

Jammu and Kashmir Grameen Bank Successfully Completes IT Integration **Post-Amalgamation**

Jammu and Kashmir Grameen Bank is proud to announce the **successful IT migration** of 115 branches, extension counters and offices of the erstwhile **Ellaquai Dehati Bank** from *BaNCS to Finacle 10*, the Core Banking Solution (CBS) of the newly formed **Jammu and Kashmir Grameen Bank**.

This integration marks a significant milestone following the **amalgamation of erstwhile J&K Grameen Bank and Ellaquai Dehati Bank**, effective **May 1, 2025**, under the Government of India's '**One State, One RRB**' initiative. The amalgamated entity is sponsored by **J&K Bank Ltd.**

The successful migration to a unified CBS platform was achieved **within the timeline stipulated by the Department of Financial Services (DFS), Government of India**, and was made possible through the dedicated efforts of the Bank's IT team and continuous support from **DFS, RBI, NABARD, Sponsor banks (J&K Bank & SBI), NPCI, and IT service providers.**

Speaking on the achievement, **Shri Sanjay Gupta**, Chairman of Jammu and Kashmir Grameen Bank, congratulated the Bank's IT team for their tireless efforts and smooth execution.

"This migration brings all our customers onto a single digital platform, enabling seamless access to a broader network of branches. It opens up significant opportunities for enhanced customer service and allows us to offer a wider range of innovative products and services," he said.

Shri Sajad Wani, General Manager – IT, added:

"The migration was completed in record time with minimal service disruption. Customers from the erstwhile Ellaquai Dehati Bank will now enjoy the same digital and core banking services as the rest of the Bank, including robust mobile banking and digital transaction channels."

With this integration, all branches of the erstwhile Ellaquai Dehati Bank are now fully operational under the **JKGB CBS**, enabling customers to benefit from services such as **Mobile Banking, UPI, AEPS, QR Code-based payments, and Rupay Card services** across all delivery channels and locations.

It is noteworthy that the Bank had already **completed administrative amalgamation** through the rollout of a **harmonized organizational structure**, along with **standardized products and processes** across the unified entity.