

3rd Meeting of Ladakh UTLBC

Presided by

Sh. Umang Narula (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Saturday, 31st July 2021

Time: 11:30 AM

Venue: The Hotel Grand Dragon Ladakh, Leh

Agenda & Background Papers

CONVENOR

State Bank of India

UTLBC, of UT Ladakh

Lions Club Complex, Karzoo, Leh-Ladakh 194101

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I N D E X

3rd MEETING OF UNION TERRITORY-LEVEL BANKERS' COMMITTEE (UTLBC) OF LADAKH

Agenda Item No.	Description	Page No.	Annexures/ Page Nos.
.....	General Information about UT of Ladakh	...	...
....	Key Indicator	...	...
A	Confirmation of Minutes of last meeting	....	...
B	Actionable points of the earlier SLBC/UTLBC Meetings (Follow-up of outstanding issues)	.....	...
1. (PERFORMANCE OF KCC)			
1.01	Performance under KCC Agri, Animal, Sheep, Poultry & Fisheries Scheme	1-2	Annexure A-B (Page No 34-35)
1.02	Collateral-free / guarantee-free automatic loan for business including MSMEs, which include emergency credit to business/ MSMEs from banks and NBFCs up-to 20% of entire outstanding credit as on 29.02.2020 for specified borrowers:	3-4	...
1.03	Special Credit facility for Street Vendors (PM SVANidhi) with an initial working capital up-to Rs.10,000/-	4	Annexure-C (Page No 36)
1.04	Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) up-to March, 2021	5	Annexure D-D1 Page no(37-38)
2. (PERFORMANCE OF BANKING SECTOR RELATING TO FLOW OF CREDIT UNDER ACP FY 2020-21)			
2.01	a) Bank-wise/ Sector-wise/ Region-wise achievements in lending to Priority Sector/Non-Priority Sector under Annual Credit Plan 2019-20 – Position as on 31st March, 2021; b) Micro Analysis regarding performance of banks under ACP 2020-21.	6-12	Annexure-E Page no (39-47)
3. CREDIT UNDER GOVERNMENT SPONSORED SCHEMES			
3.01	(i) Scheme-wise / Bank-wise / Region-wise performance of Banks under major Government Sponsored Schemes: (ii) Non-Performing Assets (NPAs) under Government Sponsored Segment.	13-15	Annexure, F-F2 & G, G1 Page No (48-51, 70)
4. BANK CREDIT AT A GLANCE			
4.01	Overview of Credit Scenario in UT of Ladakh as on 31st March, 2021	15-19	Annexure-H&I (Page No 52, 53-59)

4.02	(i) Districts having low Credit Deposit Ratio in UT of Ladakh (ii) Conduct of DCC and DLRC Meetings.	20	Annexure-J (Page No 60)
4.03	NPA under Agriculture Sector, MSMEs Sector and MUDRA	21	Annexure K- K1 (Page No 61-62)
4.04	Flow of credit under Credit Guarantee Fund Trust Scheme for MSMEs:	22	Annexure L- L1 (Page No 63-64)
5. FINANCIAL INCLUSION, FLCCs & Credit Plus Activities			
5.01	(i) National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India – Universal Access to financial services.	23-24	...
5.02	Financial Literacy Initiatives by Rural Branches of Banks in UT of Ladakh.	25	...
5.03	(i) Performance of RSETIs in UT of Ladakh; (ii) Status of allotment of Land by Ladakh Govt. for creating infrastructure for the RSETIs in Ladakh; and (iii) Construction of buildings for RSETIs-	26	.....
6. SOCIAL SECURITY SCHEMES & OTHER ITEMS			
6.01	Pradhan Mantri MUDRA Yojana (PMMY) – Progress as 31 st March, 2021.	27	Annexure-M (Page No 65)
6.02	Stand-up India Programme launched by Hon'ble Prime Minister	27-28	Annexure N (Page No-66)
6.03	(a) Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) – (b) Issuance of Ru-Pay Debit Cards to PMJDY Account Holders.	29	Annexure O- O1 (Page No 67-68)
6.04	PRAGATI (Pro-active Governance and timely implementation) (i) Meeting -Review of Social Security Schemes – PMJJBY, PMSBY (ii) Progress regarding Atal Pension Yojna (APY)	30-31	.....
6.05	Aadhaar Enrolment activity in UT of Ladakh; Seeding of Aadhaar in Operative Saving Bank accounts;	32	Annexure-P (Page No 69)
6.06	Status of Business Correspondents / Bank Mitras in UT of Ladakh	32	...
6.07	Status of Land Digitization in UT Ladakh	33	---
6.08	Weaver Mudra Scheme	33	---

GENERAL INFORMATION

Union Territory of Ladakh(Information as per Census2011)							
Convenor of UTLBC Ladakh	State Bank Of India						
Capital	Leh						
	Kargil						
Population	274289 (as per census 2011)						
Languages	Ladakhi, Bhoti & Purgi01						
Crops in J&K	Barely, Peas, and Wheat Apricot and Apple						
Total No. of Districts in UT of Ladakh: 2	Leh & Kargil District						
Total No. of Blocks In UTofLadakh = 31	Leh District (16)			Kargil District (15)			
Lead Banks in UT of Ladakh	State Bank of India in both the district						
Banking Sector Performance as on March 31, 2021		Public Sector	Private Sector	RRBs	Coop. Banks	FIs	Total
	Banks	4	6	1	1	1	13
	Branches	24	46	2	7	2	81
	Total Deposits	Total Advances		C. D Ratio	Advances to PrioritySector or		Share of P.S. Adv. To Total Adv.
	(Amount in Crores)	6490.34	2320.08	36.21%	1064.86		45.90%

KEY INDICATORS AS ON MARCH 31,2021

(Amount in Crore)

