

MINUTES OF SPECIAL MEETING OF J&K SLBC ON DIGITAL BANKING

A Special Meeting of J&K SLBC to discuss implementation of Digital Banking Programme in J&K State was held on **December 21, 2016** at Jammu. The meeting was presided over by Dr. Haseeb A. Drabu, Hon'ble Finance Minister, J&K State and the Agenda was steered by Mr. Parvez Ahmed, Chairman & CEO, J&K Bank (Convenor, J&K SLBC).

The meeting inter-alia was attended by Mr. Pramod Jain, Financial Commissioner, Agriculture Production Department, Mr. Lokesh Dutt Jha, Financial Commissioner Revenue, Mr. Navin Kumar Chowdhary, Commissioner/ Secretary Finance, Mr. N. K. Sahu, Regional Director, Reserve Bank of India and other senior functionaries of RBI, NABARD, Telecom Operators, Banks and Financial Institutions operating in the State. The list of participants is given in **Annexure – A**.

At the outset Mr. S.S Sehgal, Executive President (LBD/SLBC), welcomed the dignitaries and participants to the meeting and requested the Convenor SLBC to deliver his Keynote address.

KEYNOTE ADDRESS BY Mr. PARVEZ AHMED, CHAIRMAN & CEO, J&K BANK:

Mr. Parvez Ahmed, Chairman & CEO, J&K Bank (Convenor, J&K SLBC), while extending warm welcome to dignitaries and other participants in his keynote address said that presence of Dr. Haseeb A. Drabu, Hon'ble Finance Minister, J&K State, with his background and intricate vision, shall enlighten and guide the forum to move ahead in implementation of Digital Banking in J&K in an efficient manner.

Speaking on the demonetization process in the state, Mr. Parvez Ahmed said that though it has come up as one of the toughest challenges for the economy in the recent times, we should however look at it as a historic opportunity to weed out the evils in the country's shadow economy and a bold vision for progressing towards a cashless system. Giving the facts and figures on demonetization in the State, he said that upto December 15, 2016 banks in J&K State have exchanged ` 337 crore Specified Bank Notes (SBNs) over the counters and an amount of ` 13,975 crore SBNs have been deposited in various bank accounts with total counterfeit notes valuing ` 3.80 lakh detected so far. As on December 19, 2016 out of the total 2357 ATMs installed across the State 2303 ATMs have already been recalibrated for dispensing new currency, he added.

Speaking on current status of Digital Banking in J&K State. Mr. Parvez Ahmed said that all the banks, except few Cooperative Banks, are on Core Banking Solution (CBS) platform and hence are well prepared to adopt any new technology for providing banking services through alternate channels besides being by and large at par with

rest of the country in terms of availability of multi-channel systems currently in use. The Digital Banking service options available for the customers like **Debit/ Credit Cards, e-banking, Mobile Banking, POS Machines, Aadhaar-Enabled Payment Systems (AEPS)** and **Inter-operable Micro ATMs** are already being offered to the people across the State by various banks. However, considering the geographical constraints of the State, banks should also emphasize on providing the services which are not dependent on internet, such as USSD especially for far-flung areas of the State, besides looking to launch the products which have gained popularity among the masses in the recent times, such as, e-Wallets. **(Action: Member Banks)**

Looking at the range of digital banking products currently offered in by the banks in the State, he said that we must take cognizance of the status of financial inclusion and telecom connectivity also as these are the cornerstones for reaching out to the people in every nook and corner of the State.

Mr. Parvez Ahmed further accentuated that banks should work on devising customized solutions for holistic proliferation of Digital Banking in the State. He also stressed upon the need and importance of availability of quality telecom connectivity in the State to make the Digital Banking programme a success. He requested the State Government to promote and proliferate Digital Banking for receipts, payments and other relative transactions in government accounts especially under G2C model and discourage the use of cash. He also requested the State Government to consider **white-listing** of all the digital banking URLs and the relative IP Pools in the event of imposing restrictions on the internet connectivity during any turmoil or disturbances in the State, so as to inculcate a sense of reliability among the masses for the Digital Banking. **(Action: State Government)**

Thereafter Mr. Parvez Ahmed requested the Hon'ble Finance Minister to enlighten the house with his valuable thoughts on the issue.

