



6th Meeting of Ladakh UTLBC

Presided by

Sh. Umang Narula (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Wednesday, 21st September 2022

Time: 11:00 AM

Venue: The Hotel Grand Dragon Ladakh, Leh



Agenda & Background Papers

Convenor

State Bank of India

UTLBC, UT of Ladakh

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6th MEETING OF UNION TERRITORY LEVEL BANKER'S COMMITTEE (UTLBC) OF LADAKH

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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 June 30, 2022		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)	7590.22	3224.35		42%	1274.72	39.53%	

KEY INDICATORS AS ON June 30, 2022

(Amount in Crore)

#	PARTICULARS	As on 30.06.2021	As on 30.06.2022	Benchmark %age Growth
1	DEPOSITS	6589.96	7590.22	
2	CREDIT	2489.88	3224.35	
	TOTAL BUSINESS	9079.83	10814.57	
	CD RATIO (%)	38%	42%	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1127.37	1274.72	
	SHARE OF PSA IN TOTAL ADVANCES (%)	45.28	39.53	40%
(i)	AGRICULTURE ADVANCES	303.66	313.29	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	12.19	9.71	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	26.93	24.58	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	651.99	765.44	
	SHARE OF MSME IN TOTAL ADVANCES (%)	27.39	23.74	
	SHARE OF MSME IN TOTAL PSA (%)	84.44	60.05	
(iii)	EXPORT CREDIT	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	-	
(iv)	EDUCATION ADVANCES	1.37	1.36	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.05	0.04	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.12	0.11	
(v)	HOUSING ADVANCES	156.42	171.14	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	6.28	5.30	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	13.87	13.42	
(vi)	SOCIAL INFRASTRUCTURE	-	6.19	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	-	0.19	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	-	0.48	
(vii)	RENEWABLE ENERGY	0.16	0.15	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.01	0.01	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.01	0.01	

(viii)	OTHER SECTOR ADVANCES	13.77	16.47	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.55	0.51	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	1.22	1.29	
4	ADVANCES TO WEAKER SECTIONS (WS)	925.78	1038.42	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	33.16	32.20	10%
	SHARE OF WS ADVANCES IN PSA (%)	82.12	81.46	
5	ADVANCES TO WOMEN	326.41	424.46	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	13.11	13.16	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	28.95	33.29	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	1362.51	1949.63	
	SHARE OF NPSA IN TOTAL ADVANCES (%)	54.72	60.46	
(i)	AGRICULTURE	-	0.04	
	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	-	0.01	
	SHARE OF AGRICULTURE IN NPSA (%)	-	0.01	
(ii)	EDUCATION ADVANCES	0.34	0.49	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.01	0.01	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.02	0.02	
(iii)	HOUSING ADVANCES	133.61	179.60	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	5.36	5.57	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	9.81	9.21	
(iv)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	976.81	1548.98	
	SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%)	39.23	48.04	
	SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%)	74.69	79.45	
(v)	OTHER SECTOR ADVANCES	251.75	220.51	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	10.11	6.83	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	18.48	11.31	
7	TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY)	1.71	1.86	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%)	0.07	0.06	
8	TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY)	290.03	350.74	
	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%)	11.65	1.88	
9	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	265.52	237.65	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	10.66	7.37	

Confirmation of minutes of the last meeting

The 5th Meeting of UTLBC Ladakh for the quarter ended December 21, 2021 and March 31, 2022 was held on June 1st 2022 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2022-23/26 dated July 26, 2022. All the banks and departments have submitted the ATR.

House is requested to confirm the same please.

