

1st Meeting of Ladakh UTLBC

Presided by

Mr. Umang Narula (IAS)

Advisor to Hon'ble Lt. Governor UT Ladakh

Monday, 14th February, 2020

Time: 3:00 PM

Place: Leh Ladakh

Agenda & Background Papers

CONVENOR

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1st MEETING OF UT LADAKH LEVEL BANKERS COMMITTEE

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GENERAL INFORMATION

UT LADAKH		(Information as per Census 2011)				
Convenor of UTLBC	State Bank of India					
Total area of the UT	59,146 sq. Kms. Ladakh was a region of the state of Jammu & Kashmir, now it becomes a union territory on 31 October 2019. The UT Ladakh is bounded on south by Himachal Pradesh, west by Jammu & Kashmir and Gilgit Baltistan, on the North by China and on the east by Tibet.					
Capital	Leh					
Population	2,74,289 (as per 2011 census)					
	Urban:62009 (22.60%)		Male: 156756 (57.15%)			
	Rural:212280 (77.40%)		Female:117533 (42.85%)			
Sex Ratio	750					
Language	Ladakhi, Bhoti and Purgi					
Literacy Rate (%)	74.27					
Crops in UT Ladakh	Barely, Peas and Wheat. Apricot and Apple					
Total No. of District in UT Ladakh = 2	Leh & Kargil District					
Total No of Blocks In UT Ladakh = 31	<u>Leh District</u>			<u>Kargil District</u>		
	1. Leh 2. Chuchot 3. Thiksay 4. Diskit 5. Panamic 6. Turtuk 7. Durbuk 8. Khaltsi 9. Singaylalok Wanla 10. Skurbuchan 11. Kharu 12. Saspol 13. Nimoo 14. Nyoma 15. Rong-Chumathang 16. Rupsho-Puga			1. Kargil 2. Zanskar 3. Karsha 4. Lungnak 5. Drass 6. Sankoo 7. Shakar Chiktan 8. Shargole 9. Taisuru 10. Barsoo 11. Bhimbat 12. GM Pora (Trespone) 13. Lotsum 14. Soudh 15. Pashkum		
Lead Bank in Ladakh	State Bank of India in both the district					
Banking Sector Performance as on 30 th Sept., 2019		Public Sector	Private Sector	RRBs	Coop. Banks	Total
	Banks	6	5	1	1	13
	Branches	21	80(35USB)	2	7	110
	Total Deposits	Total Advances	C.D Ratio	Advances to Priority Sector	Share of P.S Adv. To Total Adv.	
(Amount in Crores)	4537.00	1936.00	42.67	1037.30	53.58%	

UT LADAKH LEVEL BANKERS COMMITTEE
KEY INDICATERS AS ON SEPTEMBER 30, 2019

Amount in Crore

S. NO	PARTICULARS	CONSOLIDATED FIGURE OF ALL BANKS	
		SEPT.2019	BANCHMARK % AGE GROWTH
1	DEPOSITS	4537.70	
2	CREDIT	1935.70	
	TOTAL BUSINESS	6473.40	
	CD RATIO (%)	42.67	60%
3	PRIORITY SECTOR ADVANCES (PSA)	1037.30	
	SHARE OF PSA IN TOTAL ADVANCES (%)	53.58	40%
(i)	AGRICULTURE ADVANCES	268.66	
	SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%)	13.88	18%
	SHARE OF AGRICULTURE ADVANCES IN PSA (%)	25.89	
(ii)	MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES	578.62	
	SHARE OF MSME IN TOTAL ADVANCES (%)	29.89	
	SHARE OF MSME IN TOTAL PSA (%)	55.78	
(iii)	EXPORT CREDIT	-	
	SHARE OF EXPORT CREDIT IN TOTAL ADVANCES (%)	-	
	SHARE OF EXPORT CREDIT IN TOTAL PSA (%)	-	
(iv)	EDUCATION ADVANCES	.80	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.04	
	SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%)	0.08	
(v)	HOUSING ADVANCES	148.30	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	7.66	
	SHARE OF HOUSING ADVANCES IN TOTAL PSA (%)	14.55	
(vi)	SOCIAL INFRASTRUCTURE	-	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	-	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	-	
(vii)	RENEWABLE ENERGY	0.29	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	0.02	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	0.03	
(viii)	OTHER SECTOR ADVANCES	40.62	
	SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%)	2.10	
	SHARE OF OTHER SECTOR IN TOTAL PSA (%)	3.98	
4	ADVANCES TO WEAKER SECTION (WS)	639.67	
	SHARE OF WS ADVANCES IN TOTAL ADVANCES (%)	33.04	10%
	SHARE OF WS ADVANCES IN PSA (%)	61.665	
5	ADVANCES TO WOMEN	131.19	
	SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%)	6.77	5%
	SHARE OF ADVANCES TO WOMEN IN PSA (%)	12.65	
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	898.59	
	SHARE OF NPSA IN TOTAL ADVANCES (&)	46.42	
(i)	AGRICULTURE	10.48	
	SHARE OF AGRICULTURE IN TOTAL ADVANCES (%)	0.54	
	SHARE OF AGRICULTURE IN NPSA (%)	1.01	
(ii)	EDUCATION ADVANCES	.25	
	SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%)	0.02	
	SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%)	0.02	

