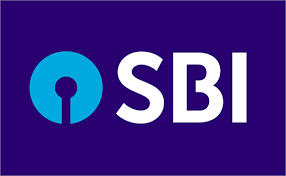
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**5th**

**Meeting of Ladakh**

**UTLBC**

**Presided by**

**Sh. Umang Narula (IAS)**

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

**Wednesday, 1st June 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**](mailto:leadbank.ladakh@sbi.co.in)

#### I N D E X

#### 5th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OF LADAKH

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Agenda**  **Item No.** | | **D e s c r i p t i o n** | **Page**  **No.** | **Annexure/ Page Nos.** | | |
| **……** | | General Information about UT of Ladakh | **…** | **…** | | |
| **..….** | | Key Indicator | **…** | **…** | | |
| **..….** | | Confirmation of Minutes of last meeting | **1** | **…** | | |
| **1. (CREDIT DEPOSIT RATIO)** | | | | | | |
| **1** | | Bank-wise / District wise CD Ratio, Sub-dued CD Ratio | **1-2** | **Annexure-A,A1& A2 3 A2(Page No 28-30)** | | |
| **2. (PERFORMANCE OF KCC)** | | | | | | |
| **2** | | Performance of KCC (Crop, Animal Husbandry and Fisheries) | **3** | **Annexure-B,B1& B2 (Page No31-33)** | | |
| **3. (PERFORMANCE OF ADVANCE UNDER PRIORITY & NON-PRIORITY)** | | | | | | |
| **3** | | Review of Sector wise / District wise/ Bank wise Achievement under ACP 2021-22 as on 31st March, 2022 | **3-7** | **Annexure-C**  **(Page No 34-42)** | | |
| **3.1** | Micro Analysis regarding performance of Banks under  ACP 2021-22 | | **7-9** | **…** | |
| **4. PERFORMANCE UNER PMMY AND SUI** | | | | | | |
| **4** | | 1. Performance under Pradhan Mantri Mudra Yojana 2. Performance under Stand-up India | **10-11** | | **Annexure- D,D1**  **&D2**  **(Page No 43-45)** | |
| **Annexure- E**  **(Page No -46)** | |
| **5. PM SAVNidhi** | | | | | | |
| **5** | | 1. PM SVANidhi, 1st Trench as on 31/03/3022 2. PM SVANidhi, 2nd Trench as on 31/03/3022 | **12** | **Annexure-F &F1**  **(Page No 47-48)** | | |
| **6. PERFORMANCE OF PMAY** | | | | | | |
| **6** | | Achievement % outstanding of PMAY upto 31/03/2022 | **13** | **Annexure-G & G1**  **(Page No 49-50)** | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES** | | | |
| **7** | (i) Performance under NRLM, PMEGP and NULM upto  31/03/2022 | **14-16** | **Annexure-H,H1,H2 &H3 (Page No51-54 )** |
| **8** | **PRADHAN MANTRI FORMALISATION OF MICRO ENTERPRISES (PMFME)** | **16** | **…** |
| **9** | **PRADHAN MANTRI WEAVER MUDRA SCHEME** | **17** | **…** |
| **10. NON-PERFORMING ASSETS IN UT LADAKH** | | | |
| **10** | 1. Non-Performing Assets under Government Scheme. 2. NPA under Agri., MSMEs, and PMMY Scheme. | **17-18** | **Annexure-I,I1& I2 (Page no 55-57 )** |
| **Annexure-J,J1 &J2 (Page no 58-60)** |
| **11. BANK CREDIT AT A GLANCE** | | | |
| **11** | Overview of Credit Scenario in UT of Ladakh as on  31.03.2022 | **18** | **Annexure-K (Page No 61-67 )** |
| **12** | **CREDIT COVERAGE OF MSMEs UNDER CGTMSE, CGFMU AND CGSSI** | **19** | **Annexure-L (Page No 68-70)** |
| **13** | 1. Review of Social Security Schemes – PMJJBY, PMSBY and Atal Pension Yojna (APY) 2. Saturation Drive for Jan Suraksha Scheme (PMJDY and PMMY) | **19-22** | **Annexure-M, M1 &M2( Page No 71-73)** |
| **14** | (i) Special review of Social Security Scheme Saturation under PMJJBY, PMSBY and APY  (ii) Bank wise / District wise FLC target allotted and achievement for the year 2022-23 | **22** | **Annexure-N ( Page No 74)** |
| **Annexure-O,O1 &O2 ( Page No 75-77)** |
| **15** | National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India- Universal Access to financial services | **23-24** | **….** |
| **16** | **FINANCIAL LITERACY INITIATIVES** | **25** | **….** |
| Financial Literacy Initiatives by Rural Branches of Banks. |
| **17** | Expanding and Deepening of Digital Payment Ecosystem of Leh district | **26** | **Annexure-P &P1 ( Page No 78-79)** |
| **18** | Performance of Rural Self-Employment Training Institute (RSETIs) in UT Ladakh | **26** | **….** |

**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 December 31, 2021** |  | **Public Sector** | **Private Sector** | **RRBs** | | **Coop. Banks** | **FIs** | | **Total** |
| **Banks** | 6 | 6 | 1 | | 1 | 1 | | 15 |
| **Branches** | 27 | 47 | 2 | | 7 | 2 | | 85 |
| **Total Deposits** | **Total Advances** | | **C. D Ratio** | | **Advances to**  **Priority Sector** | | **Share of P.S.**  **Adv. To Total Adv.** | |
| **(Amount in Crore)** | 7762.03 | 2905.78 | | 37% | | 1149.53 | | 39.56% | |

