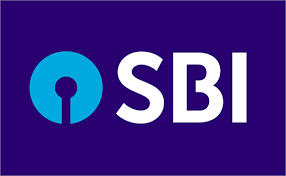
** 9th**

**Meeting of Ladakh**

**UTLBC**

**Presided by**

**Dr. Pawan Kotwal (IAS)**

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

**Monday, 27th May 2024**

**Time: 12.00 PM**

**Venue: Hotel The Grand Dragon Ladakh**

****

**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

#### 9th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OFLADAKH

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | | | | | | | | |
| **1** | | Bank-wise / District wise CD Ratio, Sub-dued CD Ratio | | | **1-3** | | **A Annexure-A,A1&A2**  **(Page No 21-23)** | |
| **2. PERFORMANCE OF KCC** | | | | | | | | |
| **2** | | Performance of KCC (Crop, Animal Husbandry and Fisheries) | | | **3** | | **Annexure-B TO B8 (Page No24-32)** | |
| **3. PERFORMANCE OF ADVANCE UNDER PRIORITY & NON-PRIORITY** | | | | | | | | |
| **3.1** | | Review of Sector wise / Bank wise Achievement under ACP 2023-24 as on 31st MARCH, 2024 | | | **4-6** | | **Annexure-C**  **(Page No 33-40)** | |
| **3.2** | Micro Analysis regarding performance of Banks under  ACP 2023-24 | | | | **7-8** | | **…** | |
| **4. PERFORMANCE UNDER PMMY AND SUI** | | | | | | | | |
| **4** | | 1. Performance under Pradhan Mantri Mudra Yojana 2. Performance under Stand-up India | | | **9** | | | **Annexure- D,D1&D2**  **(Page No 41-43)** |
| **Annexure- E**  **(Page No - 44)** |
| **5. PERFORMANCE UNDER PM SVANidhi** | | | | | | | | |
| **5** | | 1. PM SVANidhi, 1st Tranche as on 31.03.2024 2. PM SVANidhi, 2ndTranche as on 31.03.2024 3. PM SVANidhi, 3rd Tranche as on 31.03.2024 | | | **10-11** | | **Annexure-F,F1,F2&F3**  **(Page No 45-48)** | |
| **6. CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES** | | | | | | | | |
| **6** | | | (i) Performance under NRLM, PMEGP and NULM as on  31.03.2024 | **11-13** | | **Annexure-G,G1&G2**  **(Page No 49-51)** | | |
| **7. PRADHAN MANTRI FORMALISATION OF MICRO ENTERPRISES (PMFME)** | | | | **13** | | **Annexure-H (Page No 52)** | | |
| **8. NON-PERFORMING ASSETS IN UT LADAKH** | | | | | | | | |
| **8** | | | 1. Non-Performing Assets under Government Scheme. 2. NPA under Agri., MSMEs, and PMMY Scheme. | **14** | | **Annexure-I,I1-I2**  **(Page no 53-55)** | | |
| **Annexure-J,J1&J2**  **(Page no 56-58)** | | |
| **9. BANK CREDIT AT A GLANCE** | | | | | | | | |
| **9** | | | Overview of Credit Scenario in UT of Ladakh as on  31.03.2024 | **14** | | **Annexure-K (Page No 59-66)** | | |
| **10** | | | CREDIT COVERAGE OF MSMEs UNDER CGTMSE, CGFMU AND CGSSI | **15** | |  | | |
| **11** | | | Review of Social Security Schemes – PMJJBY, PMSBY and Atal Pension Yojna (APY) | **16** | | **Annexure-L,L1 &L2**  **( Page No 67-69)** | | |
| **12** | | | Status of Pradhan Mantri Vishwakarma Scheme as of 16.03.2024 | **17** | |  | | |
| **13** | | | District-wise Annual Credit Plan for the year 2024-25 of UT Ladakh | **17** | | **Annexure-M**  **(Page No 70-74)** | | |
| **14** | | | **FINANCIAL LITERACY INITIATIVES** | **17** | |  | | |
| Financial Literacy Initiatives by Rural Branches of Banks. |
| **15** | | | Performance of Rural Self-Employment Training Institute (RSETIs) in UT Ladakh | **18** | |  | | |
| **16** | | | District level Review committee/District consultative Committee (DLRC/DCC) | **19** | |  | | |
| **17** | | | Cropping Pattern of UT Ladakh | **19** | |  | | |
| **18** | | | 18A -Inactive Fixed Point Business Correspondent (BC) outlets. | **19** | |  | | |
| 18B - Identified Geographies (District) for adequate focus- Kargil. | **19** | |  | | |
| 18C -Reduction in frequency of DLRC meeting | **20** | |  | | |
| 18D - Registration of SRLMs (Ladakh Rural Livelihood Mission) with DEA Fund | **20** | | **Annexure- Page-75** | | |
| 18E - Promotion of e-Kisan Upaj Nidhi (e-KUN) | **20** | |  | | |
| **19** | | | Release of Focus Paper 2024-25 for UT of Ladakh by NABARD | **20** | |  | | |

**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 March 31st 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**  **PrioritySector** | | **Share of P.S.**  **Adv. To Total Adv.** | |
| **(Amount in Crore)** | 9193.08 | 4166.75 | | 45.32 | | 1446.48 | | 34.72% | |

