



SPECIAL

MEETING OF J&K UTLBC

ON MEASURES UNDER

**ATMANIRBHAR
BHARAT
ABHIYAN**

CHAired BY

Shri B. V. R. Subrahmanyam (IAS)
Chief Secretary, J&K Government

AGENDA AND BACKGROUND PAPERS

DATE:

23-06-2020

TIME:

10:30 AM

VENUE:

Udyog Bhawan
Rail Head Complex, Jammu

CONVENOR
J&K, UTLBC



The Jammu & Kashmir Bank Ltd
Lead Bank Department, Corporate Headquarters
M A Road, Srinagar, Kashmir 190001
Tele/Fax : 0194-2502639
Email : convenorbank@jkbmail.com
website : www.jkutlbc.com

AGENDA / BACKGROUND PAPERS

Key measures announced by Government of India for financial assistance and restoration of economic activities in the backdrop of COVID-19 Lockdown - Constitution of various Task Forces by J&K Govt under Atma-Nirbhar Bharat Abhiyan on 11th June, 2020:

1. Task Force on Investment, Industrial Revival and Growth under Atma-Nirbhar Bharat Abhiyan – Government Order No. 635-JK (GAD) of 2020 dated 11.06.2020:

- (a) Collateral-free guarantee-free automatic loan for business including MSMEs which include emergency credit to business/ MSMEs from banks and NBFCs upto 20% of entire outstanding credit as on 29.02.2020, for specified borrowers:

Guaranteed Emergency Credit Line (GECL)

Under this Scheme additional funding of 20% of the outstanding credit as on 29.02.2020 is being provided by banks to MSMEs / business enterprises to meet the operational liabilities built-up, procure raw material and re-start business:

- All Business Enterprises/ MSMEs borrowers with combined outstanding loan upto Rs.25.00 Crore as on 29.2.2020 and annual turn-over upto Rs.100.00 Crore for FY 2019-20 shall be eligible;
- Borrower accounts should be less than or equal to 60 days past-due as on 29.02.2020.
- Borrowers must be GST-registered where such registration is mandatory.
- 100% Credit Guarantee Cover by National Credit Guarantee Trustee Co to banks and NBFCs on Principal and Interest.
- No Guarantee Fee, No fresh collaterals required.
- The Scheme is available upto October 31, 2020 or exhaustion of Rs. 3.00 lakh crore earmarked for the scheme.

In UT of J&K approximately 3.20 lakh MSMEs borrowers are eligible under this scheme with an aggregate outstanding of Rs.13200 Crore as on 29.02.2020; qualifying for additional credit of **Rs. 2640 Crore**.

Details of disbursement made under the Scheme (upto 16.06.2020) in UT of J&K are as under:

(Amount in Crore)

SRL	BANK NAME	SANCTIONED		DISBURSED	
		A/Cs	AMOUNT	A/Cs	AMOUNT
1	J&K BANK	20,918	714.27	18,166	483.89
2	SBI	1,668	52.65	1,084	27.08
3	PNB	523	18.89	101	9.12
4	HDFC BANK	66	14.45	66	14.45
5	CANARA BANK	327	5.33	320	4.28
6	JKGB	0	0.00	0	0.00
7	EDB	0	0.00	0	0.00
8	OTHERS	514	108.50	168	2.75
TOTAL		24,016	914.09	19,905	541.57

(b) Moratorium of three months on payment of installments and payments of interest on Working Capital facilities in respect of all Term Loans:

Banks have permitted moratorium of six months on the payment of installments which includes Principal and/or interest components, equated Monthly installment (EMIs) and Credit Card dues falling due between March 01, 2020 and August 31, 2020. The Scheme is applicable in respect of all Terms Loans including Agricultural Term loans, Retail and Crop Loans.

In respect of working capital facilities the recovery of interest applied during the period **1st March, 2020 to 31st August, 2020** are being permitted to be deferred.

(c) Subordinate debt of Rs. 20,000 Crore for stressed MSMEs which are NPA or stressed CGTMSE to provide partial Credit Guarantee support to banks, Promoters of MSME to be given debt by bank which will then be infused by the promoters as equity in the unit:

- Two lakh MSMEs are likely to benefit across the country;
- Functioning MSMEs which are NPA or are stressed will be eligible;
- Govt. will provide a support of Rs. 4,000 Crore to CGTMSE;
- CGTMSE will provide partial Credit Guarantee support to Banks;
- Promoters of the MSME will be given debt by banks, which will then be infused by promoter as equity in the Unit.

Modalities of the scheme have not been announced by the GOI.

(d) Equity Infusion to MSMEs through Fund of Funds

- MSMEs face severe shortage of Equity.
- Fund of Funds with corpus of Rs.10000 Crore will be set up.
- Will provide equity funding for MSMEs with growth potential and viability.
- Fund of Funds will be operated through a Mother Fund and few daughter funds.
- Fund structure will help leverage Rs.50000 Crore of funds at daughter funds level.
- Will help to expand MSME size as well as capacity.
- Will encourage MSMEs to get listed on main board of Stock Exchanges.

Modalities of the scheme have not been announced by the GOI.

(e) Revision in the definition of MSME by revising investment limit upwards, introduction of additional criterion of turnover and necessary amendments to law:

Classification		Existing definition	Revised definition
Micro Enterprises	Manufacturing	Investment <Rs.25 lakh	Investment < Rs.1Crore and Turnover <5.00 Crore.
	Services	Investment <10 lakh	
Small Enterprises	Manufacturing	Investment < 5 Crore	Investment < Rs.10 Crore and Turnover <50 Crore.
	Services	Investment < 2 Crore	
Medium Enterprises	Manufacturing	Investment < 10 Crore	Investment < Rs.50 Crore and Turnover < 250 Crore.
	Services	Investment < 5 Crore	

Criteria: Investment in Plant & Machinery or Equipment

2. Task Force on Bank Finance, Credit Revival and Growth– Government Order No. 634-JK (GAD) of 2020 dated 11.06.2020:

(a) Rs.500 per month for Women PMJDY Account holders for 3 months

Details of benefits under the Scheme in UT of J&K are as under:

(No. of beneficiaries in Lac & Amount in Crore)

WOMEN – PMJDY BENEFICIARIES	
No. of beneficiaries (3 Installments)	10.20
Amount Credited	153.00
No. of withdrawals	4.36
Amount withdrawn	45.06

(b) Increase in the limit of collateral-free lending from Rs.10 to Rs.20 lakh for Women Self Help Groups:

Details of Self Help Groups (SHGs) formed and credit-linked in the UT of J&K are as under: Data as on 31.03.2020

(Number of SHGs in thousands & Amount in Crore)

Particulars	Total SHGs	Women SHGs
SHGs formed	60	34
SHGs credit-linked	37	30
Balance Outstanding	257.22	221.41

Reserve Bank of India has not issued guidelines on increase in the limit of collateral-free lending from Rs.10 lakh to Rs.20 lakh for Women SHGs.

(c) Interest subvention and prompt repayment incentive on crop loans to be extended to 31.05.2020;

In terms of RBI guidelines the banks have already provided extension in extending benefits of Interest Subvention of 2% and Prompt Repayment Incentive of 3% for Short-Term Crop Loans for Agriculture upto Rs.3.00 lakh per farmer (upto Rs.2.00 lakh per farmer for Animal Husbandry and Fisheries farmers) whose accounts are due between March 01, 2020 and August 31, 2020.

(d) Providing Concessional credit to farmers through Kisan Credit Cards (KCCs). Special drive to be undertaken for providing concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards. Fishermen and animal husbandry farmers can also take benefit from it.

