



4th Meeting of Ladakh UTLBC

Presided by
Sh. Umang Narula (IAS)
Advisor to Hon'ble Lt. Governor UT Ladakh
Wednesday, 12th January 2022
Time: 11:30 AM
Venue: The Hotel Grand Dragon 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

4th MEETING OF UNION TERRITORY LEVEL BANKER'S COMMITTEE (UTLBC) OF LADAKH

Agenda Item No.	Description	Page No.	Annexures/ Page Nos.
.....	General Information about UT of Ladakh
....	Key Indicator
A	Confirmation of Minutes of last meeting	1	...
	1. (PERFORMANCE OF KCC)		
1.01	Performance under KCC Agri, Animal, Sheep, Poultry & Fisheries Scheme	1-2	Annexure A,A1 (34-35A)& ,B1(36-37)
	2. (PERFORMANCE OF PM SVANidhi)		
2.01	Special Credit facility for Street Vendors (PM SVANidhi) with an initial working capital up-to Rs.10,000/-	3-4	Annexure-C,C1(Page No38-39)
	3. (PERFORMANCE OF PMAY)		
3.01	Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) up-to September,2021	4	Annexure D-D1 (Page no 40-41)
	4. (PERFORMANCE OF BANKING SECTOR RELATING TO FLOW OF CREDIT UNDER ACP FY 2021-22)		
4.01	a) Bank-wise/ Sector-wise/ Region-wise achievements in lending to Priority Sector /Non-Priority Sector under Annual Credit Plan 2021-22 Position as on 30th September,2021; b) Micro Analysis regarding performance of banks under ACP 2021-22.	5-11	Annexure-E (Page no 42-50)
	5. CREDIT UNDER GOVERNMENT SPONSORED SCHEMES		
5.01	(i) Scheme-wise / Bank-wise / Region-wise performance of Banks under major Government Sponsored Schemes: (ii) Non-Performing Asset (NPAs) under government Sponsored Segment.	12-15	Annexure,F,F1,F2,F3(Page no 51-54) & G (Page No 55)
	6. BANK CREDIT AT A GLANCE		
6.01	Overview of Credit Scenario in UT of Ladakh as on 30th September, 2021	15-18	Annexure-H(Page No 56)&I (Page No 57-63)

6.02	(i) District wise Credit Deposit Ratio in UT of Ladakh (ii) Conduct of DCC and DLRC Meetings.	19	...
6.03	NPA under Agriculture Sector, MSMEs Sector and MUDRA	20	Annexure J,J1&J2 (Page No 64-66)
6.04	Flow of credit under Credit Guarantee Fund Trust Scheme for MSMEs:	20-21	Annexure K,K1 (Page no 67-68)
7. FINANCIAL INCLUSION, FLCCs & Credit Plus Activities			
7.01	(i) National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India – Universal Access to financial services.	22-23	...
7.02	Financial Literacy Initiatives by Rural Branches of Banks in UT of Ladakh.	24	...
7.03	(i) Performance of RSETIs in UT of Ladakh; (ii) Status of allotment of Land by Ladakh Govt. for creating infrastructure for the RSETIs in Ladakh and (iii) Construction of buildings for RSETIs-	25
8. SOCIAL SECURITY SCHEMES & OTHER ITEMS			
8.01	Pradhan Mantri MUDRA Yojana (PMMY) – Progress as 30 th September 2021.	26	Annexure-L,L1&L3 (Page No 69-71)
8.02	Stand-up India Programme launched by Hon'ble Prime Minister	26-27	Annexure M (Page No 72)
8.03	(a) Progress under Pradhan Matri Jan Dhan Yojana(PMJJDY)– (b) Issuance of Ru-Pay Debit Cards to PMJDY Account Holders.	28	Annexure N,N1(Page No 73-74)
8.04	PRAGATI (Pro-active Governance and timely implementation) (i) Meeting -Review of Social Security Schemes – PMJJBY, PMSBY (ii) Progress regarding Atal Pension Yojna (APY)	28-30	Annexure O,O1(Page no 75-76)
8.05	Status of Business Correspondents / Bank Mitras in UT of Ladakh	31	...
8.06	Expanding and Deepening of Digital Payment Ecosystem of Leh District	31	Annexure P (Page no 77)
8.07	Saturation drive for Jan Suraksha Scheme	32-33	...

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 J&K	Barely, Peas, and Wheat Apricot and Apple						
Total No. of Districts in UT of Ladakh: 2	Leh & Kargil District						
Total No. of Blocks In UT of Ladakh = 31	Leh District (16)			Kargil District (15)			
Lead Banks in UT of Ladakh	State Bank of India in both the district						
Banking Sector Performance as on September 30, 2021		Public Sector	Private Sector	RRBs	Coop. Banks	FIs	Total
	Banks	5	6	1	1	1	14
	Branches	26	47	2	7	2	84
	Total Deposits	Total Advances		C. D Ratio	Advances to Priority Sector		Share of P.S. Adv. To Total Adv.
	(Amount in Crore)	6627.10	2759.40	42%	1208.52	43.79%	

KEY INDICATORS AS ON September 30, 2021

(Amount in Crore)

#	PARTICULARS	As on 30.09.2020	As on 30.06.2021	As on 30.09.2021	Benchmark %age Growth
1	DEPOSITS	5453.01	6589.96	6627.10	
2	CREDIT	2138.33	2489.87	2759.40	
	TOTAL BUSINESS	7591.34	9079.83	9386.5	
	CD RATIO (%)	39	37.78	42	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1088.61	1127.37	1208.52	
	SHARE OF PSA IN TOTAL ADVANCES (%)	50.90	45.28	43.79	40%
(i)	AGRICULTURE ADVANCES	292.58	303.66	316.61	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	13.68	12.20	11.47	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	26.87	26.94	26.19	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	637.05	651.99	711.25	
	SHARE OF MSME IN TOTAL ADVANCES (%)	29.79	26.19	25.77	
	SHARE OF MSE IN TOTAL PSA (%)	58.52	57.83	58.85	
(iii)	EXPORT CREDIT	-	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	-	-	
(iv)	EDUCATION ADVANCES	1.22	1.37	1.40	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.06	0.06	0.05	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.11	0.12	0.12	
(v)	HOUSING ADVANCES	152.08	156.42	165.56	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	7.11	6.28	6.00	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	13.97	13.87	13.69	
(vi)	SOCIAL INFRASTRUCTURE	0.64	0	-	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.03	0	-	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.06	0	-	
(vii)	RENEWABLE ENERGY	0.89	0.16	0.15	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.04	0.01	0.01	

