

Extended COVID-19 REGULATORY PACKAGE

Dear Customers,

In terms of extended RBI COVID 19 regulatory package issued on 23.05.2020, where inter alia certain measures were extended to mitigate the burden of debt servicing brought about by disruptions on account of COVID-19 pandemic, J&K Grameen Bank has decided to adopt the following reliefs for all its eligible borrowers;

Rescheduling of Payments

A) In Term Loans : To grant an extended moratorium of another three months on payment of all instalments falling due between June 1, 2020 and August 31, 2020 in respect of all the term loans (Including agricultural term loans, retail and crop loans) outstanding as on March 1, 2020. The repayment schedule for such loans as also the residual tenor, will be shifted across the board by another three months after the moratorium period. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period.

B) IN Working Capital Facilities : Working Capital facilities outstanding as on March 1, 2020, sanctioned in the form of cash credit/overdraft ("CC/OD"), the recovery of interest applied in respect of all such facilities during the period from June 1, 2020 upto August, 2020 is permitted to be deferred. The accumulated interest for the deferment period on working capital facilities will be converted into a Funded Interest Term Loan (FITL) which shall be repayable not later than the end of the CFY 2020-21 i.e 31.03.2021.

Further, extended Moratorium on Term loans/Deferment of Interest on Working Capital Facilities will not be treated as change in terms & conditions of loan agreements and the rescheduling of payments will also not qualify as a default for the purposes of supervisory reporting and reporting to credit information companies (CICs).

In this context, we request you to contact dealing branch (either physically or through electronic media) with your request in case unwilling to avail the benefits under the package. Branch-Wise list of e-mail IDs is also appended herewith.

List of E- mail Ids

S.No.	Branch Name	Email Address
1	B/O Agral(3113)	gbagrl@jkgb.in
2	B/O Akhnoor,Jammu(3076)	gbaknr@jkgb.in
3	B/O Arnia,Jammu(3007)	gbarna@jkgb.in
4	B/O Badyal Brahmana,Jammu(3008)	gbbarna@jkgb.in
5	B/O Bagnoti,Rajouri(3080)	gbbgnt@jkgb.in
6	B/O Bahu Fort,Jammu(3101)	gbfort@jkgb.in
7	B/O Bajabain,Rajouri(3065)	gbbjbn@jkgb.in
8	B/O Bantalab,Jammu(3121)	gbbtlb@jkgb.in
9	B/O Barwal,Kathua(3063)	gbbawl@jkgb.in
10	B/O Baspur,Jammu(3013)	gbbspr@jkgb.in
11	B/O Batera,Jammu(3091)	gbbtra@jkgb.in
12	B/O Bawani,Rajouri(3102)	gbbwni@jkgb.in
13	B/O Bhalwal,Jammu(3024)	gbbwl@jkgb.in
14	B/O Bhoond,Kathua(3072)	gbbond@jkgb.in
15	B/O Bishnah,Jammu(3099)	gbbish@jkgb.in
16	B/O Bohri Patta,Jammu(3036)	gbbhri@jkgb.in
17	B/O Brij Nagar,Jammu(3119)	gbbngr@jkgb.in
18	B/O Bufliaz ,Poonch(3061)	gbbufz@jkgb.in
19	B/O Chadwal,Kathua(3084)	gbchwl@jkgb.in
20	B/O Chakroi,Jammu(3009)	gbchkr@jkgb.in
21	B/O Chan Gran,Kathua(3116)	gbchan@jkgb.in
22	B/O Chandak ,Poonch(3046)	gbchdk@jkgb.in
23	B/O Channi Himmat,Jammu(3040)	gbchni@jkgb.in
24	B/O Channi Prat,Rajouri(3114)	gbchnp@jkgb.in
25	B/O Chatha,Jammu(3022)	gbchta@jkgb.in
26	B/O Chingus,Rajouri(3087)	gbchgs@jkgb.in
27	B/O Chowki-Chowra,Jammu(3043)	gbchwk@jkgb.in
28	B/O College Road Kathua,Kathua(3103)	gbclrd@jkgb.in
29	B/O Dablehar,Jammu(3003)	gbdblr@jkgb.in
30	B/O Darhal Malkan,Rajouri(3047)	gbdrhl@jkgb.in
31	B/O Dayala Chak,Kathua(3059)	gbdyla@jkgb.in
32	B/O Deoli,Jammu(3015)	gbdeli@jkgb.in
33	B/O Devak,Rajouri(3090)	gbdevk@jkgb.in
34	B/O Dhangri,Rajouri(3085)	gbdngr@jkgb.in
35	B/O Dharamsal,Rajouri(3104)	egbdam@jkgb.in
36	B/O Dhargloon ,Poonch(3088)	gbdgln@jkgb.in

