** 11th**

 **UTLBC Meeting**

**To be presided by**

**Dr. Pawan Kotwal (IAS) Chief Secretary/**

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

**Thursday, 13th February 2025**

**Time: 02.30 PM**

**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**

#### I N D E X

#### 11th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OF UT LADAKH

|  |  |  |  |
| --- | --- | --- | --- |
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| **15. District level Review committee/District consultative**  **Committee (DLRC/DCC)** | **18** | **….** |
| **16. Credit Flow to Agriculture – Collateral free agriculture**  **loans** | **18** | **….** |
| **17. Sensitization of the Farmer Producer Organization (FPOs)**  **Scheme** | **18** | **….** |
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| **20. Any Other Point with permission of the chair** | **19** | **….** |

**GENERAL INFORMATION**

|  |
| --- |
| **Union Territory of Ladakh(Information as per Census 2011)** |
| **Convenor of UTLBC Ladakh** | State Bank Of India |
| **Capital** | Leh |
| **Population** | 274289 (as per census 2011) |
| **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** | 9 | 8 | 1 | 1 | 1 | 20 |
| **Branches** | 41 | 53 |  4 | 7 | 2 | 107 |
| **Total Deposits** | **Total Advances** | **C.D Ratio** | **Advances to****Priority Sector** | **Share of P.S.****Adv. To Total Adv.** |
| **(Amount in Crore)** |  9682.89 |  4520.49 | 46.69 | 1541.25 |  34.09 |

 **KEY INDICATORS AS ON December 31, 2024**

 **(Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| # | **PARTICULARS** | **As on 31.12.2023** | **As on** **30.09.2024** | **As on** **31.12.2024** | **Bench mark****%age Growth** |
| 1 | DEPOSITS | 8544.16 | 9358.24 | 9682.89 |  |
| 2 | CREDIT | 4169.50 | 4579.92 | 4520.49 |  |
|  | TOTAL BUSINESS | 12713.66 | 13938.16 | 14291.49 |  |
|  | CD RATIO (%) | 48.80 | 48.94 | 46.69 |  |
| 3 | PRIORITY SECTOR ADVANCES (PSA) | 1473.16 | 1577.05 | 1562.58 |  |
|  | SHARE OF PSA IN TOTAL ADVANCES (%) | 35.33 | 34.43 | 34.57 | 40% |
| (i) | AGRICULTURE ADVANCES | 334.72 | 329.96 | 331.61 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%) | 8.02 | 7.20 | 7.34 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN PSA (%) | 22.72 | 20.92 | 21.22 | 18% |
| (ii) | MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES | 928.26 | 1022.79 | 1019.86 |  |
|  | SHARE OF MSME IN TOTAL ADVANCES (%) | 22.26 | 22.33 | 22.55 |  |
|  | SHARE OF MSME IN TOTAL PSA (%) | 63.01 | 64.85 | 65.27 |  |
| (iii) | EDUCATION ADVANCESIN TOTAL PSA | 1.65 | 1.78 | 1.76 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.04 | 0.04 | 0.04 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%) | 0.11 | 0.11 | 0.17 |  |
| (iv) | HOUSING ADVANCES IN TOTAL PSA | 184.00 | 191.06 | 177.53 |  |
|  | SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%) | 4.41 | 4.17 | 3.92 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL PSA (%) | 12.49 | 12.11 | 11.36 |  |
| (v) | RENEWABLE ENERGY IN TOTAL PSA | 0.07 | 0.03 | 0.03 |  |
|  | SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%) | - | - | - |  |
|  | SHARE OF RENEWABLE ENERGYIN TOTAL PSA (%) | - | - | - |  |
| (vi) | OTHER SECTOR ADVANCES IN TOTAL PSA | 24.00 | 30.82 | 31.41 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.58 | 0.67 | 0.69 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 1.63 | 1.95 | 2.01 |  |
| 4 | ADVANCES TO WEAKER SECTIONS (WS) | 1206.05 | 1319.50 | 1295.01 |  |
|  | SHARE OF WS ADVANCES IN TOTAL ADVANCES (%) | 28.92 | 28.81 | 28.64 | 10% |
|  | SHARE OF WS ADVANCES IN PSA (%) | 81.87 | 83.67 | 82.88 |  |
| 5 | ADVANCES TO WOMEN | 2.99 | 2.92 | 3.06 |  |
|  | SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%) | 0.07 | 0.06 | 0.06 |  |
|  | SHARE OF ADVANCES TO WOMEN IN PSA (%) | 0.20 | 0.19 | 0.19 |  |
| # | **PARTICULARS** | **As on****31.12.2023** | **As on****30.09.2024** | **As on****31.12.2024** | **Bench mark****%age Growth** |
| 6 | NON-PRIORITY SECTOR ADVANCES (NPSA) | 2696.38 | 3002.84 | 2957.90 |  |
|  | SHARE OF NPSA IN TOTAL ADVANCES (%) | 64.67 | 65.56 | 65.43 |  |
| (i) | EDUCATION ADVANCES | 2.47 | 3.42 | 3.46 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.06 | 0.07 | 0.07 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%) | 0.09 | 0.11 | 0.11 |  |
| (ii) | HOUSING ADVANCES | 319.54 | 394.62 | 415.11 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%) | 7.66 | 8.16 | 9.18 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%) | 11.85 | 13.14 | 14.03 |  |
| (iii) | PERSONAL LOANS UNDER NON-PRIORITY SECTOR | 961.82 | 1033.67 | 1030.63 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%) | 23.07 | 22.57 | 22.80 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%) | 35.67 | 34.42 | 34.84 |  |
| (iv) | OTHER SECTOR ADVANCES | 1412.56 | 1571.10 | 1508.68 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 33.88 | 34.30 | 33.37 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%) | 52.39 | 52.32 | 51.01 |  |
| 7 | TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY) | 4.12 | 5.20 | 5.22 |  |
|  | SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%) | 0.10 | 0.11 | 0.12 |  |
| 8 | TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY) | 503.54 | 585.68 | 592.63 |  |
|  | SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%) | 12.08 | 12.78 | 13.11 |  |
| 9 | TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY) | 1436.56 | 1601.92 | 1540.09 |  |
|  | SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 34.45 | 34.97 | 34.07 |  |