- Special drive to be undertaken to provide concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards
- Fishermen and Animal Husbandry farmers will also be included in this drive.
- This will enable such farmers to gain access to institutional credit at concessional interest rate

In terms of instructions from Government of India, a Special Saturation Drive for 100% coverage of farmers under the KCC Scheme was launched in UT of J&K in the month of February, 2020. Progress achieved in J&K during the said saturation drive upto 15th June, 2020 is tabulated below for information of the house.

(Amount in Crores)

SRL	NAME OF BANK	NO. OF KCCs AS ON 31.01.2020	NO. OF KCCs ISSUED DURING CAMPAIGN	NO. OF KCCs AS ON 15.06.2020	BALANCE OUTSTANDING AS ON 15.06.2020
1	J&KBank	2,96,079	3,01,658	5,97,737	3,719.95
2	SBI	20,161	5,388	25,549	150.48
3	PNB	15,183	2,434	17,617	112.72
4	JKGB	55,309	14,941	70,250	555.58
5	EDB	17,870	18	17,888	209.19
6	HDFC Bank	5,479	13	5,492	267.22
7	Others	9,682	496	10,178	95.93
Total		4,19,763	3,24,948	7,44,711	5,111.07

Bank-Wise/ District-Wise details in [Annexure-A \(Page: 14\)](#) and [A1 \(Page-15\)](#)

Meeting taken by Principal Secretary to Government, Agriculture Production/ ASH&F.

A meeting with Convenor, J&K UTLBC, major banks operating in J&K and senior functionaries of Agriculture Department and Animal Husbandry Department, was taken by the Principal Secretary to Govt., Agriculture Production/ASH&F Departments on 10th June, 2020 at Civil Secretariat, Jammu, for enhanced credit flow to rural economy. Key decisions taken in the meeting in the matter are described below:

- i) **All HoDs of Agriculture/ Horticulture/ Animal /Sheep Husbandry/ Fisheries / Sericulture will ensure that their field staff visit all villages and get enrolled all eligible beneficiaries for having KCC.**
- ii) **Atma-Nirbhar Bharat” requires saturation of KCC immediately to 100% eligible beneficiaries. The issuance of KCC to 100% farmers need to be completed by 15th July, 2020. Farmers include those engaged in Agriculture, Horticulture, Dairy, Fisheries, and Sericulture etc.;**
- iii) **Convenor SLBC will immediately draw branch-wise target of all banks to meet the above deadline.**

Measures Taken : Directors of Agriculture (Kashmir & Jammu) and Directors of Animal Husbandry (Kashmir & Jammu) have been requested vide communication dated 11.6.2020 to provide District-wise lists of farmers who are without KCCs to Convenor, UTLBC J&K to enable allocating targets to banks for issuance of KCCs to those farmers by 15th July, 2020.

- iv) **No bank branch will turn away any farmers on the ground of targets already achieved or asking to approach some other branches on any pretext. They will instead entertain the application and make sure that the farmers get the loan disbursed either from same branch or from other branch through them.**

Instructions have been disseminated to all banks operating in J&K.

- v) **All Lead Bank officers will immediately swing in action and visit branch to branch to ensure issuance of credit and rapid approval and disbursement of loans.**

Instructions have been conveyed to the Lead District Managers of all 20 districts of J&K

- vi) Organizing “Kissan Pakhwada” with the approval of Competent Authority. During the fortnight all branches of all banks will focus their entire energy towards issuance of KCC, accepting / examining the application for rural credit and final disbursal in next two weeks. The bank branches will facilitate farmers in filling up the forms etc.;
- vii) All HoDs of the concerned departments will be separately directed to associate themselves with “Kissan Pakhwada” and help the intending eligible beneficiaries related to their sector approach bank branches for issuance of KCC and actually seeking and getting credit.

Agriculture Production Department may provide modalities for the proposed Kissan Pakhwada, so that strategy will be devised for participation of banks in the said Kissan Pakhwada in all districts of J&K.

- viii) Convenor SLBC will also advertise through newspapers and electronic media requesting the eligible farmers to approach bank branches for KCC;
- ix) Convenor SLBC will also use the media educating farmers regarding KCC Scheme available for rural credit and maximum time line of 15 days for sanctioning/ disbursal of loans from the date of receipt of the application;

Advertisements highlighting KCC Scheme stand already announced in various local dailies of Srinagar and Jammu since 14.06.2020.

- x) Revised format for KCC for Dairy farmers to be publicized by Convenor SLBC:

Revised Format for KCC for Dairy Farmers stands already uploaded on J&K UTLBC website: www.jkutlbc.com. Member banks have also been advised to keep the revised application forms readily available at all branches besides uploading the same on respective websites for wider publicity.

- xi) Credit flow target to the primary sector to be enhanced 2.5 times of the total credit extended during the last year. Half of the same must flow by 7th August, 2020, the date on which report has to be submitted to Government of India.

Against the Annual Credit Plan (ACP) target of **Rs.12,891.82 Crore** set for Agriculture Sector for FY 2019-20 on the basis of PLP of NABARD, banks operating in UT of J&K have extended a total credit of **Rs.8,307.97 Crore** during FY 2019-20.

For CFY (2020-21) the ACP Target for Agriculture Sector initially set for UT of J&K was **Rs.13,152.41 Crore**. However, recently in terms of the Gol Ground Level enhanced targets, the revised target for Agriculture Sector for J&K was

fixed at **Rs.15,651.00 Crore**, which stands already disseminated to banks on 16.6.2020 for implementation.

In terms of aforesaid directions of Principal Secretary, Agriculture Production/ ASH&F, the credit flow target for Agriculture Sector have to be enhanced to the extent of 2.5 times of the aggregate Agricultural credit disbursed during PFY, i.e. $2.5 \times \text{Rs.8307.97 Crore} = \text{Rs.20,769.92 Crore}$, indicating an increase of **Rs.7878.08 Crore** over the last years target for Agriculture Sector, constituting an increase of 61% over previous year's target:

(Amount in Crores)

ACP TARGET AGRICULTURE SECTOR FOR FY 2019-20	CREDIT TARGET FOR AGRICULTURE FIXED BY GOI/ NABARD FOR FY 2020-21	PERCENTAGE INCREASE OVER TARGETS FOR AGRICULTURE SECTOR OVER PFY (AS PER GOI/ NABARD)	NEW TARGETS, IN CASE INCREASED TO 2.5 TIMES OF DISBURSEMENT MADE DURING LAST YEAR	% INCREASE OVER TARGETS FOR PFY (AS PER 2.5 TIMES INCREASE)	DISBURSEMENT TO BE MADE TO ACHIVE 50% OF THE TARGETS BY AUGUST 7, 2020 (AS DIRECTED IN THE MEETING)
12891.82	15,651.00	21%	20,769.92	61%	10,384.96

House may consider approval for enhanced Credit Target of **Rs.20,769.92 Crore** for Agriculture Sector for UT of J&K (on the basis of 2.5 time of total credit extended during the last year), so that enhanced targets can be disseminated to banks on the basis of branch network ratio for implementation.

(e) **Interest subvention of 2% for prompt payees for period of 12 months for MUDRA Shishu Loan:**

- Small businesses under MUDRA have been disrupted the most and has also impacted their capacity to pay EMIs.
- Loan moratorium has already been granted by RBI
- Government of India will provide Interest subvention of 2% for prompt payees for a period of 12 months.
- Relief of Rs.1500 Crore to MUDRA-Shishu loanees.