37	B/O Digiana, Jammu(3120)	gbdign@jkgb.in
38	B/O Doongi Brahmana, Kishtwar(3077)	gbdong@jkgb.in
39	B/O Duggan, Rajouri(3105)	gbdugg@jkgb.in
40	B/O Dulhasti, Kathua(3608)	gbdool@jkgb.in
41	B/O Gajansu, Jammu(3010)	gbgjsu@jkgb.in
42	B/O Ghagwal, Samba(3106)	gbggwl@jkgb.in
43	B/O Gho Manhasan, Jammu(3005)	gbghom@jkgb.in
44	B/O Gujroo Nagrota, Kathua(3048)	gbgjro@jkgb.in
45	B/O Gurah Salathian, Samba(3045)	gbgura@jkgb.in
46	B/O Haripur More, Kathua(3093)	gbhari@jkgb.in
47	B/O Hatli, Kathua(3801)	egbhat@jkgb.in
48	B/O Jakh, Samba(3025)	gbjakh@jkgb.in
49	B/O Jakhbar, Kathua(3071)	gbjkbr@jkgb.in
50	B/O Jandrah, Jammu(3027)	gbjnda@jkgb.in
51	B/O Jeevan Nagar, Jammu(3118)	gbjngr@jkgb.in
52	B/O Jhulas, Poonch(3051)	gbjula@jkgb.in
53	B/O Jourian, Jammu(3089)	gbjurn@jkgb.in
54	B/O Kalu Chak, Jammu(3122)	gbkalu@jkgb.in
55	B/O Kalyan Pur, Jammu(3011)	gbklyn@jkgb.in
56	B/O Kanhal, Jammu(3039)	gbknhl@jkgb.in
57	B/O Kartholi, Samba(3800)	egbkrt@jkgb.in
58	B/O Kathua, Kathua(3086)	gbktha@jkgb.in
59	B/O Kheora, Rajouri(3107)	gbkhra@jkgb.in
60	B/O Kheri, Jammu(3012)	gbkhri@jkgb.in
61	B/O Khor, Jammu(3002)	gbkhor@jkgb.in
62	B/O Kirpind, Jammu(3014)	gbkirp@jkgb.in
63	B/O Kishtwar, Kishtwar(3112)	gbksht@jkgb.in
64	B/O KM Fateh, Jammu(3029)	gbfath@jkgb.in
65	B/O Kotli Jhajar, Jammu(3038)	gbktli@jkgb.in
66	B/O Lam, Rajouri(3083)	gbjlam@jkgb.in
67	B/O Mahan Pur, Kathua(3049)	gbmahn@jkgb.in
68	B/O Maira, Jammu(3016)	gbmara@jkgb.in
69	B/O Malik Market, Jammu(3095)	gbmmkt@jkgb.in
70	B/O Mandi, Poonch(3108)	gbmadi@jkgb.in
71	B/O Mandi Sangwali, Samba(3055)	gbmndi@jkgb.in
72	B/O Mandli, Kathua(3053)	gbmdli@jkgb.in
73	B/O Manjakot, Rajouri(3058)	gbmnjk@jkgb.in
74	B/O Mankote, Poonch(3068)	gbmnkt@jkgb.in
75	B/O Marta Nagrota, Kathua(3124)	gbmrta@jkgb.in
76	B/O Mawa Sadoh, (3117)	gbmawa@jkgb.in