(iii)	HOUSING ADVANCES	74.71	
	SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%)	3.86	
	SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%)	3.89	
(iv)	PERSONAL LOANS UNDER NON-PRIORITY SECTOR	733.13	
	SHARE OF PER LOANS UNDER NPS IN TOTAL ADVANCES (%)	37.87	
	SHARE OF PER LOANS UNDRER NPSA (%)	38.23	
(v)	OTHER SECTOR ADVANCES	80.02	
	SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%)	4.13	
	SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%)	4.17	
7	TOTAL EDUCATION ADV. (PRIORITY + NON-PRIORITY)	1.05	
	SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADV (%)	0.05	
8	TOTAL HOUSING ADV. (PRIORITY + NON-PRIORITY)	223.01	
	SHARE OF TOTAL HOUSING ADV. IN TOTAL ADV (%)	11.52	
9	TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY)	120.64	
	SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADV. (%)	6.23	

(PERFORMANCE OF BANKING SECTOR RELATING TO FLOW OF CREDIT)**AGENDA ITEM NO: 1.01**

- (i) Bank-wise/ Sector-wise/ Region-wise achievements in lending to Priority Sector/ Non-Priority Sector under Annual Credit Plan 2019-20. Position as on 30th Sept. 2019:
- (ii) Micro Analysis regarding performance of banks under ACP 2019-20:

Banks operating in UT Ladakh have provided total credit of Rs.547.08 Crore in favour of 17622 beneficiaries against a target of Rs.811.85 Crore for 39526 beneficiaries to the Priority Sector as well as Non-Priority Sector under Annual Credit Plan 2019-20, thereby registering achievement of 67.39% in financial and 45% in physical terms.

Overview of Credit Disbursements

(Amount in Crores)

Name of the Sector	ACP Target (FY 2019-20)		Achievement as on 30 Sept. 2019		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Priority	32162	572.5	13781	311.2	43%	54.36%
Non-Priority	7364	239.35	3841	235.88	52.16%	99%
Total	39526	811.85	17622	547.08	45%	67.39%

Credit by Sectors-Priority Sector:**(Amount in Crores)**

Name of the Sector	ACP Target (FY 2019-20)		Achievement as on 30 Sept. 2019		%age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	13696	239.16	11127	157.8	81.24%	66%
MSMEs	14098	237.23	2093	112.75	15%	48%
Export Credit	4	0.41				
Education	660	17.91	44	1.86	7%	10.39%
Housing	1046	40.48	406	38	38.81%	94%
Social Infrastructure	355	5.24				
Renewable Energy	2005	28.96	25	0.13	1.2	4.14%
Others	298	3.1	86	0.67	28.86	21.61%
Total	32162	572.5	13781	311.2	42.85	54.36%

Credit by Sectors-Non-Priority Sector:**(Amount in Crores)**

Name of the Sector	ACP Target (FY 2019-20)		Achievement as on 30 Sept. 2019		% age of Achievement	
	Physical	Financial	Physical	Financial	Physical	Financial
Agriculture	-	-	-	-	-	-
Education	-	-	-	-	-	-
Housing	95	12.50	196	27.58	206.32%	220.64%
Personal Loans	6809	216.51	2911	171.85	42.75%	79.37%
Others	460	10.33	734	36.45	159.57%	352.86%
Total	7364	239.35	3841	235.88	52.16%	98.55%

District Wise / Sector -Wise Positions:

The District-wise / Sector-wise achievements as at the end of September 2019 vis-à-vis commitments for lending under Annual Credit Plan 2019-20 are summarized below.