AGENDA ITEM No 1

Credit Deposit Ratio of UT Ladakh

Bank-wise CD Ratio of UT Ladakh as on 30.06.2022				(Amount in Crore)	
Sr. No	Banks	No of Branch	Deposits	Advances	CD Ratio %
	Public Sector Banks				
1	State Bank of India	18	1823.66	1113.13	61.04
2	Punjab National Bank	5	148.76	68.62	46.13
3	Central Bank of India	1	31.42	12.38	39.40
4	Canara Bank	1	7.97	12.25	153.70
5	Union Bank	1	3.02	5.96	197.35
6	Bank of India	1	1.94	4.00	206.19
	Sub-Total-I	27	2016.77	1216.34	60.31
	Private Sector Banks				
7	IDBI Bank	1	28.16	16.32	57.95
8	J&K Bank	36	4421.53	1698.85	38.42
9	ICICI Bank	4	508.52	113.11	22.24
10	HDFC Bank	2	204.61	24.54	11.99
11	Axis Bank	3	75.72	2.31	3.05
12	Yes Bank	1	29.39	1.86	6.33
	Sub-Total-II	47	5267.93	1856.99	35.25
	Regional Rural Banks				
13	J&K Grameen Bank	2	15.91	23.61	148.40
	Sub-Total-III	2	15.91	23.61	148.40
(A)	Total for Scheduled Commercial Banks (I+II+III)	76	7300.61	3096.94	42.42
(B)	Central/State Coop. Banks				
14	J&K State Coop. Bank	7	289.61	114.28	39.46
	Sub-Total	7	289.61	114.28	39.46
(C)	Other Financial Institution (FIs)				
15	SFC	2	0	13.13	-
	Sub-Total	2	0	13.13	-
	Grand Total (A+B+C)	85	7590.22	3224.35	42

Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 30.06.2021 and 30.06.2022:

#	Name of the Bank	No. of Branches in UT of Ladakh	CD Ratio (Position as on 30.06.2021)	CD Ratio (Position as on 30.06.2022)	Y.o.Y Increase/ Decrease in CD Ratio (%)
1	CBI	1	34.98%	39.40%	12.63
2	JKB	36	35.89%	38.42%	7.04
3	ICICI Bank	4	21.35%	22.24%	4.16
4	HDFC Bank	2	20.09%	11.99%	-40.32
5	AXIS Bank	3	1.44%	3.05%	111.80
6	YES Bank	1	3.22%	6.33%	96.58
7	JKSC Bank	7	38.96%	39.46%	1.28

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 **30th June, 2022** is tabulated below:

Name of District	C.D Ratio (%age)		Name of District	C.D Ratio (%age)	
	June 2021	June 2022		June 2021	June 2022
Leh	37	44	Kargil	40	41

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on June 30th, 2022 is annexed with **Annexure-A, A1 & A2 (Page No.27-29)**

AGENDA ITEM No 2.**1. (PERFORMANCE OF KCC (Crop, Animal Husbandry/Fisheries))***(Amount in Lakh)*

Category	Cases Sanctioned 01.04.2022 to 30.06.2022	Cases Disbursed 01.04.2022 to 30.06.2022		Cases Returned	Cases pending
		A/c	Amt.		
KCC Crop	1792	1791	635.03	0	1
AH KCC	1065	1061	607.19	2	2
Fisheries	3	3	6.00	0	0
Sheep/ Poultry	62	51	79.25	1	10
Total	2922	2906	1327.47	3	13

Bank Wise and District-wise details are given in **Annexure-B, B1 &B2 (Page No.30-32)**

House is requested to review the position.

AGENDA ITEM No 3.**3.1 PERFORMANCE OF ADVANCES UNDER PRIORITY & NON-PRIORITY SECTOR OF UT LADAKH****a) Review of Sector-wise/ Region-wise /Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2022-23 – as on 30th June 2022:**

Banks operating in UT of Ladakh have provided total credit of Rs.438.79 Crore in favor of 11210 beneficiaries against a target of Rs.1084.16 Crore for 41385 beneficiaries to Priority as well as Non-priority Sector during the 1st quarter under Annual Action Plan 2022-23, there by registering achievement of 40.47% in financial terms and 27.08% in physical terms.

