



# 8th Meeting of Ladakh UTLBC

Presided by

Dr. Pawan Kotwal (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Wednesday, 20th December 2023

Time: 11.00 AM

Venue: Hotel The Grand Dragon Ladakh



## Agenda & Background Papers

### Convenor

### State Bank of India

UTLBC, UT of Ladakh

Lions Club Complex, Karzoo, Leh-Ladakh 194101

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## I N D E X

8<sup>th</sup> MEETING OF UNION TERRITORY LEVEL BANKER'S COMMITTEE (UTLBC) OF LADAKH

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**GENERAL INFORMATION**

<b>Union Territory of Ladakh(Information as per Census2011)</b>							
<b>Convenor of UTLBC Ladakh</b>	State Bank Of India						
<b>Capital</b>	Leh						
<b>Population</b>	274289 (as per census 2011)						
<b>Languages</b>	Ladakhi, Bhoti & Purgi						
<b>Crops in UT Ladakh</b>	Barley, Peas and Wheat Apricot and Apple						
<b>Total No. of Districts in UT of Ladakh: 2</b>	Leh & Kargil District						
<b>Total No. of Blocks= 31</b>	Leh District -16			Kargil District -15			
<b>Total No. of Panchayat= 183</b>	Leh District - 95			Kargil District - 98			
<b>Lead Banks in UT of Ladakh</b>	State Bank of India in both the district						
<b>Banking Sector Performance as onSeptember30, 2023</b>		<b>Public Sector</b>	<b>Private Sector</b>	<b>RRBs</b>	<b>Coop. Banks</b>	<b>FIs</b>	<b>Total</b>
	<b>Banks</b>	7	7	1	1	1	17
	<b>Branches</b>	35	50	4	7	2	98
	<b>Total Deposits</b>	<b>Total Advances</b>		<b>C.D Ratio</b>	<b>Advances to PrioritySector</b>	<b>Share of P.S. Adv. To Total Adv.</b>	
<b>(Amount in Crore)</b>	8567.17	4136.60		48.28%	1471.12	35.56%	

## KEY INDICATORS AS ON September 30, 2023

(Amount in Crore)

#	PARTICULARS	As on 31.03.2023	As on 30.06.2023	As on 30.09.2023	Benchmark %age Growth
1	DEPOSITS	8593.25	8411.47	8567.17	
2	CREDIT	3618.63	3900.55	4136.60	
	TOTAL BUSINESS	12211.88	12312.02	12753.77	
	CD RATIO (%)	42	46.37	48.28	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1125.15	1350.78	1471.12	
	SHARE OF PSA IN TOTAL ADVANCES (%)	31.09	34.63	35.56	40%
(i)	AGRICULTURE ADVANCES	305.94	322.27	338.09	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	8.45	8.26	8.17	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	27.19	24.11	22.98	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	628.70	818.38	920.89	
	SHARE OF MSME IN TOTAL ADVANCES (%)	17.37	20.98	22.26	
	SHARE OF MSME IN TOTAL PSA (%)	55.88	60.58	62.60	
(iii)	EDUCATION ADVANCES IN TOTAL PSA	1.84	1.66	1.69	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.05	0.04	0.04	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.16	0.12	0.11	
(iv)	HOUSING ADVANCES IN TOTAL PSA	177.88	180.49	184.67	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	4.91	4.63	4.46	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	15.81	13.36	12.55	
(v)	RENEWABLE ENERGY IN TOTAL PSA	0.01	0.09	0.07	
	SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%)	-	-	-	
	SHARE OF RENEWABLE ENERGY IN TOTAL PSA (%)	-	-	-	
(vi)	OTHER SECTOR ADVANCES IN TOTAL PSA	10.69	27.89	25.71	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.29	0.72	0.62	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	1.00	2.06	1.75	
4	ADVANCES TO WEAKER SECTIONS (WS)	862.11	1088.03	1210.80	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	23.82	27.89	29.27	10%
	SHARE OF WS ADVANCES IN PSA (%)	76.62	80.55	82.30	
5	ADVANCES TO WOMEN	480.49	529.55	572.91	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	13.28	13.58	13.85	
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	42.70	39.20	38.94	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	2493.44	2549.77	2665.47	

	SHARE OF NPSA IN TOTAL ADVANCES (%)	68.91	65.37	64.44	
(i)	EDUCATION ADVANCES	0.61	2.21	2.26	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.02	0.05	0.05	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.02	0.09	0.08	
(ii)	HOUSING ADVANCES	246.70	266.80	297.62	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	6.82	6.84	7.19	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	10.00	10.46	11.16	
(iii)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	826.03	883.34	940.70	
	SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%)	22.82	22.65	22.74	
	SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%)	33.13	24.88	35.29	
(iv)	OTHER SECTOR ADVANCES	1420.10	1397.42	1424.85	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	39.24	35.83	34.44	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	56.95	54.81	53.46	
7	TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY)	2.45	3.87	3.95	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%)	0.06	0.10	0.10	
8	TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY)	424.58	447.29	482.29	
	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%)	11.73	11.47	11.66	
9	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	1430.79	1425.32	1450.57	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	39.54	36.54	35.07	