**KEY INDICATORS AS ON MARCH 31st 2024**

**(Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| # | **PARTICULARS** | **As on 31.03.2023** | **As on**  **31.12.2023** | **As on**  **31.03.2024** | **Bench mark**  **%age Growth** |
| 1 | DEPOSITS | 8593.25 | 8544.16 | 9193.08 |  |
| 2 | CREDIT | 3618.63 | 4169.50 | 4166.75 |  |
|  | TOTAL BUSINESS | 12211.88 | 12713.66 | 13359.83 |  |
|  | CD RATIO (%) | 42.11 | 48.80 | 45.32 | 60% |
| 3 | PRIORITY SECTOR ADVANCES (PSA) | 1125.15 | 1473.16 | 1446.48 |  |
|  | SHARE OF PSA IN TOTAL ADVANCES (%) | 31.09 | 35.33 | 34.72 | 40% |
| (i) | AGRICULTURE ADVANCES | 305.94 | 334.72 | 319.42 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%) | 8.45 | 8.02 | 7.67 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN PSA (%) | 27.19 | 22.72 | 22.08 | 18% |
| (ii) | MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES | 628.70 | 928.26 | 918.96 |  |
|  | SHARE OF MSME IN TOTAL ADVANCES (%) | 17.37 | 22.26 | 22.05 |  |
|  | SHARE OF MSME IN TOTAL PSA (%) | 55.88 | 63.01 | 63.53 |  |
| (iii) | EDUCATION ADVANCESIN TOTAL PSA | 1.84 | 1.65 | 1.69 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.05 | 0.04 | 0.04 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%) | 0.16 | 0.11 | 0.12 |  |
| (iv) | HOUSING ADVANCES IN TOTAL PSA | 177.88 | 184.00 | 183.30 |  |
|  | SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%) | 4.91 | 4.41 | 4.40 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL PSA (%) | 15.81 | 12.49 | 12.67 |  |
| (v) | RENEWABLE ENERGY IN TOTAL PSA | 0.01 | 0.07 | 0.04 |  |
|  | SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%) | - | - | - |  |
|  | SHARE OF RENEWABLE ENERGYIN TOTAL PSA (%) | - | - | - |  |
| (vi) | OTHER SECTOR ADVANCES IN TOTAL PSA | 10.69 | 24.00 | 22.58 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.29 | 0.58 | 0.54 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 1.00 | 1.63 | 1.56 |  |
| 4 | ADVANCES TO WEAKER SECTIONS (WS) | 862.11 | 1206.05 | 1200.97 |  |
|  | SHARE OF WS ADVANCES IN TOTAL ADVANCES (%) | 23.82 | 28.93 | 28.82 |  |
|  | SHARE OF WS ADVANCES IN PSA (%) | 76.62 | 81.87 | 83.03 |  |
| 5 | ADVANCES TO WOMEN | 480.49 | 574.18 | 566.46 |  |
|  | SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%) | 13.28 | 13.77 | 13.59 |  |
|  | SHARE OF ADVANCES TO WOMEN IN PSA (%) | 42.70 | 38.98 | 39.16 |  |
| # | **PARTICULARS** | **As on 31.03.2023** | **As on**  **31.12.2023** | **As on**  **31.03.2024** | **Bench mark**  **%age Growth** |
| 6 | NON-PRIORITY SECTOR ADVANCES (NPSA) | 2493.44 | 2696.38 | 2720.23 |  |
|  | SHARE OF NPSA IN TOTAL ADVANCES (%) | 63.09 | 64.67 | 65.28 |  |
| (i) | EDUCATION ADVANCES | 0.44 | 2.47 | 2.73 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.01 | 0.06 | 0.07 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%) | 0.02 | 0.09 | 0.10 |  |
| (ii) | HOUSING ADVANCES | 230.20 | 319.54 | 332.74 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%) | 6.50 | 7.66 | 7.99 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%) | 10.30 | 11.85 | 12.23 |  |
| (iii) | PERSONAL LOANS UNDER NON-PRIORITY SECTOR | 811.37 | 961.81 | 961.25 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%) | 36.29 | 23.07 | 23.07 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%) | 22.90 | 35.67 | 35.34 |  |
| (iv) | OTHER SECTOR ADVANCES | 1193.61 | 1412.56 | 1423.52 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 33.68 | 33.88 | 34.16 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%) | 53.39 | 52.39 | 52.33 |  |
| 7 | TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY) | 2.10 | 4.12 | 4.42 |  |
|  | SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%) | 0.06 | 0.10 | 0.11 |  |
| 8 | TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY) | 407.35 | 503.54 | 516.03 |  |
|  | SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%) | 11.50 | 12.08 | 12.38 |  |
| 9 | TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY) | 1214.57 | 1436.56 | 1446.10 |  |
|  | SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 34.28 | 34.45 | 34.71 |  |