	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.08	0.01	0.01	
(viii)	OTHER SECTOR ADVANCES	4.14	13.77	13.54	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.19	0.55	0.49	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.38	1.22	1.12	
4	ADVANCES TO WEAKER SECTIONS (WS)	787.47	925.78	1052.58	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	36.82	37.18	38.14	10%
	SHARE OF WS ADVANCES IN PSA (%)	72.33	82.12	87.09	
5	ADVANCES TO WOMEN	262.61	326.41	366.11	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	12.28	13.10	13.26	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	24.12	28.95	30.29	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	1049.81	1362.51	1550.85	
	SHARE OF NPSA IN TOTAL ADVANCES (%)	49.09	54.72	56.20	
	AGRICULTURE	1.44	-	-	
(i)	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	0.07	-	-	
	SHARE OF AGRICULTURE IN NPSA (%)	0.14	-	-	
(ii)	EDUCATION ADVANCES	0.10	0.34	0.36	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.01	0.01	0.01	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.01	0.02	0.02	
(iii)	HOUSING ADVANCES	94.30	133.61	149.70	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	4.41	5.37	5.42	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	8.98	9.81	9.65	
(iv)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	830.18	976.81	1210.03	
	SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%)	38.82	39.23	43.85	
	SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%)	79.08	71.69	78.02	
(v)	OTHER SECTOR ADVANCES	123.78	251.75	190.76	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	5.79	10.11	6.91	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	11.79	18.48	12.30	
7	TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY)	1.32	1.70	1.77	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%)	0.06	0.07	0.06	
8	TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY)	246.38	290.03	315.26	
	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%)	11.52	11.65	11.42	
9	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	127.92	265.52	204.3	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	5.98	10.66	7.40	

Agenda Item No: A**Confirmation of minutes of the last meeting**

The 3rd Meeting of UTLBC Ladakh for the quarter ended March 31, 2021 was held on July 31st, 2021 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2021-22/39 dated September 29, 2021. As no comments were received from PNB, ICICI Bank, Axis Bank, Yes Bank and JKSC Bank the house is requested to confirm the minutes.

1. (PERFORMANCE OF KCC)**AGENDA ITEM 1.01****Kisan Credit Card (KCC Crop)**

(Amount in Crore)

S. No.	Name of Bank	No. of KCCs A/C from 01.04.2021 to 30.09.2021	Amount disbursed during 01.04.2021 to 30.09.2021	No. of KCCs as on 30.09.2021	Amount Outstanding as on 30.09.2021
1	SBI	398	4.92	2168	19.08
2	PNB	28	0.15	98	1.65
3	CBI	18	0.05	85	1.50
4	CANARA BANK	3	0.01	4	0.02
5	IDBI	0	0.00	2	0.02
6	JKB	150	2.08	25769	257.83
7	HDFC BANK	0	0.00	7	0.12
8	AXIS BANK	0	0.000	6	0.20
9	JKGB	146	1.08	449	6.64
10	JKSCB	26	0.39	734	10.44
	Total	769	8.67	29322	297.51

Bank Wise and District-wise details are given in Annexure-A &B (Page No: 34 & 35A)
House is requested to review the position.

KCC (Animal Husbandry/Sheep/Fisheries):*(Amount in Lakh)*

Category	Cases Sponsored	Cases Sanctioned	Cases Disbursed	Amt. Disbursed	Cases Rejected /Return	Cases pending
Dairy KCC	572	570	569	535.14	0	2
Fisheries	0	0	0	0	0	0
Sheep/ Poultry	54	54	54	66.36	0	0
Total	626	624	623	601.50	0	2

Bank-wise/ District-wise details are given in **Annexure-A&B (Page No: 34-35)**
House is requested to review the position.

Saturation drive of KCC for AH&F

As directed by Department of Financial services (DFS) to organize "District level KCC camp" to finance the eligible beneficiaries under taking Animal Husbandry and Fisheries activities through Kisan Credit Card scheme. The campaign period is of three months from November 2021 to February 2022. The District Animal Husbandry Department and District Fisheries Department have to organize the camps for eligible beneficiaries along with the Banking functioning in UT Ladakh. The Banks have to submit the data on weekly basis to LDMs for onward submission to Department of Financial services (DFS Delhi).

Bank-wise/ District-wise details are given in Annexure-A&B (Page No: 36-37)

The House may deliberate on the topic.

2. (PERFORMANCE OF PM SVANidhi)

AGENDA ITEM 2.01

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

PM SVANidhi: 1st Trench as on 30.09.2021

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return	No. of SVANidhi accepted digitally payment
	(A)	(B)	(C)	(D)	(E)	(F)	(G)
1	SBI	87	79	79	0	8	78
2	PNB	11	8	8	0	3	8
3	CBI	4	4	4	0	0	4
4	JKB	210	194	193	4	11	183
5	HDFC	12	7	4	4	4	0
6	AXIS	5	2	0	3	0	0
7	BOI	1	0	0	0	1	0
TOTAL		330	294	288	11	27	27

PM SVANidhi: 2nd Trench as on 31.12.2021

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return
	(A)	(B)	(C)	(D)	(E)	(F)
1	SBI	3	2	2	0	1
2	JKB	17	8	8	8	1
3	HDFC	3	0	0	3	0
TOTAL		23	10	10	11	2

Bank wise/ District-wise performance given in Annexure-C-C1 (Page No.38-39)

House is requested to review the position.

SVANidhi se Samridhhi: PM SVANidhi Scheme for socio-economic profiling of PMSVANidhi beneficiaries and their families for linkages with Central Scheme.

The scheme has been introduced to cover the PM SVANidhis and their families for socio-economic profiling of PM SVANidhi beneficiaries under the Social Security Schemes like PMSBY, PMJJBY and PMJDY accounts. District level camps to be organised by Urban Local Bodies (ULB) to promote the scheme efficiently along with all the banks operating in Leh district. The user IDs and password has already been provided to banks for uploading the data on PM SVANidhi portal. i.e. <https://pmsvanidhi.qcin.org/account/landing-page>

Scheme	Eligible	Applied	Sanctioned	% of Street Vendor Benefited	% of Family Members Benefited
PM Suraksha Bima Yojana	265	122	72	67%	33%
PM Jeevan Jyoti Bima Yojana	128	51	23	83%	17%
PM Jan Dhan Yojna	3	1	1	0	100%
Total	396	174	96		

3. (PERFORMANCE OF PMAY)

AGENDA ITEM 3.01

Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) upto September 30, 2021:

Progress achieved under CLSS as on 30.09.2021:

(Amount in Lakh)

#	Bank Name	Cases Sanctioned 01.04.2020 to 30.09.2021		Cases Disbursed 01.04.2020 to 30.09.2021		Cases Pending No	Cases Returned No	Out Standing as on 30.09.2021	
		A/C	AMT	A/C	AMT			A/C	AMT
1	SBI	1	4.00	1	4.00	0	0	8	77.67
2	JKB	3	27.00	3	21.11	0	1	49	167.18
3	JKGB	0	0	0	00	0	0	3	8.03
4	JKSCB	0	0	0	0	0	0	5	26.31
	TOTAL	4	31.00	4	25.11	0	1	65	279.19

Bank wise and District-wise progress given in Annexure D & D1 (Page No. 40- 41)

House is requested to review the position.