**Confirmation of minutes of the last meeting**

The 7<sup>th</sup> Meeting of UTLBC Ladakh for the quarter ended December 31, 2022 and March 31, 2023 and minutes were circulated amongst the members vide our letter No UTLBC/LA/2023-24/23, dated 28.08.2023. All the banks and departments have submitted the ATR except the Banks portal for Education loan. All Banks are requested for timely submission of 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 30.09.2023					(Amount in Crore)
Sr. No	Banks	No of Branch	Deposits	Advances	CD Ratio %
<b>Public Sector Banks</b>					
1	State Bank of India	25	2140.81	1421.45	66.40
2	Punjab National Bank	5	186.55	117.82	63.16
3	Central Bank of India	1	33.31	14.94	44.85
4	Canara Bank	1	12.24	19.08	155.88
5	Union Bank	1	14.07	13.65	97.01
6	Bank of India	1	5.58	9.50	170.25
7	Bank of Baroda	1	4.44	0.28	6.31
	<b>Sub-Total-I</b>	<b>35</b>	<b>2397.00</b>	<b>1596.72</b>	<b>66.61</b>
<b>Private Sector Banks</b>					
8	IDBI Bank	1	30.29	13.90	45.89
9	J&K Bank	37	4857.28	2144.09	44.14
10	ICICI Bank	4	547.5	168.39	30.76
11	HDFC Bank	2	254.54	32.25	12.67
12	Axis Bank	3	100.83	11.57	11.47
13	Yes Bank	1	32.91	6.15	18.69
14	IndusInd Bank	2	11.11	0.17	1.53
	<b>Sub-Total-II</b>	<b>50</b>	<b>5834.46</b>	<b>2376.52</b>	<b>40.73</b>
<b>Regional Rural Banks</b>					
15	J&K Grameen Bank	4	23.06	30.25	131.18
	<b>Sub-Total-III</b>	<b>4</b>	<b>23.06</b>	<b>30.25</b>	<b>131.18</b>
(A)	<b>Total for Scheduled Commercial Banks (I+II+III)</b>	<b>89</b>	<b>8254.52</b>	<b>4003.49</b>	<b>48.21</b>
(B)	<b>Central/State Coop. Banks</b>				
16	J&K State Coop. Bank	7	312.65	118.69	37.96
	<b>Sub-Total</b>	<b>7</b>	<b>312.65</b>	<b>118.69</b>	<b>37.96</b>
(C)	<b>Other Financial Institution (FIs)</b>				
17	SFC	2	0.00	14.42	-
	<b>Sub-Total</b>	<b>2</b>	<b>0.00</b>	<b>14.42</b>	<b>-</b>
	<b>Grand Total (A+B+C)</b>	<b>98</b>	<b>8567.17</b>	<b>4136.60</b>	<b>48.28</b>

**Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position as on 30.09.2022 and 30.09.2023:**

#	Name of the Bank	No. of Branches in UT of Ladakh	CD Ratio (Position as on 30.09.2022)	CD Ratio (Position as on 30.09.2023)	Y.o.Y Increase/ Decrease in CD Ratio (%)
1	BOB	1	-	6.31	-
2	ICICI	4	27.94	30.76	10.09%
3	HDFC	2	10.39	12.67	21.94%
4	AXIS	3	11.42	11.47	0.44%
5	YES	1	7.34	18.69	154.63%
6	INDUSIND	2	-	1.53	-
7	JKSCB	7	40.17	37.96	-5.50%

**BOB, ICICI, HDFC, AXIS, YES, INDUSIND AND JKSCB Banks may explain the reason for low CD ratio**



**Districts wise Credit Deposit Ratio in UT of Ladakh:-**

Based on the data provided by banks operating in UT of Ladakh, comparative position of CD Ratio of both the district (in the UT of Ladakh) as on **30th September, 2023** is tabulated below:

Name of District	C.D Ratio (%age)		Name of District	C.D Ratio (%age)	
	September 2022	September 2023		September 2022	September 2023
Leh	45.00	49.76	Kargil	44.00	45.49

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on September 30<sup>th</sup>, 2023 is annexed with **Annexure-A, A1& A2 (Page No.21-23)**

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

Based on the data submitted by banks in UT Ladakh. The details are as under:-

*(Amount in Lakhs)*

Category	Cases Sanctioned 01.04.2023 to 30.09.2023	Cases Disbursed 01.04.2023 to 30.09.2023	
		A/c	Amt.
KCC Crop	6971	6971	4898.59
AHKCC	3987	3987	2423.58
Fisheries	6	6	24.69
<b>Total</b>	<b>10964</b>	<b>10964</b>	<b>7346.86</b>

Bank-wise and District-wise details are given in **Annexure-B, B1 & B2 (Page No.24-26)**  
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 2023-24 – as on 30<sup>th</sup> September 2023:**

Banks operating in UT of Ladakh have provided total credit of Rs.1290.53 Crore in favor of 31684 beneficiaries against a target of Rs.1555.44 Crore for 49169 beneficiaries to Priority as well as Non-priority Sector during the 2<sup>nd</sup> quarter under Annual Action Plan 2023-24, there by registering achievement of 83% in financial terms and 64% in physical terms.