**KEY INDICATORS AS ON March 31, 2022 (Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **PARTICULARS** | **As on 31.03.2021** | **As on 31.12.2021** | **As on 31.03.2022** | **Benchmark**  **%age Growth** |
| 1 | DEPOSITS | 6490.34 | 7252.23 | 7762.03 |  |
| 2 | CREDIT | 2320.08 | 2831.03 | 2905.78 |  |
|  | TOTAL BUSINESS | 8810.42 | 10083.26 | 10667.81 |  |
|  | CD RATIO (%) | 35.75 | 39.04 | 37.43 | 60% |
| 3 | PRIORITY SECTOR ADVANCES (PSA) | 1064.86 | 1196.62 | 1149.53 |  |
|  | SHARE OF PSA IN TOTAL ADVANCES (%) | 45.90 | 42.27 | 39.56 | 40% |
| (i) | AGRICULTURE ADVANCES | 292.12 | 309.69 | 297.11 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%) | 12.59 | 10.94 | 10.22 | 18% |
|  | SHARE OF AGRICULTURE ADVANCES IN PSA (%) | 27.43 | 25.88 | 25.84 |  |
| (ii) | MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES | 606.73 | 695.89 | 664.17 |  |
|  | SHARE OF MSME IN TOTAL ADVANCES (%) | 26.15 | 24.58 | 22.86 |  |
|  | SHARE OF MSME IN TOTAL PSA (%) | 56.97 | 58.16 | 57.77 |  |
| (iii) | EXPORT CREDIT | - | - | - |  |
|  | SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%) | - | - | - |  |
|  | SHARE OF EXPORT CREDIT IN TOTAL PSA (%) | - | - | - |  |
| (iv) | EDUCATION ADVANCES | 1.27 | 2.45 | 1.41 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.05 | 0.09 | 0.05 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%) | 0.12 | 0.20 | 0.12 |  |
| (v) | HOUSING ADVANCES | 152.73 | 174.30 | 166.68 |  |
|  | SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%) | 6.58 | 6.15 | 5.74 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL PSA (%) | 14.34 | 14.57 | 14.50 |  |
| (vi) | SOCIAL INFRASTRUCTURE | - | - | 5.63 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | - | - | 0.19 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | - | - | 0.49 |  |
| (vii) | RENEWABLE ENERGY | 0.24 | 0.15 | 0.10 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.01 | 0.01 | 0.01 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 0.02 | 0.01 | 0.01 |  |
|  |  |  |  |  |  |
| (viii) | OTHER SECTOR ADVANCES | 11.68 | 14.13 | 14.43 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.50 | 0.50 | 0.50 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 1.10 | 1.18 | 1.26 |  |
| 4 | ADVANCES TO WEAKER SECTIONS (WS) | 857.41 | 965.95 | 933.97 |  |
|  | SHARE OF WS ADVANCES IN TOTAL ADVANCES (%) | 36.96 | 34.12 | 32.14 | 10% |
|  | SHARE OF WS ADVANCES IN PSA (%) | 80.52 | 80.72 | 81.24 |  |
| 5 | ADVANCES TO WOMEN | 286.29 | 377.70 | 378.45 |  |
|  | SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%) | 12.34 | 13.34 | 13.02 | 5% |
|  | SHARE OF ADVANCES TO WOMEN IN PSA (%) | 26.88 | 31.56 | 32.92 |  |
| 6 | NON-PRIORITY SECTOR ADVANCES (NPSA) | 1255.23 | 1634.38 | 1756.25 |  |
|  | SHARE OF NPSA IN TOTAL ADVANCES (%) | 54.10 | 57.73 | 60.44 |  |
| (i) | AGRICULTURE | - | - | 0.04 |  |
|  | SHARE OF AGRICULTURE IN TOTAL ADVANCES (%) | - | - | 0 |  |
|  | SHARE OF AGRICULTURE IN NPSA (%) | - | - | 0 |  |
| (ii) | EDUCATION ADVANCES | 0.30 | 0.40 | 0.39 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.01 | 0.01 | 0.01 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%) | 0.02 | 0.02 | 0.02 |  |
| (iii) | HOUSING ADVANCES | 125.62 | 159.04 | 168.74 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%) | 5.41 | 5.62 | 5.80 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%) | 10.00 | 9.73 | 9.60 |  |
| (iv) | PERSONAL LOANS UNDER NON-PRIORITY SECTOR | 955.11 | 1292.07 | 1399.19 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%) | 41.16 | 45.64 | 48.15 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%) | 76.09 | 79.05 | 79.67 |  |
| (v) | OTHER SECTOR ADVANCES | 174.19 | 182.86 | 187.89 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 7.50 | 6.46 | 6.47 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%) | 13.87 | 11.19 | 10.70 |  |
| 7 | TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY) | 1.57 | 2.85 | 1.80 |  |
|  | SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%) | 0.06 | 0.10 | 0.06 |  |
| 8 | TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY) | 278.35 | 333.35 | 335.42 |  |
|  | SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%) | 11.99 | 11.77 | 11.54 |  |
| 9 | TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY) | 185.87 | 196.99 | 202.32 |  |
|  | SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 8.01 | 6.96 | 6.96 |  |

#### Confirmation of minutes of the last meeting

The 4th Meeting of UTLBC Ladakh for the quarter ended September 30, 2021 was held on January 12th, 2022 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2021-22/63 dated March 24, 2022. As no comments were received from Union Bank of India, Bank of India, IDBI Bank, ICICI Bank, HDFC Bank Axis Bank, Yes Bank and JKSC Bank**.** **All these banks may explain the reason.**