#### Confirmation of minutes of the last meeting

The 10th Meeting of UTLBC Ladakh for the quarter ended June 30, 2024, was held on September 18, 2024 and minutes was circulated among the members vide mail dated 06/11/2024, banks and departments have submitted the ATR

**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 31.12.2024 (Amount in Crore)** |
| **Sr. No** | **Banks** | **No of Branch** | **Deposits** | **Advances** | **CD Ratio %** |
|  | **Public Sector Banks** |  |  |  |  |
| 1 | State Bank of India | 27 | 2293.78 | 1533.86 | 66.87 |
| 2 | Punjab National Bank | 7 | 211.28 | 127.51 | 60.35 |
| 3 | Central Bank of India | 1 | 36.02 | 16.36 | 45.42 |
| 4 | Canara Bank | 1 | 19.59 | 25.18 | 128.53 |
| 5 | Union Bank | 1 | 14.56 | 23.01 | 158.04 |
| 6 | Bank of India | 1 | 7.10 | 15.10 | 212.68 |
| 7 | Bank of Baroda | 1 | 6.20 | 0.68 | 10.97 |
| 8 | Bank of Maharashtra | 1 | 0.83 | 0.21 | 25.30 |
| 9 | Punjab and Sind Bank | 1 | 1.94 | 3.14 | 161.86 |
|  | **Sub-Total-I** | **41** | **2591.30** | **1745.05** | **67.34** |
|  | **Private Sector Banks** |  |  |  |  |
| 10 | IDBI Bank | 1 | 30.30 | 12.50 | 41.25 |
| 11 | J&K Bank | 37 | 5740.00 | 2323.44 | 40.48 |
| 12 | ICICI Bank | 4 | 418.76 | 165.43 | 39.50 |
| 13 | HDFC Bank | 3 | 334.43 | 51.85 | 15.50 |
| 14 | Axis Bank | 3 | 111.70 | 26.29 | 23.51 |
| 15 | Yes Bank | 1 | 41.09 | 6.89 | 16.77 |
| 16 | Indusind Bank | 2 | 19.23 | 0.32 | 1.66 |
| 17 | Bandhan Bank | 2 | 8.79 | 0.11 | 1.25 |
|  | **Sub-Total-II** | **53** | **6704.30** | **2586.80** | **38.58** |
|  | **Regional Rural Banks** |  |  |  |  |
| 18 | J&K Grameen Bank | 4 | 39.90 | 49.27 | 123.48 |
|  | **Sub-Total-III** | **4** | **39.90** | **49.27** | **123.48** |
| (A) | **Total for Scheduled Commercial Banks (I+II+III)** | **98** | **9335.50** | **4381.12** | **46.93** |
| (B) | **Central/State Coop. Banks** |  |  |  |  |
| 19 | J&K State Coop. Bank | 7 | 347.39 | 117.39 | 33.79 |
|  | **Sub-Total** | **7** | **347.39** | **117.39** | **33.79** |
| ( C) | **Other Financial Institution (FIs)** |  |  |  |  |
| 20 | SFC | 2 | 0.00 | 21.98 | 0 |
|  | **Sub-Total** | **2** | **0.00** | **21.98** | **0** |
|  | **Grand Total (A+B+C)** | **107** | **9682.89** | **4520.49** | **46.69** |

**Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position (Y-o-Y) 31.12.2023 to 31.12.2024:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Branches in UT of Ladakh** | **CD Ratio (Position as on 31.12.2023)** | **CD Ratio (Position as on 31.12.2024)** | **Y-O-Y Increase / Decrease in CD Ratio (%)** |
| **1** | **BOB** | 1 | 12.15 | 10.97 | **-1.18%** |
| **2** | **HDFC** | 3 | 13.51 | 15.50 | **+1.39%** |
| **3** | **AXIS** | 3 | 12.69 | 23.51 | **+10.82%** |
| **4** | **YES** | 1 | 19.68 | 16.77 | **-2.91%** |
| **5** | **INDUSIND** | 2 | 1.76 | 1.66 | **-0.1%** |
| **6** | **BANDHAN**  | 2 | 0.00 | 1.25 | **+1.25%** |
| **7** | **JKSCB** | 7 | 37.03 | 33.79 | **-3.24%** |

 **BOB, HDFC, AXIS, YES, INDUSIND, BANDHAN BANK AND JKSCB Banks may explain the reason for low CD Ratio.**

**District 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 **December 31, 2024** is tabulated below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name****of District** | **C.D Ratio (%age)** | **Name****of District** | **C.D Ratio (%age)** |
| **Leh** | **Dec. 2023** | **Dec. 2024** | **Kargil** | **Dec. 2023** | **Dec. 2024** |
|  **49.72%**  | **48.02%** | **47.01%** | **44.13%** |