#### 

#### Confirmation of minutes of the last meeting

The 8th Meeting of UTLBC Ladakh for the quarter ended September 30th, 2023, and minutes were circulated among the members via our letter No UTLBC/LA/2023-24/39, 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 31.03.2024 (Amount in Crore)** | | | | | |
| **Sr. No** | **Banks** | **No of Branch** | **Deposits** | **Advances** | **CD Ratio %** |
|  | **Public Sector Banks** |  |  |  |  |
| 1 | State Bank of India | 27 | 2083.28 | 1478.56 | 70.97 |
| 2 | Punjab National Bank | 7 | 204.72 | 123.74 | 60.44 |
| 3 | Central Bank of India | 1 | 34.25 | 14.32 | 41.81 |
| 4 | Canara Bank | 1 | 12.46 | 20.66 | 165.81 |
| 5 | Union Bank | 1 | 11.27 | 15.28 | 135.58 |
| 6 | Bank of India | 1 | 6.86 | 11.99 | 174.78 |
| 7 | Bank of Baroda | 1 | 4.03 | 0.43 | 10.67 |
|  | **Sub-Total-I** | **39** | **2356.87** | **1664.98** | **70.64** |
|  | **Private Sector Banks** |  |  |  |  |
| 8 | IDBI Bank | 1 | 31.86 | 12.23 | 38.39 |
| 9 | J&K Bank | 37 | 5519.26 | 2098.48 | 38.02 |
| 10 | ICICI Bank | 4 | 409.15 | 172.63 | 42.19 |
| 11 | HDFC Bank | 3 | 308.59 | 34.62 | 11.22 |
| 12 | Axis Bank | 3 | 97.91 | 14.00 | 14.30 |
| 13 | Yes Bank | 1 | 38.58 | 6.48 | 16.80 |
| 14 | Induslnd Bank | 2 | 13.01 | 0.19 | 1.46 |
| 15 | Bandhan Bank | 2 | 6.2 | 0.00 | 0.00 |
|  | **Sub-Total-II** | **53** | **6424.56** | **2338.63** | **36.40** |
|  | **Regional Rural Banks** |  |  |  |  |
| 16 | J&K Grameen Bank | 4 | 31.63 | 37.52 | 118.62 |
|  | **Sub-Total-III** | **4** | 31.63 | 37.52 | 118.62 |
| (A) | **Total for Scheduled Commercial Banks (I+II+III)** | **96** | **8813.06** | **4041.13** | **45.85** |
| (B) | **Central/State Coop. Banks** |  |  |  |  |
| 17 | J&K State Coop. Bank | 7 | 380.02 | 111.05 | 29.22 |
|  | **Sub-Total** | **7** | **380.02** | **111.05** | **29.22** |
| ( C) | **Other Financial Institution (FIs)** |  |  |  |  |
| 18 | SFC | 2 | 0 | 14.57 | - |
|  | **Sub-Total** | **2** | **0** | **14.57** | **-** |
|  | **Grand Total (A+B+C)** | **105** | **9193.08** | **4166.75** | **45.32** |

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

**31.03.2023 and 31.03.2024:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Branches in UT of Ladakh** | **CD Ratio (Position as on 31.03.2023)** | **CD Ratio (Position as on 31.03.2024)** | **Y.o.Y Increase/ Decrease in CD Ratio (%)** |
| **1** | **BOB** | 1 | 7.19 | 10.67 | **48.40** |
| **2** | **IDBI** | 1 | 48.50 | 38.39 | **-20.85** |
| **3** | **JK BANK** | 37 | 35.61 | 38.02 | **6.77** |
| **4** | **HDFC** | 3 | 10.87 | 11.22 | **3.22** |
| **5** | **AXIS** | 3 | 12.46 | 14.30 | **14.77** |
| **6** | **YES** | 1 | 14.39 | 16.80 | **16.77** |
| **7** | **INDUSIND** | 2 | 0 | 1.46 | **-** |
| **8** | **JKSCB** | 7 | 31.98 | 29.22 | **-8.63** |

**BOB, IDBI, JK BANK, 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 **31st MARCH 2024** is tabulated below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name**  **of District** | **C.D Ratio (%age)** | | **Name**  **of District** | **C.D Ratio (%age)** | |
| **Leh** | **MARCH 2023** | **MARCH 2024** | **Kargil** | **MARCH 2023** | **MARCH 2024** |
| **45.00** | **47.67** | **37.00** | **41.11** |

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

**31st 2024** are annexed with **Annexure-A, A1& A2 (Page No.21-23)**

**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 01.04.2023 to 31.03.2024** | **Cases Disbursed 01.04.2023 to 31.03.2024** | |
| **A/c** | **Amt.** |
| **KCC Crop** | 21017 | 21017 | 16570.26 |
| **AHKCC** | 13140 | 13140 | 8034.58 |
| **Fisheries** | 26 | 26 | 23.07 |
| **Total** | **34183** | **34183** | **24627.91** |

##### (Amount in Lakhs)

Bank-wise and District-wise details are given in **Annexure-B,B1,B2,B3,B4,B5,B6&B7 (Page No.24-32)**

**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 2023-24 – as on 31st MARCH 2024:**

Banks operating in UT of Ladakh have provided total credit of Rs.2303.34 Crore in favor of 48659 beneficiaries against a target of Rs.1555.44 Crore for 49169 beneficiaries to Priority as well as Non-priority Sector during the 4TH quarter under Annual Action Plan 2023-24, there by registering achievement of 148.08% in financial terms and 98.96% in physical terms.

#### Overview of Credit Disbursements as on MARCH, 31st 2024.

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sector** | **ACPTarget FY 2023-24** | | **Achievement as on 31.03.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Priority** | 34031 | 821.03 | 28736 | 970.95 | **84.44%** | **118.26%** |
| **Non-Priority** | 15138 | 734.41 | 19923 | 1332.39 | **131.61%** | **181.42%** |
| **Total** | **49169** | **1555.44** | **48659** | **2303.34** | **98.96%** | **148.08%** |

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

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sub-Sector** | **ACP Target FY 2023-24** | | **Achievement as on 31.03.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C.** | **Amt.** |
| **Agriculture** | 19377 | 310.47 | 20718 | 211.72 | 107% | 68% |
| **MSMEs** | 13098 | 447.30 | 7625 | 721.41 | 58% | 161% |
| **Education** | 89 | 6.63 | 13 | 0.50 | 15% | 8% |
| **Housing** | 564 | 32.13 | 304 | 23.52 | 54% | 73% |
| **Social Infrastr.** | 87 | 2.75 | 1 | 0.50 | 1% | 18% |
| **Renew. Energy** | 87 | 4.40 | 1 | 0.09 | 1% | 2% |
| **Others** | 729 | 17.34 | 74 | 13.21 | 10% | 76% |
| **Total** | **34031** | **821.02** | **28736** | **970.95** | **84%** | **118%** |