In the UT of J&K approximately 85 thousand Shishu borrowers (i.e. loan amount upto Rs.50000) with the aggregate outstanding credit of Rs.110 Crore as on 31.05.2020 are likely to be benefited from the Scheme.

Modalities of the scheme have not been announced by the GOI.

(f) Special Credit facility for street vendors with an initial working capital upto Rs.10000/-

In order to mitigate the adverse impact on livelihoods of Street Vendors due to COVID-19, Ministry of Housing & Urban Affairs, GoI rolled out the modalities of a special Micro Credit Facility Scheme (**Street Vendors AtmaNirbhar-Nidhi-PM SVANidhi**) on June 05, 2020, in terms of the announcements made by Hon'ble Finance Minister under Atma-Nirbhar Bharat Package.

- Initial collateral-free working capital facility upto Rs.10,000;
- Eligibility of higher loans on timely repayment of the first loan;
- Monthly cash back on digital transactions;
- Interest Subsidy @7% per annum available from GoI;
- Will support nearly 50 lakh street vendors across the country.
- Nearly 30 thousand Street Vendors across UT of J&K who had been vending on or before 24.03.2020 in urban areas are expected to get support under this scheme;
- **Implementation of the scheme to commence from July, 2020 onwards and its duration will be till March, 2022;**

(g) Boost to Housing Sector and middle group through extension of Credit Linked Subsidy Schemes upto March 2021:

- Credit Linked Subsidy Scheme for Middle Income Group (Annual Income: Rs.6–18 lakh) was operationalized from May 2017.
- CLSS was extended up to 31st March 2020.
- Government of India will extend the CLSS Scheme up to March 2021.
- Will lead to Investment of over Rs.70,000 Crores in Housing Sector
- Will create jobs.
- Will stimulate demand for steel, cement, transport and other construction materials.

Details of progress in UT of J&K under Credit Linked Subsidy Scheme (CLSS) component of “Housing for All” are indicated below:

(Amount in Crore)

Bank Name	Target for FY 2019-20		Cases Sponsored	Sponsored Cases Disbursed till 31.03.2020		Ach. %age viz-a-viz		Cases directly taken & disbursed by bank		Total Disbursement (01.04.2019 to 31.03.2020)	
	A/Cs	Amt.		A/Cs	Amt.	Target	Sponsorship	A/Cs	Amt.	A/Cs	Amt.
						Physical					
J&K Bank	1304	67.57	1037	493	30.31	38%	48%	106	14.51	599	44.82
SBI	313	14.35	31	10	0.76	3%	32%	357	44.00	367	44.76
PNB	191	9.12	38	12	2.86	6%	32%	18	2.81	30	5.67
Canara Bank	46	2.37	27	27	3.02	59%	100%	0	0	27	3.02
HDFC Bank	91	4.39	2	1	0.12	1%	50%	0	0	1	0.12
JKGB	214	12.39	42	6	0.36	3%	14%	3	0.24	9	0.60
Other Banks	491	26.12	40	13	0.67	3%	33%	13	1.33	26	2.00
TOTAL	2650	136.31	1217	562	38.10	21%	46%	497	62.89	1059	100.99

Bank-Wise progress is given in **Annexure-B (Page:16)**

(h) Additional Emergency Working Capital Funding for farmers through NABARD:

Inadequate financial resources with Small and Marginal Farmers

- RRBs and Rural Cooperative Banks are main source for credit;
- NABARD will extend additional refinance support of Rs. 30,000 Crore for crop loan requirement of Rural Cooperative Banks and RRBs;
- This is over and above Rs. 90,000 Crore to be provided by NABARD through the normal refinance route during this year;
- Front-loaded on-tap facility to 33 State Cooperative Banks, 351 District Cooperative Banks and 43 RRBs available on tap based on their lending;
- To meet post-harvest (Rabi) & current Kharif requirement in May/June.

The Scheme when launched shall be implemented in UT of J&K through J&K Grameen Bank, Ellaquai Dehati Bank and Cooperative Banks.

3. Task Force on Farmers and Fishermen Welfare under Atma-Nirbhar Bharat Abhiyan – Government Order No. 633-JK (GAD) of 2020 dated 11.06.2020:

(a) PM Kisan Fund – Front loading payments:

Under the existing PM-Kissan Saman Nidhi Scheme Government of India has provided an amount of Rs.2000/- to farmers across the country. The details of benefits provided to the farmers in the UT of J&K during the months of March – June 2020 are tabulated below:

(No. of beneficiaries in lakh& Amount in Crore)

PM-KISAN BENEFICIARIES	
No. of beneficiaries credited (March – June 2020)	10.20
Amount Credited	203.94
No. of withdrawals (Upto 16.06.2020)	6.10
Amount withdrawn (This includes funds already available in the accounts of beneficiaries)	721.88

(b) PM Fasal Bima Yojana

The Scheme is not presently under implementation in J&K as service providers could not be selected by J&K Government.

J&K Government has re-notified the scheme covering all districts of J&K for food crops viz. Wheat, Barley, Paddy, Maize and Oil Seeds. Simultaneously, Restructured Weather Based Crop Insurance Scheme (RWBCIS) has been notified for Commercial Horticulture Crops viz. Apple, Mango, Litchi and Saffron.

Though two insurance companies viz. Reliance General Insurance Company (RGIL) and AIC of India participated in bidding process, but owing to structural changes in the operational guidelines by Gol, AIC requested for treating their bid as invalid.

As reported by Agriculture Department, J&K Government, they have been authorized to invite fresh tenders in line with the latest operational guidelines. However due to lockdown the process could not be initiated.

(c) Animal Husbandry Infrastructure Development Fund to support private investment in dairy processing, value addition and cattle feed infrastructure:

(i) Details of credit flow under Animal Husbandry, Fisheries and Dairy Development Scheme in UT of J&K

Progress under KCC-AH&F Scheme as on 31.05.2020:

(Amount in Crore)

Category	Cases sponsored	Cases sanctioned	Cases disbursed	Amount Disbursed	Cases rejected	Cases pending/ under process
Fisheries	521	251	219	2.88	153	117
Dairy	50,971	22,327	19,386	114.89	15,444	13,200
Sheep	22,261	6,658	5,093	40.56	7,666	7,937
Poultry/Others	1,099	444	378	7.42	368	287
Total	74,852	29,680	25,076	165.75	23,631	21,541

Bank-wise and District-wise progress: [Annexure-C \(Page 17-21\)](#) & [Annexure C1- \(Page 22-26\)](#)

(ii) Progress under Dairy Entrepreneurship Development (DEDS) Scheme:

(Amount in Crore)

Name of the Bank	Cases Sponsored	Cases sanctioned	Achievement as on 31 st March, 2020		% age Achievement viz-a-viz Sponsorship
	A/C	A/C	A/C	Amt.	Physical
J&K Bank	5238	1787	1603	31.34	31%
SBI	590	166	115	1.91	19%
PNB	182	70	55	0.89	30%
JKGB	1120	299	250	3.46	22%
EDB	264	48	45	0.81	17%
Other Banks	167	24	20	0.26	12%
TOTAL	7561	2394	2088	38.67	28%

Detail of bank wise progress is given in [Annexure-D \(Page-27\)](#).