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on **December 31,** **2024** are annexed with **Annexure-A, A1& A2 (Page No.20-22)**

**Agenda Item No 2**

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **District Name** | **Target for 2024-25** | **KCC Disbursed under Farm Credit up to 31.12.2024** | **Crop Loan Disbursed out of Farm Credit upto 31.12.2024** |
| **No** | **Amt.** | **No** | **Amt.** | **A/c** | **Amt.** |
| **Leh** | 11336 | 14623.89 | 11156 | 13475.46 | 10981 | 13115.42 |
| **Kargil** | 11196 | 17176.40 | 9168 | 14330.35 | 8966 | 13998.01 |
| **Total** | **22532** | **31800.29** | **20324 90%** | **27805.81 87%** | **19947** | **27113.43** |

#####  (Amount in Lakh)

**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 December 31, 2024:**

Banks in the Union Territory of Ladakh have made significant progress in providing credit to beneficiaries. During the 3rd quarter of the Annual Action Plan 2024-25, they disbursed a total credit of Rs. 2162.90 crore to 43,738 beneficiaries. This achievement surpasses the targeted amount of Rs. 1887.66 crore for 55,049 beneficiaries, registering a 115% achievement in financial terms and 79% in physical terms.

#### Overview of Credit Disbursements as on December 31, 2024. *(Amount in Crore)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Sector** | **ACP Target FY 2024-25** | **Achievement as on 31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Priority** | 38369 |  925.06 |  27065 | 907.24 | **70%** | **98%** |
| **Non-Priority** | 16680 |  962.60 |  16673 | 1255.66 | **99%** | **130%** |
| **Total** | **55049** |  **1887.66** |  **43738** |  **2162.90** | **79%** | **115%** |

1. **Achievement under Priority Sector Advances as on December 31, 2024.**

 ***(Amount in Crore)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | **Achievement as on 31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C.** | **Amt.** |
| **Agriculture** |  22779 |  341.76 | 20387 | 282.22 | 89% | 83% |
| **MSMEs** |  13576 |  512.60 | 6361 | 605.45 | 47% | 118% |
| **Education** |  91 |  6.79 | 9 | 0.30 | 10% | 4% |
| **Housing** |  577 | 34.31 | 232 | 14.32 | 40% | 42% |
| **Social Infrastr.** |  88 | 2.78 | 1 | 0.09 | 1% | 4% |
| **Renew. Energy** |  500 | 7.50 | 0 | 0.00 | 0% | 0% |
| **Others** |  758 |  19.32 | 75 | 4.86 | 10% | 25% |
| **Total** |  **38369** |  **925.06** |  **27065** |  **907.24** | **70 %** | **98%** |

#### Achievement under Non-Priority Sector Advances as on December 31, 2024.

#####  (Amount in Crore)

|  |
| --- |
| **Non-Priority Sector** |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | **Achievement as on 31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Education** | 4 | 0.63 | 3 | 0.31 | 75% | 49% |
| **Housing** | 465 | 80.29 | 501 |  95.33 | 107% | 118% |
| **Personal Loans** | 7767 | 476.51 |  5290 | 343.44 | 68% | 72% |
| **Others** | 8444 | 405.17 |  10879 | 816.58 | 128% | 201% |
| **Total** | **16680** | **962.60** | **16673** | **1255.66** | **99%** | **130%** |

**The District-wise/ Sector-wise achievements as at the end of December 31, 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****31.12.2024** | **%age of Achievement (Amt.)** |
| **Leh** | **Priority Sector** | 19639 | 510.92 | 15199 | 565.96 |  110% |
| **Non-Priority Sector** | 9106 | 601.63 | 10192 | 859.95 | 143% |
| **Total** |  **28745** | **1112.55** | **25391** | **1425.91** | **128%** |
| **Kargil** | **Priority Sector** | 18730 | 414.13 | 11866 | 341.28 | 82% |
| **Non-Priority Sector** | 7574 | 360.96 | 6481 | 395.71 | 110% |
| **Total** | **26304** | **775.09** | **18347**  | **736.99** | **95%** |
| UT of Ladakh | Total Priority Sector | 38369 | 925.05 | 27065 | 907.24 | 98% |
| Non-Priority Sector | 16680 | 962.60 | 16673 | 1255.66 | 130% |
| **Grand Total** | **55049** | **1887.65** | **43738** | **2162.90** | **115%** |

1. **Achievement by Major Banks:**

##### (Amount in Crore)

|  |
| --- |
| **Priority Sector** |
| **Name of the Banks** | **ACP Target****FY 2024-25** | **Achievement as on 31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt** | **A/C** | **Amt** | **A/C** | **Amt** |
| **SBI** |  7216 | 159.31 | 3264 | 129.45 | 45% | 81% |
| **PNB** |  1449 |  73.51 | 628 | 54.80 | 43% | 74% |
| **J&K BANK** | 20519 | 454.30 | 21618 | 641.95 | 105% | 141% |
| **OTHER COMM.BANK** |  5382 | 141.68 | 555 | 45.00 | 10% | 32% |
| **COOP.BANK** | 2601 | 74.74 | 348 | 12.92 | 13% | 17% |
| **RRB’S** | 1202 | 21.51 | 652 | 23.12 | 54% | 107% |
| **Total** |  **38369** |  **925.05** | **27065** | **907.24** | **71%** | **98%** |