**Overview of Credit Disbursements as on September, 30<sup>th</sup> 2023.***(Amount in Crore)*

Name of the Sector	ACPTarget FY 2023-24		Achievement as on 30.09.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
<b>Priority</b>	34031	821.03	19713	663.29	<b>58%</b>	<b>81%</b>
<b>Non-Priority</b>	15138	734.41	11971	627.24	<b>79%</b>	<b>85%</b>
<b>Total</b>	<b>49169</b>	<b>1555.44</b>	<b>31684</b>	<b>1290.53</b>	<b>64%</b>	<b>83%</b>

**(i) Achievement under Priority Sector Advances as on September, 30<sup>th</sup> 2023.***(Amount in Crore)*

Name of the Sub-Sector	ACP Target FY 2023-24		Achievement as on 30.09.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C.	Amt.
<b>Agriculture</b>	19377	310.47	13962	123.91	72%	40%
<b>MSMEs</b>	13098	447.30	5495	510.90	42%	114%
<b>Education</b>	89	6.63	9	0.35	10%	5%
<b>Housing</b>	564	32.13	204	16.38	36.17%	51%
<b>Social Infrastr.</b>	87	2.75	-	-	-	-
<b>Renew. Energy</b>	87	4.40	1	.09	1.15%	2%
<b>Others</b>	729	17.34	42	11.66	5.76%	67%
<b>Total</b>	<b>34031</b>	<b>821.02</b>	<b>19713</b>	<b>663.29</b>	<b>58%</b>	<b>81%</b>

(ii) **Achievement under Non-Priority Sector Advances as on September, 30<sup>th</sup> 2023**  
(Amount in Crore)

Non-Priority Sector						
Name of the Sub-Sector	ACP Target FY 2023-24		Achievement as on 30.09.2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
Education	0	0	3	0.28	-	-
Housing	405	72.60	355	56.98	87.65%	78%
Personal Loans	7244	447.65	6288	284.98	86.80%	64%
Others	7489	214.16	5325	284.99	71.10%	133%
<b>Total</b>	<b>15138</b>	<b>734.41</b>	<b>11971</b>	<b>627.24</b>	<b>79.07%</b>	<b>85%</b>

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

(Amount in Crore)

District	Sector	A/C	ACP Target FY 2023-24	A/C	Achievement As on 30th September 2023	%age of Achievement
Leh	Priority Sector	16260	453.24	11959	442.52	98%
	Non-Priority Sector	8164	413.14	5763	378.24	92%
	<b>Total</b>	<b>24424</b>	<b>866.38</b>	<b>17722</b>	<b>820.76</b>	<b>95%</b>
Kargil	Priority Sector	17771	367.78	7754	220.77	60%
	Non-Priority Sector	6974	321.27	6208	248.99	78%
	<b>Total</b>	<b>24745</b>	<b>689.05</b>	<b>13962</b>	<b>469.76</b>	<b>68%</b>
UT of Ladakh	Total Priority Sector	34031	821.03	19713	663.29	81%
	Non-Priority Sector	15138	734.41	11971	627.23	85%
	<b>GRAND TOTAL</b>	<b>49169</b>	<b>1555.44</b>	<b>31684</b>	<b>1290.52</b>	<b>82.97%</b>

(iii) Achievement by Major Banks.:

(Amount inCrore)

Priority Sector						
Name of the Banks	ACP Target FY 2023-24		Achievement as on 30thSeptember 2023		%age of Achievement	
	A/C	Amt	A/C	Amt	A/C	Amt
SBI	6915	138.47	1445	63.77	21%	46%
J&K BANK	17400	405.16	16780	525.12	96%	130%
PNB	1310	59.94	328	26.28	25%	44%
OTHER COMM.BANK	4900	128.91	435	25.90	9%	20%
COOP.BANK	2520	68.91	297	13.62	12%	20%
RRB'S	986	19.63	428	8.60	43%	44%
<b>TOTAL</b>	<b>34031</b>	<b>821.02</b>	<b>19713</b>	<b>663.29</b>	<b>58%</b>	<b>81%</b>

(Amount inCrore)