4. PERFORMANCE OF BANKING SECTOR UNDER ACP 2021-22 IN UT OF LADAKH

AGENDA ITEM NO.: 4.01

a) Review of Sector-wise/ Region-wise /Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2021-22 – as on 30th June 2021 and 30th September,2021:

Banks operating in UT of Ladakh have provided total credit of as on 30th September 2021 is Rs.717.68 Crore in favour of 20889 beneficiaries against a target of Rs.1003.31 Crore for 46214 beneficiaries to Priority as well as Non-priority Sector under Annual Action Plan 2021-22, there by registering achievement of 71.53% in financial terms and 45.20% in physical terms.

Overview of Credit Disbursements as on June, 30 2021

(Amount in Crore)

Name of the Sector	ACPTarget FY 2021-22		Achievement as on 30.06.2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Priority	36801	681.58	5903	138.63	16.04%	20.34%
Non-Priority	9413	321.73	3929	221.05	41.74%	68.71%
Total	46214	1003.31	9832	359.68	21.27%	35.84%

Overview of Credit Disbursements as on September, 30 2021

(Amount in Crore)

Name of the Sector	ACPTarget FY 2021-22		Achievement as on 30.09.2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Priority	36801	681.58	14107	329.38	38.33%	48.32%
Non-Priority	9413	321.73	6782	388.30	72.04%	120.69%
Total	46214	1003.31	20889	717.68	45.20%	71.53%

Credit by Sectors- Priority Sector as on June, 30 2021

(Amount in Crore)

Name of the Sub-Sector	ACP Target FY 2021-22		Achievement as on 30.06.2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	18846	318.58	4639	57.88	24.62%	18.17%
MSMEs	10982	282.12	1106	70.71	10.07%	25.06%
Export Credit	4	0.22	-	-	-	-
Education	102	7.81	4	0.14	3.92%	1.79%
Housing	992	35.92	132	7.44	13.31%	20.71%
Social Infrastr.	426	5.55	0	0	-	-
Renew. Energy	2357	3.13	0	0	-	-
Others	3092	28.22	22	2.46	0.71%	8.72%
Total	36801	681.58	5903	138.63	16.04%	20.34%

Total (Priority + Non Priority) = 35.85%; Priority Sector =20.34%; Agriculture =18.17%

Credit by Sectors- Priority Sector as on September, 30 2021

(Amount in Crore)

Name of the Sub-Sector	ACP Target FY 2021-22		Achievement as on 30.09.2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	18846	318.58	11613	140.43	61.62%	44.08%
MSMEs	10982	282.12	2191	166.87	19.95%	59.15%
Export Credit	4	0.22	-	-	-	-
Education	102	7.81	9	0.27	8.82%	3.45%
Housing	992	35.92	275	18.67	27.72%	51.97%
Social Infrastr.	426	5.55	0	0	-	-
Renew. Energy	2357	3.13	4	0.01	0.17	5.43%
Others	3092	28.22	15	3.12	0.48%	11.05%
Total	36801	681.58	14107	329.37	38.33%	48.32%

Total (Priority + Non Priority) = 71.53%; Priority Sector =48%; Agriculture =44%

Credit by Sectors- Non-Priority Sector as on June, 30 2021:

(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2021-22		Achievement as on 30, June 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	0	0	0	0	-	-
Education (above Rs.10.00 lac)	0	0	1	0.30	-	-
Housing (above Rs.25.00 lac)	121	18.79	100	14.61	82.64%	77.75%
Personal Loans	8656	284.00	3085	173.13	35.64%	60.96%
Others	636	18.94	744	33.31	116.98%	175.87%
Total	9413	321.72	3930	221.35	41.75%	68.80%

Credit by Sectors- Non-Priority Sector as on September, 30 2021:

(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2021-22		Achievement as on 30, September 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	0	0	0	0	-	-
Education (above Rs.10.00 lac)	0	0	0	0	-	-
Housing (above Rs.25.00 lac)	121	18.79	188	31.80	155.37%	169.24%
Personal Loans	8656	284.00	4954	281.62	57.23%	99.16%
Others	636	18.94	1640	74.87	257.86%	395.30%
Total	9413	321.72	6782	388.29	72.05%	120.69%

REGION-WISE / SECTOR-WISE POSITION:

The District-wise/ Sector-wise achievements as at the end of September, 2021 vis-à-vis commitments for lending under Annual Credit Plan 2021-22 are summarized below:

(Amount in Crore)

District	Sector	ACP Target FY 2021-22	Achievement As on 30 th September 2021	%age of Achievement
Leh	Priority Sector	310.19	207.81	66.99%
	Non-Priority Sector	185.59	245.44	132.25%
	Total	495.78	453.25	91.42%
Kargil	Priority Sector	371.39	121.57	32.73%
	Non-Priority Sector	136.14	142.86	104.93%
	Total	507.53	264.43	52.10%
UT of Ladakh	Total Priority Sector	681.58	329.38	48.33%
	Non-Priority Sector	321.73	388.3	120.69%
	GRAND TOTAL	1003.31	717.68	71.53%

ACHIEVEMENTS BY MAJOR BANKS:

(Amount inCrore)

Priority Sector						
Name of the Banks	ACP Target FY 2021-22		Achievement as on 30 th Sept 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
SBI	8713	157.74	1850	47.17	21.23%	29.91%
J&K BANK	17594	314.85	11158	236.63	63.42%	75.16%
PNB	1597	35.02	118	5.79	7.39%	16.55%
OTHER COMM.BANK	4640	93.27	292	12.95	6.29%	13.88%
COOP.BANK	3029	59.66	294	20.57	9.71%	34.47%
RRB'S	1228	21.05	395	6.26	32.16%	29.76%
TOTAL	36801	681.59	14107	329.38	48.33%	48.33%

(Amount inCrore)