***(Amount in Crore)***

|  |
| --- |
| **Non-Priority Sector** |
| **Name of the Banks** | **ACP Target FY 2024-25** | **Achievement as on 31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 5200 | 331.62 | 6767 | 582.25 | 130% | 176% |
| **PNB** |  308 | 18.62 | 304 | 26.11 | 98% | 140% |
| **J&K BANK** |  5816 | 435.83 | 5874 | 505.59 | 101% | 116% |
| **OTHER COMM.BANK** |  4901 | 163.03 | 3495 | 124.13 | 71% | 76% |
| **COOP.BANK** | 346 | 8.98 | 164 | 11.28 | 47% | 126% |
| **RRB’S** | 109 | 4.52 | 69 | 6.30 | 63% | 139% |
| **Total** |  **16680** | **962.60** | **16673** | **1255.66** | **99%** | **130%** |

***(Amount in Crore)***

|  |
| --- |
| **TOTAL (Priority + Non-Priority Sector)** |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | **Achievement as on****31.12.2024** | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 12416 | 490.94 | 10031 | 711.69 | 81% | 145% |
| **PNB** | 1757 | 92.13 | 932 | 80.91 | 53% | 88% |
| **J&K Bank** | 26335 | 890.14 | 27492 | 1147.55 | 104% | 129% |
| **OTHER COMM.BANK** | 10283 | 304.69 | 4050 | 169.13 | 39% | 55% |
| **COOP.BANK** | 2947 | 83.73 | 512 | 29.42 | 17% | 35% |
| **RRB’S** | 1311 | 26.03 | 721 | 22.70 | 55% | 87% |
| **Total** | **55049** | **1887.66** | **43738** | **2162.90** | **79%** | **115%** |

Details of bank-wise/ sector-wise performance are given as **Annexure- C (Page No. 32-38)**

**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 31.12.2024** is **Rs.605.45Cr. (118%):**

**Achievement of Bank Wise (as on 31.12.2024) vis-à-vis ACP Targets**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Name** | **TARGET**  | **ACHIEVEMENT**  | **%age of Achievement** |
| **No** | **Amt.** | **No** | **Amt.** |
| **SBI** | 2640 | 89.94 | 1186 | 107.77 | **45%** | **120%** |
| **PNB** | 564 | 56.89 | 399 | 49.28 | **71%** | **87%** |
| **CBI** | 140 | 4.71 | 43 | 4.62 | **31%** | **98%** |
| **CANARA BANK** | 140 | 8.90 | 70 | 8.26 | **50%** | **93%** |
| **UBI** | 140 | 8.57 | 84 | 9.3 | **60%** | **109%** |
| **BOI** | 140 | 6.49 | 79 | 4.23 | **56%** | **65%** |
| **BOB** | 140 | 4.61 | 0 | 0 | **0%** | **0%** |
| **BOM** | 0 | 0 | 2 | 0.19 | **0%** | **0%** |
| **PSB** | 0 | 0 | 0 | 0 | **0%** | **0%** |
| **IDBI** | 140 | 7.45 |  69 |  3.19 | **49%** | **43%** |
| **J&K BANK** | 6480 | 231.90 | 3911 | 385.33 | **60%** | **166%** |
| **ICICI BANK** | 471 | 9.46 | 6 | 2.39 | **1%** | **25%** |
| **HDFC BANK** | 355 | 8.07 | 18 | 4.28 | **5%** | **53%** |
| **AXIS BANK** | 355 | 7.65 | 5 | 1.13 | **1%** | **15%** |
| **YES BANK** | 20 | 2.71 |  0 |  0 |  **0%** |  **0%** |
| **INDUSIND BANK** | 235 | 6.05 |  0 |  0 |  **0%** |  **0%** |
| **BANDHAN BANK** | 131 | 4.69 |  0 |  0 | **0%** | **0%** |
| **JKG BANK** | 472 | 12.76 | 322 | 17.6 | **68%** | **138%** |
| **JKSCB** | 1013 | 42.07 | 167 | 7.98 | **16%** | **19%** |
| **Total** | **13576** | **512.92** | **6361** | **605.55** | **47%** | **118%** |

**BOB, Yes Bank, IndusInd Bank and Bandhan Bank has NIL data In MSME Sector.**

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

#### (C) Housing Sector

**Annual Target= Rs.34.31Cr, Achievement (31.12.2024) =Rs.14.32Cr. (42%):**

**Achievement under HL up to 31.12.2024 VIZ-A-VIZ ACP Targets *(Amount in Lakh)***

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **TARGET AMT.** | **ACHIEVEMENT AMT.** | **%age of Achievement** |
| **SBI** | **616.00** | **27.27** | **4%** |
| **PNB** | **139.00** | **47.53** | **34%** |
| **J&K BANK** | **1804.11** | **903.00** | **50%** |
| **ICICI BANK** | **118.00** | **27.90** | **24%** |
| **JK GRAMEEN BANK** | **76.00** | **106.00** | **139%** |
| **JKSC BANK** | **265.50** | **320.00** | **121%** |

 **Poor performing banks:**

 Some of the major Commercial Bank in UT Ladakh have shown nil achievement vis-a-

 vis ACP 2024-25 under Priority Sector Housing Loan i.e. CBI, Canara Bank, UBI, BOI, BOB, and all

 Pvt. Banks except JKB & ICICI Bank.

