	0	0	0	1434	1396	0	0	0	5008	11813	834	2947	25
20	INDUSIND BANK	13	6	0	0	0	67	51	0	0	0	3409	6293	319	2478	39
21	SOUTH INDIAN	5	3	0	0	0	0	0	0	0	-	2623	1917	22	56	3
22	KOTAK MAHINDRA	5	3	0	0	0	0	0	0	0	-	2826	3336	0	0	0
23	BANDHAN BANK	0	0	0	0	-	0	0	1	1	-	2575	1610	1	1	0
	Sub- Total	8383	4271	469	204	5	50709	96456	12087	28676	30	696764	2098144	326383	754695	36
(iii)	RRBs															
24	JKGB	560	420	6	3	1	4064	6866	1205	2655	39	110314	261467	68641	84627	32
25	EDB	561	258	16	10	4	2576	2345	0	0	0	41225	109747	17126	32600	30
	Sub- Total	1121	677	22	13	2	6640	9211	1205	2655	29	151539	371214	85767	117227	32
SCH. COMM. BANKs		12054	6321	491	217	3	92029	138075	14112	32839	24	1114694	3325576	491939	1171922	35
(B)	Central/ State Coop Banks															
26	JCCB	133	189	0	0	0	4187	3882	766	1289	33	42989	80121	900	1556	2
27	BCCB	103	37	179	81	222	60	109	0	0	0	12143	23352	1199	2347	10
28	ACCB	90	45	96	50	110	114	119	0	0	0	8819	22701	333	580	3
29	CCB	7	7	0	0	0	4	23	0	0	0	2775	15276	125	2508	16
30	JKSCB	522	222	18	6	3	938	1388	0	0	0	17980	55688	769	2229	4
31	DUCO BANK	15	1	0	0	0	1396	539	11	138	26	2578	2915	38	262	9
32	SCARD	0	0	0	0	0	67	51	8	8	16	6559	14968	44	104	1
33	BMCB	11	4	0	0	0	33	25	123	2	9	1120	1413	123	2	0
34	KMCB	17	6	1	1	8	42	94	0	0	0	1685	3422	117	344	10
35	UCB	2	1	0	0	0	0	0	0	0	-	390	1602	55	518	32
	Sub- Total	900	513	294	138	27	6841	6230	908	1437	23	97038	221458	3703	10449	5
(C)	OTHER Fis															
36	SFC	0	0	0	0	-	0	0	0	0	-	40	1228	24	104	8
	Sub- Total	0	0	0	0	-	0	0	0	0	-	40	1228	24	104	8
	Grand Total	12954	6834	785	355	5	98870	144305	15020	34276	24	1211772	3548262	495666	1182476	33

## ANNEXURE-K1 (Continued)

BANK-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIS-A-VIS TARGETS UNDER ACP 2021-22 AS AT THE END OF NOVEMBER 30, 2021 IN UT OF J&amp;K

AMOUNT IN LAC

LBS-MIS-III		TOTAL NON-PRIORITY SECTOR					TOTAL CREDIT PLAN (PRIORITY + NON PRIORITY SECTOR) 19=(17+18)				
S.NO	NAME OF BANK	18									
		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	31299	112626	22752	74761	66	141666	493295	83087	304124	62
2	PNB	17256	72517	4254	23435	32	77278	305713	13483	46426	15
3	UCO BANK	2748	11275	203	1098	10	12669	43131	710	3432	8
4	CBI	2533	10340	992	3453	33	11180	36684	2746	9414	26
5	CANARA BANK	5341	22800	838	4047	18	23656	82947	4402	11016	13
6	PSB	2121	8343	379	2487	30	11652	31630	489	3614	11
7	BOB	2344	8677	1671	8326	96	9143	32135	3798	16906	53
8	UBI	3003	8848	454	3309	37	19754	39272	1609	16045	41
9	BOI	2423	7266	378	1224	17	9750	23383	718	2069	9
10	IOB	588	1654	42	164	10	3962	6851	84	428	6
11	BOM	368	791	15	4	1	3406	3285	110	286	9
12	INDIAN BANK	3871	9122	353	2425	27	16170	32153	884	10974	34
	Sub- Total	73895	274260	32331	124733	45	340286	1130478	112120	424733	38
(ii)	Private Sector Banks										
13	J&K BANK	146201	432043	199389	785885	182	754694	2234639	517463	1478437	66
14	ICICI BANK	4408	16591	21394	27361	165	17899	65724	23186	38788	59
15	HDFC BANK	22077	42883	14830	69539	162	61524	216916	19528	110632	51
16	FEDERAL BANK	331	731	295	579	79	2929	2388	432	1055	44
17	AXIS BANK	3251	10481	1877	13088	125	14470	46710	2366	15925	34
18	YES BANK	1103	2849	2173	6792	238	6178	12376	2190	7621	62
19	IDBI BANK	605	2251	486	1970	88	5613	14063	1320	4917	35
20	INDUSIND BANK	725	2424	1190	2693	111	4134	8718	1509	5171	59
21	SOUTH INDIAN	340	731	82	61	8	2963	2648	104	117	4
22	KOTAK MAHINDRA	340	1461	1	10	1	3166	4798	1	10	0
23	BANDHAN BANK	330	731	15	28	4	2905	2341	16	28	1
	Sub- Total	179711	513175	241732	908008	177	876475	2611319	568115	1662703	64
(iii)	RRBs										
24	JKGB	12401	76371	4989	17058	22	122715	337839	73630	101685	30
25	EDB	4806	25215	1500	2606	10	46031	134962	18626	35206	26
	Sub- Total	17207	101586	6489	19664	19	168746	472800	92256	136891	29
	SCH. COMM. BANKs	270813	889022	280552	1052405	118	1385507	4214597	772491	2224327	53
(B)	Central/ State Coop Banks										
26	JCCB	5256	29128	126	469	2	48245	109249	1026	2025	2
27	BCCB	336	1393	5	7	0	12479	24744	1204	2354	10
28	ACCB	641	6173	63	118	2	9460	28874	396	698	2
29	CCB	1796	7574	0	0	0	4571	22850	125	2508	11
30	JKSCB	5876	13041	1100	1698	13	23856	68729	1869	3927	6
31	DUCO BANK	616	1328	94	330	25	3194	4243	132	591	14
32	SCARD	12	74	12	14	20	6571	15042	56	118	1
33	BMCB	197	413	87	2	0	1317	1826	210	4	0
34	KMCB	206	622	49	108	17	1891	4044	166	452	11
35	UCB	179	1028	72	169	16	569	2629	127	687	26
	Sub- Total	15115	60773	1608	2914	5	112153	282231	5311	13364	5
(C)	OTHER Fis										
36	SFC	0	0	78	188	-	40	1228	102	292	24
	Sub- Total	0	0	78	188	-	40	1228	102	292	24
	Grand Total	285928	949795	282238	1055508	111	1497700	4498057	777904	2237984	50

## ANNEXURE-K2

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	FARM CREDIT					AGRICULTURE INFRASTRUCTURE					ANCILLARY ACTIVITIES				
		1					2					3				
		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	18777	66962	4363	16166	24	502	2177	22	12148	558	660	9740	65	2557	26
2	GANDERBAL	18141	27044	5963	8137	30	240	1106	1	4	0	870	1173	4	38	3
3	BARAMULLA	100898	226528	33092	73328	32	2223	3412	5	1493	44	188	2803	16	96	3
4	BANDIPORA	17437	60743	8041	12957	21	717	328	4	11	3	87	711	13	23	3
5	ANANTNAG	66095	202025	30683	56098	28	2815	5763	7	8	0	2850	6323	16	348	5
6	KULGAM	33120	97865	17187	35864	37	957	1799	0	0	0	2154	2993	2	13	0
7	PULWAMA	71145	132883	24459	53656	40	861	4273	26	5176	121	277	10991	31	190	2
8	SHOPIAN	27492	141041	16151	54788	39	550	1201	5	4916	410	1072	2937	22	104	4
9	BUDGAM	52349	85395	21490	34737	41	618	1214	0	0	0	473	4646	6	138	3
10	KUPWARA	72193	92789	21210	24918	27	1237	799	6	34	4	13680	5129	6	150	3
KASHMIR REGION		477647	1133275	182639	370650	33	10720	22073	76	23791	108	22311	47446	181	3657	8
11	POONCH	13672	17515	15485	8455	48	388	854	2	4	0	167	753	0	0	0
12	RAJOURI	20154	29761	24809	19172	64	4174	7861	2	8	0	3288	4918	6	21	0
13	JAMMU	85719	212138	36140	37929	18	13370	6691	67	976	15	13822	69171	416	6895	10
14	SAMBA	19278	50963	12246	10546	21	2088	6469	2	10	0	1414	10656	68	12533	118
15	UDHAMPUR	28749	48479	21271	13840	29	613	1454	14	15	1	43	591	32	86	15
16	REASI	14415	36011	9898	9387	26	162	1076	11	14	1	3270	3882	9	17	0
17	KATHUA	60424	80614	26945	21140	26	21632	8908	20	38	0	92	5473	58	1350	25
18	DODA	54556	35968	19589	10568	29	727	650	0	0	0	125	644	6	3	0
19	RAMBAN	23008	32370	10144	7093	22	42	115	8	4	3	109	287	4	281	98
20	KISHTWAR	7039	19222	7816	5893	31	301	320	0	0	0	63	933	2	5	1
JAMMU REGION		327014	563040	184343	144024	26	43497	34399	126	1068	3	22393	97308	601	21191	22
TOTAL		804661	1696315	366982	514674	30	54217	56472	202	24859	44	44704	144753	782	24848	17

## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	TOTAL AGRICULTURE					CROP LOAN					MICRO ENTERPRISES				
		4=(1+2+3)					Out of (1)					5				
		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	19939	78879	4450	30871	39	14557	57408	2183	8721	15	8460	20398	8224	31300	153
2	GANDERBAL	19251	29323	5968	8179	28	14162	21591	3160	5750	27	2234	2699	3180	8925	331
3	BARAMULLA	103309	232742	33113	74917	32	79613	171418	27135	61226	36	7782	36257	9431	20985	58
4	BANDIPORA	18241	61782	8058	12991	21	13419	45492	5699	10065	22	1909	1908	3114	6307	331
5	ANANTNAG	71760	214112	30706	56454	26	53520	157704	25588	49935	32	2153	28855	6126	21127	73
6	KULGAM	36231	102657	17189	35877	35	26649	75633	15719	34525	46	3444	12300	2496	6450	52
7	PULWAMA	72283	148147	24516	59022	40	54634	109044	19310	45921	42	1450	3904	5254	19257	493
8	SHOPIAN	29114	145179	16178	59808	41	21415	106899	14935	49375	46	437	6605	1559	6236	94
9	BUDGAM	53440	91255	21496	34875	38	40924	67194	16499	30595	46	4206	21054	5673	17904	85
10	KUPWARA	87110	98717	21222	25102	25	64068	72687	16573	20505	28	386	4094	4600	10758	263
	KASHMIR REGION	510678	1202793	182896	398098	33	382961	885070	146801	316618	36	32461	138074	49657	149248	108
11	POONCH	14227	19122	15487	8459	44	10468	14080	12367	6242	44	3575	7176	2202	6267	87
12	RAJOURI	27616	42540	24817	19200	45	17351	24213	20285	13300	55	4917	12417	3819	10756	87
13	JAMMU	112911	288001	36623	45800	16	74376	195120	28464	28802	15	14195	139590	12758	66094	47
14	SAMBA	22780	68087	12316	23090	34	16210	45580	9769	7897	17	2632	29265	3405	15036	51
15	UDHAMPUR	29405	50523	21317	13941	28	21878	37194	17973	11379	31	1081	1449	1685	5196	359
16	REASI	17847	40969	9918	9418	23	12192	29766	8418	8445	28	684	842	964	3912	465
17	KATHUA	82148	94995	27023	22528	24	52672	69947	23039	17567	25	2522	11937	4760	13509	113
18	DODA	55408	37263	19595	10571	28	42441	27438	15245	8413	31	3589	1945	3381	7092	365
19	RAMBAN	23159	32772	10156	7378	23	17037	24131	8672	6495	27	2607	3659	1090	3454	94
20	KISHTWAR	7403	20475	7818	5898	29	5447	15035	4622	4935	33	2018	3520	1064	3466	98
	JAMMU REGION	392904	694746	185070	166283	24	270072	482503	148854	113475	24	37820	211799	35128	134783	64
	TOTAL	903582	1897540	367966	564381	30	653033	1367573	295655	430094	31	70281	349872	84785	284031	81

## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021

AMT.IN LAC

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	SMALL ENTERPRISES					MEDIUM ENTERPRISES					KHADI & VILLAGE INDUSTRIES				
		6					7					8				
		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	6729	123942	1110	22553	18	295	136767	35	20600	15	554	1114	98	217	19
2	GANDERBAL	711	7286	80	854	12	208	3287	2	28	1	529	1385	77	214	15
3	BARAMULLA	655	6956	260	3072	44	60	2250	4	74	3	461	1996	80	262	13
4	BANDIPORA	457	1649	106	485	29	15	602	2	15	3	497	3179	21	67	2
5	ANANTNAG	962	21050	365	5229	25	12	3724	4	1007	27	0	0	58	192	-
6	KULGAM	221	2457	106	1431	58	336	614	0	0	0	424	1602	166	790	49
7	PULWAMA	112	9783	287	3971	41	0	0	1	10	-	395	886	105	517	58
8	SHOPIAN	93	2583	126	1263	49	3	1026	1	2	0	439	3118	31	176	6
9	BUDGAM	676	6621	155	1162	18	295	4414	2	84	2	1089	5518	162	642	12
10	KUPWARA	83	10946	220	2719	25	12	4922	4	6	0	184	1865	120	417	22
KASHMIR REGION		10699	193272	2815	42740	22	1236	157607	55	21827	14	4572	20664	917	3495	17
11	POONCH	3639	8952	311	3525	39	0	0	1	4	-	100	2648	17	76	3
12	RAJOURI	2329	6879	337	3068	45	0	0	4	37	-	1863	3008	119	303	10
13	JAMMU	2534	101784	1282	41462	41	949	40714	193	16745	41	178	2908	45	325	11
14	SAMBA	978	25098	260	5295	21	435	24649	17	6864	28	381	8695	40	747	9
15	UDHAMPUR	581	5355	257	3138	59	62	2120	2	23	1	117	458	41	99	22
16	REASI	1179	4066	236	2493	61	551	2148	8	293	14	0	0	10	42	-
17	KATHUA	1744	14053	245	4446	32	650	9999	6	323	3	0	0	23	106	-
18	DODA	2586	11233	610	4737	42	0	0	3	31	-	96	650	29	171	26
19	RAMBAN	499	4807	107	1645	34	26	778	3	149	19	27	132	12	50	38
20	KISHTWAR	434	2825	112	1259	45	8	944	0	0	0	0	0	59	195	-
JAMMU REGION		16503	185052	3757	71068	38	2681	81352	237	24469	30	2762	18499	396	2113	11
TOTAL		27202	378324	6572	113808	30	3917	238959	292	46296	19	7334	39163	1313	5608	14

## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	OTHERS UNDER MSMEs					TOTAL MSMEs					EXPORT CREDIT				
		9					10=(5+6+7+8+9)					11				
		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	0	0	90	205	-	16038	282221	9557	74875	27	47	7749	14	571	7
2	GANDERBAL	1738	2393	119	159	7	5420	17050	3458	10180	60	2	176	0	0	0
3	BARAMULLA	1958	2110	101	263	12	10916	49570	9876	24656	50	5	143	0	0	0
4	BANDIPORA	788	1780	12	77	4	3666	9119	3255	6952	76	8	43	0	0	0
5	ANANTNAG	0	0	10	151	-	3127	53629	6563	27707	52	21	710	0	0	0
6	KULGAM	210	2340	116	506	22	4635	19313	2885	9177	48	4	144	0	0	0
7	PULWAMA	1031	7187	2	9	0	2988	21760	5649	23763	109	11	1090	0	0	0
8	SHOPIAN	126	187	29	105	57	1098	13518	1745	7783	58	7	249	0	0	0
9	BUDGAM	732	2207	57	144	7	6998	39814	6049	19937	50	6	369	0	0	0
10	KUPWARA	1614	3237	24	22	1	2279	25065	4968	13922	56	4	111	0	0	0
KASHMIR REGION		8197	21441	560	1642	8	57165	531057	54004	218952	41	115	10783	14	571	5
11	POONCH	0	0	172	501	-	7314	18777	2703	10372	55	0	0	0	0	-
12	RAJOURI	1533	3364	20	405	12	10642	25667	4299	14569	57	0	0	0	0	-
13	JAMMU	347	5816	151	975	17	18203	290813	14429	125602	43	253	4537	4	1970	43
14	SAMBA	465	2658	1074	4033	152	4891	90365	4796	31974	35	8	88	2	5250	5952
15	UDHAMPUR	6825	24229	519	237	1	8666	33610	2504	8693	26	0	0	0	0	-
16	REASI	2454	6946	37	80	1	4868	14002	1255	6820	49	0	0	0	0	-
17	KATHUA	0	0	14	28	-	4916	35989	5048	18413	51	35	51	0	0	0
18	DODA	0	0	7	30	-	6271	13827	4030	12062	87	0	0	0	0	-
19	RAMBAN	199	317	6	9	3	3358	9693	1218	5307	55	0	0	0	0	-
20	KISHTWAR	149	331	0	0	0	2609	7620	1235	4921	65	0	0	0	0	-
JAMMU REGION		11972	43661	2000	6297	14	71738	540362	41518	238730	44	296	4677	6	7220	154
TOTAL		20169	65101	2560	7939	12	128903	1071419	95522	457682	43	411	15460	20	7791	50

## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021

(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	EDUCATION					HOUSING					SOCIAL INFRASTRUCTURE				
		12					13					14				
		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	3983	14981	725	2886	19	11898	94566	2149	18017	19	5251	12531	0	0	0
2	GANDERBA	294	1173	80	198	17	420	6986	130	1288	18	86	234	0	0	0
3	BARAMULL	684	3333	402	686	21	2401	11308	854	5396	48	9	188	0	0	0
4	BANDIPORA	333	1720	77	197	11	335	2029	260	1804	89	198	539	0	0	0
5	ANANTNAG	437	3688	207	765	21	990	11130	712	5193	47	201	2105	2	77	4
6	KULGAM	257	2227	78	181	8	405	3301	212	1488	45	124	708	0	0	0
7	PULWAMA	371	1519	194	374	25	1117	14079	574	4754	34	134	814	0	0	0
8	SHOPIAN	141	2091	69	1350	65	279	3501	236	1873	54	62	627	2	10	2
9	BUDGAM	2070	2081	142	321	15	1526	7712	536	3929	51	1424	715	0	0	0
10	KUPWARA	338	1993	296	455	23	1116	11161	807	5468	49	163	300	1	19	6
KASHMIR REGION		8908	34806	2270	7413	21	20487	165772	6470	49210	30	7652	18760	5	106	1
11	POONCH	1119	2397	18	75	3	1466	5737	584	4319	75	27	504	1	20	4
12	RAJOURI	554	1634	33	222	14	1142	8576	380	3079	36	588	806	0	0	0
13	JAMMU	3327	17216	1149	4754	28	7980	79233	2111	20487	26	801	7160	3	69	1
14	SAMBA	511	1859	94	538	29	581	7094	312	3036	43	0	0	1	1	-
15	UDHAMPUR	599	2668	73	378	14	2027	19723	658	7035	36	293	1017	0	0	0
16	REASI	164	678	65	177	26	930	7015	179	1433	20	0	0	0	0	-
17	KATHUA	774	2071	197	578	28	2021	12056	629	4997	41	2148	1435	0	0	0
18	DODA	182	870	38	55	6	1369	6440	590	5479	85	0	0	0	0	-
19	RAMBAN	176	477	46	72	15	486	4038	212	2204	55	40	458	1	8	2
20	KISHTWAR	180	771	41	121	16	201	1254	193	2124	169	319	176	0	0	0
JAMMU REGION		7586	30641	1754	6971	23	18203	151168	5848	54194	36	4216	11556	6	98	1
TOTAL		16494	65448	4024	14383	22	38690	316940	12318	103404	33	11868	30316	11	204	1



## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2021  
(AMT.IN LAC)

LBS-MIS-III		PRIORITY SECTOR														
#	NAME OF DISTRICT	RENEWABLE ENERGY					OTHERS					TOTAL PRIORITY SECTOR				
		15					16					17=(4+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	4323	1538	10	5	0	7332	5513	826	3280	60	68811	497976	17731	130505	26
2	GANDERBA	582	262	5	2	1	710	727	477	821	113	26765	55931	10118	20667	37
3	BARAMULL	294	115	95	38	33	3904	11383	1079	1315	12	121522	308782	45419	107008	35
4	BANDIPORA	369	124	45	16	13	1929	1710	355	567	33	25079	77066	12050	22527	29
5	ANANTNAG	767	539	113	59	11	0	0	1197	1934	-	77303	285913	39500	92187	32
6	KULGAM	555	308	22	10	3	738	454	583	737	162	42949	129111	20969	47470	37
7	PULWAMA	1330	969	30	18	2	10356	51391	502	2323	5	88590	239769	31465	90255	38
8	SHOPIAN	452	223	9	4	2	0	0	214	195	-	31153	165387	18453	71023	43
9	BUDGAM	1473	741	46	17	2	3380	6785	904	2159	32	70317	149472	29173	61238	41
10	KUPWARA	945	317	215	97	31	0	0	1967	2620	-	91955	137663	29476	47684	35
KASHMIR REGION		11090	5137	590	266	5	28349	77961	8104	15951	20	644444	2047070	254353	690565	34
11	POONCH	78	815	184	85	10	2991	2418	359	316	13	27222	49770	19336	23645	48
12	RAJOURI	544	398	4	2	0	3716	7895	513	896	11	44802	87517	30046	37968	43
13	JAMMU	382	277	3	2	1	1032	6608	1773	4672	71	144889	693845	56095	203355	29
14	SAMBA	0	0	0	0	-	582	8471	809	4785	56	29353	175965	18330	68675	39
15	UDHAMPUR	598	32	0	0	0	48027	23143	1073	2222	10	89615	130717	25625	32270	25
16	REASI	0	0	0	0	-	2271	13734	429	652	5	26080	76397	11846	18500	24
17	KATHUA	45	46	1	1	1	6443	879	624	2751	313	98530	147523	33522	49267	33
18	DODA	55	8	0	0	0	2652	2449	662	903	37	65937	60857	24915	29070	48
19	RAMBAN	84	81	3	1	1	1023	384	248	249	65	28326	47904	11884	15218	32
20	KISHTWAR	78	39	0	0	0	1784	362	426	879	243	12574	30698	9713	13943	45
JAMMU REGION		1864	1697	195	89	5	70521	66344	6916	18326	28	567328	1501192	241313	491911	33
TOTAL		12954	6834	785	355	5	98870	144305	15020	34276	24	1211772	3548262	495666	1182476	33

## ANNEXURE-K2 (Continued)

DISTRICT-WISE/ SECTOR-WISE STATEMENT OF ACHIEVEMENTS VIZ-A-VIZ TARGETS UNDER ACP 2021-22 AS ON 30.11.2022  
(AMT.IN LAC)

LBS-MIS-III											
#	NAME OF DISTRICT	NON- PRIORITY SECTOR					TOTAL CREDIT PLAN (PRIORITY +NON- PRIORITY)				
		18					19=(17+18)				
		TARGET		ACHIV.		%AGE	TARGET		ACHIV.		%AGE
		A/C	AMT.	A/C	AMT.	ACH	A/C	AMT.	A/C	AMT.	ACH
1	SRINAGAR	76981	159463	62265	230620	145	145792	657439	79996	361124	55
2	GANDERBAL	8881	20420	6245	21714	106	35646	76350	16363	42382	56
3	BARAMULLA	15468	64115	20866	66582	104	136990	372898	66285	173590	47
4	BANDIPORA	2165	11647	4704	16012	137	27244	88713	16754	38539	43
5	ANANTNAG	7208	60774	18632	57956	95	84511	346687	58132	150143	43
6	KULGAM	1504	10714	5616	16636	155	44453	139824	26585	64106	46
7	PULWAMA	6238	26395	12620	37139	141	94828	266164	44085	127394	48
8	SHOPIAN	232	8287	4728	15563	188	31385	173674	23181	86586	50
9	BUDGAM	15648	37853	14219	41224	109	85965	187326	43392	102463	55
10	KUPWARA	22422	20553	14698	41626	203	114377	158216	44174	89310	56
KASHMIR REGION		156747	420221	164593	545072	130	801191	2467291	418946	1235637	50
11	POONCH	5695	13620	6147	25714	189	32917	63390	25483	49359	78
12	RAJOURI	21054	35195	8770	33765	96	65856	122712	38816	71732	58
13	JAMMU	65164	314215	62511	251796	80	210053	1008059	118606	455151	45
14	SAMBA	6534	32026	6914	31366	98	35887	207990	25244	100041	48
15	UDHAMPUR	5676	26389	7704	30304	115	95291	157106	33329	62574	40
16	REASI	6880	24353	4815	21656	89	32960	100750	16661	40156	40
17	KATHUA	8030	57590	8500	60204	105	106560	205113	42022	109472	53
18	DODA	6537	15980	6242	27056	169	72474	76837	31157	56127	73
19	RAMBAN	1537	5944	2951	13508	227	29863	53848	14835	28726	53
20	KISHTWAR	2074	4262	3091	15067	353	14648	34960	12804	29009	83
JAMMU REGION		129181	529574	117645	510435	96	696509	2030765	358958	1002346	49
TOTAL		285928	949795	282238	1055508	111	1497700	4498057	777904	2237984	50

Annexure- L											
BANK-WISE DEPOSITS, ADVANCES AND NPA AS ON 30.11.2021											
AMOUNT IN CRORE											
SRL	NAME OF THE BANK	NO OF BRANCHES					DEPOSITS	ADVANCES	CD RATIO	GROSS NPA	NPA %
		M	U	SU	R	TOTAL					
(i)	<b>Public Sector Banks:</b>										
1	STATE BANK OF INDIA	25	30	38	81	174	20376.80	10860.94	53.30	116.49	1.07
	Corporate Sector Advances						0.00	4717.00	-	0.00	0.00
	Sub total	25	30	38	81	174	20376.8	15577.94	76.45	116.49	0.75
2	PUNJAB NATIONAL BANK	13	31	35	33	112	9670.42	1888.18	19.53	220.12	11.66
	Corporate Sector Advances						0.00	571.81	-	0.00	0.00
	Sub total	13	31	35	33	112	9670.42	2459.99	25.44	220.12	8.95
3	UCO BANK	3	9	4	4	20	792.71	251.38	31.71	13.10	5.21
4	CENTRAL BANK OF INDIA	1	5	9	2	17	873.82	194.52	22.26	30.19	15.52
5	CANARA BANK	4	17	11	6	38	1388.97	654.20	47.10	242.34	37.04
6	PUNJAB & SIND BANK	1	8	4	3	16	493.24	200.07	40.56	58.28	29.13
7	BANK OF BARODA	2	7	2	1	12	595.83	172.01	28.87	18.54	10.78
8	UNION BANK OF INDIA	1	8	10	2	21	905.77	331.20	36.57	35.94	10.85
9	BANK OF INDIA	0	6	1	1	8	558.75	220.45	39.45	105.82	48.00
10	INDIAN OVERSEAS BANK	1	2	1	0	4	109.69	28.88	26.33	3.74	12.95
11	BANK OF MAHARASHTRA	1	1	0	0	2	41.80	16.53	39.55	1.51	9.13
12	INDIAN BANK	1	10	2	1	14	381.60	183.24	48.02	27.77	15.15
	SUB-TOTAL (i)	53	134	117	134	438	36189.3954	20290.412	56.07	873.84	4.31
(ii)	<b>Private Sector Banks:</b>										
13	J&K BANK	92	70	145	502	809	94680.38	53272.61	56.27	3141.99	5.90
	Corporate Sector Advances	0	0	0	0		0.00	494.30	-		0.00
	Sub total	92	70	145	502	809	94680.38	53766.91	56.79	3141.99	5.84
14	ICICI BANK	4	11	15	5	35	1734.27	700.26	40.38	22.70	3.24
15	HDFC BANK	16	20	30	17	83	5606.07	2436.07	43.45	58.01	2.38
16	FEDERAL BANK	0	1	0	0	1	42.24	10.65	25.21	0.10	0.94
17	AXIS BANK	3	6	7	10	26	983.86	553.55	56.26	19.93	3.60
18	YES BANK	2	2	1	1	6	367.23	70.75	19.26	0.53	0.75
19	IDBI BANK	1	2	2	0	5	340.08	49.17	14.46	3.63	7.38
20	INDUSIND BANK	2	3	0	1	6	697.88	153.74	22.03	4.13	2.69
21	SOUTH INDIAN BANK	0	1	0	0	1	90.70	3.66	4.04	0.06	1.64
22	KOTAK MAHINDRA BANK	0	2	0	0	2	96.64	0.24	0.25	0.00	0.00
23	BANDHAN BANK	0	1	0	0	1	53.85	0.44	0.82	0.05	12.05
	SUB-TOTAL (ii)	120	119	200	536	975	104693.20	57745.43	55.16	3251.14	5.63
(iii)	<b>Regional Rural Banks:</b>										
24	J&K GRAMEEN BANK	0	11	30	174	215	4498.52	2756.01	61.26	204.79	7.43
25	ELLAQUAI DEHATI BANK (EDB)	0	9	11	90	110	1249.48	545.59	43.67	102.60	18.81
	SUB-TOTAL (iii)	0	20	41	264	325	5748.00	3301.60	57.44	307.39	9.31
(A)	<b>Scheduled Commercial Banks:</b>	173	273	358	934	1738	146630.60	81337.45	55.47	4432.37	5.45
(B)	<b>Central/ State Cooperative Banks:</b>										
26	JCCB	0	15	0	70	85	1384.90	282.71	20.41	105.23	37.22
27	BCCB	0	6	11	18	35	304.72	181.04	59.41	95.07	52.51
28	ACCB	0	6	14	15	35	326.12	157.46	48.28	23.91	15.18
29	CITIZEN'S CO-OP BANK	0	8	0	3	11	324.53	167.70	51.67	57.34	34.19
30	JKSCB	2	12	0	19	33	613.21	442.88	72.22	269.24	60.79
31	DUCO BANK	0	4	0	0	4	82.26	44.24	53.78	3.72	8.41
32	SCARD	0	4	18	27	49	198.05	51.91	26.21	25.65	49.41
33	BMC	1	0	0	0	1	39.17	4.04	10.31	0.06	1.49
34	KMC BANK	0	0	0	5	5	53.68	34.00	63.34	1.91	5.62
35	URBAN COOP. BANK	0	3	2	0	5	50.35	36.98	73.45	2.54	6.87
	SUB-TOTAL (B)	3	58	45	157	263	3376.99	1402.96	41.54	584.67	41.67
(C)	<b>Other Financial Institutions (FIs):</b>										
36	STATE FINANCIAL CORP.	0	6	0	0	6	0.00	257.52	-	43.11	16.74
	SUB-TOTAL (C)	0	6	0	0	6	0.00	257.52	-	43.11	16.74
(D)	<b>PAYMENTS BANK</b>						0	0		0.00	
37	INDIA POSTS PAYMENT BANK	1	4	2	0	7	8.68	0.00	0.00	0.00	-
	SUB TOTAL (D)	1	4	2	0	7	8.68	0.00	0.00	0.00	-
	<b>GRAND TOTAL (A+B+C+D)</b>	177	341	405	1091	2014	150016.27	82997.93	55.33	5060.15	6.10
	RIDF SUPPORT	0	0	0	0	0		1913.00	-		
	<b>GRAND TOTAL</b>	177	341	405	1091	2014	150016.27	84910.93	56.60	5060.15	5.96