ADDRESS TO THE HOUSE BY HON'BLE FINANCE MINISTER:

In his address to the house, Dr. Haseeb A. Drabu, Hon'ble Finance Minister, J&K State, said that the cash to GDP ratio of the country hovers around 13% which is almost double the globally accepted standards of 6-7%. In J&K this ratio remains still higher at 20-22% of the SDP viz-a-viz identical economies of other states. Attributing the high transactional demand of cash in State's economy to socio-economic, topographical and historical perspectives of the State, he said that the people of the State are conventionally in the frame of mind to stock cash with them to meet geographical contingencies, especially during the winters. However, in the contemporary circumstances, uncertainty in the economy of the State owing to bandhs, curfews, hartals etc., has called for re-adoption of such habits among the people. However, these parameters also set the context for us to know how we should approach this

issue and devise specific strategies to deal with the high flow of cash in the State economy, he said.

Speaking on the technological aspect of the matter, he stated that though the State by and large has adopted all the available technologies in the Digital Banking we should look at it as an enabler to reduce cash in the system rather than as a tool to engender Digital Banking. Leveraging the comparatively smaller population size of the state, we need to focus on the macro as well as micro level transition in socio-economic and cultural set up to succeed in implementation of Digital Banking programme.

Accentuating the role of banks in promoting Digital Banking, Dr. Haseeb A Drabu said that banks especially J&K Bank, with its huge footprint and emotional equity having developed a lot of trust and credibility among the masses, should come up with a brand to popularize cashless modes of transactions in the State and other banks to supplement the same. He stated that though the convenience is the biggest inherent incentive of Digital Banking, banks should look into incentivizing the use of alternative channels so that the footfall at the branches is reduced. **(Action: J&K Bank)**

Emphasizing the role of Aadhaar Enabled Payment System (AEPS), Dr. Haseeb A Drabu stated that this system has a huge potential and can go a long way to achieve the envisaged objective of cashless economy. Insisting on leveraging the existing institutional network rather than creating a new parallel technological network for moving ahead in the mission of Digital Banking, he said that government is envisaging to develop e-Panchayats in the state and in the first instance, 100 Panchayats shall be targeted for upgrading to e-Panchayats which shall subsequently act as replicative concept models for transition of other Panchayats of the State. The e-Panchayats and Digital Banking can effectively promote each other, he added. Maintaining that Digital Banking system is actually a sub-set of larger move of e-governance, he stated that for efficacious implementation of e-governance, it is imperative that other associated services like revenue, rural development, social welfare etc., should also be compatibly equipped with digital technology to synergize the system. He also said that the State Government is looking to move forward with further incentivizing online payments on their part besides working to roll out various other services through existing network of Common Service Centres (CSCs) / Khidmat Centres to make them more viable and income generating.

Speaking on aiding methods of Digital Banking, Dr. Haseeb A Drabu said that banks besides deploying more and more POS machines should assign importance to devising strategies for identifying the pockets and touch points, which have huge cash inflows, so as to optimize the use of POS machines in the system to reap better benefits. Appreciating the concept of GST (Goods and Services Tax) Dr. Haseeb A Drabu stated that this will prove to be an effective driver for proliferation of Digital Banking and

suggested that banks should look to introduce and promote pre-loaded cards, such as Tax Cards, for payment of sales tax besides other fees and fines for which State Government shall also look at upgrading the laws governing the receipts and payments of the Government Departments to adopt Digital Banking methods for their transactions. He also suggested that Banks should look to design State-Specific products like Pre-Loaded Tourist/Pilgrim Cards.

(Action: All Member Banks/State Government)

Appreciating the role played by banks during the demonetization, Dr. Haseeb A Drabu complemented the banking fraternity in the State and expressed satisfaction that despite incidence of high cash percentage in the system, the process was handled in effective and smooth manner as compared to the position in other states of the country which is indicative of the customer friendly niche, the banks operating in the state have created.

Summing up his talk, Mr. Haseeb A Drabu stated that in order to come up with solutions, all stake holders need to understand that our implementation strategy should include that **(a)** Digital Banking need not to be linked to demonetization except being a trigger **(b)** Digital Banking will not be able to sustain on its own, it shall need an environment to propagate and **(c)** we must look beyond technology and try to understand specific cultural features in the State.