#### (D) Renewable Energy: It has been observed that there was no sanction under the Renewable Energy scheme up to December 31, 2024. Furthermore, none of the banks have sanctioned loans under the Solar Rooftop Scheme till December 31, 2024. We request all banks to take immediate action to promote and sanction loans under the scheme.

**Agenda Item No: 4**

1. **Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on December 31, 2024:**

The position of disbursement of loan by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31.12.2024** is as under: **(*Amount in Lakh*)**

|  |  |
| --- | --- |
| **Disbursements during the FY 2024-25** | **Total Outstanding as on 31.12.2024** |
| **#** | **Category** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| **1** | Shishu | 129 | 36.40 |  911 | 183.96 |
| **2** | Kishore | 1668 | 3696.24 | 11730 | 17598.53 |
| **3** | Tarun | 775 | 4972.07 | 3397 |  16629.80 |
|  | **Total** | **2572** | **8704.71** | **16038** | **34412.29** |

**District Wise / Bank-wise disbursements and outstanding are given in Annexure-D, D1 & D2** **(Page no 39-41)**

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

**(b) Performance under Stand-up India (SUI) as on December 31, 2024**

Against the target of **192 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.2231.17 Lakhs** in favour of **225 beneficiaries**.

####  (*Amount in Lakh*)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of****Branches** | **Target (2 cases per****branch)** | **Achievement as on 31.12.2024** | **Total Outstanding as on 31.12.2024** |
| **SC/ST****A/Cs** | **Women A/Cs** | **Total A/Cs** | **Amount disbursed** | **Total A/Cs** | **Outstanding Amount** |
| 1 | **SBI** | 27 | 54 | 125 | 33 | 158 | 1310.90 | 441 | 6681.00 |
| 2 | **PNB** | 7 | 14 | 3 | 1 | 4 | 62.50 | 24 | 312.89 |
| 3 | **UBI** | 1 | 2 | 4 | 6 | 10 | 148.00 | 14 | 230.71 |
| 4 | **J&K BANK** | 37 | 74 | 17 | 18 |  35 | 264.27 | 86 | 598.45 |
| 5 | **JKGB**  | 4 | 2 | 18 | 0 | 18 | 445.50 | 28 | 522.59 |
|  | **Total** | **105** | **192** | **167** | **58** | **225** | **2231.17** | **593** | **8345.64** |

Except above banks, all other banks have nil progress under SUI. District Wise / Bank wise is annexed at **Annexure-E, Page-42,** 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: All Tranches as on December 31, 2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr****No.** | **Tranche Wise** | **No of Cases****Sponsored** | **No of Cases Sanctioned** | **Pending for Sanction** | **No of Cases Disbursed** | **Pending for Disbursed** | **No of case Returned** |
| 1 | **1st Tranche** | 533 | 468 | 3 | 462 | 6 | 62 |
| 2 | **2nd Tranche** | 307 | 250 | 4 | 235 | 15 | 53 |
| 3 | **3rd Tranche** | 115 | 109 | 0 | 104 | 5 | 6 |

**Bank wise/ District-wise performance given in Annexure-F, F1, F2 & F3 (Page No.43-46)**

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

**Agenda Item No 6**

**CREDIT SANCTIONED UNDER GOVERNMENT SPONSORED SCHEMES:**

Performance of banks under Major Government Sponsored Schemes as on December 31, 2024 is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Name of the Scheme** | **Cases Sponsored** | **Sanctioned upto 31.12.2024** | **Outstanding as on****31.12.2024** |
| **No** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 9 | 9 | 46.00 | 56 | 206.40 |
| **2** | **PMEGP** | 180 | 89(66\*) | 1170.21(520.94\*) | 2435 | 7720.45 |
| **3** | **NULM** | 10 | 10 | 17.26 | 50 | 47.10 |

* **\*No of account and amount disbursed.**

**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 31.12.2024** | **Cases Sanctioned** **01.04.2024 to****31.12.2024** | **Outstanding as on****31.12.2024** |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **UBI** | 1 | 1 | 2.00 | 1 | 1.97 |
| **J&K Bank** | 5 | 5 | 29.00 | 48 | 185.34 |
| **JKGB** | 3 | 3 | 15.00 | 7 | 19.09 |
| **Total** | **9** | **9** | **46.00** | **56** | **206.40** |

**(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 31.12.2024** | **Sanctioned upto****31.12.2024** | **Pending Cases(\*)** | **Rejected/****Returned** |
| **A/C** | **AMT** | **A/C** | **A/C** |
| **SBI** | 42 | 37 | 11 | 114.19 | 8 | 18 |
|  **PNB** | 12 | 8 | 5 | 59.85 | 3 | 0 |
| **BOI** | 1 | 1 | 1 | 19.00 | 0 | 0 |
| **JK BANK** | 71 | 115 | 69 | 958.17 | 12 | 34 |
| **JKGB** | 3 | 4 | 2 | 9.50 | 1 | 1 |
| **JKSCB** | 13 | 15 | 1 | 9.50 | 13 | 1 |
| **Other Banks** | **34** | **0** | **0** | **0.00** | **0** | **0** |
| **Total** | **176** | **180** | **89** | **1170.21** | **37** | **54** |

