



Lead Bank/ UTLBC (J&K)

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All Members of the
J&K Union Territory Level Bankers' Committee (UTLBC)

July 9, 2020

Sub: **Minutes of the Special Meeting of J&K UTLBC held on 23.06.2020**

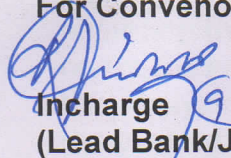
Sir,

We forward herewith a copy of minutes of the Special Meeting of J&K Union Territory Level Bankers' Committee (UTLBC) held on **23rd June, 2020 at Jammu**, chaired by Chief Secretary, J&K Government, for your kind perusal and information.

You are requested to kindly go through the same and initiate action on the decisions/ actionable points relating to your Department/ Organization at the earliest.

With regards,

Yours Faithfully,
For Convenor, J&K UTLBC


Incharge (9460)
(Lead Bank/J&K UTLBC)

Encls: **Minutes of Special Meeting of J&K UTLBC**

MINUTES OF SPECIAL MEETING OF J&K UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) HELD ON 23RD JUNE, 2020 AT JAMMU

A Special Meeting of J&K Union Territory-Level Bankers' Committee (UTLBC) was held on 23rd June, 2020 at Jammu to discuss initiatives and measures under Atmanirbhar Bharat Abhiyan.

The meeting was chaired by Chief Secretary J&K Government, Mr.B.V.R. Subrahmanyam (IAS), Financial Commissioner (Finance) Dr. Arun Kumar Mehta (IAS), Principal Secretary (Housing and Urban Development) Mr. Dheeraj Gupta (IAS), Principal Secretary (Agriculture Production / Animal / Sheep Husbandry/ Fisheries) Mr.Navin Kumar Choudhary (IAS), Principal Secretary (Revenue and Industries & Commerce) Dr. Pawan Kotwal (IAS), Chairman & Managing Director J&K Bank (Convener J&K UTLBC) Mr. R. K. Chhibber, Regional Director Reserve Bank of India, Mr. Thomas Mathew, Commissioner/Secretary, Labour & Employment Mr.Saurabh Bhagat (IAS) and other senior functionaries of J&K Government, RBI, NABARD, Banks and Insurance Companies attended the meeting. List of participants is enclosed as **Annexure-A**.

At the outset Chairman & Managing Director, J&K Bank (Convenor, J&K UTLBC) extended a warm welcome to the Chief Secretary, J&K Government and all other participants of the meeting.

Chief Secretary, J&K Government stated that this Special Meeting of J&K UTLBC has been called to review implementation of measures under Atma-Nirbhar Bharat Abhiyan by the banks and to impart the sense of urgency in the banking system regarding these measures. He stated that the whole idea of the Government is to revive the economy and put it on track again. Remarking that most of initiatives under this Abhiyan will get wound up on 31st December, 2020, the Chief Secretary directed the banking sector to fully gear up to participate in this Abhiyan, otherwise either the money will get exhausted or the scheme will come to end.

He stated that the Government has constituted certain Task Forces for implementation of various aspects of the Abhiyan, i.e., Agriculture, Industries, Health, Power, Education and credit, forming 8 pillars. Emphasizing that the measures announced by the Government of India under the Atmanirbhar Bharat Abhiyan are key to the revival of the economy, he urged the banks to take things very seriously and ensure time-bound implementation of the schemes and initiatives under the Abhiyan.

Regional Director, RBI highlighted some of the measures taken by Reserve Bank of India, which include (i) grant of moratorium for payment of instalments, so that accounts of borrowers, who do not pay the instalment, will not be categorized as NPAs, (ii) if the interest is not paid by the borrowers that interest portion can be funded as FITL, which is a sort of relief to the borrowers and the banks.

He further stated that under LTRO (Long Term Repo Operation) more funds have been given to banks to infuse additional liquidity into the system. The measures taken by RBI also include easing of Working Capital Cycle, grant of GECL and reduction of CRR by 1% from 4% to 3% to ensure availability of additional funds with banks.