Thereafter, the following major points were discussed from the **Agenda**:

Deployment of POS Machines: It was noted that number of POS Machines deployed so far in the state which stood at around 8000 is quite low, especially those by major Public Sector Banks operating in the State i.e. SBI with 1550 and PNB with 109 POS Machines deployed so far. Speaking on the plans of J&K Bank on the aspect, Mr. Abdul Rouf Bhat, Executive President, J&K Bank stated that Bank has an ambitious target of deploying 1 lakh POS Machines by March 2017, however currently there is a country-wide shortage of POS Machines as there has been exponential growth in the demand post demonetization. Once the POS Machines are made available, bank shall expeditiously deploy the same with the strategy of identifying high cash inflow points and pockets to optimize the use.

The house was also of the opinion that other banks should also focus on deploying more and more POS machines in the state accordingly. Representative from NABARD informed the house that under various incentives from Gol to promote Digital Banking NABARD shall be extending support from Financial Inclusion Fund (FIF), for deployment of Two POS Machines each in one lakh villages of the country in Tier-5 and Tier-6 centres with population <10000. The scheme shall be implemented in J&K State accordingly.

(Action: Member Banks)

Issuance of Debit Cards: It was observed that out of 146.87 lakh operative Saving Bank accounts in the state, only 42.15 lakh account holders have been issued Debit Cards. Banks were advised to look into the possibilities of revising maintenance and other charges associated with Debit Cards and initiate measures to issue the same to all account holders across the state. Banks were also advised to issue Instant Debit Cards at the time of opening a fresh accounts. **(Action: Member Banks)**

Speaking on the issue Executive President, J&K banks stated that Bank has already planned to issue Debit Cards to all its individual account holders by March 2017.

Issuance of Pre-Paid Cards: Banks were advised to focus on issuing Pre-Paid Cards specially the customized cards to address needs of tourists, travelers and pilgrims visiting the State especially during the Vaishno Devi and Amarnath Yatra. Also with launch of GST system for tax collection, Banks should devise Pre-Paid Tax Cards to tap the huge potential available in this aspect for proliferating Digital Banking. In order to reach out to the youth at school and college level, who are better adaptors of new technology, banks must devise products to suit their needs to bring them under the ambit of Digital Banking in the early age. **(Action: Member Banks)**

The representative from ICICI Bank informed the house that such a product has already been launched by their bank, Vice President J&K Bank informed that J&K Bank is also launching Pre-Paid Cards for students which shall also form the part of their Education Loan Package.

Sub-Committee of SLBC on Digital Banking: General Manager, Reserve Bank of India apprised the house that under Sub-Committee of J&K SLBC on Digital Banking, Two Sub-groups were constituted. Sub-Group-1, headed by Senior Officer from Department of Information Technology (DIT) and Department of Payments and Settlement Systems (DPSS), C.O RBI, was assigned to undertake Technological Research, the Sub-Group-2 headed by General Manager, RBI Jammu has to look into state specific aspects of Digital Banking in terms of technology penetration, preparedness, challenges etc. He stated that the report in this regard has nearly been completed by them with valuable inputs and feedback from various banks operating the state, however the report has so remained pending submission, as the feedback from IT Department of J&K Government has not been received as yet. Dr. Haseeb A Drabu advised Secretary, IT J&K Government to expedite submission of information feedback to the Sub-Group so that the report can be finalized in a holistic manner and submitted to the concerned. **(Action: IT Department, J&K Government)**

Dr. Haseeb A Drabu also advised that the progress in implementation of Digital Banking in the state should be monitored and reviewed by Sub-Group of SLBC on regular basis. **(Action: SLBC Secretariat)**

Telecom Connectivity and white-listing banking URLs: Dr. Haseeb A Drabu sought updates from representatives of Telecom Companies regarding their future plans to improve telecom connectivity in the state. Representative from Airtel apprised the house that they have already covered more than 5000 villages in J&K and are willing to expand services as per emerging demand. People may approach them wherever they feel the need for improving the services, he said. Deputy General Manager, BSNL informed the house that they shall be installing Fiber Optic Cable across the state to provide better services to the subscribers besides connecting Panchayats for facilitating their upgradation to e-Panchayat.

As discussed by Chairman J&K Bank, in his keynote address, Dr. Haseeb A Drabu appreciated the idea of white-listing banking URLs and specific IP pools for keeping Digital Banking channels operative, whenever government decides to impose restrictions on Internet Services in the state. He advised that banks should write to the concerned Government Departments to initiate the process to share the necessary information with Telecom Companies so that such URLs/IP pools are exempted during the restrictions on Internet Services.