4. In addition to the above schemes, the following key announcements were made by Government of India under Atma-Nirbhar Bharat/ COVID-19 Packages:

(a) **Rs.1 lakh Crore Agri Infrastructure Fund for farm-gate infrastructure for farmers:**

- Lack of adequate cold chain & Post Harvest Management infrastructure in the vicinity of farm-gate causing gaps in value chains.
- Focus has been on short term crop loans while investment in long term agriculture infrastructure has often not been enough.
- Financing facility of Rs.1,00,000 Crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.)
- Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure
- Fund will be created immediately.

Modalities of the scheme have not been announced by the GOI.

(b) **Additional fund of 10% of the existing Working Capital Limit**

Under this Scheme an additional funding support equal to 10% of the existing Working Capital Limit being provided to borrowers for meeting the emergent business requirements and tide over liquidity issues. The Scheme shall remain in force upto June 30, 2020.

Details of disbursement made under the Scheme (upto **16.06.2020**) in UT of J&K are as under:

(Amount in Crore)

SRL	BANK NAME	SANCTIONED		DISBURSED	
		A/Cs	AMOUNT	A/Cs	AMOUNT
1	J&K BANK	660	87.13	358	32.20
2	SBI	456	14.95	405	8.23
3	PNB	245	5.27	86	1.50
4	HDFC BANK	0	0.00	0	0.00
5	CANARA BANK	354	5.27	354	4.70
6	JKGB	39	0.35	39	0.35
7	EDB	0	0.00	0	0.00
8	OTHERS	374	5.79	75	0.92
TOTAL		2,128	118.76	1,317	47.90

Annexure-A

STATUS OF KCCs ISSUED BY BANKS IN UT OF J&K SINCE INCEPTION OF SCHEME UPTO 15.06.2020					
AMOUNT IN CRORE					
S. NO.	NAME OF THE BANK	Total No. of Live / Operative KCCs as on 31.01.2020	No. of KCCs Opened during the campaign	Total No. of Live / Operative KCCs	Balance Outstanding
(i) Public Sector Banks					
1	State Bank of India	20161	5388	25549	150.48
2	Punjab National Bank	15183	2434	17617	112.73
3	UCO Bank	162	21	183	1.53
4	Central Bank of India	673	19	692	10.88
5	Canara Bank	365	451	816	10.69
6	Punjab & Sind Bank	539	0	539	4.81
7	Bank of Baroda	0	0	0	0.00
8	Union Bank of India	41	0	41	1.77
9	Syndicate Bank	7	0	7	0.08
10	Oriental Bank of Comm.	148	1	149	2.04
11	Bank of India	0	0	0	0.00
12	Allahabad Bank	0	0	0	0.00
13	Indian Overseas Bank	0	0	0	0.00
14	United Bank of India	0	0	0	0.00
15	Andhra Bank	0	0	0	0.00
16	Corporation Bank	142	0	142	2.82
17	Bank of Maharashtra	0	4	4	0.12
18	Indian Bank	0	0	0	0.00
19	IDBI Bank	117	0	117	0.89
Sub- total		37538	8318	45856	298.84
(ii) Private Sector Banks					
20	J&K Bank	296079	301658	597737	3719.95
21	ICICI Bank	0	0	0	0.00
22	HDFC Bank	5479	13	5492	267.22
23	Fedral Bank	0	0	0	0.00
24	Axis Bank	25	0	25	3.51
25	Yes Bank	0	0	0	0.00
26	Indusind Bank	0	0	0	0.00
27	South Indian Bank	0	0	0	0.00
28	Kotek Mahendra Bank	0	0	0	0.00
29	Bandhan Bank	0	0	0	0.00
Sub- total		301583	301671	603254	3990.68
(iii) Regional Rural Banks					
30	J&K Grameen Bank	55309	14941	70250	555.58
31	Ellaquai Dehati Bank (EDB)	17870	18	17888	209.18
Sub- total		73179	14959	88138	764.76
(A)	SCHEDULED COMMERCIAL BAN	412300	324948	737248	5054.28
(B) Central/ State Coop. Banks					
32	Jammu C. C. Bank	4298	0	4298	12.78
33	Baramulla C. C. Bank	527	0	527	4.51
34	Anantnag C. C. Bank	1385	0	1385	27.76
35	Citizen's Co-op Bank	0	0	0	0.00
36	J&K State Coop. Bank	1253	0	1253	11.74
37	DUCO Bank	0	0	0	0.00
38	SCARD	0	0	0	0.00
39	Bombay M. C. Bank	0	0	0	0.00
40	Kashmir Mc. C. Bank	0	0	0	0.00
41	Urban Coop. Bank	0	0	0	0.00
Sub- total		7463	0	7463	56.79
GRAND TOTAL		419763	324948	744711	5111.07

ANNEXURE-A1

DISTRICT-WISE KCC (CROP) DATA AS ON 15.06.2020 IN UT OF J&K					
					AMT IN CRORE
SRL	DISTRICIT NAME	TOTAL NO. OF LIVE / OPERATIVE KCCS AS ON 31.01.2020	NO. OF KCCS OPENED DURING THE SATURATION DRIVE UPTO 15.06.2020	TOTAL NO. OPERATIVE KCCS AS ON 15.06.2020	BALANCE OUTSTANDING UNDER KCC AS ON 15.06.2020
1	SRINAGAR	3298	3954	7252	26.47
2	GANDERBAL	8876	4287	13163	77.05
3	BADGAM	28570	6537	35107	391.52
4	BARAMULLA	50161	55122	105283	917.82
5	BANDIPORA	13471	22503	35974	177.42
6	KUPWARA	25441	61438	86879	355.00
7	ANANTNAG	33043	9230	42273	528.56
8	KULGAM	30373	3096	33469	496.93
9	PULWAMA	28753	16017	44770	444.09
10	SHOPIAN	26716	5762	32478	518.70
11	RAJOURI	26078	16863	42941	240.44
12	POONCH	10572	12092	22664	74.14
13	JAMMU	37159	17908	55067	235.17
14	SAMBA	14448	4279	18727	76.55
15	UDHAMPUR	16767	30222	46989	85.61
16	REASI	10865	12582	23447	67.00
17	KATHUA	30772	7879	38651	205.44
18	DODA	12529	11411	23940	96.64
19	RAMBAN	5854	13387	19241	42.48
20	KISHTWAR	6017	10379	16396	54.04
TOTAL		419763	324948	744711	5111.07

Annexure-B

POSITION OF IMPLEMENTATION OF CREDIT LINKED SUBSIDY SCHEME OF PRADHAN MANTRI AWAS YOJANA UNDER ACP 2019-20 AS AT END OF MARCH 31, 2020