Non-Priority Sector						
Name of the Banks	ACP Target FY 2023-24		Achievement as on 30thSeptember, 2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
SBI	4491	149.60	1595	119.83	36%	80%
J&K BANK	5328	397.33	7204	407.68	135%	103%
PNB	286	17.81	120	9.11	42%	51%
OTHER COMM.BANK	4578	156.62	2927	83.05	64%	53%
COOP.BANK	346	8.52	91	4.97	26%	58%
RRB'S	109	4.52	34	2.58	31%	57%
<b>TOTAL</b>	<b>15138</b>	<b>734.41</b>	<b>11971</b>	<b>627.23</b>	<b>79%</b>	<b>85%</b>

(Amount inCrore)

TOTAL (Priority + Non-Priority Sector)						
Name of the Sub-Sector	ACP Target FY 2023-24		Achievement as on 30thSeptember,2023		%age of Achievement	
	A/C	Amt.	A/C	Amt.	A/C	Amt.
SBI	11406	288.07	3040	183.60	27%	64%
J&K Bank	22728	802.50	23984	932.81	106%	116%
PNB	1596	77.76	448	35.40	28%	46%
OTHER COMM.BANK	9478	285.53	3362	108.95	35%	38%
COOP.BANK	2866	77.43	388	18.59	14%	24%
RRB'S	1095	24.15	462	11.19	42%	46%
<b>TOTAL</b>	<b>49169</b>	<b>1555.44</b>	<b>31684</b>	<b>1290.53</b>	<b>64%</b>	<b>83%</b>

Details of bank-wise/ sector-wise performance are given as Annexure- C (Page No. 27-34) House is requested to review the position.

### 3.2 Micro Analysis regarding performance of Banks under ACP2023-24

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

#### (a) MSME Sector

Annual Target= Rs.447.30Cr, Achievement as on 30.09.2023 is Rs.510.90Cr. (114%):

#### ACHIEVEMENT OF BANK WISE (AS ON 30.09.2023) vis-à-vis ACP TARGETS

DISTRICT	LEH	KARGIL	AGGREGATE
% SHARE OF ACP TARGET			
<b>SBI</b>	106%	24%	73%
<b>PNB</b>	59%	42%	53%
<b>CBI</b>	36%	No Branch	36%
<b>CANARA BANK</b>	51%	No Branch	51%
<b>UBI</b>	51%	No Branch	51%
<b>BOI</b>	43%	No Branch	43%
<b>BOB</b>	0%	No Branch	0%
<b>IDBI</b>	46%	No Branch	46%
<b>J&amp;K BANK</b>	253%	129%	195%
<b>ICICI BANK</b>	0%	30%	11%
<b>HDFC BANK</b>	14%	36%	23%
<b>AXIS BANK</b>	16%	5%	11%
<b>YES BANK</b>	0%	No Branch	0%
<b>INDUSIND BANK</b>	0%	0	0%
<b>JKG BANK</b>	34%	66%	45%
<b>JKSCB</b>	35%	12%	27%
<b>Total</b>	<b>134%</b>	<b>83%</b>	<b>114%</b>

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 30.09.2023) vis-à-vis ACP Targets				%age of Achievement
	ACP Target of FY 2023-24		Achievement as on 30th September 2023		
	Account	Amount	Account	Amount	
BANK OF BARODA	140	4.30	0	0	0%
YES BANK	20	2.70	0	0	0%
INDUSIND BANK	234	6.04	0	0	0%

This Banks may explain the reason please.

### (C) HOUSING SECTOR

Annual Target= Rs.32.13Cr, Achievement (30.09.2023) =Rs.16.38 Cr. (51%):

#### ACHIEVEMENT OF ALL BANKS (AS ON 30.09.2023) VIZ-A-VIZ ACP (Amt in Lakhs)

BANKS	TARGET AMT.	ACHIEVEMENT AMT.	AGGREGATE
SBI	616.00	3.50	1%
J&K BANK	1640.10	1368.30	83%
ICICI BANK	118.00	71.05	60%
JK GRAMEEN BANK	76.00	50.00	66%
JKSC BANK	249.00	145.00	58%
TOTAL	2880.10	1637.85	51%

#### Poor performing banks:

Some of the major Commercial Banks operating in UT of Ladakh have shown nil achievement vis-à-vis ACP 2023-24 under Housing Sector i.e. PNB, CENTRAL BANK OF INDIA, CANARA BANK, UNION BANK OF INDIA, BANK OF INDIA, BANK OF BARODA, IDBI Bank, HDFC Bank, AXIS Bank, YES Bank AND INDUSIND Bank. They may explain the reason please.

**AGENDA ITEM NO: 4****(a) Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on 30<sup>th</sup> September 2023:**

The position of disbursement of loan by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **30<sup>th</sup> September, 2023** is as under:

(Amount in Crore)

Disbursements during the FY 2023-24				Total Outstanding as on 30.09.2023	
#	Category	A/Cs	Amount	A/Cs	Amount
1	Shishu	389	0.69	775	1.63
2	Kishore	1251	28.53	11434	168.16
3	Tarun	526	37.23	3237	164.99
	<b>TOTAL</b>	<b>2166</b>	<b>66.44</b>	<b>15446</b>	<b>334.78</b>

Details of Bank-wise disbursements and outstanding are given in Annexure-D, D1&D2 (Page No. 35-37)

House is requested to review the position.