Emphasizing that there are many other measures under pipeline in Government of India, Chief Secretary desired that whenever these measures are announced, RBI should keep the offices of Chief Secretary and the Finance Secretary posted.

Thereafter, Agenda of the meeting encompassing items relating to three Task Forces constituted by the Government of J&K vide Government Order No. 635, 634, 633-JK (GAD) of 2020, dated 11.06.2020, was taken up by the Committee for deliberation. Simultaneously the point-wise Power Point Presentation of the Agenda items was delivered by Executive President, J&K Bank (Lead Bank/J&K UTLBC) as under:

- 1) **Task Force on Investment, Industrial Revival and Growth under Atma-Nirbhar Bharat Abhiyan - Govt. Order No. 635-JK (GAD) of 2020 dated 11.6.2020.**
 - (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 outstanding credit as on 29th February, 2020 is being provided by banks to MSMEs/Business Enterprises to meet the operational liabilities built up, procure raw material and re-start business without guarantee fee and fresh collaterals. It was informed that in J&K total outstanding credit of such MSMEs as on 29th February, 2020 was Rs.13,200 Crore, its 20% comes to Rs.2,600 Crore.

DGM, State Bank pointed out that as per the Stamp Duty Act the minimum ceiling for payment of stamp duty is Rs.1000, as such the borrowers availing smaller loan amounts of say Rs.10,000 have to pay stamp duty of Rs.1,000 on documentation, for availing additional credit facilities, which is much higher for the small borrowers and needs to be looked into by the Government.

Decisions/ Directions:

It was decided that the target for J&K under this Scheme would be Rs.2,600 Crore for 3,20,000 beneficiaries, to be achieved by the banks by 31st of October, 2020. Chief Secretary directed all the Bank Managers to reach out to the concerned account holders through SMS, Email as well as personal visits, for implementation of this target.

(Action: All member Banks)

Chief Secretary directed that for the next meeting of J&K UTLBC to be held at Srinagar in July, 2020, the agenda should contain two tables, i.e. Bank-wise targets and performance and the District-wise targets and performance, which will give a fair idea of the position prevailing in different districts.

(Action: J&K UTLBC Secretariat)

Chief Secretary directed Financial Commissioner Finance Department to look into the issue of payment of stamp duty by the smaller borrowers.

(Action: Finance Department, J&K Government)

1 (b) Moratorium of three months on payment of instalments and payment of interest on Working Capital Facilities in respect of all term loans:

Committee observed that under Reserve Bank of India directions, the moratorium period has been extended to 6 months and the borrowers have not to pay the instalments and the interest on their term loans from 1st of March, 2020 to 31st of August, 2020.

Executive President (J&K UTLBC) informed the Committee that the borrowers have been informed about the moratorium through SMSs.

Decisions/ Directions:

Chief Secretary stated that the moratorium is not compulsory, it is rather a benefit and if the borrower does not want to exercise this benefit, he should be given an option not to avail it. He directed that since this is the first benefit announced by Gol, it was very important that the data regarding how many people have taken advantage of this moratorium facility and for what amount, be compiled by UTLBC Secretariat for the next UTLBC meeting.

(Action: All Member Banks/ Convenor Bank J&K UTLBC)

1 (c) Sub-ordinate debt of Rs.20,000 Crore for stressed MSMEs which are NPAs 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:

Committee was informed that the modalities of the Scheme are not yet clear. Committee noted that functional MSMEs which are NPA or are stressed, are eligible for this debt facility.

The data regarding number of NPA accounts in UT of J&K as on 31st March, 2020 is revealed as under:

No. of NPA accounts under MSMEs	Amount of NPA
46000	Rs.1815 Crore

Decisions/ Directions:

It was impressed that banks need to do the due diligence before the modalities of the scheme are announced by Gol to reap the maximum benefit under the said Scheme.

