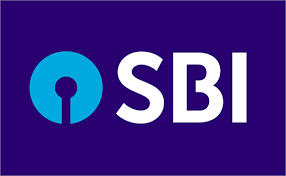
** 10th**

**UTLBC Meeting**

**To be presided by**

**Dr. Pawan Kotwal (IAS)**

**Advisor to Hon’ble Lt. Governor UT Ladakh**

**Wednesday, 18th September 2024**

**Time: 11.00 AM**

**Venue: Hotel The Zen Ladakh, Leh**

****

**Agenda**

**&**

**Background**

**Papers**

**Convenor**

**State Bank of India**

**UTLBC, UT of Ladakh**

**Lions Club Complex, Karzoo, Leh-Ladakh 194101**

**Email:** [**leadbank.ladakh@sbi.co.in**](mailto:leadbank.ladakh@sbi.co.in)

#### I N D E X

#### 10th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OF UT LADAKH

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Agenda**  **Item No.** | **D e s c r i p t i o n** | | **Page**  **No.** | | **Annexure/**  **Page Nos.** | |
| **……** | General Information about UT of Ladakh | | **A1** | | **…** | |
| **..….** | Key Indicator | | **…** | | **…** | |
| **..….** | Confirmation of Minutes of last meeting | | **1** | | **…** | |
| **1. Credit Deposit Ratio** | | | | | | |
| Bank-wise / District wise CD Ratio, Sub-dued CD Ratio | | | **1-3** | | **A Annexure-A,A1&A2**  **(Page No 23-25)** | |
| **2. Performance Of KCC** | | | | | | |
| Performance of KCC (Crop, Animal Husbandry and Fisheries) | | | **3** | | **Annexure-B TO B8 (Page No26-34)** | |
| **3. Performance Of Advance Under Priority & Non-Priority** | | | | | | |
| 3.1 Review of Sector wise / Bank wise Achievement Under ACP  2024-25 up to JUNE, 30th 2024. | | | **4-6** | | **Annexure-C**  **(Page No 35-42)** | |
| 3.2 Micro Analysis regarding performance of Banks Under ACP  2024-25 | | | **7-8** | | **…** | |
| **4. Performance Under PMMY AND SUI** | | | | | | |
| 1. Performance under Pradhan Mantri Mudra Yojana | | | **9** | | | **Annexure- D,D1&D2**  **(Page No 43-45)** |
| 1. Performance under Stand-up India | | | **Annexure- E**  **(Page No - 46)** |
| **5. Performance Under PM SVANidhi** | | | | | | |
| (i) PM SVANidhi, 1st Tranche as on 30.06.2024 | | | **10-11** | | **Annexure-F,F1,F2&F3**  **(Page No 47-50)** | |
| (ii) PM SVANidhi, 2ndTranche as on 30.06.2024 | | |
| (ii) PM SVANidhi, 3rd Tranche as on 30.06.2024 | | |
| **6. Credit Sanctioned Under Government Sponsored Schemes** | | | | | | |
| Performance under NRLM, PMEGP and NULM as on 30.06.2024 | | **11-13** | | **Annexure-G,G1&G2**  **(Page No 51-53)** | | |
| **7. Pradhan Mantri Formalization Of Micro Enterprises**  **(PMFME) Scheme** | | **13- 14** | |  | | |
| **8. Non-Performing Assets In UT Ladakh** | | | | | | |
| 1. Non-Performing Assets under Government Scheme | | **15** | | **Annexure-H,H1-H2**  **(Page no 54-56)** | | |
| (ii) NPA under Agri., MSMEs, and PMMY Scheme | | **Annexure-I,I1&I2**  **(Page no 57-59)** | | |
| **9. Bank Credit At A Glance** | | | | | | |
| Overview of Credit Scenario in UT of Ladakh as on 30.06.2024 | | **15** | | **Annexure-J**  **(Page No 60-67)** | | |
| **10. Credit Coverage Of MSMEs Under CGTMSE, CGFMU**  **And CGSSI** | | **16** | |  | | |
| **11. Review of Social Security Schemes – PMJJBY, PMSBY and**  **Atal Pension Yojna (APY)** | | **17** | | **Annexure-K,K1 &K2**  **( Page No 68-70)** | | |
| **12. Status of Pradhan Mantri Vishwakarma Scheme up to**  **12.08.2024** | | **18** | |  | | |
| **13. Financial Literacy Initiatives by Rural Branches** | | **19** | |  | | |
| 14. **Expanding and Deepening of Digital Payment Ecosystem** | | **19** | | **Annexure-L,L1**  **(Page No 71-74)** | | |
| 15. **Performance of Rural Self-Employment Training Institute**  **(RSETIs) in UT Ladakh** | | **20** | |  | | |
| **16. District level Review committee/District consultative**  **Committee (DLRC/DCC)** | | **21** | |  | | |
| **17. Vibrant Village Programme-** | | **21** | |  | | |
| 18. **Central Know your Customer registry (CKYCR)** | | **21-22** | |  | | |
| **19. Any Other Point** | | **22** | |  | | |

**GENERAL INFORMATION**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Union Territory of Ladakh(Information as per Census2011)** | | | | | | | | | |
| **Convenor of UTLBC Ladakh** | State Bank Of India | | | | | | | | |
| **Capital** | Leh | | | | | | | | |
| **Population** | 274289 (as per census 2011) | | | | | | | | |
| **Languages** | Ladakhi, Bhoti & Purgi | | | | | | | | |
| **Crops in UT Ladakh** | Barley, Peas and Wheat  Apricot and Apple | | | | | | | | |
| **Total No. of Districts in UT of Ladakh: 2** | Leh & Kargil District | | | | | | | | |
| **Total No. of Blocks= 31** | Leh District -16 | | | | Kargil District -15 | | | | |
| **Total No. of Panchayat= 183** | Leh District - 95 | | | | Kargil District - 98 | | | | |
| **Lead Banks in UT of Ladakh** | State Bank of India in both the district | | | | | | | | |
| **Banking Sector** **Performance as on JUNE 30th 2024** |  | **Public Sector** | **Private Sector** | **RRBs** | | **Coop. Banks** | **FIs** | | **Total** |
| **Banks** | 7 | 8 | 1 | | 1 | 1 | | 18 |
| **Branches** | 39 | 53 | 4 | | 7 | 2 | | 105 |
| **Total Deposits** | **Total Advances** | | **C.D Ratio** | | **Advances to**  **Priority Sector** | | **Share of P.S.**  **Adv. To Total Adv.** | |
| **(Amount in Crore)** | 9170.61 | 4403.37 | | 48.02 | | 1584.63 | | 35.98 | |