## Annexure-M

**Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K**

**AMOUNT IN CRORE**

S.NO.	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances							
		FARM CREDIT		AGRICULTURE INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRICULTURE	
		1		2		3		4=(1+2+3)	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	<b>Public Sector Banks:</b>								
1	STATE BANK OF INDIA	25177	199.56	1011	17.55	105	4.01	26293	221.12
2	PUNJAB NATIONAL BANK	23799	177.07	53	20.10	406	74.15	24258	271.32
3	UCO BANK	489	5.90	0	0.00	38	1.19	527	7.09
4	CENTRAL BANK OF INDIA	1156	16.93	1	0.02	27	9.77	1184	26.72
5	CANARA BANK	2022	20.71	18	0.46	393	9.82	2433	30.99
6	PUNJAB & SIND BANK	616	7.10	78	6.50	0	0.00	694	13.60
7	BANK OF BARODA	96	1.52	25	0.45	120	4.09	241	6.06
8	UNION BANK OF INDIA	390	18.15	0	0.00	0	0.00	390	18.15
9	BANK OF INDIA	374	7.15			27	4.29	401	11.44
10	INDIAN OVERSEAS BANK	1	0.21	0	0.00	4	0.30	5	0.51
11	BANK OF MAHARASHTRA	0	0.00	0	0.00	2	0.01	2	0.01
12	INDIAN BANK	60	1.31	5	7.14	7	18.86	72	27.31
	<b>SUB-TOTAL (i)</b>	<b>54180</b>	<b>455.61</b>	<b>1191</b>	<b>52.22</b>	<b>1129</b>	<b>126.49</b>	<b>56500</b>	<b>634.32</b>
(ii)	<b>Private Sector Banks:</b>							0	0
13	J&K BANK	736694	6682.53	219	966.19	610	467.23	737523	8115.95
14	ICICI BANK	9	0.19	0	0.00	6	8.44	15	8.63
15	HDFC BANK	6582	287.55	2	0.07	61	51.09	6645	338.71
16	FEDERAL BANK	0	0.00	67	1.66	0	0.00	67	1.66
17	AXIS BANK	271	16.41	0	0.00	3	6.54	274	22.95
18	YES BANK	0	0.00	0	0.00	1	1.13	1	1.13
19	IDBI BANK	147	0.92	0	0.00	45	0.77	192	1.69
20	INDUSIND BANK	537	14.59	0	0.00	0	0.00	537	14.59
21	SOUTH INDIAN BANK	0	0.00	13	0.31	0	0.00	13	0.31
22	KOTAK MAHINDRA BANK	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
	<b>SUB-TOTAL (ii)</b>	<b>744240</b>	<b>7002.19</b>	<b>301</b>	<b>968.23</b>	<b>726</b>	<b>535.19</b>	<b>745267</b>	<b>8505.61</b>
(iii)	<b>Regional Rural Banks:</b>							0	0.00
24	J&K GRAMEEN BANK	109631	824.54	0	0.00	0	0.00	109631	824.54
25	EDB	243861	243.34	0	0.00	0	0.00	243861	243.34
	<b>SUB-TOTAL (iii)</b>	<b>353492</b>	<b>1067.88</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>353492</b>	<b>1067.88</b>
(A)	<b>Scheduled Commercial Banks:</b>	<b>1151912</b>	<b>8525.682</b>	<b>1492</b>	<b>1020.45</b>	<b>1855</b>	<b>661.68</b>	<b>1155259</b>	<b>10207.817</b>
(B)	<b>Central/ State Cooperative Banks:</b>								
26	JCCB	9655	52.52	0	0.00	0	0.00	9655	52.52
27	BCCB	408	15.86	66	2.03	312	3.87	786	21.76
28	ACCB	5891	40.89	0	0.00	19	0.80	5910	41.69
29	CCB	0	0.00	0	0.00	29	5.91	29	5.91
30	JKSCB	1606	19.42	0	0.00	0	0.00	1606	19.42
31	DUCO BANK	0	0.00	0	0.00	0	0.00	0	0.00
32	SCARD	1425	31.45	2	0.07	0	0.00	1427	31.52
33	BMC BANK	0	0.00	0	0.00	0	0.00	0	0.00
34	KMC BANK	0	0.00	29	1.83	0	0.00	29	1.83
35	URBAN COOP. BANK	0	0.00	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (B)</b>	<b>18985</b>	<b>160.14</b>	<b>97</b>	<b>3.93</b>	<b>360</b>	<b>10.58</b>	<b>19442</b>	<b>174.65</b>
(C)	<b>Other Financial Institutions (FIs):</b>							0	0
36	STATE FINANCIAL CORP.	0	0.00	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (C)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>G. TOTAL (A+B+C)</b>	<b>1170897</b>	<b>8685.82</b>	<b>1589</b>	<b>1024.38</b>	<b>2215</b>	<b>672.27</b>	<b>1174701</b>	<b>10382.47</b>

## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K

AMOUNT IN CRORE

S.NO.	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances					
		CROP LOAN OUT OF AGRICULTURE(OUT OF 4)		MICRO ENTERPRISES		SMALL ENTERPRISES	
		5		6		7	
		A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	<b>Public Sector Banks:</b>						
1	STATE BANK OF INDIA	24601	187.97	10579	495.22	3170	99.02
2	PUNJAB NATIONAL BANK	20263	139.16	15440	393.84	1135	221.72
3	UCO BANK	349	4.00	2571	56.79	277	73.22
4	CENTRAL BANK OF INDIA	804	14.18	1128	37.49	113	37.04
5	CANARA BANK	1124	11.40	6543	186.16	471	44.30
6	PUNJAB & SIND BANK	533	4.70	1828	73.36	43	33.93
7	BANK OF BARODA	55	0.32	1047	25.19	104	17.00
8	UNION BANK OF INDIA	203	2.35	3013	86.38	227	78.82
9	BANK OF INDIA	246	1.72	1267	31.37	16	2.81
10	INDIAN OVERSEAS BANK	0	0.00	251	13.28	5	1.03
11	BANK OF MAHARASHTRA	4	0.07	203	6.92	4	0.08
12	INDIAN BANK	6	0.21	1025	54.58	290	23.75
	<b>SUB-TOTAL (i)</b>	<b>48188</b>	<b>366.08</b>	<b>44895</b>	<b>1460.58</b>	<b>5855</b>	<b>632.72</b>
(ii)	<b>Private Sector Banks:</b>						
13	J&K BANK	613528	5302.69	313199	9509.71	20310	2792.64
14	ICICI BANK	1	0.06	77	21.54	57	44.48
15	HDFC BANK	4445	263.35	2077	182.07	1844	373.47
16	FEDERAL BANK	0	0.00	0	0.00	0	0.00
17	AXIS BANK	69	5.23	135	36.39	36	38.01
18	YES BANK	0	0.00	11	3.00	3	0.69
19	IDBI BANK	136	0.81	574	17.28	12	1.07
20	INDUSIND BANK	0	0.00	408	25.06	439	44.05
21	SOUTH INDIAN BANK	0				3	0.26
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (ii)</b>	<b>618179</b>	<b>5572.14</b>	<b>316481</b>	<b>9795.05</b>	<b>22704</b>	<b>3294.67</b>
(iii)	<b>Regional Rural Banks:</b>						
24	J&K GRAMEEN BANK	80216	603.49	44414	1140.67	0	0.00
25	EDB	21008	232.31	13127	224.89	0	0.00
	<b>SUB-TOTAL (iii)</b>	<b>101224</b>	<b>835.80</b>	<b>57541</b>	<b>1365.56</b>	<b>0</b>	<b>0.00</b>
(A)	<b>Scheduled Commercial Banks:</b>	<b>767591</b>	<b>6774.02379</b>	<b>418917</b>	<b>12621.19</b>	<b>28559</b>	<b>3927.39</b>
(B)	<b>Central/ State Cooperative Banks:</b>						
26	JCCB	4985	30.73	0	0.00	0	0.00
27	BCCB	312	3.87	4553	95.96	0	0.00
28	ACCB	5805	27.16	2441	79.73	0	0.00
29	CCB	0	0.00	1424	88.92	0	0.00
30	JKSCB	1233	15.00	4785	72.49	0	0.00
31	DUCO BANK	0	0.00	25	0.17	180	7.67
32	SCARD	0	0.00	0	0.00	0	0.00
33	BMC BANK	0	0.00	0	0.00	0	0.00
34	KMC BANK	0	0.00	884	20.63	0	0.00
35	URBAN COOP. BANK	0	0.00	453	32.20	0	0.00
	<b>SUB-TOTAL (B)</b>	<b>12335</b>	<b>76.76</b>	<b>14565</b>	<b>390.10</b>	<b>180</b>	<b>7.67</b>
(C)	<b>Other Financial Institutions (FIs):</b>						
36	STATE FINANCIAL CORP.	0	0.00	714	16.76	346	182.93
	<b>SUB-TOTAL (C)</b>	<b>0</b>	<b>0.00</b>	<b>714</b>	<b>16.76</b>	<b>346</b>	<b>182.93</b>
	<b>G. TOTAL (A+B+C)</b>	<b>779926</b>	<b>6850.79</b>	<b>434196</b>	<b>13028.05</b>	<b>29085</b>	<b>4117.99</b>

## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K

AMOUNT IN CRORE

S.NO.	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances					
		MEDIUM ENTERPRISES		KHADI & VILLAGE INDUSTRIES		OTHERS UNDER MSME	
		8		9		10	
		A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	Public Sector Banks:						
1	STATE BANK OF INDIA	221	233.42	609	16.70	0	0.00
2	PUNJAB NATIONAL BANK	96	58.24	7	0.48	0	0.00
3	UCO BANK	0	0.00	1	0.01	0	0.00
4	CENTRAL BANK OF INDIA	1	0.01	118	2.49	125	7.24
5	CANARA BANK	10	23.12	0	0.00	240	3.74
6	PUNJAB & SIND BANK	1	0.00	6	0.31	0	0.00
7	BANK OF BARODA	2	2.26	23	0.72	208	6.47
8	UNION BANK OF INDIA	31	1.77	3	0.08	0	0.00
9	BANK OF INDIA	7	25.83			25	0.22
10	INDIAN OVERSEAS BANK	0	0.00	0	0.00	0	0.00
11	BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00
12	INDIAN BANK	1	0.12				
	<b>SUB-TOTAL (i)</b>	<b>370</b>	<b>344.77</b>	<b>767</b>	<b>20.79</b>	<b>598</b>	<b>17.67</b>
(ii)	Private Sector Banks:						
13	J&K BANK	506	533.20	4944	99.42	0	0.00
14	ICICI BANK	19	9.51	0	0.00	0	0.00
15	HDFC BANK	411	238.45	0	0.00	0	0.00
16	FEDERAL BANK	0	0.00	0	0.00	2	0.01
17	AXIS BANK	24	26.64	0	0.00	0	0.00
18	YES BANK	0	0.00	0	0.00	0	0.00
19	IDBI BANK	3	5.10	0	0.00	0	0.00
20	INDUSIND BANK	40	3.80	0	0.00	0	0.00
21	SOUTH INDIAN BANK						
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (ii)</b>	<b>1003</b>	<b>816.70</b>	<b>4944</b>	<b>99.42</b>	<b>2</b>	<b>0.01</b>
(iii)	Regional Rural Banks:						
24	J&K GRAMEEN BANK	0	0.00	0	0.00	0	0.00
25	EDB	0	0.00	734	16.70	0	0.00
	<b>SUB-TOTAL (iii)</b>	<b>0</b>	<b>0.00</b>	<b>734</b>	<b>16.70</b>	<b>0</b>	<b>0.00</b>
(A)	<b>Scheduled Commercial Banks:</b>	<b>1373</b>	<b>1161.4682</b>	<b>6445</b>	<b>136.91</b>	<b>600</b>	<b>17.68</b>
(B)	Central/ State Cooperative Banks:						
26	JCCB	0	0.00	705	4.37	0	0.00
27	BCCB	965	15.21	972	20.88	0	0.00
28	ACCB	0	0.00	6	0.02	0	0.00
29	CCB	0	0.00	0	0.00	0	0.00
30	JKSCB	0	0.00	372	4.13	1412	32.63
31	DUCO BANK	0	0.00	0	0.00	0	0.00
32	SCARD	0	0.00	0	0.00	0	0.00
33	BMC BANK	0	0.00	0	0.00	0	0.00
34	KMC BANK	0	0.00	0	0.00	0	0.00
35	URBAN COOP. BANK	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (B)</b>	<b>965</b>	<b>15.21</b>	<b>2055</b>	<b>29.40</b>	<b>1412</b>	<b>32.63</b>
(C)	Other Financial Institutions (FIs):						
36	STATE FINANCIAL CORP.	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (C)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>G. TOTAL (A+B+C)</b>	<b>2338</b>	<b>1176.68</b>	<b>8500</b>	<b>166.30</b>	<b>2012</b>	<b>50.31</b>

## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K

AMOUNT IN CRORE

S.NO.	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances					
		TOTAL MSME		EXPORT CREDIT		EDUCATION	
		11=(6+7+8+9+10)		12		13	
		A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	Public Sector Banks:						
1	STATE BANK OF INDIA	14579	844.36	0	0.00	1266	66.83
2	PUNJAB NATIONAL BANK	16678	674.28	0	0.00	703	23.84
3	UCO BANK	2849	130.02	2	1.27	57	1.89
4	CENTRAL BANK OF INDIA	1485	84.27	0	0.00	52	2.00
5	CANARA BANK	7264	257.32	0	0.00	185	7.61
6	PUNJAB & SIND BANK	1878	107.60			58	2.26
7	BANK OF BARODA	1384	51.64	0	0.00	74	3.04
8	UNION BANK OF INDIA	3274	167.05	0	0.00	159	7.41
9	BANK OF INDIA	1315	60.23			27	0.80
10	INDIAN OVERSEAS BANK	256	14.31	0	0.00	10	0.19
11	BANK OF MAHARASHTRA	207	7.00	0	0.00	2	0.20
12	INDIAN BANK	1316	78.45			60	3.25
	<b>SUB-TOTAL (i)</b>	<b>52485</b>	<b>2476.53</b>	<b>2</b>	<b>1.27</b>	<b>2653</b>	<b>119.32</b>
(ii)	Private Sector Banks:	0	0				
13	J&K BANK	338959	12934.96	98	112.47	10493	339.66
14	ICICI BANK	153	75.53	0	0.00	29	1.68
15	HDFC BANK	4332	793.99	0	0.00	3	0.09
16	FEDERAL BANK	2	0.01	0	0.00	0	0.00
17	AXIS BANK	195	101.04	0	0.00	5	0.95
18	YES BANK	14	3.70	0	0.00	0	0.00
19	IDBI BANK	589	23.45	0	0.00	21	0.83
20	INDUSIND BANK	887	72.91	0	0.00	0	0.00
21	SOUTH INDIAN BANK	3	0.26				
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (ii)</b>	<b>345134</b>	<b>14005.85</b>	<b>98</b>	<b>112.47</b>	<b>10551</b>	<b>343.21</b>
(iii)	Regional Rural Banks:	0	0				
24	J&K GRAMEEN BANK	44414	1140.67	0	0.00	325	10.19
25	EDB	13861	241.59	0	0.00	88	1.94
	<b>SUB-TOTAL (iii)</b>	<b>58275</b>	<b>1382.26</b>	<b>0</b>	<b>0.00</b>	<b>413</b>	<b>12.13</b>
(A)	Scheduled Commercial Banks:	<b>455894</b>	<b>17864.6381</b>	<b>100</b>	<b>113.74</b>	<b>13617</b>	<b>474.66</b>
(B)	Central/ State Cooperative Banks:	0	0				
26	JCCB	705	4.37	0	0.00	0	0.00
27	BCCB	6490	132.04	0	0.00	0	0.00
28	ACCB	2447	79.75	0	0.00	0	0.00
29	CCB	1424	88.92	0	0.00	10	0.93
30	JKSCB	6569	109.25	0	0.00	78	2.86
31	DUCO BANK	205	7.84	0	0.00	0	0.00
32	SCARD	0	0.00	0	0.00	0	0.00
33	BMC BANK	0	0.00	0	0.00	0	0.00
34	KMC BANK	884	20.63	0	0.00	0	0.00
35	URBAN COOP. BANK	453	32.20	0	0.00	0	0.00
	<b>SUB-TOTAL (B)</b>	<b>19177</b>	<b>475.00</b>	<b>0</b>	<b>0.00</b>	<b>88</b>	<b>3.79</b>
(C)	Other Financial Institutions (FIs):	0	0				
36	STATE FINANCIAL CORP.	1060	199.69	0	0.00	5	0.38
	<b>SUB-TOTAL (C)</b>	<b>1060</b>	<b>199.69</b>	<b>0</b>	<b>0.00</b>	<b>5</b>	<b>0.38</b>
	<b>G. TOTAL (A+B+C)</b>	<b>476131</b>	<b>18539.33</b>	<b>100</b>	<b>113.74</b>	<b>13710</b>	<b>478.83</b>

## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K

AMOUNT IN CRORE

S.NO	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances					
		HOUSING		SOCIAL INFRASTRUCTURE		RENEWABLE ENERGY	
		14		15		16	
		A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	Public Sector Banks:						
1	STATE BANK OF INDIA	12731	1046.70	0	0.00	0	0.00
2	PUNJAB NATIONAL BANK	1268	90.97	1	0.05	0	0.00
3	UCO BANK	286	22.88	0	0.00	0	0.00
4	CENTRAL BANK OF INDIA	175	14.18				
5	CANARA BANK	321	32.45	1	0.00	0	0.00
6	PUNJAB & SIND BANK	236	19.98	3	0.19		
7	BANK OF BARODA	207	21.17	0	0.00	0	0.00
8	UNION BANK OF INDIA	227	16.90	2	0.01	0	0.00
9	BANK OF INDIA	81	6.83				
10	INDIAN OVERSEAS BANK	18	1.55	0	0.00	0	0.00
11	BANK OF MAHARASHTRA	17	1.50	0	0.00	0	0.00
12	INDIAN BANK	207	16.80	1	0.08		
	<b>SUB-TOTAL (i)</b>	<b>15774</b>	<b>1291.91</b>	<b>8</b>	<b>0.33</b>	<b>0</b>	<b>0.00</b>
(ii)	Private Sector Banks:						
13	J&K BANK	36816	3108.77	25	11.98	8419	11.40
14	ICICI BANK	358	45.72	0	0.00	0	0.00
15	HDFC BANK	740	12.25	0	0.00	0	0.00
16	FEDERAL BANK	0	0.00	0	0.00	0	0.00
17	AXIS BANK	260	9.94	0	0.00	0	0.00
18	YES BANK	0	0.00	0	0.00	0	0.00
19	IDBI BANK	32	3.50	0	0.00	0	0.00
20	INDUSIND BANK	0	0.00	0	0.00	0	0.00
21	SOUTH INDIAN BANK						
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	0	0.00	0	0.00	0	0.00
	<b>SUB-TOTAL (ii)</b>	<b>38206</b>	<b>3180.18</b>	<b>25</b>	<b>11.98</b>	<b>8419</b>	<b>11.40</b>
(iii)	Regional Rural Banks:						
24	J&K GRAMEEN BANK	2731	184.03	22	3.53	407	0.77
25	EDB	261	22.04	0	0.00	0	0.00
	<b>SUB-TOTAL (iii)</b>	<b>2992</b>	<b>206.07</b>	<b>22</b>	<b>3.53</b>	<b>407</b>	<b>0.77</b>
(A)	Scheduled Commercial Banks:	<b>56972</b>	<b>4678.156</b>	<b>55</b>	<b>15.84</b>	<b>8826.05</b>	<b>12.17</b>
(B)	Central/ State Cooperative Banks:						
26	JCCB	1740	35.07	0	0.00	0	0.00
27	BCCB	0	0.00	0	0.00	544	1.82
28	ACCB	65	4.24	0	0.00	1392	6.68
29	CCB	365	19.06	2	0.53	0	0.00
30	JKSCB	136	231.59	0	0.00	292	0.73
31	DUCO BANK	124	10.90	0	0.00	0	0.00
32	SCARD	132	7.32	3	0.14	0	0.00
33	BMC BANK	0	0.00	0	0.00	0	0.00
34	KMC BANK	80	3.82	0	0.00	0	0.00
35	URBAN COOP. BANK	30	0.98	0	0.00	0	0.00
	<b>SUB-TOTAL (B)</b>	<b>2672</b>	<b>312.98</b>	<b>5</b>	<b>0.67</b>	<b>2228</b>	<b>9.23</b>
(C)	Other Financial Institutions (FIs):						
36	STATE FINANCIAL CORP.	80	4.67	0	0.00	0	0.00
	<b>SUB-TOTAL (C)</b>	<b>80</b>	<b>4.67</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>G. TOTAL (A+B+C)</b>	<b>59724</b>	<b>4995.81</b>	<b>60</b>	<b>16.51</b>	<b>11054</b>	<b>21.40</b>



## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in UT of J&K

AMOUNT IN CRORE

S.No.	NAME OF THE BANK	Sector-wise Bifurcation of Priority Sector Advances					
		OTHER SECTOR OUTSTANDING		TOTAL PRIORITY SECTOR OUTSTANDING		LOANS TO WEAKER SECTIONS UNDER PRIORITY SECTOR	
		17		18=(4+11+12+13+14+15+16+17)		19	
		A/C	AMT.	A/C	AMT.	A/C	AMT.
(i)	<b>Public Sector Banks:</b>						
1	STATE BANK OF INDIA	0	0.00	54869	2179.01	7579	407.93
2	PUNJAB NATIONAL BANK	160	0.40	43068	1060.86	26553	206.51
3	UCO BANK	711	21.96	4432	185.11	3747	163.54
4	CENTRAL BANK OF INDIA	2	0.00	2898	127.17	1206	19.09
5	CANARA BANK	222	2.65	10426	331.02	7910	196.81
6	PUNJAB & SIND BANK	89	0.91	2958	144.54		
7	BANK OF BARODA	223	6.15	2129	88.06	9	0.11
8	UNION BANK OF INDIA	29	0.01	4081	209.53	1835	4.49
9	BANK OF INDIA	25	0.22	1849	79.52	203	8.71
10	INDIAN OVERSEAS BANK	0	0.00	289	16.55	93	1.08
11	BANK OF MAHARASHTRA	111	0.80	339	9.51	174	1.30
12	INDIAN BANK			1656	125.89	225	9.70
	<b>SUB-TOTAL (i)</b>	<b>1572</b>	<b>33.10</b>	<b>128994</b>	<b>4556.77</b>	<b>49534</b>	<b>1019.27</b>
(ii)	<b>Private Sector Banks:</b>			0	0		
13	J&K BANK	52502	1358.80	1184835	25994.00	793767	6283.62
14	ICICI BANK	0	0.00	555	131.56	1968	41.80
15	HDFC BANK	0	0.00	11720	1145.04	6656	268.40
16	FEDERAL BANK	0	0.00	69	1.67	4	0.15
17	AXIS BANK	0	0.00	734	134.88	105	1.26
18	YES BANK	0	0.00	15	4.82	0	0.00
19	IDBI BANK	0	0.00	834	29.47	361	5.38
20	INDUSIND BANK	0	0.00	1424	87.50	66	2.45
21	SOUTH INDIAN BANK			16	0.57		
22	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
23	BANDHAN BANK	1	0.01	1	0.01	0	0.00
	<b>SUB-TOTAL (ii)</b>	<b>52503</b>	<b>1358.81</b>	<b>1200203</b>	<b>27529.52</b>	<b>802927</b>	<b>6603.06</b>
(iii)	<b>Regional Rural Banks:</b>			0	0		
24	J&K GRAMEEN BANK	3474	51.72	161004	2215.45	108521	876.31
25	EDB	59	0.21	258130	509.12	0	0.00
	<b>SUB-TOTAL (iii)</b>	<b>3533</b>	<b>51.93</b>	<b>419134</b>	<b>2724.57</b>	<b>108521</b>	<b>876.31</b>
(A)	<b>Scheduled Commercial Banks:</b>	<b>57608</b>	<b>1443.84</b>	<b>1748331.1</b>	<b>34810.86</b>	<b>960982</b>	<b>8498.64</b>
(B)	<b>Central/ State Cooperative Banks:</b>			0	0		
26	JCCB	23825	124.99	35925	216.95	1050	8.55
27	BCCB	0	0.00	7820	155.62	0	0.00
28	ACCB	712	4.04	10526	136.40	1151	5.41
29	CCB	0	0.00	1830	115.35	493	32.87
30	JKSCB	324	13.75	9005	377.60	51	0.72
31	DUCO BANK	85	5.82	414	24.56	82	6.78
32	SCARD	275	10.75	1837	49.73	313	41.12
33	BMC BANK	93	1.83	93	1.83	0	0.00
34	KMC BANK	0	0.00	993	26.28	387	3.00
35	URBAN COOP. BANK	0	0.00	483	33.18	69	159.22
	<b>SUB-TOTAL (B)</b>	<b>25314</b>	<b>161.18</b>	<b>68926</b>	<b>1137.50</b>	<b>3596</b>	<b>257.67</b>
(C)	<b>Other Financial Institutions (FIs):</b>			0	0		
36	STATE FINANCIAL CORP.	0	0.00	1145	204.74	0	0.00
	<b>SUB-TOTAL (C)</b>	<b>0</b>	<b>0.00</b>	<b>1145</b>	<b>204.74</b>	<b>0</b>	<b>0.00</b>
	<b>G. TOTAL (A+B+C)</b>	<b>82922</b>	<b>1605.02</b>	<b>1818402</b>	<b>36153.10</b>	<b>964578</b>	<b>8756.31</b>

## Annexure-M (Continued)

Bank-wise/ Sector-wise Total Advances Outstanding as on November 30, 2021 in  
UT of J&K

AMOUNT IN CRORE

S.NO.	NAME OF THE BANK	TOTAL NON-PRIORITY SECTOR OUTSTANDING		TOTAL ADVANCES OUTSTANDING (PRIORITY & NON-PRIORITY)	
		20		21=(18+20)	
		A/C	AMT.	A/C	AMT.
		(i)	Public Sector Banks:		
1	STATE BANK OF INDIA	167554	13398.93	222423	15577.94
2	PUNJAB NATIONAL BANK	20652	1399.13	63720	2459.99
3	UCO BANK	1070	66.27	5502	251.38
4	CENTRAL BANK OF INDIA	2441	67.35	5339	194.52
5	CANARA BANK	3594	323.18	14020	654.20
6	PUNJAB & SIND BANK	1380	55.53	4338	200.07
7	BANK OF BARODA	259	83.95	2388	172.01
8	UNION BANK OF INDIA	163	121.68	4244	331.20
9	BANK OF INDIA	1408	140.93	3257	220.45
10	INDIAN OVERSEAS BANK	316	12.33	605	28.88
11	BANK OF MAHARASHTRA	113	7.02	452	16.53
12	INDIAN BANK	1093	57.35	2749	183.24
	<b>SUB-TOTAL (i)</b>	<b>200043</b>	<b>15733.64</b>	<b>329037</b>	<b>20290.42</b>
(ii)	Private Sector Banks:				
13	J&K BANK	712378	27772.91	1897213	53766.91
14	ICICI BANK	27928	568.70	28483	700.26
15	HDFC BANK	136131	1291.03	147851	2436.07
16	FEDERAL BANK	78	8.98	147	10.65
17	AXIS BANK	8579	418.67	9313	553.55
18	YES BANK	4070	65.92	4085	70.75
19	IDBI BANK	486	19.70	1320	49.17
20	INDUSIND BANK	4006	66.24	5430	153.74
21	SOUTH INDIAN BANK	97	3.09	113	3.66
22	KOTAK MAHINDRA BANK	25	0.24	25	0.24
23	BANDHAN BANK	21	0.43	22	0.44
	<b>SUB-TOTAL (ii)</b>	<b>893799</b>	<b>30215.92</b>	<b>2094002</b>	<b>57745.43</b>
(iii)	Regional Rural Banks:				
24	J&K GRAMEEN BANK	22417	540.56	183421	2756.01
25	EDB	2934	36.47	261064	545.59
	<b>SUB-TOTAL (iii)</b>	<b>25351</b>	<b>577.03</b>	<b>444485</b>	<b>3301.60</b>
(A)	Scheduled Commercial Banks	<b>1119193.4</b>	<b>46526.59</b>	<b>2867524.45</b>	<b>81337.45</b>
(B)	Central/ State Cooperative Banks	0	0	0	0
26	JCCB	41194	65.76	77119	282.71
27	BCCB	1084	25.42	8904	181.04
28	ACCB	1322	21.06	11848	157.46
29	CCB	1920	52.35	3750	167.70
30	JKSCB	4315	65.28	13320	442.88
31	DUCO BANK	352	19.68	766	44.24
32	SCARD	246	2.18	2083	51.91
33	BMC BANK	114	2.21	207	4.04
34	KMC BANK	746	7.72	1739	34.00
35	URBAN COOP. BANK	319	3.80	802	36.98
	<b>SUB-TOTAL (B)</b>	<b>51612</b>	<b>265.46</b>	<b>120538</b>	<b>1402.96</b>
(C)	Other Financial Institutions	0	0	0	0
42	STATE FINANCIAL CORP.	499	52.78	1644	257.52
	<b>SUB-TOTAL (C)</b>	<b>499</b>	<b>52.78</b>	<b>1644</b>	<b>257.52</b>
	<b>G. TOTAL (A+B+C)</b>	<b>1171304</b>	<b>46844.83</b>	<b>2989706</b>	<b>82997.93</b>