#### Achievement under Non-Priority Sector Advances as on MARCH, 31st 2024

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2023-24** | | **Achievement as on 31.03.2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Education** | 0 | 0 | 6 | 0.75 | - | - |
| **Housing** | 405 | 72.60 | 534 | 102.93 | 132% | 142% |
| **Personal Loans** | 7244 | 447.65 | 8804 | 463.81 | 122% | 104% |
| **Others** | 7489 | 214.16 | 10579 | 764.90 | 141% | 357% |
| **Total** | **15138** | **734.41** | **19923** | **1332.39** | **132%** | **181%** |

**The District-wise/ Sector-wise achievements as at the end of MARCH 2024 vis-à-vis Commitments for lending under Annual Credit Plan 2023-24 are summarized below:**

#### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Sector** | **A/C** | **ACP Target FY 2023-24** | **A/C** | **Achievement**  **As on**  **31st March 2024** | **%age of Achievement** |
| **Leh** | **Priority Sector** | 16260 | 453.24 | 16882 | 639.57 | 141% |
| **Non-Priority Sector** | 8164 | 413.14 | 11577 | 892.60 | 216% |
| **Total** | **24424** | **866.38** | **28459** | **1532.16** | **177%** |
| **Kargil** | **Priority Sector** | 17771 | 367.78 | 11854 | 331.39 | 90% |
| **Non-Priority Sector** | 6974 | 321.27 | 8346 | 439.79 | 137% |
| **Total** | **24745** | **689.05** | **20200** | **771.17** | **112%** |
| **UT of Ladakh** | **Total Priority Sector** | 34031 | 821.03 | 28736 | 970.95 | 118% |
| **Non-Priority Sector** | 15138 | 734.41 | 19923 | 1332.39 | 181% |
| **GRAND TOTAL** | **49169** | **1555.44** | **48659** | **2303.34** | **148%** |

1. **Achievement by Major Banks:**

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target**  **FY 2023-24** | | **Achievement as on 31st March, 2024** | | **%age of Achievement** | |
| **A/C** | **Amt** | **A/C** | **Amt** | **A/C** | **Amt** |
| **SBI** | 6915 | 138.47 | 3155 | 112.56 | 46% | 81% |
| **PNB** | 1310 | 59.94 | 596 | 51.06 | 45% | 85% |
| **J&K BANK** | 17400 | 405.16 | 22996 | 712.38 | 132% | 176% |
| **OTHER COMM.BANK** | 4900 | 128.91 | 572 | 38.81 | 12% | 30% |
| **COOP.BANK** | 2520 | 68.91 | 638 | 32.24 | 25% | 47% |
| **RRB’S** | 986 | 19.63 | 779 | 23.90 | 79% | 122% |
| **TOTAL** | **34031** | **821.02** | **28736** | **970.95** | **84%** | **118%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target FY 2023-24** | | **Achievement as on 31st MARCH, 2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 4491 | 149.60 | 7109 | 577.93 | 158% | 386% |
| **PNB** | 286 | 17.81 | 245 | 17.89 | 86% | 100% |
| **J&K BANK** | 5328 | 397.33 | 8240 | 583.33 | 155% | 147% |
| **OTHER COMM.BANK** | 4578 | 156.62 | 4104 | 140.24 | 90% | 90% |
| **COOP.BANK** | 346 | 8.52 | 163 | 7.94 | 47% | 93% |
| **RRB’S** | 109 | 4.52 | 62 | 5.06 | 57% | 112% |
| **TOTAL** | **15138** | **734.41** | **19923** | **1332.39** | **132%** | **181%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **TOTAL (Priority + Non-Priority Sector)** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2023-24** | | **Achievement as on**  **31st MARCH, 2024** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 11406 | 288.07 | 10264 | 690.49 | 90% | 240% |
| **PNB** | 1596 | 77.76 | 841 | 68.94 | 53% | 89% |
| **J&K Bank** | 22728 | 802.50 | 31236 | 1295.71 | 137% | 161% |
| **OTHER COMM.BANK** | 9478 | 285.53 | 4676 | 179.06 | 49% | 63% |
| **COOP.BANK** | 2866 | 77.43 | 801 | 40.18 | 28% | 52% |
| **RRB’S** | 1095 | 24.15 | 841 | 28.96 | 77% | 120% |
| **TOTAL** | **49169** | **1555.44** | **48659** | **2303.34** | **99%** | **148%** |

Details of bank-wise/ sector-wise performance are given as **Annexure- C (Page No. 33-40)**

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

**3.2 Micro Analysis regarding performance of Banks under ACP 2023-24**

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.447.30 Cr, Achievement as on 31.03.2024** is **Rs.721.41Cr. (161%):**

**ACHIEVEMENT OF BANK WISE (AS ON 31.03.2024) vis-à-vis ACP TARGETS**

|  |  |  |  |
| --- | --- | --- | --- |
| **DISTRICT** | **LEH** | **KARGIL** | **AGGREGATE** |
| **% SHARE OF ACP TARGET** |  |  |  |
| **SBI** | 168% | 39% | 116% |
| **PNB** | 123% | 65% | 101% |
| **CBI** | 36% | No Branch | 36% |
| **CANARA BANK** | 108% | No Branch | 108% |
| **UBI** | 112% | No Branch | 112% |
| **BOI** | 80% | No Branch | 80% |
| **BOB** | 0% | No Branch | 0% |
| **IDBI** | 46% | No Branch | 46% |
| **J&K BANK** | 319% | 178% | 253% |
| **ICICI BANK** | 3% | 30% | 13% |
| **HDFC BANK** | 21% | 48% | 32% |
| **AXIS BANK** | 19% | 5% | 12% |
| **YES BANK** | 6% | No Branch | 6% |
| **INDUSIND BANK** | 0% | 0% | 0% |
| **BANDHAN BANK** | 0% | 0% | 0% |
| **JKG BANK** | 145% | 110% | 133% |
| **JKSCB** | 90% | 21% | 67% |
| **Total** | **189%** | **117%** | **161%** |