**(b) Performance under Stand-up India (SUI) as on 30.09.2023**

Against the target of **148 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.2732.58 Lakhs** in favour of **153 beneficiaries**, which include **18 cases** of women and **122 cases** of SC/ST.

(Amount in Lakhs)

#	Name of the Bank	No. of Branches	Target (2 cases per branch)	Achievement as on 30th September, 2023				Total since inception as on 30th September 2023	
				SC/ST A/Cs	Women A/Cs	Total A/Cs	Amount disbursed	Total A/Cs	Outstanding Amount
1	SBI	25	50	80	2	82	1660.37	311	5133.19
2	PNB	5	10	36	3	39	685.1	98	1574.1
3	UBI	1	2	2	0	2	170.00	6	301.36
4	J&K BANK	37	74	14	13	30	217.11	65	467.08
	<b>TOTAL</b>	<b>68</b>	<b>136</b>	<b>135</b>	<b>18</b>	<b>153</b>	<b>2732.58</b>	<b>511</b>	<b>7899.78</b>

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-38** other banks may explain the reason for nil figure under SUI Scheme.

**AGENDA ITEM No 5.****1. PERFORMANCE OF PM SVANidhi**

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

**(i) PM SVANidhi: 1<sup>st</sup> Tranche as on 30.09.2023**

SR No.	Name of Banks	No of Cases Sponsored	No of Cases Sanctioned	Pending for Sanction	No of Cases Disbursed	Pending for Disbursed	No of case Returned
1	SBI	130	121	0	93	28	9
2	PNB	10	9	0	9	0	1
3	CBI	11	11	0	11	0	0
4	BOI	4	3	0	3	0	1
5	UBI	12	11	1	11	0	0
6	IDBI	1	0	0	0	0	1
7	JKB	245	232	5	229	3	8
8	HDFC	8	6	1	5	1	1
9	AXIS	4	2	0	0	2	2
<b>TOTAL</b>		<b>425</b>	<b>395</b>	<b>7</b>	<b>361</b>	<b>34</b>	<b>23</b>

**(ii) PM SVANidhi: 2<sup>nd</sup> Tranche as on 30.09.2023**

SR No.	Name of Banks	No of Cases Sponsored	No of Cases Sanctioned	Pending for Sanction	No of Cases Disbursed	Pending for Disbursed	No of case Returned
1	SBI	88	72	0	53	19	16
2	PNB	8	7	1	7	0	0
3	BOI	2	2	0	2	0	0
4	UBI	4	0	4	0	0	0
5	CBI	4	4	0	4	0	0
6	JKB	167	132	3	130	2	32
7	HDFC	4	4	0	1	3	0
<b>TOTAL</b>		<b>277</b>	<b>221</b>	<b>8</b>	<b>197</b>	<b>24</b>	<b>48</b>



**(iii) PM SVANidhi: 3<sup>rd</sup> Tranche as on 30.09.2023**

SR No.	Name of Banks	No of Cases Sponsored	No of Cases Sanctioned	Pending for Sanction	No of Cases Disbursed	Pending for Disbursed	No of case Returned
1	SBI	12	12	0	9	3	0
2	PNB	1	1	0	1	0	0
3	CBI	2	2	0	2	0	0
4	JKB	35	34	1	33	1	0
<b>TOTAL</b>		<b>50</b>	<b>49</b>	<b>1</b>	<b>45</b>	<b>4</b>	<b>0</b>

Bank wise/ District-wise performance given in Annexure-F, F1&F2 (Page No.39-41) House is requested to review the position.

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

The performance of banks under major Government Sponsored Schemes as of September 30, 2023, is provided below:

*(Amount in Crore)*

#	Name of the Scheme	Cases Sponsored	Sanctioned as on 30.09.2023		Outstanding as on 30.09.2023	
		No	No	Amt.	No	Amt.
1	NRLM	23	23	1.10	42	1.32
2	PMEGP	195	139	1815.94	37	29
3	NULM	11	11	0.12	48	0.55

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 01.04.2023 to 30.09.2023	Cases Sanctioned 01.04.2023 to 30.09.2023		Outstanding as on 30.09.2023	
	A/C	A/C	Amt.	A/C	Amt.
UBI	1	1	0.01	1	0.02
J&K Bank	21	21	1.07	37	1.23
JKGB	1	1	0.02	4	0.07
<b>Total</b>	<b>23</b>	<b>23</b>	<b>1.10</b>	<b>42</b>	<b>1.32</b>

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

The contribution of major banks is tabulated below:

(Amount in Lakh)