(Action: All Member Banks)

1 (d) Equity Infusion to MSMEs through Fund of Funds:

Committee was informed that this scheme will provide equity funding for MSMEs with growth potential and viability. The fund of funds will be operated through a Mother Fund and few daughter funds and will help to expand MSME size as well as capacity and will also encourage the MSMEs to get listed on the main board of Stock Exchange. However, modalities of the scheme have not been announced by the Gol yet.

Committee observed that there was need to hold a seminar for knowledge and awareness of industries entrepreneurs.

Decisions/ Directions:

Chief Secretary directed that Industries & Commerce Department will need to look into this and get a survey conducted. He stated that the Department may organize seminar not only for this scheme but for all these Schemes. He directed that Administrative Secretary, Industries & Commerce will coordinate with the Financial Commissioner Finance Department and take some major banks, i.e., J&K Bank, SBI, PNB, also on board, for holding two Seminars - one at Jammu and one at Srinagar, to list out all the benefits available to the industry.

(Action: Commissioner/Secretary, Industries & Commerce/
J&K Bank / SBI / PNB)

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

Committee noted that as per the new definition of MSMEs issued by Gol, Units whose investment is less than Rs.1 Crore and Turn-over is less than 5 Crore would be classified as Micro Enterprises, Units where investment is less than Rs.10 Crore and turn-over is less than 50 crore would be classified as Small Enterprises and where the investment is less than Rs.50 Crore and turn over less than 250 Crore will be classified as Medium Enterprises.

Committee was informed that the new definition of MSMEs will be effective from 1st of July, 2020.

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:

Committee was informed that there are 23.25 lakh PMJDY accounts in UT of J&K, out of which 10.20 lakh are Women PMJDY Accounts. Committee noted that 10,20,000 Women PMJDY Accounts in UT of J&K have been credited an aggregate amount of Rs.153 Crore in their accounts by Gol @ Rs.500 per month for 3 months, i.e. March, April and May, 2020, out of which 4,36,000 beneficiaries have withdrawn the money amounting to Rs.45.06 Crore.

In addition, the General Manager, Reserve Bank of India stated that District Samba has been selected for 100% digitization, but the data analyzed by RBI shows that the Cooperative Banks are not doing any digital transactions.

Chief Secretary observed that number of total PMJDY in J&K has increased from 21 lakh as on December 31, 2019 to 23.25 lakh as on date, but the number of RuPay Debit Cards, which 6 months before stood at 16 lakh against the total 21 lakh PMJDY accounts, continue to be running at around 70% of the total PMJDY Accounts. Out of the 16 lakh RuPay Debit Cards issued in the UT only 4 lakh cards were active and out of 12.00 RuPay Debit Cards issued by the J&K Bank, only 2 lakh cards were active.

Decisions/ Directions:

Chief Secretary stressed the need to launch another campaign for issuing RuPay Debit Cards to all the PMJDY account-holders, so that the number of RuPay Debit Cards is substantially increased.

(Action: All Member Banks)

It was decided that for the next meeting of J&K UTLBC, 3 sets of data should be prepared, i.e. Bank-wise PMJDY accounts opened, No. of RuPay Cards issued and the Number of RuPay Cards active.

(Action: Convenor Bank, J&K UTLBC/All concerned Banks)

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

Committee noted that in UT of J&K, out of the total 60,000 SHGs, 37,000 SHGs have been credit-linked with banks, whereas out of total 34,000 Women SHGs 30,000 have been credit-linked.

Secretary, Rural Development and Panchayat Raj Department, informed the Committee that there are absolutely no NPAs in the SHG lending and described the mechanism to be followed by the SHGs as per Gol guidelines.