#	PARTICULARS	As on 31.03.2020	As On 31.12.2020	As on 31.03.2021	Benchmark %age Growth
1	DEPOSITS	5208.84	5637.46	6490.34	
2	CREDIT	1943.52	2272.56	2320.08	
	TOTAL BUSINESS	7152.36	7910.02	8810.42	
	CD RATIO (%)	37.31	40.31	36.21	60%
3	PRIORITY SECTOR ADVANCES (PSA)	982.75	1105.95	1064.86	
	SHARE OF PSA IN TOTAL ADVANCES (%)	50.56	48.66	45.90	40%
(i)	AGRICULTURE ADVANCES	262.99	307.43	292.12	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	13.53	13.52	12.59	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	26.76	27.80	27.43	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	552.30	642.52	606.73	
	SHARE OF MSME IN TOTAL ADVANCES (%)	28.42	28.27	26.15	
	SHARE OF MSE IN TOTAL PSA (%)	56.12	58.09	56.97	
(iii)	EXPORT CREDIT	-	0	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	0	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	0	-	
(iv)	EDUCATION ADVANCES	0.56	1.24	1.27	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.03	0.055	0.05	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.06	0.11	0.12	
(v)	HOUSING ADVANCES	162.03	154.27	152.73	
	SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%)	8.34	6.79	6.58	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	16.49	13.95	14.34	
(vi)	SOCIAL INFRASTRUCTURE	0.05	0	0	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	-	0	0	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	-	0	0	
(vii)	RENEWABLE ENERGY	0.40	0.34	0.24	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.02	0.02	0.01	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.04	0.03	0.02	
(viii)	OTHER SECTOR ADVANCES	4.41	0.15	11.68	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.21	0.01	0.50	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.41	0.01	1.10	

4	ADVANCES TO WEAKER SECTIONS (WS)	684.44	849.46	857.41	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	35.21	37.38	36.96	10%
	SHARE OF WS ADVANCES IN PSA (%)	69.64	76.80	80.52	
5	ADVANCES TO WOMEN	131.19	280.46	286.29	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	6.77	12.34	12.34	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	12.64	25.36	26.88	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	961.29	1166.6	1255.23	
	SHARE OF NPSA IN TOTAL ADVANCES (%)	49.46	51.33	54.10	
	AGRICULTURE	-	-	-	
7	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	-	-	-	
	SHARE OF AGRICULTURE IN NPSA (%)	-	-	-	
(i)	EDUCATION ADVANCES	0.52	0.22	0.30	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.03	0.01	0.01	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.05	0.02	0.02	
(ii)	HOUSING ADVANCES	80.55	119.76	125.62	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	4.14	5.26	5.41	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	8.38	10.26	10.00	
(iii)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	749.16	887.94	955.11	
	SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%)	38.55	39.07	41.16	
	SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%)	77.93	76.11	96.09	
(iv)	OTHER SECTOR ADVANCES	131.05	158.68	174.19	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	6.74	6.98	7.50	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	13.63	13.60	13.87	
(v)	TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY)	1.07	1.45	1.57	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%)	0.05	0.06	0.06	
	TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY)	242.58	274.04	278.35	
8	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%)	12.47	12.05	11.99	
	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	135.46	158.83	185.87	
9	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	6.96	6.99	8.01	

Agenda Item No: A

Confirmation of minutes of the last meeting

The 2nd Meeting of UTLBC Ladakh for the quarter ended June 30, 2020, was held on November 9, 2020 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2020-21/53 dated November 26, 2020. As no comments were received from any quarter, the house is requested to confirm the minutes. For the quarter ended September 30, 2020 and December 31, 2020, the meeting could not be conducted due to the COVID-19 pandemic, however, the data pertaining to these quarters are received from banks was analyzed.

Agenda Item No: B

ACTIONABLE POINTS OF THE EARLIER UTLBC MEETINGS(Follow up of outstanding issues)

(I) Saturation of PM Kisan beneficiaries in UT of Ladakh:

Item No/ Date	Summary of decisions/ Action points.	Action taken / Latest Status
<p>Agenda Item No: 5.02 2nd UTLBC Ladakh held on 09.11.2020</p> <p style="text-align: center;">-do-</p>	<p>Saturation of all the remaining PM Kisan beneficiaries with Kisan Credit Card.</p> <p>Social Security Schemes PMSBY and PMJJBY</p>	<p>In the 2nd meeting of UTLBC Ladakh held on 9th November, 2020, the Commissioner Secretary Finance directed to Director Agriculture and all the Banks to cover all the remaining PM Kisan beneficiaries with Kisan Credit Card (KCC) by the end of December 2020 in UT Ladakh.</p> <p>Commissioner Secretary Finance directed all the Banks to cover maximum number of eligible beneficiaries under these two scheme by setting up a timeline and conducting camps for registering beneficiaries.</p>

Department of Agriculture, all the Banks may inform present status of saturation of PM Kisan and social security schemes in UT of Ladakh.

1. (PERFORMANCE OF KCC)

AGENDA ITEM 1.01**Kisan Credit Card (KCC Crop)**

(Amount in Crore)

S. No.	Name of Bank	No. of KCCs from 01.04.2020 to 31.03.2021	Amount disbursed during 01.04.2020 to 31.03.2021	No. of KCCs as on 31.03.2021	Amount Outstanding as on 31.03.2021
1	SBI	673	6.12	2068	17.46
2	PNB	5	0.18	90	1.14
3	CBI	0	0.00	145	1.58
4	CANARA	0	0.00	3	0.01
5	IDBI	0	0.00	3	0.09
6	JKB	567	4.86	25896	237.59
7	HDFC	3	0.04	6	0.11
8	AXIS	0	0.00	2	0.05
9	JKGB	34	0.80	451	5.86
10	JKSCB	0	0.00	733	9.66
	Total	1282	12.00	29397	273.55

District-wise details are given in Annexure-A & B (Page No: 34 & 35)

KCC (Animal Husbandry/Sheep/Fisheries):

(Amount in Lakh)

Category	Cases Sponsored	Cases Sanctioned	Cases Disbursed	Amt. Disbursed	Cases Rejected/Return	Cases pending
Dairy KCC	2892	2769	2757	3785.19	64	59
Fisheries	14	11	11	16.71	1	2
Sheep/Poultry	969	656	641	782.94	123	190
Total	3875	3436	3409	4584.84	188	251

Bank-wise/ District-wise details are given in **Annexure-A&B (Page No: 34-35)**

AGENDA ITEM 1.02

Guaranteed Emergency Credit Line (GECL)

Based on the data submitted by the banks up to March 31, 2021, 1136 no account and Rs.42.24 Crs has been disbursed Guaranteed Emergency Credit Line (GECL) under Atma Nirbhar Bharat Scheme.