(Amount in Crores)

District	Sector	Targets	Achievements	Achievement %
Leh	Priority Sector	291.71	163.28	55.97%
	Non-Priority Sector	140.8	158.94	112.88%
	Total	432.51	322.22	74.50%
Kargil	Priority Sector	280.78	147.93	52.69%
	Non-Priority Sector	98.55	76.94	78.00%
	Total	379.33	224.87	59.28%
	Grand Total	811.84	547.09	67.39%

(ii) MICRO ANALYSIS REGARDING PERFORMANCE OF BANK UNDER ACP 2019-20:

Micro-analysis of performance of Banks under ACP 2019-20 (as of 30th Sept.2019) under three major sub-sectors, viz. Agriculture, MSMEs and Housing was conducted by UTLBC with the view to identify areas / district / Banks which have not performed upto the desirable mark and ascertain the reasons / bottlenecks impeding flow of credit to these important sectors/schemes, details whereof are given below.

(Amount in Crores)

Name of the Bank	Agriculture			MSME			Housing		
	Target	Achievement	%age of achievement	Target	Achievement	%age of achievement	Target	Achievement	%age of achievement
SBI	43.32	12.12	27.98	40.87	10.77	26.35	8.88	4.01	45.18
PNB	9.53	1.05	10.99	12.47	6.58	52.81	1.83	0.00	0
J&K Bank	141.71	137.61	97.11	110.09	81.18	73.74	23.06	26.74	115.95
Other Comm. Banks	25.75	1.81	7.02	39.38	7.62	19.35	4.10	0.55	13.52
Coop. Bank	12.07	3.73	30.95	24.33	5.35	22.01	1.59	6.45	405.93
RRBs	6.77	1.48	21.81	10.09	1.24	12.31	1.03	0.25	23.89
Total	239.15	157.80	65.98%	237.23	112.74	47.53	40.49	38.00	93.85

Agency Wise achievement of Banks Viz-a-Viz ACP 2019-20 under Priority Sector and Non Priority Sector are Annex as Annexure-A,A1-A3 Page:12 - 24

(CREDIT DISBURSEMENT UNDER GOVERNMENT SPONSORED SCHEMES)

AGENDA ITEM NO 1.02

- (i) Performance of Banks under Major Government Sponsored Schemes as on 31.12.2019.

Various Government Sponsored Schemes i.e NRLM, PMEGP, SC/ST, PMWMY, PMAY are being implemented through various agencies like DIC, KVIB, KVIC, SC/ST/OBC, Handloom and Rural development. The performance under PMEGP sponsored by different agencies like DIC/KVIB and KVIC as on 31.12.2019 are annex as Annexure-B,B1-B3 (Page: 37) are placed for review for the House.

AGENDA ITEM NO 1.03

Dairy Entrepreneurship Development Scheme (DEDS):

GoI, Ministry of Agriculture and Farmers Welfare, Department of Animal Husbandry, Dairying and Fisheries had approved continuation of DEDS for the financial Year 2019-20 vide communication bearing F.No.1.1/2009-DP dated 2nd May,2018,

(Amount in Crores)

Name of the Bank	Cases Sponsored	Cases Sanctioned	Achievement as on 30.09.2019		%age Achievement viz-a-viz Sponsorship
	A/C	A/C	A/C	Amt.	Phy.
SBI	3	3	3	400	100%
J&K Bank	7	5	5	1530	72%
JKSCB	30	30	30	10600	100%
Total	40	38	38	12530	95%

From the data it is observed that under the DEDS Scheme 40 cases were sponsored to Banks out of which 38 cases have been sanctioned, 2 cases were returned/rejected and there is no any pending for sanction with Banks.

(BANK CREDIT AT A GLANCE)**AGENDA ITEM NO 1.04**

Overview of Credit Scenario in UT Ladakh as on 30th Sept. 2019

In order to address the peculiar issues like low CDR, low credit appetite and lack of entrepreneurship, etc., the statistical data of various banks functioning in the UT Ladakh is submitted for the perusal of the house.