Details of achievements under Government Sponsored Schemes (PMEGP) up to **December 31, 2024** is Annexed as **Annexure-G, G1&G2 (Page No: 47-49)**

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

The contribution of major banks is tabulated below:

 ***(Amount in Lakh)***

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored from 01.04.2024 to 31.12.2024** | **Cases Sanctioned from 01.04.2024 to 31.12.2024** | **Outstanding as on****31.12.2024** |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 0 | 0 | 0.00 | 6 | 6.36 |
| **PNB** | 0 | 0 | 0.00 | 1 | 0.91 |
| **CBI** | 1 | 1 | 1.74 | 1 | 1.55 |
| **JKB** | 8 | 8 | 13.62 | 39 | 35.14 |
| **JKGB** | 1 | 1 | 1.90 | 1 | 1.92 |
| **JKSCB** | 0 | 0 | 0.00 | 2 | 1.22 |
| **Total** | **10** | **10** |  **17.26** | **50** | **47.10** |

From the above data given, it is observed that 10cases were sponsored to banks during the FY 2024-25

#### Agenda Item No 7

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

Progress under PMFME scheme as on December 31, 2024.Total Sponsored Cases: 31 (10 in Leh district, 21 in Kargil district). Bank wise progress upto 06.02.2025 is tabulated below:

 ***(Amount in Lakh)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank** | **Target for CFY** | **Cases Sponsored 01.04.2024 to 06.02.2025** | **Sanctioned 01.04.2024** **to** **06.02.2025** | **Disbursed 01.04.2024** **to** **06.02.2025** | **Return / Rejected** | **Pending** |
| **A/c** | **Amt** | **A/c** | **Amt** |
| SBI |  21 | 11 | 4 | 43.69 | 0 | 0.00 | 5 | 2 |
| PNB | 11 | 7 | 4 | 36.30 | 0 | 0.00 | 2 | 1 |
| JKB | 35 | 11 | 5 | 69.29 | 2 | 15.36 | 1 | 5 |
| Other Banks |  33 |  2 |  0 |  0.00 |  0 |  0.00 | 0 | 2 |
| **Total** |  **100** |  **31** |  **13** |  **149.28** |  **2** |  **15.36** | **8** | **10** |

**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 Lakh)***

|  |  |  |
| --- | --- | --- |
| **#** | **Scheme** | **As on 31.12.2024** |
| **Outstanding** | **Gross NPAs** | **%age of NPA** |
| **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 56 | 206.40 | 0 | 0.00 | 0 |
| **2** | **PMEGP** |  2435 | 7720.45 | 23 |  55.76 | 0.72 |
| **3** | **NULM** | 50 | 47.10 | 0 | 0.00 | 0 |
|  | **Total** | **2541** |  **7973.95** | **23** |  **55.76** | **0.70** |

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-H, H1&H2 (Page No 50-52)**

**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 December 31, 2024 is given below for information of the House: ***(Amount in Crore)***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Name of the Sector** | **Outstanding** | **NPA** | **%age of NPA amount** |
| **No.** | **Amt.** | **No.** | **Amt*.*** |
| 1 | **Agriculture Sector** | 30804 |  331.61 | 140 | 15.72 |  **4.74%** |
| 2 | **MSME Sector** | 14588 |  1019.64 | 538 | 16.90 |  **1.65%** |
| 3 | **MUDRA (PMMY)** | 16038 |  344.12 | 173 | 4.81 |  **1.40%** |
| 4 | **Total Outstanding** | 103109 | 4520.49 | 1074 | 49.46 |  **1.09%** |

**District Wise/ Bank wise details of NPA are given in Annexure-I, I1&I2 (Page No 53-55)**

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

**Agenda Item No 9**

**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).**

 **(*Amount in Crore*)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | **BANK** | **Total Loans outstanding under MSME portfolio as on 31.12.2024** | **Loan Covered under CGTMSE as on 31.12.2024** | **Loan Covered under CGFMU cover as on 31.12.2024** | **Loan Covered under CGSSI cover as on 31.12.2024** | **Loan Covered under any other Guarantee Cover for MSMEs** |
|  |  | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **SBI** | 1834 | 191.17 | 336 | 31.08 | 1109 | 35.03 | 441 | 66..81 | 31 | 0.92 |
| **2** | **PNB** | 918 | 65.10 | 804 | 48.29 | 1 | 0.01 | 2 | 0.41 | 111 | 6.16 |
| **4** | **CANARA BANK** | 284 | 14.38 | 74 | 5.71 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| **9** | **J&K BANK** | 8628 | 594.61 | 341 | 39.28 | 0 | 0.00 | 40 | 2.54 | 37 | 6.38 |
| **11** | **HDFC BANK** | 29 | 4.28 | 4 | 0.44 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| **15** | **JKG BANK** | 533 | 26.58 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 5 | 0.01 |
|  | **Total** | **12224** | **896.09** | **1559** | **124.80** | **1110** | **35.04** | **483** | **69.76** | **184** | **13.47** |