BANK-WISE POSITIONAS ON 31.03.2021:

(AMOUNT IN CRORE)

Sr. No	Name of Banks	ELIGIBLE BORROWERS FOR GECL		GUARANTEED EMERGENCY CREDIT LINE				
		A/Cs	BALANCE O/S AS ON 29.02.2020	SANCTIONED		DISBURSED		UNDER PROCESS
				A/Cs	AMT	A/Cs	AMT	
1	SBI	895	13.12	353	9.41	343	9.32	0
2	PNB	189	4.03	61	1.18	59	0.61	0
3	CBI	45	0.66	28	0.43	28	0.43	0
4	CANARA	180	0.95	145	0.80	144	0.80	0
5	IDBI	127	9.95	33	0.52	33	0.52	0
5	J&K	8050	77.24	457	30.03	457	30.03	0
6	JKGB	302	3.64	72	0.53	72	0.53	0
TOTAL		9788	109.59	1149	42.90	1136	42.24	0

District-Wise details of disbursement made under the Scheme (upto 31.03.2021 in UT of Ladakh.

#	DISTRICT	ELIGIBLE BORROWERS FOR GECL		GECL SANCTIONED		GECL DISBURSED		UNDER PROCESS
		A/Cs	BOS AS ON 29.02.20	A/Cs	AMT	A/Cs	AMT	
1	LEH	5080	79.00	906	36.89	896	36.24	0
2	KARGIL	4708	30.59	243	6.01	240	6.00	0
	Total	9788	109.59	1149	42.90	1136	42.24	0

AGENDA ITEM 1.03

Progress Achieved by banks operating in UT of Ladakh under **Street Vendors Atma Nirbhar Nidhi-PMSVANidhi**, as on **26.07.2021** is given as under:

Sr No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Pending for Sanctioned	Cases Disbursed	Pending for Disbursement	Return	Ineligible
(A)	(B)		(C)	(D)	(E)	(F)	(G)	(H)
1	SBI	76	68	2	67	1	5	1
2	PNB	13	8	0	8	0	5	0
3	CBI	4	4	0	4	0	0	0
4	JKB	181	169	0	167	2	11	1
5	HDFC	9	4	5	4	0	0	0
6	AXIS	5	1	2	1	0	1	1
Total		288	254	9	251	3	22	3

Detailed District-wise performance given in **Annexure-C (Page No.36)**

AGENDA ITEM 1.04

Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) upto March 31, 2021:

Progress achieved under CLSS as on 31.03.2021:

(Amount in Lakh)

#	Bank Name	Target for CFY	Cases Sanctioned 01.04.2020 to 31.03.2021		Cases Disbursed 01.04.2020 to 31.03.2021		Cases Pending	Cases Returned	Out Standing as on 31.03.2021	
			A/C	AMT	A/C	AMT			No	No	A/C	AMT
1	SBI	5	2	33.00	2	33.00	0	0	6	52.00
2	JKB	15	3	23.00	2	13.90	2	2	48	260.00
3	JKGB	3	0	0	0	0	0	0	3	16.50
4	JKSCB	5	0	0	0	0	0	0	5	27
	TOTAL	28	5	56.00	4	46.90	2	2	62	355.50

District-wise progress given in **Annexures D & D1 (Page No. 37 & 38)**

2. (PERFORMANCE OF BANKING SECTOR UNDER ACP 2020-21 IN UT OF LADAKH)

AGENDA ITEM NO. 02.01

a) Review of Sector-wise/ Region-wise /Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2020-21 – as on 31st March, 2021:

Banks operating in UT of Ladakh have provided total credit of Rs.969.93 Crore in favour of 29835 beneficiaries against a target of Rs.870.06 Crore for 37825 beneficiaries to Priority as well as Non-priority Sector under Annual Action Plan 2020-21, there by registering achievement of 111.48% in financial terms and 78.87% in physical terms.

Overview of Credit Disbursements

(Amount in Crore)

Name of the Sector	ACP Target FY 2020-21		Achievement as on 31st March, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Priority	29319	581.29	19820	376.88	67.60%	64.84%
Non-Priority	8506	288.78	10015	593.05	117.74%	205.36%
Total	37825	870.07	29835	969.93	78.87%	111.48%

Credit by Sectors- Priority Sector

(Amount in Crore)

Name of the Sub-Sector	ACP Target FY 2020-21		Achievement as on 31.03.2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	14428	250.19	15933	201.82	110.43%	80.66%
MSMEs	10787	231.36	3550	155.42	32.90%	67.18%
Export Credit	4	0.45	0	0	-	-
Education	98	9.56	7	0.22	7.14%	2.30%
Housing	946	46.61	326	19.37	34.46%	41.56%
Social Infrastr.	394	5.92	0	0	-	-
Renew. Energy	2325	32.96	2	0.01	0.08%	0.03%
Others	337	4.25	2	0.04	0.59%	0.94%
Total	29319	581.30	19820	376.88	67.60%	64.84%

Total (Priority + Non Priority) = 111.48%; Priority Sector =64.83%; Agriculture =80.66%

Credit by Sectors- Non-Priority Sector:

(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2020-21		Achievement as on 31 st March, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	0	0	0	0	...	...
Education (above Rs.10.00 lac)	0	0	1	0.30	-	-
Housing (above Rs.25.00 lac)	119	18.22	184	24.52	154.62%	134.63%
Personal Loans	7826	254.25	8139	460.67	103.99%	181.18%
Others	561	16.30	1691	107.54	301.42%	659.75%
Total	8506	288.77	10015	593.04	117.74%	205.36%

REGION-WISE / SECTOR-WISE POSITION:

The District-wise/ Sector-wise achievements as at the end of March, 2021 vis-à-vis commitments for lending under Annual Credit Plan 2020-21 are summarized below:

(Amount in Crore)

District	Sector	ACP Target FY 2020-21	Achievements on 31 st March, 2021	%age of Achievement
Leh	Priority Sector	285.59	232.52	81.42%
	Non-Priority Sector	168.71	418.81	248.24%
	Total	454.30	651.33	143.37%
Kargil	Priority Sector	295.70	144.36	48.82%
	Non-Priority Sector	120.06	174.23	145.12%
	Total	415.76	318.59	76.63%
UT of Ladakh	Total Priority Sector	581.29	376.88	64.84%
	Non-Priority Sector	288.77	593.04	205.36%
	GRAND TOTAL	870.06	969.92	111.48%

ACHIEVEMENTS BY MAJOR BANKS:

(Amount inCrore)

Priority Sector						
Name of the Banks	ACP Target FY 2020-21		Achievement as on 31 st March, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
J&K BANK	14534	278.83	14985	275.74	103.10%	98.89%
SBI	5858	110.79	3151	51.28	53.78%	46.29%
PNB	1374	33.43	257	9.82	18.70%	29.37%
OTHER COMM.BANK	3979	89.30	416	14.03	10.45%	15.71%
COOP.BANK	2536	47.83	431	17.32	16.99%	36.21%
RRB'S	1038	21.12	580	8.69	55.87%	41.16%
TOTAL	29319	581.29	19820	376.88	67.60%	64.84%

