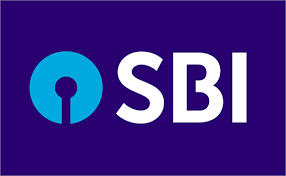
** 12th**

**UTLBC Meeting**

**To be presided by**

**Dr. Pawan Kotwal (IAS) Chief Secretary/**

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

**Thursday, 3rd July 2025**

**Time: 11.00 AM**

**Venue: Hotel The Zen Ladakh, Leh**

****

**Agenda**

**&**

**Background**

**Papers**

**Convenor**

**State Bank of India**

**UTLBC, UT of Ladakh**

**Lions Club Complex, Karzoo, Leh-Ladakh 194101**

**Email:** [**leadbank.ladakh@sbi.co.in**](mailto:leadbank.ladakh@sbi.co.in)

#### I N D E X

#### 12th MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) OF UT LADAKH

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Agenda**  **Item No.** | **D e s c r i p t i o n** | | **Page**  **No.** | | **Annexure/**  **Page Nos.** | |
| **……** | General Information about UT of Ladakh | | **A1** | | **…** | |
| **..….** | Key Indicator | | **…** | | **…** | |
| **..….** | Confirmation of Minutes of last meeting | | **1** | | **…** | |
| **1. Credit Deposit Ratio** | | | | | | |
| Bank-wise / District wise CD Ratio, Sub-dued CD Ratio | | | **1-2** | | **A Annexure-A-A2** | |
| **2. Performance Of KCC** | | | | | | |
| Performance of KCC (Crop, Animal Husbandry and Fisheries) | | | **3** | | **…** | |
| **3. Performance Of Advance Under Priority & Non-Priority** | | | | | | |
| 3.1 Review of Sector wise / Bank wise Achievement Under ACP  2024-25 up to March 31st, 2025. | | | **3-6** | | **Annexure-C** | |
| 3.2 Micro Analysis regarding performance of Banks Under ACP  2024-25 | | | **6-8** | | **…** | |
| **4. Performance Under PMMY AND SUI** | | | | | | |
| 1. Performance under Pradhan Mantri Mudra Yojana | | | **8** | | | **Annexure- D-D2** |
| 1. Performance under Stand-up India | | | **9** | | | **Annexure- E** |
| **5. Performance Under PM SVANidhi** | | | | | | |
| (i) PM SVANidhi, 1st Tranche as on 31.03.2025 | | | **9** | | **Annexure-F-F3** | |
| (ii) PM SVANidhi, 2ndTranche as on 31.03.2025 | | |
| (ii) PM SVANidhi, 3rd Tranche as on 31.03.2025 | | |
| **6. Credit Sanctioned Under Government Sponsored Schemes** | | | | | | |
| Performance under NRLM, PMEGP and NULM as on 31.03.2025 | | **10-11** | | **Annexure-G-G2** | | |
| **7. Pradhan Mantri Formalization Of Micro Enterprises**  **(PMFME) Scheme** | | **12** | | **….** | | |
| **8. Non-Performing Assets In UT Ladakh** | | | | | | |
| 1. Non-Performing Assets under Government Scheme | | **12** | | **Annexure-H-H2** | | |
| (ii) NPA under Agri., MSMEs, and PMMY Scheme (All) | | **13** | | **Annexure- I1-I2** | | |
| **9. Credit Coverage Of MSMEs Under CGTMSE, CGFMU**  **And CGSSI** | | **13** | | **….** | | |
| **10. Review of Social Security Schemes – PMJJBY, PMSBY and**  **Atal Pension Yojna (APY)** | | **14** | | **Annexure –J-J2** | | |
| **11. Status of Pradhan Mantri Vishwakarma Scheme up to**  **15.06.2025** | | **15** | | **Annexure-K-K3** | | |
| **12. Financial Literacy Initiatives by Rural Branches** | | **16** | | **….** | | |
| **13.** **Expanding and Deepening of Digital Payment Ecosystem** | | **16** | | **Annexure-L-L1** | | |
| **14**. **Performance of Rural Self-Employment Training Institute**  **(RSETIs) in UT Ladakh** | | **17** | | **….** | | |
| **15. District level Review committee/District consultative**  **Committee (DLRC/DCC)** | | **18** | | **….** | | |
| **16. Constitution of Steering Sub-Committee of UT Ladakh** | | **18** | | **….** | | |
| **17. SVAMITVA Scheme** | | **18** | | **….** | | |
| **18. Policy Support for development of Agri-Commodity**  **Ecosystem- Credit Guarantee Scheme for e-NWR based**  **Pledge Financing (CGS-NPF)** | | **19** | | **….** | | |
| **19. Compliance to instructions on KCC scheme** | | **19** | | **….** | | |
| **20. Any Other Point with permission of the chair** | | **19** | | **….** | | |

