



7th Meeting of Ladakh UTLBC

Presided by

Dr. Pawan Kotwal (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Tuesday, 18th July 2023

Time: 11.00 AM

Venue: Hotel The Grand Dragon Ladakh, Leh



Agenda & Background

Convenor

State Bank of India

UTLBC, UT of Ladakh

Lions Club Complex, Karzoo, Leh-Ladakh 194101

Email: leadbank.ladakh@sbi.co.in

INDEX

7th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OF LADAKH

Agenda Item No.	Description	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-due CD Ratio	1-3	Annexure-A,A1&A2 Page No 24-26)
2. PERFORMANCE OF KCC			
2	Performance of KCC (Crop, Animal Husbandry and Fisheries)	3	Annexure-B,B1& B2(Page No 27-29)
3. PERFORMANCE OF ADVANCE UNDER PRIORITY & NON-PRIORITY			
3.1	Review of Sector wise / Bank wise Achievement under ACP 2022-23 as on 31 st March, 2023	4-6	Annexure-C (Page No 30-37)
3.2	Micro Analysis regarding performance of Banks under ACP 2022-23	7-9	...
4. PERFORMANCE UNDER PMMY AND SUI			
4	a) Performance under Pradhan Mantri Mudra Yojana	9-10	Annexure- D,D1&D2 (Page No 38-40)
	b) Performance under Stand-up India		Annexure- E (Page No -41)
5. PERFORMANCE UNDER PM SVANidhi			
5	(i) PM SVANidhi, 1 st Tranche as on 30/04/2023 (ii) PM SVANidhi, 2 nd Tranche as on 30/04/2023 (iii) PM SVANidhi, 3 rd Tranche as on 30/04/2023	11-12	Annexure-F,F1&F2 (Page No 42-44)
6. CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES			
6	(i) Performance under NRLM, PMEGP and NULM as on 31/03/2023	12-14	Annexure-G,G1&G2 (Page No 45-47)
7	PRADHAN MANTRI FORMALISATION OF MICRO ENTERPRISES (PMFME)	14	...
8	PRADHAN MANTRI WEAVER MUDRA SCHEME	15	...

9. NON-PERFORMING ASSETS IN UT LADAKH			
9	(i) Non-Performing Assets under Government Scheme.	15-16	Annexure-H-H2 (Page no 48-50)
	(ii) NPA under Agri., MSMEs, and PMMY Scheme.		Annexure-I-I2 (Page no 51-53)
10. BANK CREDIT AT A GLANCE			
10	Overview of Credit Scenario in UT of Ladakh as on 31.03.2023	16	Annexure-J(Page No54-61)
11	CREDIT COVERAGE OF MSMEs UNDER CGTMSE, CGFMU AND CGSSI	17	...
12	(i) Review of Social Security Schemes – PMJJBY, PMSBY and Atal Pension Yojna (APY)	18	
13	3 Month Jansuraksha Campaign from 01/04/2023 to 30/06/2023 of Social Security Scheme Saturation (PMJJBY and PMSBY)	19	Annexure-K (Page No 62&63)
14	National Strategy for Financial Inclusion (NSFI) 2019-24 by Reserve Bank of India- Universal Access to financial services	19-20	Annexure-L-L2 (Page No 64-66) Annexure L(A) (Page No-67)
15	FINANCIAL LITERACY INITIATIVES	20
	Financial Literacy Initiatives by Rural Branches of Banks.		
16	Expanding and Deepening of Digital Payment Ecosystem of Kargil district	20	Annexure-M-M1 (Page No 68-69)
17	Performance of Rural Self-Employment Training Institute (RSETIs) in UT Ladakh	21
18	Status of RSETI building of Leh and Kargil	21
19	District level Review committee/District consultative Committee (DLRC/DCC)	22	...
20	Annual Credit Plan for the year 2022-23	22	...
21	Credit Facilities to Scheduled Castes (SC) and Scheduled Tribes (ST) and Problems, Issues, Challenges, Difficulties and Concern of SC&STs Bank Credit Share.	22	

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 In UTofLadakh = 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 onMarch31, 2023		Public Sector	Private Sector	RRBs	Coop. Banks	Fls	Total
	Banks	7	7	1	1	1	17
	Branches	35	51	2	7	2	97
	Total Deposits	Total Advances		C.D Ratio	Advances to PrioritySector		Share of P.S. Adv. To Total Adv.
(Amount in Crore)	8593.25	3618.63		42%	1125.15		31.09%

KEY INDICATORS AS ON March 31,2023

(Amount in Crore)