(Action: Member Banks/Telecom Companies/State Government)

Seeding of Aadhaar Number: House noted that though more than 88 lakh Aadhaar Numbers have been issued in the State, only 12.89 lakh have been seeded with the respective account numbers. Assigning high importance to the matter, Dr. Haseeb A Drabu advised that the concerned Department from State Government and the banks operating in the state should communicate with each other to identify the bottlenecks and sort out the ways and means to seed more and more Aadhaar Number with the respective bank accounts.

(Action: Member Banks/IT Department, J&K Government)

Executive President, J&K SLBC suggested that IT Department, J&K Government should set up an Aadhaar Helpdesk wherein people, who though having been allotted Aadhaar Numbers, have not received or are not able to download the same from UIDAI website, due to non-availability of Enrollment Numbers or registering wrong/duplicate Mobile Numbers at the time of registration.

Activating services of Common Service Centres (CSC): It was noted that CSC Services in J&K State, implemented through J&K Bank, whereby 1205 CSCs (including 1104 rural CSCs) have been set up in J&K State, which are commonly known as Khidmat Centres, have by and large remained underutilized. The model, as observed so far, has not taken off as envisaged and hence more services especially in G2C segment need to be rolled out through CSCs so that they become more productive besides being viable and better income generating outlets for the Village Level Entrepreneurs (VLEs). Dr. Haseeb A Drabu advised the J&K Bank to provide the details, to concerned

Department of the State Government, on the kind of services they feel can be launched through CSCs, so that the matter is addressed expeditiously at the State Government level. **(Action: J&K Bank)**

Increasing security measures for Digital Transactions: Regional Director, RBI Mr. N.K. Sahu, referring to increased number of cases of cyber-crime in recent times especially in the Digital Transaction segment, said that banks should ensure to use foolproof technology to provide secure Digital Banking channels for its customers. He also said that Banks should also train their staff, who in turn can create awareness among Digital Banking subscribers on importance and need for adopting all specified safety measures while using Digital Banking channels. **(Action: Member Banks)**

Creating Awareness and Training on Digital Banking: As stated by Dr. Haseeb A Drabu in his earlier address, house advised J&K Bank to create a brand on Digital Banking and other banks should supplement the same. There should be comprehensive awareness drive from all stake holders in urban as well as rural areas through various channels across the state to motivate every individual to opt for at least one mode of Digital Banking channel to be used as a customer or as a merchant. Banks controlling FLCCs were also advised to work in conducting special literacy programmes at FLCCs on Digital Banking. **(Action: Member Banks)**

Vice President, J&K Bank informed the house that Bank has already started conducting awareness programmes across various colleges of the state and are planning to complete the process by December 31, 2016. The Bank is also planning to place e-Channel Managers at each of its branches who shall be trained on the Digital Banking products of the bank and in turn educate the subscribers for using Digital Banking products in an optimal and secured manner.

Dr. Haseeb A Drabu also advised that one of the ITI's of the state should start imparting training to the aspirants on Digital Banking channels so that their services could be utilized in implementing the Digital Banking initiatives especially among the illiterate and semi-literate population. In this regard Secretary, Information Technology, J&K Government was advised to identify the ITI where such training could be conducted and share the details with J&K SLBC Secretariat so that they shall coordinate with the identified ITI and extend necessary support for conducting such programmes.

(Action: IT Department, J&K Government/ SLBC Secretariat)

The meeting ended with vote of thanks to the Chair by Executive President (LBD/SLBC), J&K Bank.

Assistant Vice President

Annexure-A

List of Participants of Special Meeting of J&K SLBC on DIGITAL BANKING held on 21.12.2016 at Jammu

