

2nd

Meeting of Ladakh UTLBC

Presided by

Sh. Umang Narula (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Monday, 09th November 2020

Time: 11:00 AM

Place: Conference Hall, DC Office, Leh

Agenda & Background Papers

CONVENOR

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2nd MEETING OF UT LADAKH LEVEL BANKERS COMMITTEE

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GENERAL INFORMATION

UT LADAKH		(Information as per Census 2011)				
Convenor of UTLBC	State Bank of India					
Total area of the UT	59,146 sq. Kms. Ladakh was a region of the state of Jammu & Kashmir, now it has become a Union Territory on 31 October 2019.The UT Ladakh is bounded on south by Himachal Pradesh, west by Jammu & Kashmir and Gilgit Baltistan, on the North by China and on the east by Tibet.					
Capital	Leh					
Population	2,74,289 (as per 2011 census)					Density (4.6/sqr.km)
	Urban:62009 (22.60%)			Male: 156756 (57.15%)		
	Rural:212280 (77.40%)			Female:117533 (42.85%)		
Sex Ratio	750					
Language	Ladakhi, Bhoti and Purgi					
Literacy Rate (%)	74.27					
Crops in UT Ladakh	Barely, Peas and Wheat. Apricot and Apple					
Total No. of District in UT Ladakh = 2	Leh & Kargil District					
No of Revenue Villages	Leh=119, Kargil=127 Total=246					
No of Panchayats	Leh=95, Kargil=98 Total=193					
No of Tehsil	Leh=8, Kargil=7 Total=15					
Total No of Blocks In UT Ladakh = 31	<u>Leh District</u> 1. Leh 2. Chuchot 3. Thiksay 4. Diskit 5. Panamic 6. Turtuk 7. Durbuk 8. Khaltsi 9. SingaylaloK Wanla 10. Skurbuchan 11. Kharu 12. Saspol 13. Nimoo 14. Nyoma 15. Rong-Chumathang 16. Rupsho-Puga			<u>Kargil District</u> 1. Kargil 2. Zanskar 3. Karsha 4. Lungnak 5. Drass 6. Sankoo 7. Shakar Chiktan 8. Shargole 9. Taisuru 10. Barsoo 11. Bhimbat 12. GM Pora (Trespone) 13. Lotsum 14. Soudh 15. Pashkum		
	Lead Bank in Ladakh					
Banking Sector Performance as on 30 th June, 2020	State Bank of India in both the district					
		Public Sector	Private Sector	RRBs	Coop. Banks	Total
	Banks	6	5	1	1	13
	Branches	21	80(35USB)	2	7	110
	Total Deposits	Total Advances	C.D Ratio	Advances to Priority sector	Share of P.S Adv. To Total Adv.	
(Amount in Crores)	5266.51	1968.89	37.00	1017.68	51.68%	

UT LADAKH LEVEL BANKERS COMMITTEE
KEY INDICATERS AS ON 30th JUNE,2020

Sr. No	PARTICULARS	Amount in Crore	
		CONSOLIDATED FIGURE OF ALL BANKS	
		JUNE 2020	BENCH MARK
1	DEPOSITS	5266.51	
2	CREDIT	1968.89	
	TOTAL BUSINESS	7235.4	
	CD RATIO (%)	37.39	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1017.68	
	SHARE OF PSA IN TOTAL ADVANCES (%)	51.68	40%
(i)	AGRICULTURE ADVANCES	267.21	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	13.57	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	26.25	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	581.89	
	SHARE OF MSME IN TOTAL ADVANCES (%)	29.55	
	SHARE OF MSME IN TOTAL PSA (%)	57.17	
(iii)	EXPORT CREDIT	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	
(iv)	EDUCATION ADVANCES	.50	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.02	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.04	
(v)	HOUSING ADVANCES	164.83	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	8.37	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	16.19	
(vi)	SOCIAL INFRASTRUCTURE	0.04	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	-	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	-	
(vii)	RENEWABLE ENERGY	0.35	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.01	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.03	
(viii)	OTHER SECTOR ADVANCES	2.87	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.14	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.28	
4	ADVANCES TO WEAKER SECTION (WS)	676.92	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	34.38	12%
	SHARE OF WS ADVANCES IN PSA (%)	66.51	
5	ADVANCES TO WOMEN	132.55	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	6.73	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	13	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	951.23	
	SHARE OF NPSA IN TOTAL ADVANCES (&)	48.31	
(i)	AGRICULTURE	-	
	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	-	
	SHARE OF AGRICULTURE IN NPSA (%)	-	
(ii)	EDUCATION ADVANCES	0.53	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.02	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.05	
(iii)	HOUSING ADVANCES	86.86	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	4.41	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	9.13	
(iv)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	720.93	