**KEY INDICATORS AS ON 30th June 2024**

**(Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| # | **PARTICULARS** | **As on 30.06.2023** | **As on**  **31.03.2024** | **As on**  **30.06.2024** | **Bench mark**  **%age Growth** |
| 1 | DEPOSITS | 8411.47 | 9193.08 | 9170.61 |  |
| 2 | CREDIT | 3900.55 | 4166.75 | 4403.37 |  |
|  | TOTAL BUSINESS | 12312.02 | 13359.83 | 13573.98 |  |
|  | CD RATIO (%) | 46.37 | 45.32 | 48.02 |  |
| 3 | PRIORITY SECTOR ADVANCES (PSA) | 1350.78 | 1446.48 | 1584.63 |  |
|  | SHARE OF PSA IN TOTAL ADVANCES (%) | 34.63 | 34.72 | 35.98 | 40% |
| (i) | AGRICULTURE ADVANCES | 322.27 | 319.42 | 334.58 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%) | 8.26 | 7.67 | 7.59 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN PSA (%) | 24.11 | 22.08 | 21.11 | 18% |
| (ii) | MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES | 818.38 | 918.96 | 1028.97 |  |
|  | SHARE OF MSME IN TOTAL ADVANCES (%) | 20.98 | 22.05 | 23.36 |  |
|  | SHARE OF MSME IN TOTAL PSA (%) | 60.58 | 63.53 | 64.93 |  |
| (iii) | EDUCATION ADVANCESIN TOTAL PSA | 1.66 | 1.69 | 1.61 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.04 | 0.04 | 0.03 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%) | 0.12 | 0.12 | 0.10 |  |
| (iv) | HOUSING ADVANCES IN TOTAL PSA | 180.49 | 183.30 | 186.84 |  |
|  | SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%) | 4.63 | 4.40 | 4.24 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL PSA (%) | 13.36 | 12.67 | 11.79 |  |
| (v) | RENEWABLE ENERGY IN TOTAL PSA | 0.09 | 0.04 | 0.39 |  |
|  | SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%) | - | - |  |  |
|  | SHARE OF RENEWABLE ENERGYIN TOTAL PSA (%) | - | - |  |  |
| (vi) | OTHER SECTOR ADVANCES IN TOTAL PSA | 27.89 | 22.58 | 32.01 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.72 | 0.54 | 0.72 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 2.06 | 1.56 | 2.02 |  |
| 4 | ADVANCES TO WEAKER SECTIONS (WS) | 1088.03 | 1200.97 | 1331.47 |  |
|  | SHARE OF WS ADVANCES IN TOTAL ADVANCES (%) | 27.89 | 28.82 | 30.23 | 10% |
|  | SHARE OF WS ADVANCES IN PSA (%) | 80.55 | 83.03 | 84.02 |  |
| 5 | ADVANCES TO WOMEN | 2.64 | 3.01 | 3.05 |  |
|  | SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%) | 0.06 | 0.07 | 0.07 |  |
|  | SHARE OF ADVANCES TO WOMEN IN PSA (%) | 0.20 | 0.21 | 1.97 |  |
| # | **PARTICULARS** | **As on 30.06.2023** | **As on**  **31.03.2024** | **As on**  **30.06.2024** | **Bench mark**  **%age Growth** |
| 6 | NON-PRIORITY SECTOR ADVANCES (NPSA) | 2549.77 | 2720.23 | 2818.73 |  |
|  | SHARE OF NPSA IN TOTAL ADVANCES (%) | 65.37 | 65.28 | 64.01 |  |
| (i) | EDUCATION ADVANCES | 2.21 | 2.73 | 3.30 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.05 | 0.07 | 0.07 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%) | 0.09 | 0.10 | 0.11 |  |
| (ii) | HOUSING ADVANCES | 266.80 | 332.74 | 359.46 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%) | 6.84 | 7.99 | 8.16 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%) | 10.46 | 12.23 | 12.75 |  |
| (iii) | PERSONAL LOANS UNDER NON-PRIORITY SECTOR | 883.34 | 961.25 | 993.55 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%) | 22.65 | 23.07 | 22.56 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%) | 24.88 | 35.34 | 35.24 |  |
| (iv) | OTHER SECTOR ADVANCES | 1397.42 | 1423.52 | 1462.23 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 35.83 | 34.16 | 33.20 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%) | 54.81 | 52.33 | 51.87 |  |
| 7 | TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY) | 3.87 | 4.42 | 4.91 |  |
|  | SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%) | 0.10 | 0.11 | 0.11 |  |
| 8 | TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY) | 447.29 | 516.03 | 546.30 |  |
|  | SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%) | 11.47 | 12.38 | 12.40 |  |
| 9 | TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY) | 1425.32 | 1446.10 | 1494.25 |  |
|  | SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 36.54 | 34.71 | 33.93 |  |

#### Confirmation of minutes of the last meeting

The 9th Meeting of UTLBC Ladakh for the quarter ended May 27 2024, and minutes were circulated among the members via our letter No UTLBC/LA/2024-25/39, dated 05.02.2024. All the banks and departments have submitted the ATR except IDBI Bank, Indusind Bank, and J&K State Coop. Bank.

**House is requested to confirm the same please.**

**Agenda Item No 1**

**Credit Deposit Ratio of UT Ladakh**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank-wise CD Ratio of UT Ladakh as on 30.06.2024 (Amount in Crore)** | | | | | |
| **Sr. No** | **Banks** | **No of Branch** | **Deposits** | **Advances** | **CD Ratio %** |
|  | **Public Sector Banks** |  |  |  |  |
| 1 | State Bank of India | 27 | 2232.45 | 1522.82 | 68.21 |
| 2 | Punjab National Bank | 7 | 215.95 | 153.01 | 70.85 |
| 3 | Central Bank of India | 1 | 34.42 | 13.43 | 39.02 |
| 4 | Canara Bank | 1 | 14.84 | 22.37 | 150.74 |
| 5 | Union Bank | 1 | 10.94 | 17.72 | 161.97 |
| 6 | Bank of India | 1 | 6.07 | 13.13 | 216.31 |
| 7 | Bank of Baroda | 1 | 4.31 | 0.44 | 10.21 |
|  | **Sub-Total-I** | **39** | **2518.98** | **1742.92** | **69.19** |
|  | **Private Sector Banks** |  |  |  |  |
| 8 | IDBI Bank | 1 | 33.32 | 12.06 | 36.19 |
| 9 | J&K Bank | 37 | 5361.46 | 2221.86 | 41.44 |
| 10 | ICICI Bank | 4 | 411 | 173.83 | 42.29 |
| 11 | HDFC Bank | 3 | 320 | 45.20 | 14.12 |
| 12 | Axis Bank | 3 | 105.52 | 25.32 | 24.00 |
| 13 | Yes Bank | 1 | 36.81 | 7.34 | 19.94 |
| 14 | Induslnd Bank | 2 | 13.48 | 0.26 | 1.93 |
| 15 | Bandhan Bank | 2 | 5.65 | 0.00 | 0.00 |
|  | **Sub-Total-II** | **53** | **6287.26** | **2485.87** | **39.54** |
|  | **Regional Rural Banks** |  |  |  |  |
| 16 | J&K Grameen Bank | 4 | 28.28 | 42.85 | 151.52 |
|  | **Sub-Total-III** | **4** | 28.28 | 42.85 | 151.52 |
| (A) | **Total for Scheduled Commercial Banks (I+II+III)** | **96** | **8834.52** | **4271.64** | **48.35** |
| (B) | **Central/State Coop. Banks** |  |  |  |  |
| 17 | J&K State Coop. Bank | 7 | 336.09 | 116.61 | 34.70 |
|  | **Sub-Total** | **7** | **336.09** | **116.61** | **34.70** |
| ( C) | **Other Financial Institution (FIs)** |  |  |  |  |
| 18 | SFC | 2 | 0.00 | 15.12 | 0.00 |
|  | **Sub-Total** | **2** | **0.00** | **15.12** | **0.00** |
|  | **Grand Total (A+B+C)** | **105** | **9170.61** | **4403.37** | **48.02** |

**Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on**

**30.06.2023 TO 30.06.2024:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Branches in UT of Ladakh** | **CD Ratio (Position as on 30.06.2023)** | **CD Ratio (Position as on 30.06.2024)** | **Y-O-Y Increase/ Decrease in CD Ratio (%)** |
| **1** | **CBI** | 1 | 42.33 | 39.02 | **-7.82** |
| **2** | **BOB** | 1 | 6.53 | 10.21 | **56.35** |
| **3** | **IDBI** | 1 | 45.95 | 36.19 | **-21.24** |
| **4** | **HDFC** | 3 | 11.69 | 14.12 | **20.78** |
| **5** | **AXIS** | 3 | 10.67 | 24.00 | **124** |
| **6** | **YES** | 1 | 20.46 | 19.94 | **-2.54** |
| **7** | **INDUSIND** | 2 | 1.89 | 1.93 | **2.11** |
| **8** | **JKSCB** | 7 | 37.87 | 34.70 | **-8.37** |

**CBI BOB, IDBI, HDFC, AXIS, YES, INDUSIND AND JKSCB Banks may explain the reason for low CD ratio**

**Districts wise 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 **30th June 2024** is tabulated below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name**  **of District** | **C.D Ratio (%age)** | | **Name**  **of District** | **C.D Ratio (%age)** | |
| **Leh** | **June 2023** | **June 2024** | **Kargil** | **June 2023** | **June 2024** |
| **48.29** | **49.71** | **42.80** | **44.83** |

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on June

**30th 2024** are annexed with **Annexure-A, A1& A2 (Page No.23-25)**

**Agenda Item No 2**

**1. PERFORMANCE OF KCC (Crop, Animal Husbandry/Fisheries)**

Based on the data submitted by banks in UT Ladakh. The details are as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Cases Sanctioned 01.04.2024 to 30.06.2024** | **Cases Disbursed 01.04.2024 to 30.06.2024** | |
| **A/c** | **Amt.** |
| **KCC Crop** | 8676 | 8676 | 5568.12 |
| **AHKCC** | 5004 | 5004 | 2252.84 |
| **Fisheries** | 13 | 13 | 4.41 |
| **Total** | **13693** | **13693** | **7825.37** |

##### (Amount in Lakhs)

Bank-wise and District-wise details are given in **Annexure-B, B1, B2, B3, B4, B5, B6 B7& B8 (Page No.26-34)**

**House is requested to review the position.**

**Agenda Item No 3**

#### 3.1 PERFORMANCE OF ADVANCES UNDER PRIORITY & NON-PRIORITY SECTOR

#### OF UT LADAKH

1. **Review of Sector-wise/ Region-wise /Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2024-25 – as on 30th JUNE 2024:**

Banks operating in UT of Ladakh have provided total credit of Rs.1032.79 Crore in favor of 30834 beneficiaries against a target of Rs.1887.66 Crore for 55049 beneficiaries to Priority as well as Non-priority Sector during the 1st quarter under Annual Action Plan 2024-25 there by registering achievement of 54.71% in financial terms and 56.01% in physical terms.

#### Overview of Credit Disbursements as on JUNE, 30th t 2024 (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sector** | **ACP Target FY 2024-25** | | **Achievement as on 30.06.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Priority** | 38369 | 925.06 | 20078 | 529.08 | **52.32** | **57.19** |
| **Non-Priority** | 16680 | 962.60 | 10756 | 503.71 | **64.48** | **52.32** |
| **Total** | **55049** | **1887.66** | **30834** | **1032.79** | **56.01** | **54.71** |

1. **Achievement under Priority Sector Advances as on JUNE, 30th 2024**

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | | **Achievement as on 30.06.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C.** | **Amt.** |
| **Agriculture** | 22779 | 341.76 | 14302 | 82.53 | 62.78 | 24.14 |
| **MSMEs** | 13576 | 512.60 | 5644 | 430.29 | 41.57 | 83.94 |
| **Education** | 91 | 6.79 | 2 | 0.00 | 2.19 | 8.11 |
| **Housing** | 577 | 34.31 | 102 | 5.32 | 17.67 | 73% |
| **Social Infrastr.** | 88 | 2.78 | 1 | 0.06 | 1.13 | 21.66 |
| **Renew. Energy** | 500 | 7.50 | 1 | 0.09 | 0.2 | 12 |
| **Others** | 758 | 19.32 | 26 | 10.79 | 3.43 | 55.79 |
| **Total** | **38369** | **925.06** | **20078** | **529.08** | **52.32** | **57.19** |

#### Achievement under Non-Priority Sector Advances as on JUNE , 30th 2024

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | | **Achievement as on 30.06.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Education** | 4 | 0.63 | 2 | 0.14 | 50 | 22.20 |
| **Housing** | 465 | 80.29 | 237 | 27.55 | 50.96 | 34.31 |
| **Personal Loans** | 7767 | 476.51 | 5168 | 149.83 | 66.53 | 31.44 |
| **Others** | 8444 | 405.17 | 5349 | 326.19 | 63.34 | 80.50 |
| **Total** | **16680** | **962.60** | **10756** | **503.71** | **64.48** | **52.32** |

**The District-wise/ Sector-wise achievements as at the end of JUNE 2024 vis-à-vis Commitments for lending under Annual Credit Plan 2024- 25 are summarized below:**

#### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Sector** | **A/C** | **ACP Target FY 2024-25** | **A/C** | **Achievement**  **As on**  **30th JUNE 2024** | **%age of Achievement** |
| **Leh** | **Priority Sector** | 19639 | 510.92 | 11850 | 344.75 | 67.47 |
| **Non-Priority Sector** | 9106 | 601.63 | 5760 | 351.23 | 58.37 |
| **Total** | **28745** | **1112.55** | **17610** | **695.98** | **62.55** |
| **Kargil** | **Priority Sector** | 18730 | 414.13 | 8228 | 184.32 | 44.50 |
| **Non-Priority Sector** | 7574 | 360.96 | 4996 | 152.49 | 42.24 |
| **Total** | **26304** | **775.09** | **13224** | **336.81** | **43.45** |
| UT of Ladakh | Total Priority Sector | 38369 | 925.05 | 20078 | 529.08 | 57.19 |
| Non-Priority Sector | 16680 | 962.60 | 10756 | 503.71 | 52.32 |
| **GRAND TOTAL** | **55049** | **1887.65** | **30834** | **1032.79** | **54.71** |