**GENERAL INFORMATION**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Union Territory of Ladakh(Information as per Census 2011)** | | | | | | | | | |
| **Convenor of UTLBC Ladakh** | State Bank Of India | | | | | | | | |
| **Capital** | Leh | | | | | | | | |
| **Population** | 274289 (as per census 2011) | | | | | | | | |
| **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= 31** | Leh District -16 | | | | Kargil District -15 | | | | |
| **Total No. of Panchayat= 183** | Leh District - 95 | | | | Kargil District - 98 | | | | |
| **Lead Banks in UT of Ladakh** | State Bank of India in both the district | | | | | | | | |
| **Banking Sector** **Performance as on March 31st, 2025** |  | **Public Sector** | **Private Sector** | **RRBs** | | **Coop. Banks** | **FIs** | | **Total** |
| **Banks** | 9 | 8 | 1 | | 1 | 1 | | 20 |
| **Branches** | 42 | 55 | 4 | | 7 | 2 | | 110 |
| Total Deposits | Total Advances | | C.D Ratio | | Advances to  Priority Sector | | Share of P.S.  Adv. To Total Adv. | |
| **(Amount in Crore)** | **10260.63** | **4589.41** | | **44.73%** | | **1565.64** | | **34.13%** | |

**KEY INDICATORS AS ON March 31st, 2025**

**(Amount in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| # | **PARTICULARS** | **As on 31.03.2024** | **As on**  **31.12.2024** | **As on**  **31.03.2025** | **Bench mark**  **%age Growth** |
| 1 | DEPOSITS | 9193.08 | 9682.89 | 10260.63 |  |
| 2 | CREDIT | 4166.75 | 4520.49 | 4589.41 |  |
|  | TOTAL BUSINESS | **13359.83** | **14291.49** | **14850.04** |  |
|  | CD RATIO (%) | 45.32 | 46.69 | 44.73 |  |
| 3 | PRIORITY SECTOR ADVANCES (PSA) | 1446.48 | 1562.58 | 1565.64 |  |
|  | SHARE OF PSA IN TOTAL ADVANCES (%) | 34.71 | 34.57 | 34.11 | 40% |
| (i) | AGRICULTURE ADVANCES | 319.42 | 331.61 | 328.69 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN TOTAL ADVANCES (%) | 7.66 | 7.34 | 7.16 |  |
|  | SHARE OF AGRICULTURE ADVANCES IN PSA (%) | 22.08 | 21.22 | 21.00 | 18% |
| (ii) | MICRO, SMALL & MEDIUM ENTERPRISES ADVANCES | 918.96 | 1019.86 | 1030.01 |  |
|  | SHARE OF MSME IN TOTAL ADVANCES (%) | 22.05 | 22.55 | 22.44 |  |
|  | SHARE OF MSME IN TOTAL PSA (%) | 63.53 | 65.27 | 65.79 |  |
| (iii) | EDUCATION ADVANCESIN TOTAL PSA | 1.69 | 1.76 | 1.77 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.04 | 0.04 | 0.04 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL PSA (%) | 0.12 | 0.17 | 0.11 |  |
| (iv) | HOUSING ADVANCES IN TOTAL PSA | 183.30 | 177.53 | 174.78 |  |
|  | SHARE OF HOUSING ADVANCESIN TOTAL ADVANCES (%) | 4.40 | 3.92 | 3.81 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL PSA (%) | 12.67 | 11.36 | 11.16 |  |
| (v) | RENEWABLE ENERGY IN TOTAL PSA | 0.04 | 0.03 | 0.12 |  |
|  | SHARE OF RENEWABLE ENERGY TOTAL ADVANCES (%) | - | - | - |  |
|  | SHARE OF RENEWABLE ENERGYIN TOTAL PSA (%) | - | - | - |  |
| (vi) | OTHER SECTOR ADVANCES IN TOTAL PSA | 22.58 | 31.41 | 29.67 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL ADVANCES (%) | 0.54 | 0.69 | 0.65 |  |
|  | SHARE OF OTHER SECTOR IN TOTAL PSA (%) | 1.56 | 2.01 | 1.89 |  |
| 4 | ADVANCES TO WEAKER SECTIONS (WS) | 1200.97 | 1295.01 | 1315.83 |  |
|  | SHARE OF WS ADVANCES IN TOTAL ADVANCES (%) | 28.82 | 28.64 | 28.67 | 10% |
|  | SHARE OF WS ADVANCES IN PSA (%) | 83.03 | 82.88 | 84.04 |  |
| 5 | ADVANCES TO WOMEN | 3.01 | 3.06 | 3.03 |  |
|  | SHARE OF ADVANCES TO WOMEN IN TOTAL ADVANCES (%) | 0.07 | 0.06 | 0.06 |  |
|  | SHARE OF ADVANCES TO WOMEN IN PSA (%) | 0.21 | 0.19 | 0.19 |  |
| # | **PARTICULARS** | **As on 31.03.2024** | **As on**  **31.12.2024** | **As on**  **31.03.2025** | **Bench mark**  **%age Growth** |
| 6 | NON-PRIORITY SECTOR ADVANCES (NPSA) | 2720.23 | 2957.90 | 3023.77 |  |
|  | SHARE OF NPSA IN TOTAL ADVANCES (%) | 65.28 | 65.43 | 65.89 |  |
| (i) | EDUCATION ADVANCES | 2.73 | 3.46 | 3.68 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL ADVANCES (%) | 0.07 | 0.07 | 0.08 |  |
|  | SHARE OF EDUCATION ADVANCES IN TOTAL NPSA (%) | 0.10 | 0.11 | 0.12 |  |
| (ii) | HOUSING ADVANCES | 332.74 | 415.11 | 439.32 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL ADVANCES (%) | 7.98 | 9.18 | 9.57 |  |
|  | SHARE OF HOUSING ADVANCES IN TOTAL NPSA (%) | 12.23 | 14.03 | 14.53 |  |
| (iii) | PERSONAL LOANS UNDER NON-PRIORITY SECTOR | 961.25 | 1030.63 | 1028.34 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPS IN TOTAL ADVANCES (%) | 23.07 | 22.80 | 22.41 |  |
|  | SHARE OF PERSONAL LOANS UNDER NPSA IN TOTAL NPSA (%) | 35.34 | 34.84 | 34.00 |  |
| (iv) | OTHER SECTOR ADVANCES | 1423.52 | 1508.68 | 1552.41 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 34.16 | 33.37 | 33.83 |  |
|  | SHARE OF OTHER SECTOR ADV. IN TOTAL NPSA (%) | 52.33 | 51.01 | 51.34 |  |
| 7 | TOTAL EDUCATION ADVANCES (PRIORITY + NON-PRIORITY) | 4.42 | 5.22 | 5.45 |  |
|  | SHARE OF TOTAL EDUCATION ADV. IN TOTAL ADVANCES (%) | 0.11 | 0.12 | 0.12 |  |
| 8 | TOTAL HOUSING ADVANCES (PRIORITY + NON-PRIORITY) | 516.04 | 592.63 | 614.10 |  |
|  | SHARE OF TOTAL HOUSING ADV. IN TOTAL ADVANCES (%) | 12.38 | 13.11 | 13.38 |  |
| 9 | TOTAL OTHER SECTOR ADVANCES (PRIORITY + NON-PRIORITY) | 1446.10 | 1540.09 | 1582.08 |  |
|  | SHARE OF TOTAL OTHER SECTOR ADV. IN TOTAL ADVANCES (%) | 34.70 | 34.07 | 34.47 |  |