**AGENDA ITEM No 1**

**Credit Deposit Ratio of UT Ladakh**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank-wise CD Ratio of UT Ladakh as on 31.03.2022 (Amount in Crores)** | | | | | |
| **Sr. No** | **Banks** | **No of Branch** | **Deposits** | **Advances** | **CD Ratio %** |
|  | **Public Sector Banks** |  |  |  |  |
| 1 | State Bank of India | 18 | 1725.77 | 1010.12 | 58.53 |
| 2 | Punjab National Bank | 5 | 145.14 | 58.95 | 40.62 |
| 3 | Central Bank of India | 1 | 32.10 | 11.07 | 34.49 |
| 4 | Canara Bank | 1 | 6.49 | 9.77 | 150.54 |
| 5 | Union Bank | 1 | 3.81 | 2.83 | 74.28 |
| 6 | Bank of India | 1 | 4.61 | 2.98 | 64.64 |
|  | **Sub-Total-I** | **27** | **1917.92** | **1095.72** | **57.13** |
|  | **Private Sector Banks** |  |  |  |  |
| 7 | IDBI Bank | 1 | 26.75 | 16.02 | 59.89 |
| 8 | J&K Bank | 36 | 4672.92 | 1529.19 | 32.72 |
| 9 | ICICI Bankj | 4 | 509.76 | 92.64 | 18.17 |
| 10 | HDFC Bank | 2 | 187.55 | 24.62 | 13.13 |
| 11 | Axis Bank | 3 | 70.87 | 2.93 | 4.13 |
| 12 | Yes Bank | 1 | 29.03 | 1.71 | 5.89 |
|  | **Sub-Total-II** | **47** | **5496.88** | **1667.11** | **30.33** |
|  | **Regional Rural Banks** |  |  |  |  |
| 13 | J&K Grameen Bank | 2 | 19.27 | 23.11 | 119.93 |
|  | **Sub-Total-III** | **2** | 19.27 | 23.11 | 119.93 |
| (A) | **Total for Scheduled Commercial Banks (I+II+III)** | **76** | **7434.07** | **2785.94** | **37.48** |
| (B) | **Central/State Coop. Banks** |  |  |  |  |
| 14 | J&K State Coop. Bank | 7 | 327.96 | 105.77 | 32.25 |
|  | **Sub-Total** | **7** | **327.96** | **105.77** | **32.25** |
| ( C) | **Other Financial Institution (FIs)** |  |  |  |  |
| 15 | SFC | 2 | 0.00 | 14.07 | 0 |
|  | **Sub-Total** | **2** | **0.00** | **14.07** | **0** |
|  | **Grand Total (A+B+C)** | **85** | **7762.03** | **2905.78** | **37.44** |

**Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 31.03.2021 and 31.03.2022:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Branches in UT of Ladakh** | **CD Ratio (Position as on 31.03.2021)** | **CD Ratio (Position as on 31.03.2022)** | **Y.o.Y Increase/ Decrease in CD Ratio (%)** |
| **1** | **CBI** | 1 | 31.22% | 34.49% | **3.27** |
| **2** | **JKB** | 36 | 33.23% | 32.72% | **-0.51** |
| **3** | **ICICI Bank** | 4 | 20.38% | 18.17% | **-2.21** |
| **4** | **HDFC Bank** | 2 | 20.50% | 13.13% | **-7.37** |
| **5** | **AXIS Bank** | 3 | 0.93% | 4.13% | **3.20** |
| **6** | **YES Bank** | 1 | 2.62% | 5.89% | **3.27** |
| **7** | **JKSC Bank** | 7 | 35.99% | 32.25% | **-3.74** |

**These 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, 2022** is tabulated below:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name**  **of District** | **C.D. Ratio (%age)** | | | **Name**  **of**  **District** | **C.D. Ratio (%age)** | | |
| **Leh** | **Mar.**  **2021** | **Dec. 2021** | **Mar.**  **2022** | **Kargil** | **Mar.**  **2021** | **Dec. 2021** | **Mar.**  **2022** |
| **35** | **40** | **38** | **37** | **38** | **36** |

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

31st, 2022 is annexed with Annexure-A,A1 & A2 (Page No.28-30)

**AGENDA ITEM No 2.**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Category** | **Cases Sanctioned** | **Cases Disbursed** | **Amt. Disbursed** | **Cases Returned** | **Cases pending** |
| **KCC Crop** | **1953** | **1953** | **2839.43** | **1** | **0** |
| **AH KCC** | **1334** | **1334** | **2318.84** | **0** | **5** |
| **Fisheries** | **1** | **1** | **2.00** | **0** | **0** |
| **Sheep/ Poultry** | **238** | **238** | **334.34** | **0** | **0** |
| **Total** | **3526** | **3526** | **5494.61** | **1** | **5** |

##### (Amount in Lakh)

Bank Wise and District-wise details are given in Annexure-B, B1 &B2 (Page No.31-33)

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

**AGENDA ITEM No 3.**

#### 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 2021-22 – as on 31st  March 2022:**

Banks operating in UT of Ladakh have provided total credit of Rs.1282.97 Crore in favor of 39564 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 127.87% in financial terms and 85.61% in physical terms.

#### Overview of Credit Disbursements as on March, 31st 2022

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sector** | **ACPTarget FY 2021-22** | | **Achievement as on 31.03.2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **Priority** | 36801 | 681.58 | 28627 | 628.14 | **77.79%** | **92.16 %** |
| **Non-Priority** | 9413 | 321.73 | 10937 | 654.83 | **116.19%** | **203.53%** |
| **Total** | **46214** | **1003.31** | **39564** | **1282.97** | **85.61%** | **127.87** |

1. **Achievement under Priority Sector Advances as on March, 31st 2022.**

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sub-Sector** | **ACP Target FY 2021-22** | | **Achievement as on 31.03.2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **Agriculture** | 18846 | 318.58 | 24514 | 318.57 | 130.07% | 99.99% |
| **MSMEs** | 10982 | 282.12 | 3659 | 271.90 | 33.32% | 96.38% |
| **Export Credit** | 4 | 0.22 | - | - | - | - |
| **Education** | 102 | 7.81 | 15 | 0.43 | 14.71% | 5.51% |
| **Housing** | 992 | 35.92 | 399 | 31.34 | 40.22% | 87.25% |
| **Social Infrastr.** | 426 | 5.55 | 3 | 1.21 | 0.70% | 21.80% |
| **Renew. Energy** | 2357 | 3.13 | 13 | 0.13 | 0.55% | 4.15% |
| **Others** | 3092 | 28.22 | 24 | 4.55 | 0.78% | 16.12% |
| **Total** | **36801** | **681.58** | **28627** | **628.13** | **77.79%** | **92.16%** |