1. **Achievement by Major Banks:**

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target**  **FY 2024-25** | | **Achievement as on JUNE, 30th 2024.** | | **%age of Achievement** | |
| **A/C** | **Amt** | **A/C** | **Amt** | **A/C** | **Amt** |
| **SBI** | 7216 | 159.31 | 1953 | 68.98 | 27.06% | 43.29% |
| **PNB** | 1449 | 73.51 | 276 | 19.17 | 19.04% | 26% |
| **J&K BANK** | 20519 | 454.30 | 17124 | 408.89 | 83.45% | 90% |
| **OTHER COMM.BANK** | 5382 | 141.68 | 304 | 19.16 | 5.64% | 13.52% |
| **COOP.BANK** | 2601 | 74.74 | 120 | 5.12 | 4.61% | 6.86% |
| **RRB’S** | 1202 | 21.51 | 301 | 7.75 | 25.04% | 26.02% |
| **TOTAL** | **38369** | **925.05** | **20078** | **529.07** | **52.32%** | **57.19%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target FY 2024-25** | | **Achievement as on JUNE, 30th 2024.** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 5200 | 331.62 | 2637 | 217.20 | 50.71% | 65.49% |
| **PNB** | 308 | 18.62 | 152 | 12.08 | 49.35% | 64.87% |
| **J&K BANK** | 5816 | 435.83 | 5510 | 203.43 | 94.73% | 46.70% |
| **OTHER COMM.BANK** | 4901 | 163.03 | 2364 | 63.29 | 48.23% | 38.82% |
| **COOP.BANK** | 346 | 8.98 | 65 | 5.71 | 18.78% | 63.58% |
| **RRB’S** | 109 | 4.52 | 28 | 2.00 | 25.68% | 44.24% |
| **TOTAL** | **16680** | **962.6** | **10756** | **503.71** | **64.48%** | **52.32%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **TOTAL (Priority + Non-Priority Sector)** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | | **Achievement as on**  **JUNE, 30th 2024.** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 12416 | 490.94 | 4590 | 286.19 | 36.96% | 58% |
| **PNB** | 1757 | 92.13 | 428 | 31.25 | 24.35% | 34% |
| **J&K Bank** | 26335 | 890.14 | 22634 | 612.32 | 85.94% | 69% |
| **OTHER COMM.BANK** | 10283 | 304.69 | 2668 | 82.43 | 25.94% | 27.05% |
| **COOP.BANK** | 2947 | 83.73 | 185 | 10.84 | 6.27% | 13% |
| **RRB’S** | 1311 | 26.03 | 329 | 9.76 | 25.09 | 37.48% |
| **TOTAL** | **55049** | **1887.66** | **30834** | **1032.79** | **56.01%** | **54.71%** |

Details of bank-wise/ sector-wise performance are given as **Annexure- C (Page No. 35-42)**

**House is requested to review the position.**

**3.2 Micro Analysis regarding performance of Banks under ACP 2024-25**

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 impending flow of credit to these important sectors. The details are as under.

1. **MSME Sector**

**Annual Target= Rs.512.60 Cr, Achievement as on 30.06.2024** is **Rs.430.29Cr. (84%):**

**ACHIEVEMENT OF BANK WISE (AS ON 30.06.2024) vis-à-vis ACP TARGETS**

|  |  |  |  |
| --- | --- | --- | --- |
| **DISTRICT** | **LEH** | **KARGIL** | **AGGREGATE** |
| **% SHARE OF ACP TARGET** |  |  |  |
| **SBI** | 107% | 17% | 68% |
| **PNB** | 41% | 17% | 31% |
| **CBI** | 23% | No Branch | 23% |
| **CANARA BANK** | 25% | No Branch | 25% |
| **UBI** | 38% | No Branch | 38% |
| **BOI** | 33% | No Branch | 33% |
| **BOB** | 0% | No Branch | 0% |
| **IDBI** | 34% | No Branch | 34% |
| **J&K BANK** | 166% | 112% | 141% |
| **ICICI BANK** | 0% | 38% | 14% |
| **HDFC BANK** | 11% | 43% | 24% |
| **AXIS BANK** | 19% | 0% | 10% |
| **YES BANK** | 0% | No Branch | 0% |
| **INDUSIND BANK** | 0% | 0% | 0% |
| **BANDHAN BANK** | 0% | 0% | 0% |
| **JKG BANK** | 55% | 38% | 50% |
| **JKSCB** | 9% | 8% | 9% |
| **Total** | **95%** | **67%** | **84%** |

**BOB, Yes Bank, IndusInd Bank and Bandhan Bank has NIL data in Housing Sector.**

**House is requested to review the position.**

#### (C) Housing Sector

**Annual Target= Rs.34.31Cr, Achievement (30.06.2024) =Rs.5.32 Cr. (16%):**

**ACHIEVEMENT OF ALL BANKS (AS ON 30.06.2024) VIZ-A-VIZ ACP (Amt in Lakhs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **TARGET AMT.** | **ACHIEVEMENT AMT.** | **AGGREGATE** |
| **SBI** | **616.00** | **3.62** | **1%** |
| **PNB** | **139.00** | **2.00** | **1%** |
| **J&K BANK** | **1804.11** | **376.44** | **21%** |
| **ICICI BANK** | **118.00** | **24.09** | **20%** |
| **JK GRAMEEN BANK** | **76.00** | **17.00** | **22%** |
| **JKSC BANK** | **265.50** | **109.00** | **41%** |
| **TOTAL** | **3018.61** | **532.15** | **17.63%** |

**Poor performing banks:**

Some of the major Commercial Banks operating in UT of Ladakh have shown nil achievement **vis-à-vis** ACP 2024-25 under Housing Sector i.e. CENTRAL BANK OF INDIA,CANARA BANK,UNION BANK OF INDIA,BANK OF INDIA,BANK OF BARODA,IDBI Bank, HDFC Bank, AXIS Bank, YES Bank, INDUSIND Bank AND BANDHAN BANK. They may explain the reason please.

#### (D) Renewable Energy

#### There is no progress under the renewable energy upto 30.06.2024. No banks have sanction loan under solar rooftop scheme as against the 500 target set for this CFY.

#### House is requested to deliberate on the topic please.

**Agenda Item No: 4**

1. **Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 30th JUNE 2024:**

The position of disbursement of loan by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **30th JUNE 2024** is as under:

**(Amount in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Disbursements during the FY 2024-25** | | | | **Total Outstanding as on 30.06.2024** | |
| **#** | **Category** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| **1** | **Shishu** | 243 | 112.07 | 738 | 211.18 |
| **2** | **Kishore** | 1958 | 4274.32 | 11527 | 17077.29 |
| **3** | **Tarun** | 812 | 5329.38 | 3320 | 16752.93 |
|  | **TOTAL** | **3013** | **9715.77** | **15585** | **34041.40** |

**Details of Bank-wise disbursements and outstanding are given in Annexure-D,D1&D2 (Page No. 43-45)**

**House is requested to review the position.**

**(b) Performance under Stand-up India (SUI) as on 30.06.2024**

Against the target of **146 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.1572.21 Lakhs** in favour of **187 beneficiaries**.