1. Statement of Bank-wise deposits and Advances with Credit Deposit Ratio outstanding as on September 30, 2019. **Annexure-C (Page:38)**
2. Statement of Bank-wise /Sector-wise Advances disbursement and outstanding to the Priority Sector/ Weaker Sections of the Society as on September 30, 2019 **Annexure-D (Page:39-47)**

Key Banking Indicators:**(Amount in Crores)**

S. No	Particulars	30 th Sept. 2019
1	Total Number of Branches including 35 USB	110
1A	Semi-Urban Branches	36
2B	Rural Branches including 35 USB	74
2	DEPOSITS	4537.70
3	CREDIT	1935.89
	TOTAL BUSINESS	6473.59
4	CD RATIO (%)	42.67
5	PRIORITY SECTOR ADVANCES (PSA)	1037.30
	Share of PS Advances in Total Advances (%)	53.58
(i)	AGRICULTURE ADVANCES	268.66
(ii)	MSME ADVANCES	578.62
(iii)	EXPORT CREDIT	-
(iv)	EDUCATION ADVANCES	0.80
(v)	HOUSING ADVANCES	148.30
(vi)	SOCIAL INFRASTRUCTURE	-
(vii)	RENEWABLE ENERGY	0.29
(viii)	OTHER SECTOR ADVANCES	40.62
6	NON-PRIORITY SECTOR ADVANCES (NPSA)	898.59
7	ADVANCES TO WEAKER SECTION (WS)	639.67
8	ADVANCES TO WOMEN	

AGENDA ITEM NO 1.05**Position of Bank-wise and District-wise Credit Deposit Ratio:**

Based on the data provided by banks operating in the UT, position of CD Ratio of Bank-wise and District-wise as on September 30, 2019 as tabulated below.

Position of Bank-wise**(Amount in Crores)**

Sr No	Bank	No of Br.	Dep.	Adv.	CD Ratio	Remarks
I	Public Sector Banks					
1	State Bank of India	14	1332.58	518.92	38.94	Low CDR
2	Punjab National Bank	3	101.64	28.70	28.24	Low CDR
3	Central Bank of India	1	21.77	4.50	20.67	Low CDR
4	Syndicate Bank	1	3.86	7.32	189.64	
5	Oriental Bank of Commerce	1	3.04	7.57	249.01	
6	IDBI Bank	1	18.30	16.72	91.37	
	Sub-Total -I	21	1481.19	583.73	39.41	
II	Private Sector Banks					
7	J&K Bank Ltd.	34	2552.72	1170.02	45.83	
8	ICICI Bank	3	99.31	15.44	15.55	Low CDR
9	HDFC Bank	2	92.93	21.77	23.43	Low CDR
10	Axis Bank	3	43.51	0.20	0.46	Low CDR
11	YES Bank	1	9.00	0.00	0.00	Low CDR
	Sub-Total -II	43	2797.47	1207.43	43.16	
III	Regional Rural Bank					
12	J&K Grameen Bank	2	11.11	19.24	173.18	
	Sub-Total -III	2	11.11	19.24	173.18	
(A)	Total for Scheduled Commercial Banks	66	4289.77	1810.40	42.20	
(B)	Central/State Cooperative Banks					
13	J&K Coop. Bank	7	246.93	107.24	43.43	
	Sub-Total -B	7	246.93	107.24	43.43	
(C)	Other Financial Corporation (SFC)					
14	State Financial Corporation (SFC)	2	0	18.06	-	
	Sub-Total -B	2	0	18.06	-	
	Grand Total	75	4536.70	1935.70	42.67	

Position of District-wise**(Amount in Crores)**

Sr. No	Name of District	All Banks			
		No of Branches	Deposits	Advances	CD Ratio
1	Leh	83(35USB)	3205.70	1205.12	37.60
2	Kargil	27	1331	730.58	54.89
	Total	110	4536.70	1935.7	42.67

AGENDA ITEM NO 1.06

- (i) Performance of bank under Kissan Credit Card (KCC) Scheme as on 30th Sept. 2019.
(ii) KCC facility extended to Animal Husbandry and Fisheries for working capital.

The Banks operating in the UT have disbursed Rs.268.05 Crores in favour of 28566 KCC holders, since inception.

Bank wise /District wise performance of major banks in disbursement of credit under KCC Scheme as on September 30, 2019 as given in **Annexure-E and Annexure-E (1) Page: 48 - 49** since its inception.

- (ii) KCC facility extended to Animal Husbandry and Fisheries for working capital.

Reserve Bank of India vide Circular No. FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019 extended the KCC facility to Animal Husbandry and Fisheries farmers to help them meet their working capital requirements. Detailed RBI guidelines in this regard Have already been circulated to all members banks for implementation.