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

#### Agenda Item No 10

#### 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 December 31, 2024in UT Ladakh is tabulated below: **(Figure in actual)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Bank Name** | **PMJJBY** | **PMSBY** | **APY** |
| **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMJJBY account Enrolled upto 31.12.2024 including renewal**  | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMSBY account Enrolled upto 31.12.2024 including renewal**  | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Cumulative** **APY account opened upto 31.12.2024** |
| **1** | **SBI** | 2815 | 2420 | 8821 | 5995 | 3443 | 20227 | 507 | 250 | 1829 |
| **2** | **PNB** | 700 | 560 | 1854 | 1284 | 1063 | 4279 | 220 | 80 | 558 |
| **3** | **CBI** | 105 | 50 | 214 | 231 | 55 | 417 | 50 | 0 | 8 |
| **4** | **CANARA BANK** | 105 | 389 | 389 | 231 | 1412 | 1412 | 50 | 274 | 744 |
| **5** | **UBI** | 105 |  49 | 343 | 231 | 134 | 1562 | 50 | 131 | 345 |
| **6** | **BOI** | 105 | 272 | 405 | 231 | 224 | 523 | 50 | 39 | 145 |
| **7** | **BOB** | 105 |  0 | 27 | 231 | 0 | 90 | 50 | 1 | 22 |
| **8** | **BOM** | 0 | 19 | 19 |  |  25 | 25 |  | 0 | 0 |
| **9** | **PSB** | 0 | 107 | 107 |  |  157 | 157 |  | 0 | 0 |
| **10** | **IDBI** | 105 | 41 | 49 | 231 |  296 | 454 | 50 | 2 | 189 |
| **11** | **JKB** | 4188 | 3502 | 14865 | 8917 | 3927 | 24559 | 676 | 54 | 2365 |
| **12** | **ICICI BANK** | 465 | 1 | 1 | 953 | 0 | 0 | 55 | 0 | 6 |
| **13** | **HDFCBANK** | 252 | 51 | 90 | 491 | 552 | 697 | 55 | 4 | 394 |
| **14** | **AXIS BANK** | 355 | 3 | 3 | 722 | 6 | 15 | 55 | 2 | 342 |
| **15** | **YES BANK** | 105 | 0 | 1 | 491 | 2 | 6 | 20 | 0 | 0 |
| **16** | **INDUSIND BANK** | 255 | 0 | 0 | 491 | 1 | 1 | 40 | 0 | 0 |
| **17** | **BANDHAN** | 255 | 0 | 0 | 490 | 0 | 0 | 40 | 0 | 0 |
| **18** | **JKGB** | 555 | 655 | 858 | 491 | 925 | 1798 | 100 | 6 | 199 |
| **19** | **JKSC BANK** | 870 | 160 | 211 | 1704 | 1486 | 2869 | 110 | 37 | 49 |
| **Total** | **11445** | **8279** | **28257** | **23415** | **13708** | **59091** | **2178** | **880** | **7195** |

District wise / Bank wise Social Security Schemes is annexed at **Annexure-J, J1 & J2 (Page No 56-58)**

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

**Agenda Item No 11**

**District wise progress Report of Pradhan Mantri Vishwakarma Scheme of UT Ladakh upto February 10, 2025**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **District Name** | **Total Saving Bank Details Received up to 10.02.25** | **Total Saving Bank Details Approved up to 10.02.25** | **Total Saving Bank Details Rejected up to 10.02.25** | **Branch Review Pending** | **Total No of Applications Sent to Lenders up to 10.02.25** | **Cases Sanctioned upto 10.02.25** | **Rejected / Returned** | **Pending for sanction** | **No of Cases Disbursed up to 10.02.25** | **Pending for Disbursement** |
| **1** | **2** | **3** | **4** | **5** | **6=(3-4-5)** | **7** | **8** | **9** | **10=(7-8-9)** | **11** | **12(8-11)** |
| 1 | Leh | 2414 | 2213 | 171 | 40 | 624 | 281 | 207 | 136 | 242 | 39 |
| 2 | Kargil | 3448 | 3180 | 224 | 21 | 736 | 43 | 49 | 644 | 40 | 3 |
| **Total** **UT**  | **5862** | **5393** | **395** | **61** | **1360** | **324** | **256** |  **780** | **282** | **42** |
| **Bank wise progress of Pradhan Mantri Vishwakarma Scheme of UT Ladakh up to 10.02.2025** **(Amt. in Lakh)** |
| **#** | **Bank Name** | **Artisan Level Application Sent to Lenders up to 10.02.25** | **No of Cases Sanctioned up to 10.02.25** | **Pending for Sanction** | **No of Cases Disbursed up to 10.02.25** | **Pending for Disbursement** | **Returned / Rejected** |
| **No** | **Amt.** | **No** | **Amt.** | **No** | **No**  | **Amt.** | **No** | **NO** |
| **1** | Axis Bank | 1 | 1.00 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 1 |
| **2** | BOI | 1 | 0.50 | 1 | 0.50 | 0 | 1 | 0.50 | 0 | 0 |
| **3** | Canara Bank | 1 | 1.00 | 1 | 1.00 | 0 | 1 | 1.00 | 0 | 0 |
| **4** | CBI | 5 | 5.00 | 2 | 2.00 | 0 | 0 | 0.00 | 2 | 3 |
| **5** | **ICICI Bank** | 2 | 2.00 | 0 | 0.00 | 2 | 0 | 0.00 | 0 | 0 |
| **6** | **IDBI Bank** | 1 | 1.00 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 1 |
| **7** | **PNB** | 15 | 15.00 | 10 | 10.00 | 0 | 10 | 10.00 | 0 | 5 |
| **8** | **SBI** | 152 | 151.60 | 42 | 41.80 | 1 | 41 | 40.80 | 1 | 106 |
| **9** | **JKB** | 1181 | 1177.70 | 267 | 266.50 | 774 | 228 | 227.50 | 39 | 140 |
| **10** | **UBI** | 1 | 1.00 | 1 | 0.72 | 0 | 1 | 0.72 | 0 | 0 |
| **Total** | **1360** | **1355.80** | **324** | **322.52** | **780** | **282** | **280.52** | **42** | **256** |