#### (Amount in Lakhs)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of**  **Branches** | **Target (2 cases per**  **branch)** | **Achievement as on JUNE, 30th 2024.** | | | | **Total since inception as on JUNE, 30th 2024.** | |
| **SC/ST**  **A/Cs** | **Women A/Cs** | **Total A/Cs** | **Amount disbursed** | **Total A/Cs** | **Outstanding Amount** |
| 1 | **SBI** | 27 | 54 | 103 | 21 | 124 | 696.36 | 411 | 6574.85 |
| 2 | **PNB** | 7 | 14 | 11 | 1 | 12 | 208.29 | 155 | 2960.80 |
| 3 | **UBI** | 1 | 2 | 4 | 9 | 13 | 340.40 | 12 | 286.37 |
| 4 | **J&K BANK** | 37 | 74 | 17 | 16 | 33 | 238.02 | 76 | 525.94 |
| 5 | **JKGB** | 4 | 2 | 3 | 0 | 3 | 55.88 | 15 | 253.64 |
| 6 | **JKSCB** | 7 | 0 | 2 | 0 | 2 | 33.26 | 0 | 0.00 |
| 7 | **All Other** | 22 | 46 | 0 | 0 | 0 | 0.00 | 0 | 0.00 |
|  | **TOTAL** | **105** | **192** | **140** | **47** | **187** | **1572.21** | **669** | **10601.60** |

Except SBI, PNB, UBI, J&KB, JKGB & JKSCB all other banks have nil progress under SUI. Bank wise/ District wise is annexed at **Annexure-E, Page-46** other banks may explain the reason for nil figure under SUI Scheme.

**Agenda Item No 5**

**1. PERFORMANCE OF PM SVANidhi**

Progress Achieved by banks operating in UT of Ladakh under **Street Vendors Atma Nirbhar Nidhi -PM SVANidhi** is given as under:

1. **PM SVANidhi: 1st Tranche as on 30.06.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **SR**  **No.** | **Name of Banks** | **No of Cases**  **Sponsored** | **No of Cases Sanctioned** | **Pending for Sanction** | **No of Cases Disbursed** | **Pending for Disbursed** | **No of case Returned** |
| 1 | **SBI** | 171 | 155 | 0 | 149 | 6 | 16 |
| 2 | **PNB** | 15 | 13 | 0 | 13 | 0 | 2 |
| 3 | **CBI** | 13 | 13 | 0 | 13 | 0 | 0 |
| 4 | **BOI** | 4 | 3 | 0 | 3 | 0 | 1 |
| 5 | **UBI** | 12 | 11 | 1 | 11 | 0 | 0 |
| 6 | **IDBI** | 1 | 0 | 0 | 0 | 0 | 1 |
| 7 | **JKB** | 299 | 268 | 1 | 265 | 3 | 30 |
| 8 | **HDFC** | 9 | 5 | 0 | 5 | 0 | 4 |
| 9 | **AXIS** | 5 | 2 | 1 | 0 | 2 | 2 |
| **TOTAL** | | **529** | **470** | **3** | **459** | **11** | **56** |

**(ii)PM SVANidhi: 2nd Tranche as on 30.06.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **SR**  **No.** | **Name of Banks** | **No of Cases**  **Sponsored** | **No of Cases Sanctioned** | **Pending for Sanction** | **No of Cases Disbursed** | **Pending for Disbursed** | **No of case Returned** |
| 1 | **SBI** | 90 | 72 | 0 | 60 | 12 | 18 |
| 2 | **PNB** | 8 | 7 | 1 | 7 | 0 | 0 |
| 3 | **CBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 4 | **BOI** | 3 | 3 | 0 | 3 | 0 | 0 |
| 5 | **UBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 6 | **JKB** | 180 | 147 | 0 | 146 | 1 | 33 |
| 7 | **HDFC** | 5 | 1 | 1 | 1 | 0 | 3 |
| **TOTAL** | | **294** | **238** | **2** | **225** | **13** | **54** |

**(iii)PM SVANidhi: 3rd Tranche as on 30.06.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **SR**  **No.** | **Name of Banks** | **No of Cases**  **Sponsored** | **No of Cases Sanctioned** | **Pending for Sanction** | **No of Cases Disbursed** | **Pending for Disbursed** | **No of case Returned** |
| 1 | **SBI** | 13 | 13 | 0 | 10 | 3 | 0 |
| 2 | **PNB** | 3 | 1 | 2 | 1 | 0 | 0 |
| 3 | **CBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 4 | **BOI** | 2 | 2 | 0 | 0 | 2 | 0 |
| 5 | **UBI** | 2 | 2 | 0 | 2 | 0 | 0 |
| 6 | **JKB** | 84 | 79 | 1 | 77 | 2 | 4 |
| 7 | **HDFC** | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | **AXIS** | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL** | | **108** | **101** | **3** | **94** | **7** | **4** |

**Bank wise/ District-wise performance given in Annexure-F, F1, F2 & F3 (Page No.47-50)**

**House is requested to review the position.**

**Agenda Item No 6**

**CREDIT SANCTIONED UNDER GOVERNMENT SPONSORED SCHEMES:**

The performance of banks under major Government Sponsored Schemes as of JUNE 30th 2024 is provided below:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Scheme** | **Cases Sponsored** | **Sanctioned as on**  **30.06.2024** | | **Outstanding as on**  **30.06.2024** | |
| **No** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 13 | 13 | 218.5 | 57 | 218.76 |
| **2** | **PMEGP** | 76 | 17 | 170.05 | 2426 | 7828.46 |
| **3** | **NULM** | 8 | 8 | 4.41 | 48 | 53.39 |

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

**(i) NATIONAL RURAL LIVELIHOOD MISSION (NRLM):**

The contribution of banks is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored 01.04.2024 to 30.06.2024** | **Cases Sanctioned**  **01.04.2024 to**  **30.06.2024** | | **Outstanding as on**  **30.06.2024** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **UBI** | 1 | 1 | 2.00 | 1 | 1.99 |
| **J&K Bank** | 3 | 3 | 17.00 | 50 | 208.01 |
| **JKGB** | 0 | 0 | 0 | 6 | 8.67 |
| **Total** | **4** | **4** | **19.00** | **57** | **218.76** |

**(ii) PRIME MINISTER’S EMPLOYMENT GENERATION PROGRAMME (PMEGP):**

The contribution of major banks is tabulated below:

**(Amount in Lakh)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Targets**  **(KVIC/DIC)** | **Cases**  **Sponsored from 01.04.2024 to 16.08.2024** | **Sanctioned as on**  **30.06.2024** | | **Pending Cases(\*)** | **Rejected/**  **Returned** |
| **A/C** | **AMT** | **A/C** | **A/C** |
| **SBI** | 42 | 15 | 1 | 10.00 | 13 | 1 |
| **PNB** | 12 | 6 | 2 | 21.85 | 3 | 1 |
| **CBI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **CANARA Bk** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **UBI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **BOI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **IDBI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **JK BANK** | 71 | 53 | 15 | 148.20 | 36 | 2 |
| **ICICI BANK** | 4 | 0 | 0 | 0.00 | 0 | 0 |
| **HDFC BANK** | 4 | 0 | 0 | 0.00 | 0 | 0 |
| **AXIS BANK** | 4 | 0 | 0 | 0.00 | 0 | 0 |
| **YES BANK** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **Indusind Bk** | 4 | 0 | 0 | 0.00 | 0 | 0 |
| **Bandhan Bk** | 4 | 0 | 0 | 0.00 | 0 | 0 |
| **JKG BANK** | 4 | 0 | 1 | 0.00 | 0 | 0 |
| **JKSCBANK** | 13 | 2 | 0 | 0.00 | 2 | 0 |
| **TOTAL** | **176** | **76** | **18** | **180.05** | **54** | **4** |

Details of achievements under Government Sponsored Schemes (PMEGP) as on **30.06.2024** are

Annexed as **Annexure-G, G1&G2 (Page No: 51-53)**

**(iii) NATIONAL URBAN LIVELIHOOD MISSION (NULM) SEP Scheme:**

The contribution of major players is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored from 01.04.2024 to 30.06.2024** | **Cases Sanctioned from 01.04.2024 to 30.06.2024** | | **Outstanding as on**  **30.06.2024** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 0 | 0 | 0 | 7 | 8.42 |
| **PNB** | 0 | 0 | 0 | 1 | 0.82 |
| **CBI** | 1 | 1 | 0.30 | 1 | 1.79 |
| **JKB** | 7 | 7 | 4.11 | 37 | 40.95 |
| **HDFC Bank** | 0 | 0 | 0.00 | 0 | 0 |
| **AXIS Bank** | 0 | 0 | 0.00 | 0 | 0 |
| **JKSCB** | 0 | 0 | 0.00 | 2 | 1.41 |
| **TOTAL** | **8** | **8** | **4.41** | **48** | **53.39** |

From the above data given, it is observed that 8cases were sponsored to banks during the FY 2024-25

#### Agenda Item No 7

**1. PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PMFME)**

As per the PMFME portal total numbers of 6 cases have been sponsored out of which 4 of Leh district and 2 of Kargil district during the CFY under the scheme. Bank wise progress upto 30.06.2024 is tabulated below:

***(Amount in Lakhs)***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Dis**  **trict** | **Bank** | **Target for CFY** | **Cases Sponsored 01.04.2024 to 30.06.2024** | **Sanctioned 01.04.2024 to 30.06.2024** | | **Disbursed 01.04.2024 to 30.06.2024** | | **Return/Pending 01.04.2024 to 30.06.2024** |
| **A/C** | **AMT** | **A/C** | **AMT** |
| **LEH** | SBI | 12 | 2 | 0 | 0.00 | 0 | 0.00 | 0 |
| PNB | 5 | 1 | 0 | 0.00 | 0 | 0.00 | 1 |
| CBI | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| Canara Bank | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| UBI | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| BOI | 3 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| IDBI Bank | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| JKB | 19 | 3 | 1 | 16.74 | 0 | 0.00 | 2 |
| ICICI | 3 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| HDFC | 3 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| Axis | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| Yes Bank | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| **KARGIL** | J&KGB | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| **TOTAL** | **59** | **4** | **1** | **16.74** | **0** | **0.00** | **3** |
| SBI | 9 | 1 | 0 | 0.00 | 0 | 0.00 | 1 |
| PNB | 6 | 1 | 0 | 0.00 | 0 | 0.00 | 1 |
| J&K Bank | 16 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| ICICI Bank | 3 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| HDFC | 3 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| Axis Bank | 1 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| INDUSIND BANK | 1 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| J&KGB | 2 | 0 | 0 | 0.00 | 0 | 0.00 | 0 |
| **TOTAL** | **41** | **2** | **0** | **0** | **0** | **0** | **2** |
| **G.TOTAL** | **100** | **6** | **1** | **16.74** | **0** | **0** | **5** |

**Agenda Item No 8**

1. **Non-Performing Assets (NPAs) under Government Sponsored Scheme:**

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

***(Amount in Lakhs)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Scheme** | **As on 30.06.2024** | | | | |
| **Outstanding** | | **Gross NPAs** | | **%age of NPA** |
| **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 57 | 218.76 | 0 | 0 | 0 |
| **2** | **PMEGP** | 2426 | 7828.46 | 24 | 62.65 | 0.80 |
| **3** | **NULM** | 48 | 53.39 | 0 | 0 | 0 |
|  | **Total** | **2531** | **8100.61** | **24** | **62.65** | **0.77** |

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-H,H1&H2 (Page No 54-56)**

**House is requested to review the position**.

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

NPAs under Agriculture Sector, MSMEs Sector and MUDRA in UT of Ladakh as on 30th JUNE 2024 is given below for information of the House: ***(Amount in Lakhs)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Sector** | **Outstanding** | | **NPA** | | **%age of NPA amount** |
| **No.** | **Amt.** | **No.** | **Amt*.*** |
| 1 | **Agriculture Sector** | 30629 | 33458.42 | 155 | 1597.61 | **4.77** |
| 2 | **MSMEs Sector** | 14330 | 102896.84 | 530 | 2377.64 | **2.31** |
| 3 | **MUDRA** | 15585 | 34041.40 | 151 | 440.37 | **1.29** |
|  | **Total** | **97914** | **440336.82** | **1121** | **6204.12** | **1.41** |

**Bank wise/District Wise details of NPA are given in Annexure-I, I1&I2 (Page No.57-59)**

**House is requested to review the position.**

**Agenda Item No 9**

**Bank credit at a glance**

Statement of Bank-wise/ Sector-wise advances outstanding to Priority Sector/ Weaker Sections of the Society as on JUNE, 30th 2024 **Annexure-J (Pages No: 60-67**)

**Agenda Item No 10**

**Flow of Credit under Credit Guarantee Fund Scheme for MSMEs (CGTMSE), Credit Guarantee Fund for Micro Units (CGFMU) and Credit Guarantee Scheme for Stand-up India (CGSSI).**