#	PARTICULARS	As on 31.03.2022	As on 31.12.2022	As on 31.03.2023	Benchmark %age Growth
1	DEPOSITS	7762.03	7674.67	8593.25	
2	CREDIT	2905.78	3543.53	3618.63	
	TOTAL BUSINESS	10667.81	11218.20	12211.88	
	CD RATIO (%)	37.43	46.17	42	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1149.53	1307.91	1125.15	
	SHARE OF PSA IN TOTAL ADVANCES (%)	39.56	36.91	31.09	40%
(i)	AGRICULTURE ADVANCES	297.11	318.65	305.94	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	10.22	8.99	8.45	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	25.84	24.36	27.19	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	664.17	786.08	628.70	
	SHARE OF MSME IN TOTAL ADVANCES (%)	22.86	22.18	17.37	
	SHARE OF MSME IN TOTAL PSA (%)	57.77	60.10	55.88	
(iii)	EXPORT CREDIT	-	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	-	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	-	-	
(iv)	EDUCATION ADVANCES	1.41	1.66	1.84	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.05	0.05	0.05	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.12	0.13	0.16	
(v)	HOUSING ADVANCES	166.68	177.15	177.88	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	5.74	5.00	4.91	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	14.50	13.54	15.81	
(vi)	SOCIAL INFRASTRUCTURE	5.63	3.30	-	
	SHARE OF SOCIAL INFRASTRUCTURE IN TOTAL ADVANCES (%)	0.19	-	-	
	SHARE OF SOCIAL INFRASTRUCTURE IN TOTAL PSA (%)	0.49	0.25	-	
(vii)	RENEWABLE ENERGY	0.10	0.12	0.01	
	SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%)	0.01	-	-	
	SHARE OF RENEWABLE ENERGY IN TOTAL PSA (%)	0.01	0.01	-	
(viii)	OTHER SECTOR ADVANCES	14.43	20.96	10.69	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.50	0.59	0.29	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	1.26	1.60	1.00	

4	ADVANCES TO WEAKER SECTIONS (WS)	933.97	1040.93	862.11	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	32.14	29.38	23.82	10%
	SHARE OF WS ADVANCES IN PSA (%)	81.24	79.59	76.62	
5	ADVANCES TO WOMEN	378.45	475.77	480.49	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	13.02	13.43	13.28	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	32.92	36.38	42.70	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	1756.25	2235.62	2493.44	
	SHARE OF NPSA IN TOTAL ADVANCES (%)	60.44	63.09	68.91	
(i)	AGRICULTURE	0.04	0.00	0	
	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	0	0.00	0	
	SHARE OF AGRICULTURE IN NPSA (%)	0	0.00	0	
(ii)	EDUCATION ADVANCES	0.39	0.44	0.61	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.01	0.01	0.02	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.02	0.02	0.02	
(iii)	HOUSING ADVANCES	168.74	230.20	246.70	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	5.80	6.50	6.82	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	9.60	10.30	10.00	
(iv)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	1399.19	811.37	826.03	
	SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%)	48.15	36.29	22.82	
	SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%)	79.67	22.90	33.13	
(v)	OTHER SECTOR ADVANCES	187.89	1193.61	1420.10	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	6.47	33.68	39.24	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	10.70	53.39	56.95	
7	TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY)	1.80	2.10	2.45	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%)	0.06	0.06	0.06	
8	TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY)	335.42	407.35	424.58	
	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%)	11.54	11.50	11.73	
9	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	202.32	1214.57	1430.79	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	6.96	34.28	39.54	

Confirmation of minutes of the last meeting

The 6th Meeting of UTLBC Ladakh for the quarter ended June 30, 2022 was held on 21st September 2022 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2022-23/49 dated December 06, 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 31.03.2023 (Amount in Crore)					
Sr. No	Banks	No of Branch	Deposits	Advances	CD Ratio %
	Public Sector Banks				
1	State Bank of India	25	1852.41	1296.65	70.00
2	Punjab National Bank	5	173.04	91.97	53.15
3	Central Bank of India	1	34.46	13.42	38.94
4	Canara Bank	1	9.34	14.45	154.71
5	Union Bank	1	6.65	10.70	160.90
6	Bank of India	1	5.17	8.09	156.48
7	Bank of Baroda	1	3.20	0.23	7.19
	Sub-Total-I	35	2084.27	1435.51	68.87
	Private Sector Banks				
8	IDBI Bank	1	31.09	15.08	48.50
9	J&K Bank	38	5108.66	1819.08	35.61
10	ICICI Bank	4	608.49	150.32	24.70
11	HDFC Bank	2	268.78	29.21	10.87
12	Axis Bank	3	86.57	10.79	12.46
13	Yes Bank	1	30.08	4.33	14.39
14	IndusInd Bank	2	2.82	0.00	-
	Sub-Total-II	51	6136.49	2028.81	33.06
	Regional Rural Banks				
15	J&K Grameen Bank	2	23.09	26.25	113.69
	Sub-Total-III	2	23.09	26.25	113.69
(A)	Total for Scheduled Commercial Banks (I+II+III)	86	8243.85	3490.57	42.34
(B)	Central/State Coop. Banks				
16	J&K State Coop. Bank	7	349.40	111.74	31.98
	Sub-Total	7	349.40	111.74	31.98
(C)	Other Financial Institution (FIs)				
17	SFC	2	0.00	16.32	-
	Sub-Total	2	0.00	16.32	-
	Grand Total (A+B+C)	97	8593.25	3618.63	42

Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 31.03.2022 and 31.03.2023:

#	Name of the Bank	No. of Branches in UT of Ladakh	CD Ratio (Position as on 31.03.2022)	CD Ratio (Position as on 31.03.2023)	Y.o.Y Increase/ Decrease in CD Ratio (%)
1	CBI	1	34.49	38.94	12.90%
2	BOB	1	-	0.23	-
3	J&K Bank	38	32.72	35.61	8.83%
4	HDFC Bank	2	13.13	10.87	-17.21%
5	ICICI BANK	4	18.17	24.70	35.94
6	AXIS Bank	3	4.13	12.46	73.05
7	YES Bank	1	5.89	14.39	41.48
8	JKSC Bank	7	32.25	31.98	3.07

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, 2023** is tabulated below:

Name of District	C.D Ratio (%age)		Name of District	C.D Ratio (%age)	
	March 2022	March 2023		March 2022	March 2023
Leh	38	45	Kargil	36	37

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on March 31st, 2023 is annexed with **Annexure-A, A1& A2 (Page No.24-26)**

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

(Amount in Lakhs)

Category	Cases Sanctioned 01.04.2022 to 31.03.2023	Cases Disbursed 01.04.2022 to 31.03.2023		Cases Returned	Cases pending
		A/c	Amt.		
KCC Crop	2237	2237	2374.43	0	0
AHKCC	1565	1560	2124.38	2	3
Fisheries	21	21	9.75	0	0
Sheep/Poultry	95	95	121.61	0	0
Total	3918	3913	4630.17	2	3

Bank-wise and District-wise details are given in **Annexure-B, B1 & B2 (Page No.27-29)**
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 31st march 2023:**

Banks operating in UT of Ladakh have provided total credit of Rs.1941.20 Crore in favor of 47671 beneficiaries against a target of Rs.1084.16 Crore for 41385 beneficiaries to Priority as well as Non-priority Sector during the 4th quarter under Annual Action Plan 2022-23, there by registering achievement of 179.05% in financial terms and 115.18% in physical terms.

Overview of Credit Disbursements as on March, 31st 2023.*(Amount in Crore)*

Name of the Sector	ACPTarget FY 2022-23		Achievement as on 31.03.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
Priority	31207	673.51	30365	728.93	97.30%	108.23%
Non-Priority	10178	410.65	17306	1212.27	468.37%	295.21%
Total	41385	1084.16	47671	1941.20	115.18%	179.05%

(i) Achievement under Priority Sector Advances as on March, 31st 2023.*(Amount in Crore)*

Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 31.03.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C.	Amt.
Agriculture	18006	250.08	26640	356.99	147.95%	142.76%
MSMEs	11354	367.20	3362	333.28	29.61%	90.76%
Export Credit	0	0	0	0	-	-
Education	83	5.82	11	0.37	-	6.36%
Housing	509	29.13	325	28.41	63.85	97.53%
Social Infrastr.	82	2.51	0	0	-	-
Renew. Energy	82	3.96	1	0.01	1.22	0.25%
Others	1091	14.82	26	9.82	2.38	66.26%
Total	31207	673.51	30365	728.88	97.30	108.22

(ii) **Achievement under Non-Priority Sector Advances as on March, 31st, 2023**
(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 31.03.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
Agriculture	0	0	1	0.01	-	-
Education	0	0	1	0.05	-	-
Housing	224	45.70	394	73.01	175.89%	159.76%
Personal Loans	8108	319.21	6150	398.17	75.85%	124.74%
Others	1846	45.73	10760	741.02	582.88%	1620.42%
Total	10178	410.64	17306	1212.26	170.03%	294.93%

The District-wise/ Sector-wise achievements as at the end of March 2023 vis-à-vis Commitments for lending under Annual Credit Plan 2022-23 are summarized below:

(Amount in Crore)