Non-Priority Sector						
Name of the Banks	ACP Target FY 2021-22		Achievement as on 30 th September, 2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
SBI	2550	111.14	2077	106.08	81.45%	95.45%
J&K BANK	5225	152.98	3059	222.69	58.54%	145.57%
PNB	340	9.83	67	4.42	19.70%	45.00%
OTHER COMM.BANK	652	21.72	1452	45.87	222.70	211.24%
COOP.BANK	477	20.16	103	6.50	21.59%	32.23%
RRB'S	169	5.90	24	2.74	14.20%	46.48%
TOTAL	9413	321.73	6782	388.31	75.05%	120.69%

(Amount inCrore)

TOTAL (Priority + Non-Priority Sector)						
Name of the Sub-Sector	ACP Target FY 2021-22		Achievement as on 30 th September,2021		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
SBI	11263	268.88	3927	153.25	34.86%	57%
J&K Bank	22819	467.83	14217	459.33	62.30%	98.18%
PNB	1937	44.85	185	10.22	9.55%	22.79%
OTHER COMM.BANK	5292	114.99	1744	58.82	32.95%	51.15%
COOP.BANK	3506	79.83	397	27.07	11.32%	33.91%
RRB'S	1397	26.95	419	9.01	29.99%	33.42%
TOTAL	46214	1003.32	20889	717.69	45.20%	71.53%

Details of bank-wise/ sector-wise performance are given as Annexure-E (Page: 42-50)

House is requested to review the position.

b) MICRO ANALYSIS REGARDING PERFORMANCE OF BANKS UNDER ACP 2021-22

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

(i) AGRICULTURE SECTOR:

Annual Target= **Rs.318.58 Cr**, Achievement as on 30.09.2021is **Rs.140.43Cr (44%)**

ACHIEVEMENT OF MAJOR BANKS AS ON 30.09. 2021 VIZ-A-VIZ ACP TARGETS

BANKS	LEH	KARGIL	AGGREGATE
% Share of ACP Target			
SBI	15%	6%	10%
PNB	10%	2%	8%
CBI	48%	-	48%
J&K BANK	105%	70%	85%
GRAMEEN	14%	45%	30%
JKSCB	4%	2%	3%
AGGRE- GATE	50.98%	38.42%	44.08%

Details of bank-wise/ sector-wise performance is given as **Annexure-E (Page: 42-50)** House is requested to review the position.

ii) MSME SECTOR

Annual Target= Rs.282.12Cr, Achievement as on 30.09.2021 is Rs. 166.86 Cr. (59%):

ACHIEVEMENT OF BANK WISE (AS ON 30.09.2021) VIZ-A-VIZ ACP TARGETS

DISTRICT	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	129%	13%	58%
PNB	35%	12%	29%
CBI	48%	-	48%
CANARA BANK	43%	-	43%
IDBI	118%	-	118%
J&K BANK	127%	35%	71%
ICICI BANK	0%	6%	2%
HDFC BANK	0%	0%	0%
AXIS BANK	0%	0%	0%
YES BANK	147%	-	147%
JKG BANK	22%	47%	33%
JKSCB	169%	18%	73%
AGGREGATE	100%	24.88%	59.15%

Details of bank-wise / sector-wise performance are given as **Annexure-E (Page: 42-50)** House is requested to review the position.

REASONS FOR LOW PERFORMANCE:**1. Low performing banks under credit toMSEs**

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

(Amount inCrore)

BANK	ACHIEVEMENT OF BANKS (AS ON 30.09.2021) VIZ-A-VIZ ACP TARGETS		%age of Achievement
	ACP Target FY 2021-22	Achievement as on 30 th September 2021	
ICICI BANK	9.52	0.23	2%
HDFCBANK	7.83	0	0%
AXIS BANK	7.04	0	0%

(iii) HOUSING SECTOR

Annual Target= **Rs.35.92Cr**, Achievement (30.09.2021) =**Rs.18.67Cr. (52%)**:

ACHIEVEMENT OF ALL BANKS (AS ON 30.09.2021) VIZ-A-VIZ ACP

BANKS	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	6%	39%	21%
PNB	12%	0%	11%
CBI	15%	-	15%
CANARA BANK	0%	-	0%
UBI	0%	-	0%
IDBI	0%	-	0%
J&K BANK	12%	242%	91%
ICICI BANK	9%	115%	32%
HDFC BANK	0%	0%	0%
AXIS BANK	0%	0%	0%
YES BANK	0%	0%	0%
GRAMEEN	26%	95%	41%
JKSCB	46%	107%	71%
AGGREGATE	11.68%	148.07%	51.97%

REASONS FOR LOW PERFORMANCE:

Poor performing banks:

Some of the major Commercial Banks operating in UT of Ladakh have shown null achievement viz-a-viz ACP 2021-22 under Housing Sector i.e ,CANARA BANK, UBI, IDBI, HDFC BANK, AXIS BANK AND YES Bank. They may explain the reason please.

5. CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES:

AGENDA ITEM NO: 5.01

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

Performance of banks under four major Government Sponsored Schemes as on **30th September, 2021** is given hereunder:

(Amount in Crore)

#	Name of the Scheme	Cases Sponsored(*)	Outstanding as on 30 th September ,2021	
		A/C	A/C	Amt.
1	NRLM	0	100	2.34
2	PMEGP*	197	102	4.01
3	NULM	4	36	0.51
TOTAL		201	238	6.86

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

Details of achievements under Government Sponsored Schemes (PMEGP) as on **30.09.2021** are annexed as **Annexures-F,F1,F2 &F3 (Page: 51-54)**

House is requested to review the position.

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

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

The contribution of banks is tabulated below:

(Amount in Crore)

Name of the Bank	Cases Sponsored(*)	Outstanding as on 30 th September, 2021	
	A/C	A/C	Amt.
J&K Bank	64	64	1.90
JKGB	36	36	0.44
TOTAL	100	100	2.34

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

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

The contribution of major players is tabulated below:

(Amount in Lakh)

Name of Bank	Cases(*) Sponsored	Achievements on 30.09. 2021		Pending Cases(*)	Rejected/ Returned
		A/C	AMT		
SBI	15	10	0.43	5	0
PNB	3	2	0.07	0	1
CBI	0	0	0.00	0	0
CANARA BANK	0	0	0.00	0	0
IDBI	0	0	0.00	0	0
JK BANK	158	82	3.21	75	12
JKG BANK	3	0	0.00	3	0
JKSC BANK	18	8	0.31	17	0
TOTAL	197	102	4.01	100	13

. (*) This includes last year's Sponsored & Pending cases disbursed during the CFY.