	SHARE OF PER LOANS UNDER NPS IN TOTAL ADVANCES (%)	36.61	
	SHARE OF PER LOANS UNDER NPSA (%)	75.79	
(v)	OTHER SECTOR ADVANCES	142.91	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	7.29	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	15.02	
7	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	145.78	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADV. (%)	7.40	

Position of Bank-wise and District-wise Credit Deposit Ratio:

Based on the data provided by banks operating in the UT, position of CD Ratio of Bank-wise and District-wise as on June 30,2020 as tabulated below.

Position: - District-wise (Amount in Crores)

Sr. No	Name of District	All Banks			
		No of Branches	Deposits	Advances	CD Ratio
1	Leh	84(35USB)	3553.99	1255.60	35.00
2	Kargil	28	1712.52	713.29	42.00
	Total	112	5266.51	1968.89	37.00

Position: - Bank-wise (Amount in Crores)

Sr No	Bank	No of Br.	Dep.	Adv.	CD Ratio	Remarks
I	Public Sector Banks					
1	State Bank of India	14	1423.65	519.25	36.47	Low CDR
2	Punjab National Bank	4	114.67	38.93	33.95	Low CDR
3	Central Bank of India	1	25.32	7.04	27.80	Low CDR
4	Canara Bank	1	3.57	7.61	213.17	
5	IDBI Bank	1	21.64	17.13	79.16	
	Sub-Total -I	21	1588.85	589.96	37.13	
II	Private Sector Banks					
7	J&K Bank Ltd.	35	3126.9	1174.5	37.56	Low CDR
8	ICICI Bank	4	130.2	18.97	14.57	Low CDR
9	HDFC Bank	2	100.42	22.35	22.26	Low CDR
10	Axis Bank	3	41.81	12.79	30.59	Low CDR
11	YES Bank	1	13.50	4.59	34	Low CDR
	Sub-Total -II	45	3412.83	1233.2	36.13	
III	Regional Rural Bank					
12	J&K Grameen Bank	2	12.41	20.18	162.61	
	Sub-Total -III	2	12.41	20.18	162.61	
(A)	Total for Scheduled Commercial Banks	68	5014.09	1843.34	36.76	
(B)	Central/State Cooperative Banks					
13	J&K Coop. Bank	7	252.42	108.22	42.87	
	Sub-Total -B	7	252.42	108.22	42.87	
(C)	Other Financial Corporation (SFC)					
14	State Financial Corporation (SFC)	2	0	17.33	-	
	Sub-Total -B	2	0	17.33	-	
	Grand Total	77	5266.51	1968.89	37.00	

1. (PERFORMANCE OF BANKING SECTOR RELATING TO FLOW OF CREDIT)**AGENDA ITEM NO: 1.01**

- (i) Bank-wise/ Sector-wise/ Region-wise achievements in lending to Priority Sector/ Non-Priority Sector under Annual Credit Plan 2020-21. Position as on 30th June 2020:
- (ii) Micro Analysis regarding performance of banks under ACP 2020-21:

Banks operating in UT Ladakh have provided total credit of Rs.112.12 Crore in favour of 4697 beneficiaries against a target of Rs.870.06 Crore for 37825 beneficiaries to the Priority Sector as well as Non-Priority Sector under Annual Credit Plan 2020-21, thereby registering achievement of 12.88% in financial and 12.41% in physical terms.