#### Confirmation of the Minutes of the last meeting

The 11th Meeting of UTLBC Ladakh for the quarter ended December 31, 2024, was held on February 13, 2025 and minutes was circulated among the members vide mail dated 18/03/2025, 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 31.03.2025 (Amount in Crore)** | | | | | |
| **Sr. No** | **Banks** | **No of Branch** | **Deposits** | **Advances** | **CD Ratio %** |
|  | **Public Sector Banks** |  |  |  |  |
| 1 | State Bank of India | 27 | 2239.66 | 1566.69 | 69.95 |
| 2 | Punjab National Bank | 8 | 249.89 | 165.99 | 66.43 |
| 3 | Central Bank of India | 1 | 37.98 | 16.18 | 42.60 |
| 4 | Canara Bank | 1 | 22.77 | 24.91 | 109.40 |
| 5 | Union Bank | 1 | 16.04 | 23.00 | 143.39 |
| 6 | Bank of India | 1 | 7.50 | 15.57 | 207.60 |
| 7 | Bank of Baroda | 1 | 5.49 | 1.02 | 18.58 |
| 8 | Bank of Maharashtra | 1 | 0.88 | 0.22 | 25.00 |
| 9 | Punjab and Sind Bank | 1 | 2.87 | 5.95 | 207.32 |
|  | **Sub-Total-I** | **42** | **2583.08** | **1819.53** | **70.44** |
|  | **Private Sector Banks** |  |  |  |  |
| 10 | IDBI Bank | 1 | 31.28 | 12.76 | 40.79 |
| 11 | J&K Bank | 38 | 6173.20 | 2331.07 | 37.76 |
| 12 | ICICI Bank | 4 | 428.79 | 152.86 | 35.65 |
| 13 | HDFC Bank | 3 | 406.54 | 45.11 | 11.10 |
| 14 | Axis Bank | 4 | 115.08 | 30.07 | 26.13 |
| 15 | Yes Bank | 1 | 44.41 | 6.52 | 14.68 |
| 16 | Indusind Bank | 2 | 20.69 | 0.29 | 1.40 |
| 17 | Bandhan Bank | 2 | 11.37 | 0.11 | 0.97 |
|  | **Sub-Total-II** | **54** | **7231.36** | **2578.79** | **35.66** |
|  | **Regional Rural Banks** |  |  |  |  |
| 18 | J&K Grameen Bank | 4 | 47.46 | 55.14 | 116.18 |
|  | **Sub-Total-III** | **4** | **47.46** | **55.14** | **116.18** |
| (A) | **Total for Scheduled Commercial Banks (I+II+III)** | **100** | **9861.90** | **4453.46** | **45.16** |
| (B) | **Central/State Coop. Banks** |  |  |  |  |
| 19 | J&K State Coop. Bank | 7 | 398.73 | 114.02 | 28.60 |
|  | **Sub-Total** | **7** | **398.73** | **114.02** | **28.60** |
| ( C) | **Other Financial Institution (FIs)** |  |  |  |  |
| 20 | SFC | 2 | 0.00 | 21.93 | 0 |
|  | **Sub-Total** | **2** | **0.00** | **21.93** | **0** |
|  | **Grand Total (A+B+C)** | **109** | **10260.63** | **4589.41** | **44.73** |