AMOUNT IN THOUSANDS

S.NO	Name of the Bank	1		2		3		4			5		6	7	8		9	
		Disbursement of last year's pending cases		Target for the current year		Cases Sponsored		Sponsored Cases Disbursed			% age of Disbursement W.R.T. Target		Cases Rej. / Returned	Cases pending	Cases Disbursed Directly by Banks		Total Disbursements (4+8)	
		A/C	AMT.	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	2	380	313	143500	31	10	7580	3	5	1	21	357	440000	367	447580		
2	Punjab National Bank	0	0	191	91200	38	12	28600	6	31	1	23	18	28148	30	56748		
3	UCO Bank	0	0	31	18100	4	2	1500	6	8	2	0			2	1500		
4	Central Bank of India	0	0	24	13200	1	0	0	0	0	0	1	1	2500	1	2500		
5	Canara Bank	0	0	46	23700	27	27	30247	59	128	0	0			27	30247		
6	Punjab & Sind Bank	0	0	31	15800	3	1	1500	3	9	0	2			1	1500		
7	Bank of Baroda	0	0	20	11300	2	1	585	5	5	0	0	0	0	1	585		
8	Union Bank of India	0	0	35	17200	3	0	0	0	0	0	3			0	0		
9	Syndicate Bank	0	0	7	3800	1	0	0	0	0	0	1	1	600	1	600		
10	Oriental Bank of Commerce	0	0	23	12100	1	0	0	0	0	0	1	8	7080	8	7080		
11	Bank of India	0	0	10	4700	0	0	0	0	0	0	0			0	0		
12	Allahabad Bank	0	0	27	12600	3	3	490	11	4	0	0			3	490		
13	Indian Overseas Bank	0	0	4	2400	2	2	250	50	10	0	0			2	250		
14	United Bank of India	0	0	0	0	0	0	0	-	-	0	0			0	0		
15	Andhra Bank	0	0	2	800	0	0	0	0	0	0	0	0	0	0	0		
16	Corporation Bank	0	0	2	800	0	0	0	0	0	0	0			0	0		
17	Bank of Maharashtra	0	0	7	3600	0	0	0	0	0	0	0			0	0		
18	Indian Bank	0	0	0	0	0	0	0	-	-	0	0	0	0	0	0		
19	IDBI Bank	0	0	4	2400	0	0	0	0	0	0	0			0	0		
	Sub- total	2	380	777	377200	116	58	70752	7	19	4	52	385	478328	443	549080		
(ii)	Private Sector Banks																	
20	J&K Bank	87	46781	1304	675700	1037	493	303075	38	45	145	386	106	145115	599	448190		
21	ICICI Bank	0	0	33	17900	1	0	0	0	0	0	1			0	0		
22	HDFC Bank	0	0	91	43900	2	1	1200	1	3	0	1			1	1200		
23	Fedral Bank	0	0	0	0	0	0	0	-	-	0	0			0	0		
24	Axis Bank	0	0	23	13000	0	0	0	0	0	0	0	3	3070	3	3070		
25	Yes Bank	0	0	7	4200	0	0	0	0	0	0	0			0	0		
26	Indusind Bank	0	0	4	2400	0	0	0	0	0	0	0			0	0		
27	South Indian Bank	0	0	0	0	0	0	0	-	-	0	0	0	0	0	0		
28	Kotek Mahendra Bank	0	0	0	0	0	0	0	-	-	0	0			0	0		
29	Bandhan Bank	0	0	0	0	0	0	0	-	-	0	0			0	0		
	Sub- total	87	46781	1462	757100	1040	494	304275	34	40	145	388	109	148185	603	452460		
(iii)	Regional Rural Banks																	
30	J&K Grameen Bank	0	0	214	123900	42	6	3600	3	3	9	23	3	2400	9	6000		
31	Ellaquai Dehati Bank (EDB)	0	0	62	31500	8	0	0	0	0	1	7	0	0	0	0		
	Sub- total	0	0	276	155400	50	6	3600	2	2	10	30	3	2400	9	6000		
(A)	SCHEDULED COMMERCIAL BANKS	89	47161	2515	1289700	1206	558	378627	22	29	159	470	497	628913	1055	1007540		
(B)	Central/ State Coop. Banks																	
32	Jammu Central Coop. Bank	0	0	45	22000	0	0	0	0	0	0	0	0	0	0	0		
33	Baramulla Central Coop. Bank	0	0	0	0	0	0	0	-	-	0	0			0	0		
34	Anantnag Central Coop. Bank	0	0	14	7600	0	0	0	0	0	0	0			0	0		
35	Citizen's Co-op Bank	0	0	10	6000	0	0	0	0	0	0	0			0	0		
36	J&K State Coop. Bank	0	0	46	25800	11	4	2400	9	9	2	4			4	2400		
37	DUCCO Bank	0	0	0	0	0	0	0	-	-	0	0			0	0		
38	SCARD	0	0	6	3600	0	0	0	0	0	0	0			0	0		
39	Bombay Mercantile Coop. Bank	0	0	4	2400	0	0	0	0	0	0	0			0	0		
40	Kashmir Mercantile Coop. Bank	0	0	4	2400	0	0	0	0	0	0	0			0	0		
41	Urban Coop. Bank	0	0	6	3600	0	0	0	0	0	0	0			0	0		
	Sub- total	0	0	135	73400	11	4	2400	3	3	2	4	0	0	4	2400		
	Grand Total	89	47161	2650	1363100	1217	562	381027	21	28	161	474	497	628913	1059	1009940		

ANNEXURE-C

BANK-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE BANK	FISHERIES					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED	CASES REJECTED*	CASES PENDING*
1	SBI	17	10	6	4.40	1	6
2	PNB	6	1	1	1.50	4	1
3	UCO BANK	1	1	1	1.50	0	0
4	CENTRAL BANK	1	0	0	0.00	1	0
5	CANARA BANK	0	0	0	0.00	0	0
6	P&S BANK	0	0	0	0.00	0	0
7	BANK OF BARODA	0	0	0	0.00	0	0
8	UNION BANK	0	0	0	0.00	0	0
9	SYNDICATE BANK	0	0	0	0.00	0	0
10	OBC	0	0	0	0.00	0	0
11	BANK OF INDIA	0	0	0	0.00	0	0
12	ALLAHABAD BANK	0	0	0	0.00	0	0
13	IOB	0	0	0	0.00	0	0
14	UNITED BANK	0	0	0	0.00	0	0
15	ANDHRA BANK	0	0	0	0.00	0	0
16	CORPORATION BANK	0	0	0	0.00	0	0
17	BANK OF MAHARASHTRA	0	0	0	0.00	0	0
18	INDIAN BANK	0	0	0	0.00	0	0
19	IDBI BANK	0	0	0	0.00	0	0
20	J&K BANK	427	211	185	253.14	124	92
21	ICICI BANK	0	0	0	0.00	0	0
22	HDFC BANK	0	0	0	0.00	0	0
23	FEDERAL BANK	0	0	0	0.00	0	0
24	AXIS BANK	0	0	0	0.00	0	0
25	YES BANK	0	0	0	0.00	0	0
26	INDUSIND BANK	0	0	0	0.00	0	0
27	SOUTH INDIAN BANK	0	0	0	0.00	0	0
28	KOTAK MAHINDERA	0	0	0	0.00	0	0
29	BANDAN BANK	0	0	0	0.00	0	0
30	JKGB	63	27	25	25.97	20	16
31	EDB	5	1	1	2.00	2	2
32	JCCB	0	0	0	0.00	0	0
33	BCCB	0	0	0	0.00	0	0
34	ACCB	0	0	0	0.00	0	0
35	CITIZEN COOP.BANK	0	0	0	0.00	0	0
36	J&K STATE COOP.	1	0	0	0.00	1	0
37	DUCO BANK	0	0	0	0.00	0	0
38	SCARD BANK	0	0	0	0.00	0	0
39	BMC	0	0	0	0.00	0	0
40	KMC	0	0	0	0.00	0	0
41	UCB	0	0	0	0.00	0	0
TOTAL		521	251	219	288.51	153	117

ANNEXURE-C (continued)

