

Approval of locations under Branch Expansion Plan 2025-26

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URGENT & IMPORTANT

Sir/ Madam

On the basis of recommendation of Zonal Level Committee of your Zone headed by Divisional Head, Kashmir Division, Competent Authority has accorded approval for opening of EBUs at locations proposed by Zone under **Branch Expansion Plan 2025-26**. In this regard, I have been directed to convey details of approved locations under BEP 2025-26 pertaining to your Zone for initiating immediate necessary process in the matter so as to ensure early operationalization of said locations.

As per directions of the competent authority, while proceeding for acquisition of premises, compliance shall be ensured for following:

- Acquisition of premises within close proximity of J&K Grameen Bank and Ellaquai Dehati Bank be avoided.
- Premises shall be acquired at conspicuous location in ground floor having potential to attract good business to bank.
- Compliance of policy guidelines of the bank particularly w.r.t commercial permission and related NOCs be ensured.

The details of approved locations of your zone are hereunder:

S.No	Proposed location	Base Branch	Location type	Zone	Tier	Area Classification	Targeted Business 1 <sup>st</sup> year (Rs. in Crores)	Targeted Business 2 <sup>nd</sup> year (Rs. in Crores)
1	Jagu Kharen, Khan Sahab*	Arizal (0193)	Easy Banking Unit	Budgam	Tier-5	Rural	2.00	3.00
2	Brenwar, Chadoora*	Surasyar (0722)	Easy Banking Unit	Budgam	Tier-5	Rural	2.00	3.00

\*under financial inclusion

In this regard, Zone is advised to start process of development of premises in consultation with BSD, CHQ at utmost priority in compliance to above directions. The progress of roll-out of Branches/ EBUs/ ECs shall be reviewed in monthly operational excellence meetings.

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