**Banks with subdued Credit Deposit Ratio (Less than 40%) - Comparative Position (Y-o-Y) 31.03.2024 to 31.03.2025:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Branches in UT of Ladakh** | **CD Ratio %age (Position as on 31.03.2024)** | **CD Ratio %age (Position as on 31.03.2025)** | **Y-O-Y Increase / Decrease in CD Ratio (%)** |
| **1** | **BOB** | 1 | 10.67 | 18.58 | **+7.91%** |
| **2** | **J&K Bank** | 37 | 38.02 | 37.76 | **-0.26%** |
| **3** | **ICICI Bank** | 4 | 42.19 | 35.65 | **-6.54%** |
| **4** | **HDFC** | 3 | 11.22 | 11.10 | **-0.12%** |
| **5** | **AXIS** | 4 | 14.30 | 26.13 | **+11.83%** |
| **6** | **YES** | 1 | 16.80 | 14.68 | **-2.12%** |
| **7** | **INDUSIND** | 2 | 1.46 | 1.40 | **-0.06%** |
| **8** | **BANDHAN** | 2 | 0.00 | 0.97 | **+0.97%** |
| **9** | **JKSCB** | 7 | 29.22 | 28.60 | **-0.62%** |

**BOB, JKB, ICICI, HDFC, AXIS, YES, INDUSIND, BANDHAN BANK AND JKSCB Banks may explain the reason for low CD Ratio.**

**District 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 **March 31st, 2025** is tabulated below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name**  **of District** | **C.D Ratio (%age)** | | **Name**  **of District** | **C.D Ratio (%age)** | |
| **Leh** | **March 2024** | **March 2025** | **Kargil** | **March 2024** | **March 2025** |
| **47.67%** | **46.30%** | **41.11%** | **41.78%** |

Statement of Bank-wise/ District wise deposits and advances with Credit Deposit Ratio as on **March 31st,** **2025** are annexed with **Annexure-A to A2**

**Agenda Item No 2**

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Category** | **Cases Sanctioned including renewals 01.04.2024 to 31.03.2025** | **Cases Disbursed 01.04.2024 to 31.03.2025** | |
| **A/c** | **Amt.** |
| **KCC Crop** | 17968 | 17968 | 276.43 |
| **AHKCC** | 8930 | 8930 | 94.18 |
| **Fisheries** | 41 | 41 | 0.58 |
| **Total** | **26939** | **26939** | **371.19** |

##### (Amount in Crore)

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

**Agenda Item No 3**

#### 3.1 PERFORMANCE OF ADVANCES UNDER PRIORITY & NON-PRIORITY SECTOR

#### OF UT LADAKH

1. **Review of Sector-wise/ Region-wise /Bank-wise achievements in lending to Priority/ Non-Priority Sector under ACP 2024-25 – as on March 31st, 2025:**

Banks in the Union Territory of Ladakh have made significant progress in providing credit to beneficiaries. During the 4th quarter of the Annual Action Plan 2024-25, they disbursed a total credit of Rs. 2789.71 Crore to 56184 beneficiaries. This achievement surpasses the targeted amount of Rs. 1887.66 crore for 55,049 beneficiaries, registering a 148% achievement in amount and 102% in number of accounts.

#### Overview of Credit Disbursements as on March 31st, 2025. *(Amount in Crore)*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sector** | **ACP Target FY 2024-25** | | **Achievement as on 31.03.2025** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Priority** | 38369 | 925.06 | 35581 | 1182.31 | **93%** | **128%** |
| **Non-Priority** | 16680 | 962.60 | 20603 | 1607.40 | **123%** | **167%** |
| **Total** | **55049** | **1887.66** | **56184** | **2789.71** | **102%** | **148%** |

1. **Achievement under Priority Sector Advances as on March 31st, 2025.**

***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | | **Achievement as on 31.03.2025** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C.** | **Amt.** |
| **Agriculture** | 22779 | 341.76 | 27029 | 391.95 | 119% | 115% |
| **MSMEs** | 13576 | 512.60 | 7874 | 758.95 | 58% | 148% |
| **Education** | 91 | 6.79 | 9 | 0.40 | 10% | 6% |
| **Housing** | 577 | 34.31 | 253 | 18.06 | 44% | 53% |
| **Social Infrastr.** | 88 | 2.78 | 1 | 0.10 | 1% | 4% |
| **Renew. Energy** | 500 | 7.50 | 6 | 0.10 | 1% | 1% |
| **Others** | 758 | 19.32 | 409 | 12.75 | 10% | 66% |
| **Total** | **38369** | **925.06** | **35581** | **1182.31** | **93 %** | **128%** |

#### Achievement under Non-Priority Sector Advances as on March 31st, 2025.

##### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY 2024-25** | | **Achievement as on 31.03.2025** | | **%age of Achievement** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **Education** | 4 | 0.63 | 6 | 0.65 | 150% | 103% |
| **Housing** | 465 | 80.29 | 600 | 120.05 | 129% | 150% |
| **Personal Loans** | 7767 | 476.51 | 6567 | 422.48 | 85% | 89% |
| **Others** | 8444 | 405.17 | 13430 | 1064.21 | 159% | 263% |
| **Total** | **16680** | **962.60** | **20603** | **1607.39** | **124%** | **167%** |