BANK-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE BANK	DAIRY					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED*	CASES PENDING*
1	SBI	2492	1329	1067	660.95	420	743
2	PNB	949	303	291	240.10	318	328
3	UCO BANK	70	9	9	8.94	21	40
4	CENTRAL BANK	48	8	6	4.21	23	17
5	CANARA BANK	73	22	17	7.77	5	46
6	P&S BANK	23	4	0	0.00	13	6
7	BANK OF BARODA	12	0	0	0.00	0	12
8	UNION BANK	17	1	1	0.83	8	8
9	SYNDICATE BANK	8	0	0	0.00	5	3
10	OBC	21	0	0	0.00	10	11
11	BANK OF INDIA	65	20	20	16.87	19	26
12	ALLAHABAD BANK	0	0	0	0.00	0	0
13	IOB	0	0	0	0.00	0	0
14	UNITED BANK	0	0	0	0.00	0	0
15	ANDHRA BANK	2	1	1	58.00	1	0
16	CORPORATION BANK	8	0	0	0.00	0	8
17	BANK OF MAHARASHTRA	0	0	0	0.00	0	0
18	INDIAN BANK	0	0	0	0.00	0	0
19	IDBI BANK	0	0	0	0.00	0	0
20	J&K BANK	37354	16631	14237	8322.04	12011	8712
21	ICICI BANK	23	0	0	0.00	16	7
22	HDFC BANK	84	0	0	0.00	5	79
23	FEDERAL BANK	0	0	0	0.00	0	0
24	AXIS BANK	128	21	21	8.00	9	98
25	YES BANK	0	0	0	0.00	0	0
26	INDUSIND BANK	0	0	0	0.00	0	0
27	SOUTH INDIAN BANK	0	0	0	0.00	0	0
28	KOTAK MAHINDERA	0	0	0	0.00	0	0
29	BANDAN BANK	0	0	0	0.00	0	0
30	JKGB	7945	3534	3290	1866.42	2007	2404
31	EDB	1373	412	396	274.40	521	440
32	JCCB	19	0	0	0.00	18	1
33	BCCB	0	0	0	0.00	0	0
34	ACCB	0	0	0	0.00	0	0
35	CITIZEN COOP.BANK	0	0	0	0.00	0	0
36	J&K STATE COOP.	255	32	30	20.60	14	209
37	DUCO BANK	0	0	0	0.00	0	0
38	SCARD BANK	0	0	0	0.00	0	0
39	BMC	0	0	0	0.00	0	0
40	KMC	2	0	0	0.00	0	2
41	UCB	0	0	0	0.00	0	0
TOTAL		50971	22327	19386	11489.13	15444	13200

ANNEXURE-C (continued)

BANK-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE BANK	SHEEP					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED*	CASES PENDING*
1	SBI	1123	388	238	157.21	258	477
2	PNB	493	115	104	51.18	191	187
3	UCO BANK	16	0	0	0.00	3	13
4	CENTRAL BANK	8	0	0	0.00	6	2
5	CANARA BANK	21	3	3	1.50	2	16
6	P&S BANK	22	0	0	0.00	17	5
7	BANK OF BARODA	1	0	0	0.00	1	0
8	UNION BANK	42	1	1	0.38	36	5
9	SYNDICATE BANK	9	0	0	0.00	0	9
10	OBC	11	0	0	0.00	7	4
11	BANK OF INDIA	19	0	0	0.00	0	19
12	ALLAHABAD BANK	0	0	0	0.00	0	0
13	IOB	0	0	0	0.00	0	0
14	UNITED BANK	0	0	0	0.00	0	0
15	ANDHRA BANK	0	0	0	0.00	0	0
16	CORPORATION BANK	2	0	0	0.00	0	2
17	BANK OF MAHARASHTRA	0	0	0	0.00	0	0
18	INDIAN BANK	15	0	0	0.00	2	13
19	IDBI BANK	0	0	0	0.00	0	0
20	J&K BANK	16501	5097	3925	3079.78	5580	5824
21	ICICI BANK	22	0	0	0.00	21	1
22	HDFC BANK	10	0	0	0.00	4	6
23	FEDERAL BANK	0	0	0	0.00	0	0
24	AXIS BANK	34	8	8	12.00	10	16
25	YES BANK	0	0	0	0.00	0	0
26	INDUSIND BANK	0	0	0	0.00	0	0
27	SOUTH INDIAN BANK	0	0	0	0.00	0	0
28	KOTAK MAHINDERA	0	0	0	0.00	0	0
29	BANDAN BANK	0	0	0	0.00	0	0
30	JKGB	3414	1006	782	726.91	1328	1080
31	EDB	454	38	31	25.75	191	225
32	JCCB	10	0	0	0.00	9	1
33	BCCB	0	0	0	0.00	0	0
34	ACCB	0	0	0	0.00	0	0
35	CITIZEN COOP.BANK	0	0	0	0.00	0	0
36	J&K STATE COOP.	34	2	1	1.20	0	32
37	DUCO BANK	0	0	0	0.00	0	0
38	SCARD BANK	0	0	0	0.00	0	0
39	BMC	0	0	0	0.00	0	0
40	KMC	0	0	0	0.00	0	0
41	UCB	0	0	0	0.00	0	0
TOTAL		22261	6658	5093	4055.91	7666	7937

ANNEXURE-C (continued)

BANK-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE BANK	POULTRY/ OTHERS					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED*	CASES PENDING*
1	SBI	54	29	28	29.72	15	10
2	PNB	24	5	5	5.20	7	12
3	UCO BANK	0	0	0	0.00	0	0
4	CENTRAL BANK	2	0	0	0.00	1	1
5	CANARA BANK	2	0	0	0.00	1	1
6	P&S BANK	3	0	0	0.00	1	2
7	BANK OF BARODA	0	0	0	0.00	0	0
8	UNION BANK	1	0	0	0.00	0	1
9	SYNDICATE BANK	0	0	0	0.00	0	0
10	OBC	3	0	0	0.00	1	2
11	BANK OF INDIA	3	2	2	4.58	0	1
12	ALLAHABAD BANK	0	0	0	0.00	0	0
13	IOB	0	0	0	0.00	0	0
14	UNITED BANK	0	0	0	0.00	0	0
15	ANDHRA BANK	0	0	0	0.00	0	0
16	CORPORATION BANK	8	0	0	0.00	2	6
17	BANK OF MAHARASHTRA	0	0	0	0.00	0	0
18	INDIAN BANK	0	0	0	0.00	0	0
19	IDBI BANK	0	0	0	0.00	0	0
20	J&K BANK	848	361	311	636.26	293	194
21	ICICI BANK	1	0	0	0.00	0	1
22	HDFC BANK	4	0	0	0.00	0	4
23	FEDERAL BANK	0	0	0	0.00	0	0
24	AXIS BANK	1	0	0	0.00	0	1
25	YES BANK	0	0	0	0.00	0	0
26	INDUSIND BANK	0	0	0	0.00	0	0
27	SOUTH INDIAN BANK	0	0	0	0.00	0	0
28	KOTAK MAHINDERA	0	0	0	0.00	0	0
29	BANDAN BANK	0	0	0	0.00	0	0
30	JKGB	122	44	30	62.10	41	37
31	EDB	17	3	2	3.40	6	8
32	JCCB	1	0	0	0.00	0	1
33	BCCB	0	0	0	0.00	0	0
34	ACCB	0	0	0	0.00	0	0
35	CITIZEN COOP.BANK	0	0	0	0.00	0	0
36	J&K STATE COOP.	5	0	0	0.00	0	5
37	DUCO BANK	0	0	0	0.00	0	0
38	SCARD BANK	0	0	0	0.00	0	0
39	BMC	0	0	0	0.00	0	0
40	KMC	0	0	0	0.00	0	0
41	UCB	0	0	0	0.00	0	0
TOTAL		1099	444	378	741.26	368	287

ANNEXURE-C (continued)