Overview of Credit Disbursements**(Amount in Crores)**

Name of the Sector	ACP Target (FY 2020-21)		Achievement as on 30 June 2020		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Priority	29319	581.28	3132	62.14	10.68%	10.69%
Non-Priority	8506	288.77	1565	49.97	18.39%	17.30%
Total	37825	870.05	4697	112.11	12.42%	12.89%

Credit by Sectors-Priority Sector:**(Amount in Crores)**

Name of the Sector	ACP Target (FY 2020-21)		Achievement as on 30 June, 2020		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	14428	250.19	2588	36.30	17.94%	14.51%
MSMEs	10787	231.36	493	23.65	4.57%	10.22%
Export Credit	4	0.45	0	0	0	0
Education	98	9.56	0	0	0	0
Housing	946	46.61	46	2.18	4.86%	4.68%
Social Infrastructure	394	5.92	0	0	0	0
Renewable Energy	2325	32.96	0	0	0	0
Others	337	4.25	5	0.01	1.48%	.24%
Total	29319	581.3	3132	62.14	10.68%	10.69%

Credit by Sectors-Non-Priority Sector:**(Amount in Crores)**

Name of the Sector	ACP Target (FY 2020-21)		Achievement as on 30 June, 2020		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	-	-	-	-	-	-
Education	-	-	-	-	-	-
Housing	119	18.22	23	1.92	19.33%	10.53%
Personal Loans	7826	254.25	1263	34.27	16.14%	13.47%
Others	561	16.30	279	13.78	49.73%	84.54%
Total	8506	288.77	1565	49.97	17.30%	17.30%

District Wise / Sector -Wise Positions:

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

(Amount in Crores)

District	Sector	Targets	Achievements 30 June, 2020	Achievement %
Leh	Priority Sector	285.59	39.39	13.79%
	Non-Priority Sector	168.71	32.33	19.16%
	Total	454.3	71.72	15.79%
Kargil	Priority Sector	295.70	22.75	7.69%
	Non-Priority Sector	120.06	17.63	14.68%
	Total	415.76	40.38	9.71%
	Grand Total	870.06	112.11	12.88%

(ii) MICRO ANALYSIS REGARDING PERFORMANCE OF BANK UNDER ACP 2020-21:

Micro-analysis of performance of Banks under ACP 2020-21 (as of 30th June, 2020) under three major sub-sectors, viz. Agriculture, MSMEs and Housing was conducted by UTLBC with the view to identify areas / district / Banks which have not performed upto the desirable mark and ascertain the reasons / bottlenecks impeding flow of credit to these important sectors/schemes, details whereof are given below.

(Amount in Crores)

Name of the Bank	Agriculture			MSME			Housing		
	Target	Achievement	%age of achievement	Target	Achievement	%age of achievement	Target	Achievement	%age of achievement
SBI	50.65	0.33	0.651	45.81	3.50	7.64	7.47	0.21	2.81
PNB	13.81	3.92	28.38	14.29	0.27	1.88	2.73	0	0
J&K Bank	118.91	31.69	26.65	106.32	18.28	17.19	21.49	1.61	7.49
Other Comm. Banks	37.56	0.07	0.186	35.28	1.00	2.83	9.04	0.00	0.00
Coop. Bank	20.55	0.15	0.72	20.53	0.55	2.68	4.12	0.36	8.73
RRB's	8.70	0.13	1.49	9.12	0.05	.54	1.76	0	0
SFC						-			
Total	250.18	36.29	14.50	231.35	23.65	10.22	46.61	2.18	4.67

Agency Wise achievement of Banks Viz-a-Viz ACP 2020-21 under Priority Sector and Non-Priority Sector are Annexed as **Annexure- A1-A4** **Page:12-31**

2.(CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES)**AGENDA ITEM NO 2.01**

- (i) Performance of Banks under Major Government Sponsored Schemes as on 30.06.2020.

Various Government Sponsored Schemes i.e. PMAY, NRLM, NULM and PMEGP are being implemented through various agencies like ULB, DIC, KVIB and KVIC. The performance under PMEGP sponsored by different agencies like DIC/KVIB and KVIC as on 30.09.2020 are annexed with **Annexure-B1-B4 (Page: 32-35)** are placed for review for the House.

Achievement under PMAY Scheme is as below.