Overview of Credit Disbursements as on June, 30th 2022*(Amount in Crore)*

Name of the Sector	ACPTarget FY 2022-23		Achievement as on 30.06.2022		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
Priority	31207	673.51	6932	201.96	22.21	29.99
Non-Priority	10178	410.65	4278	236.84	42.03	57.67
Total	41385	1084.16	11210	438.80	27.08	40.47

(i) Achievement under Priority Sector Advances as on June, 30th 2022.*(Amount in Crore)*

Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 30.06.2022		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C.	Amt.
Agriculture	18006	250.08	5155	67.03	29%	27%
MSMEs	11354	367.20	1619	123.73	14%	34%
Export Credit	0	0	0	0	-	-
Education	83	5.82	1	0	1%	-
Housing	509	29.13	144	9.51	28%	33%
Social Infrastr.	82	2.51	3	0.50	4%	20%
Renew. Energy	82	3.96	1	0.05	1%	1%
Others	1091	14.82	9	1.13	1%	8%
Total	31207	673.51	6932	201.95	22%	30%

(ii) Achievement under Non-Priority Sector Advances as on June, 30th, 2022
(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 30.06.2022		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
Agriculture	0	0	2	0.01	-	-
Education	0	0	1	0.05	-	-
Housing	224	45.70	112	14.75	50	32
Personal Loans	8108	319.21	2362	142.76	29	45
Others	1846	45.73	1801	79.26	98	173
Total	10178	410.64	4278	236.83	42	58

(iii) The District-wise/ Sector-wise achievements as at the end of June, 2022 vis-à-vis Commitments for lending under Annual Credit Plan 2022-23 are summarized below:

(Amount in Crore)

District	Sector	ACP Target FY 2022-23	Achievement As on 30 th June 2022	%age of Achievement
Leh	Priority Sector	343.22	135.36	39%
	Non-Priority Sector	206.60	147.09	71%
	Total	549.82	282.45	51%
Kargil	Priority Sector	330.29	66.59	20%
	Non-Priority Sector	204.05	89.74	44%
	Total	534.34	156.34	29%
UT of Ladakh	Total Priority Sector	673.51	201.96	30%
	Non-Priority Sector	410.65	236.83	58%
	GRAND TOTAL	1084.16	438.79	40%

(iv) Achievement by Major Banks.:*(Amount in Crore)*

Priority Sector						
Name of the Banks	ACP Target FY 2022-23		Achievement as on 30 th June 2022		%age of Achievement	
	A/C	Amt	A/C	Amt	A/C	Amt
SBI	6594	148.41	1308	42.49	20%	29%
J&K BANK	16268	316.97	4842	130.21	30%	41%
PNB	1074	42.10	136	6.26	13%	15%
OTHER COMM.BANK	4019	98.43	263	15.87	7%	16%
COOP.BANK	2337	52.13	93	3.47	4%	7%
RRB'S	915	15.47	290	3.66	32%	24%
TOTAL	31207	673.51	6932	201.96	22%	30%

(Amount in Crore)

Non-Priority Sector						
Name of the Banks	ACP Target FY 2022-23		Achievement as on 30 th June, 2022		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
SBI	2709	121.30	646	38.77	24%	32%
J&K BANK	5704	245.50	2032	140.55	36%	57%
PNB	263	7.14	88	6.78	33%	95%
OTHER COMM.BANK	1175	30.85	1427	46.23	121%	150%
COOP.BANK	263	4.02	64	3.76	24%	94%
RRB'S	64	1.84	21	0.76	33%	41%
TOTAL	10178	410.65	4278	236.85	42%	58%

(Amount in Crore)

TOTAL (Priority + Non-Priority Sector)						
Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 30 th June, 2022		%age of Achievement	
	A/C	Amt	A/C	Amt	A/C	Amt
SBI	9303	269.71	1954	81.25	21	30
J&K Bank	21972	562.47	6874	270.76	31	48
PNB	1337	49.24	224	13.04	17	26
OTHER COMM.BANK	5194	129.29	1690	62.10	33	48
COOP.BANK	2600	56.15	157	7.23	6	13
RRB'S	979	17.31	311	4.41	32	26
TOTAL	41385	1084.17	11210	438.79	27	41

Details of bank-wise/ sector-wise performance are given as Annexure- C (Page No. 33-41)

House is requested to review the position.