Banks have sanctioned 809 cases against which sponsored.

Category	Cases Sponsored	Cases Sanctioned	Cases Disbursed	Amount Disbursed (in lakhs)	Cases Rejected/ Returned	Cases pending
Dairy	1082	749	737	890.79	14	319
Fisheries	7	2	2	4.00	3	2
Sheep	139	57	46	29.49	1	81
Poultry/Others	1	1	1	15.50	0	0
Total	1229	809	786	939.78	18	402

Details of Bank-wise / District-wise progress are given in **Annexure-F,F1(Page:50-54)** for information of the House.

House is requested to review the position.

(FINANCIAL INCLUSION, FLCCs & Credit Plus Activities)

AGENDA ITEM NO 1.07

FINANCIAL INCLUSION PLAN (FIP) OF UT LADAKH

Under revised guidelines on Rationalisation of Branch Authorisation Policy of RBI, banks are instructed to cover all the unbanked villages either by opening CBS enabled Banking Outlets or provide banking facility through CSPs and USBs.

There are currently 58 unbanked villages in UT Ladakh. As per the data provided by the various banking institutes operating in UT Ladakh the following course of action is planned.

A) State Bank of India propose to open three branches in villages namely:-

1. Bodhkharbu in Kargil district
2. Khaltsi in Leh distt
3. Nyoma in leh distt

And in addition to the above three branches, SBI propose to open 09 CSPs in Kargil District and 05 CSPs in Leh District.

B) Jammu and Kashmir bank proposed to open two branches in villages Chuchot Shamma and Liker and 01 USBs in Leh Distrtict and 02 USBs in Kargil District.

C) PNB proposed to open one branch at Skalzangling area in Leh District.

All other Banks operating in the region are advised to cover the unbanked villages and cover them under financial inclusion .

AGENDA ITEM NO 1.08

Financial Literacy Initiatives by FLCs and Rural Branches of Banks in UT Ladakh:

As per the extant operational guidelines of Reserve Bank of India, each FLC has to conduct two special camps per month on Digital Banking besides a minimum of five target group specific, camps for different target group per month.

(i) Bank-wise performance of FLCs in the UT Ladakh upto quarter ended 30.09.2019

Sr. No	Name of the Bank	No of Branches	No of FLC conducted
1	State Bank of India	14	33
2	Punjab National Bank	3	4
3	Central Bank of India	1	3
4	Syndicate Bank	1	1
5	Oriental Bank of Commerce	1	1
6	IDBI Bank	1	4
7	J&K Bank Ltd.	34	54
8	ICICI Bank	3	0
9	HDFC Bank	2	3
10	Axis Bank	3	0
11	YES Bank	1	0
12	JK Grameen Bank	2	4
13	J&K State Coop. Bank	7	7

(ii) Bank-wise performance of Rural Branches of Scheduled Commercial Banks in UT Ladakh during the quarter ended 30.09.2019

S. No	Name of the Bank	No of Rural Branches	Number of Camps	
			Target for the Qtr. (@ 1 camp per month)	Camps conducted during the Qtr.
1	State Bank of India	10	30	12
2	Punjab National Bank	1	3	5
3	J&K Bank	27	81	60
4	ICICI	1	3	2
5	AXIS	1	3	0
6	J&K State Coop. Bank	2	6	0
	Total	42	126	79

House may deliberate the issue

Rural Self-Employment Training Institute (RSETIs) in UT LADAKH:

AGENDA ITEM NO 1.09

RSETIs have been established in both district of UT Ladakh by the respective Lead Banks.

Performance of RSETIs in UT Ladakh

Achievement as at 30.09.2019 viz-a-viz Targets for the FY 2019-2020:

Name of the District	Annual Target FY 2019-20		Progress Achieved			
	Programme	Candidates to be trained	Total no of Programmes Conducted	Total no of Persons trained	No of persons credit linked during CFY	Out of which No of Persons started the ventures
			01-04-2019 to 30.09.2019	01-04-2019 to 30.09.2019		
Leh	12	300	5	97	7	7
Kargil						
Total	12	300	5	97	7	7

Positions regarding settlement of trained candidates since the inception of the scheme to 30.09.2019

Name of the District	Positions since inception till 30.09.2019			Out of total settled candidates up to 30.09.2019			
	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	1690	1048	62.00%	489	518	41	47.00%
Kargil	123	123	100%	123	0	0	100%
Total	1813	1171	64.59	612	518	41	52.26

(SCHEME LAUNCHED BY HON'BLE PRIME MINISTER) & OTHER ITEMS

AGENDA ITEM NO 1.10

Performance of MUDRA and Stand up India (SUI) loans.