(Amount inCrore)

Non-Priority Sector						
Name of the Banks	ACPTarget FY 2020-21		Achievement as on 31st March, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
J&K BANK	4657	144.29	3226	202.31	69.27%	140.21%
SBI	2338	97.80	5662	339.40	242.17%	347.03%
PNB	310	8.44	85	5.60	27.42%	66.31%
OTHER COMM.BANK	597	19.06	853	33.21	142.88%	174.23%
COOP.BANK	449	14.19	149	9.87	33.18%	69.55%
RRB'S	155	5.00	40	2.66	25.80%	53.2%
TOTAL	8506	288.78	10015	593.05	117.74%	205.37%

(Amount inCrore)

TOTAL (Priority + Non-Priority Sector)						
Name of the Sub-Sector	ACPTarget FY 2020-21		Achievement as on 31st March, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
J&K Bank	19191	423.12	18211	478.06	94.89%	112.98%
SBI	8196	208.59	8813	390.68	107.52%	187.30%
PNB	1684	41.87	342	15.42	27.73%	36.83%
OTHER COMM.BANK	4576	108.35	1269	47.24	27.73%	43.60%
COOP.BANK	2985	62.02	580	27.19	19.43%	43.84%
RRB'S	1193	26.12	620	11.35	51.96%	43.45%
TOTAL	37825	870.07	29835	969.93	78.87	111.48

Details of bank-wise/ sector-wise performance is given as Annexure-E (Page: 39-47)

AGENDA ITEM 2.01**b) MICRO ANALYSIS REGARDING PERFORMANCE OF BANKS UNDER ACP 2020-21**

Micro-analysis of three major sub-sectors of Priority Sector i.e. Agriculture, MSME & Housing was conducted by UTLBC Ladakh, on the basis of the performance viz targets assigned under Annual Credit Plan to identify the bottlenecks impeding flow of credit to these important sectors. The details are as under:

(i) AGRICULTURE SECTOR:

Annual Target= **Rs.250.19Cr**, Achievement (31.03.2021) = **Rs.201.82Cr (80.67%)**

ACHIEVEMENT OF MAJOR BANKS (AS ON 31.03 2021) VIZ-A-VIZ ACP TARGETS

BANKS	LEH	KARGIL	AGGREGATE
% Share of ACP Target			
SBI	34%	29%	32%
PNB	46%	3%	32%
CBI	47%	-	47%
J&K BANK	170%	123%	145%
GRAMEEN	24%	63%	46%
JKSCB	16%	16%	16%
AGGRE- GATE	85.82	74.88%	80.67%

Details of bank-wise/ sector-wise performance is given as **Annexure-E (Page: 39-47)**

ii) MSME SECTOR Annual Target= Rs.231.36Cr, Achievement (31.03.2021) =Rs. 155.42 Cr. (67%):

ACHIEVEMENT OF BANK WISE (AS ON 31.03.2021) VIZ-A-VIZ ACP TARGETS

DISTRICT	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	119%	29%	75%
PNB	41%	24%	36%
CBI	70%	-	70%
CANARA	10%	-	10%
IDBI	299%	-	299%
J&K BANK	139%	40%	83%
ICICI	0%	0%	0%
HDFC	22%	0%	10%
AXIS	0%	0%	0%
YES BANK	0%	-	0%
GRAMEEN	36%	62%	48%
JKSCB	56%	48%	51%
AGGREGATE	99.66%	34.66%	67%

Details of bank-wise / sector-wise performance is given as **Annexure-E (Page: 39-47)**

REASONS FOR LOW PERFORMANCE:

1. Low performing banks under credit toMSEs

PM's Task Force Committee set for increasing credit flow to Micro & Small Enterprises (MSEs) has prescribed a YoY growth of 20% in credit flow to MSEs for banks. The performance YoY growth of major banks during is asunder:

(Amount inCrore)

BANK	ACHIEVEMENT OF BANKS (AS ON 31.03.2021) VIZ-A-VIZ ACP TARGETS		%age of Achievement
	ACP Target FY 2020-21	Achievement as on 31 st March 2021	
CANARA	3.00	0.29	10%
ICICI	9.25	0	0%
HDFC	7.72	0.79	10%
AXIS	6.99	0	0%
YES BANK	1.76	0	0%

2. Low coverage under Credit Guarantee Trust for Micro & Small Enterprises (CGTMSE):

Coverage of MSME loans under CGTMSE Scheme eases the burden of collaterals for potential MSME borrowers. However CGTMSE cover availed by banks for only **8.50%** of outstanding loans to MSMEs as on 31.03.2021 is not satisfactory.

(iii) HOUSING SECTOR

Annual Target= **Rs.46.60Cr**, Achievement (31.03.2021) =**Rs.19.37Cr. (42%)**:

ACHIEVEMENT OF ALL BANKS (AS ON 31.03.2021) VIZ-A-VIZ ACP

BANKS	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	12%	9%	10%
PNB	0%	17%	5%
CBI	0%	-	0%
CANARA	0%	-	0%
IDBI	0%	-	0%
J&K BANK	20%	105%	68%
ICICI	0%	0%	0%
HDFC	0%	0%	0%
AXIS	0%	0%	0%
YES BANK	0%	0%	0%
GRAMEEN	0%	33%	16%
JKSCB	77%	89%	85%
AGGREGATE	14.66%	67.79%	42%

REASONS FOR LOW PERFORMANCE:**1. Poor performing banks:**

Some of the major Commercial Banks operating in UT of Ladakh have shown null achievement viz-a-viz ACP 2020-21 under Housing Sector i.e CBI,CANARA, IDBI,ICICI,HDFC,AXIS AND YES BANK. They may explain the reason for the Nil.

3. CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES:

AGENDA ITEM NO: 3.01

(i) Scheme-wise/ Bank-wise and Region-wise performance of Banks under major Government Sponsored Schemes.