(Amount in Crores)

Name of the Bank	Target	Cases Sponsored	Cases Sanctioned	Achievement as on 30.06.2020		%age Achievement viz-a-viz Sponsorship
	NO	A/C	A/C	A/C	Amt.	%
SBI	5	5	5	5	0.41	100%
J&K Bank	15		11	11	0.47	100%
JKGB	0	3	3	3	0.09	100%
JKSCB	0	5	5	5	0.28	100%
TOTAL						

3.(BANK CREDIT AT A GLANCE)**AGENDA ITEM NO 3.01**

Overview of Credit Scenario in UT Ladakh as on 30th June. 2020

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 Ladakh is submitted for the perusal of the house.

1. Statement of Bank-wise deposits and Advances outstanding as on 30TH June 2020.
Annexure-C (Page:36)
2. Statement of Bank-wise /Sector-wise Advances disbursement and outstanding to the Priority Sector/ Weaker Sections of the Society as on June 30th, 2020
Annexure-D (Page:37-45)

AGENDA ITEM NO 3.02

- (i) Performance of bank under Kissan Credit Card (KCC) Scheme as on 30th June 2020.
- (ii) KCC facility extended to Animal Husbandry and Fisheries for working capital.

Bank wise /District wise performance of major banks in disbursement of credit under KCC Scheme as on Sept. 30th, 2020 as given in **Annexure-E1-E2 (Page: 46-48)** since its inception.

- (ii) KCC facility extended to Animal Husbandry and Fisheries for working capital.

Reserve Bank of India vide Circular No. FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019 extended the KCC facility to Animal Husbandry and Fisheries farmers to help them meet their working capital requirements. Detailed RBI guidelines in this regard have already been circulated to all members banks for implementation. Progress report tabulated below.

Category	Cases Sponsored	Cases Sanctioned	Cases Disbursed	Amount Disbursed (in lakhs)	Cases Rejected/ Returned	Cases pending
Dairy KCC	986	316	307	372.49	8	662
Fisheries	23	19	16	24.87	0	4
Sheep/Poultry/Others	744	487	430	113.23	8	249
Total	1753	822	753	510.59	16	915

Banks have sanctioned 822 cases against 1753 Cases from 01.04.2020 to 30.09.2020.

Details of Bank-wise / District-wise progress are given in **Annexure-F1-F3 (Page 49-51)** for information of the House.

- (iii) As per Government of India Instructions all PM Kisan beneficiaries are to be covered under KCC. Progress under this scheme are unsatisfactory.

House is requested to discuss on the topics.

4.(FINANCIAL INCLUSION, FLCCs & Credit Plus Activities)**AGENDA ITEM NO 4.01****Roadmap for coverage of villages without a branch of a scheduled commercial banks.**

Under revised guidelines on Rationalisation of Branch Authorisation Policy of RBI, banks are instructed to cover all the unbanked villages either by opening CBS enabled Banking Outlets or provide banking facility through CSPs and USBs.

There are currently 113 unbanked villages of more than 5 Kms in UT Ladakh. District wise unbanked villages are annexed with Annexure-G1-G2 (Page 52-55) out of 113 villages, 5 villages have been allotted to SBI and 12 villages to J&K Bank. Present status of already allotted 17 unbanked villages are given in **Annexure-G3 (Page -56)**.

AGENDA ITEM NO 4.02

Financial Literacy Initiatives by FLCs and Rural Branches of Banks in UT Ladakh:

As per the extant operational guidelines of Reserve Bank of India, each FLC has to conduct two special camps per month on Digital Banking besides a minimum of five target group specific camps for different target group per month.

- (i) Financial Literacy Camp could not be conducted due to Covid-19 pandemic during the quarter.
- (ii) Financial Literacy Camp by Rural Branches of Scheduled Commercial Banks also could not be conducted due to Covid-19 Pandemic in UT Ladakh during the quarter ended 30.06.2020

S. No	Name of the Bank	No of Rural Branches	Number of Camps	
			Target for the Qtr. (@ 1 camp per month)	Camps conducted during the Qtr.
1	State Bank of India	11	30	
2	Punjab National Bank	1	3	
3	J&K Bank	28	81	
4	ICICI	2	3	
5	AXIS	1	3	
6	J&K State Coop. Bank	2	6	
	Total	46	126	

House may deliberate the issue

Rural Self-Employment Training Institute (RSETIs) in UT LADAKH:

AGENDA ITEM NO 4.03

RSETIs have been established in both the districts of UT Ladakh by State Bank of India.