Name of Bank	Targets (KVIC/DIC)	Cases Sponsored from 01.04.2022 to 30.09.2023	Sanctioned as on 30.09.2023		Pending Cases(*)	Rejected/ Returned
			A/C	AMT	A/C	A/C
<b>SBI</b>	64	45	28	391.40	13	4
<b>PNB</b>	12	10	7	84.55	2	1
<b>CBI</b>	2	1	0	0.00	1	0
<b>CANARA BANK</b>	2	0	0	0.00	0	0
<b>UBI</b>	2	0	0	0.00	0	0
<b>BOI</b>	2	1	1	12.35	0	0
<b>IDBI</b>	2	0	0	0.00	0	0
<b>JK BANK</b>	97	112	83	1123.39	16	23
<b>ICICI BANK</b>	4	0	0	0.00	0	0
<b>HDFC BANK</b>	4	0	0	0.00	0	0
<b>AXIS BANK</b>	4	0	0	0.00	0	0
<b>YES BANK</b>	2	0	0	0.00	0	0
<b>Indusind Bk</b>	4	0	0	0.00	0	0
<b>JKG BANK</b>	4	2	0	0.00	1	1
<b>JKSC BANK</b>	16	24	20	204.25	4	0
<b>TOTAL</b>	<b>223</b>	<b>195</b>	<b>139</b>	<b>1815.94</b>	<b>37</b>	<b>29</b>

Details of achievements under Government Sponsored Schemes (PMEGP) as on **30.09.2023** are Annexed as **Annexure-G, G1&G2 (Page No:42-44)**

**(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 30.09.2023		Cases Sanctioned from 01.04.2022 to 30.09.2023		Outstanding as on 30.09.2023	
	A/C		A/C	Amt.	A/C	Amt.
SBI	4		4	0.03	6	0.09
PNB	0		0	0	1	0.01
CBI	1		1	0.01	1	0.02
JKB	6		6	0.08	38	0.41
HDFC Bank	0		0	0.00	0	0
AXIS Bank	0		0	0.00	0	0
JKSCB	0		0	0.00	2	0.02
<b>TOTAL</b>	<b>11</b>		<b>11</b>	<b>0.12</b>	<b>48</b>	<b>0.55</b>

From the above data given, it is observed that 11 cases were sponsored to banks during the FY 2023-24.

**AGENDA ITEM NO: 7****1. PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PMFME)**

As per the PMFME portal total numbers of 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 30/09/2023 is tabulated below:

*(Amount in Lakhs)*

District	Bank	Target for current FY	Cases Sponsored 01/04/2023 to 30/09/2023	Sanctioned 01/04/2023 to 30/09/2023		Disbursed 01/04/2023 to 30/09/2023		Rejected/ Return 01/04/2023 to 30/09/2023
				A/C	AMT	A/C	AMT	
Leh	SBI	9	4	2	24.07	2	24.07	2
	PNB	4	1	0	0	0	0	2
	JKB	15	9	6	62.52	6	62.52	3
	<b>TOTAL</b>	<b>28</b>	<b>14</b>	<b>8</b>	<b>86.59</b>	<b>8</b>	<b>86.59</b>	<b>7</b>
Kargil	SBI	11	7	1	9.34	1	9.34	6
	PNB	4	5	4	41.07	4	41.07	1
	JKB	15	9	4	39.71	4	39.71	5
	<b>TOTAL</b>	<b>30</b>	<b>21</b>	<b>9</b>	<b>90.12</b>	<b>9</b>	<b>90.12</b>	<b>12</b>
<b>UT Ladakh</b>	<b>G. Total</b>	<b>58</b>	<b>35</b>	<b>17</b>	<b>176.71</b>	<b>17</b>	<b>176.71</b>	<b>19</b>

One case has been allotted to CBI, Canara, UBI, BOI, BOB & JKGB but there is nil sanctioned case. Details of achievements under Government Sponsored Schemes (PMFME) as on **30.09.2023** are Annexed as **Annexure-H (Page No:45)**

### **AGENDA ITEM NO: 8**

#### **(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 30.09.2023				
		Outstanding		Gross NPAs		%age of NPA
		No	Amt.	No	Amt.	
1	<b>NRLM</b>	42	132.19	0	0	0
2	<b>PMEGP</b>	2652	8393.31	31	76.2	0.91
3	<b>NULM</b>	48	54.18	0	0	0
	<b>Total</b>	<b>2742</b>	<b>8579.68</b>	<b>31</b>	<b>76.2</b>	<b>0.91</b>

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

**I2 (Page No 46-48)**

**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 30<sup>th</sup> September, 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	<b>Agriculture Sector</b>	30669	33809.58	123	1558.28	<b>4.61</b>
2	<b>MSMEs Sector</b>	12252	90646.46	306	2834.85	<b>3.13</b>
3	<b>MUDRA</b>	15446	33478.01	151	462.05	<b>1.38</b>
	<b>Total</b>	<b>58367</b>	<b>157934.05</b>	<b>580</b>	<b>4855.18</b>	<b>3.07</b>