## ANNEXURE- N

DISTRICT-WISE DEPOSITS, ADVANCES, CD RATIO, BRANCHES & GROSS NPA 30.11.2021

AMOUNT IN CRORE

#	DISTRICT	NO. OF BRANCHES	DEPOSITS	ADVANCES	CD RATIO	GROSS NPA
1	SRINAGAR	218	31118.74	21013.84	67.53	2106.58
2	GANDERBAL	44	1755.38	1424.22	81.13	57.38
3	BARAMULLA	164	5960.63	5564.20	93.35	308.35
4	BANDIPORA	46	1558.10	1274.50	81.80	52.85
5	ANANTNAG	137	6569.68	4730.40	72.00	145.19
6	KULGAM	55	2185.59	1703.00	77.92	44.52
7	PULWAMA	91	4036.73	3811.85	94.43	187.96
8	SHOPIAN	37	1427.65	1740.43	121.91	50.93
9	BUDGAM	97	3583.65	3595.41	100.33	128.99
10	KUPWARA	87	2832.36	3366.70	118.87	136.23
KASHMIR REGION		976	61028.51	48224.55	79.02	3218.97
11	POONCH	49	3293.91	1516.86	46.05	16.66
12	RAJOURI	94	5452.88	2443.82	44.82	28.33
13	JAMMU	428	51464.81	16474.25	32.01	1409.05
14	SAMBA	88	6000.17	3127.00	52.12	91.88
15	UDHAMPUR	87	5817.08	2449.18	42.10	34.75
16	REASI	55	2868.18	1243.78	43.36	31.91
17	KATHUA	112	7495.15	3354.82	44.76	181.94
18	DODA	56	2738.63	1570.18	57.33	24.96
19	RAMBAN	38	1735.51	1688.20	97.27	13.49
20	KISHTWAR	31	2121.41	905.29	42.67	8.23
JAMMU REGION		1038	88987.74	34773.38	39.08	1841.18
TOTAL		2014	150016.25	82997.93	55.33	5060.15

## ANNEXURE - O

BANK WISE/ SECTOR WISE OUTSTANDING AMOUNT AND NPA AS ON 30.11.2021										
AMOUNT IN CRORE										
#	NAME OF THE BANK	AGRICULTURE			MSME			MUDRA		
		AMOUNT OUTSTANDING	NPA	% AGE	AMOUNT OUTSTANDING	NPA	% AGE	AMOUNT OUTSTANDING	NPA	% AGE
<b>(i) PSBs</b>										
1	STATE BANK OF INDIA	221.12	36.09	16.3%	844.36	40.02	4.7%	245.12	28.17	11.5%
2	PNB	271.32	43.67	16.1%	674.28	132.87	19.7%	228.08	33.17	14.5%
3	UCO BANK	7.09	0.54	7.6%	130.02	7.77	6.0%	20.21	0.55	2.7%
4	CBI	26.72	9.13	34.2%	84.27	18.14	21.5%	16.53	0.74	4.5%
5	CANARA BANK	30.99	4.21	13.6%	257.32	73.18	28.4%	81.92	6.42	7.8%
6	PSB	13.60	0.80	5.9%	107.60	51.66	48.0%	18.09	3.43	19.0%
7	BANK OF BARODA	6.06	1.49	24.6%	51.64	6.18	12.0%	12.09	2.11	17.5%
8	UNION BANK OF INDIA	18.15	9.63	53.1%	167.05	21.29	12.7%	23.76	0.81	3.4%
9	BANK OF INDIA	11.44	0.02	0.2%	60.23	14.96	24.8%	10.56	0.71	6.7%
10	IOB	0.51	0.00	0.0%	14.31	3.01	21.0%	2.61	0.15	5.7%
11	BOM	0.01	0.00	0.0%	7.00	1.18	16.9%	2.27	0.87	38.3%
12	INDIAN BANK	27.31	8.81	32.3%	78.45	13.10	16.7%	18.65	4.58	24.6%
<b>SUB-TOTAL - I</b>		<b>634.32</b>	<b>114.39</b>	<b>18.0%</b>	<b>2476.53</b>	<b>383.36</b>	<b>15.5%</b>	<b>679.89</b>	<b>81.71</b>	<b>12.0%</b>
<b>(ii) PRIVATE SECTOR BANKS:</b>										
13	J&K BANK	8115.95	583	7.2%	12934.96	1036.50	8.0%	5524.30	131.54	2.4%
14	ICICI BANK	8.63	0	0.0%	75.53	0.00	0.0%	10.80	1.04	9.6%
15	HDFC BANK	338.71	31	9.2%	793.99	11.22	1.4%	8.03	1.54	19.2%
16	FEDERAL BANK	1.66	0	0.0%	0.01	0.00	0.0%	0.06		0.0%
17	AXIS BANK	22.95	1	4.7%	101.04	4.01	4.0%	3.23	0.27	8.4%
18	YES BANK	1.13	0	0.0%	3.70	0.52	14.1%	0.00	0.00	-
19	IDBI BANK	1.69	0	10.1%	23.45	2.83	12.1%	8.52	1.64	19.2%
20	INDUSIND BANK	14.59	0	0.4%	72.91	2.10	2.9%	15.02	0.29	1.9%
21	SOUTH INDIAN BANK	0.31	0	0.0%	0.26	0.00	0.0%	0.22	0.06	27.3%
22	KOTAK MAHINDRA	0.00	0	-	0.00	0.00	-	0.00	0.00	-
23	BANDHAN BANK	0.00	0	-	0.00	0.00	-	0.00	0.00	-
<b>SUB-TOTAL - II</b>		<b>8505.61</b>	<b>615.65</b>	<b>7.2%</b>	<b>14005.85</b>	<b>1057.18</b>	<b>7.5%</b>	<b>5570.18</b>	<b>136.38</b>	<b>2.4%</b>
<b>(iii) RRBs</b>										
24	JKGB	824.54	82.54	10.0%	1140.67	89.48	7.8%	807.89	39.82	4.9%
25	EDB	243.34	36.72	15.1%	241.59	61.21	25.3%	36.22	4.16	11.5%
<b>SUB-TOTAL - III</b>		<b>1067.88</b>	<b>119.26</b>	<b>11.2%</b>	<b>1382.26</b>	<b>150.69</b>	<b>10.9%</b>	<b>844.11</b>	<b>43.98</b>	<b>5.2%</b>
<b>(A) TOTAL FOR SCBs</b>		<b>10207.82</b>	<b>849.30</b>	<b>8.3%</b>	<b>17864.64</b>	<b>1591.23</b>	<b>8.9%</b>	<b>7094.18</b>	<b>262.07</b>	<b>3.7%</b>
<b>(B) COOP BANKS</b>										
26	JCCB	52.52	37.40	71.2%	4.37	3.50	80.1%	0.00	0.00	-
27	BCCB	21.76	18.41	84.6%	132.04	65.41	49.5%	0.00	0.00	-
28	ACCB	41.69	8.98	21.5%	79.75	13.24	16.6%	0.00	0.00	-
29	CCB	5.91	0.73	12.4%	88.92	39.65	44.6%	0.00	0.00	-
30	JKSCB	19.42	2.10	10.8%	109.25	30.39	27.8%	0.00	0.00	-
31	DUCO BANK	0.00	0.00	-	7.84	1.38	17.6%	0.00	0.00	-
32	SCARD	31.52	17.94	56.9%	0.00	0.00	-	0.00	0.00	-
33	BMC BANK	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
34	KMC BANK	1.83	0.00	0.0%	20.63	1.91	9.3%	0.00	0.00	-
35	URBAN COOP. BANK	0.00	0.00	-	32.20	1.83	5.7%	0.00	0.00	-
<b>SUB-TOTAL (B)</b>		<b>174.65</b>	<b>85.56</b>	<b>49.0%</b>	<b>475.00</b>	<b>157.31</b>	<b>33.1%</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>
36	SFC	0.00			0.00			0.00	0.00	-
37	OTHER FIs	0.00	0.00	-	199.69	39.62	19.8%			
<b>SUB-TOTAL (C)</b>		<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>199.69</b>	<b>39.62</b>	<b>19.8%</b>	<b>0.06</b>	<b>0.00</b>	<b>0.0%</b>
<b>GRAND TOTAL (A+B+C)</b>		<b>10382.47</b>	<b>934.86</b>	<b>9.0%</b>	<b>18539.33</b>	<b>1788.16</b>	<b>9.6%</b>	<b>7094.24</b>	<b>262.07</b>	<b>3.7%</b>

**ANNEXURE- P**

**BANK WISE GOVT SPONSORED SCHEMES AMOUNT OUTSTANDING & GROSS NPA AS ON NOV.30, 2021**

**AMT IN CRORE**

		NRLM			PMEGP			NULM		
		AMT. O/S	NPA	%	AMT. O/S	NPA	%	AMT. O/S	NPA	%
<b>(i)</b>	<b>PUBLIC SECTOR BANKS:</b>									
1	State Bank of India	8.32	0.21	2.5	9.12	0.16	1.8	0.35	0.00	0.0
2	Punjab National Bank	1.76	0.34	19.3	5.53	0.86	15.6	5.86	1.87	31.9
3	UCO Bank	0.00	0.00	-	0.60	0.04	6.7	0.52	0.01	1.9
4	Central Bank of India	0.09	0.00	0.0	0.00	0.00	-	0.08	0.00	1.3
5	Canara Bank	0.06	0.00	0.0	6.24	0.29	4.6	1.32	0.14	10.6
6	Punjab & Sind Bank	0.09	0.01	8.9	0.02	0.00	4.1	0.06	0.00	4.0
7	Bank of Baroda	0.00	0.00	-	0.03	0.00	0.0	0.76	0.02	2.6
8	Union Bank of India	1.28	0.04	3.1	0.00	0.00	-	0.33	0.03	9.1
9	Bank of India	0.00	0.00	-	0.01	0.00	0.0	0.00	0.00	-
10	Indian Overseas Bank	0.00	0.00	-	0.16	0.01	6.3	0.00	0.00	-
11	Bank of Maharashtra	0.00	0.00	-	0.00	0.00	-	0.04	0.00	5.0
12	Indian Bank	0.00	0.00	-	0.79	0.05	6.5	0.50	0.02	4.8
	<b>SUB-TOTAL - I</b>	<b>11.60</b>	<b>0.60</b>	<b>5.2</b>	<b>22.49</b>	<b>1.41</b>	<b>6.3</b>	<b>9.82</b>	<b>2.10</b>	<b>21.4</b>
<b>(ii)</b>	<b>PRIVATE SECTOR BANKS:</b>									
13	J&K Bank	229.49	4.46	1.9	1360.69	25.88	1.9	87.27	6.07	7.0
14	ICICI Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
15	HDFC Bank	0.00	0.00	-	0.01	0.00	0.0	0.02	0.00	12.0
16	Fedral Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
17	Axis Bank	0.00	0.00	-	0.37	0.03	8.1	0.35	0.01	2.0
18	Yes Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
19	IDBI Bank	0.00	0.00	-	0.00	0.00	-	0.50	0.03	6.3
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	-
	<b>SUB-TOTAL - II</b>	<b>229.49</b>	<b>4.46</b>	<b>1.9</b>	<b>1361.06</b>	<b>25.91</b>	<b>1.9</b>	<b>88.14</b>	<b>6.11</b>	<b>6.9</b>
<b>(iii)</b>	<b>REGIONAL RURAL BANKS:</b>									
24	J&K Grameen Bank	39.52	0.21	0.5	174.13	6.59	3.8	0.91	0.05	5.5
25	Ellaquai Dehati Bank	2.25	0.07	3.1	16.69	0.51	3.1	2.07	0.065	3.1
	<b>SUB-TOTAL -III</b>	<b>41.77</b>	<b>0.28</b>	<b>0.7</b>	<b>190.82</b>	<b>7.10</b>	<b>3.7</b>	<b>2.98</b>	<b>0.12</b>	<b>3.9</b>
<b>(A)</b>	<b>TOTAL FOR SCHEDULED COMMERCIAL BANKS</b>	<b>282.86</b>	<b>5.34</b>	<b>1.9</b>	<b>1574.37</b>	<b>34.43</b>	<b>2.2</b>	<b>100.94</b>	<b>8.33</b>	<b>8.2</b>
<b>(B)</b>	<b>CENTRAL/STATE COOPERATIVE BANKS:</b>									
26	Jammu Central Cooperative Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
27	Baramulla Central Cooperative Bank	0.00	0.00	-	3.70	0.79	21.4	0.91	0.00	0.0
28	Anantnag Central Cooperative Bank	0.07	0.00	0.0	0.00	0.00	-	4.78	0.03	0.7
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	-	0.42	0.03	6.7	0.49	0.06	12.2
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	-	0.85	0.04	4.7	0.50	0.00	0.0
35	Urban Cooperative Bank	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	<b>SUB-TOTAL (B)</b>	<b>0.07</b>	<b>0.00</b>	<b>0.0</b>	<b>4.97</b>	<b>0.86</b>	<b>17.3</b>	<b>6.67</b>	<b>0.09</b>	<b>1.4</b>
<b>(C)</b>	<b>OTHER FINANCIAL INSTITUTIONS (FIS):</b>									
36	State Financial Corporation	0.00	0.00	-	0.00	0.00	-	0.00	0.00	-
	<b>SUB-TOTAL (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>
	<b>GRAND TOTAL (A+B+C)</b>	<b>282.92</b>	<b>5.34</b>	<b>1.9</b>	<b>1579.34</b>	<b>35.29</b>	<b>2.2</b>	<b>107.62</b>	<b>8.42</b>	<b>7.8</b>