Performance of banks under four major Government Sponsored Schemes as on **31st March, 2021** is given hereunder:

(Amount in Crore)

#	Name of the Scheme	Cases Sponsored(*)	Achievement as on 31 st March, 2021	
		A/C	A/C	Amt.
1	NRLM	178	178	213.00
2	PMEGP	871	469	18.79
3	NULM	65	23	46.00
TOTAL		1114	670	277.79

() This includes last year's pending cases disbursed during the CFY.*

Details of achievements under Government Sponsored Schemes (PMEGP) as on **31.03.2021** are annexed as **Annexures-F-F2 & G-G1 (Page:48-51,70)**

Achievements under individual schemes are described below for information of House:

(1) NATIONAL RURAL LIVELIHOOD MISSION(NRLM):

The contribution of banks is tabulated below:

(Amount in Crore)

Name of the Bank	Cases Sponsored(*)	Achievement as on 31 st March, 2021	
	A/C	A/C	Amt.
J&K Bank	142	142	169.00
JKGB	36	36	44.00
TOTAL	178	178	213.00

() This includes last year's pending cases disbursed during the CFY.*

(2) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME(PMEGP):

The contribution of major players is tabulated below:

(Amount in Lakh)

Name of Bank	Cases Sponsored	Achievements on 31.03. 2021		Pending Cases	Rejected/ Returned
		A/C	AMT		
SBI	82	46	235.88	9	29
PNB	15	8	24.95	5	2
CBI	2	1	0.88	0	1
CANARA	1	0	0		1
IDBI	0	0	0	0	0
JKB	662	366	1470.77	66	235
JKGB	6	1	1.75	0	5
JKSCB	103	47	145.36	53	3
TOTAL	871	469	1879.59	133	276

(3) NATIONAL URBAN LIVELIHOOD MISSION(NULM) SEP Scheme:

The contribution of major players is tabulated below:

(Amount in Lakh)

Name of the Bank	Cases sponsored	Achievement as on 31 st March 2021		Rejected Cases	Pending Cases	%age Ach. viz-a-viz Sponsor- ship
		A/C	Amt.			Phy.
SBI	19	7	0.00	12	0	36.84%
PNB	1	1	2.00		0	100%
CBI	0	0	0.00	0	0	0%
JKB	35	13	10.00	14	1	37%
IDBI	2	0	0.00	2	0	-
HDFC	4	0	0.00	0	4	-
AXIS	1	0	0.00	0	1	-
JKSCB	3	2	4.00	1	0	66.66%
TOTAL	65	23	46.00	29	6	35.8

From the data given, it is observed that 65 cases were sponsored to banks during the period under review, out of which 23 cases were sanctioned, cases were rejected/ returned and Cases are pending with banks.

AGENDA ITEM NO: 3.01

(ii) Non-Performing Assets (NPAs) under Government Sponsored Scheme:

NPA position in respect of major Government Sponsored Schemes is given below:

(Amount in Lakh)

#	Scheme	As on 31.03.2021		
		Amt. of Credit Outstanding	Gross NPAs	%age of NPA
1	NRLM	228.00	0	0
2	PMEGP	1168.41	24.31	2.08
3	NULM	46.00	0	0
4	Total	1427.41	24.31	1.70

Bank-wise/ Agency-wise details are given in **Annexure-F, F1, F2 & G (Page48-51)**, NPA under Govt. Sponsored Scheme is annexed at **G-1 page No 70**

4. BANK CREDIT AT A GLANCE

.AGENDA ITEM NO: 4.01

(OVERVIEW OF CREDIT SCENARIO IN UT OF LADAKH AS ON MARCH 31, 2021):

In order to address the peculiar issues like low CDR, low credit appetite and lack of entrepreneurship, etc., the statistical data of various banks functioning in the UT of Ladakh is submitted for the perusal of the house:

The list of the annexures for reviewing the bank credit is given hereunder:

- 1. Statement of Bank-wise deposits and advances with Credit Deposit Ratio & outstanding as of March31,2021. Annexure-H (Pages: 52)**
- 2. Statement of Bank-wise/ Sector-wise advances outstanding to Priority Sector/ Weaker Sections of the Society as on March 31, 2021. Annexure-I (Pages: 53-59)**

Key Banking Indicators:*(Numbers in Actual and Amount in Crore)*

S. No	Particulars	March 31, 2021
1	Total Number of Branches	81
1A	Semi-Urban Branches	36
1B	Rural Branches	45
2	Deposits	6490.34
3	Credit	2320.08
4	TOTAL (2+3)	8810.42
5	CD Ratio	36
6	Priority Sector Advances	1064.85
7	Share of PS Advances	45.89
(i)	Agriculture Advances	292.11
(ii)	MSME Advances	606.72
(iii)	Export Credit	-
(iv)	Education Advances	1.27
(v)	Housing Advances	152.82
(vi)	Social Infrastructure	-
(vii)	Renewable Energy	0.23
(viii)	Other Sector Advances	11.68
8	Non-Priority Sector (including Corporate Sector)	
9	Advances to Weaker Sections	857.41
10	Advances to Women	286.29

Out of the aggregate advances of **Rs.2320.08 Crore** outstanding as on **31stMarch, 2021** an amount of **Rs.1064.85 Crore (45.85%)** has gone to Priority Sector and **Rs.1255.22 Crore (54.10%)** has gone to Non-Priority Sector. **Rs.857.41 Crore** out of the Priority Sector Credit has gone to weaker sections of the society constituting **36.95%** of total Advances (**against Bench Mark of 10%**).

CREDIT DEPOSIT RATIO

Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 31.03.2020 and 31.03.2021:

#	Name of the Bank	No. of Branches in UT of Ladakh	CD Ratio (Position as on 31.03.2020(%))	CD Ratio (Position as on 31.03.2021(%))	YoY Increase/ Decrease in CD Ratio (%)
1	PNB	5	28.82%	36.05%	7.23
2	CBI	1	25.12%	31.22%	6.10
3	JKB	35	37.08%	33.23	-3.85
4	ICICI	4	16.30%	20.38%	4.08
5	HDFC	2	28.29%	20.50%	-7.79
6	AXIS	3	3.33%	0.93	-2.4
7	YES BANK	1	4.11%	2.62%	-1.49

CREDIT SHARING OF MAJOR PLAYERS IN UT of Ladakh:

As is manifest from the Comparative Statement of Bank-wise Deposits and Advances (Annexure-H Page 52) the contribution of individual banks to overall advances outstanding as on 31stMarch, 2021 is tabulated hereunder:

(Amt. in Crore)