**Bank wise/District Wise details of NPA are given in Annexure-J, J1&J2 (Page No.49-51)**

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

### **AGENDA ITEM NO: 9**

#### **Bank credit at a glance**

Statement of Bank-wise/ Sector-wise advances outstanding to Priority Sector/ Weaker Sections of the Society as on September 30<sup>th</sup>, 2023. **Annexure-K (Pages No: 52-59)**

**AGENDA ITEM NO: 10****Flow of Credit under Credit Guarantee Fund Scheme for MSMEs (CGTMSE), Credit Guarantee Fund for Micro Units (CGFMU) and Credit Guarantee Scheme for Stand-up India (CGSSI).****(Amt in Crore)**

S. N O	BANK	Total Loans outstanding under MSME portfolio as on 30.09.2023		Loan Covered under CGTMSE as on 30.09.2023		Loan Covered under CGFMU cover as on 30.09.2023		Loan Covered under CGSSI cover as on 30.09.2023		Loan Covered under any other Guarantee Cover for MSME loans	
		No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.
1	SBI	1414	171.15	204	40.79	860	28.27	336	50.84	13	3.57
2	PNB	836	62.27	544	30.89	205	6.26	0	0	3	1.72
3	CBI	106	4.35	24	.98	0	0	3	0.35	46	1.84
4	CANARA BANK	361	11.01	46	3.00	107	4.39	0	0	0	0
5	UBI	101	9.72	96	4.49	0	0	0	0	0	0
6	BOI		0	0	0	0	0	0	0	0	0
7	BOB	0	0	0	0	0	0	0	0	0	0
8	IDBI	0	6.76	0	0	119	5.65	0	0	0	0
9	J&K BANK	7269	555.32	188	17.48	0	0	33	2.28	335	17.19
10	ICICI BANK	5	1.36	0	0	0	0	0	0	0	0
11	HDFC BANK	19	2.42	0	0	0	0	0	0	0	0
12	AXIS BANK	0	0	0	0	0	0	0	0	0	0
13	YES BANK	0	0	0	0	0	0	0	0	0	0
14	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0
15	JKG BANK	425	11.21	0	0	0	0	0	0	61	0.18
16	JKSCB	0	0	0	0	0	0	0	0	0	0
17	SFC	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>10536</b>	<b>835.6</b>	<b>1102</b>	<b>97.63</b>	<b>1291</b>	<b>44.57</b>	<b>372</b>	<b>53.47</b>	<b>458</b>	<b>24.5</b>

House is requested to review the position.

**AGENDA ITEM NO: 11****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 11.12.2023 in UT Ladakh is tabulated below:

(Figure in actual)

#	BANK NAME	PMJJBY			PMSBY			APY (06/11/23)		
		Target for (CFY)	Fresh Enrolment during (CFY)	Total no of enrolment including renewals during (CFY)	Target for (CFY)	Fresh Enrolment during (CFY)	Total no of enrolment including renewals during (CFY)	Target for (CFY)	Fresh Enrolment during (CFY)	Total no of enrolment including renewals during (CFY)
1	SBI	2900	2602	6283	5900	5887	16193	500	328	1309
2	PNB	540	371	1051	1140	912	2895	160	27	419
3	CBI	100	46	182	220	51	368	50	0	0
4	CANARA BANK	100	161	219	220	988	1038	50	75	317
5	UBI	100	0	281	220	1	1285	50	49	148
6	BOI	100	9	30	220	6	88	50	18	35
7	BOB	100	66	66	220	113	118	50	0	0
8	IDBI	100	24	38	220	266	430	30	4	186
9	JKB	4300	3060	12154	8740	4513	19627	650	113	2237
10	ICICI BANK	440	1	1	920	1	1	80	0	6
11	HDFCBANK	240	33	57	480	211	288	40	0	389
12	AXIS BANK	340	3	3	700	6	15	40	5	314
13	YES BANK	240	0	1	480	0	0	40	0	0
14	INDUSIND BANK	240	0	0	480	1	1	40	0	0
15	JKGB	240	568	665	480	753	1299	102	6	187
16	JKSC BANK	820	159	210	1660	1505	2742	123	0	12
	<b>Total</b>	<b>10900</b>	<b>7103</b>	<b>21241</b>	<b>22300</b>	<b>15214</b>	<b>46388</b>	<b>2075</b>	<b>625</b>	<b>5559</b>

Bank wise / District wise Social Security Schemes is annexed at **Annexure-L, L1 & L2 (Page No 60-62)**

House is requested to review the position.