S. No.	Name of Participant	...	Designation	Organization / Department
<u>Chief Guest</u>				
1)	Dr. Hasseb A. Drabu	...	Hon'ble Finance Minister	J&K Govt.
<u>Convenor, J&K SLBC</u>				
2)	Parvez Ahmad	...	Chairman & CEO	J&K Bank
<u>J&K Government</u>				
3)	Mr. B. R. Sharma	...	Chief Secretary	Jammu & Kashmir
4)	Pramod Kumar Jain	...	Financial Commissioner	Agriculture Production
5)	Lokesh Dutt Jha	...	Financial Commissioner	Revenue
6)	N.K. Choudhary	...	Commissioner/Secretary,	Finance
7)	M.S.Sheikh	...	Special Secretary	Finance
8)	M. Raju	...	Special Secretary	Finance
9)	Nisar Ahmad Wani	...	Special Secretary	Food Civil Supplies & Consumer Affairs
10)	Bashir Ahmad Bhat	...	Registrar Cooperatives	J&K Govt.
11)	Showkat Beigh	...	Director	Agriculture (K)
12)	Pardeep Kumar	...	Director,	Rural Dev. (J)
13)	A.K. Malhotra	...	Director,	Agriculture, (J)
14)	Abdul Majid Butt	...	Director,	Finance, SWD
15)	Rajinder Singh Tara	...	Director,	Industries & Commerce (J)
16)	S. Bilal Ahmad	...	Director,	Planning Deptt.
17)	S. Shabir Shafi	...	Joint Director	Planning/ RDD&PR
18)	Iram Rashid	...	Dy. Director	System Executive, Planning
19)	Saheel Alaqband	...	Assistant Director	MSMEs, Gol.
20)	N. A. Bhat	...	General Manager,	J&K SFC
21)	Madan Gupta	...	State Project Manager,	J&K SRLM
22)	Zamir Qadri	...	Consultant to FM	Finance Deptt.
<u>Reserve Bank of India</u>				
23)	N.K. Sahu	...	Regional Director,	Reserve Bank of India
24)	S. C. Sharma	...	General Manager	Reserve Bank of India
25)	Satya Narayan	...	Dy. General Manager,	Reserve Bank of India
26)	Satish Sharma	...	Asstt. General Manager	Reserve Bank of India
<u>NABARD</u>				
27)	B.R. Pattanaik	...	General Manager,	NABARD
28)	Kiran Bijutkar	...	Dy. General Manager,	NABARD
<u>J&K Bank</u>				
29)	Vagesh Chander	...	Executive President	Personal Deptt, HR
30)	Abdul Rouf	...	Executive President	Govt Bussiness, CIAD
31)	S. S. Sehgal	...	Executive President	(SLBC)
32)	Abdul Rashid	...	Sr. President	T&ISD
33)	M.S. Wani	...	Sr. President	Risk Management
34)	S. K. Bhat	...	Sr. President	(A&AP)
35)	Syed Rayees Maqbool	...	Vice President	T&ISD
36)	Sunit Kumar	...	Vice President	IT Operations

37)	Chetan Paljor	...	Vice President	Insurance
38)	Tabassum Nazir	...	Vice President	S&BD
39)	Syed Shujaat Hussain	...	Vice President	FID/CSC
40)	Narjay Gupta	...	Vice President	(LBD/SLBC)
41)	Gulzar Ahmad	...	Asstt. Vice President	(LBD/SLBC)
42)	Khurshid Muzaffar	...	Asst. Vice President	IT
43)	Arshad Qadri	...	Executive Manager	T&ISD
44)	M. Muzaffar Wani	...	Executive Manager	MIS
45)	Naveed Zargar	...	Sr. Executive	T&ISD
46)	Layek Ahmad	...	Sr. Executive	S&BD
47)	Sajjad Wani	...	Sr. Executive	T&ISD
48)	Khavar Mehraj	...	Sr. Executive	T&ISD
49)	Shafat Bandey	...	Sr. Executive	T&ISD
50)	Fayaz Ahmad Shah	...	Executive	CIAD

Public Sector Banks

51)	A.K. Singh	...	Dy. General Manager,	State Bank of India
52)	B. S. Raina	...	Circle Head,	Punjab National Bank
53)	Subimal Banerjee	...	DGM & CMH	Oriental Bank of Comm.
54)	Rajeev Kumar	...	DGM	Vijaya Bank
55)	D.K. Kapoor	...	GDM/Zonal Head,	Allahabad Bank
56)	Vinay Kapoor	...	AGM,	Canara Bank
57)	Anil Koul	...	AGM	Oriental Bank of Comm.
58)	K. B. Chandra	...	Chief Manager,	Union Bank of India
59)	Satish Tagra	...	Chief Manager	Central Bank of india
60)	Dileep Handoo	...	Chief Manager	Bank of Baroda
61)	Puneet Gupta	...	Chief Manager	Bank of India
62)	M.L. Sharma	...	Chief Manager	UCO Bank
63)	Bhupinder Singh	...	Chief Manager,	State Bank of Patiala
64)	Satvinder Singh	...	Chief Manager,	Punjab & Sind Bank
65)	Sanjeev Abrol	...	Chief Manager,	Dena Bank
66)	M. K. Bhat	...	Chief Manager	State Bank of India
67)	Purshotam Lal	...	Chief Manager /AO	State Bank of India
68)	Raman Kumar	...	Senior Manager	Indian Bank
69)	Rashpal Chander	...	Senior Manager	United Bank
70)	Anil Jotshi	...	Senior Manager	Syndicate Bank
71)	Jatinattal	...	Sr. Branch Manager	Vijaya Bank
72)	R. K. Sarin	...	Sr. Manager,	Allahabad Bank
73)	Rahul Gupta	...	Assistant Manager	Bhartiya Mahila Bank
74)	Vikrant	...	Marketing Manager	Indian Overseas Bank
75)	Harsh Gupta	...	Branch Head	IDBI Bank
76)	Mahak Gupta	...	Branch Head	Bank of Maharashtra
77)	Rahul Kumar	...	Branch Manager	Andhra Bank
78)	Pranaya Shikhar	...	Manager	Bhartiya Mahila Bank
79)	Suneel Gupta	...	Associate	State Bank of Hyderabad