Decisions/ Directions:

Chief Secretary directed that all the SHGs should be credit-linked whenever RBI guidelines regarding increase in the collateral-free lending from Rs.10 lakh to Rs.20 lakh are issued. Till then, a target of linking all 34,000 Women SHGs was fixed by the Committee who will be getting Rs. 10.00 lakh each, which amounts to lending of Rs.3,400 Crore. Banks were advised to ensure 100% achievement of the target.

(Action: All Member Banks)

Chief Secretary directed that the Secretary, Rural Development and Panchayati Raj Department, should be added to the Sub-Committee under the chairmanship of Principal Secretary, HUDD, to discuss the issues relating to SHGs as well as CLSS vertical of Prime Minister Awas Yojana.

(Action: Principal Secretary, HUDD/ Secretary, RDD/
 Convenor Bank J&K UTLBC/ concerned Banks)

2 (c) Interest Subvention and prompt repayment incentive on crop loans to be extended to 31.05.2020:

It was informed that in terms of RBI guidelines, the banks have already provided extension in benefit of interest subvention of 2% and prompt repayment incentive of 3% for short term crop loan for agriculture upto Rs.3.00 lakh per farmer (upto Rs.2.00 lakh per farmer for Animal Husbandry and Fisheries farmers).

The data indicating the number of beneficiaries who are going to benefit from this scheme alongwith the amount thereof, is indicated as under:

Particulars of Interest Subvention	No. of beneficiaries	Amount (in Crore)
KCC (Crop) @ 2%	3,30,000	72.00 Crore
KCC (Crop) @ 3%	1,09,000	29.00 Crore
KCC (ASH & F) @ 2%	21,000	0.60 Crore
KCC (ASH & F) @ 3%	nil	nil

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

Principal Secretary, Agriculture Production/ Animal/Sheep Husbandry & Fisheries, impressed upon that by 15th July 2020, banks have to ensure 100% coverage of farmers under KCC Scheme, as the Hon'ble Prime Minister has targeted Primary Sector to grow by 200% during the FY 2020-21.

Principal Secretary, Agriculture Production/Animal/Sheep Husbandry/Fisheries stated that functionaries of all the concerned departments, i.e. Agriculture,

Animal/Sheep Husbandry, Fisheries, etc. have been tasked to move from village to village and enroll the farmers who do not have the KCCs and bring them to bank branches for issuance of KCCs. Besides, the Government is holding Kissan Pakhwada (fortnight) from 7th July, 2020 to specifically focus on issuance of KCCs. All the Deputy Commissioners have been sensitized on this account.

Chief Secretary appreciated that the numbers of KCCs have been doubled in UT from 4 lakh as on 31st January 2020 to 7.5 lakh as on 15th June, 2020. In regard to PM-Kissan, he directed that the Government has got the validated data of around 10 lakh PM-Kissan beneficiaries, which all need to be covered under KCC.

Decisions/ Directions:

Committee fixed a target of 10 lakh KCCs for the banks indicating a gap of 2.5 lakh fresh KCCs to be issued by the banks by 15th July, 2020. In addition a target of 75,000 KCCs to be issued to Animal/Sheep Husbandry farmers was also fixed.

(Action: All Member Banks/ concerned Govt. Departments)

All banks and functionaries of concerned Govt. departments were advised to extend full cooperation to make the Kissan Pakhwada successful.

(Action: All Member Banks/ Agriculture Deptt./ Animal/Sheep Husbandry / Fisheries Department)

Chief Secretary directed the banks to match the data of 10 lakh PM-Kissan beneficiaries with those farmers who are already having KCCs, by 7th of July, 2020 before launch of Kissan Pakhwada, to finalize the list of targeted beneficiaries.

(Action: All Member Banks)

Committee decided to constitute a Sub-Group under the Principal Secretary, Agriculture Production/ Animal/Sheep Husbandry/Fisheries with 6-7 major banks as its members i.e., J&K Bank, SBI, PNB, J&K State Cooperative Bank, J&K Grameen Bank and EDB, to look into the issues related to 100% saturation of farmers under KCC and flow of credit to Agriculture Sector / Animal /Sheep Husbandry.