**The District-wise/Sector-wise achievements as at the end of March 31st, 2025 vis-à-vis Commitments for lending under Annual Credit Plan 2024- 25 are summarized below:**

#### (Amount in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Sector** | **A/C** | **ACP Target FY 2024-25** | **A/C** | **Achievement**  **As on**  **31.03.2025** | **%age of Achievement (Amt.)** |
| **Leh** | **Priority Sector** | 19639 | 510.92 | 20169 | 733.10 | 143% |
| **Non-Priority Sector** | 9106 | 601.63 | 12687 | 1103.38 | 183% |
| **Total** | **28745** | **1112.55** | **35856** | **1836.47** | **165%** |
| **Kargil** | **Priority Sector** | 18730 | 414.13 | 15412 | 449.22 | 108% |
| **Non-Priority Sector** | 7574 | 360.96 | 7916 | 504.01 | 140% |
| **Total** | **26304** | **775.09** | **23328** | **953.23** | **123%** |
| UT of Ladakh | Total Priority Sector | 38369 | 925.05 | 35581 | 1182.32 | 98% |
| Non-Priority Sector | 16680 | 962.61 | 20603 | 1607.40 | 128% |
| **Grand Total** | **55049** | **1887.66** | **56184** | **2789.71** | **148%** |

1. **Achievement by Major Banks:**

##### (Amount in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Priority Sector** | | | | | |
| **Name of the Banks** | **ACP Target**  **FY 2024-25** | | **Achievement as on 31.03.2025** | | **%age of Achievement** |
| **A/C** | **Amt** | **A/C** | **Amt** | **Amt.** |
| SBI | 7216 | 159.31 | 3877 | 143.81 | 90% |
| PNB | 1449 | 73.51 | 704 | 75.56 | 103% |
| J&K BANK | 20519 | 454.30 | 29048 | 855.66 | 188% |
| OTHER COMM.BANK | 5382 | 141.68 | 691 | 58.24 | 41% |
| COOP.BANK | 2601 | 74.74 | 426 | 15.81 | 21% |
| RRB’S | 1202 | 21.51 | 835 | 33.24 | 154% |
| **Total** | **38369** | **925.05** | **35581** | **1182.32** | **128%** |

***(Amount in Crore)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Non-Priority Sector** | | | | | |
| **Name of the Banks** | **ACP Target FY 2024-25** | | **Achievement as on 31.03.2025** | | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **Amt.** |
| SBI | 5200 | 331.62 | 8775 | 774.18 | 233% |
| PNB | 308 | 18.62 | 428 | 41.38 | 222% |
| J&K BANK | 5816 | 435.83 | 7230 | 623.26 | 143% |
| OTHER COMM.BANK | 4901 | 163.03 | 3891 | 148.49 | 91% |
| COOP.BANK | 346 | 8.98 | 194 | 12.97 | 144% |
| RRB’S | 109 | 4.52 | 85 | 7.12 | 158% |
| **Total** | **16680** | **962.60** | **20603** | **1607.40** | **167%** |

***(Amount in Crore)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **TOTAL (Priority + Non-Priority Sector)** | | | | | |
| **Name of the Sub-Sector** | **ACP Target FY**  **2024-25** | | **Achievement as on**  **31.03.2025** | | **%age of Achievement** |
| **A/C** | **Amt.** | **A/C** | **Amt.** | **Amt.** |
| SBI | 12416 | 490.94 | 12652 | 917.99 | 187% |
| PNB | 1757 | 92.13 | 1132 | 116.94 | 127% |
| J&K Bank | 26335 | 890.14 | 36278 | 1478.92 | 166% |
| OTHER COMM.BANK | 10283 | 304.69 | 4582 | 206.73 | 68% |
| COOP.BANK | 2947 | 83.73 | 620 | 28.77 | 34% |
| RRB’S | 1311 | 26.03 | 920 | 40.36 | 155% |
| **Total** | **55049** | **1887.66** | **56184** | **2789.71** | **148%** |

Details of bank-wise/ sector-wise performance are given as **Annexure- C**

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

**3.2 Micro Analysis regarding performance of Banks under ACP 2024-25**

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.