District	Sector	A/C	ACP Target FY 2022-23	A/C	Achievement As on 31 st March 2023	%age of Achievement
Leh	Priority Sector	14659	343.22	17920	461.38	134%
	Non-Priority Sector	6284	206.60	11037	847.49	410%
	Total	20943	549.82	28957	1308.87	238.05%
Kargil	Priority Sector	16548	330.29	12445	267.55	81%
	Non-Priority Sector	3894	204.05	6269	364.78	179%
	Total	20442	534.34	18714	632.33	118.34%
UT of Ladakh	Total Priority Sector	31207	673.51	30365	728.93	108%
	Non-Priority Sector	10178	410.65	17306	1212.27	295%
	GRAND TOTAL	41385	1084.16	47671	1941.20	179%

(iii) Achievement by Major Banks.:

(Amount in Crore)

Priority Sector						
Name of the Banks	ACP Target FY 2022-23		Achievement as on 31 st March 2023		%age of Achievement	
	A/C	Amt	A/C	Amt	A/C	Amt
SBI	6594	148.41	2902	1110.26	44.01%	74.29%
J&K BANK	16268	316.97	25149	486.44	154.59%	153.46%
PNB	1074	42.10	557	41.53	51.86%	98.65%
OTHER COMM.BANK	4019	98.43	500	31.88	12.44%	32.39%
COOP.BANK	2337	52.13	609	44.72	26.05%	85.79%
RRB'S	915	15.47	648	14.11	70.82%	91.22%
TOTAL	31207	673.51	30365	728.93	97.30%	108.23%

(Amount in Crore)

Non-Priority Sector						
Name of the Banks	ACP Target FY 2022-23		Achievement as on 31 st March, 2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
SBI	2709	121.30	7902	583.62	291.69%	481.14%
J&K BANK	5704	245.50	4886	448.73	85.66%	182.78%
PNB	263	7.14	272	21.85	103.42%	306.13%
OTHER COMM.BANK	1175	30.85	3921	146.03	333.70%	473.30%
COOP.BANK	263	4.02	271	8.36	103.04%	207.96%
RRB'S	64	1.84	54	3.68	84.37%	199.92%
TOTAL	10178	410.65	17306	1212.27	170.03%	295.21%

(Amount in Crore)

TOTAL (Priority + Non-Priority Sector)						
Name of the Sub-Sector	ACP Target FY 2022-23		Achievement as on 31 st March, 2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
SBI	9303	269.71	10804	693.88	116.13%	257.27%
J&K Bank	21972	562.47	30035	935.17	136.69%	166.26%
PNB	1337	49.24	829	63.38	62.00%	128.73%
OTHER COMM.BANK	5194	129.29	4421	177.91	85.11%	137.61%
COOP.BANK	2600	56.15	880	53.08	33.85%	94.54%
RRB'S	979	17.31	702	17.79	71.71%	102.77%
TOTAL	41385	1084.17	47671	1941.21	115.19%	179.05%

Details of bank-wise/ sector-wise performance are given as Annexure- C (Page No. 30-37) 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 impeding flow of credit to these important sectors. The details are as under:

(a) Agriculture Sector:

Annual Target= **Rs.250.08Cr**, Achievement as on 31.03.2023 is **Rs.356.99Cr (143%)**

ACHIEVEMENT OF MAJOR BANKS AS ON 31.03. 2023 VIS-A-VIS ACP TARGETS

BANKS	LEH	KARGIL	AGGREGATE
% Share of ACP Target			
SBI	48%	50%	49%
PNB	14%	58%	24%
CBI	77%	No Branch	77%
J&K BANK	358%	195%	254%
JK GRAMEEN BANK	45%	196%	110%
JKSCB	29%	6%	13%
AGGREGATE	150%	136%	143%

House is requested to review the position.

(b) MSME Sector

Annual Target= Rs.367.19Cr, Achievement as on 31.03.2023 is Rs.333.27Cr. (91%):

ACHIEVEMENT OF BANK WISE (AS ON 31.03.2023) vis-à-vis ACP TARGETS

DISTRICT	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
SBI	193%	19%	106%
PNB	129%	172%	134%
CBI	83%	No Branch	83%
CANARA BANK	160%	No Branch	160%
UBI	171%	No Branch	171%
BOI	110%	No Branch	110%
IDBI	135%	No Branch	135%
J&K BANK	125%	38%	80%
ICICI BANK	0%	9%	7%
HDFC BANK	0%	13%	6%
AXIS BANK	0%	0%	0%
YES BANK	0%	No Branch	0%
JKG BANK	73%	105%	85%
JKSCB	186%	122%	155%
Total	132%	39%	91%

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 31.03.2023) vis-à-vis ACP Targets				%age of Achievement
	ACP Target of FY 2022-23		Achievement as on 31 st March 2023		
	Account	Amount	Account	Amount	
BANK OF BARODA	-	-	0	0	0%
AXIS BANK	313	6.81	0	0	0%
YES BANK	18	2.44	0	0	0%
INDUSIND BANK	-	-	0	0	0%