Name of the Bank	Size of the Bank in UT of Ladakh (Branch Network) (31.03.2021)	%age share in total Branch Network (31.03.2021)	Advances outstanding (31.03.2021)	%age share to total outstanding advances of all Banks (31.03.2021)
SBI	17	20.98%	700.62	30.19%
PNB	5	6.17%	47.93	2.06%
CBI	1	1.23%	8.94	0.38%
CANARA	1	1.23%	7.91	0.34%
IDBI	1	1.23%	16.08	0.69%
J&K BANK	35	43.20%	1326.96	57.19%
ICICI	4	4.93%	28.13	1.21%
HDFC	2	2.46%	21.14	0.91%
AXIS	3	3.70%	0.55	0.02%
YES BANK	1	1.23%	0.63	0.03%
GRAMEEN	2	2.46%	21.51	0.92%
JKSCB	7	8.64%	108.74	4.68%
SFC	2	2.46%	30.94	1.33%
Total	81		2320.08	

Sub-Sector-wise share in total Priority Sector Advances outstanding as on 31stMarch, 2021 is given below:

(Amt. in Crores)

#	Name of the Sub-Sector	Outstanding in Sub-sector	Total Priority Sector Outstanding	%age share in total Priority Sector Outstanding
1	Agriculture & Allied	292.11	1064.85	27.43%
2	MSMEs	606.73		56.97%
3	Export Credit	0		0%
4	Education	1.27		0.12%
5	Housing	152.83		14.35%
6	Social Infrastructure	0		0%
7	Renewable Energy	0.24		0.02%
8	Others	11.67		1.09%

While analyzing Priority Sector advances it is observed that MSMEs Sector dominates other sectors by absorbing major share of Rs.606.73 Crore (56.97%) followed by Agriculture, Housing and Education sectors with an amount of Rs.292.11 Crore (27.74%), Rs.152.83Crore (14.35%) and Rs.1.27 Crore (0.11%)respectively.

The credit deployment in Education Sector has remained subdued over a period of time despite the concerns expressed at various fora in this regard.

Sub-Sector-wise share in total Non-Priority Sector Advances outstanding as on March 31, 2021 is given below:

(Amt. in Crore)

#	Name of the Sub-Sector	Outstanding in Sub-sector	Total Non-Priority Sector Outstanding	%age share in total Non-Priority Sector Outstanding
1	Agriculture	0	1255.22	0%
2	Education	0.3		0.02%
3	Housing	125.63		10.26%
4	Personal Loans	955.11		76.12%
5	Others	174.18		13.60%

It is observed that 76.12% of total advances outstanding as on **31stMarch, 2021** has gone to Personal Loans Segment alone while the remaining 23.88% of Non- priority Sector advances have gone to Others Sector (13.60%), Housing (10.26%), Agriculture (0.%) and 0.03% has gone to Education Sector.

AGENDA ITEM NO: 4.02

(i) Districts having low Credit Deposit Ratio in UT of Ladakh –

Based on the data provided by banks operating in UT of Ladakh, comparative position of CD Ratio of both the district (in the UT of Ladakh) as on **31stMarch, 2020** and **31stMarch, 2021** is tabulated below:

#	Name of District	C.D. Ratio (%age)		Remarks	#	Name of District	C.D. Ratio (%age)		Remarks
		Mar. 2020	Mar. 2021				Mar. 2020	Mar. 2021	
Leh District					Kargil District				
		Mar. 2020	Mar. 2021				Mar. 2020	Mar. 2021	
1	Leh	35	35	Low CDR	2	Kargil	42	37	Low CDR

(ii) Conduct of DLRC and DCC meetings:

Periodicity of conducting DLRC and DCC meetings as envisaged by RBI is being complied with by all the Lead District Managers in UT of Ladakh.

Statements showing details of DLRC / DCC meetings conducted during the quarter ended **31stMarch, 2021** are enclosed as **Annexure-J (Page: 60)** for information of the house.

AGENDA ITEM NO: 4.03

NPA under Agriculture Sector, MSMEs Sector and PMMY (MUDRA) Gross NPA:

In terms of the directions from Reserve Bank of India, Regional office, Jammu vide their communication dated 15th October, 2020 to discuss the NPA position under Agriculture Sector, MSMEs Sector and MUDRA in the quarterly meeting of Ladakh UTLBC for ensuring close watch and review of the NPAs, the Position of NPAs under Agriculture Sector, MSMEs Sector and MUDRA in UT of Ladakh as on 31st March, 2021 is given below for information of theHouse:

(Amount in Crores)

S.No.	Name of the Sector	Amount of Credit Outstanding	NPA	NPA Percentage
1	Agriculture Sector	292.11	4.72	1.62 %
2	MSMEs Sector	606.72	21.62	3.56%
3	MUDRA	254.82	9.18	3.61%

District Wise details of NPA are given in **Annexure-K&K1 (Page No.61-62)**.

Flow of Credit under Credit Guarantee Fund Scheme for MSMEs (CGTMSE):

The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGTMSE) was launched by the Government of India on 30th August, 2000 to make available collateral-free credit to the Micro and Small Enterprise sector.

As on **31.03.2021**, out of the total MSMEs Sector loans outstanding of **Rs.606.72 Crore** covering **14650** beneficiaries, CGTMSE cover has been extended in favour of **646(4.40%)** beneficiaries with outstanding amount of **Rs.38.29Crore (6.31%)**

The major contributors under CGTMSE as on 31.03.2021 are as under:

Amount in Crore

#	Name of Bank	Total MSME Loans outstanding in Ladakh as on 31.03.2021		Out of which covered under CGTMSE		Percentage cover	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	SBI	1284	75.18	176	11.22	13.70%	14.92%
2	PNB	567	20.54	102	6.45	17.98%	31.40%
3	CBI	92	4.41	8	0.38	8.69%	8.61%
4	CANARA	344	6.41	32	1.31	9.30%	20.43%
5	IDBI	174	10.72	0	0	0%	0%
6	J&K BANK	9984	393.66	328	18.95	3.28%	4.81%
7	ICICI	11	0.24	0	0	0%	0%
8	HDFC	33	2.27	0	0	0%	0%
9	AXIS	0	0	0	0	0%	0%
10	YES BANK	0	0	0	0	0%	0%
11	GRAMEEN	404	8.02	0	0	0%	0%
12	JKSCB	1402	54.44	0	0	0%	0%
13	SFC	355	30.84	0	0	0%	0%
Grand Total		14650	606.73	646	38.29	4.41%	6.31%

Bank-wise / District-wise details of the credit disbursed by banks covered under CGTMSE Scheme viz-a-viz total credit disbursed under MSMEs Sector during the CFY (2020-21) is given in **Annexure-L& L1 (Page: 63-64)**

AGENDA ITEM NO: 5.01

① National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India – Universal Access to Financial Services:

Opening Of Banking Touch Points in Uncovered Villages (5KM Criterion).