**(Amt in Crore)**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | **BANK** | **Total Loans outstanding under MSME portfolio as on 30.06.2024** | | **Loan Covered under CGTMSE as on 30.06.2024** | | **Loan Covered under CGFMU cover as on 30.06.2024** | | **Loan Covered under CGSSI cover as on 30.06.2024** | | **Loan Covered under any other Guarantee Cover for MSME loans** | |
|  |  | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **SBI** | 1655 | 179.78 | 333 | 59.15 | 879 | 50.82 | 411 | 65.75 | 32 | 4.06 |
| **2** | **PNB** | 1019 | 80.35 | 801 | 54.82 | 121 | 3.98 | 0 | 0 | 79 | 14.13 |
| **3** | **CBI** | 100 | 3.92 | 24 | 0.98 | 0 | 0 | 3 | 0.35 | 48 | 1.92 |
| **4** | **CANARA BANK** | 322 | 12.85 | 73 | 4.00 | 151 | 5.21 | 0 | 0 | 0 | 0.00 |
| **5** | **UBI** | 115 | 10.86 | 0 | 0 | 0 | 0 | 0 | 0 | 106 | 12.24 |
| **6** | **BOI** | 109 | 7.74 | 0 | 0 | 0 | 0 | 0 | 0 | 98 | 6.69 |
| **7** | **BOB** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **8** | **IDBI** | 117 | 6.08 | 0 | 0 | 119 | 5.65 | 0 | 0 | 8 | 1.4 |
| **9** | **J&K BANK** | 8555 | 621.64 | 280 | 23.84 | 0 | 0 | 35 | 2.23 | 189 | 8.69 |
| **10** | **ICICI BANK** | 8 | 1.62 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **11** | **HDFC BANK** | 23 | 3.35 | 2 | 0.40 | 2 | 0 | 0 | 0 | 0 | 0 |
| **12** | **AXIS BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **13** | **YES BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **14** | **INDUSIND BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **15** | **BANDHAN BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **15** | **JKG BANK** | 516 | 21.87 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | 0.06 |
| **16** | **JKSCB** | 1417 | 58.57 | 0 | 0 | 0 | 0 | 0 | 0 | 1417 | 58.57 |
| **17** | **SFC** | 344 | 14.57 | 0 | 0 | 0 | 0 | 0 | 0 | 344 | 14.57 |
|  | **Total** |  |  |  |  |  |  |  |  |  |  |

**House is requested to review the position**.

#### Agenda Item No 11

#### Review of Social Security Schemes viz Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY PMJJBY and APY up to **30.06.2024** in UT Ladakh is tabulated below:

**(Figure in actual)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **BANK NAME** | **PMJJBY** | | | **PMSBY** | | | **APY** | | |
| **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMJJBY account opened** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMSBY account opened** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Cumulative**  **APY account opened since inception.** |
| **1** | **SBI** | 2815 | 295 | 6696 | 5995 | 470 | 17254 | 507 | 593 | 1505 |
| **2** | **PNB** | 700 | 189 | 1409 | 1284 | 315 | 3385 | 220 | 46 | 404 |
| **3** | **CBI** | 105 | 11 | 175 | 231 | 16 | 378 | 50 | 0 | 6 |
| **4** | **CANARA BANK** | 105 | 94 | 94 | 231 | 1114 | 1114 | 50 | 228 | 531 |
| **5** | **UBI** | 105 | 36 | 285 | 231 | 64 | 1303 | 50 | 115 | 260 |
| **6** | **BOI** | 105 | 11 | 30 | 231 | 39 | 90 | 50 | 89 | 11 |
| **7** | **BOB** | 105 | 70 | 70 | 231 | 124 | 124 | 50 | 21 | 28 |
| **8** | **IDBI** | 105 | 32 | 40 | 231 | 283 | 441 | 50 | 5 | 187 |
| **9** | **JKB** | 4188 | 2775 | 14147 | 8917 | 2473 | 23120 | 676 | 176 | 2320 |
| **10** | **ICICI BANK** | 465 | 19 | 2 | 953 | 6 | 0 | 55 | 0 | 0 |
| **11** | **HDFCBANK** | 252 | 35 | 74 | 491 | 225 | 369 | 55 | 1 | 882 |
| **12** | **AXIS BANK** | 355 | 3 | 3 | 722 | 6 | 15 | 55 | 31 | 340 |
| **13** | **YES BANK** | 105 | 1 | 1 | 491 | 4 | 4 | 20 | 0 | 0 |
| **14** | **INDUSIND BANK** | 255 | 0 | 0 | 491 | 1 | 1 | 40 | 0 | 0 |
| **15** | **BANDHAN** | 255 | 0 | 0 | 490 | 0 | 0 | 40 | 0 | 0 |
| **16** | **JKGB** | 555 | 586 | 789 | 491 | 751 | 1624 | 100 | 11 | 220 |
| **17** | **JKSC BANK** | 870 | 160 | 211 | 1704 | 1468 | 2851 | 110 | 0 | 45 |
| **Total** | | **11445** | **4317** | **24026 / 29024** | **23415** | **7359** | **52073/ 60419** | **2178** | **1316** | **6739** |

Bank wise / District wise Social Security Schemes is annexed at **Annexure-K, K1 & K2 (Page No**

**68-70)**

**House is requested to review the position.**

**Agenda Item No 12**

**District wise/ Bank wise progress of Pradhan Mantri Vishwakarma Scheme upto 31.08.2024**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District wise Progress Report of PM Vishwakarma of UT Ladakh** | | | | | | | | |
| **District Name** | **Total Application Registered upto 31.08.2024** | **Branch Review Pending** | **Total Applications Received upto 31.08.2024** | **Sanctioned upto 31.08.2024** | **Rejected / Returned** | **Pending for Sanction** | **Disbursed** | **Pending for Disbursement** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7=(4-5-6)** | **8** | **9=(5-8)** |
| Leh | 2083 | 60 | 287 | 126 | 85 | 76 | 59 | 67 |
| Kargil | 3195 | 152 | 599 | 26 | 28 | 545 | 10 | 16 |
| **Total** | **5278** | **212** | **886** | **152** | **113** | **621** | **69** | **83** |
| **Bank wise Progress Report of PM Vishwakarma of UT Ladakh** | | | | | | | | |
| **Bank Name** | **Total Application Registered upto 31.08.2024** | **Branch Review Pending** | **Total Applications Received upto 31.08.2024** | **Sanctioned upto 31.08.2024** | **Rejected / Returned** | **Pending for Sanction** | **Disbursed** | **Pending for Disbursement** |
| SBI | 598 | 20 | 82 | 28 | 32 | 22 | 4 | 24 |
| PNB | 58 | 0 | 12 | 8 | 3 | 1 | 8 | 0 |
| J&K Bank | 4552 | 170 | 783 | 114 | 74 | 595 | 59 | 55 |
| Others | 70 | 22 | 9 | 2 | 4 | 3 | 2 | 0 |
| **Total** | **5278** | **212** | **886** | **152** | **113** | **621** | **73** | **79** |

**Agenda Item No 13**

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

Bank-wise performance of Rural Branches of Scheduled Commercial Banks in the UT of Ladakh from **01.04.2024** to **30.06.2024**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **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** | 20 | 240 | **56** |
| **2** | **Punjab National Bank** | 3 | 36 | **6** |
| **3** | **J&K Bank** | 30 | 360 | **90** |
| **4** | **ICICI** | 1 | 12 | **2** |
| **4** | **AXIS Bank** | 1 | 12 | **1** |
| **5** | **J&K STATE COOP.BANK** | 2 | 24 | **5** |
| **6** | **J&K Grameen Bank** | 2 | 24 | **6** |
| **TOTAL** | | **59** | **708** | **166** |

**House is requested to review the position.**

**Agenda Item No 14**

**Expanding and Deepening of Digital Payment Ecosystem**

Kargil district has been identified for providing with 100% digitally enabled ecosystem. As per data submitted by banks operating in the district as on 30.06.2024 the percentage is almost 100% in saving bank and current account. Leh district has already been declared as 100% digitally enabled ecosystem. Central Bank of India Leh the percentage is 95.75% which needs to be 100%.