## ANNEXURE - Q

## STATEMENT SHOWING THE FLOW OF CREDIT UNDER CREDIT GUARANTEE FUND TRUST FOR MICRO &amp; SMALL INDUSTRIES AS ON 30.11.2021 IN UT OF J&amp;K

AMOUNT IN CRORE																	
#	BANK	B		C		D		E		F		G		H		J	
		TOTAL MSME LOANS OUTSTANDING UPTO Rs. 10 LAKHS AS ON 30.11.2021		OUT OF B, LOANS OUTSANDING UNDER CGTmse AS ON 30.11.2021		OUT OF B, LOANS OUTSTANDING UNDER CGFMU COVER AS ON 30.11.2021		TOTAL LOANS (UPTO 10.00 LAC) OUTSTANDING UNDER CGTmse OR CGFMU (C+D)		TOTAL LOANS OUTSTANDING (10.00 LAC TO 2.00 CRORE) AS ON 30.11.2021		OUT OF F, LOANS OUTSANDING CGTmse AS ON 30.11.2021		OUT OF F, LOANS OUTSTANDING UNDER CGSSI COVER AS ON 30.11.2021		TOTAL LOANS (10.00 LAC TO 2.00 CRORE) OUTSTANDING UNDER CGTmse OR CGSSI (G+H)	
		A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT	A/Cs	AMT
<b>(I) PUBLIC SECTOR BANKS</b>																	
1	SBI	12224	245.12	1097	80.94	5919	146.31	7016	227.25	2655	389.06	2662	165.23	172	24.60	2834	189.83
2	PNB	15867	257.76	4249	77.26	5666	93.45	9915	170.71	777	252.85	78	15.12	5	0.86	83	15.98
3	UCO BANK	2585	57.72	84	2.65	790	21.20	874	23.85	252	71.00	14	2.87	0	0.00	14	2.87
4	CBI	1715	22.67	29	0.46	437	19.44	466	19.90	149	59.12	12	3.16	0	0.00	12	3.16
5	CANARA BANK	6905	108.94	979	35.09	4124	61.49	5103	96.58	359	95.60	30	5.89	10	2.28	40	8.17
6	PSB	1615	25.83	372	6.74	348	7.33	720	14.07	263	81.77	32	4.54	4	0.35	36	4.89
7	BOB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	U B I	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	B O I	1262	22.93	139	3.93	498	10.51	637	14.44	51	14.74	26	5.04	5	0.21	31	5.25
10	I O B	228	5.71	34	0.74	71	2.34	105	3.08	28	8.60	1	0.20	0	0.00	1	0.20
11	BOM	190	3.29	0	0.00	0	0.00	0	0.00	17	3.71	3	0.55	0	0.00	3	0.55
12	INDIAN BANK	625	27.45	170	8.36	268	9.69	438	18.06	691	51.00	63	12.51	0	0.00	63	12.51
<b>SUB TOTAL (I)</b>		<b>43216</b>	<b>777.42</b>	<b>7153</b>	<b>216.17</b>	<b>18121</b>	<b>371.76</b>	<b>25274</b>	<b>587.93</b>	<b>5242</b>	<b>1027.45</b>	<b>2921</b>	<b>215.10</b>	<b>196</b>	<b>28.30</b>	<b>3117</b>	<b>243.40</b>
<b>(II) PVT BANKS:</b>																	
13	J&K BANK	310243	5580.94	59484	1132.39	0	0.00	59484	1132.39	28201	6473.22	998	136.09	13	1.63	1011	137.72
14	ICICI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC BANK	2206	33.38	2	0.03	0	0.00	2	0.03	1543	225.61	26	3.72	0	0.00	26	3.72
16	FEDERAL BANK	2	0.01	2	0.01	0	0.00	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00
17	AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI BANK	573	15.55	0	0.00	0	0.00	0	0.00	16	7.90	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	0	0.00	0	0.00	0	0.00
21	SIB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	KOTAK MAHINDRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	BANDAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>SUB-TOTAL (II)</b>		<b>313024</b>	<b>5629.88</b>	<b>59488</b>	<b>1132.43</b>	<b>0</b>	<b>0.00</b>	<b>59488</b>	<b>1132.43</b>	<b>29760</b>	<b>6706.73</b>	<b>1024</b>	<b>139.81</b>	<b>13</b>	<b>1.63</b>	<b>1037</b>	<b>141.44</b>
<b>TOTAL</b>		<b>356240</b>	<b>6407.30</b>	<b>66641</b>	<b>1348.61</b>	<b>18121</b>	<b>371.76</b>	<b>84762</b>	<b>1720.36</b>	<b>35002</b>	<b>7734.17</b>	<b>3945</b>	<b>354.91</b>	<b>209</b>	<b>29.93</b>	<b>4154</b>	<b>384.84</b>

**ANNEXURE- R1**

**EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - REVIEW FORMAT**

DISTRICT	SAMBA											
NODAL BANK	JK BANK											
MONTH/ QUARTER	30.11.2021											
BANK NAME	FOR BANK CUSTOMERS											
	1. DIGITAL COVERAGE FOR INDIVIDUALS (SAVINGS ACCOUNTS)											
	TOTAL NO. OF ELIGIBLE OPERATIVE SB ACCS.	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH DEBIT/ RUPAY CARDS	% DEBIT/ RUPAY CARDS COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH NET BANKING	% NET BANKING COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH MOBILE BANKING/ UPI/ USSD ETC. ^	% OF MOBILE BANKING/ UPI/ USSD COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH AADHAR ENABLED PAYMENT SYSTEM (AEPS) ^^	% AEPS COVERAGE	TOTAL NO. OF ELIGIBLE OPERATIVE SB ACCOUNTS COVERED WITH AT LEAST ONE OF THE FACILITIES - DEBIT/ RUPAY CARDS/ NET BANKING/ MOBILE BANKING/ UPI/ USSD/ AEPS ETC.*	% OF ELIGIBLE OPERATIVE ACCOUNTS DIGITALLY COVERED (WITH AT LEAST ONE OF THE FACILITIES) OUT OF TOTAL OPERATIVE SAVINGS ACCOUNTS	**NO. OF OPERATIVE SB ACCOUNTS INELIGIBLE FOR DIGITAL COVERAGE AS PER BANK'S BOARD APPROVED POLICIES
J&K BANK	181147	108360	59.8%	9779	5.4%	44876	24.8%	94367	52.1%	163203	90.1%	43878
SBI	62714	57089	91.0%	27128	43.3%	18578	29.6%	56659	90.3%	61988	98.8%	1982
JKGB	48933	41992	85.8%	0	0.0%	3945	8.1%	13043	26.7%	45564	93.1%	6747
PNB	43582	39542	90.7%	16704	38.3%	25394	58.3%	24822	57.0%	41528	95.3%	1157
CANARA	9913	9316	94.0%	4319	43.6%	5844	59.0%		0.0%	9913	100.0%	
EDB	1778	870	48.9%	0	0.0%	10	0.6%	1673	94.1%	1673	94.1%	479
ICICI BANK	6905	6490	94.0%	4764	69.0%	5596	81.0%	5538	80.2%	6575	95.2%	0
UCO BANK	3163	2534	80.1%	181	5.7%	2864	90.5%	2109	66.7%	3123	98.7%	28
BOB	5091	4817	94.6%	1103	21.7%	3343	65.7%	4593	90.2%	4933	96.9%	319
AXIS BANK	2315	2240	96.8%	418	18.1%	1370	59.2%	380	16.4%	2279	98.4%	152
IDBI BANK	2074	1990	95.9%	1045	50.4%	590	28.4%	220	10.6%	2021	97.4%	20
BOI	2196	1570	71.5%	263	12.0%	2062	93.9%	2096	95.4%	2168	98.7%	77
INDIAN BANK	4907	4517	92.1%	796	16.2%	3978	81.1%	3667	74.7%	4661	95.0%	153
UBI	9725	9582	98.5%	4578	47.1%	9582	98.5%	9592	98.6%	9592	98.6%	9725
P&S BANK	2055	1502	73.1%	689	33.5%	2055	100.0%	1984	96.5%	2055	100.0%	0
CBI	16159	14590	90.3%	9019	55.8%	6819	42.2%	4890	30.3%	14590	90.3%	2540
HDFC BANK	13317	12623	94.8%	13090	98.3%	13115	98.5%	5695	42.8%	13313	100.0%	48
<b>TOTAL</b>	<b>415974</b>	<b>319624</b>	<b>76.8%</b>	<b>93876</b>	<b>22.6%</b>	<b>150021</b>	<b>36.1%</b>	<b>231328</b>	<b>55.6%</b>	<b>389179</b>	<b>93.6%</b>	<b>67305</b>

ANNEXURE- R1 (CONTINUED)														
EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - REVIEW FORMAT														
DISTRICT	SAMBA													
NODAL BANK	JK BANK													
MONTH/ QUARTER	30.11.2021													
BANK NAME	FOR BANK CUSTOMERS										FOR NON CUSTOMERS			
	2. DIGITAL COVERAGE FOR BUSINESS (CURRENT ACCOUNTS)										3. PROVISION OF DIGITAL INFRASTRUCTURE			
	TOTAL NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS	NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS COVERED THROUGH NET BANKING	% NET BANKING COVERAGE	NO. OF POS/ QR AVAILED BY ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS	% OF POS/ QR COVERAGE	NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTD COVERED WITH MOBILE BANKING ETC.	% OF MOBILE BANKING COVERAGE	TOTAL NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS COVERED WITH AT LEAST ONE OF FACILITIES - NET BANKING/ POS/ QR/ MOBILE BANKING* ETC	% OF ELIGIBLE OPERATIVE ACCOUNTS DIGITALLY COVERED (WITH AT LEAST ONE OF THE FACILITIES) OUT OF TOTAL OPERATIVE CURRENT/ BUSINESS ACCOUNTS	**NO. OF OPERATIVE CURRENT/ BUSINESS ACCOUNTS INELIGIBLE FOR DIGITAL COVERAGE AS PER BANK'S BOARD APPROVED POLICIES	A. POS/ QR ISSUED TO SHOPKEEPERS (OTHER THAN CA HOLDERS)	B. POS/ QR ISSUED TO GOVT./ PUBLIC SERVICE PROVIDERS	C. POS/ QR ISSUED TO OTHERS	TOTAL POS/ QR (A+B+C) OTHER THAN CA HOLDERS
J&K BANK	2637	974	36.9%	1659	62.9%	1232	46.7%	2555	96.9%	2681			2116	2116
SBI	680	325	47.8%	660	97.1%	75	11.0%	660	97.1%	0	0	0	0	0
JKGB	569	419	73.6%	11	1.9%	231	40.6%	569	100.0%	27	169	0	0	169
PNB	430	201	46.7%	172	40.0%	172	40.0%	419	97.4%	139	0	0	0	0
CANARA	314	181	57.6%	184	58.6%		0.0%	314	100.0%					0
EDB	40	0	0.0%	33	82.5%	3	7.5%	33	82.5%	0	0	0	0	0
ICICI BANK	303	263	86.8%	321	105.9%	224	73.9%	272	89.8%	0	0	0	2	2
UCO BANK	149	86	57.7%	113	75.8%	145	97.3%	148	99.3%	19				0
BOB	94	92	97.9%	15	16.0%	92	97.9%	92	97.9%	36	0	0	0	0
AXIS BANK	191	52	27.2%	59	30.9%	107	56.0%	169	88.5%	2	4	0	0	4
IDBI BANK	92	54	58.7%	74	80.4%	72	78.3%	91	98.9%	0	0	0	0	0
BOI	60	60	100.0%	52	86.7%	19	31.7%	60	100.0%	0	0	0	0	0
INDIAN BANK	97	91	93.8%	65	67.0%	72	74.2%	85	87.6%	0	0	0	0	0
UBI	135	115	85.2%	130	96.3%	115	85.2%	130	96.3%					0
P&S BANK	80	58	72.5%	10	12.5%	18	22.5%	66	82.5%	0	0	0	0	0
CBI	225	168	74.7%	80	35.6%	30	13.3%	168	74.7%	143	2	0	6	8
HDFC BANK	780	775	99.4%	94	12.1%	775	99.4%	778	99.7%	81	60	2	0	62
<b>TOTAL</b>	<b>6876</b>	<b>3914</b>	<b>56.9%</b>	<b>3732</b>	<b>54.3%</b>	<b>3382</b>	<b>49.2%</b>	<b>6609</b>	<b>96.1%</b>	<b>3128</b>	<b>235</b>	<b>2</b>	<b>2124</b>	<b>2361</b>