77	B/O Mendhar,Poonch(3069)	gbmndr@jkgb.in
78	B/O Mishriwala,Jammu(3115)	gbmish@jkgb.in
79	B/O Muthi,Jammu(3026)	gbmuth@jkgb.in
80	B/O Nadh,Samba(3044)	gbnadh@jkgb.in
81	B/O Nagri Parole,Kathua(3079)	gbngri@jkgb.in
82	B/O Nagrota,Jammu(3041)	gbngrt@jkgb.in
83	B/O Nandpur,Samba(3006)	gbnand@jkgb.in
84	B/O Nardi,Jammu(3033)	gbnrndi@jkgb.in
85	B/O Narwal,Jammu(3096)	gbnrwl@jkgb.in
86	B/O Nowshera,Rajouri(3082)	gbnwsr@jkgb.in
87	B/O Palam,Rajouri(3067)	gbpalm@jkgb.in
88	B/O Pallanwala,Jammu(3019)	gbplnw@jkgb.in
89	B/O Palli Morh,Kathua(3109)	gbplim@jkgb.in
90	B/O Paloura,Jammu(3110)	gbplra@jkgb.in
91	B/O Pangdour,Samba(3020)	gbpang@jkgb.in
92	B/O Pargwal,Jammu(3018)	gbpgwl@jkgb.in
93	B/O Parnalla,Kathua(3052)	gbprnl@jkgb.in
94	B/O Phainter,Kathua(3057)	gbphtr@jkgb.in
95	B/O Phallain ,Jammu(3017)	gbphln@jkgb.in
96	B/O Poonch ,Poonch(3075)	gbpnch@jkgb.in
97	B/O Purmandal,Samba(3032)	gbpurm@jkgb.in
98	B/O R.S.Pura,Jammu(3111)	gbrspr@jkgb.in
99	B/O Rajbagh ,Kathua(3094)	gbrajb@jkgb.in
100	B/O Rajouri,Rajouri(3070)	gbrjri@jkgb.in
101	B/O Ramgarh,Samba(3004)	gbrmgh@jkgb.in
102	B/O Raya,Samba(3028)	gbraya@jkgb.in
103	B/O Rehal Dhamalian ,Jammu(3034)	gbrehl@jkgb.in
104	B/O Sai,Jammu(3031)	gbjsai@jkgb.in
105	B/O Samba,Samba(3092)	gbsamb@jkgb.in
106	B/O Sangrampur,Jammu(3097)	gbsngm@jkgb.in
107	B/O Sarore,Jammu(3021)	gbsror@jkgb.in
108	E/C Sarwal,Jammu(3802)	egsrwl@jkgb.in
109	B/O Satrayan Camp,Jammu(3035)	gbstyn@jkgb.in
110	B/O Shahdara,Rajouri(3074)	gbshdr@jkgb.in
111	B/O Shakti Nagar,Jammu(3064)	gbshkt@jkgb.in
112	B/O Sherpur Bala,Kathua(3062)	gbshrp@jkgb.in
113	B/O Sialsui,Rajouri(3073)	gbsial@jkgb.in
114	B/O Simbal Camp,Jammu(3078)	egbsim@jkgb.in
115	B/O Simbal More,Jammu(3023)	gbsmbl@jkgb.in
116	B/O Siot,Rajouri(3056)	gbsiot@jkgb.in