3.2 Micro Analysis regarding performance of Banks under ACP 2022-23

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:

(a) Agriculture Sector:

Annual Target= Rs.250.08 Cr, Achievement as on 30.06.2022 is Rs.67.03Cr (27%)

ACHIEVEMENT OF MAJOR BANKS AS ON 30.06. 2022 VIZ-A-VIZ ACP TARGETS

BANKS	LEH	KARGIL	AGGREGATE
% Share of ACP Target			
SBI	12%	9%	11%
PNB	3%	10%	5%
CBI	27%	-	27%
J&K BANK	57%	40%	46%
GRAMEEN	16%	49%	30%
JKSCB	4%	1%	2%
AGGRE- GATE	26%	28%	27%

House is requested to review the position.

(b) MSME SECTOR

Annual Target= Rs.367.19Cr, Achievement as on 30.06.2022 is Rs.123.73 Cr. (34%):

ACHIEVEMENT OF BANK WISE (AS ON 30.06.2022) VIZ-A-VIZ ACP TARGETS

DISTRICT	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	82%	9%	46%
PNB	18%	34%	20%
CBI	53%	No Branch	53%
CANARA BANK	57%	No Branch	57%
UBI	69%	No Branch	69%
BOI	52%	No Branch	52%
IDBI	116%	No Branch	116%
J&K BANK	58%	16%	37%
ICICI BANK	0%	7%	5%
HDFC BANK	0%	0%	0%
AXIS BANK	0%	0%	0%
YES BANK	0%	No Branch	0%
JKG BANK	15%	31%	21%
JKSCB	14%	6%	11%
Total	51%	13%	34%

House is requested to review the position.

The following banks have zero achievements during the quarter.

(Amount in Crore)

BANK	Achievement of Banks (As on 30.06.2022) Viz-a-Viz ACP Targets				%age of Achievement
	ACP Target of FY 2022-23		Achievement as on 30th June 2022		
	Account	Amount	Account	Amount	
HDFC BANK	313	7.16	0	0	0%
AXIS BANK	313	6.81	0	0	0%
YES BANK	18	2.44	0	0	0%

(C) HOUSING SECTOR

Annual Target= Rs.29.13 Cr, Achievement (30.06.2022) =Rs.9.51Cr. (33%):

ACHIEVEMENT OF ALL BANKS (AS ON 30.06.2022) VIZ-A-VIZ ACP

BANKS	LEH	KARGIL	AGGREGATE
% SHARE OF ACPTARGET			
SBI	9%	13%	8%
PNB	8%	4%	6%
CBI	32%	No Branch	32%
CANARA BANK	10%	No Branch	10%
IDBI	0%	No Branch	0%
J&K BANK	17%	70%	55%
ICICI BANK	26%	%	14%
HDFC BANK	0%	0%	0%
AXIS BANK	0%	0%	0%
YES BANK	0%	No Branch	0%
GRAMEEN	0%	24%	17%
JKSCB	5%	27%	19%
AGGREGATE	10%	47%	33%

Poor performing banks:

Some of the major Commercial Banks operating in UT of Ladakh have shown nil achievement viz-a-viz ACP 2022-23 under Housing Sector i.e. IDBI Bank, HDFC BANK, AXIS BANK AND YES Bank. They may explain the reason please.

AGENDA ITEM NO: 4**(a) Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 30th June, 2022:**

The position of disbursement of loans by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **30th June, 2022**, is as under:

				(Amount in Crore)	
Disbursements during the FY 2022-23				Total Disbursed	
#	Category	A/Cs	Amount	A/Cs	Amount
1	Shishu	59	0.22	1092	40.69
2	Kishore	658	16.09		
3	Tarun	375	24.38		

Details of Bank-wise disbursements and outstanding are given in Annexure-D, D1 & D2 (Page No. 42-44).

House is requested to review the position.

(b) Performance under Stand-up India (SUI) as on 30.06.2022

Against the target of **148 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs. 1140.05 Lakh** in favour of 113 **beneficiaries**, which include **21** cases of women and **92** cases of SC/ST.