#### Achievement under Non-Priority Sector Advances as on March, 31 2022:

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2021-22** | | **Achievement as on 31, March**  **2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **Agriculture** | 0 | 0 | 4 | 0.05 | - | - |
| **Education** | 0 | 0 | 0 | 0.00 | - | - |
| **Housing** | 121 | 18.79 | 305 | 59.57 | 252.07% | 317.03% |
| **Personal Loans** | 8656 | 284.00 | 7355 | 435.36 | 84.97% | 153.30% |
| **Others** | 636 | 18.94 | 3273 | 159.85 | 514.62% | 843.98% |
| **Total** | **9413** | **321.73** | **10937** | **654.83** | **116.19%** | **203.53%** |

1. **The District-wise/ Sector-wise achievements as at the end of March, 2022 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**  **31st March 2021** | **%age of Achievement** |
| **Leh** | **Priority Sector** | 310.19 | 374.77 | 120.82% |
| **Non-Priority Sector** | 185.59 | 413.06 | 222.57% |
| **Total** | **495.78** | **787.84** | **158.91%** |
| **Kargil** | **Priority Sector** | 371.39 | 253.36 | 68.22% |
| **Non-Priority Sector** | 136.14 | 241.77 | 177.59% |
| **Total** | **507.53** | **495.13** | **97.56%** |
| **UT of Ladakh** | **Total Priority Sector** | 681.58 | 628.13 | 92.16% |
| **Non-Priority Sector** | 321.73 | 654.83 | 203.53% |
| **GRAND TOTAL** | **1003.31** | **1282.97** | **127.87%** |

1. **Achievement by Major Banks.:**

##### (Amount inCrore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target**  **FY 2021-22** | | **Achievement as on 31st March2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **SBI** | 8713 | 157.74 | 3087 | 79.96 | 35.43% | 50.69% |
| **J&K BANK** | 17594 | 314.85 | 23343 | 465.48 | 132.68% | 147.84% |
| **PNB** | 1597 | 35.02 | 199 | 10.08 | 12.46% | 28.80% |
| **OTHER COMM.BANK** | 4640 | 93.27 | 861 | 30.80 | 18.56% | 33.03% |
| **COOP.BANK** | 3029 | 59.66 | 563 | 30.15 | 18.59% | 50.54% |
| **RRB’S** | 1228 | 21.05 | 574 | 11.66 | 46.74% | 55.41% |
| **TOTAL** | **36801** | **681.59** | **28627** | **628.14** | **77.79%** | **92.16%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Banks** | **ACP Target FY 2021-22** | | **Achievement as on 31st March, 2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **SBI** | 2550 | 111.14 | 3416 | 161.72 | 133.96% | 145.52% |
| **J&K BANK** | 5225 | 152.98 | 4471 | 361.83 | 85.57% | 236.51% |
| **PNB** | 340 | 9.83 | 125 | 9.58 | 36.76% | 97.44% |
| **OTHER COMM.BANK** | 652 | 21.72 | 2702 | 107.84 | 414.42% | 496.62% |
| **COOP.BANK** | 477 | 20.16 | 181 | 9.91 | 37.95% | 49.15% |
| **RRB’S** | 169 | 5.90 | 42 | 3.95 | 24.85% | 66.93% |
| **TOTAL** | **9413** | **321.73** | **10937** | **654.83** | **116.19%** | **203.53%** |

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **TOTAL (Priority + Non-Priority Sector)** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2021-22** | | **Achievement as on 31st March, 2022** | | **%age of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| **SBI** | 11263 | 268.88 | 6503 | 241.68 | 57.74% | 176.84% |
| **J&K Bank** | 22819 | 467.83 | 27814 | 827.30 | 121.89% | 89.89% |
| **PNB** | 1937 | 44.85 | 324 | 19.66 | 16.73% | 43.84% |
| **OTHER COMM.BANK** | 5292 | 114.99 | 3563 | 138.65 | 67.33% | 120.58% |
| **COOP.BANK** | 3506 | 79.83 | 744 | 40.07 | 21.22% | 50.19% |
| **RRB’S** | 1397 | 26.95 | 616 | 15.61 | 44.09% | 57.93% |
| **TOTAL** | **46214** | **1003.32** | **39564** | **1282.97** | **85.61%** | **127.87%** |

**Details of bank-wise/ sector-wise performance are given as** **Annexure- C (Page No. 34-42 )**

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

**AGENDA ITEM No 3.1**

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

#### Agriculture Sector:

Annual Target= **Rs.318.58 Cr,** Achievement as on 31.03.2022 is **Rs. 318.57Cr (100%)**

**ACHIEVEMENT OF MAJOR BANKS AS ON 31.03. 2022 VIZ-A-VIZ ACP TARGETS**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **LEH** | **KARGIL** | **AGGREGATE** |
| **% Share of ACP Target** |  |  |  |
| **SBI** | 34% | 20% | 26% |
| **PNB** | 13% | 4% | 10% |
| **CBI** | 56% | - | 56% |
| **J&K BANK** | 225% | 162% | 188% |
| **GRAMEEN** | 30% | 84% | 59% |
| **JKSCB** | 12% | 4% | 7% |
| **AGGRE- GATE** | **113.19%** | **89.18%** | **100%** |

|  |
| --- |
|  |

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

1. **MSME SECTOR**

**Annual Target= Rs.282.12Cr, Achievement as on 31.03.2022 is Rs. 271.90 Cr. (96.37%):**

**ACHIEVEMENT OF BANK WISE (AS ON 31.03.2022) VIZ-A-VIZ ACP TARGETS**

|  |  |  |  |
| --- | --- | --- | --- |
| **DISTRICT** | **LEH** | **KARGIL** | **AGGREGATE** |
| **% SHARE OF ACP TARGET** |  |  |  |
| **SBI** | 190% | 25% | 89% |
| **PNB** | 62% | 40% | 56% |
| **CBI** | 70% | No Branch | 70% |
| **CANARA BANK** | 66% | No Branch | 66% |
| **IDBI** | 196% | No Branch | 196% |
| **J&K BANK** | 204% | 63% | 118% |
| **ICICI BANK** | 0% | 10% | 4% |
| **HDFC BANK** | 18% | 0% | 9% |
| **AXIS BANK** | 0% | 0% | 0% |
| **YES BANK** | 147% | No Branch | 147% |
| **JKG BANK** | 50% | 81% | 63% |
| **JKSCB** | 225% | 30% | 101% |
| **Total** | **158.32%** | **45.01%** | **96.37%** |

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

The low performing banks are as under.