(Action: Principal Secretary, Agriculture Production/ Animal / Sheep Husbandry, concerned banks)

Regarding the Credit flow target to the Primary Sector to be enhanced 2.5 times of the total credit extended during the last year, in terms of the instructions of Principal Secretary, Agriculture Production/ Animal/Sheep Husbandry/Fisheries during meeting dated 10.06.2020, the Committee adopted the enhanced credit target of Rs.20,769.92 Crore for the Agriculture Sector for UT of J&K for the CFY (2020-21) to be disseminated to banks on the basis of branch network ratio. All banks were advised to take necessary measures for achieving the said targets.

(Action: Convenor Bank, J&K UTLBC / All Member Banks)

2 (e) Interest Subvention of 2% for prompt payees for the period of 12 months for MUDRA Shishu Loans (modalities yet to be issued by Gol):

It was informed that approximately 85,000 Shishu borrowers (i.e. loan amount upto Rs.50,000) with the aggregate outstanding credit of Rs.110 Crore as on 31.05.2020 are likely to be benefited under this Scheme.

Decisions/ Directions:

Chief Secretary directed J&K Bank and other major banks to enhance publicity measures for these schemes including installing hoardings at various prominent places and making fliers available within branches for awareness of the people. He directed that State Bank of India having lead bank responsibility in 8 districts of Jammu division should take lead in this initiative.

(Action: J&K Bank / State Bank of India / PNB)

2 (f) Special Credit facility for Street Vendors with an initial working capital upto Rs.10,000:

Committee was informed that under this Scheme a soft loan of Rs.10,000 shall be provided to Street Vendors with interest subsidy @ 7% per annum.

Principal Secretary, Housing & Urban Development stated that there are around 30,000 Street Vendors in J&K, but as on date the Government has got the data in respect of 7,000 registered and seeded accounts, who are eligible under this Scheme from 1st of July, 2020.

Decisions/ Directions:

It was decided that 30,000 Street Vendors will be provided Rs.10,000 each, amounting to Rs.30.00 Crore under the Scheme by 31st August, 2020. Chief Secretary directed that the Scheme for Street Vendors will be launched for implementation in UT of J&K on 10th of July, 2020 at Srinagar.

(Action: All Member Banks/ Housing & Urban Dev., J&K Govt.)

2 (g) Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) upto March, 2021:

Committee noted that against 1217 cases sponsored by the department to banks 1059 cases were disbursed credit involving an amount of Rs.101 Crore. This included 497 cases taken up by banks directly from the borrowers.

Principal Secretary, HUDD pointed out that during the last 3 years more than 6000 cases were sponsored by the department to banks, out of which only 1826 cases were sanctioned by banks while the fate of rest of cases was not known to the Government. He further stated that the department has a total ceiling of 9000 cases for 5 years,

against which the department has already sponsored 8500 cases to banks, but banks have only sanctioned around 2000 cases so far. He stressed the need for disposing of the 6000 cases that are already lying with banks.

Decisions/ Directions:

A target of 7,000 cases was fixed by the Committee to be achieved by banks under the Scheme during the next two months period, viz., July and August, 2020.

(Action: All Member Banks)

Committee also decided to constitute a Sub-Committee under Principal Secretary, Housing & Urban Development with some major banks, i.e. J&K Bank, SBI, PNB & J&K Grameen Bank as its members, to identify the bottlenecks and workout measures for creating awareness among the people regarding the Scheme.

(Action: Principal Secretary, HUDD/ J&K Bank/SBI/PNB/JKGB)

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

DGM, NABARD informed that it is the refinance facility from NABARD for RRBs and Cooperative Banks, under which refinance at 4.5% in case of the short term crop loans and 6.8% in case of long term crop loans are given. He stated that only J&K Grameen Bank was found eligible for this facility and NABARD has already sanctioned Rs.150 Crore to JKGB under the Scheme.