(Amount in Lakhs)

#	Name of the Bank	No. of Branches	Target (2 cases per branch)	Achievement as on 30 th June, 2022			
				SC/ST A/Cs	Women A/Cs	Total A/Cs	Amount disbursed
1	SBI	18	36	79	10	89	775.89
2	PNB	5	10	1	0	1	17.00
3	CBI	1	2	0	0	0	0.00
4	CANARA BANK	1	2	0	0	0	0.00
5	UBI	1	2	2	0	2	170.00
6	BOI	1	2	0	0	0	0
7	IDBI	1	2	0	0	0	0.00
8	J&K BANK	36	72	10	11	21	177.16
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	92	21	113	1140.05

Except SBI, PNB, UBI & J&K bank all other banks have nil progress under SUI. Bank wise/ District wise is annexed at **Annexure-E, Page-45** other banks may explain the reason for nil figure under SUI Scheme.

AGENDA ITEM No 5.**(PERFORMANCE OF PM SVANidhi)**

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

(i) PM SVANidhi: 1st Tranche as on 31.08.2022

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return
	(A)	(B)	(C)	(D)	(E)	(F)
1	SBI	86	79	74	0	7
2	PNB	9	8	8	0	1
3	CBI	4	4	4	0	0
4	JKB	185	178	177	0	7
5	HDFC	7	5	4	0	2
6	AXIS	5	0	0	0	5
7	BOI	4	3	0	0	1
8	UBI	4	0	0	4	0
TOTAL		304	277	267	4	23

(ii) PM SVANidhi: 2nd Tranche as on 31.08.2022

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return
	(A)	(B)	(C)	(D)	(E)	(F)
1	SBI	52	49	47	0	3
2	PNB	3	2	0	0	1
3	CBI	4	4	4	0	0
4	JKB	130	76	72	7	5
5	HDFC	3	3	0	0	0
TOTAL		192	134	123	7	9

Bank wise/ District-wise performance given in Annexure-F & F1 (Page No. 46-47)

House is requested to review the position.

AGENDA ITEM No.6**(PERFORMANCE OF PMAY)**

Boost to Housing Sector and middle income group through extension of Credit Linked Subsidy Scheme (CLSS) up to June 30, 2022. The PMAY Scheme was valid up to 31.03.2022, extension of the scheme is yet to be notified.

The total outstanding as on 30.06.2022 under PMAY as tabulated below:

(Amount in Lakh)

#	Bank Name	Outstanding as on 30.06.2022	
		A/C	AMT
1	SBI	6	55.31
2	JKB	50	176.73
3	JKGB	2	8.57
4	JKSCB	5	17.13
	TOTAL	63	257.94

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 30th June, 2022 is given here under:

(Amount in Crore)

#	Name of the Scheme	Cases Sponsored(*)	Sanctioned as on 30.06.2022		Outstanding as on 30.06.2022	
		No	No	Amt.	No	Amt.
1	NRLM	0	0	0.00	72	0.89
2	PMEGP*	80	38	1.79	2329	76.95
3	NULM	15	15	0.13	44	0.52
TOTAL		95	53	1.92	2445	78.37

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

(i) NATIONAL RURAL LIVELIHOOD MISSION (NRLM):

The contribution of banks is tabulated below:

(Amount in Crore)

Name of the Bank	Cases Sponsored(*) 01.04.2022 to 30.06.2022	Cases Sanctioned 01.04.2022 to 30.06.2022		Outstanding as on 30.06.2022	
	A/C	A/C	Amt.	A/C	Amt.
J&K Bank	0	0	0.00	69	0.87
JKGB	0	0	0.00	3	0.02
Total	0	0	0.00	72	0.89

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

The contribution of major banks is tabulated below:

(Amount in Lakh)

Name of Bank	Cases Sponsored from 01.04.2022 to 30.06.2022	Sanctioned as on 30.06. 2022		Pending Cases(*)	Rejected/ Returned
		A/C	AMT		
SBI	12	4	19.25	12	0
PNB	3	5	16.98	0	1
CBI	0	0	0	0	0
CANARA BANK	0	0	0	0	0
IDBI	0	0	0	0	0
JK BANK	51	27	135.75	34	4
JKG BANK	0	0	0	0	0
JKSC BANK	14	2	7.00	9	1
TOTAL	80	38	178.98	55	6