##### (Amount in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **BANK** | **Achievement of Banks ( As on 31.03.2022) Viz-a-Viz ACP Targets** | | **%age of Achievement** |
| **ACP Target FY 2021-22** | **Achievement as on 31st March 2022** |
| **ICICI BANK** | ***9.52*** | **0.39** | **4%** |
| **HDFCBANK** | **7.83** | **0.72** | **9%** |
| **AXIS BANK** | **7.04** | **0.00** | **0%** |

#### HOUSING SECTOR

Annual Target**= Rs.35.92Cr,** Achievement (31.03.2022) **=Rs.31.34Cr. (87%):**

**ACHIEVEMENT OF ALL BANKS (AS ON 31.03.2022) VIZ-A-VIZ ACP**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **LEH** | **KARGIL** | **AGGREGATE** |
| **% SHARE OF ACP TARGET** |  |  |  |
| **SBI** | **6%** | **53%** | **27%** |
| **PNB** | **6%** | **0%** | **5%** |
| **CBI** | **20%** | **No Branch** | **20%** |
| **CANARA BANK** | **10%** | **No Branch** | **10%** |
| **IDBI** | **0%** | **No Branch** | **0%** |
| **J&K BANK** | **19%** | **412%** | **153%** |
| **ICICI BANK** | **35%** | **426%** | **121%** |
| **HDFC BANK** | **0%** | **0%** | **0%** |
| **AXIS BANK** | **0%** | **0%** | **0%** |
| **YES BANK** | **0%** | **No Branch** | **0%** |
| **GRAMEEN** | **26%** | **95%** | **41%** |
| **JKSCB** | **63%** | **213%** | **124%** |
| **AGGREGATE** | **16.36%** | **256.35%** | **87%** |

**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. IDBI, HDFC BANK, AXIS BANK AND YES Bank. They may explain the reason please.

**AGENDA ITEM NO: 4**

1. **Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 31st March, 2022:**

The position of disbursement of loans by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31st March, 2022**, is as under:

**(Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Disbursements during the FY 2021-22** | | | | **Total Amount Disbursed** | |
| **#** | **Category** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| **1** | **Shishu** | **132** | **0.29** | **2968** | **92.01** |
| **2** | **Kishore** | **2043** | **43.82** |
| **3** | **Tarun** | **793** | **47.90** |

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

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

1. **Performance under Stand-up India (SUI) as on 31.03.2022**

Against the target of **148 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs. 1018.32 Lakh** in favour of 80 **beneficiaries**, which include **18** cases of women and **62** cases of SC/ST.

#### (Amount in Lakhs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of**  **Branches** | **Target (2 cases per**  **branch)** | **Achievement as on 31st March, 2022** | | | |
| **SC/ST**  **A/Cs** | **Women A/Cs** | **Total A/Cs** | **Amount disbursed** |
| 1 | **SBI** | 18 | 36 | 49 | 7 | 56 | 854.56 |
| 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 | **BOI** | 1 | 2 |  |  |  |  |
| 7 | **IDBI** | 1 | 2 | 0 | 0 | 0 | 0.00 |
| 8 | **J&K BANK** | 36 | 72 | 13 | 11 | 24 | 163.76 |
| 9 | **ICICI BANK** | 4 | 8 | 0 | 0 | 0 | 0.00 |
| 10 | **HDFC BANK** | 2 | 4 | 0 | 0 | 0 | 0.00 |
| **11** | **AXIS BANK** | 3 | 6 | 0 | 0 | 0 | 0.00 |
| **12** | **YES BANK** | 1 | 2 | 0 | 0 | 0 | 0.00 |
|  | **TOTAL** | 74 | 148 | 62 | 18 | 80 | 1018.32 |

Except SBI and J&K bank all other banks have Nil progress under SUI. Bank wise/ District wise is annexed at **Annexure-E, Page-46** Other banks may explain the reason for Nil figure under SUI Scheme.

**(PERFORMANCE OF PM SVANidhi)**

**AGENDA ITEM No 5.**

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

1. **PM SVANidhi: 1st Trench as on 25.05.2022**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | 81 | 74 | 74 | 0 | 7 | 65 |
| 2 | | **PNB** | 10 | 8 | 8 | 0 | 2 | 5 |
| 3 | | **CBI** | 4 | 4 | 4 | 0 | 0 | 4 |
| 4 | | **JKB** | 181 | 174 | 174 | 2 | 5 | 153 |
| 5 | | **HDFC** | 8 | 5 | 4 | 0 | 3 | 0 |
| 6 | | **AXIS** | 5 | 1 | 0 | 3 | 1 | 0 |
| 7 | **BOI** | | 1 | 0 | 0 | 0 | 1 | 0 |
| **TOTAL** | | | **290** | **266** | **264** | **5** | **19** | **227** |

1. **M SVANidhi: 2nd Trench as on 25.052022**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **SR**  **No.** | **Name of Banks** | **No of Cases**  **Sponsored** | **Cases Sanctioned** | **Cases Disbursed** | **Pending** | **Return** |
|  | **(A)** | **(B)** | **(C)** | **(D)** | **(E)** | **(F)** |
| 1 | **SBI** | 52 | 45 | 16 | 7 | 0 |
| 2 | **PNB** | 5 | 2 | 0 | 3 | 0 |
| 3 | **CBI** | 4 | 3 | 3 | 1 | 0 |
| 4 | **JKB** | 96 | 63 | 51 | 33 | 0 |
| 5 | **HDFC** | 4 | 3 | 0 | 1 | 0 |
| **TOTAL** | | **161** | **116** | **70** | **45** | **0** |