1. **MSME Sector**

**Annual Target= Rs.512.60 Cr, Achievement as on 31.03.2025** is **Rs.758.95 Cr. (148%):**

**Achievement of Bank Wise (as on 31.03.2025) vis-à-vis ACP Targets**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Name** | **TARGET** | | **ACHIEVEMENT** | | **%age of Achievement** |
| **No** | **Amt.** | **No** | **Amt.** |
| **SBI** | 2640 | 89.94 | 1221 | 113.59 | **126%** |
| **PNB** | 564 | 56.89 | 442 | 53.95 | **95%** |
| **CBI** | 140 | 4.71 | 44 | 4.61 | **98%** |
| **CANARA BANK** | 140 | 8.90 | 91 | 9.87 | **111%** |
| **UBI** | 140 | 8.57 | 94 | 9.86 | **115%** |
| **BOI** | 140 | 6.49 | 87 | 4.88 | **75%** |
| **BOB** | 140 | 4.61 | 0 | 0.00 | **0%** |
| **BOM** | 0 | 0 | 2 | 0.18 | **0%** |
| **PSB** | 0 | 0 | 22 | 2.48 | **0%** |
| **IDBI** | 140 | 7.45 | 69 | 3.19 | **43%** |
| **J&K BANK** | 6480 | 231.90 | 5144 | 507.31 | **219%** |
| **ICICI BANK** | 471 | 9.46 | 17 | 6.62 | **70%** |
| **HDFC BANK** | 355 | 8.07 | 26 | 6.06 | **75%** |
| **AXIS BANK** | 355 | 7.65 | 6 | 1.36 | **18%** |
| **YES BANK** | 20 | 2.71 | 0 | 0.00 | **0%** |
| **INDUSIND BANK** | 235 | 6.05 | 0 | 0.00 | **0%** |
| **BANDHAN BANK** | 131 | 4.69 | 0 | 0.00 | **0%** |
| **JKG BANK** | 472 | 12.76 | 398 | 25.08 | **197%** |
| **JKSCB** | 1013 | 42.07 | 211 | 9.91 | **24%** |
| **Total** | **13576** | **512.92** | **7874** | **758.95** | **148%** |

**BOB, Yes Bank, IndusInd Bank and Bandhan Bank has NIL data In MSME Sector.**

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

#### (C) Housing Sector

**Annual Target= Rs.34.31Cr, Achievement (31.03.2025) = Rs.18.06 Cr (53%)**

**Achievement under HL up to 31.03.2025 VIZ-A-VIZ ACP Targets *(Amount in Lakh)***

|  |  |  |  |
| --- | --- | --- | --- |
| **BANKS** | **TARGET AMT.** | **ACHIEVEMENT AMT.** | **%age of Achievement** |
| **SBI** | **616.00** | **33.16** | **5%** |
| **PNB** | **139.00** | **101.30** | **73%** |
| **J&K BANK** | **1804.11** | **1092.34** | **61%** |
| **ICICI BANK** | **118.00** | **60.66** | **51%** |
| **JK GRAMEEN BANK** | **76.00** | **126.00** | **166%** |
| **JKSC BANK** | **265.50** | **392.90** | **107%** |

**Poor performing banks:**

Some of the major Commercial Bank in UT Ladakh has shown NIL achievement vis-a-vis ACP 2024-25 under Priority Sector Housing Loan i.e. CBI, Canara Bank, UBI, BOI, BOB, and all

Pvt. Banks except JKB & ICICI Bank.

#### (D) Renewable Energy: As per the data received from banks, only six (6) cases were sanctioned under the PM Suryaghar scheme during the quarter ending March 2025. All banks are requested to take immediate action to promote and sanction more loans under the Solar Rooftop scheme.

**Agenda Item No: 4**

1. **Pradhan Mantri MUDRA Yojana (PMMY) - Progress as on March 31st, 2025:**

The position of disbursement of loan by banks in UT of Ladakh under the Pradhan Mantri Mudra Yojana (PMMY) as on **31.03.2025** is as under: **(*Amount in Lakh*)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Disbursements during the FY 2024-25** | | | | **Total Outstanding as on 31.03.2025** | |
| **#** | **Category** | **A/Cs** | **Amount** | **A/Cs** | **Amount** |
| **1** | Shishu | 124 | 38.16 | 1150 | 214.04 |
| **2** | Kishore | 1794 | 4104.74 | 11942 | 17520.14 |
| **3** | Tarun | 866 | 5712.45 | 3455 | 16730.22 |
|  | **Total** | **2784** | **9855.35** | **16547** | **34464.40** |

**District Wise / Bank-wise disbursements and outstanding are given in Annexure-D to D2**

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

**(b) Performance under Stand-up India (SUI) as on March 31st, 2025**

Against the target of **192 cases**, branches of the Scheduled Commercial Banks operating in UT of Ladakh have disbursed an amount of **Rs.2312.41 Lakhs** in favour of **230 beneficiaries**.

#### (*Amount in Lakh*)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of**  **Branches** | **Target (2 cases per**  **branch)** | **Achievement as on 31.03.2025** | | | | **Total Outstanding as on 31.03.2025** | |
| **SC/ST**  **A/Cs** | **Women A/Cs** | **Total A/Cs** | **Amount disbursed** | **Total A/Cs** | **Outstanding Amount** |
| 1 | **SBI** | 27 | 54 | 127 | 33 | 160 | 1355.83 | 440 | 6381.64 |
| 2 | **PNB** | 8 | 14 | 3 | 1 | 4 | 62.50 | 21 | 256.91 |
| 3 | **UBI** | 1 | 2 | 4 | 6 | 10 | 148.00 | 14 | 192.98 |
| 4 | **J&K BANK** | 37 | 74 | 18 | 18 | 36 | 268.05 | 88 | 539.67 |
| 5 | **JKGB** | 4 | 2 | 19 | 1 | 20 | 478.03 | 30 | 537.29 |
| 6 | **Other Banks** | 30 | 46 | 0 | 0 | 0 | 0.00 | 0 | 0.00 |
|  | **Total** | **107** | **192** | **171** | **59** | **230** | **2312.41** | **593** | **7908.49** |