(3) PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PM FME)

Total numbers of 11 cases have been sponsored by GM DIC Leh and Kargil through portal as on 27/11/2021. The detail of Bank wise is given below:

(Amount in Lakh)

	BANK	SPONSOR	SANCTION		DISBURSED		PENDING
			A/C	AMT	A/C	AMT	
LEH	SBI	1	0	0	0	0	1
	JKB	4	0	0	0	0	4
	TOTAL	5	0	0	0	0	5
KARGIL	SBI	1	0	0	0	0	1
	JKB	5	0	0	0	0	5
	TOTAL	6	0	0	0	0	6
UT LADAKH		11	0	0	0	0	11

(4) 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 01.04.2021 TO 30.09.2021	Outstanding as on 30 th September 2021		Rejected Cases	Pending Cases
		A/C	A/C		
SBI	1	9	12.35	0	0
PNB	0	1	1.79	0	0
CBI	0	1	1.79	0	0
JKB	3	25	35.38	0	0
IDBI	0	0	0.00	0	0
HDFC Bank	0	0	0.00	0	0
AXIS Bank	0	0	0.00	0	0
JKSCB	0	0	0.00	0	0
TOTAL	4	36	51.31	0	0

From the data given, it is observed that 4 cases were sponsored to banks during the quarter.

(5) WEAVER MUDRA SCHEME:

As per data submitted by Banks under Weaver Mudra Scheme is given below

(Amt. in Lakh)

	BANK	CASES SPONSOR	SANCTION		DISBURSED		RETURNED
			A/C	AMT	A/C	AMT	
LEH	SBI	1	1	2.00	0	0.00	0
	JKB	19	0	0.00	0	0.00	0
KARGIL	SBI	1	0	0.00	0	0.00	0
	JKB	4	0	0.00	0	0.00	0
UT LADAKH		25	1	2.00	0	0.00	0

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

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

(Amt. in Lakh)

#	Scheme	As on 30.09.2021		
		Amt. of Credit Outstanding	Gross NPAs	%age of NPA
1	NRLM	234.00	29.52	19.17%
2	PMEGP	7610.9	169.00	2.2%
3	NULM	51.31	0.00	0
4	Total	7896.21	198.52	2.53%

NPA under Govt. Sponsored Scheme is annexed at G (Page No 55) House is requested to review the position.

6. BANK CREDIT AT A GLANCE

.AGENDA ITEM NO: 6.01

(OVERVIEW OF CREDIT SCENARIO IN UT OF LADAKH AS ON September 30, 2021):

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

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

1. Statement of Bank-wise deposits and advances with Credit Deposit Ratio & outstanding as of September 30th, 2021. Annexure-H (Pages: 56)
2. Statement of Bank-wise/ Sector-wise advances outstanding to Priority Sector/ Weaker Sections of the Society as on September 30, 2021. Annexure-I (Pages: 57-64)

CREDIT DEPOSIT RATIO

Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 30.09.2020 and 30.09.2021:

#	Name of the Bank	No. of Branches in UT of Ladakh	CD Ratio (Position as on 30.09.2020(%))	CD Ratio (Position as on 30.09.2021(%))	YoY Increase/ Decrease in CD Ratio (%)
1	CBI	1	32.96%	35.79%	2.83
2	JKB	36	40.36%	39.30%	-1.06
3	ICICI Bank	4	14.01%	35.11%	21.1
4	HDFC Bank	2	22.39%	18.03%	-4.36
5	AXIS Bank	3	3.51%	1.58%	-1.93
6	YES BANK	1	11.56%	4.48%	-7.08

These Banks may explain the reason for low CD ratio.

CREDIT SHARING OF MAJOR PLAYERS IN UT of Ladakh:

As is manifest from the Comparative Statement of Bank-wise Deposits and Advances (**Annexure-H Page 56**) the contribution of individual banks to overall advances outstanding as on **30TH September, 2021** is tabulated hereunder:

(Amt. in Crore)

Name of the Bank	Size of the Bank in UT of Ladakh (Branch Network) (30.09.2021)	%age share in total Branch Network (30.09.2021)	Advances outstanding (30.09.2021)	%age share to total outstanding advances of all Banks (30.09.2021)
SBI	18	21.43%	856.02	31.02%
PNB	5	5.95%	56.27	2.04%
CBI	1	1.19%	11.02	0.40%
CANARA Bank	1	1.19%	8.19	0.29%
UBI	1	1.19%	0.34	0.01%
IDBI	1	1.19%	15.83	0.57%
J&K BANK	36	42.85%	1571.12	56.93%
ICICI Bank	4	4.76%	63.72	2.31%
HDFC Bank	2	2.38%	21.99	0.79%
AXIS Bank	3	3.57%	0.96	0.03%
YES BANK	1	1.19%	1.20	0.04%
JKG Bank	2	2.38%	24.06	0.87%
JKSCB	7	8.33%	116.90	4.23%
SFC	2	2.38%	11.78	0.43%
Total	84		2759.40	

Sub-Sector-wise share in total Priority Sector Advances outstanding as on 30th September, 2021 is given below:

(Amt. in Crores)

#	Name of the Sub-Sector	Outstanding in Sub-sector	Total Priority Sector Outstanding	%age share in total Priority Sector Outstanding
1	Agriculture & Allied	316.61	1208.51	26.19%
2	MSMEs	711.25		58.85%
3	Export Credit	0		0%
4	Education	1.40		0.12%
5	Housing	165.56		13.70%
6	Social Infrastructure	0		0%
7	Renewable Energy	0.15		0.01%
8	Others	13.54		1.12%

While analyzing Priority Sector advances it is observed that MSMEs Sector dominates other sectors by absorbing major share of Rs.711.25 Crore (58.85%) followed by Agriculture, Housing and Education sectors with an amount of Rs.316.61 Crore (26.19%), Rs.165.56 Crore (13.70%) and Rs.1.40 Crore (0.12%) respectively.

The credit deployment in Education Sector has remained subdued over a period of time despite the concerns expressed at various fora in this regard. Banks may explain the reason for Low performance.

Sub-Sector-wise share in total Non-Priority Sector Advances outstanding as on 30 September, 2021 is given below:

(Amt. in Crore)

#	Name of the Sub-Sector	Outstanding in Sub-sector	Total Non-Priority Sector Outstanding	%age share in total Non-Priority Sector Outstanding
1	Agriculture	0	1550.85	0%
2	Education	0.36		0.02%
3	Housing	149.70		9.65%
4	Personal Loans	1210.02		78.02%
5	Others	190.76		12.30%

It is observed that 78.02% of total advances outstanding as on 30th September, 2021 has gone to Personal Loans Segment alone while the remaining 12.30% of Non-priority Sector advances have gone to Others Sector (12.30%), Housing (9.65%), Agriculture (0.%) and 0.02% has gone to Education Sector.