District Wise / Trade Wise report is annexed at Annexure- K, K1 & K2 (Page no 59-61)

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

**Agenda Item No 12**

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

Bank-wise performance of Rural Branches of Scheduled Commercial Banks in the UT of Ladakh from **01.04.2024** to **31.12.2024**

|  |  |  |  |
| --- | --- | --- | --- |
| **#** | **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** | 22 | 240 | **180** |
| **2** | **Punjab National Bank** | 3 | 36 | **27** |
| **3** | **J&K Bank** | 30 | 360 | **232** |
| **4** | **ICICI**  | 1 | 12 | **8** |
| **5** | **AXIS Bank** | 1 | 12 | **9** |
| **6** | **JKSCB** | 2 | 24 | **24** |
| **7** | **J&K Grameen Bank** | 2 | 24 | **18** |
| **8** | **HDFC** | 1 | 12 | **6** |
|  **Total** | **62** | **720** |  **504** |

CRISIL Foundation, an NGO empanelled by the Reserve Bank of India (RBI) and NABARD, are implementing the "Money Wise Centre for Financial Literacy (CFL)" project in collaboration with the State Bank of India.

The project aims to promote financial literacy and awareness among the people of UT Ladakh, particularly in rural areas, through CFLs in all blocks.

Key Activities:

- Conducting financial literacy awareness programs and camps

- Educating people about various government schemes related to financial inclusion

- Providing information on banking services, digital payments, and other financial products

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

**Agenda Item No 13**

**Expanding and Deepening of Digital Payment Ecosystem**

 As per data submitted by banks operating in UT Ladakh as on 31.12.2024 the percentage is 100% in saving bank and current account. UT Ladakh has already been declared as 100% digitally enabled ecosystem.

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

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

Bank wise progress report of Leh & Kargil district is annexed with **Annexure-L&L1 (Page No 62-63))**

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

**Agenda Item No 14**

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

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

 **Achievement as on 31.12.2024 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 | 13 |  369 | 169 | 169 |
| **Kargil** | 29 | 1000 | 13 | 426 | 52 | 52 |
| **Total** | **58** | **2000** | **26** |  **795** | **221** | **221** |

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

 **31.12.2024 is tabulated below:-**

|  |  |  |
| --- | --- | --- |
| **Name of RSETI** | **Position since inception** **till 31.12.2024** | **Out of the total settled candidates** **up to 31.12.2024** |
| **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** | 3438 | 2282 | 66% | 1147 | 1038 | 97 | 50% |
| **Kargil** | 1419 | 780 | 55% | 438 | 315 | 27 | 59% |
| **Total** | **4857** | **3062** | **63%** | **1585** | **1353** | **124** | **52%** |

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

**Agenda Item No 15**

**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** **December 31, 2024** |
| 1 | Leh | 30.01.2025 |
| 2 | Kargil | 28.01.2025 |

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

**Agenda Item No 16**

**Credit Flow to Agriculture – Collateral free agriculture loans.**

The Reserve Bank of India (RBI) has raised the limit for collateral-free agricultural loans from Rs. 1.6 lakh to Rs. 2 lakh per borrower, as stated in their circular No FIDD.CO.FSD.BC.No.10/05.05.010/2024-25, dated December 6, 2024. This decision aims to alleviate the impact of rising agricultural input costs and inflation on small and marginal farmers.

Banks are now required to waive collateral security for agricultural loans, including those for allied activities, up to Rs. 2 lakh per borrower. The RBI has instructed banks to implement the changes swiftly and provide adequate publicity about the updated limits.

This move is expected to enhance credit availability for small and marginal farmers, helping them access necessary funds for their agricultural activities without the burden of collateral.

**Agenda Item No 17**

**Sensitization of the Farmer Producer Organization (FPOs) Scheme**

To enhance access to credit for Farmer Producer Organizations (FPOs) from mainstream banks and financial institutions, a dedicated Credit Guarantee Fund (CGF) of Rs. 1000 Crore has been established.

NABARD has incorporated NABSanrakshan Trustee Private Limited, a 100% owned subsidiary, to serve as a trustee for the Credit Guarantee Trust of FPOs. This fund provides adequate credit guarantee cover, minimizing the risk for financial institutions to grant loans and enabling FPOs to undertake profitable agri-business activities.

To further support FPOs in UT Ladakh, banks are advised to:

- Streamline loan approval and disbursement processes to facilitate easier access to credit.

- Conduct awareness programs to educate FPOs about available credit options and benefits.

**Agenda Item No 18**

**Policy Support for development of Agri-Commodity Ecosystem- Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)**

Government of India has launched a Credit Guarantee Scheme for electronic Negotiable Warehouse Receipts (e-NWR) based Pledge Financing (CGS-NPF) with a corpus of Rs.1000 crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agriculture/horticultural produce stored in the Warehousing Development and Regulatory Authority (WDRA) registered warehouses.

**Agenda Item No 19**

Release of Executive Summary of UT Focus Paper 2025-26 by NABARD Jammu

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