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

**The following banks have zero achievements during the financial year 2023-24**

##### (Amount in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **BANK** | **Achievement of Banks (As on 31.03.2024) vis-à-vis ACP Targets** | | | | **%age of**  **Achievement** |
| **ACP Target of FY**  **2023-24** | | **Achievement as on 31st March 2024** | |
| **Account** | **Amount** | **Account** | **Amount** |
| **BANK OF BARODA** | **140** | **4.30** | **0** | **0** | **0%** |
| **INDUSIND BANK** | **234** | **6.04** | **0** | **0** | **0%** |

#### This Banks may explain the reason please.

#### (C) HOUSING SECTOR

**Annual Target= Rs.32.13Cr, Achievement (31.03.2024) =Rs.23.52 Cr. (73%):**

**ACHIEVEMENT OF ALL BANKS (AS ON 31.03.2024) VIZ-A-VIZ ACP (Amt in Lakhs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **TARGET AMT.** | **ACHIEVEMENT AMT.** | **AGGREGATE** |
| **SBI** | **616.00** | **14.59** | **2%** |
| **PNB** | **139.00** | **33.32** | **24%** |
| **J&K BANK** | **1640.10** | **1875.15** | **114%** |
| **ICICI BANK** | **118.00** | **97.15** | **82%** |
| **JK GRAMEEN BANK** | **76.00** | **76.00** | **100%** |
| **JKSC BANK** | **249.00** | **256.00** | **103%** |
| **TOTAL** | **2838.10** | **2352.22** | **83%** |

**Poor performing banks:**

Some of the major Commercial Banks operating in UT of Ladakh have shown nil achievement **vis-à-vis** ACP 2023-24 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 AND INDUSIND Bank. They may explain the reason please.

**AGENDA ITEM NO: 4**

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

The position of disbursement of loan by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31st MARCH 2024** is as under:

**(Amount in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Disbursements during the FY 2023-24** | | | | **Total Outstanding as on 31.03.2024** | |
| **#** | **Category** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| **1** | **Shishu** | 506 | 102.13 | 777 | 155.10 |
| **2** | **Kishore** | 2047 | 4976.95 | 11501 | 16303.17 |
| **3** | **Tarun** | 815 | 5978.61 | 3247 | 15417.46 |
|  | **TOTAL** | **3368** | **11057.69** | **15525** | **31875.73** |

**Details of Bank-wise disbursements and outstanding are given in Annexure-D,D1&D2 (Page No. 41-43)**

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

**(b) Performance under Stand-up India (SUI) as on 31.03.2024**

Against the target of **150 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.5205.85 Lakhs** in favour of **251 beneficiaries**, which include **36** cases of women beneficiaries.

#### (Amount in Lakhs)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of**  **Branches** | **Target (2 cases per**  **branch)** | **Achievement as on 31st MARCH, 2024** | | | | **Total since inception as on 31st MARCH, 2024** | |
| **SC/ST**  **A/Cs** | **Women A/Cs** | **Total A/Cs** | **Amount disbursed** | **Total A/Cs** | **Outstanding Amount** |
| 1 | **SBI** | 27 | 54 | 121 | 12 | 121 | 2402.7 | 369 | 5743.23 |
| 2 | **PNB** | 6 | 12 | 87 | 9 | 87 | 1937.73 | 143 | 2735.89 |
| 3 | **UBI** | 1 | 2 | 6 | 0 | 6 | 553.43 | 10 | 289.13 |
| 4 | **J&K BANK** | 37 | 74 | 32 | 15 | 32 | 232.19 | 77 | 521.06 |
| 5 | **JK GRAMEEN** | 4 | 8 | 5 | 0 | 5 | 79.80 | 10 | 174.07 |
|  | **TOTAL** | **75** | **150** | **251** | **36** | **251** | **5205.85** | **609** | **9463.38** |

Except SBI, PNB, UBI, J&K & JK GRAMEEN bank all other banks have nil progress under SUI. Bank wise/ District wise is annexed at **Annexure-E, Page-44** 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-PMSVANidhi** is given as under:

1. **PM SVANidhi: 1st Tranche as on 31.03.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | 169 | 149 | 6 | 144 | 5 | 14 |
| 2 | **PNB** | 14 | 13 | 0 | 12 | 1 | 1 |
| 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** | 291 | 268 | 0 | 258 | 10 | 23 |
| 8 | **HDFC** | 9 | 6 | 1 | 5 | 1 | 2 |
| 9 | **AXIS** | 5 | 2 | 1 | 0 | 2 | 2 |
| **TOTAL** | | **518** | **465** | **9** | **446** | **19** | **44** |

**(ii)PM SVANidhi: 2nd Tranche as on 31.03.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | 91 | 72 | 0 | 60 | 12 | 19 |
| 2 | **PNB** | 8 | 7 | 1 | 7 | 0 | 0 |
| 3 | **BOI** | 3 | 3 | 0 | 3 | 0 | 0 |
| 4 | **UBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 5 | **CBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 6 | **JKB** | 180 | 148 | 0 | 142 | 6 | 32 |
| 7 | **HDFC** | 4 | 4 | 0 | 1 | 3 | 0 |
| **TOTAL** | | **294** | **242** | **1** | **221** | **21** | **51** |