**Bank wise/ District-wise performance given in** **Annexure-F & F1 (Page no. 47-48)**

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

**(PERFORMANCE OF PMAY)**

**AGENDA ITEM No.6**

Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) upto March 31, 2022.:

**Progress achieved under CLSS as on 31.03.2022:**

**(Amount in Lakh)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Bank Name** | **Cases Sanctioned**  **01.04.2020**  **to**  **31.03.2022** | | **Cases Disbursed**  **01.04.2020 to**  **31.03.2022** | | **Cases Pending** | **Cases**  **Returned** | **Out Standing as on 31.03.2022** | |
| **A/C** | **AMT** | **A/C** | **AMT** | No | No | **A/C** | **AMT** |
| 1 | **SBI** | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 74.29 |
| 2 | **PNB** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | **JKB** | 5 | 39.00 | 4 | 28.56 | 0 | 2 | 61 | 191.80 |
| 4 | **JKGB** | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 8.39 |
| 5 | **JKSCB** | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 16.99 |
|  | **TOTAL** | **5** | **39.00** | **4** | **28.56** | **0** | **2** | **75** | **291.47** |

**Bank wise and District-wise progress given in Annexure-G &G1 (Page No. 49-50)**

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

#### 

#### AGENDA ITEM NO: 7

**CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES:**

Performance of banks under major Government Sponsored Schemes as on **31st March, 2022** is given hereunder:

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Scheme** | **Cases**  **Sponsored(\*)** | **Sanctioned as on 31.03.2022** | | **Outstanding as on**  **31st March ,2021** | |
| **No** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | **5** | **0** | **0.00** | **78** | **1.11** |
| **2** | **PMEGP\*** | **443** | **258** | **10.24** | **2303** | **73.82** |
| **3** | **NULM** | **13** | **13** | **0.17** | **33** | **0.44** |
| **TOTAL** | | **461** | **271** | **10.41** | **2414** | **75.37** |

#### 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(\*)**  **01.04.2021 to 31.03.2022** | **Cases**  **Sanctioned**  **01.04.2021 to**  **31.03.2022** | | **Outstanding as on**  **31st March, 2022** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **J&K Bank** | 5 | **0** | **0.00** | **71** | **1.07** |
| **JKGB** | 0 | **0** | **0.00** | **7** | **0.04** |
| **TOTAL** | **5** | **0** | **0.00** | **78** | **1.11** |

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

The contribution of major players is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **Cases(\*)**  **Sponsored** | **Sanctioned as on**  **31.03. 2022** | | **Pending Cases(\*)** | **Rejected/**  **Returned** |
| **A/C** | **AMT** |  |  |
| **SBI** | 38 | 17 | 79.75 | 11 | 11 |
| **PNB** | 15 | 9 | 29.05 | 1 | 2 |
| **CBI** | 1 | 0 | 0.00 | 1 | 0 |
| **CANARA BANK** | 0 | 0 | 0.00 | 0 | 0 |
| **IDBI** | 0 | 0 | 0.00 | 0 | 0 |
| **JK BANK** | 333 | 203 | 803.98 | 31 | 112 |
| **JKG BANK** | 6 | 1 | 1.75 | 3 | 2 |
| **JKSC BANK** | 50 | 28 | 109.20 | 29 | 1 |
| **TOTAL** | **443** | **258** | **1023.73** | **76** | **128** |

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

Details of achievements under Government Sponsored Schemes (PMEGP) as on **31.03.2022** are annexed as **Annexure-H,H1,H2 & H3 (Page: 51-54)**

**(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 01.04.2021 to 31.03.2022** | **Cases Sanctioned from 01.04.2021 to 31.03.2022** | | **Outstanding as on**  **31st March 2022** | | **Rejected**  **Cases** | **Pending Cases** |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** | **0** | **0** |
| **SBI** | 7 | 7 | 6.44 | **7** | **8.15** | **0** | **0** |
| **PNB** | 0 | 0 | 0 | **1** | **1.67** | **0** | **0** |
| **CBI** | 1 | 1 | 1.80 | **1** | **1.81** | **0** | **0** |
| **JKB** | 5 | 5 | 8.61 | **24** | **32.81** | **0** | **0** |
| **IDBI** | 0 | 0 | 0 | **0** | **0.00** | **0** | **0** |
| **HDFC Bank** | 0 | 0 | 0 | **0** | **0.00** | **0** | **0** |
| **AXIS Bank** | 0 | 0 | 0 | **0** | **0.00** | **0** | **0** |
| **JKSCB** | 0 | 0 | 0 | **0** | **0.00** | **0** | **0** |
| **TOTAL** | **13** | **13** | **16.85** | **33** | **44.44** | **0** | **0** |

From the data given, it is observed that **13** cases were sponsored to banks during the quarter.

#### AGENDA ITEM NO: 8

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

Total numbers of 31 cases have been sponsored by GM DIC Leh and Kargil through portal as on 25/05/2022. The detail of Bank wise is given below:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District** | Bank | **Cases Sponsored** | **Sanctioned** | | **Disbursed** | | **Rejected/ Returned** | **Pending** |
| **A/C** | **AMT** | **A/C** | AMT |
| **Leh** | SBI | 7 | 1 | 5.00 | 0 | 0.00 | 1 | 5 |
| JKB | 4 | 1 | 33.44 | 1 | 4.50 | 0 | 3 |
| TOTAL | **11** | **2** | **38.44** | **1** | **4.50** | **1** | **8** |
| **Kargil** | SBI | 8 | 1 | 8.51 | 0 | 0.00 | 2 | 5 |
| PNB | 2 | 2 | 6.92 | 1 | 6.92 | 0 | 0 |
| JKB | 9 | 4 | 53.96 | 3 | 27.95 | 2 | 3 |
| JKGB | **1** | 0 | 0.00 | 0 | 0.00 | 1 | 0 |
| TOTAL | **20** | **7** | **69.39** | **4** | **34.87** | **5** | **8** |
| **UT Ladakh** | **G. Total** | **31** | **9** | **107.83** | **5** | **39.37** | **6** | **16** |