House is requested to review the position.

AGENDA ITEM NO: 6.02

(i) 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, 2021 and 30th September, 2021** is tabulated below:

Name of District	C.D. Ratio (%age)			Name of District	C.D. Ratio (%age)		
	Mar. 2021	June 2021	Sept. 2021		Mar. 2021	June 2021	Sept. 2021
Leh				Kargil			
	35	37	40		37	40	45

(ii) Conduct of DLRC and DCCs meetings:

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

DETAILS OF DLRC MEETINGS HELD DURING THE QUARTER ENDED September 2021 IN UT OF LADAKH									
SR	STATE	DISTRICT NAME	NAME OF LEAD BANK	MEETING HELD ON	WHETHER ATTENDED BY LDO/RBI REPRESENTATIVE	IF NOT, REASONS FOR THE SAME	WHETHER ATTENDED BY PUBLIC REPRESENTATIVE	IF ATTENDED, PLEASE SPECIFY (MP/MLA/ OTHERS)	IF NOT ATTENDED, REASONS FOR THE SAME
1	UT Ladakh	LEH (UT LADAKKH)	SBI	21.12.2021	NO	Due to Covid 19 pandemic	NO		Due to Covid-19 not attended
2		KARGIL (UT LADAKH)	SBI	04.12.2021	NO		NO		Due to Covid-19 not attended

AGENDA ITEM NO: 6.03

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

NPAs under Agriculture Sector, MSMEs Sector and MUDRA in UT of Ladakh as on 30th September, 2021 is given below for information of the House:

(Amount in Crores)

S.No.	Name of the Sector	Amount of Credit Outstanding	NPA	NPA Percentage
1	Agriculture Sector	316.60	6.52	2.06 %
2	MSMEs Sector	711.25	10.36	1.46%
3	MUDRA	282.90	8.77	3.10%

Bank wise/District Wise details of NPA are given in Annexure-J, J1&J2 (Page No.64-66).

House is requested to review the position.

AGENDA ITEM NO: 6.04

Flow of Credit under Credit Guarantee Fund Scheme for MSMEs (CGTMSE) and Credit Guarantee Fund for Micro units (CGFMU).

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

COVERAGE OF MSMES UNDER CGTMSE AND CGFMU ARE AS BELOW:

- (I) As on **30.09.2021**, out of the total MSMEs Sector loans outstanding of **Rs.711.25 Crore** covering **13290** beneficiaries, CGTMSE cover has been extended in favour of **2310(17.38%)** beneficiaries with outstanding amount of **Rs.328.12Crore (2.47%)**

The major contributors under CGTMSE of UT Ladakh as on 30.09.2021 are as under:

Amount in Crore

#	Name of Bank	Total MSME Loans outstanding in Ladakh as on 30.09.2021		Out of which covered under CGTMSE		Out of which covered under CGFMU	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	SBI	1268	90.97	495	13.26	542	17.00
2	PNB	504	24.63	87	5.81	296	9.80
3	CBI	87	4.28	10	0.31	0	0.00
4	CANARA BANK	337	6.44	25	1.42	17	0.65
5	UBI	12	0.29	0	0	0	0.00
6	IDBI	153	10.34	0	0	0	0.00
7	J&K BANK	8637	491.57	1693	308.74	0	0.00
8	ICICI BANK	1	0.23	0	0.00	0	0.00
9	HDFC BANK	45	2.02	0	0.00	0	0.00
10	AXIS BANK	0	0.00	0	0.00	0	0.00
11	YES BANK	0	0.00	0	0.00	0	0.00
12	JKG BANK	416	8.89	0	0.00	0	0.00
13	JKSCB	1494	59.81	0	0.00	0	0.00
14	SFC	336	11.78	0	0.00	0	0.00
Grand Total		13290	711.23	2310	329.54	855	27.45

Bank-wise / District-wise details of the credit disbursed by banks covered under CGTMSE Scheme and CGFMU scheme is given in **Annexure-K& K1 (Page: 68-69)**

House is requested to review the position.

7. FINANCIAL INCLUSION, FLCCs and Credit plus Activities

AGENDA ITEM NO: 7.01

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

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

Reserve Bank of India in consonance to Government of India Sub-Service Area (SSA) plan envisages providing Banking Touch Point (Bank Branch/BC/IPPB) within a radius of **5 KMs** of every village across the country. In this connection, National Informatics Centre (NIC) in the year 2019 conducted a GPS (Latitude/ Longitude) based verification of Banking Touch Points across the country on the basis of the details uploaded by banks on **Jan Dhan Darshak App**–(GISApp) and a list of **11,278** uncovered villages across the country was arrived at and shared with respective SLBCs/ UTLBCs in the month of October 2019 for opening Banking Touch Points. For UT of Ladakh **15** villages were identified as Uncovered Villages in UT of Ladakh, Out of which 10 villages are allotted to J&K Bank which are uncovered as on 30.09.2021. 5 Villages are allotted to State Bank of India which has already covered but to be uploaded on Jan Dhan Darshak Apps by SBI as on 30.09.2021.

#	District	Village Name	Allotted Bank	Status	Remarks
1	Leh	Skiumarkha	J&K Bank	Uncovered	Interview of interested candidates completed, appointment letter for engagement of BC has been sent to selected candidate. BC shall be operational after joining and imparting training to candidate.
2	Leh	Kumgyam	J&K Bank	Uncovered	-do-
3	Leh	Kharnak	J&K Bank	Uncovered	-do-
4	Leh	Kanji	J&K Bank	Uncovered	-do-
5	Kargil	Kuksho	J&K Bank	Uncovered	-do-

6	Kargil	Barto	J&K Bank	Uncovered	-do-
7	Kargil	Chah	J&K Bank	Uncovered	-do-
8	Kargil	Icher	J&K Bank	Uncovered	-do-
9	Kargil	Kargyak	J&K Bank	Uncovered	-do-
10	Kargil	Testa	J&K Bank	Uncovered	-do-
Total		10 Pending			

J&K Bank may please inform the present status of these villages.