Performance of RSETIs in UT Ladakh

- (A) Training programme could not be conducted during the quarter due to Covid-19.
- (B) Achievement as at 30.06.2020 viz-a-viz Targets for the FY 2020-2021.

Name of the District	Annual Target FY 2020-21		Progress Achieved			
	Programme	Candidates to be trained	Total no of Programmes Conducted	Total no of Persons trained	No of persons credit linked during CFY	Out of which No of Persons started the ventures
			01-04-2019 to 30.06.2020	01-04-2019 to 30.06.2020		
Leh	12	300	0	0	24	24
Kargil	12	310	0	0	0	0
Total	24	610	0	0	24	24

(C) Positions regarding settlement of trained candidates since the inception of the Scheme.

Name of the District	Positions since inception till 30.09.2020			Out of total settled candidates up to 30.09.2020			
	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	1996	1279	64.07 %	573	665	41	44.80%
Kargil	196	38	19.39 %	38	0	0	100%
Total	2192	1379	60.08 %	611	665	41	46.33%

5. (SCHEME LAUNCHED BY HON'BLE PRIME MINISTER) & OTHER ITEMS

AGENDA ITEM NO 5.01

Performance of MUDRA and Stand up India (SUI) loans.

Pardhan Mantri Mudra Yojana (PMMY) Scheme initiated by Government of India to provide collateral free loan up to Rs.10 lakh to Small and Micro Enterprises.

Based on the data provided by banks operating in the UT, Bank wise position of MUDRA upto June 30, 2020 as tabulated below.

(Amount in Lakh)

Name of Banks	SHISHU up to Rs.50000		KISHORE (Rs.50000 to Rs.5.00 lakhs)		TARUN (Rs.5 Lakhs to Rs.10 Lakhs)		Total	
	No	Amount	No	Amount	No	Amount	No	Amount
SBI	53	8.17	563	1200.01	279	1000.49	895	2208.67
PNB	11	5.50	74	172.52	75	559.69	160	737.71
CBI	0	0	20	84.74	11	106.00	31	190.74
Canara Bank	0	0	264	986.00	0	0	264	986.00
IDBI	3	1.50	28	122.50	130	1038.39	161	1162.39
JKB	1141	570.5	6530	15942.22	1780	12613.09	9451	29125.81
ICICI	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	0	0	0	0
Axis	0	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0
JKGB	64	27.70	208	470.32	9	60.51	281	558.53
JKSCB	0	0	0	0	0	0	0	0
Total	1272	613.37	7687	18978.31	2284	15378.17	11243	34969.85

District wise and bank wise is annexed with **Annexure-H (Page 57-58)**

Stand up India Programme was launched by Hon'ble Prime Minister on April 5, 2016 to be implemented by all the Schedule Commercial Banks to facilitate bank loans between Rs.10.00 lakh and Rs.1.00 Crore to at least one Schedule Caste (SC) or Scheduled Tribe (ST) and at least one Women borrower per bank-branch for setting up of enterprises in manufacturing, services or trading sector.

The Detailed bank-wise progress of SUI is indicated in **Annexure-H (Page-59)**

AGENDA ITEM NO 5.02

Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) and other Social Security Schemes viz: (i) PMJJBY, (ii) PMSBY, (iii) Atal Pension Yojana and (iv) Sukaniya Samriddhi Yojana.

- (I) Pradhan Mantri Jan Dhan Yojana (PMJDY)
As conveyed by the DFS, MOF, GOI communication bearing F No.6/7/2018-FI (C-300383044) dated September 07, 2018, Government of India decided Yojana to continue (PMJDY) beyond 14.08.2018 with the change in focus of opening of accounts from every household to every adult with the following modifications.
- (i) Existing overdraft limit to PMJDY account holders of Rs.5,000 was raised to Rs.10,000.
 - (ii) Age limit of 18-60 years was revised to 18-65 years.
 - (iii) There will not be any conditions attached for overdraft upto Rs.2,000.
 - (iv) Accidental Insurance cover for new RuPay Card Holders was raised from Rs.1 lakh to Rs.2 lakh for new PMJDY accounts opened after 28/08/2018.
- (II) Progress regarding two Social Security Schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY as on 30.06.2020 for UT Ladakh and PMJDY accounts are given as under.