117	B/O Smailpur, Samba(3123)	gbsmal@jkgb.in
118	B/O Solki, Rajouri(3100)	gbslki@jkgb.in
119	B/O Sruinsar, Jammu(3042)	gbsrui@jkgb.in
120	B/O Sumb, Samba(3037)	gbsumb@jkgb.in
121	B/O Sunderbani, Rajouri(3066)	gbsndr@jkgb.in
122	B/O Surankot, Poonch(3060)	gbsnkt@jkgb.in
123	B/O Swankha More, Samba(3030)	gbswka@jkgb.in
124	B/O Tatapani, Rajouri(3081)	gbtata@jkgb.in
125	B/O Triath, Rajouri(3050)	gbtrth@jkgb.in
126	RCC, Jammu,(3098)	gbrccj@jkgb.in
127	B/O Agri-Kalan, Baramulla(3610)	gbagrk@jkgb.in
128	B/O Aragam, Bandipora(3567)	aragam@jkgb.in
129	B/O Arindardpora, Bandipora(3540)	arinda@jkgb.in
130	B/O Ashtingo, Bandipora(3127)	gbasht@jkgb.in
131	B/O Azadgunj, Baramulla(3554)	azgunj@jkgb.in
132	B/O Bagh Bella, Kupwara(3571)	bagbla@jkgb.in
133	B/O Bandipora, Bandipora(3548)	bandpr@jkgb.in
134	B/O Batingoo, Baramulla(3524)	boting@jkgb.in
135	B/O Bijhama, Baramulla(3128)	gbbjhm@jkgb.in
136	B/O Bomai, Baramulla(3586)	boomai@jkgb.in
137	B/O Boniyar, Baramulla(3592)	bonyar@jkgb.in
138	B/O Chandilora, Baramulla(3574)	chanda@jkgb.in
139	B/O Chowkibal, Kupwara(3531)	chkbal@jkgb.in
140	B/O Chugal, Kupwara(3517)	chogal@jkgb.in
141	B/O Dawar Gurez, Bandipora(3602)	dawgrz@jkgb.in
142	B/O Dobhiwan, Baramulla(3591)	dobwan@jkgb.in
143	B/O Drugmulla, Kupwara(3512)	drugml@jkgb.in
144	B/O Duroo, Baramulla(3515)	dooroo@jkgb.in
145	B/O Gingal, Baramulla(3544)	gingal@jkgb.in
146	B/O Goush Bugh, Baramulla(3504)	gosbug@jkgb.in
147	B/O Gulgam, Kupwara(3533)	gulgam@jkgb.in
148	B/O Hajin, Bandipora(3126)	gbhajn@jkgb.in
149	B/O Handwara, Kupwara(3582)	handwr@jkgb.in
150	B/O Hyderbeigh, Baramulla(3803)	hydbig@jkgb.in
151	B/O Hygam, Baramulla(3581)	haigam@jkgb.in
152	B/O Jadeed, Baramulla(3527)	jadeed@jkgb.in
153	B/O Kachumuqam, Baramulla(3536)	kacmuq@jkgb.in
154	B/O Kakarhamam, Baramulla(3564)	kakham@jkgb.in
155	B/O Kalamabad, Kupwara(3528)	kalaam@jkgb.in
156	B/O Kamalkot, Baramulla(3604)	gbkmlt@jkgb.in