(C) HOUSING SECTOR

Annual Target= Rs.29.13 Cr, Achievement (31.03.2023)=Rs.28.41Cr. (98%):

ACHIEVEMENT OF ALL BANKS (AS ON 31.03.2023) VIZ-A-VIZ ACP (Amt in Lakhs)

BANKS	TARGET AMT.	ACHIEVEMENT AMT.	AGGREGATE
SBI	581.00	85.57	15%
PNB	134.00	35.17	26%
CBI	21.00	14.68	70%
CANARA BANK	21.00	2.00	10%
J&K BANK	1491.00	2310.17	155%
ICICI BANK	113.00	77.96	69%
JK GRAMEEN BANK	71.00	52.00	73%
JKSC BANK	234.00	263.58	113%
TOTAL	2666.00	2841.13	98%

Poor performing banks:

Some of the major Commercial Banks operating in UT of Ladakh have shown nil achievement vis-à-vis ACP 2022-23 under Housing Sector i.e. 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**(a) Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 31st March 2023:**

The position of disbursement of loans by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31st March, 2023** is as under:

(Amount in Crore)

Disbursements during the FY 2022-23				Total Outstanding as on 31.03.2023	
#	Category	A/Cs	Amount	A/Cs	Amount
1	Shishu	246	0.53	751	1.24
2	Kishore	1959	53.28	11340	158.13
3	Tarun	853	66.15	3057	146.55
	TOTAL	3058	119.43	15148	305.92

Details of Bank-wise disbursements and outstanding are given in Annexure-D, D1&D2 (Page No. 38-40)

House is requested to review the position.

(b) Performance under Stand-up India (SUI) as on 31.03.2023

Against the target of **148 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.2820.97 Lakhs** in favour of **162 beneficiaries**, which include **23** cases of women and **139** cases of SC/ST.

(Amount in Lakhs)

#	Name of the Bank	No. of Branches	Target (2 cases per branch)	Achievement as on 31 st March, 2023				Total since inception as on 31 st March 2023	
				SC/ST A/Cs	Women A/Cs	Total A/Cs	Amount disbursed	Total A/Cs	Outstanding Amount
1	SBI	18	36	82	12	94	1830.74	272	4304.47
2	PNB	5	10	39	0	39	623.00	59	889.00
3	CBI	1	2	3	0	3	52.00	3	52.00
4	CANARA BANK	1	2	0	0	0	0.00	0	0
5	UBI	1	2	2	0	2	123.52	6	370.57
6	BOI	1	2	0	0	0	0	0	0
7	IDBI	1	2	0	0	0	0.00	0	0
8	J&K BANK	36	72	13	11	24	191.71	53	443.40
9	ICICI BANK	4	8	0	0	0	0.00	0	0
10	HDFC BANK	2	4	0	0	0	0.00	0	0
11	AXIS BANK	3	6	0	0	0	0.00	0	0
12	YES BANK	1	2	0	0	0	0.00	0	0
	TOTAL	74	148	139	23	162	2820.97	393	6059.44

Except SBI, PNB, CBI, UBI & J&K bank all other banks have nil progress under SUI. Bank wise/ District wise is annexed at **Annexure-E, Page-41** 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 AtmaNirbharNidhi-PMSVANidhi** is given as under:

(i) PM SVANidhi: 1st Tranche as on 19.06.2023

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return	Ineligible
1	SBI	97	89	89	0	8	0
2	PNB	10	9	9	0	1	0
3	CBI	4	4	4	0	0	0
4	BOI	4	3	3	0	1	0
5	UBI	4	4	4	0	0	0
6	IDBI	1	0	0	0	1	0
7	JKB	221	212	194	0	7	2
8	HDFC	7	6	4	0	1	0
9	AXIS	5	0	0	0	1	4
TOTAL		353	327	307	0	20	6

(ii) PM SVANidhi: 2nd Tranche as on 30.04.2023

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return	Ineligible
1	SBI	70	51	51	0	19	0
2	PNB	8	6	6	0	2	0
3	CBI	4	4	4	0	0	0
4	JKB	173	130	125	1	42	0
5	HDFC	4	4	1	0	0	0
TOTAL		259	195	187	1	63	0

(iii) PM SVANidhi: 3rd Tranche as on 30.04.2023

SR No.	Name of Banks	No of Cases Sponsored	Cases Sanctioned	Cases Disbursed	Pending	Return	Ineligible
1	SBI	11	6	6	0	5	0
2	JKB	28	28	28	0	0	0
TOTAL		39	34	34	0	5	0

Bank wise/ District-wise performance given in Annexure-F, F1 & F2 (Page No.42-44)
House is requested to review the position.