Reserve Bank of India in consonance to Government of India Sub-Service Area (SSA) plan envisages providing Banking Touch Point (Bank Branch/BC/IPPB) within a radius of **5 KMs** of every village across the country. In this connection, National Informatics Centre (NIC) in the year 2019 conducted a GPS (Latitude/ Longitude) based verification of Banking Touch Points across the country on the basis of the details uploaded by banks on **Jan Dhan Darshak App**–(GISApp) and a list of **11,278** uncovered villages across the country was arrived at and shared with respective SLBCs/ UTLBCs in the month of October 2019 for opening Banking Touch Points. For UT of Ladakh **17** villages were identified as Uncovered Villages in UT of Ladakh out of the identified 17 villages, 10 villages are uncovered as on 31.03.2021

#	Distri ct	Village Name	Alloted Bank	Status	Remarks	Colou mn
1	Leh	Skiumarkha,	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	All the uncovered villages were discussed in the last UTLBC meeting held on 09.11.2020 and opening of USB is not feasible. All the uncovered villages will be covered under BC model as and when the connectivity is available.
2	Leh	Kumgyam	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
3	Leh	Kharnak	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
4	Leh	Kanji	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
5	Kargil	Kuksho	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-

6	-do-	Barto	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	<i>Agenda 3rd UTLBC meeting</i> -do-
7	-do-	Chah	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
8	-do-	Icher	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
9	-do-	Kargyak	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
10	-do-	Testa	J&K Bank	Uncovered	Not Feasible, inaccessible terrain, no network Connectivity	-do-
11	Leh	Chuchot Gongma	SBI	Uncovered	To be covered by SBI	The village is covered by IPPBs
Total		11 Pending				

SBI & J&K bank to respond in the matter and advised to cover the remaining 11 villages by setting a timeline.

AGENDA ITEM NO: 5.02

Financial Literacy initiatives by Rural Branches of Banks in UT of Ladakh:

- (i) **Bank-wise performance of Rural Branches of Scheduled Commercial Banks in UT of Ladakh from 01.04.2020 to 31.03.2021 :**

#	Name of the Bank	No. of Rural Branches	Number of Camps	
			Target for the Qtr (@ 1 camp per month)	Camps conducted
1	State Bank of India	13	39	29
2	Punjab National Bank	1	3	1
3	J&KBank	27	81	89
4	ICICI	1	3	1
5	AXIS	1	3	4
6	J&K STATE COOP.BANK	2	6	2
TOTAL		45	135	126

AGENDA ITEM NO: 5.03

Performance of Rural Self-Employment Training Institutes (RSETIs) in UT of Ladakh – Allotment of land by Government for development of infrastructure for the RSETIs:

(i) Performance of RSETIs in UT of Ladakh:

Achievement as on 31.03.2021 viz-a-viz Targets for the FY 2020-21:

Name of RSETI	Annual Target FY 2020-21		Progress Achieved			
	Programs	Candidates to be trained	Total No. of Programs conducted	Total No. of Persons Trained	No. of persons credit-linked during CFY	Out of which No. of persons started the ventures
			01.04.2020 to 31.03.2021	01.04.2020 to 31.03.2021		
Leh	12	220	11	232	89	206
Kargil	8	160	6	-	160	-
Total	20	380	17	232	249	206

Position regarding settlement of trained candidates since the inception of the scheme till 31.03.2021 is tabulated below:-

Name of the Bank	Position since inception till 31.03.2021			Out of the total settled candidates up to 31.03.2021			
	No. of candidates trained	No. of candidates settled	%age of settlement	No. of candidates availing bank finance	No. of candidates self-financed	No. of candidates in wage employment	%age of credit-linked to total settled
Leh	2228	1447	64.94%	660	746	41	45.61%
Kargil	358	140	39.10%	110	30	-	78.57%
Total	2586	1587	61.36%	770	776	41	48.52%

(SCHEMES LAUNCHED BY HON'BLE PRIME MINISTER & OTHER ITEMS)**AGENDA ITEM NO: 6.01****Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 31stMarch, 2021:**

The position of disbursement of loans by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31stMarch, 2021**, is asunder:

(Amount in Crore)

Disbursements during the FY 2020-21				Total Amount Disbursed	
#	Category	A/cs	Amount	A/cs	Amount
1	Shishu	437	0.82	5662	108.30
2	Kishore	4542	72.20		
3	Tarun	683	35.28		

Details of Bank-wise disbursements are given in **Annexure- M (Page: 65)**.

AGENDA ITEM NO: 6.02**Stand-up India Programme launched by Hon'ble Prime Minister:**

Stand-Up India Programme was launched by Hon'ble Prime Minister on April 5, 2016 to be implemented by all Scheduled Commercial Banks to facilitate bank loans between Rs.10.00 lakh and Rs.1.00 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) and at least one Women borrower per bank-branch for setting up Green field Enterprise in manufacturing, services or trading sectors. In case of non-individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman Entrepreneur.

Progress achieved as on 31.03.2021

Against the target of **114 cases**, 57 branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.727.39 Lakh** in favour of **80 beneficiaries**, which include **9** cases of women and **12** cases of SC/ST.

(Amount in Lakh)

#	Name of the Bank	No. of branches	Target (2 cases per branch)	Achievement as on 31 st March, 2021			
				SC/ST A/Cs	Women A/Cs	Total A/Cs	Amount disbursed
1	SBI	17	34	18	1	51	510.00
2	PNB	5	10	0	0	3	12.65
3	J&K BANK	35	70	5	8	22	172.74
	TOTAL	57	114	23	9	76	695.39

Except SBI, PNB and J&K bank all other has Nil progress under SUI. Implementation of Budget announcement financial year 2021-22 on amendment of Stand-Up India Scheme is annexed at **Annexure-N, Page-66**. Other banks may explain the reason for Nilfigure under SUI Scheme.