#### AGENDA ITEM NO: 9

**WEAVER MUDRA SCHEME**:

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

**(Amt. in Lakh**)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District** | **Banks** | **Cases Sponsored** | **Sanctioned** | | **Disbursed** | | **Returned/ Rejected** | **Pending** |
| **A/C** | **AMT** | **A/C** | **AMT** |
| **Leh** | SBI | 6 | 6 | 11.30 | 6 | 11.30 | 0 | 0 |
| JKB | 37 | 32 | 160.00 | 31 | 133.33 | 4 | 1 |
| **Kargil** | SBI | 5 | 0 | 0.00 | 0 | 0.00 | 5 | 0 |
| JKB | 38 | 5 | 16.00 | 5 | 16.00 | 5 | 28 |
| JKSCB | 4 | 4 | 10.00 | 4 | 10.00 | 0 | 0 |
| **UT Ladakh** | | **90** | **47** | **197.30** | **46** | **170.63** | **14** | **29** |

#### AGENDA ITEM NO: 10

1. **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 31.03.2022** | | | | |
| **Outstanding** | | **Gross NPAs** | | **%age of NPA** |
| **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 78 | t111.07 | 1 | 0.46 | 0.41 |
| **2** | **PMEGP** | 2303 | 7382.02 | 19 | 67.16 | 0.91 |
| **3** | **NULM** | 33 | 44.44 | 0 | 0 | 0 |
| **4** | **Total** | **2414** | **7537.53** | **20** | **67.62** | **0.90** |

**Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at Annexure-I,I1 & I2**

**(Page No 55-57)**

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

#### 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, 2022 is given below for information of the House:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Sector** | **Outstanding** | | **NPA** | | **%age of NPA amount** |
| **No** | **Amt.** | ***No*** | **Amt*.*** |
| 1 | **Agriculture Sector** | 29731 | 29710.00 | 178 | 544.21 | **1.83 %** |
| 2 | **MSMEs Sector** | 13072 | 66417.00 | 364 | 2039.21 | **3.07%** |
| 3 | **MUDRA** | 14375 | 27995.82 | 159 | 625.63 | **2.23%** |
|  | **Total** | 57178 | 124122.82 | 701 | 3209.05 | **2.58%** |

**Bank wise/District Wise details of NPA are given in** **Annexure-J,J1 & J2 (Page No.58-60)**

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

#### AGENDA ITEM NO: 11

**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, 2022. **Annexure-K (Pages: 61-67**)

:

**AGENDA ITEM NO: 12**

**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).**

**Bank wise / district wise coverage of MSMES under CGTMSE, CGFMU and CGSSI are annexed at Annexure-L (Page No 68-70)**

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

#### AGENDA ITEM NO: 13

**Review of Social Security Schemes –PMJJBY, PMSBY & APY:**

#### 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 31.03.2022 in UT Ladakh is given as under:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **BANK NAME** | **PMJJBY** | | | **PMSBY** | | |
|  | | |  | | |
| **No. of Enrolment as on 31.03.21** | **No. of Enrolment as on 31.03.22** | **Total no. of renewals 01.04.21 to 31.03.22** | **No. of Enrolment as on 31.03.21** | **No. of Enrolment as on 31.03.22** | **Total no. of renewals 01.04.21 to 31.03.22** |
| **1** | **SBI** | 1079 | **3548** | 1897 | 4087 | **11247** | 7719 |
| **2** | **PNB** | 165 | **782** | 171 | 293 | **2932** | 300 |
| **3** | **CBI** | 106 | **119** | 96 | 267 | **300** | 247 |
| **4** | **CANARA BANK** | 5 | **6** | 4 | 38 | **35** | 28 |
| **5** | **UBI** | 0 | **5** | 5 | 0 | **232** | 231 |
| **6** | **BOI** | 0 | **13** | 0 | 0 | **25** | 0 |
| **7** | **IDBI** | 33 | **34** | 10 | 423 | **426** | 166 |
| **8** | **JKB** | 5427 | **7236** | 2454 | 7964 | **10654** | 3264 |
| **9** | **ICICI BANK** | 0 | **0** | 0 | 6 | **0** | 0 |
| **10** | **HDFCBANK** | 53 | **56** | 26 | 275 | **280** | 85 |
| **11** | **AXIS BANK** | 0 | **3** | 0 | 0 | **15** | 9 |
| **12** | **YES BANK** | 0 | **0** | 0 | 0 | **0** | 0 |
| **13** | **JKGB** | 94 | **310** | 40 | 131 | **705** | 93 |
| **14** | **JKSC BANK** | 87 | **131** | 44 | 310 | **507** | 209 |
| **Total** | | **7049** | **12243** | **4747** | **13794** | **27358** | **12351** |

(Figure in actual)

**(ii)**  **Progress regarding Atal Pension Yojana:**

The consolidated report of registered active subscribers enrolled by APY Service Providers under Atal Pension Yojana up to **31.03.2022** 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 | **As on 31.03.21** | **As on 31.03.22** |
| **2622** | **4047** |

**Bank-wise Progress regarding Atal Pension Yojana (APY):**

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 **31st March, 2022,** as per details given below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of**  **branches** | **Target for CFY** | **Total no. of enrolment under APY upto 31.03.2021** | **APY enrolled during CFY (01.04.2021 to 31.03.2022)** |
| 1 | **SBI** | 18 | 1260 | 199 | 227 |
| 2 | **PNB** | 5 | 350 | 50 | 367 |
| 3 | **CBI** | 1 | 70 | 202 | 23 |
| 4 | **CANARA BANK** | 1 | 70 | 82 | 72 |
| 5 | **UBI** | 1 | 70 | - | 1 |
| 6 | **BOI** | 1 | 70 | - | 0 |
| 7 | **IDBI** | 1 | 30 | 117 | 4 |
| 8 | **J&K BANK** | 36 | 1080 | 1456 | 125 |
| 9 | **ICICI BANK** | 4 | 120 | 0 | 1 |
| 10 | **HDFC BANK** | 2 | 60 | 448 | 317 |
| 11 | **AXIS BANK** | 3 | 90 | 0 | 212 |
| 12 | **YES BANK** | 1 | 30 | 0 | 0 |
| 13 | **JKG BANK** | 2 | 140 | 68 | 61 |
| 14 | **JKSC BANK** | 7 | 210 | 0 | 15 |
|  | **TOTAL** | 83 | 3650 | 2622 | 1425 |

Detailed Bank-wise /District-wise progress is given in **Annexure- M, M1,& M2 (Page no.71-73 )**.