Pardhan Mantri Mudra Yojana (PMMY) is Scheme initiated by Government of India to provide collateral free loan up to Rs.10 lakh to Small and Micro enterprises.

Based on the data provided by banks operating in the UT, position of MUDRA of Bank-wise as on September 30, 2019 as tabulated below.

(Amount in 000)

Name of Banks	SHISHU up to Rs.50000		KISHORE (Rs.50000 to Rs.5.00 lakhs)		TARUN (Rs.5 Lakhs to Rs.10 Lakhs)		Total	
	No	Amount	No	Amount	No	Amount	No	Amount
State Bank of India	72	3550	202	7413	80	74600	354	85563
Punjab National Bank	0	0	23	8400	2	1700	25	10100
Central Bank of India	0	0	5	2050	4	40000	9	6050
Syndicate Bank	0	0	5	2400	0	0	5	2400
Oriental Bank of Commerce	0	0	3	1000	0	0	3	1000
IDBI Bank	0	0	1	300	5	5000	6	5300
J&K Bank Ltd.	1059	5271	158	44200	621	67762	1838	117233
ICICI Bank	0	0	0	0	0	0	0	0
HDFC Bank	0	0	2	950	0	0	2	950
Axis Bank	0	0	0	0	0	0	0	0
YES Bank	0	0	0	0	0	0	0	0
JK Grameen Bank	0	0	0	0	0	0	0	0
J&K State Coop. Bank	0	0	3	150	4	5300	9	5450
Total	2262	17642	785	126876	1419	302424	4467	446942

Except J&K bank and SBI, the performance in MUDRA Schemes of all other banks has remained quite dismal.

Stand up India Programme was launched by Hon'ble Prime Minister on April 5, 2016 to be implemented by all the Schedule Commercial Banks to facilitate bank loans between Rs.10.00 lakh and Rs.1.00 Crore to at least one Schedule Caste (SC) or Scheduled Tribe (ST) and at least one Women borrower per bank-branch for setting up of enterprises in manufacturing, services or trading sector.

Progress achieved as on 30th Sept. 2019

The Detailed bank-wise progress is indicated in **Annexure -G, Page:55**

AGENDA ITEM NO 1.11

Progress under Pradhan Mantri Jan Dhan Yojana (PMJDY) and other Social Security Schemes viz: (i) PMJJBY and (ii) PMSBY and (iii) Atal Pension

- (I) Pradhan Mantri Jan Dhan Yojana (PMJDY)
As conveyed by the DFS, MOF, GOI communication bearing F No.6/7/2018-FI (C- 300383044) dated September 07, 2018, Government of India decided Yojana to continue (PMJDY) beyond 14.08.2018 with the change in focus of opening of accounts from every household to every adult with the following modifications.
- (i) Existing overdraft limit to PMJDY account holders of Rs.5,000 was raised to Rs.10,000.
 - (ii) Age limit of 18-60 years was revised to 18-65 years.
 - (iii) There will not be any conditions attached for overdraft upto Rs.2,000.
 - (iv) Accidental Insurance cover for new RuPay Card Holders was raised from Rs.1 lakh to Rs.2 lakh for new PMJDY accounts opened after 28/08/2018.
- (II) Progress regarding two 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 as on 30.09.2019 for UT Ladakh is given as under.

S. No	Name of the Scheme	No of enrolments
1	Pradhan Mantri Suraksha Bima Yojana	6643
2	Pradhan Mantri Jeevan Jyoti Bima Yojana	4114
	Total enrolments under PMSBY and PMJJBY	10757

Status of Insurance claim under PMSBY and PMJJBY.

As per data provided by the banks operating in UT Ladakh there is only one claim lodged, which has settled.

(III) Progress regarding Atal Pension Yojana:

The consolidated report of subscribers enrolled by Atal Pension Yojana (APY) as on 30.09.2019 in UT Ladakh is given as under.

Atal Pension Yojana (APY)	No of subscribers
No of registered active subscribers sourced from the inception of the scheme	1985

Any other point with permission of the chair.