However, continuous efforts are required by all the stakeholders to maintain the same.

The Banks are needed to conduct digital financial literacy under the EDDPE.

Bank wise progress report of Leh & Kargil district is annexed with **Annexure-L&L1 (PageNo71-72)**

**House is requested to review the same.**

**Agenda Item No 15**

**Performance of Rural Self-Employment Training Institutes (RSETIs) in UT of Ladakh**

1. **Performance of RSETIs in UT of Ladakh:**

**Achievement as on 30.06.2024 viz-a-viz Targets for the FY 2024-25:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of RSETI** | **Annual Target FY 2024-25** | | **Progress Achieved** | | | |
| **Programs** | **Candidates to be trained** | **Total No. of Programs conducted** | **Total No. of**  **Person Trained** | **No. of persons credit- linked during CFY** | **Out of which No. of persons started the ventures** |
| **Leh** | 29 | 1000 | 4 | 113 | 25 | 39 |
| **Kargil** | 29 | 1000 | 4 | 140 | 2 | 2 |
| **Total** | **58** | **2000** | **8** | **253** | **27** | **41** |

**(ii) Position regarding settlement of trained candidates since the inception of the scheme till**

**30.06.2024 is tabulated below:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of RSETI** | **Position since inception**  **till 30.06.2024** | | | **Out of the total settled candidates**  **up to 30.06.2024** | | | |
| **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** | 3288 | 2081 | 63.29% | 1003 | 1008 | 70 | 49.88% |
| **Kargil** | 1419 | 780 | 55% | 438 | 315 | 27 | 58.16% |
| **Total** | **4707** | **2861** | **60.78** | **1441** | **1323** | **97** | **7.33** |

**House is requested to review the position**.

**Agenda Item No 16**

**District Level Review Committee/District Consultative Committee (DLRC/DCC)**

The details of DLRC/DCC meeting are as below.

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Name of District** | **Meeting held for the Quarter ended June 2024** |
| 1 | Leh | 10.09.2024 |
| 2 | Kargil | 21.08.2024 |

**This is for the information of House.**

**Agenda Item No 17**

**Vibrant Village Programme- Coverage of villages by Bank Branch or India Post Payment Bank (IPPB) or Banking Correspondent (BC), within a radius of 5 KMS**

The Vibrant Village programme (VVP) of the Ministry of Home affairs envisages comprehensive development of identified villages in 4 blocks in Leh district of Ladakh in a mission mode. The programme will cover a total of 19 villages out of which 8 villages are already covered with Bank Branch, IPPB, USB and BCs. The remaining 11 villages namely Demiok, Tukla, Lukung, Phobrang, Shayok, Dungti, Kakset, Loma, Merak, Spangmik, Urgo and TarHipti are yet to be covered by Banks.

House is requested to deliberate on the topic. Any Bank or IPPB intending to voluntarily open a branch or BC outlet in these villages may please inform the house. Chairperson is requested to allocate Banks to these villages.

**Agenda Item No 18**

**Implementation of Central Know Your Customer (CKYC) in Banks**

Department of Financial Services, Ministry of Finance, Govt. of India, in their letter addressed to UTLBC has informed that CKYCR Registry was set up to receive, store, safeguard and retrieve the KYC Records in digital form of clients under the Prevention of Money Laundering (Maintenance of Records) Rules, 2005. The basic intent for setting up of registry was to achieve universalisation of KYC across financial sector to make CKYCR as single source of truth. Various benefits of CKYC are as under.

. The CKYC facilitates the conducive ambience for the ease of doing business by simplifying

the process of accumulating verified/mandatory documents and then creating a repository for

the use of the same by various entities under Financial Sector Regulators.

. The CKYC provides uniform template for the synchronization of customer information(s)

which in essence, can be called as standardization of customer information.

. The CKYC facilitates the culling out of relevant information from the large chunk of data,

provided by all the associated entities and also enables the registry to clean up the

duplication/repetition of data.

. The CKYC provides the ample scope for the single line of documentation so as to avoid

Submission of multiplicity of documents at various forum and allows for the portability of the

same among the various entities.

The CKYC facilitates the simplification of Due Diligence with regards to Customer identification Process (ClP) which makes the process cost effective and less time consuming.

Bank wise performance as tabulated below

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S No.** | **Bank Name** | **Upload (A)** | **Download (B)** | **Update** | **(A+B)** | **B as % of (A+B)(Use of CKYCRR for customer on boarding)** |
| 1 | HDFC BANK | 168 | 221 | 31 | 389 | 57% |
| 2 | Jammu and Kashmir Bank Limited | 2595 | 0 | 0 | 2595 | 0% |
| 3 | PUNJAB AND SIND BANK | 1 | 1 | 0 | 2 | 50% |
| 4 | ICICI BANK LIMITED | 193 | 208 | 0 | 401 | 52% |
| 5 | INDUSIND BANK LIMITED | 34 | 256 | 0 | 290 | 88% |
| 6 | Axis Bank Limited | 151 | 260 | 228 | 411 | 63% |
| 7 | PUNJAB NATIONAL BANK | 57 | 0 | 0 | 57 | 0% |
| 8 | STATE BANK OF INDIA | 1847 | 915 | 713 | 2762 | 33% |
| 9 | YES BANK LIMITED | 25 | 58 | 52 | 83 | 70% |
| 10 | Bandhan Bank Limited | 51 | 65 | 2 | 116 | 56% |
| 11 | BANK OF BARODA | 19 | 24 | 21 | 43 | 56% |
| 12 | Union Bank Of India | 249 | 7 | 0 | 256 | 3% |
| 13 | IDBI Bank Limited | 7 | 7 | 0 | 14 | 50% |
| 14 | CANARA BANK | 27 | 20 | 0 | 47 | 43% |
| 15 | BANK OF INDIA | 97 | 0 | 0 | 97 | 0% |
| 16 | BANK OF MAHARASHTRA | 22 | 21 | 0 | 43 | 49% |
| 17 | IPPB | 81 | 0 | 0 | 81 | 0% |
| 18 | JKGB | 57 | 0 | 0 | 57 | 0% |
|  | **Total** | **5681** | **2063** | **1047** | **7744** | **27%** |

All the banks are requested to sensitize their dealing staff for updating the record in their CBS system.

It has been decided to review the performance of participating banks/Financial Institutions in each state on the following parameters/metrics.

i. Total number of branches of the bank in the state and no of branches in each Search and Download

functionality is available in the state.

ii. Number of branches in which CKYC ID is printed on passbook and on statement of the account.

iii. Number of branches in which CKYC banner along with CKYCR miss call No. 7799022129 has

been displayed on the notice board.

iv. Progress of upload, download and use of CKYCR for customer on-boarding

**Agenda Item No 19**

**Any other point with permission of the chair**