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

1. **Saturation drive of 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) account holders to be saturated under the Prime Minister’s Jan Suraksha Sachems viz. a) PMJJBY and PMSBY. Also all member’s banks are advised to submit the data on weekly basis to UTLBC of UT Ladakh for further submission to Department of Financial Service (DFS). Formats for the same has already shared with banks.

(a) Bank wise progress report as on 31.03.2022 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** | 5476 | 218 | 0 | 49 | 7654 | 469 | 0 | 86 |
| **Total** | **6193** | **225** | **0** | **153** | **8711** | **495** | **0** | **179** |

(b) Bank wise progress report as on 31.03.2022 of PMMY under Jan Suraksha Scheme tabulated

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 date** |
| **State Bank of India** | 428 | 0 | 0 | 3 | 512 | 0 | 0 | 13 |
| **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** | **10270** | **1504** | **0** | **38** | **12346** | **2104** | **0** | **73** |

below.

#### AGENDA ITEM NO: 14

**Special review of Social Security Scheme Saturation (PMJJBY,PMSBY and APY)**

i) Bank wise/ District wise target allotted and achievement for the financial year 2022-23 is at

**annexure – N (Page No-74)**

ii) Bank wise / District wise FLC target allotted and achievement for the year 2022-23 is at

**annexure -O,O1&O2 (Page No-75-77)**

**House is requested to deliberate on the special agenda**.

**15. FINANCIAL INCLUSION, FLCCs and Credit plus Activities**

**AGENDA ITEM NO: 15**

**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).**

The total numbers of uncovered villages in UT Ladakh are 68 (Leh 15 + Kargil 53) repectively. Out of 68 uncovered villages six villages are having non CBS branch of post office and two villages will be covered within one month.

**Village wise/ District wise Details are annexed at Annexure Q &Q1 ( Page no. 80-82)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **District** | **Village Name** | Allotted Bank | Status | **Remarks** |
| **1** | **Leh** | **Skiumarkha** | J&K Bank | Covered | Covered |
| **2** | **Leh** | **Kumgyam** | J&K Bank | Covered | Covered |
| **3** | **Leh** | **Kharnak** | J&K Bank | Uncovered | Coverage will be done after availability of internet facility |
| **4** | **Leh** | **Kanji** | J&K Bank | Covered | Covered |
| **5** | **Kargil** | **Kuksho** | J&K Bank | Uncovered | Coverage will be done after availability of internet facility |
| ***6*** | **Kargil** | ***Barto*** | *J&K Bank* | Covered | Covered |
| **7** | **Kargil** | **Chah** | J&K Bank | Uncovered | Coverage will be done after availability of internet facility |
| **8** | **Kargil** | **Icher** | J&K Bank | Covered | Covered |
| **9** | **Kargil** | **Kargyak** | J&K Bank | Uncovered | Coverage will be done after availability of internet facility |
| **10** | **Kargil** | **Testa** | J&K Bank | Uncovered | Coverage will be done after availability of internet facility |
| **Total** | | **5 Pending** |  | |  |

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

**AGENDA ITEM NO: 16**

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

Bank-wise performance of Rural Branches of Scheduled Commercial Banks in UT of Ladakh

from 01.01.2022 to 31.03.2022 :

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **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 | **37** |
| **2** | **Punjab National Bank** | 1 | 3 | **0** |
| **3** | **J&K Bank** | 29 | 87 | **81** |
| **4** | **ICICI** | 1 | 3 | **0** |
| **5** | **AXIS Bank** | 1 | 3 | **0** |
| **6** | **J&K STATE COOP.BANK** | 2 | 6 | **0** |
| **TOTAL** | | **47** | **141** | **118** |

PNB, ICICI Bank, Axis Bank and J&K Coop Bank may explain the reason for not conducting

the FLC Camps during the quarter.

#### AGENDA ITEM NO: 17

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.

Bank wise progress report is annexed with **Annexure- P & P1 (Page no 78-79**).

**House may deliberate on** **the same.**

**AGENDA ITEM NO: 18**

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

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

**Achievement as on 31.03.2022 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**  **PersonsTrained** | **No. of persons credit- linked during CFY** | **Out of which No. of persons started the ventures** |
| **Leh** | 12 | 300 | 11 | 246 | 60 | 60 |
| **Kargil** | 11 | 290 | 11 | 289 | 113 | 113 |
| **Total** | **23** | **590** | **22** | **535** | **173** | **173** |

#### Position regarding settlement of trained candidates since the inception of the scheme till 31.03.2022 is tabulated below:-

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Position since inception till 31.03.2022** | | | **Out of the total settled candidates up to 31.03.2022** | | | |
| **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 employ-**  **ment** | **%age of credit- linked to total**  **settled** |
| **Leh** | 2474 | 1607 | 64.95**%** | 730 | 832 | 45 | 45.42**%** |
| **Kargil** | 665 | 350 | 52.63**%** | 236 | 91 | 23 | 67.42**%** |
| **Total** | **3139** | **1957** | **62.34%** | **966** | **923** | **68** | **49.36%** |

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

**AGENDA ITEM NO: 19**

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