Decisions/ Directions:

The progress under the scheme to be expedited and monitored on regular basis to achieve maximum benefits from the Rs.150 Crore sanctioned by NABARD.

(Action: NABARD/ JKGB)

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

(a) PM Kisan Fund - front loading payments:

Committee noted that under PM-Kissan Saman Nidhi, Government of India has credited a total amount of Rs.203.94 Crore upto June, 2020 in favour of 10,20,000 PM Kissan beneficiaries @ Rs.2000 per month for three months and 6,10,000 beneficiaries have withdrawn an amount of Rs.721.88 Crore, which includes the funds already available in the accounts of beneficiaries.

Decisions/ Directions:

The exact amount of withdrawal by the beneficiaries against total credit of Rs.203.94 Crore be furnished in the next meeting of the J&K UTLBC.

(Action: Convenor Bank, J&K UTLBC)

3 (b) PM Fasal Bima Yojana:

Committee was informed that Agriculture Department has already started the bidding process for selection of service providers (Insurance Companies) for implementation of the Scheme.

Decisions/ Directions:

Department of Agriculture Production and Farmers Welfare to expedite progress on the issue.

(Action: Principal Secretary, Agriculture Production/
Animal Sheep Husbandry)

3 (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.

Committee noted that under KCC-Animal Husbandry & Fisheries Scheme, 74,852 cases were sponsored by the departments to banks. Upto 31st May, 2020 a total of 29,680 cases have been sanctioned by the banks, against which 25,076 were disbursed credit amounting to Rs.165.75 Crore.

Decisions/ Directions:

The progress under the Scheme to be expedited and monitored on regular basis to achieve maximum benefits.

(Action: NABARD/ All Member Banks)

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

Committee observed that performance of banks under DEDS during the FY 2019-20 has remained poor at just 28% of the target achieved, despite the fact that the Scheme entails a subsidy of 33%.

DGM, NABARD informed that last year NABARD had fully utilized the initial allocation made by Gol under DEDS. Subsequently, Gol allocated additional Rs.15.00 Crore and against that subsidy to the extent of Rs.10.00 Crore has already been booked in the portal by banks after sanctioning the cases.

Decisions/ Directions:

Chief Secretary, pointing out the problem with NABARD for not releasing the subsidy under DEDS on time, directed that the matter needs to be taken up with Secretary, Animal Husbandry, Gol and Secretary Banking, Gol for taking corrective measures.

(Action: Principal Secretary, APD /ASH&F)

4. In addition to above, other key announcements were made by Government of India under Atma-Nirbhar Bharat Abhiyan / COVID-19 package:

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

It was informed that financing facility of Rs.1,00,000 Crore will be provided under the Scheme for funding Agriculture Infrastructure projects at farm-gate and aggregation points (Primary Agriculture Cooperative Societies, Farmers Producers Organizations, Agricultural Entrepreneurs, Start-ups, etc.) for affordable and financially viable cold chain and post-harvest management infrastructure in value chains.

Decisions/ Directions:

Agriculture Production Department to gear up for implementation of the Scheme in the Union Territory in collaboration with the participating banks and try to tap at least Rs.2000 Crore for J&K.

(Action: Principal Secretary, APD/ All Member Banks)

4 (b) Additional fund of 10% of the existing working capital limit:

It was observed that the Scheme of the GECL announced by Gol under Atma-Nirbhar Bharat Abhiyan is better than this scheme, which is already under implementation by the banks.

Decisions/ Directions:

All banks to keep the Scheme in the existing bouquet to the customer for availing its benefits.

(Action: All Member Banks)

The meeting ended with a vote of thanks.