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

Details of achievements under Government Sponsored Schemes (PMEGP) as on **30.06.2022** are Annexed as **Annexure-G, G1&G2 (Page No: 48-50)**

(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 01.04.2022 to 30.06.2022	Cases Sanctioned from 01.04.2022 to 30.06.2022		Outstanding as on 30.06.2022		Rejected Cases	Pending Cases
	A/C	A/C	Amt.	A/C	Amt.		
SBI	7	7	4.34	9	10.67	0	0
PNB	0	0	0.00	1	1.59	0	0
CBI	1	1	1.80	1	1.80	0	0
JKB	7	7	7.30	31	36.48	0	0
IDBI	0	0	0.00	0	0.00	0	0
HDFC Bank	0	0	0.00	0	0.00	0	0
AXIS Bank	0	0	0.00	0	0.00	0	0
JKSCB	0	0	0.00	2	2.55	0	0
TOTAL	15	15	13.44	44	53.09	0	0

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

AGENDA ITEM NO: 8**PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PM FME)**

As per the PMFME portal total numbers of 42 cases have been sponsored out of which 15 of Leh district and 27 of Kargil district since inception of the scheme. Bank wise progress from 01.04.2022 to 31.08.2022 is tabulated below:

(Amount in Lakh)

District	Bank	Cases Sponsored	Sanctioned		Disbursed		Rejected / Returned	Pending
			A/C	AMT	A/C	AMT		
Leh	SBI	1	1	11.16	0	0.00	0	0
	JKB	3	2	14.34	0	0.00	0	1
	TOTAL	4	3	25.50	0	0.00	0	1
Kargil	SBI	1	0	0.00	0	-	1	0
	PNB	1	0	0.00	0	0.00	0	1
	JKB	6	4	61.32	1	1.00	0	2
	JKGB	1	0	0	0	0	0	1
	TOTAL	9	4	61.32	1	1.00	1	4
UT Ladakh	G. Total	13	7	86.82	1	1.00	1	5

AGENDA ITEM NO: 9**WEAVER MUDRA SCHEME:**

As per data submitted by Banks and Handloom department under Weaver Mudra Scheme is given Below:

(Amount. in Lakh)

District	Banks	Cases Sponsored	Sanctioned		Disbursed		Returned/ Rejected	Pending
			A/C	AMT	A/C	AMT		
Leh	SBI	7	6	11.30	6	11.30	0	1
	PNB	1	0	0	0	0	0	1
	JKB	42	32	160.00	31	133.33	4	6
Kargil	SBI	12	3	5.70	3	5.70	0	9
	JKB	26	10	20.84	10	20.84	1	15
	JKSCB	2	1	2.00	1	2.00	0	1
UT Ladakh		90	52	199.84	51	173.17	5	33

AGENDA ITEM NO: 10**(i) Non-Performing Assets (NPAs) under Government Sponsored Scheme:**

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

(Amount .in Lakh)

#	Scheme	As on 30.06.2022				
		Outstanding		Gross NPAs		%age of NPA
		No	Amt.	No	Amt.	
1	NRLM	72	89.68	0	0.00	-
2	PMEGP	2329	7695.07	47	185.82	2.41
3	NULM	44	52.00	0	0.00	-
4	Total	2445	7836.75	47	185.82	2.37

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-H, H1 & H2 (Page No 51-53)**

House is requested to review the position.

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

NPAs under Agriculture Sector, MSMEs Sector and MUDRA in UT of Ladakh as on 30th June, 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	29854	31329.86	218	570.76	1.82 %
2	MSMEs Sector	13435	76544.45	490	2137.22	2.79%
3	MUDRA	14701	29879.33	244	772.40	2.59%
	Total	57990	137753.64	952	3480.38	2.52%

Bank wise/District Wise details of NPA are given in Annexure-I, I1 &I2 (Page No.54-56)

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 June 30th, 2022.**Annexure-J (Pages No: 57-64)**

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-K, K1 & K2 (Page No 65-67)

House is requested to review the position.