AGENDA ITEM NO: 7.02

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

- (i) Bank-wise performance of Rural Branches of Scheduled Commercial Banks in UT of Ladakh for September quarter 2021 :

#	Name of the Bank	No. of Rural Branches	Number of Camps	
			Target for the Qtr (@ 1 camp per month)	Camps conducted
1	State Bank of India	13	39	14
2	Punjab National Bank	1	3	1
3	J&K Bank	29	87	55
4	AXIS Bank	1	3	0
5	J&K STATE COOP.BANK	3	9	14
TOTAL		47	141	84

House is requested to review the position.

AGENDA ITEM NO: 7.03

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

(i) Performance of RSETIs in UT of Ladakh:

Achievement as on 30.09.2021 viz-a-viz Targets for the FY 2021-22:

Name of RSETI	Annual Target FY 2021-22		Progress Achieved			
	Programs	Candidates to be trained	Total No. of Programs conducted	Total No. of Persons Trained	No. of persons credit-linked during CFY	Out of which No. of persons started the ventures
			01.04.2021 to 30.09.2021	01.04.2021 to 30.09.2021		
Leh	12	300	5	115	4	22
Kargil	14	385	2	56	0	29
Total	26	685	7	171	4	51

Position regarding settlement of trained candidates since the inception of the scheme till 30.09.2021 is tabulated below:-

Name of the Bank	Position since inception till 30.09.2021			Out of the total settled candidates up to 30.09.2021			
	No. of candidates trained	No. of candidates settled	%age of settlement	No. of candidates availing bank finance	No. of candidates self- financed	No. of candidates in wage employment	%age of credit-linked to total settled
Leh	2343	1469	63	664	764	41	45
Kargil	432	259	60	136	252	7	52
Total	2775	1728	62	800	1016	48	46

House is requested to review the position.

8. SCHEMES LAUNCHED BY HON'BLE PRIME MINISTER & OTHER ITEMS)

AGENDA ITEM NO: 8.01

Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 30th September, 2021:

The position of disbursement of loans by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **30th September, 2021**, is as under:

(Amount in Crore)

Disbursements during the FY 2021-22				Total Amount Disbursed	
#	Category	A/Cs	Amount	A/Cs	Amount
1	Shishu	112	0.60	3783	110.03
2	Kishore	2916	58.31		
3	Tarun	755	51.12		

Details of Bank-wise disbursements are given in Annexure- L, L1-L2 (Page: 69-71).

House is requested to review the position.

AGENDA ITEM NO: 8.02

Stand-up India Programme launched by Hon'ble Prime Minister:

Stand-Up India Programme was launched by Hon'ble Prime Minister on April5,2016 to be implemented by all Scheduled Commercial Banks to facilitate bank loans between Rs.10.00 lakh and Rs.1.00 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) and at least one Women borrower per bank-branch for setting up Green field Enterprise in manufacturing, services or trading sectors. In case of non- individual enterprises, at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman Entrepreneur.

Progress achieved as on 30.09.2021

Against the target of **146 cases**, 57 branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.406.45 Lakh** in favour of **47 beneficiaries**, which include **12 cases** of women and **35 cases** of SC/ST.

(Amount in Lakhs)

#	Name of the Bank	No. of Branches	Target (2 cases per branch)	Achievement as on 30 th September, 2021			
				SC/ST A/Cs	Women A/Cs	Total A/Cs	Amount disbursed
1	SBI	18	36	26	3	29	257.84
2	PNB	5	10	0	0	0	0.00
3	CBI	1	2	0	0	0	0.00
4	CANARA BANK	1	2	0	0	0	0.00
5	UBI	1	2	0	0	0	0.00
6	IDBI	1	2	0	0	0	0.00
7	J&K BANK	36	72	9	9	18	148.61
8	ICICI BANK	4	8	0	0	0	0.00
9	HDFC BANK	2	4	0	0	0	0.00
10	AXIS BANK	3	6	0	0	0	0.00
11	YES BANK	1	2	0	0	0	0.00
	TOTAL	73	146	35	12	47	406.45

Except SBI, PNB and J&K bank all other has Nil progress under SUI. Implementation of Budget announcement financial year 2021-22 on amendment of Stand-Up India Scheme is annexed at **Annexure-M, Page-72**. Other banks may explain the reason for Nil figure under SUI Scheme.

House is requested to review the position.

AGENDA ITEM NO: 8.03

Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) – Issuance of Ru-Pay Debit Cards to PMJDY Account Holders:-.

The position of Ru-Pay Debit Cards issued to PMJDY Account-holders in UT of Ladakh as on **30.09.2021** is tabulated below for information of the House:

(Amount in Crore)

#	BANK NAME	TOTAL PMJDY ACs	DEPOSIT AMOUNT	OUT OF (A) NO. OF RUPAY DEBIT CARDS ISSUED	%AGE OF RUPAY CARDS ISSUED VIZ-A- VIZ TOTAL PMJDY ACCOUNTS	OUT OF (C), NO. OF ACTIVE RUPAY DEBIT CARDS	%AGE OF ACTIVE CARDS VIZ- A- VIZ ISSUED CARDS
		A	B	C	D	E	F
1	SBI	2278	1.49	2012	88.32%	921	45.77%
2	PNB	622	0.25	496	79.74%	0	-
3	CBI	407	0.24	126	30.95%	126	100%
4	CANARA BANK	36	0.03	15	41.66%	5	33.33%
5	IDBI	285	0.24	278	97.54%	0	-
6	J&K BANK	14608	20.80	10793	73.88%	2933	27.18%
7	ICICI BANK	95	0.03	74	77.89%	0	-
8	HDFC BANK	116	0.14	116	100%	34	29.31%
9	AXIS BANK	484	0.06	52	10.74%	52	100%
10	YES BANK	0	0.00	0	0.00%	0	0.00%
11	JKGB	2073	0.14	370	17.84%	370	100%
12	JKSCB	3682	-	-	-	-	-
Total		24686	23.42	14332	58.06%	4441	30.98%

Detailed Bank-wise / District-wise progress is given in **Annexure-N &N1 (Page: 73-74)**.

House is requested to review the position.