**Incharge,
Lead Bank/ J&K UTLBC**

Annexure-A

List of Participants of Special Meeting of J&K UTLBC J&K held on 23.06.2020 at Jammu

<u>S. No.</u>	<u>Name of Participant</u>	<u>...</u>	<u>Designation Organization / Department</u>
<u>Chief Guest</u>			
1.	B. V.R. Subrahmanyam (IAS)	...	Chief Secretary Jammu & Kashmir
<u>Convenor, UTLBC J&K</u>			
2.	R. K. Chhibber	...	Chairman & Managing Director, J&K Bank
<u>J&K Government</u>			
3.	Dr. Arun Kumar Mehta (IAS)	...	Financial Commissioner Finance
4.	Dheeraj Gupta (IAS)	...	Principal Secretary, Housing & Urban Development
5.	Navin Kumar Chowdhary (IAS)	...	Principal Secretary, Agri. Prod./Animal/Sheep Husbandry
6.	Dr. Pawan Kotwal (IAS)	...	Principal Secretary, Revenue
7.	Saurabh Bhagat (IAS)	...	Commissioner/ Secretary, Labour & Employment
8.	M. Raju (IAS)	...	Secretary, Planning & Development;
9.	Sheetal Nanda (IAS)	...	Secretary Rural Development Deptt.
10.	Achal Sethi	...	Secretary, Law
11.	Narinder Khajuria	...	Additional Secretary with Chief Secretary
12.	Rifat Kohli	...	Adtl. Comm., State Mission Director, PMJDY
<u>Reserve Bank of India</u>			
13.	Thomas Mathew	...	Regional Director for J&K, R.O., Jammu
14.	H. K. Soni	...	General Manager, R.O., Jammu
15.	Ashish Sharma	...	Manager (FIDD), R.O., Jammu
<u>NABARD</u>			
16.	Guriqbal Singh	...	Dy. General Manager, R.O., Jammu
17.	Aman Kalsotra	...	Asstt. General Manager, NABARD, R.O., Jammu
<u>Convenor Bank / J&K Bank</u>			
18.	Sunil Kumar Gupta	...	Executive President (Lead Bank/ J&K UTLBC)
19.	Arun Gandotra	...	Executive President (Credit)
20.	Sunit Kumar	...	Zonal Head, Jammu (Central-I)
<u>Public Sector Banks</u>			
21.	Ajitav Parashar	...	Dy. General Manager, State Bank of India
22.	Sanjeev Kumar Dhupar	...	Dy. General Manager, Punjab National Bank
23.	Vinod Kumar	...	Divisional Manager, Canara Bank
24.	J. P. Thapa	...	Chief Manager, Lead Bank, SBI, Z.O., Jammu
25.	Satpal Sharma	...	District Coordinator, Punjab National Bank
26.	Gulshan Khangar	...	Chief Manager, Central Bank of India
<u>Private Sector Banks</u>			
29.	Sachin Mahajan	...	Circle Head, HDFC Bank
27.	Kulwant Singh	...	Cluster Head Retail Agri, HDFC Bank
28.	Narinder Charak	...	HDFC Bank
29.	Vishal Mengi	...	Chief Manager, ICICI Bank
<u>Regional Rural Banks</u>			
30.	Janak Raj Angural	...	Chairman, J&K Grameen Bank
31.	Rampal Sharma	...	Chief Manager, J&K Grameen Bank
32.	Kuldeep Koul	...	Area Manager, Ellaquai Dehati Bank
<u>Cooperative Banks</u>			
33.	Roshal Lal	...	Regional Head, J&K State Cooperative Bank
34.	Mohammad Mushtaq	...	General Manager/ CEO, Jammu Central Coop. Bank
<u>HUDCO</u>			
35.	Ravinder Tickoo	...	Branch Manager (H.M.)
<u>Insurance Companies</u>			
36.	Jatinder Bhat	...	Branch Manager, Life Insurance Corpn. Of India
37.	Sharad Kumar	...	Manager, Reliance General Insurance Company
<u>Lead District Manager</u>			
38.	Suresh Kumar Raina	...	Chief Manager, LDM, State Bank of India, Jammu