AGENDA ITEM NO: 6.03**Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) – Issuance of Ru-Pay Debit Cards to PMJDY Account Holders:-.**

The position of Ru-Pay Debit Cards issued to PMJDY Account-holders in UT of Ladakh as on **31.03.2021** is tabulated below for information of the House:

(Amount in Crore)

#	BANK NAME	TOTAL PMJDY ACs	DEPOSIT AMOUNT	OUT OF (A) NO. OF RUPAY DEBIT CARDS ISSUED	%AGE OF RUPAY CARDS ISSUED VIZ-A- VIZ TOTAL PMJDY ACCOUNTS	OUT OF (C), NO. OF ACTIVE RUPAY DEBIT CARDS	%AGE OF ACTIVE CARDS VIZ- A- VIZ ISSUED CARDS
		A	B	C	D	E	F
1	SBI	2617	1.48	2012	76.88%	974	48.40%
2	PNB	627	0.20	496	79.10%	82	16.53%
3	CBI	468	0.25	140	29.91%	0	0%
4	CANARA	12	0.002	9	75%	6	66.66%
5	IDBI	285	0.25	279	97.89%	0	0%
6	J&K BANK	14714	20.61	10819	73.52%	2766	32.07%
7	ICICI	102	0	0	0%	0	0%
8	HDFC	106	0.01	106	100%	34	28.45%
9	AXIS	484	0	0	0%	0	0%
10	YES	0	0	0	0%	0	0%
11	JKGB	1818	0.10	201	11.05%	201	100%
12	JKSCB	3658	0.65	0	0%	0	0%
Total		24891	23.55	14062	56.49%	4063	28.89%

Detailed Bank-wise / District-wise progress is given in **Annexure-O &O1 (Page: 67-68)**.

AGENDA ITEM NO: 6.04**PRAGATI (Pro-Active Governance and timely Implementation) Meeting:
Review of Social Security Schemes –PMJJBY, PMSBY & APY:**

Reserve Bank of India vide letter bearing FIDD.CO.LBS.No.2025/02.01.011/2019-20 dated April 17, 2020 have conveyed that PRAGATI meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020 to review performance of Social Security Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt to augmenting the reach and efficiency of these Social Security Schemes. Accordingly, Reserve Bank of India advised SLBCs/UTLBCs that status report as well as the issues/concerns associated with implementation of PMJJBY and PMSBY in the States/UTs be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stake holders.

Apart from above, RBI vide letter bearing FIDD/CO.LBS.No.486/02.01.012/2020-21 dated November 13, 2020 have advised that the progress of Pension Schemes, viz. NPS and APY should also be reviewed and monitored in SLBC/UTLBC meetings.

(i) Review of Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY up to 31.03.2021 in UT Ladakh is given as under:

(Figure in Actual)

#	BANK NAME	PMSBY			PMJJBY		
		Position as on 31.12.20	No. of accounts Opened(01.01.2021 to 31.03.2021)	Cumulative position as on 31.03.21	Position as on 31.12.20	No. of accounts opened (01.01.2021 to 31.03.2021)	Cumulative position as on 31.03.21
1	SBI	4049	38	4087	1008	71	1079
2	PNB	237	56	293	165	0	165
3	CBI	258	9	267	106	0	106
4	CANARA	37	1	38	5	0	5
5	IDBI	423	0	423	33	0	33
6	JKB	7344	620	7964	4518	909	5427
7	ICICI	6	0	6	0	0	0
8	HDFC	270	5	275	49	4	53
9	AXIS	0	0	0	0	0	0
10	YES	0	0	0	0	0	0
11	JKGB	131	0	131	94	0	94
12	JKSCB	310	0	310	83	4	87
Total		13065	729	13794	6061	988	7049

(ii) Progress regarding Atal Pension Yojana:

The consolidated report of registered active subscribers enrolled by APY Service Providers under Atal Pension Yojana up to **31.03.2021** in Ladakh State received from PFRDA is given as under:

Atal Pension Yojana (APY)	No. of subscribers
No. of registered active subscribers sourced from the inception of the scheme	2624

Category-wise Progress regarding Atal Pension Yojana:

Against annual target of enrolling 230 beneficiaries for FY2020-21 assigned as per the number of bank branches in UT of Ladakh, Banks have enrolled beneficiaries up to **31st March, 2021**, as per details given below:

Category	Target per Branch (Registered NLCCs)	No. of accounts sourced during CFY	Total APY accounts sourced since inception
Public Sector Banks	60	69	535
Select Pvt. Banks like J&K Bank, ICICI, HDFC & Axis Bank	60	76	1904
Other Pvt. Banks	30	3	117
Regional Rural Banks	60	0	68
Cooperative Banks	20	0	0
TOTAL	230	148	2624

AGENDA ITEM NO: 6.05

Progress achieved in issuance of Aadhaar Cards in UT of Ladakh & seeding of Aadhaar into the Bank Accounts:

Aadhaar Seeding details as on 31.03.2021		Number	%age
A	Total No. of Individual Saving Bank accounts in UT of Ladakh	410442	-
B	Individual SB accounts seeded with Aadhaar	300755	73.28S

Bank-wise details of seeding of Aadhaar in Operative Saving Bank accounts is given in **Annexure-P (Page: 69)**.

All concerned banks shall ensure that the designated branches for Aadhaar Enrolment/ updation remain operational, so as to ensure coverage of the left out population in UT of Ladakh.

AGENDA ITEM NO: 6.06

Status of Business Correspondents / Bank Mitras in UT of Ladakh:

- The Business Correspondent Agents/ Bank Mitras are playing a major role in spreadoffinancialliteracybyeducatingthepeopleaboutbankingservicesand meeting their banking needs. They are mobilizing people for enrollment in three Social Security Schemes, viz. PMJJBY, PMSBY and APY, in far-flung / difficult areas in order to fulfil the National Mission of Financial Inclusion underPMJDY.
- A total of 18 Bank Mitras/Customer Service Point have been deployed by 2 banks operating in UT of Ladakh for providing basic banking services, mostly in ruralareas.

Bank wise position as on 31.03.2021 is given below:

Name of the Bank		SBI	JKB	IPPB	Total
BC/CSP/Bank Mitras (BM)	Active	5(CSP)	13(BM)	41	59
	Inactive	-	16	0	16

This is for the information of the house.

AGENDA ITEM NO: 6.07

Status of digitization of land record and creation of online charge in the UT of Ladakh.
House may deliberate on the topic.

AGENDA ITEM NO: 6.08

- **WEAVERS MUDRA SCHEME**
- A meeting was conducted on 19.07.2021 Chaired by Sh. Umang Narula Advisor to Hon'ble Lt. Governor UT Ladakh regarding the Weaver Mudra Scheme. The targets were set for the both district 100 each. Assistant Director of Handloom will identify and sponsor the cases to banks.
- House may deliberate

Any other point with permission of the chair