AGENDA ITEM NO: 13

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

- (i) Review of Social Security Schemes viz Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY and PMJJBY up to 30.06.2022 in UT Ladakh is given as under:

(Figure in actual)

#	BANK NAME	PMJJBY		PMSBY	
		No. of Enrolment as on 30.06.21	No. of Enrolment as on 30.06.22	No. of Enrolment as on 30.06.21	No. of Enrolment as on 30.06.22
1	SBI	2131	7965	8248	18523
2	PNB	175	1713	326	4944
3	CBI	98	121	258	305
4	CANARA BANK	5	6	33	35
5	UBI	-	8	-	282
6	BOI	-	22	-	73
7	IDBI	33	38	423	430
8	JKB	5593	8923	8201	13177
9	ICICI BANK	1	0	0	0
10	HDFCBANK	54	56	277	280
11	AXIS BANK	3	3	15	15
12	YES BANK	0	0	0	0
13	JKGB	100	439	138	838
14	JKSC BANK	87	140	313	651
Total		8280	19434	18232	39553

Progress regarding Atal Pension Yojana:

The consolidated report of registered active subscribers enrolled by APY Service Providers under Atal Pension Yojana up to **30.06.2022** in Ladakh State are as under:

Atal Pension Yojana (APY)	No. of subscribers	
No. of registered active subscribers sourced from the inception of the scheme	As on 30.06.21	As on 30.06.22
	2804	4486

Detailed Bank-wise /District-wise progress is given in **Annexure- L, L1 & L2 (Page No.68-70)**

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

Against annual target of enrolling 80 beneficiaries per branch for all Banks for the for FY2022-23 assigned as per the number of bank branches in UT of Ladakh, Banks have enrolled beneficiaries up to **31st August, 2022**, as per details given below:

#	Name of the Bank	No. of branches	Target for CFY	Total No. of Target up to August 2022	APY enrolled during CFY (01.04.2022 to 31.08.2022)
1	SBI	18	1440	600	52
2	PNB	5	400	165	27
3	CBI	1	80	31	8
4	CANARA BANK	1	80	31	29
5	UBI	1	80	31	6
6	BOI	1	80	31	0
7	IDBI	1	80	31	57
8	J&K BANK	36	2880	1200	182
9	ICICI BANK	4	320	131	0
10	HDFC BANK	2	160	65	0
11	AXIS BANK	3	240	100	33
12	YES BANK	1	80	31	1
13	JKG BANK	2	160	65	53
14	JKSC BANK	7	560	231	0
15	Dept. of Post	13	1040	435	0
	TOTAL	83	3650	3178	448

Detailed Bank-wise /District-wise progress is given in **Annexure – M (Page No-71)**

House is requested to review the position.

(ii) 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 31.08.2022 of PMJDY A/c for PMJJBY & PMSBY enrolled 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 01-10-21 to 31.08.22
State Bank of India	715	7	0	245	1054	25	0	383
Bank of India	10	2	0	3	10	5	0	2
Canara Bank	176	10	1	11	199	16	1	17
Central Bank of India	408	15	15	5	408	6	6	13
Punjab National Bank	415	6	0	3	521	18	0	38
Union Bank of India	0	0	0	0	0	0	0	0
J & K Bank Ltd	2257	218	0	53	3466	469	0	90
Total	3981	258	16	320	5658	539	7	543

(b) Bank wise progress report as on 31.08.2022 of PMMY account under Jan Suraksha Scheme Tabulated below.

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Enrolled during the Week	PMJJBY Total Enrolled till Date	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total 01.10.21 to 31.08.22
State Bank of India	427	17	0	21	512	17	0	69
Bank of India	10	2	0	2	10	1	0	1
Canara Bank	176	10	1	11	199	16	1	17
Central Bank of India	46	30	2	32	46	35	2	37
Punjab National Bank	146	11	0	14	179	17	1	21
Union Bank of India	31	2	0	11	31	20	0	20
J & K Bank Ltd	9506	1490	0	25	11444	2082	3	44
Total	10342	1562	3	116	12421	2188	7	209

House is requested to deliberate on the agenda, as this are to be saturated.