**(iii)PM SVANidhi: 3rd Tranche as on 31.03.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | 12 | 12 | 0 | 10 | 2 | 0 |
| 2 | **PNB** | 1 | 1 | 0 | 1 | 0 | 0 |
| 3 | **CBI** | 4 | 4 | 0 | 4 | 0 | 0 |
| 4 | **UBI** | 2 | 2 | 0 | 2 | 0 | 0 |
| 5 | **JKB** | 81 | 77 | 0 | 73 | 4 | 4 |
| **TOTAL** | | **100** | **96** | **0** | **90** | **6** | **4** |

**Bank wise/ District-wise performance given in Annexure-F,F1,F2&F3 (Page No.45-48)**

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

**AGENDA ITEM NO 6**

**(i) CREDIT SANCTIONED UNDER GOVERNMENT SPONSORED SCHEMES:**

The performance of banks under major Government Sponsored Schemes as of MARCH 31s 2024 is provided below:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Scheme** | **CasesSponsored** | **Sanctioned as on**  **31.03.2024** | | **Outstanding as on**  **31.03.2024** | |
| **No** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 44 | 44 | 218.5 | 54 | 215.55 |
| **2** | **PMEGP** | 242 | 154 | 1949.43 | 2740 | 7836.62 |
| **3** | **NULM** | 15 | 15 | 19.74 | 51 | 54.71 |

**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 Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored 01.04.2023 to 31.03.2024** | **Cases Sanctioned**  **01.04.2023 to**  **31.03.2024** | | **Outstanding as on**  **31.03.2024** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **UBI** | 0 | 0 | 0 | 1 | 1.99 |
| **J&K Bank** | 39 | 39 | 210.50 | 47 | 204.05 |
| **JKGB** | 5 | 5 | 8.00 | 6 | 9.51 |
| **Total** | **44** | **44** | **218.5** | **54** | **215.55** |

**(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 01.04.2023 to 31.03.2024** | **Sanctioned as on**  **31.03.2024** | | **Pending Cases(\*)** | **Rejected/**  **Returned** |
| **A/C** | **AMT** | **A/C** | **A/C** |
| **SBI** | 64 | 59 | 31 | 432.25 | 15 | 13 |
| **PNB** | 12 | 18 | 8 | 95.95 | 7 | 3 |
| **CBI** | 2 | 2 | 1 | 11.40 | 1 | 0 |
| **CANARA Bk** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **UBI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **BOI** | 2 | 1 | 1 | 12.35 | 0 | 0 |
| **IDBI** | 2 | 0 | 0 | 0.00 | 0 | 0 |
| **JK BANK** | 97 | 129 | 93 | 1194.18 | 7 | 29 |
| **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** | 0 | 0 | 0 | 0.00 | 0 | 0 |
| **JKG BANK** | 4 | 2 | 1 | 4.75 | 1 | 0 |
| **JKSCBANK** | 16 | 31 | 19 | 198.55 | 12 | 0 |
| **TOTAL** | **223** | **242** | **154** | **1949.43** | **43** | **45** |

Details of achievements under Government Sponsored Schemes (PMEGP) as on **31.03.2024** are

Annexed as **Annexure-G, G1&G2 (Page No: 49-51)**

**(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 01.04.2023 to 31.03.2024** | **Cases Sanctioned from 01.04.2023 to 31.03.2024** | | **Outstanding as on**  **31.03.2024** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 5 | 5 | 4.23 | 7 | 9.3 |
| **PNB** | 0 | 0 | 0 | 1 | 0.91 |
| **CBI** | 1 | 1 | 1.80 | 1 | 1.74 |
| **JKB** | 9 | 9 | 13.72 | 40 | 40.92 |
| **HDFC Bank** | 0 | 0 | 0.00 | 0 | 0 |
| **AXIS Bank** | 0 | 0 | 0.00 | 0 | 0 |
| **JKSCB** | 0 | 0 | 0.00 | 2 | 1.84 |
| **TOTAL** | **15** | **15** | **19.75** | **51** | **54.71** |

From the above data given, it is observed that **15** cases were sponsored to banks during the

FY 2023-24.

#### AGENDA ITEM NO 7

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

As per the PMFME portal total numbers of 49 cases have been sponsored out of which 28 of Leh district and 21 of Kargil district since inception of the scheme. Bank wise progress upto 31.03.2024 is tabulated below:

***(Amount in Lakhs)***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District** | **Bank** | **Target for current FY** | **Cases Sponsored 01.04.2023 to 31.03.2024** | **Sanctioned 01.04.2023 to 31.03.2024** | | **Disbursed 01.04.2023 to 31.03.2024** | | **Rejected/Return 01.04.2023 to 31.03.2024** |
| **A/C** | **AMT** | **A/C** | **AMT** |
| **Leh** | SBI | 9 | 5 | 2 | 24.07 | 1 | 1.27 | 3 |
| PNB | 4 | 1 | 0 | 0 | 0 | 0 | 1 |
| BOI | 1 | 2 | 2 | 13.59 | 1 | 3.59 | 0 |
| JKB | 15 | 20 | 13 | 139.48 | 9 | 63.64 | 0 |
| TOTAL | **29** | **28** | **17** | **177.14** | **11** | **68.50** | **4** |
| **Kargil** | SBI | 11 | 5 | 1 | 9.34 | 0 | 0 | 4 |
| PNB | 4 | 4 | 4 | 41.08 | 4 | 35.88 | 0 |
| JKB | 15 | 12 | 8 | 102.24 | 7 | 51.07 | 2 |
| TOTAL | **30** | **21** | **13** | **152.66** | **11** | **86.95** | **6** |
| **UT Ladakh** | **G. Total** | **59** | **49** | **30** | **329.8** | **22** | **155.45** | **10** |

One case has been allotted to CBI, Canara, UBI, BOI, BOB & JKGB but there is nil sanctioned case.