AGENDA ITEM No: 6**(i) CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES:**

Performance of banks under major Government Sponsored Schemes as on **31st March, 2023** is given hereunder:

(Amount in Crore)

#	Name of the Scheme	Cases Sponsored	Sanctioned as on 31.03.2023		Outstanding as on 31.03.2023	
		No	No	Amt.	No	Amt.
1	NRLM	4	4	0.09	54	0.49
2	PMEGP	310	182	23.81	2483	78.56
3	NULM	21	21	0.36	44	0.57
TOTAL		335	207	24.26	2581	79.62

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 31.03.2023	Cases Sanctioned 01.04.2022 to 31.03.2023		Outstanding as on 31.03.2023	
	A/C	A/C	Amt.	A/C	Amt.
Union Bank	1	1	0.02	1	0.02

J&K Bank	0	0	0.00	49	0.41
JKGB	3	3	0.07	4	0.06
Total	4	4	0.09	54	0.49

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

The contribution of major banks is tabulated below:
(Amount in Crore)

Name of Bank	Targets (KVIC/DIC)	Cases Sponsored from 01.04.2022 to 31.03.2023	Sanctioned as on 31.03.2023		Pending Cases(*) A/C	Rejected/ Returned A/C
			A/C	AMT		
SBI	100	52	27	3.81	4	20
PNB	18	15	9	0.89	1	5
CBI	4	0	0	0	0	1
CANARA BANK	4	0	0	0	0	0
UBI	0	0	0	0	0	0
BOI	0	1	1	0.07	0	0
IDBI	4	0	0	0.00	0	0
JK BANK	170	204	124	17.02	12	68
ICICI BANK	14	0	0	0	0	0
HDFC BANK	10	0	0	0	0	0
AXIS BANK	10	0	0	0	0	0
YES BANK	4	0	0	0	0	0
JKG BANK	10	3	1	0.05	1	1
JKSC BANK	38	35	20	1.97	7	3
TOTAL	386	310	182	23.81	25	98

Details of achievements under Government Sponsored Schemes (PMEGP) as on **31.03.2023** are Annexed as **Annexure-G, G1 & G2 (Page No: 45-47)**

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

The contribution of major players is tabulated below: *(Amount in Crore)*

Name of the Bank	Cases Sponsored from 01.04.2022 to 31.03.2023	Cases Sanctioned from 01.04.2022 to 31.03.2023		Outstanding as on 31.03.2023	
	A/C	A/C	Amt.	A/C	Amt.
SBI	4	4	0.07	4	6.82
PNB	0	0	0	1	1.28
CBI	1	1	0.02	1	1.56
JKB	16	16	0.26	36	0.45
HDFC Bank	0	0	0.00	0	0
AXIS Bank	0	0	0.00	0	0
JKSCB	0	0	0.00	2	2.35
TOTAL	21	21	0.35	44	0.57

From the above data given, it is observed that **21** cases were sponsored to banks during the FY 2022-23.

AGENDA ITEM NO: 7

1. PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PMFME)

As per the PMFME portal total numbers of 39 cases have been sponsored out of which 18 of Leh district and 21 of Kargil district since inception of the scheme. Bankwise progress upto 31/03/2023 is tabulated below:

(Amount in Lakhs)

District	Bank	Cases Sponsored	Sanctioned		Disbursed		Pending disbursement
			A/C	AMT	A/C	AMT	
Leh	SBI	7	5	46.53	3	26.49	2
	JKB	11	10	183.44	9	80.31	1
	TOTAL	18	15	229.97	12	106.80	3
Kargil	SBI	5	3	37.25	1	4.48	2

	PNB	7	6	57.87	5	43.09	1
	JKB	8	8	106.92	8	57.79	0
	JKGB	1	1	10.50	1	2.11	0
	TOTAL	21	18	212.54	15	107.47	3
UT Ladakh	G. Total	39	33	442.51	37	214.27	6

AGENDA ITEM NO: 8**1. PRADHAN MANTRI WEAVER MUDRA SCHEME:**

As per data submitted by Banks and Handloom department under Weaver Mudra Scheme from 01.04.2022 to 31.03.2023 is given below:

(Amount. in Lakhs)

District	Banks	Cases Sponsored	Sanctioned		Disbursed		Returned/ Rejected	Pending
			A/C	AMT	A/C	AMT		
Leh	SBI	4	0	0	0	0.00	2	2
	PNB	1	0	0	0	0.00	1	0
	JKB	16	9	6.20	9	6.20	2	5
Kargil	SBI	15	13	26.00	13	26.00	0	2
	JKB	41	35	70.00	35	70.00	0	6
	JKSCB	2	01	2.00	1	2.00	0	1
UT Ladakh		79	58	104.20	58	104.20	5	16