## ANNEXURE- R2

EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - REVIEW FORMAT												
DISTRICT	SRINAGAR											
NODAL BANK	J&K BANK											
MONTH/ QUARTER	30.11.2021											
BANK NAME	FOR BANK CUSTOMERS											
	1. DIGITAL COVERAGE FOR INDIVIDUALS (SAVINGS ACCOUNTS)											
	TOTAL NO. OF ELIGIBLE OPERATIVE SB ACCS.	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH DEBIT/ RUPAY CARDS	% DEBIT/ RUPAY CARDS COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH NET BANKING	% NET BANKING COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH MOBILE BANKING/ UPI/ USSD ETC. ^	% OF MOBILE BANKING/ UPI/ USSD COVERAGE	NO. OF ELIGIBLE OPERATIVE SB ACCS. COVERED WITH AADHAR ENABLED PAYMENT SYSTEM (AEPS) ^^	% AEPS COVERAGE	TOTAL NO. OF ELIGIBLE OPERATIVE SB ACCOUNTS COVERED WITH AT LEAST ONE OF THE FACILITIES - DEBIT/ RUPAY CARDS/ NET BANKING/ MOBILE BANKING/ UPI/ USSD/ AEPS ETC.*	% OF ELIGIBLE OPERATIVE ACCOUNTS DIGITALLY COVERED (WITH AT LEAST ONE OF THE FACILITIES) OUT OF TOTAL OPERATIVE SAVINGS ACCOUNTS	**NO. OF OPERATIVE SB ACCOUNTS INELIGIBLE FOR DIGITAL COVERAGE AS PER BANK'S BOARD APPROVED POLICIES
STATE BANK OF INDIA	96208	70784	73.6%	29936	31.1%	45367	47.2%	2287	2.4%	71064	73.9%	25424
PUNJAB NATIONAL BANK	76884	64229	83.5%	57957	75.4%	54593	71.0%	51263	66.7%	57957	75.4%	0
UCO BANK	14168	7702	54.4%	6500	45.9%	3040	21.5%	3000	21.2%	7700	54.3%	6466
CENTRAL BANK OF INDIA	1345	1345	100.0%	913	67.9%	1278	95.0%	1345	100.0%	1345	100.0%	
CANARA BANK	9968	8590	86.2%	3838	38.5%	3682	36.9%	0	0.0%	9141	91.7%	
PUNJAB & SIND BANK	1454	1150	79.1%	59	4.1%	377	25.9%	1150	79.1%	1150	79.1%	
BANK OF BARODA	3554	3305	93.0%	558	15.7%	1324	37.3%	1158	32.6%	3305	93.0%	113
UNION BANK OF INDIA	1562	1256	80.4%	221	14.1%	552	35.3%	690	44.2%	1359	87.0%	
BANK OF INDIA	6997	2718	38.8%	1521	21.7%	5737	82.0%	211	3.0%	5978	85.4%	981
INDIAN OVERSEAS BANK	950	600	63.2%	230	24.2%	400	42.1%	900	94.7%	600	63.2%	250
BANK OF MAHARASHTRA	570	320	56.1%	138	24.2%	138	24.2%	156	27.4%	315	55.3%	90
INDIAN BANK	1208	508	42.1%	146	12.1%	137	11.3%	536	44.4%	815	67.5%	0
J&K BANK LTD.	852251	509325	59.8%	131967	15.5%	310988	36.5%	216705	25.4%	607756	71.3%	13508
ICICI BANK	10890	10054	92.3%	9634	88.5%	9937	10.0%	6482	59.5%	12384	113.7%	1
HDFC BANK	67365	63390	94.1%	66206	98.3%	66292	98.4%	31224	46.4%	67258	99.8%	60
AXIS BANK	6725	6625	98.5%	2250	33.5%	2650	39.4%	2200	32.7%	6625	98.5%	100
YES Bank	3327	3326	100.0%	3300	99.2%	53	1.6%	1600	48.1%	3327	100.0%	0
IDBI BANK	1100	1000	90.9%	600	54.5%	600	54.5%	500	45.5%	700	63.6%	50
INDUSIND BANK	2448	2448	100.0%	2448	100.0%	1146	46.8%	1481	60.5%	2448	100.0%	0
JK GRAMEEN BANK	3888	1810	46.6%	0	0.0%	301	7.7%	1995	51.3%	3632	93.4%	138
ELLAQUAI DEHATI BANK	20329	5886	29.0%	0	0.0%	0	0.0%	18533	91.2%	18533	91.2%	
J&K STATE COOPERATIVE BANK	55719	3710	6.7%	0	0.0%	26460	47.5%	37091	66.6%	3710	6.7%	55719
JK SCARD	0	0	-	0	-	0	-	0	-	0	-	0
BMC BANK	2740	1096	40.0%		0.0%		0.0%		0.0%	1096	40.0%	2740
INDIA POST PAYMENTS BANK	12798	NA	-	NA	-	12798	100.0%	12798	100.0%	12798	100.0%	0
TOTAL	1254448	771177	61.5%	318422	25.4%	547850	43.7%	393305	31.4%	900996	71.8%	105640

ANNEXURE- R2 (Continued)														
EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - REVIEW FORMAT														
DISTRICT	SRINAGAR													
NODAL BANK	J&K BANK													
MONTH/ QUARTER	30.11.2021													
BANK NAME	FOR BANK CUSTOMERS										FOR NON CUSTOMERS			
	2. DIGITAL COVERAGE FOR BUSINESS (CURRENT ACCOUNTS)										3. PROVISION OF DIGITAL INFRASTRUCTURE			
	TOTAL NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS	NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS COVERED THROUGH NET BANKING	% NET BANKING COVERAGE	NO. OF POS/ QR AVAILED BY ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS	% OF POS/ QR COVERAGE	NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS COVERED WITH MOBILE BANKING ETC.	% OF MOBILE BANKING COVERAGE	TOTAL NO. OF ELIGIBLE OPERATIVE CURRENT/ BUSINESS ACCOUNTS COVERED WITH AT LEAST ONE OF FACILITIES - NET BANKING/ POS/ QR/ MOBILE BANKING* ETC.	% OF ELIGIBLE OPERATIVE ACCOUNTS DIGITALLY COVERED (WITH AT LEAST ONE OF THE FACILITIES) OUT OF TOTAL OPERATIVE CURRENT/ BUSINESS ACCOUNTS	**NO. OF OPERATIVE CURRENT/ BUSINESS ACCOUNTS INELIGIBLE FOR DIGITAL COVERAGE AS PER BANK'S BOARD APPROVED POLICIES	A. POS/ QR ISSUED TO SHOPKEEPERS (OTHER THAN CA HOLDERS)	B. POS/ QR ISSUED TO GOVT./ PUBLIC SERVICE PROVIDERS	C. POS/ QR ISSUED TO OTHERS	TOTAL POS/ QR (A+B+C) OTHER THAN CA HOLDERS
STATE BANK OF INDIA	6148	4425	72.0%	854	13.9%	1865	30.3%	4596	74.8%	0	0	86	0	86
PUNJAB NATIONAL BANK	10018	5631	56.2%	122	1.2%	6815	68.0%	5631	56.2%	0	0	0	0	0
UCO BANK	1284	750	58.4%	300	23.4%	450	35.0%	950	74.0%	300	0	0	0	0
CENTRAL BANK OF INDIA	44	36	81.8%	11	25.0%	38	86.4%	43	97.7%	0	0	0	0	0
CANARA BANK	281	85	30.2%	198	70.5%	17	6.0%	261	92.9%	281				0
PUNJAB & SIND BANK	56	4	7.1%	0	0.0%	15	26.8%	15	26.8%	0	0	0	0	0
BANK OF BARODA	612	54	8.8%	60	9.8%	158	25.8%	158	25.8%	8	2	0	0	2
UNION BANK OF INDIA	79	17	21.5%	1	1.3%	8	10.1%	54	68.4%		2			2
BANK OF INDIA	214	36	16.8%	19	8.9%	0	0.0%	36	16.8%	51	0	0	0	0
INDIAN OVERSEAS BANK	100	40	40.0%	12	12.0%	60	60.0%	60	60.0%	20	10	0	0	10
BANK OF MAHARASHTRA	32	15	46.9%	12	37.5%	17	53.1%	28	87.5%	6	0	0	0	0
INDIAN BANK	105	15	14.3%	2	1.9%	18	17.1%	35	33.3%	80	0	0	0	0
J&K BANK LTD.	48744	16074	33.0%	1451	3.0%	28125	57.7%	38547	79.1%	3389			4651	4651
ICICI BANK	1091	927	85.0%	1070	98.1%	822	75.3%	972	89.1%	0	4	0	43	47
HDFC BANK	8210	8115	98.8%	1354	16.5%	8115	98.8%	8176	99.6%	422	152	34	0	186
AXIS BANK	600	250	41.7%	280	46.7%	145	24.2%	240	40.0%	40	0	0	0	0
YES Bank	448	448	100.0%	109	24.3%	33	7.4%	448	100.0%	0	0	0	0	0
IDBI BANK	149	140	94.0%	20	13.4%	100	67.1%	130	87.2%	10	0	0	0	0
INDUSIND BANK	122	76	62.3%	18	14.8%	55	45.1%	76	62.3%	0	0	0	0	0
JK GRAMEEN BANK	120	0	0.0%	0	0.0%	56	46.7%	107	89.2%	2	15	0	0	15
ELLAQUAI DEHATI BANK	1226	0	0.0%	1	0.1%	0	0.0%	1	0.1%		0	0	0	0
J&K STATE COOPERATIVE BANK	5307	17	0.3%	0	0.0%	2417	45.5%	2631	49.6%	5307	0	0	0	0
JK SCARD	0	0	-	0	-	0	-	0	-	0	0	0	0	0
BMC BANK	141		0.0%	6	4.3%		0.0%	84	59.6%	141	6	0	0	6
INDIA POST PAYMENTS BANK	105	NA	-	100	95.2%	105	100.0%	105	100.0%	0	0	0	0	0
<b>TOTAL</b>	<b>85236</b>	<b>37155</b>	<b>43.6%</b>	<b>6000</b>	<b>7.0%</b>	<b>49434</b>	<b>58.0%</b>	<b>63384</b>	<b>74.4%</b>	<b>10057</b>	<b>191</b>	<b>120</b>	<b>4694</b>	<b>5005</b>

**Annexure- S**

<b>BANK-WISE PROGRESS ON OPENING OF BRANCHES IN ALLOCATED VILLAGES HAVING POPULATION &gt; 5000 IN J&amp;K STATE NOT HAVING A BRICK &amp; MORTAR BRANCH OF ANY SCHEDULED COMMERCIAL BANK (INCLUDING RRBs) AS ON 30.11.2021</b>								
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
<b>J&amp;K BANK</b>								
1	KUPWARA	PANZGAM	RURAL	1410	14453	YES	01.10.2018	ULTRA SMALL BRANCH
2	KUPWARA	DARD PORA	RURAL	1414	14260	YES	01.10.2018	ULTRA SMALL BRANCH
3	KUPWARA	WARNOW	RURAL	1109	8318	NO	NA	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	GAGRIAN	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
<b>STATE BANK OF INDIA</b>								
1	BUDGAM	SOZETH GORI PORA	RURAL	911	8171	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
2	POONCH	KHANETAR	RURAL	1758	8746	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
3	RAJOURI	GHAMBEER MUGLIAN	RURAL	1137	5860	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
4	RAJOURI	PANJ GRIAN	RURAL	1202	5552	YES	OCT-2018	CBS-ENABLED CSP DEPLOYED
5	KATHUA	JANGLOTE	RURAL	1297	7693	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	NO	NA	
14	REASI	SARH	RURAL	951	5856	NO	NA	COVERED BY IPPB
15	SAMBA	BAGLA	RURAL	2094	10255	YES	06.01.2016	BRANCH

**Annexure- S (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 30.11.2021**

Sr.	Name of the District	Name of the allocated village	Category	As per Census 2011		Branch or Banking Outlet opened (Yes/ No)	If Yes, Date of opening	Remarks
				Households	Population			
<b>PUNJAB NATIONAL BANK</b>								
1	KUPWARA	TEKI PORA	RURAL	951	7437	YES	Q3 2018-19	CBS-ENABLED CSP DEPLOYED
2	BUDGAM	DARWAN NOWGAM	RURAL	666	5951	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
<b>HDFC BANK</b>								
1	KUPWARA	KHURHAMA	RURAL	733	5484	NO	NA	
2	BUDGAM	KACHWARI	RURAL	1178	8637	NO	NA	
3	POONCH	HARI	RURAL	1552	7955	NO	NA	COVERED BY IPPB
4	POONCH	SALWAH	RURAL	1103	6456	YES	Q2 2020-21	ALSO COVERED BY IPPB
5	RAJOURI	THANA NANG	RURAL	1197	5749	NO	NA	
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	NO	NA	
9	DODA	CHAKA	RURAL	1282	6486	NO	NA	COVERED BY IPPB
10	RAMBAN	SOJMATNA	RURAL	1112	5638	NO	NA	
11	REASI	THURU	RURAL	1401	8028	YES	Q2 2020-21	CBS ENABLED CSP DEPLOYED
<b>ICICI BANK</b>								
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	NO	NA	COVERED BY IPPB
5	DODA	MUND DHAR	RURAL	1207	6279	NO	NA	
<b>CANARA BANK</b>								
1	KUPWARA	GAGAL	RURAL	732	5555	YES	28.09.2018	CBS ENABLED CSP DEPLOYED
2	BUDGAM	CHELEN CHUNT NAR	RURAL	784	6131	NO	NA	
3	POONCH	SANEI	RURAL	1064	5821	NO	NA	COVERED BY IPPB
4	RAJOURI	SAWARI	RURAL	1382	7225	NO	NA	COVERED BY IPPB
5	REASI	TULI	RURAL	1445	8016	NO	NA	
<b>UCO BANK</b>								
1	KUPWARA	TEKER	RURAL	365	5781	NO	NA	
2	POONCH	DARA DULLIAN	RURAL	1211	6773	NO	NA	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
<b>CENTRAL BANK OF INDIA</b>								
1	BUDGAM	JAGU KHAREN	RURAL	606	5081	NO	NA	
2	POONCH	ARAI	RURAL	1423	6434	NO	NA	COVERED BY IPPB
3	BARAMULLA	MATI PORA	RURAL	1325	9675	NO	NA	COVERED BY IPPB
4	KISHTWAR	PATNAZI	RURAL	840	5212	NO	NA	

**ANNEXURE-T**

**POSITION/PROGRESS MADE BY RSETIs IN UT OF J&K AS ON 30.11.2021**

SR	DISTRICIT	SPONSOR BANK	TARGET FOR FY 2021-22		NUMBER OF PROGRAMMES CONDUCTED DURING FY 01.04.2021-30.11.2021	NUMBER OF CANDIDATES TRAINED DURING THE FY FROM 01.04.2021-30.11.2021	(OUT OF 15) NO. OF TRAINED CANDIDATES PROVIDED CREDIT LINKAGE FROM 01.04.2021 TO 30.11.2021	(OUT OF 16) NO. OF CREDIT LINKED CANDIDATES WHO STARTED THEIR VENTURES FROM 01.04.2021-30.11.2021
			PROGRAMMES	CANDIDATES				
1	ANANTNAG	J&K BANK	12	360	7	139	33	33
2	BANDIPORA	J&K BANK	10	300	4	121	18	18
3	BARAMULLA	J&K BANK	12	360	7	143	37	37
4	BUDGAM	J&K BANK	13	425	4	69	0	0
5	GANDERBAL	J&K BANK	12	360	3	76	5	5
6	KULGAM	J&K BANK	12	360	5	99	16	16
7	KUPWARA	J&K BANK	12	360	4	108	8	8
8	POONCH	J&K BANK	12	345	5	127	77	77
9	PULWAMA	J&K BANK	13	390	6	167	31	31
10	RAJOURI	J&K BANK	12	360	4	84	53	53
11	SHOPIAN	J&K BANK	13	390	12	279	59	59
12	SRINAGAR	J&K BANK	12	340	6	96	87	87
<b>SUB TOTAL (JKB)</b>			<b>145</b>	<b>4350</b>	<b>67</b>	<b>1508</b>	<b>424</b>	<b>424</b>
13	JAMMU	SBI	16	400	7	132	73	73
14	SAMBA	SBI	16	400	5	98	10	0
15	UDHAMPUR	SBI	16	375	8	121	34	34
16	REASI	SBI	15	400	2	37	0	0
17	KATHUA	SBI	20	500	7	143	22	22
18	DODA	SBI	19	475	5	120	84	84
19	RAMBAN	SBI	19	410	4	75	21	21
20	KISHTWAR	SBI	14	350	6	132	75	75
<b>SUB TOTAL (SBI)</b>			<b>135</b>	<b>3310</b>	<b>44</b>	<b>858</b>	<b>319</b>	<b>309</b>
<b>GRAND TOTAL</b>			<b>280</b>	<b>7660</b>	<b>111</b>	<b>2366</b>	<b>743</b>	<b>733</b>