Details of achievements under Government Sponsored Schemes (PMFME) as on **31.03.2024** are

Annexed as **Annexure-H (Page No: 52)**

**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 31.03.2024** | | | | |
| **Outstanding** | | **Gross NPAs** | | **%age of NPA** |
| **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 54 | 215.57 | 0 | 0 | 0 |
| **2** | **PMEGP** | 2740 | 7836.62 | 29 | 63.73 | 0.81 |
| **3** | **NULM** | 51 | 54.71 | 0 | 0 | 0 |
|  | **Total** | **2845** | **8106.90** | **29** | **63.73** | **0.79** |

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-I,I1&I2 (Page No 53-55)**

**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 31st March,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** | 31620 | 31941.60 | 163 | 1516.36 | **4.75** |
| 2 | **MSMEs Sector** | 14708 | 91895.69 | 4 | 2.10 | **2.10** |
| 3 | **MUDRA** | 15525 | 318575.73 | 140 | 390.85 | **1.23** |
|  | **Total** | **112476** | **416671.23** | **1129** | **5001.26** | **1.20** |

**Bank wise/District Wise details of NPA are given in Annexure-J, J1&J2 (Page No.56-58)**

**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 March 31, 2024. **Annexure-K (Pages No: 59-66**)

**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 31.03.2024** | | **Loan Covered under CGTMSE as on 31.03.2024** | | **Loan Covered under CGFMU cover as on 31.03.2024** | | **Loan Covered under CGSSI cover as on 31.03.2024** | | **Loan Covered under any other Guarantee Cover for MSME loans** | |
|  |  | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **SBI** | 1945 | 162.59 | 503 | 75.38 | 945 | 26.49 | 358 | 52.58 | 139 | 8.14 |
| **2** | **PNB** | 901 | 63.59 | 714 | 47.43 | 0 | 0 | 0 | 0 | 187 | 16.16 |
| **3** | **CBI** | 100 | 3.92 | 24 | 0.98 | 0 | 0 | 3 | 0.35 | 48 | 1.92 |
| **4** | **CANARA BANK** | 349 | 11.69 | 51 | 3.68 | 101 | 4.44 | 0 | 0 | 152 | 3.57 |
| **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** | 8785 | 557.53 | 234 | 21.34 | 0 | 0 | 33 | 2.17 | 314 | 11.34 |
| **10** | **ICICI BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **11** | **HDFC BANK** | 0 | 0 | 0 | 0 | 0 | 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** | 497 | 17.15 | 0 | 0 | 0 | 0 | 0 | 0 | 454 | 9.85 |
| **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 –PMJJBY, PMSBY & APY:**

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

The consolidated progress on number of enrolments undertwo insurance schemes viz. PMSBY PMJJBYand APY up to **31.03.2024** in UT Ladakh is tabulated below:

(Figure in actual)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **BANK NAME** | **PMJJBY** | | | **PMSBY** | | | **APY** | | |
| **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Total no of enrolment including renewals during (CFY)** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Total no of enrolment including renewals during (CFY)** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Total no of enrolment including renewals during (CFY)** |
| **1** | **SBI** | 2900 | 3940 | 7621 | 5900 | 7557 | 17863 | 500 | 581 | 1442 |
| **2** | **PNB** | 540 | 90 | 1136 | 1140 | 196 | 3046 | 160 | 31 | 343 |
| **3** | **CBI** | 100 | 72 | 208 | 220 | 85 | 402 | 50 | 1 | 15 |
| **4** | **CANARA BANK** | 100 | 518 | 518 | 220 | 2470 | 2470 | 50 | 228 | 485 |
| **5** | **UBI** | 100 | 0 | 285 | 220 | 1 | 1305 | 50 | 109 | 208 |
| **6** | **BOI** | 100 | 0 | 0 | 220 | 0 | 0 | 50 | 0 | 0 |
| **7** | **BOB** | 100 | 69 | 69 | 220 | 114 | 120 | 50 | 23 | 27 |
| **8** | **IDBI** | 100 | 33 | 40 | 220 | 285 | 440 | 30 | 5 | 186 |
| **9** | **JKB** | 4300 | 4693 | 13786 | 8740 | 7497 | 22607 | 650 | 182 | 2311 |
| **10** | **ICICI BANK** | 440 | 15 | 15 | 920 | 0 | 0 | 80 | 0 | 0 |
| **11** | **HDFCBANK** | 240 | 49 | 73 | 480 | 268 | 345 | 40 | 2 | 881 |
| **12** | **AXIS BANK** | 340 | 3 | 3 | 700 | 6 | 15 | 40 | 36 | 340 |
| **13** | **YES BANK** | 240 | 0 | 1 | 480 | 4 | 4 | 40 | 0 | 0 |
| **14** | **INDUSIND BANK** | 240 | 0 | 0 | 480 | 1 | 1 | 40 | 0 | 0 |
| **15** | **BANDHAN** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **16** | **JKGB** | 240 | 683 | 780 | 480 | 1062 | 1608 | 102 | 14 | 220 |
| **17** | **JKSC BANK** | 820 | 160 | 211 | 1660 | 1614 | 2851 | 123 | 30 | 45 |
| **Total** | | **10900** | **10325** | **24746** | **22300** | **21160** | **53077** | **2055** | **1242** | **6503** |

Bank wise / District wise Social Security Schemes is annexed at **Annexure-L, L1 &L2 (Page No**

**67-69)**

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

**AGENDA ITEM NO 12**

**Status of Pradhan Mantri Vishwakarma Scheme as of 16.03.2024**

The screening committees of UT Ladakh have approved 2,555 applications under the PM Vishwakarma Scheme as of 16.03.2024.