S. No	Name of the Scheme	Account Eligible	No of enrolments
1	Pradhan Mantri Suraksha Bima Yojana	288724	12422
2	Pradhan Mantri Jeevan Jyoti Bima Yojana	223878	5827
3	Pradhan Mantri Jan Dhan Yojana Accounts		23706

- (III) Progress regarding Atal Pension Yojana:

The consolidated report of subscribers enrolled under Atal Pension Yojana (APY) as on 30.06.2019 in UT Ladakh is given as under.

Atal Pension Yojana (APY)	No of subscribers
No of registered active subscribers sourced from the inception of the scheme	2267

- (IV) Progress regarding Sukaniya Samriddhi Yojana:

The consolidated report of subscribers enrolled under Sukaniya Samriddhi Yojana as on 30.06.2020 in UT Ladakh is given as under.

Sukaniya Samriddhi Yojana	No of subscribers
No of registered active subscribers sourced from the inception of the scheme	5423

The bank-wise progress under Social Security Scheme is indicated in **Annexure-I(Page-60-61)**

6. ATMANIRBHAR BHARAT ABHIYAN

AGENDA ITEM NO 6.01

- (I) Government of India and RBI have taken various measures for combating the challenges faced by the Indian economy due to COVID-19 crisis. Based on the directions of RBI and various initiatives of the Government of India, Banks have also issued detailed guidelines by way of various instructions to provide finance on liberal terms, to the unit affected by the COVID-19 pandemic. Banks have instructed to provide financial assistance under Guaranteed Emergency Credit Line (GECL) to all MSMEs. The loan available under the product is up to 20% of entire fund based outstanding credit from all Banks as on 29.02.2020. Loan to have a 4-year tenure with moratorium of 12 months on principal repayment.

Bank wise/ District wise progress report under Guaranteed Emergency Credit Line (GECL) to all MSMEs upto 28.10.2020 is annexed with **Annexure-J (Page-62-64)**

- (II) Under Atmanirbhar Bharat Abhiyan, GoI has taken initiatives for special credit facility to Street Vendors due to adverse impact of COVID-19

Bank wise/ District wise progress report under Street Vendor Scheme (PM SVANidhi) is annexed with **Annexure-K (Page-65)**

- (III) Under Pradhan Mantri Garib Kalyan Yojana, there are 10699 women Jan Dhan account holders have benefited with Rs.1500/ through various banks operating in UT Ladakh in three instalments upto 30.06.2020.
- (IV) Under Pradhan Mantri Garib Kalyan Yojana, there are 13639 PM Kisan beneficiaries have provided relief of Rs.2000/ through various banks operating in UT Ladakh upto 30.06.2020.

7.WEB BASED PORTAL OF UTLBC OF UT LADAKH.

AGENDA ITEM NO 7.01

UTLBC of UT Ladakh has developed web based portal for compilation and uploading of data/information by the banks. The website has already been shared with Banks and Financial Institutions. The Banks and Financial Institutions have not uploaded their data/information on UTLBC website i.e. www.slbcindia.com for the quarter ended June 2020.

House may deliberate on the topics.

8. NON-ACTIVE PARTICIPATION OF PRIVATE BANKS IN CREDIT DELIVERY

AGENDA ITEM NO 8.01

Most of the Private Banks are not actively participating in the credit delivery (Advances) and implementation of various Social Security Scheme in UT Ladakh. The Private Sector Banks are not authorised by their head office to dispense credit in both the Districts. This leads to a very unhealthy trend in the entire banking system operating in the UT Ladakh.

House may deliberate on the issue.

9. NPA POSITION IN UT OF LADAKH

AGENDA ITEM NO 9.01

As per data provided by various banks operating in UT Ladakh there is NPA of Rs.15.92 Crores which is 0.82% as on 30.06.2020.

Details of Sector-wise / District-wise NPA are annexed with **Annexure-L (Page 66-69)** for information of the House.