157	B/O Kandi Karnah ,Kupwara(3573)	karnah@jkgb.in
158	B/O Kanispora,Baramulla(3525)	kanees@jkgb.in
159	B/O Kanthipora ,Kupwara(3570)	kantpr@jkgb.in
160	B/O Khanpeth ,Baramulla(3562)	khanpt@jkgb.in
161	B/O Khanpora Bla ,Baramulla(3597)	khnpur@jkgb.in
162	B/O Khorsherabad,Baramulla(3522)	khooor@jkgb.in
163	B/O Khumriyal ,Kupwara(3568)	khumyl@jkgb.in
164	B/O Kralgund ,Kupwara(3539)	kralgd@jkgb.in
165	B/O Kralpora ,Kupwara(3553)	kralpr@jkgb.in
166	B/O Krankshivan ,Baramulla(3523)	kranks@jkgb.in
167	B/O Kunzer ,Baramulla(3505)	kunzer@jkgb.in
168	B/O Kupwara ,Kupwara(3569)	kupwar@jkgb.in
169	B/O Laderwan,Kupwara(3579)	ladrwn@jkgb.in
170	B/O Lalapora ,Kupwara(3547)	lolaab@jkgb.in
171	B/O M.B Sopore,Baramulla(3502)	mbsopo@jkgb.in
172	B/O Mirgund ,Baramulla(3520)	mrgund@jkgb.in
173	B/O N.C Sopore ,Baramulla(3559)	newcol@jkgb.in
174	B/O Nadhihal ,Bandipora(3534)	nadhal@jkgb.in
175	B/O Natnussa,Kupwara(3558)	natnus@jkgb.in
176	B/O Nehalpora ,Baramulla(3503)	nehaal@jkgb.in
177	B/O Noorbagh(Model Town),Baramulla(3601)	nurbag@jkgb.in
178	B/O Nowgam ,Kupwara(3556)	nogaml@jkgb.in
179	B/O Nowgam Sonawari,Bandipora(3605)	gbnwsw@jkgb.in
180	B/O Ogmuna ,Baramulla(3543)	ogmuna@jkgb.in
181	B/O Othoora,Baramulla(3590)	authur@jkgb.in
182	B/O Palhalan ,Baramulla(3598)	palhal@jkgb.in
183	B/O Panzinara ,Srinagar(3537)	panzin@jkgb.in
184	B/O Pathla,Baramulla(3125)	gbptla@jkgb.in
185	B/O Pattan,Baramulla(3535)	pattan@jkgb.in
186	B/O Peerniya ,Baramulla(3593)	pernin@jkgb.in
187	B/O Phuropeth ,Kupwara(3585)	poheru@jkgb.in
188	B/O Poshwan ,Kupwara(3513)	poshwn@jkgb.in
189	B/O Pringal ,Baramulla(3552)	prngal@jkgb.in
190	B/O Quilmuqam ,Bandipora(3507)	quilmq@jkgb.in
191	B/O Reban,Baramulla(3526)	reebon@jkgb.in
192	B/O Rohama,Baramulla(3555)	rohama@jkgb.in
193	B/O Safapora ,Ganderbal(3508)	safpor@jkgb.in
194	B/O Sangrama ,Baramulla(3584)	sangrm@jkgb.in
195	B/O Seer-Jagir ,Baramulla(3542)	seerja@jkgb.in

196	B/O Sheeri Bla.,Baramulla(3511)	sheeri@jkgb.in
197	B/O Sheerpora ,Baramulla(3561)	shrp@jkgb.in
198	B/O Singhpura,Baramulla(3575)	singpr@jkgb.in
199	B/O Sumbal ,Bandipora(3532)	sumbal@jkgb.in
200	B/O Tadd ,Kupwara(3572)	tadkar@jkgb.in
201	B/O Tangmarg ,Baramulla(3551)	tangmr@jkgb.in
202	B/O Tapper,Baramulla(3609)	gbtapp@jkgb.in
203	B/O Tarathpora ,Kupwara(3549)	tarath@jkgb.in
204	B/O Tilgam ,Baramulla(3514)	tilgam@jkgb.in
205	B/O Tregpora,Baramulla(3588)	trgpur@jkgb.in
206	B/O Tujar Sharief,Baramulla(3506)	toojar@jkgb.in
207	B/O Umer Market ,Baramulla(3563)	umaket@jkgb.in
208	B/O Uri Baramulla,Baramulla(3560)	uribal@jkgb.in
209	B/O Wagoora,Baramulla(3509)	wagora@jkgb.in
210	B/O Wagub Sopore,Baramulla(3606)	waagub@jkgb.in
211	B/O Wailukralpora ,Baramulla(3578)	wailoo@jkgb.in
212	B/O Warpora ,Baramulla(3538)	warpor@jkgb.in
213	B/O Watergam ,Baramulla(3594)	watrgm@jkgb.in
214	B/O Watpora ,Bandipora(3521)	watpor@jkgb.in
215	B/O Wilgam,Kupwara(3516)	wilgam@jkgb.in
216	B/O Yunisoo ,Kupwara(3519)	younis@jkgb.in
217	B/O Leh,Kupwara(3603)	gblehh@jkgb.in
218	B/O Kargil,Kargil(3607)	gbkrgl@jkgb.in
219	E/C Hanjiwara,Baramulla(3804)	haanji@jkgb.in
220	E/C Shaltang,(3805)	shltng@jkgb.in