* Leh: 1,061
* Kargil: 1,494
* Not recommended 100

**AGENDA ITEM NO 13**

1. **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 **01.04.2023** to **31.03.2024**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **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** | 18 | 216 | **270** |
| **2** | **Punjab National Bank** | 1 | 12 | **15** |
| **3** | **J&KBank** | 29 | 348 | **418** |
| **4** | **AXIS Bank** | 1 | 12 | **17** |
| **5** | **J&K STATE COOP.BANK** | 2 | 24 | **79** |
| **6** | **J&K Grameen Bank** | 2 | 24 | **28** |
| **TOTAL** | | **53** | **636** | **827** |

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

**AGENDA ITEM NO 14**

**District-wise Annual Credit Plan for the Year 2024-25 of UT Ladakh**

The Annual Credit Plan for the year 2024-25 has been received from both districts by the LDMs after being vetted by the Deputy Commissioner of the respective district. The details of the ACP for the year 2024-25 are annexed as **Annexure M (Page No. 70-74).**

**The house may please 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 31.03.2024 viz-a-viz Targets for the FY 2023-24:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of RSETI** | **Annual Target FY 2023-24** | | **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** | 12 | 300 | 11 | 300 | 115 | 115 |
| **Kargil** | 12 | 330 | 9 | 285 | 98 | 98 |
| **Total** | **24** | **630** | **20** | **585** | **213** | **213** |

**Position regarding settlement of trained candidates since the inception of the scheme till 31.03.2024 is tabulated below:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Position since inception**  **till 31.03.2024** | | | **Out of the total settled candidates**  **up to 31.03.2024** | | | |
| **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** | 3069 | 2019 | 65.78% | 978 | 971 | 70 | 50.17% |
| **Kargil** | 1279 | 762 | 59.58% | 436 | 299 | 27 | 57.21% |
| **Total** | **4348** | **2781** | **63.96%** | **1414** | **1270** | **87** | **50.85%** |

**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 2023** | **Meeting held for the Quarter ended September 2023** | **Meeting held for the Quarter ended December 2023** | **Meeting held for the Quarter ended March 2024** |
| 1 | Leh | 28.08.2023 | 15.12.2023 | 24.05.2024 | 24.05.2024 |
| 2 | Kargil | 19.08.2023 | 14.12.2023 | - | - |

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

**AGENDA ITEM NO 17**

**Cropping Pattern of UT Ladakh**

The crop period in Ladakh is from April to September, coinciding with the Kharif season. Long-term and short-term crops cultivated in Ladakh need to be classified. This classification is necessary for asset classification and to determine the repayment schedule dates by banks.

**The house is requested to discuss on this topic and approve the same.**

**AGENDA ITEM NO 18**

**18A:- Inactive Fixed Point Business Correspondent (BC) outlets.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **DISTRICT** | **BANK NAME** | **TOTAL BC** | **ACTIVE BC** | **INACTIVE BC** |
| **LEH** | SBI | 2 | 1 | 1 |
| PNB | 1 | 1 | 0 |
| **KARGIL** | SBI | 3 | 0 | 3 |
| JK BANK | 16 | 14 | 2 |

Banks are requested to deliberate on the reasons for inactive at the ground level and work towards addressing them.

**18B:- Identified Geographies (District) for adequate focus- Kargil.**

The District of Kargil falls in the bottom 10 percentile for per capita distribution of the number of branches/fixed BCs under access parameters. The house is requested to discuss this topic to improve Kargil district's ranking in per capita distribution of branches/fixed BCs by ensuring universal access under the NSFI milestone.

**18C:- Reduction in frequency of DLRC meeting:**

The District Level Review Committee (DLRC) is a district-level forum under the aegis of the Lead Bank Scheme, which primarily aims to facilitate stakeholders in reviewing the district-level credit plans and devising workable solutions for enhancing the flow of credit to deserving sectors. It also serves as a platform for public representatives to share their valuable feedback for improving strategy. According to the current guidelines, DLRC meetings are to be held at least once every quarter. The house is requested to deliberate on whether the frequency of these meetings should be reduced or remain the same.

**18D: - Registration of SRLMs (Ladakh Rural Livelihood Mission) with DEA Fund:**

Regarding the registration of SRLMs (Ladakh Rural Livelihood Mission) with the Depositor Education & Awareness Fund (DEA Fund), it is informed that State Rural Livelihood Missions (SRLMs) under the National Rural Livelihood Mission are eligible to apply for registration with the DEA Fund under the ‘on-tap’ guidelines. In order to widen depositor awareness efforts and encourage the registration of the LRLM (Ladakh Rural Livelihoods Mission) with the DEA Fund, the house is requested to discuss on this topic.

Detailed Background & Guidelines is **Annexed with Page No: 75**

**18E: Promotion of e-Kisan Upaj Nidhi (e-KUN):**

As we are aware, e-KUN was launched on 04.03.2024 for farmers to use. The e-KUN is onboard on the Jansamarth portal. It is envisaged to provide a hassle-free loan application journey to the farmers by reducing the Turnaround Time required for making applications to the bank. Furthermore, banks and line departments are requested to spread awareness among farmers to register under the Jansamarth portal for e-Kisan Upaj Nidhi (e-KUN).

**AGENDA ITEM NO 19**

**Release of Focus Paper 2024-25 for UT of Ladakh by NABARD**

NABARD’s J&K Regional Office is proposing to release the Focus Paper 2024-25 of UT Ladakh.

**AGENDA ITEM NO 20**

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