AGENDA ITEM NO: 8.04**PRAGATI (Pro-Active Governance and timely Implementation) : Review of Social Security Schemes –PMJJBY, PMSBY & APY:****(i) Review of Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY up to 30.09.2021 in UT Ladakh is given as under:

(Figure in Actual)

#	BANK NAME	PMJJBY			PMSBY		
		Total no. of Enrolment	Total no. of eligible	Total no. of renewals	Total no. of Enrolment	Total no. of eligible	Total no. of renewals
1	SBI	2434	64276	1897	9017	90093	7719
2	PNB	183	13494	0	348	16344	0
3	CBI	118	3738	96	289	4426	247
4	CANARA BANK	5	1146	4	33	1304	28
5	IDBI	33	1201	10	425	1424	166
6	JKB	6198	8068	23	9285	11323	44
7	ICICI BANK	0	3145	0	0	3727	0
8	HDFCBANK	54	54	26	278	278	85
9	AXIS BANK	3	5232	0	15	6011	9
10	YES BANK	0	889	0	0	1000	0
11	JKGB	209	3674	40	409	4248	94
12	JKSC BANK	131	0	0	505	0	0
Total		9368	104917	2096	20604	140178	8392

(ii) Progress regarding Atal Pension Yojana:

The consolidated report of registered active subscribers enrolled by APY Service Providers under Atal Pension Yojana up to **30.09.2021** in Ladakh State received from PFRDA is given as under:

Atal Pension Yojana (APY)	No. of subscribers
No. of registered active subscribers sourced from the inception of the scheme	2739

Category-wise Progress regarding Atal Pension Yojana:

Against annual target of enrolling 70 beneficiaries per branch for public sector Bank and Regional Rural Bank, 30 beneficiaries per branch for private sector Bank and JK State cooperative Bank for FY2021-22 assigned as per the number of bank branches in UT of Ladakh, Banks have enrolled beneficiaries up to **30th September, 2021**, as per details given below:

#	Name of the Bank	No. of branches	Target	Total no of enrolment under APY since inception
1	SBI	18	1260	200
2	PNB	5	350	55
3	CBI	1	70	11
4	CANARA BANK	1	70	136
5	UBI	1	70	0
6	IDBI	1	30	118
7	J&K BANK	36	1080	1509
8	ICICI BANK	4	120	0
9	HDFC BANK	2	60	460
10	AXIS BANK	3	90	128
11	YES BANK	1	30	0
12	JKG BANK	2	140	110
13	JKSC BANK	7	210	12
	TOTAL	82	3580	2739

Detailed Bank-wise / District-wise progress is given in **Annexure-O &O1 (Page: 75-76)**. House is requested to review the position.

AGENDA ITEM NO: 8.05**Status of Business Correspondents / Bank Mitras in UT of Ladakh:**

- The Business Correspondent Agents/ Bank Mitras are playing a major role in spreadoffinancialliteracybyeducatingthepeopleaboutbankingservicesand meeting their banking needs. They are mobilizing people for enrollment in three Social Security Schemes, viz. PMJJBY, PMSBY and APY, in far-flung / difficult areas in order to fulfill the National Mission of Financial Inclusion under PMJDY.
- A total no of 81Bank Mitras/Customer Service Point have been deployed by SBI, JKB and IPPB banks operating in UT of Ladakh out of which 60 BCs are active and 21 are inactive. Banks are requested to active the inactive BCs for providing basic banking services, mostly in rural areas.

Bank wise position as on 30.09.2021 is given below:

Name of the Bank		SBI	JKB	IPPB	Total
BC/CSP/Bank Mitras (BM)	Active	8(CSP)	12(BM)	40	60
	Inactive	2	19	0	21
	Total	10	31	40	81

This is for the information of the house.

AGENDA ITEM NO: 8.06**1. Expanding and Deepening of Digital Payment Ecosystem of Leh district.**

As decided by Reserve Bank of India vide its circular dated October, 7th 2019 and July, 14th 2021, Leh district has been identified for providing with 100 % digitally enabled ecosystem by March, 2022. A detailed meeting for preparing the roadmap was held on September, 8th 2021 under the Chairmanship of Sh. Kamal P Patnaik, Regional Director, Reserve Bank of India, UT of J&K and Ladakh, in which Reserve Bank of India advised the member banks to strengthen their digital infrastructure so as to provide more efficient and robust digitally enabled ecosystem. Member banks are requested to submit the progress report on monthly basis by next of 7th month (format already shared).

Also as a part of “Azadi ka Amrit Mahatsav” to commemorate the 75th Anniversary of Independence, the Ministry of Electronics & Information Technology is celebrating “Digital Payment Utsav” from 5th December 2021 to 5th March 2022 to accelerate the adoption of digital payment option in the country.

**Bank wise progress report is annexed with Annexure- P (Page no 77).
House may deliberate on the same.**

AGENDA ITEM NO: 8.07**2. Saturation drive for Jan Suraksha Scheme.**

All the banks have to make special efforts to cover all eligible Pradhan Mantri Jan Dhan Yojana (PMJDY) and Pradhan Mantri Mudra Yojana (PMMY) accounts holders under Prime Minister's Jan Suraksha Schemes viz. i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY). Now all banks are advised to submit the data on weekly basis to UTLBC of UT Ladakh for further submission to Department of Financial Service (DFS).

(a) Bank wise progress report as on 22.12.2021 of PMJJBY & PMSBY under Jan Suraksha Scheme tabulated below.

A	B	C	D	E	F	G	H	I
Bank Name	PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY - Enrolled till 30-09-2021 Out of Column 'B'	PMJJBY- Enrolled during the Week (Thur-Wed) Out of Column 'B'	PMJJBY- Total Enrolment during 01-10-2021 to till Date	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - Enrolled till 30-09-2021 Out of Column 'F'	PMSBY - Enrolled during the Week (Thur-Wed) Out of Column 'F'	PMSBY- Total Enrolment during 01-10-2021 to till Date
State Bank of India	715	7	0	104	1054	25	0	93
Bank of India	0	0	0	0	0	0	0	0
Canara Bank	2	0	0	0	3	1	0	0
Central Bank of India	0	0	0	0	0	0	0	0
Punjab National Bank	0	0	0	0	0	0	0	0
Union Bank of India	0	0	0	0	0	0	0	0
J & K Bank Ltd	0	0	0	0	0	0	0	0
Total	717	7	0	104	1054	26	0	93

Other banks may explain the reason for non-submission of data.

(b) Bank wise progress report as on 22.12.2021 of PMMY under Jan Suraksha Scheme tabulated below.

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Enrolled during the Week	PMJJBY Total Enrolled till Date	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till 22.12.21
State Bank of India	0	0	0	0	0	0	0	0
Bank of India	0	0	0	0	0	0	0	0
Canara Bank	176	1	0	1	199	2	0	2
Central Bank of India	0	0	0	0	0	0	0	0
Punjab National Bank	160	13	0	13	191	20	0	21
Union Bank of India	0	0	0	0	0	0	0	0
J & K Bank Ltd	9506	1490	0	21	11444	2082	0	37
Total	9842	1504	0	35	11834	2104	0	60

Other banks may explain the reason for non-submission of data.

Any other point with permission of the chair