Private Sector Banks

80)	Vishal Khanna	...	Senior Vice President,	HDFC Bank
81)	R. Vardhajan	...	Head Key Accounts,	HDFC Bank
82)	Sachin Mahajan	...	Cluster Head	HDFC Bank
83)	Shakti Sharma	...	Credit Manager	HDFC Bank
84)	Ashish Pandotra	...	Regional Head	ICICI Bank
85)	Vishal Mengi	...	Cluster Head, Jammu	ICICI Bank
86)	Om Prakash	...	Sr. Manager	ICICI Bank
87)	Sachin Gupta	...	Manager,	Axis Bank
88)	Sandeep Bangotra	...	Sr. Manager	Yes Bank

89)	Kunal Sawhaney	...	Dy. Branch Manager	Yes Bank
90)	Navaldeep Gupta	...	Chief Manager,	Kotak Mahindra Bank
91)	Palki Anand	...	Branch Manager	South Indian Bank
<u>Regional Rural Banks</u>				
92)	R. K.Chhibber	...	Chairman,	J&K Grameen Bank
93)	Parvinder Bharti	...	Chairman,	Ellaquai Dehati Bank
<u>Cooperative Banks</u>				
94)	Atta Mohammad Nath	...	Managing Director	Anantnag C. Coop. Bank
95)	A. A.War	...	Managing Director	J&K State Coop. Bank
96)	Ashok Goswamy	...	Managing Director	Citizens Coop. Bank
97)	Mohd. Aslam Bhat	...	Managing Director/ CEO	JK SCARD
98)	Abdul Majid Dar	...	Managing Director/ CEO	Kashmir Merc. Coop. Bank
99)	Mohd. Mushtaq	...	General Manager	Jammu Central Coop.Bank
100)	M.S. Rishi	...	General Manager	Urban Cooperative Bank
<u>Tele-Communication Companies</u>				
101)	Chander Pruthi	...	Marketting Head	AIRCEL
102)	Rajesh Khanna	...	DEP,	BSNL
103)	Ajay Khajuria	...	GM, Marketting	AIRTEL
104)	Ravinder Desai	...	COO	AIRTEL
<u>Lead District Managers</u>				
105)	Mohd. Afzal Shah	...	LDM, Srinagar	J&K Bank
106)	Javid Ahmad Qureshi	...	LDM, Ganderbal	J&K Bank
107)	Altaf Ahmad Wani	...	LDM, Baramulla	J&K Bank
108)	Imtiyaz Ahmad Khan	...	LDM, Bandipora	J&K Bank
109)	Mufti Ghulam Mohammad	...	LDM, Anantnag	J&K Bank
110)	Ghulam Nabi Dar	...	LDM, Kulgam	J&K Bank
111)	Rashid Ud Din	...	LDM, Pulwama	J&K Bank
112)	Ghulam Jeelani Shah	...	LDM, Shopian	J&K Bank
113)	Imtiyaz Ahmad Zaindari	...	LDM, Kupwara	J&K Bank
114)	Rakesh Sudan	...	LDM, Poonch	J&K Bank
115)	Anoop Bhat	...	LDM, Rajouri	J&K Bank
116)	Veer Ji Koul	...	LDM, Samba	State Bank of India
117)	Ashok Kumar Bhat	...	LDM, Kishtwar	State Bank of India
118)	B.K. Sharma	...	LDM, Reasi	State Bank of India
119)	Shiv Kumar Pangotra	...	LDM, Kathua	State Bank of India
120)	Sanjeev Mahajan	...	LDM, Doda	State Bank of India

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