Except above banks, all other banks have nil progress under SUI. District Wise / Bank wise are annexed at **Annexure-E,** other banks may explain the reason for nil figures 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-PM SVANidhi** is given as under:

1. **PM SVANidhi: All Tranches as on March 31st, 2025**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr**  **No.** | **Tranche Wise** | **No of Cases**  **Sponsored** | **No of Cases Sanctioned** | **Pending for Sanction** | **No of Cases Disbursed** | **Pending for Disbursed** | **No of case Returned** |
| 1 | **1st Tranche** | 533 | 465 | 3 | 462 | 3 | 65 |
| 2 | **2nd Tranche** | 307 | 249 | 3 | 235 | 14 | 55 |
| 3 | **3rd Tranche** | 115 | 109 | 0 | 105 | 4 | 6 |

**Bank wise/ District-wise performance is given in Annexure-F toF3.**

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

**Agenda Item No 6**

**CREDIT SANCTIONED UNDER GOVERNMENT SPONSORED SCHEMES:**

Performance of banks under Major Government Sponsored Schemes as on March 31st, 2025 is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Scheme** | **Cases Sponsored** | **Sanctioned upto 31.03.2025** | | **Outstanding as on**  **31.03.2025** | |
| **No** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 21 | 21 | 78.78 | 66 | 219.76 |
| **2** | **PMEGP** | 212 | 135(89\*) | 1746.79 (709.99\*) | 2483 | 7464.74 |
| **3** | **NULM** | 13 | 13 | 21.32 | 53 | 48.50 |

* **\*No of account and amount disbursed.**

**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 Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored**  **01.04.2024 to 31.03.2025** | **Cases Sanctioned**  **01.04.2024 to**  **31.03.2025** | | **Outstanding as on**  **31.03.2025** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| CBI | 1 | 1 | 1.80 | 1 | 1.98 |
| J&K Bank | 10 | 10 | 17.12 | 50 | 173.71 |
| JKGB | 2 | 2 | 2.40 | 15 | 44.07 |
| **Total** | **13** | **13** | **21.32** | **66** | **219.76** |

**(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 during the CFY** | **Sanctioned during CFY** | | **Disbursed during CFY** | | **Pending Cases(\*)** | **Rejected** |
| **A/C** | **AMT** | **A/C** | **AMT** | **A/C** | **A/C** |
| **SBI** | 42 | 43 | 12 | 144.59 | 8 | 59.25 | 4 | 23 |
| **PNB** | 12 | 13 | 9 | 120.65 | 3 | 31.05 | 6 | 2 |
| **BOI** | 1 | 1 | 1 | 19.00 | 1 | 19.00 | 0 | 0 |
| **JK BANK** | 71 | 126 | 89 | 1207.16 | 75 | 566.39 | 14 | 36 |
| **JKSCB** | 13 | 19 | 10 | 95.00 | 2 | 3.50 | 8 | 3 |
| **JKGB** | 3 | 5 | 2 | 9.50 | 2 | 5.70 | 0 | 2 |
| **Other Banks** | 34 | **5** | **0** | 0.00 | 0 | 0.00 | 0 | 4 |
| **Total** | **176** | **212** | **123** | **1595.90** | **91** | **684.89** | **32** | **70** |

Details of achievements under Government Sponsored Schemes (PMEGP) up to **March 31st, 2025** is Annexed as **Annexure-G, G1&G2.**

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

The contribution of major banks is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Bank** | **Cases Sponsored from 01.04.2024 to 31.03.2025** | **Cases Sanctioned from 01.04.2024 to 31.03.2025** | | **Outstanding as on**  **31.03.2025** | |
| **A/C** | **A/C** | **Amt.** | **A/C** | **Amt.** |
| **SBI** | 0 | 0 | 0.00 | 6 | 5.88 |
| **PNB** | 0 | 0 | 0.00 | 1 | 0.51 |
| **CBI** | 1 | 1 | 1.80 | 1 | 1.78 |
| **UBI** | 0 | 0 | 0.00 | 1 | 1.98 |
| **JKB** | 10 | 10 | 17.12 | 40 | 34.76 |
| **JKGB** | 2 | 2 | 2.40 | 2 | 2.45 |
| **JKSCB** | 0 | 0 | 0.00 | 2 | 1.14 |
| **Total** | **13** | **13** | **21.32** | **53** | **48.50** |

From the above data given, it is observed that 13cases were sponsored to banks during the FY 2024-25

#### Agenda Item No 7

**1. PRADHAN MANTRI FORMULISATION OF MICRO ENTERPRISES (PMFME)**

Progress under PMFME scheme as on March 31st, 2025.Total Sponsored Cases: 31 (10 in Leh district, 21 in Kargil district). Bank wise progress upto 31.03.2025 is tabulated below:

***(Amount in Lakh)***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank** | **Target for CFY** | **Cases Sponsored 01.04.2024 to 31.03.2025** | **Sanctioned 01.04.2024**  **to**  **31.03.2025** | | **Disbursed 01.04.2024**  **to**  **31.03.2025** | | **Rejected** | **Pending** |
| **A/c** | **Amt** | **A/c** | **Amt** |
| SBI | 21 | 8 | 4 | 43.68 | 0 | 0.00 | 4 | 0 |
| PNB | 11 | 6 | 4 | 36.30 | 0 | 0.00 | 0 | 2 |
| JKB | 35 | 12 | 4 | 52.55 | 2 | 15.36 | 0 | 8 |
| Other Banks | 33 | 0 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| **Total** | **100** | **26** | **12** | **132.53** | **2** | **15.36** | **4** | **10** |