AGENDA ITEM NO: 9**(i) 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 31.03.2023				
		Outstanding		Gross NPAs		%age of NPA
		No	Amt.	No	Amt.	
1	NRLM	54	49.72	0	0	0
2	PMEGP	2483	7855.80	31	86.42	1.10
3	NULM	44	56.79	0	0.00	0

	Total	2581	7962.31	31	86.42	1.10
--	--------------	-------------	----------------	-----------	--------------	-------------

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-H, H1 & H2 (Page No 48-50)**

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, 2023 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	30038	30593.77	138	1578.10	5.16
2	MSMEs Sector	8678	62869.69	340	2575.26	4.10
3	MUDRA	15148	30592.39	129	395.11	1.29
	Total	53864	124055.85	607	4548.47	3.67

Bank wise/District Wise details of NPA are given in **Annexure-I, I1 & I2 (Page No. 51-53)**

House is requested to review the position.

AGENDA ITEM NO: 10

Bank credit at a glance

Statement of Bank-wise/ Sector-wise advances outstanding to Priority Sector/ Weaker Sections of the Society as on March 31st, 2023. **Annexure-J (Pages No: 54-61)**

AGENDA ITEM NO: 11

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. N O	BANK	Total Loans outstanding under MSME portfolio as on 31.03.2023		Total Loans outstanding under CGTMSE as on 31.03.2023		Out of B, Loans Outstanding under CGFMU cover as on 31.03.2023		Out of C, Loans Outstanding under CGSSI cover as on 31.03.2023		Loans Outstanding under any other Guarantee Cover for MSME loans	
		No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.
1	SBI	1440	121.63	131	14.38	923	34.21	268	42.58	0	0
2	PNB	746	44.06	363	19.56	253	5.67	0	0	0	0
3	CBI	105	5.06	65	1.64	0	0	0	0	0	0
4	CANARA BANK	381	9.46	40	2.13	89	4.01	0	0	0	0
5	UBI	76	7.38	0	0	0	0	0	0	0	0
6	BOI	84	5.32	23	3.22	57	2.00	0	0	3	0.01
7	IDBI	144	8.38	0	0	0	0	0	0	0	0
8	J&K BANK	3805	320.31	101	9.70	00	0	22	1.56	261	19.26
9	ICICI BANK	5	1.43	0	0	0	0	0	0	0	0
10	HDFC BANK	11	1.22	1	0.20	0	0	0	0	0	0
11	AXIS BANK	0	0	0	0	0	0	0	0	0	0
12	YES BANK	0	0	0	0	0	0	0	0	0	0
13	JKG BANK	423	9.44	0	0	0	0	0	0	67	0.28
14	JKSCB	1330	64.78	0	0	0	0	0	0	0	0
15	SFC	378	16.32	0	0	0	0	0	0	0	0
	TOTAL	8928	614.79	724	50.83	1322	45.89	290	44.14	331	19.55

House is requested to review the position.

AGENDA ITEM NO: 12**Review of Social Security Schemes –PMJJBY, PMSBY & APY:**

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

The consolidated progress on number of enrolments under two insurance schemes viz. PMSBY PMJJBY and APY up to 31.03.2023 in UT Ladakh is given as under:

(Figure in actual)

#	BANK NAME	PMJJBY		PMSBY		APY	
		No. of Enrolment as on 31.03.22	No. of Enrolment as on 31.03.23	No. of Enrolment as on 31.03.22	No. of Enrolment as on 31.03.23	No. of Enrolment as on 31.03.22	No. of Enrolment as on 31.03.23
1	SBI	2425	4673	7117	10757	426	861
2	PNB	623	726	1614	2061	417	312
3	CBI	119	150	300	560	23	14
4	CANARA BANK	6	79	35	230	154	257
5	UBI	5	191	232	776	1	99
6	BOI	13	28	25	86	0	5
7	BOB	-	0	-	0	-	0
8	IDBI	34	38	426	430	121	181
9	JKB	7236	10370	10654	15924	1409	2129
10	ICICI BANK	0	0	0	0	1	0
11	HDFCBANK	56	56	280	282	765	879
12	AXIS BANK	3	3	15	15	212	304
13	YES BANK	0	0	0	0	0	0
14	INDUSIND BANK	-	0	-	0	-	0
15	JKGB	310	475	705	901	129	206
16	JKSC BANK	131	141	507	676	15	15
Total		10961	16930	21910	32698	3477	5262

House is requested to review the position.

AGENDA ITEM NO: 13

3 Months Jansuraksha Campaign from 01/04/2023 to 30/06/2023 of Social Security Scheme Saturation (PMJJBY and PMSBY)

Bank wise/ District wise target allotted and achievement of Jansuraksha Campaign is annexed at Annexure – K (Page No-62 & 63)

House is requested to deliberate on the special agenda.

AGENDA ITEM NO: 14

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 3 in Kargil district and 4 in Leh district which are tabulated below.