AGENDA ITEM NO: 14**Special review of Social Security Scheme Saturation (PMJJBY, PMSBY and APY)**

Bank wise/ District wise target allotted and achievement for the financial year 2022-23 is at Annexure – M (Page No-71)

House is requested to deliberate on the special agenda.

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 38 (Leh 10 + Kargil 28) respectively. As per NSFI there are 7 villages are uncovered out of which 4 in Kargil district and 3 in Leh district which are tabulated below.

#	District	Village Name	Allotted Bank	Status	Remarks
1	Leh	Kharnak	J&K Bank	Uncovered	
2	Leh	Chuchot Gongma	SBI	Covered	To be updated on Jan Dhan Darshak Aps by SBI
3	Leh	Teri	Not allotted Yet	Uncovered	
4	Kargil	Kargyak	J&K Bank	Uncovered	
5	Kargil	Testa	J&K Bank	Uncovered	
6	Kargil	Chah	J&K Bank	Uncovered	
7	Kargil	Kuksho	J&K Bank	Uncovered	

Un-Banked Village wise/ District wise Details are annexed at **Annexure N, N1 & N2 (Page No. 72-74)**

J&K Bank has advised that the BC appointed to these villages has not joined. They will provide all banking facilities by visiting their staff from the nearest branch/USB fortnightly. The detailed are annexed with Annexure-N(A)-Page No 82

House is requested to deliberate on the agenda.

AGENDA ITEM NO: 16

(i) 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 01.04.2022 to 30.06.2022:

#	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	32
2	Punjab National Bank	1	3	2
3	J&K Bank	29	87	88
4	ICICI	1	3	0
5	AXIS Bank	1	3	0
6	J&K STATE COOP.BANK	2	6	8
TOTAL		47	141	130

ICICI Bank and Axis Bank may explain the reason for not conducting the FLC Camps during the quarter.

AGENDA ITEM NO: 17

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. The district will be declared 100% digitally enabled ecosystem by September 2022.

Bank wise progress report is annexed with **Annexure- O & O1 (Page No 75-76)**

House is requested to declare the same.

AGENDA ITEM NO: 18

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

(i) Performance of RSETIs in UT of Ladakh:

Achievement as on 30.06.2022 viz-a-viz Targets for the FY 2022-23:

Name of RSETI	Annual Target FY 2022-23		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	1	31	1	23
Kargil	12	330	3	92	6	6
Total	24	630	4	123	7	29

Position regarding settlement of trained candidates since the inception of the scheme till 30.06.2022 is tabulated below:-

Name of the Bank	Position since inception till 30.06.2022			Out of the total settled candidates up to 30.06.2022			
	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 employment	%age of credit-linked to total settled
Leh	2505	1652	65.94%	763	844	45	46.18
Kargil	757	373	49.27%	242	107	24	64.87%
Total	3262	2025	62.08	1005	951	69	49.63

House is requested to review the position.

AGENDA ITEM NO: 19**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 March 2022	Meeting held for the Quarter ended June 2022
1	Leh	25.07.2022	15.09.2022
2	Kargil	25.08.2022	25.08.2022

House is requested to review the same.

AGENDA ITEM NO: 20**District wise Annual Credit Plan for the year 2022-23 of UT Ladakh**

The Annual Credit Plan for the year 2022-23 received for both the district from LDMs after vetted from Deputy Commissioner of respective district.

The details of ACP for the year 2022-23 are Annexed with **Annexure-P to P4 (Page No-77-81)**

The house may please review the same.

AGENDA ITEM NO: 21**Credit Facilities to Scheduled Castes (SC) and Scheduled Tribes (ST) and Problems, Issues, Challenges, Difficulties and Concern of SC&STs Bank Credit Share.**

This has reference to Reserve Bank of India Circular No RBI/2021-22/11 FIDD.CO.GSSD.BC.No.05/09.09.001/2021-22 dated April 05, 2021 regarding Master Circular.

Credit Facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs)- consolidating guidelines/Instructions/directions issued to banks with regard to providing credit facilities to SC & ST. All member banks and Lead District Managers are requested to be guided accordingly. The circular is already mailed to all the member banks and LDMs.

AGENDA ITEM NO: 22

Any other point with permission of the chair.