BANK-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE BANK	TOTAL					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED*	CASES PENDING*
1	SBI	3686	1756	1339	852.28	694	1236
2	PNB	1472	424	401	297.98	520	528
3	UCO BANK	87	10	10	10.44	24	53
4	CENTRAL BANK	59	8	6	4.21	31	20
5	CANARA BANK	96	25	20	9.27	8	63
6	P&S BANK	48	4	0	0.00	31	13
7	BANK OF BARODA	13	0	0	0.00	1	12
8	UNION BANK	60	2	2	1.21	44	14
9	SYNDICATE BANK	17	0	0	0.00	5	12
10	OBC	35	0	0	0.00	18	17
11	BANK OF INDIA	87	22	22	21.45	19	46
12	ALLAHABAD BANK	0	0	0	0.00	0	0
13	IOB	0	0	0	0.00	0	0
14	UNITED BANK	0	0	0	0.00	0	0
15	ANDHRA BANK	2	1	1	58.00	1	0
16	CORPORATION BANK	18	0	0	0.00	2	16
17	BANK OF MAHARASHTRA	0	0	0	0.00	0	0
18	INDIAN BANK	15	0	0	0.00	2	13
19	IDBI BANK	0	0	0	0.00	0	0
20	J&K BANK	55130	22300	18658	12291.22	18008	14822
21	ICICI BANK	46	0	0	0.00	37	9
22	HDFC BANK	98	0	0	0.00	9	89
23	FEDERAL BANK	0	0	0	0.00	0	0
24	AXIS BANK	163	29	29	20.00	19	115
25	YES BANK	0	0	0	0.00	0	0
26	INDUSIND BANK	0	0	0	0.00	0	0
27	SOUTH INDIAN BANK	0	0	0	0.00	0	0
28	KOTAK MAHINDERA	0	0	0	0.00	0	0
29	BANDAN BANK	0	0	0	0.00	0	0
30	JKGB	11544	4611	4127	2681.40	3396	3537
31	EDB	1849	454	430	305.55	720	675
32	JCCB	30	0	0	0.00	27	3
33	BCCB	0	0	0	0.00	0	0
34	ACCB	0	0	0	0.00	0	0
35	CITIZEN COOP.BANK	0	0	0	0.00	0	0
36	J&K STATE COOP.	295	34	31	21.80	15	246
37	DUCO BANK	0	0	0	0.00	0	0
38	SCARD BANK	0	0	0	0.00	0	0
39	BMC	0	0	0	0.00	0	0
40	KMC	2	0	0	0.00	0	2
41	UCB	0	0	0	0.00	0	0
TOTAL		74852	29680	25076	16574.81	23631	21541

ANNEXURE- C1

**DISTRICT-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES
ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020**

AMOUNT IN LAKHS

SRL	NAME OF THE DISTRICT	FISHRIES					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED	CASES PENDING
1	SRINAGAR	31	5	1	0.70	4	22
2	GANDERBAL	42	17	16	21.57	17	8
3	BARAMULLA	32	19	15	12.32	4	9
4	BANDIPORA	21	11	11	9.05	4	6
5	ANANTNAG	59	42	36	73.98	14	3
6	KULGAM	31	17	14	26.38	10	4
7	PULWAMA	30	23	19	32.45	5	2
8	SHOPIAN	15	6	6	12.76	8	1
9	BUDGAM	30	17	16	22.47	6	7
10	KUPWARA	70	36	27	14.10	9	25
11	POONCH	19	9	9	12.07	9	1
12	RAJOURI	6	2	2	3.00	2	2
13	JAMMU	34	16	16	8.00	18	0
14	SAMBA	24	8	8	10.50	11	5
15	UDHAMPUR	10	0	0	0.00	1	9
16	REASI	0	0	0	0.00	0	0
17	KATHUA	35	11	11	14.16	18	6
18	DODA	20	7	7	7.50	12	1
19	RAMBAN	6	5	5	7.50	0	1
20	KISHTWAR	6	0	0	0.00	1	5
TOTAL		521	251	219	288.51	153	117

ANNEXURE- C1

**DISTRICT-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES
ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020**

AMOUNT IN LAKHS

SRL	NAME OF THE DISTRICT	DAIRY					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED	CASES PENDING
1	SRINAGAR	1253	513	477	371.56	332	408
2	GANDERBAL	2386	751	698	510.35	1058	577
3	BARAMULLA	6808	3232	2623	1255.86	1240	2336
4	BANDIPORA	1920	1152	1080	652.49	225	543
5	ANANTNAG	3107	1560	1124	675.22	762	785
6	KULGAM	2937	1313	621	312.05	1313	311
7	PULWAMA	2628	1425	1425	883.82	392	811
8	SHOPIAN	1316	662	568	310.13	482	172
9	BUDGAM	4326	1551	1354	799.20	1249	1526
10	KUPWARA	5710	2754	2694	1593.73	654	2302
11	POONCH	2262	769	723	443.38	1431	62
12	RAJOURI	1477	748	703	392.04	334	395
13	JAMMU	1138	467	443	264.91	490	181
14	SAMBA	2423	1040	848	660.00	1124	259
15	UDHAMPUR	1741	726	589	251.71	488	527
16	REASI	248	94	94	46.92	137	17
17	KATHUA	3677	1762	1543	1267.45	1347	568
18	DODA	2062	625	625	284.54	1199	238
19	RAMBAN	1003	233	205	74.08	495	275
20	KISHTWAR	2549	950	949	439.69	692	907
TOTAL		50971	22327	19386	11489.13	15444	13200

ANNEXURE- C1

**DISTRICT-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES
ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020**

AMOUNT IN LAKHS

SRL	NAME OF THE DISTRICT	SHEEP					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED	CASES PENDING
1	SRINAGAR	677	186	109	96.48	96	395
2	GANDERBAL	599	159	143	143.28	283	157
3	BARAMULLA	594	272	218	358.78	107	215
4	BANDIPORA	1518	881	828	986.16	222	415
5	ANANTNAG	2024	860	562	603.43	687	477
6	KULGAM	488	181	103	81.40	200	107
7	PULWAMA	820	238	238	276.02	215	367
8	SHOPIAN	177	48	44	46.53	94	35
9	BUDGAM	1090	545	439	460.81	286	259
10	KUPWARA	1055	263	182	104.13	127	665
11	POONCH	1699	189	117	77.25	1500	10
12	RAJOURI	2986	1050	896	224.94	658	1278
13	JAMMU	639	88	73	25.13	419	132
14	SAMBA	468	61	51	23.49	287	120
15	UDHAMPUR	1694	365	216	17.94	197	1132
16	REASI	917	331	317	153.50	334	252
17	KATHUA	1633	431	216	114.74	623	579
18	DODA	1534	277	181	91.61	870	387
19	RAMBAN	331	35	20	6.01	133	163
20	KISHTWAR	1318	198	140	164.28	328	792
TOTAL		22261	6658	5093	4055.91	7666	7937