**AGENDA ITEM NO: 12****Status of Pradhan Mantri Vishwakarma Scheme as on 11/12/2023**

District	Total Saving Bank details received	Total saving bank details Approved	Total saving bank details Rejected	Total saving bank details Pending for approval less than 7 days	Total saving bank details Pending for approval greater than 7 days
Leh	52	27	1	21	3
KARGIL	8	4	1	1	2
<b>Total</b>	<b>60</b>	<b>31</b>	<b>2</b>	<b>22</b>	<b>5</b>

District wise /Bank wise status on PM Vishwakarma Scheme is annexed in Annexure M Page No- 63.

**AGENDA ITEM NO: 13****Viksit Bharat Sankalp Yatra as on 11/12/2023**

Progress report of VBSY and no of application sourced during the campaign up to 11/12/2023										
State Name	District Name	Total No of GP	GP covered by Yatra	Yatras data submitted	PMJDY Sourced	PMJBY Sourced	PMSBY Opened	MUDRA Sourced	SUPI Opened	APY Sourced
LADAKH	KARGIL	98	66	61	0	285	423	3	0	14
LADAKH	LEH	95	49	49	0	250	425	0	0	42
	<b>Total</b>	<b>193</b>	<b>115</b>	<b>110</b>	<b>0</b>	<b>535</b>	<b>848</b>	<b>3</b>	<b>0</b>	<b>56</b>

**AGENDA ITEM NO: 14****Ghar GharAbhiyan for Pradhan Mantri Kisan Beneficiaries.**

Sr. No	District Name	No. of Banks	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed (%)
1	Kargil	2	11	629	8545	9174	7
2	Leh	3	13	423	2849	3272	13
	<b>Total</b>		<b>24</b>	<b>1052</b>	<b>11394</b>	<b>12446</b>	<b>9</b>

Block wise progress report is annexed at Annexure – N, N1, N2&N3 (Page No64-67)

**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 the UT of Ladakh from 01.04.2022 to 30.09.2023

#	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	45
2	Punjab National Bank	1	3	2
3	J&KBank	29	87	55
4	AXIS Bank	1	3	2
5	J&K STATE COOP.BANK	2	6	2
6	J&K Grameen Bank	2	6	3
<b>TOTAL</b>		<b>53</b>	<b>159</b>	<b>109</b>

**AGENDA ITEM NO: 16****Expanding and Deepening of Digital Payment Ecosystem.**

Kargil district has been identified for providing with 100% digitally enabled ecosystem. As per data submitted by banks operating in the district as on 31.10.2023 the percentage is almost 100% in saving bank and current account. House may request to declare the district 100% digitally enabled ecosystem. Leh district has already been declared as 100% digitally enabled ecosystem.

Bank wise progress report of Kargil district is annexed with **Annexure-O&O1 (PageNo68-69)**

**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 30.09.2023 viz-a-viz Targets for the FY 2023-24:

Name of RSETI	Annual Target FY 2023-24		Progress Achieved			
	Programs	Candidates to be trained	Total No. of Programs conducted	Total No. of Person Trained	No. of persons credit-linked during CFY	Out of which No. of persons started the ventures
Leh	12	300	2	55	16	16
Kargil	12	330	3	95	82	80
<b>Total</b>	<b>24</b>	<b>630</b>	<b>5</b>	<b>150</b>	<b>98</b>	<b>96</b>

Position regarding settlement of trained candidates since the inception of the scheme till 30.09.2023 is tabulated below:-

Name of the Bank	Position since inception till 30.09.2023			Out of the total settled candidates up to 30.09.2023			
	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	2847	1805	63.40%	888	865	52	49.35%
Kargil	794	563	71%	318	219	26	56.48%
<b>Total</b>	<b>3641</b>	<b>2368</b>	<b>65.03%</b>	<b>1206</b>	<b>1084</b>	<b>78</b>	<b>50.93%</b>

House is requested to review the position.

**(ii) STATUS OF RSETI BUILDING OF LEH AND KARGIL**

**AGENDA ITEM NO: 18****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 December 2022	Meeting held for the Quarter ended March 2023	Meeting held for the Quarter ended June 2023	Meeting held for the Quarter ended September 2023
1	Leh	18.03.2023	21.06.2023	28.08.2023	15.12.2023
2	Kargil	27.03.2023	19.08.2023	14.12.2023	14.12.2023

House is requested to review the same.

**AGENDA ITEM NO: 19****SVAMITVA SCHEME**

- As submitted by banks there are only two cases of loan sanctioned amounting to Rs.68.00 lakh on property card issued till date.
- House is requested to deliberate on Key Issues in Bankability of SVAMITVA Property Card
- Key issues annexed with Annexure P - Page no 70.

**AGENDA ITEM NO: 20****Performance of Central Sector Interest Subsidy (CSIS) Scheme.**

The Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e., course period plus one year on Education Loan taken from Scheduled Banks to students belonging to economically weaker sections whose annual parental income is upto Rs.4.5 Lakh from all sources.

- House is requested to deliberate on this topic please.

**AGENDA ITEM NO: 21**

Any other point with permission of the chair.