#	District	Village Name	Allotted Bank	Status	Remarks
1	Leh	Kharnak	J&K Bank	Uncovered	Network available for calls only, internet applications not functioning. BCs engaged not joined. To cover this village we will engaged a Mobile branch equipped with VSAT and ATM. As reported by the Vendor, the vehicles are ready and drivers have already reached the location for collecting the vehicles.
2		Teri	Yet to be allotted		
3		Partapore	Yet to be allotted		
4		Skanpuk	Yet to be allotted		
5	Kargil	Kargyak	J&K Bank	Uncovered	Network available for calls only, internet applications not functioning. BCs engaged not joined. To cover this village we will engaged a Mobile branch equipped with VSAT and ATM. As reported by the Vendor, the vehicles are ready and drivers have already reached the location for collecting the vehicles.
6		Hamiling	Yet to be allotted		

7		Testa	J&K Bank	Uncovered	Network available for calls only, internet applications not functioning. BCs engaged not joined. To cover this village we will engaged a Mobile branch equipped with VSAT and ATM. As reported by the Vendor, the vehicles are ready and drivers have already reached the location for collecting the vehicles.
---	--	-------	----------	-----------	---

Un-Banked Village wise/ District wise Details are annexed at **Annexure L, L1 & L2 (Page No. 64-66)**

J&K Bank has advised that the BC appointed to these villages hasnot joined. They will provide all banking facilities by visiting their staff from the nearest branch/USB fortnightly. The detailed are annexed with Annexure-L (A)-Page No 67

House is requested to deliberate on the agenda.

AGENDA ITEM NO: 15

(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 31.03.2023

#	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	54	50
2	Punjab National Bank	1	3	3
3	J&K Bank	29	87	85
4	AXIS Bank	1	3	5
5	J&K STATE COOP. BANK	2	6	6
TOTAL		51	153	149

AGENDA ITEM NO: 16

Expanding and Deepening of Digital Payment Ecosystem.

Chief General Manager, Financial Inclusion, State Bank of India has received a communication from Reserve Bank of India regarding identification of more districts for 100% digitalization. As Leh district

has already been identified and enabled 100% digital payments ecosystem. Now we have identified Kargil district for providing with 100% digitally enabled ecosystem. House is requested to deliberate the same and Kargil district will be declared 100% digitally enabled ecosystem by December 2023.

Bank wise progress report of Kargil district is annexed with **Annexure-M&M1(PageNo 68-69)**

House is requested to approve the same.

AGENDA ITEM NO: 17

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

(i) Performance of RSETIs in UT of Ladakh:

Achievement as on 31.03.2023 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	11	295	76	135
Kargil	12	330	11	329	79	131
Total	24	630	22	624	155	266

Position regarding settlement of trained candidates since the inception of the scheme till 31.03.2023 is tabulated below:-

Name of the Bank	Position since inception till 31.03.2023			Out of the total settled candidates up to 31.03.2023			
	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	2769	1749	63.16%	849	848	52	48.54%

Kargil	794	563	71%	318	219	26	56.48%
Total	3563	2312	64.89%	1167	1067	78	50.48%

House is requested to review the position.

AGENDA ITEM NO: 18

STATUS OF RSETI BUILDING OF LEH AND KARGIL

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 June 2022	Meeting held for the Quarter ended September 2022	Meeting held for the Quarter ended December 2022	Meeting held for the Quarter ended March 2023
1	Leh	14.09.2022	18.03.2023	18.03.2023	21.06.2023
2	Kargil	25.08.2022	27.03.2023	27.03.2023	-

House is requested to review the same.

AGENDA ITEM NO: 20

District wise Annual Credit Plan for the year 2023-24 of UT Ladakh

The Annual Credit Plan for the year 2023-24 is yet to be received from LDMs and requested to submit the same after vetted from Deputy Commissioner of respective district.

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

Fintech is defined as "technologically enabled financial innovation that could result in new business models, applications, processes or products with an associated material effect on financial markets and institutions and the provision of financial services". With the onset of Fintech the landscape of banking and financial sector has undergone a phenomenal transformation through various channels including cost optimization, better customer service and financial inclusion. FinTechs have played an important role in unbundling banking into core functions of settling payments, performing maturity transformation, sharing risk and allocating capital. Utilizing this strength of Fintech it is imperative for any financial market to adopt it for easy, efficient and transparent financial services.

AGENDA ITEM NO: 23

Release of UT Focus paper 2023-2024 by NABARD.

AGENDA ITEM NO: 24

SVAMITVA SCHEME

- Present status of the Svamitva scheme in UT Ladakh
- House is requested to deliberate on this agenda.

AGENDA ITEM NO: 25

Any other point with permission of the chair.