ANNEXURE- C1

DISTRICT-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020							
AMOUNT IN LAKHS							
SRL	NAME OF THE DISTRICT	POULTRY/ OTHERS					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED	CASES PENDING
1	SRINAGAR	18	3	2	1.22	8	7
2	GANDERBAL	80	19	15	37.86	43	18
3	BARAMULLA	127	43	33	82.11	35	49
4	BANDIPORA	41	15	15	35.23	10	16
5	ANANTNAG	89	54	27	56.45	19	16
6	KULGAM	16	12	11	18.45	3	1
7	PULWAMA	139	74	74	152.45	23	42
8	SHOPIAN	5	1	1	1.05	4	0
9	BUDGAM	165	64	58	140.39	67	34
10	KUPWARA	2	2	2	6.00	0	0
11	POONCH	13	7	7	7.79	6	0
12	RAJOURI	9	3	2	1.62	5	1
13	JAMMU	29	12	12	14.28	7	10
14	SAMBA	41	15	10	23.88	12	14
15	UDHAMPUR	29	24	24	14.94	0	5
16	REASI	0	0	0	0.00	0	0
17	KATHUA	196	87	77	139.56	62	47
18	DODA	94	7	6	6.58	63	24
19	RAMBAN	0	0	0	0.00	0	0
20	KISHTWAR	6	2	2	1.40	1	3
TOTAL		1099	444	378	741.26	368	287

ANNEXURE- C1

**DISTRICT-WISE PROGRESS OF KCC ANIMAL HUSBANDRY/ FISHERIES CASES
ALLOCATED TO BANKS BY LDMs- POSITION AS ON 31.05.2020**

AMOUNT IN LAKHS							
SRL	NAME OF THE DISTRICT	TOTAL					
		CASES ALLOCATED	CASES SANCTIONED	CASES DISBURSED	AMOUNT DISBURSED (LAKHS)	CASES REJECTED	CASES PENDING
1	SRINAGAR	1979	707	589	469.96	440	832
2	GANDERBAL	3107	946	872	713.06	1401	760
3	BARAMULLA	7561	3566	2889	1709.07	1386	2609
4	BANDIPORA	3500	2059	1934	1682.93	461	980
5	ANANTNAG	5279	2516	1749	1409.08	1482	1281
6	KULGAM	3472	1523	749	438.28	1526	423
7	PULWAMA	3617	1760	1756	1344.74	635	1222
8	SHOPIAN	1513	717	619	370.47	588	208
9	BUDGAM	5611	2177	1867	1422.87	1608	1826
10	KUPWARA	6837	3055	2905	1717.96	790	2992
11	POONCH	3993	974	856	540.49	2946	73
12	RAJOURI	4478	1803	1603	621.60	999	1676
13	JAMMU	1840	583	544	312.32	934	323
14	SAMBA	2956	1124	917	717.87	1434	398
15	UDHAMPUR	3474	1115	829	284.59	686	1673
16	REASI	1165	425	411	200.42	471	269
17	KATHUA	5541	2291	1847	1535.91	2050	1200
18	DODA	3710	916	819	390.23	2144	650
19	RAMBAN	1340	273	230	87.59	628	439
20	KISHTWAR	3879	1150	1091	605.37	1022	1707
TOTAL		74852	29680	25076	16574.81	23631	21541

Annexure-D

POSITION OF IMPLEMENTATION OF DEDS UNDER ACP 2019-20 AS AT THE END OF MARCH 31, 2020 IN UT OF J&K

(AMT. IN 000'S)

DEDS		1		3	4		5		6		7	8	9
		Disbursement of last year's pending cases		Cases Sponsored	Cases Sanctioned		Cases Disbursed		Total Disbursements (1+4)				
		A/C	AMT.	A/C	A/C	AMT.	A/C	AMT.	A/C	AMT.			
(i) Public Sector Banks													
1	State Bank of India	2	740	590	166	24596	113	18405	115	19145	19	117	307
2	Punjab National Bank	0	0	182	70	11901	55	8901	55	8901	30	30	82
3	UCO Bank	0	0	18	1	180	1	180	1	180	6	3	14
4	Central Bank of India	0	0	16	3	1070	3	970	3	970	19	0	13
5	Canara Bank	0	0	11	7	462	7	462	7	462	64	3	1
6	Punjab & Sind Bank	0	0	16	6	585	5	445	5	445	31	2	8
7	Bank of Baroda	0	0	1	0	0	0	0	0	0	0	0	1
8	Union Bank of India	0	0	10	1	200	0	0	0	0	0	1	8
9	Syndicate Bank	0	0	1	0	0	0	0	0	0	0	0	1
10	Oriental Bank of Comm.	0	0	22	1	119	1	60	1	60	5	17	4
11	Bank of India	0	0	7	2	400	2	300	2	300	29	2	3
12	Allahabad Bank	0	0	0	0	0	0	0	0	0	-	0	0
13	Indian Overseas Bank	0	0	0	0	0	0	0	0	0	-	0	0
14	United Bank of India	0	0	0	0	0	0	0	0	0	-	0	0
15	Andhra Bank	0	0	1	0	0	0	0	0	0	0	0	1
16	Corporation Bank	0	0	2	0	0	0	0	0	0	0	1	1
17	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	-	0	0
18	Indian Bank	0	0	2	0	0	0	0	0	0	0	0	2
19	IDBI Bank	0	0	0	0	0	0	0	0	0	-	0	0
Sub- total		2	740	879	257	39513	187	29723	189	30463	21	176	446
(ii) Private Sector Banks													
20	J&K Bank	12	3143	5238	1787	372380	1591	310272	1603	313415	30	2005	1446
21	ICICI Bank	0	0	0	0	0	0	0	0	0	-	0	0
22	HDFC Bank	0	0	14	0	0	0	0	0	0	0	0	14
23	Fedral Bank	0	0	0	0	0	0	0	0	0	-	0	0
24	Axis Bank	0	0	3	1	160	0	0	0	0	0	1	1
25	Yes Bank	0	0	0	0	0	0	0	0	0	-	0	0
26	Indusind Bank	0	0	0	0	0	0	0	0	0	-	0	0
27	South Indian Bank	0	0	0	0	0	0	0	0	0	-	0	0
28	Kotek Mahendra Bank	0	0	0	0	0	0	0	0	0	-	0	0
29	Bandhan Bank	0	0	0	0	0	0	0	0	0	-	0	0
Sub- total		12	3143	5255	1788	372540	1591	310272	1603	313415	30	2006	1461
(iii) Regional Rural Banks													
30	J&K Grameen Bank	1	100	1120	299	45858	249	34459	250	34559	22	525	296
31	Ellaquai Dehati Bank (E)	0	0	264	48	9304	45	8134	45	8134	17	151	65
Sub- total		1	100	1384	347	55162	294	42593	295	42693	21	676	361
(A)	SCHEDULED COMMERCIAL BANKS	15	3983	7518	2392	467215	2072	382588	2087	386571	27	2858	2268
(B) Central/ State Coop. Banks													
32	Jammu C. C. Bank	0	0	20	1	90	1	90	1	90	5	18	1
33	Baramulla C. C. Bank	0	0	0	0	0	0	0	0	0	-	0	0
34	Anantnag C. C. Bank	0	0	0	0	0	0	0	0	0	-	0	0
35	Citizen's Co-op Bank	0	0	0	0	0	0	0	0	0	-	0	0
36	J&K State Coop. Bank	0	0	23	1	350	0	0	0	0	0	0	22
37	DUCO Bank	0	0	0	0	0	0	0	0	0	-	0	0
38	SCARD	0	0	0	0	0	0	0	0	0	-	0	0
39	Bombay M. C. Bank	0	0	0	0	0	0	0	0	0	-	0	0
40	Kashmir Mc. C. Bank	0	0	0	0	0	0	0	0	0	-	0	0
41	Urban Coop. Bank	0	0	0	0	0	0	0	0	0	-	0	0
Sub- total		0	0	43	2	440	1	90	1	90	2	18	23
Grand Total		15	3983	7561	2394	467655	2073	382678	2088	386661	27	2876	2291