**ANNEXURE- U**

**Cumulative Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) in UT of J&K as on 30.11.2021**

#	Name of the Bank	Number of accounts opened since inception of the scheme			Target Assigned To Be At Par With National Average of 31%	%Age Achievement	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
		<b>PUBLIC SECTOR BANKS</b>													
1	STATE BANK OF INDIA	67686	61776	129462	378624	34.19%	4905.00	38441	29.69%	129462	100.00%	1772	22.74		
2	PUNJAB NATIONAL BANK	47282	71644	118926	267648	44.43%	5782.05	5491	4.62%	107744	90.60%	25	0.56		
3	UCO BANK	10174	13106	23280	43520	53.49%	2034.48	2167	9.31%	14188	60.95%	2426	48.47		
4	CENTRAL BANK OF INDIA	8620	3760	12380	36992	33.47%	716.92	434	3.51%	5613	45.34%	457	9.94		
5	CANARA BANK	24966	25932	50898	82688	61.55%	1978.30	11302	22.21%	39000	76.62%	4807	61.85		
6	PUNJAB & SIND BANK	2454	1817	4271	34816	12.27%	156.08	135	3.16%	4078	95.48%	307	1.03		
7	BANK OF BARODA	2551	4232	6783	28288	23.98%	332.47	464	6.84%	5159	76.06%	39	0.92		
8	UNION BANK OF INDIA	1320	10462	11782	45696	25.78%	750.54	2063	17.51%	10980	93.19%	207	8.28		
9	BANK OF INDIA	2655	6386	9041	23936	37.77%	349.04	749	8.28%	8759	96.88%	21	1.01		
10	INDIAN OVERSEAS BANK	0	1808	1808	8704	20.77%	40.23	447	24.72%	1780	98.45%	0	0.00		
11	BANK OF MAHARASHTRA	0	2948	2948	4352	67.74%	193.12	469	15.91%	2794	94.78%	227	4.54		
12	INDIAN BANK	2176	3948	6124	30464	20.10%	125.72	714	11.66%	4668	76.22%	0	0.00		
	<b>Sub-total</b>	<b>169884</b>	<b>207819</b>	<b>377703</b>	<b>985728</b>	<b>38.32%</b>	<b>17363.95</b>	<b>62876</b>	<b>16.65%</b>	<b>334225</b>	<b>88.49%</b>	<b>10288</b>	<b>159.34</b>		
	<b>PRIVATE SECTOR BANKS</b>														
13	J&K BANK	1111043	673868	1784911	1819040	98.12%	112573.11	249820	14.00%	1263795	70.80%	5234	162.32		
14	ICICI BANK	155	2460	2615	76160	3.43%	117.81	324	12.39%	1613	61.68%	0	0.00		
15	HDFC BANK	1093	6872	7965	165376	4.82%	483.52	3321	41.69%	7965	100.00%	2	0.20		
16	FEDERAL BANK	0	58	58	2176	2.67%	2.50	10	17.24%	58	100.00%	0	0.00		
17	AXIS BANK	1350	1568	2918	54400	5.36%	110.92	684	23.44%	2178	74.64%	0	0.00		
18	YES BANK	3	6	9	15232	0.06%	0.23	1	11.11%	9	100.00%	0	0.00		
19	IDBI BANK	0	2627	2627	10880	24.15%	72.43	118	4.49%	2350	89.46%	0	0.00		
20	INDUSIND BANK	0	38	38	8704	0.44%	6.46	2	5.26%	37	97.37%	0	0.00		
21	SOUTH INDIAN BANK	0	212	212	2176	9.74%	2.12	83	39.15%	190	89.62%	0	0.00		
22	KOTAK MAHINDRA BANK	0	59	59	4352	1.36%	0.63	15	25.42%	8	13.56%	0	0.00		
23	BANDHAN BANK	0	0	0	2176	0.00%	0.00	0	0.00%	0	0.00%	0	0.00		
	<b>Sub-total</b>	<b>1113644</b>	<b>687768</b>	<b>1801412</b>	<b>2160672</b>	<b>83.37%</b>	<b>113369.73</b>	<b>254378</b>	<b>14.12%</b>	<b>1278203</b>	<b>70.96%</b>	<b>5236</b>	<b>162.52</b>		
	<b>REGIONAL RURAL BANKS</b>														
32	EDB	111163	16917	128080	254592	50.31%	3928.26	26577	20.75%	31312	24.45%	14	0.07		
33	JKGB	212444	36897	249341	467840	53.30%	11649.00	29699	11.91%	119000	47.73%	150	5.41		
	<b>Sub-total</b>	<b>323607</b>	<b>53814</b>	<b>377421</b>	<b>722432</b>	<b>52.24%</b>	<b>15577.26</b>	<b>56276</b>	<b>14.91%</b>	<b>150312</b>	<b>39.83%</b>	<b>164</b>	<b>5.48</b>		
	<b>COOPERATIVE BANKS</b>														
34	JKSCB	25995	20350	46345	71808	64.54%	631.65	2355	5.08%	4759	10.27%	0	0		
	<b>GRAND-TOTAL</b>	<b>1633130</b>	<b>969751</b>	<b>2602881</b>	<b>3940640</b>	<b>66.05%</b>	<b>146942.59</b>	<b>375885</b>	<b>14.44%</b>	<b>1767499</b>	<b>67.91%</b>	<b>15688</b>	<b>327.34</b>		

## ANNEXURE- V

## BANKWISE PROGRESS UNDER PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) IN UT OF J&amp;K AS ON 30.11.2021

AMOUNT IN LAC

#	BANK NAME	TARGET ASSIGNED TO BE AT PAR WITH NATIONAL AVERAGE OF 14%	GROSS ENROLMENT UPTO 30.11.2021	%age Achievement	PMSBY CLAIMS				
					RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMT DISBURSED
1	STATE BANK OF INDIA	1,69,476	1,45,648	85.94%	60	50	5	5	100.00
2	PUNJAB NATIONAL BANK	1,19,802	91,823	76.65%	47	37	9	1	74.00
3	UCO BANK	19,480	8,067	41.41%	0	0	0	0	0.00
4	CENTRAL BANK OF INDIA	16,558	11,174	67.48%	0	0	0	0	0.00
5	CANARA BANK	37,012	59,656	161.18%	0	0	0	0	0.00
6	PUNJAB & SIND BANK	15,584	7,951	51.02%	4	4	0	0	8.00
7	BANK OF BARODA	12,662	8,406	66.39%	0	0	0	0	0.00
8	UNION BANK OF INDIA	20,454	12,527	61.24%	1	1	0	0	2.00
9	BANK OF INDIA	10,714	10,060	93.90%	0	0	0	0	0.00
10	INDIAN OVERSEAS BANK	3,896	760	19.51%	0	0	0	0	0.00
11	BANK OF MAHARASHTRA	1,948	1,520	78.03%	0	0	0	0	0.00
12	INDIAN BANK	13,636	4,301	31.54%	0	0	0	0	0.00
13	J&K BANK	7,69,460	4,43,482	57.64%	300	173	32	95	344.00
14	ICICI BANK	34,090	872	2.56%	0	0	0	0	0.00
15	HDFC BANK	74,024	12,293	16.61%	2	1	1	0	2.00
16	FEDERAL BANK	974	91	9.34%	0	0	0	0	0.00
17	AXIS BANK	24,350	1,027	4.22%	0	0	0	0	0.00
18	YES BANK	6,818	82	1.20%	0	0	0	0	0.00
19	IDBI BANK	4,870	2,362	48.50%	0	0	0	0	0.00
20	INDUSIND BANK	3,896	54	1.39%	0	0	0	0	0.00
21	SOUTH INDIAN BANK	974	254	26.08%	0	0	0	0	0.00
22	KOTAK MAHINDRA BANK	1,948	178	9.14%	0	0	0	0	0.00
23	BANDHAN BANK	974	0	0.00%	0	0	0	0	0.00
24	EDB	1,13,958	41,965	36.82%	16	9	1	6	18.00
25	J&K GRAMEEN BANK	2,09,410	1,43,599	68.57%	46	36	4	6	70.00
26	J&K STATE COOP. BANK	32,142	2,380	7.40%	0	0	0	0	0.00
<b>GRAND-TOTAL</b>		<b>17,19,110</b>	<b>10,10,532</b>	<b>58.78%</b>	<b>476</b>	<b>311</b>	<b>52</b>	<b>113</b>	<b>618.00</b>

## ANNEXURE- W

BANKWISE PROGRESS UNDER PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) IN UT OF J&K AS ON 30.11.2021									
AMOUNT IN LAC									
#	BANK NAME	TARGET ASSIGNED TO BE AT PAR WITH NATIONAL AVERAGE OF 5.30%	GROSS ENROLMENT UPTO 30.11.2021	%age Achievement	PMJJBY CLAIMS				
					RECEIVED	SETTLED	REJECTED	UNDER PROCESS	AMT DISBURSED
1	STATE BANK OF INDIA	64,206	38,378	59.77%	44	43	0	1	86.00
2	PUNJAB NATIONAL BANK	45,387	17,252	38.01%	96	80	4	12	160.00
3	UCO BANK	7,380	3,401	46.08%	0	0	0	0	0.00
4	CENTRAL BANK OF INDIA	6,273	3,459	55.14%	0	0	0	0	0.00
5	CANARA BANK	14,022	33,218	236.90%	3	2	0	1	4.00
6	PUNJAB & SIND BANK	5,904	1,266	21.44%	2	2	0	0	4.00
7	BANK OF BARODA	4,797	1,644	34.27%	0	0	0	0	0.00
8	UNION BANK OF INDIA	7,749	5,391	69.57%	2	2	0	0	4.00
9	BANK OF INDIA	4,059	1,705	42.01%	0	0	0	0	0.00
10	INDIAN OVERSEAS BANK	1,476	277	18.77%	0	0	0	0	0.00
11	BANK OF MAHARASHTRA	738	224	30.35%	0	0	0	0	0.00
12	INDIAN BANK	5,166	1,199	23.21%	0	0	0	0	0.00
13	J&K BANK	2,91,510	2,46,387	84.52%	1,016	826	56	134	1,652.00
14	ICICI BANK	12,915	775	6.00%	0	0	0	0	0.00
15	HDFC BANK	28,044	7,468	26.63%	5	5	0	0	10.00
16	FEDERAL BANK	369	62	16.80%	0	0	0	0	0.00
17	AXIS BANK	9,225	316	3.43%	0	0	0	0	0.00
18	YES BANK	2,583	61	2.36%	0	0	0	0	0.00
19	IDBI BANK	1,845	1,138	61.68%	0	0	0	0	0.00
20	INDUSIND BANK	1,476	0	0.00%	0	0	0	0	0.00
21	SOUTH INDIAN BANK	369	188	50.95%	0	0	0	0	0.00
22	KOTAK MAHINDRA BANK	738	116	15.72%	0	0	0	0	0.00
23	BANDHAN BANK	369	0	0.00%	0	0	0	0	0.00
24	EDB	43,173	13,233	30.65%	31	27	1	3	54.00
25	J&K GRAMEEN BANK	79,335	63,723	80.32%	168	143	6	19	286.00
26	J&K STATE COOP. BANK	12,177	386	3.17%	4	4	0	0	8.00
<b>GRAND-TOTAL</b>		<b>6,51,285</b>	<b>4,41,267</b>	<b>67.75%</b>	<b>1,371</b>	<b>1,134</b>	<b>67</b>	<b>170</b>	<b>2,268.00</b>



## ANNEXURE- X

<b>ATAL PENSION YOJANA - TARGETS V/S ACHIEVEMENT IN UT OF J&amp;K AS ON 30.11.2021</b>							
SRL	NAME OF THE BANK	NO. OF BRANCHES REGD. AS NLCC (AS ON 1ST APRIL 2021)	PER NLCC/ BRANCH TARGET	ANNUAL TARGET FOR FY 2021-22	APY ACCOUNTS OPENED DURING THE CFY (From 01.04.2021 to 30.11.2021)	TOTAL ENROLMENTS UPTO 30.11.2021 (SINCE INCEPTION)	% ACHIV. (AS ON 30.11.2021)
<b>PUBLIC SECTOR BANKS</b>							
1	STATE BANK OF INDIA	170	70	11,900	4,298	15,213	36.12%
2	PUNJAB NATIONAL BANK	122	70	8,540	284	6,217	3.33%
3	UCO BANK	20	70	1,400	348	2,049	24.86%
4	CENTRAL BANK OF INDIA	18	70	1,260	710	3,918	56.35%
5	CANARA BANK	37	70	2,590	1,882	12,356	72.66%
6	PUNJAB & SIND BANK	16	70	1,120	139	1,886	12.41%
7	BANK OF BARODA	12	70	840	237	2,405	28.21%
8	UNION BANK OF INDIA	20	70	1,400	63	1,526	4.50%
9	BANK OF INDIA	10	70	700	206	1,646	29.43%
10	INDIAN OVERSEAS BANK	3	70	210	5	93	2.38%
11	BANK OF MAHARASHTRA	2	70	140	9	146	6.43%
12	INDIAN BANK	14	70	980	165	1,116	16.84%
<b>TOTAL FOR PSB's</b>		<b>444</b>		<b>31,080</b>	<b>8346</b>	<b>48571</b>	<b>26.85%</b>
<b>MAJOR PVT BANKS</b>							
13	IDBI BANK LTD	5	70	350	12	771	3.43%
14	AXIS BANK	25	70	1,750	49	1,603	2.80%
15	ICICI BANK LIMITED	33	70	2,310	8	414	0.35%
16	HDFC BANK LTD	81	70	5,670	121	4,793	2.13%
<b>TOTAL FOR MAJOR PVT BANKS</b>		<b>144</b>		<b>10,080</b>	<b>190</b>	<b>7,581</b>	<b>1.88%</b>
<b>OTHER PVT BANKS</b>							
17	J&K BANK	764	30	22,920	752	17,548	3.28%
18	BANDHAN BANK LIMITED	1	30	30	0	0	0.00%
19	INDUSIND BANK LIMITED	3	30	90	0	1	0.00%
20	KOTAK MAHINDRA BANK	3	30	90	3	7	3.33%
21	THE FEDERAL BANK LTD	1	30	30	0	3	0.00%
22	SOUTH INDIAN BANK	1	30	30	5	71	16.67%
23	YES BANK LIMITED	7	30	210	0	0	0.00%
<b>TOTAL FOR OTHER PVT BANKS</b>		<b>780</b>		<b>23,400</b>	<b>760</b>	<b>17,630</b>	<b>3.25%</b>
<b>TOTAL FOR ALL PVT BANKS</b>		<b>924</b>		<b>33,480</b>	<b>950</b>	<b>25,211</b>	<b>2.84%</b>
<b>RRBs</b>							
24	ELLAQUAI DEHATI BANK	117	70	8,190	160	2,744	1.95%
25	J&K GRAMEEN BANK	215	70	15,050	3,799	25,419	25.24%
<b>TOTAL FOR RRBs</b>		<b>332</b>		<b>23,240</b>	<b>3,959</b>	<b>28,163</b>	<b>17.04%</b>
<b>GRAND TOTAL</b>		<b>1,700</b>		<b>87,800</b>	<b>13,255</b>	<b>1,01,945</b>	<b>15.10%</b>