**Agenda Item No 8**

1. **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 31.03.2025** | | | | |
| **Outstanding** | | **NPAs** | | **%age of NPA** |
| **No** | **Amt.** | **No** | **Amt.** |
| **1** | **NRLM** | 66 | 219.76 | 0 | 0.00 | 0% |
| **2** | **PMEGP** | 2483 | 7464.74 | 21 | 51.45 | 0.68% |
| **3** | **NULM** | 53 | 48.50 | 0 | 0.00 | 0% |
|  | **Total** | **2602** | **7733.00** | **21** | **51.45** | **0.66%** |

Bank wise / District wise NPA under Govt. Sponsored Scheme is annexed at **Annexure-H to H2.**

**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 March 31st, 2025 is given below for information of the House: ***(Amount in Crore)***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **#** | **Name of the Sector** | **Outstanding** | | **NPA** | | **%age of NPA amount** |
| **No.** | **Amt.** | **No.** | **Amt*.*** |
| 1 | **Agriculture Sector** | 31194 | 328.69 | 120 | 16.54 | **5.03%** |
| 2 | **MSME Sector** | 14989 | 1030.01 | 597 | 18.51 | **1.80%** |
| 3 | **MUDRA (PMMY)** | 16547 | 344.64 | 171 | 4.67 | **1.36%** |

**District Wise/ Bank wise details of NPA are given in Annexure-I to I2.**

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

**Agenda Item No 9**

**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).**

**(*Amount in Crore*)**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | **BANK** | **Total Loans outstanding under MSME portfolio as on 31.03.2025** | | **Loan Covered under CGTMSE as on 31.03.2025** | | **Loan Covered under CGFMU cover as on 31.03.2025** | | **Loan Covered under CGSSI cover as on 31.03.2025** | | **Loan Covered under any other Guarantee Cover for MSMEs** | |
|  |  | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** | **No** | **Amt.** |
| **1** | **SBI** | 1708 | 130.04 | 342 | 32.56 | 930 | 34.75 | 436 | 62.64 | 0 | 0.00 |
| **2** | **PNB** | 1056 | 76.23 | 923 | 60.55 | 1 | 0.00 | 3 | 0.40 | 15 | 0.82 |
| **4** | **CANARA BANK** | 553 | 17.35 | 101 | 6.30 | 417 | 7.47 | 0 | 0.00 | 0 | 0.00 |
| **9** | **J&K BANK** | 7805 | 603.43 | 549 | 37.28 | 0 | 0.00 | 43 | 2.76 | 32 | 5.69 |
| **11** | **HDFC BANK** | 40 | 5.86 | 7 | 0.86 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| **15** | **JKG BANK** | 571 | 32.06 | 3 | 0.38 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
|  | **Total** | **11733** | **864.98** | **1925** | **124.80** | **1348** | **42.22** | **482** | **65.80** | **47** | **6.51** |

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

#### Agenda Item No 10

#### 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 March 31st, 2025in UT Ladakh is tabulated below:

**(Figure in actual)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **Bank Name** | **PMJJBY** | | | **PMSBY** | | | **APY** | | |
| **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMJJBY account Enrolled upto 31.03.2025 including renewal** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **PMSBY account Enrolled upto 31.03.2025 including renewal** | **Target for (CFY)** | **Fresh Enrolment during (CFY)** | **Cumulative**  **APY account opened upto 31.03.2025** |
| **1** | **SBI** | 2815 | 3027 | 9428 | 5995 | 3752 | 20536 | 507 | 268 | 1847 |
| **2** | **PNB** | 700 | 174 | 1844 | 1284 | 298 | 4272 | 220 | 193 | 671 |
| **3** | **CBI** | 105 | 51 | 215 | 231 | 58 | 420 | 50 | 0 | 0 |
| **4** | **CANARA BANK** | 105 | 17 | 94 | 231 | 59 | 1132 | 50 | 298 | 768 |
| **5** | **UBI** | 105 | 0 | 369 | 231 | 1 | 1626 | 50 | 200 | 414 |
| **6** | **BOI** | 105 | 350 | 522 | 231 | 571 | 930 | 50 | 42 | 148 |
| **7** | **BOB** | 105 | 0 | 21 | 231 | 0 | 90 | 50 | 1 | 22 |
| **8** | **BOM** | 0 | 48 | 48 |  | 74 | 74 | 0 | 0 | 0 |
| **9** | **PSB** | 0 | 168 | 168 |  | 233 | 233 | 0 | 0 | 0 |
| **10** | **IDBI** | 105 | 100 | 108 | 231 | 440 | 598 | 50 | 3 | 190 |
| **11** | **JKB** | 4188 | 6033 | 17389 | 8917 | 8240 | 28860 | 676 | 223 | 2534 |
| **12** | **ICICI BANK** | 465 | 1 | 1 | 953 | 9 | 9 | 55 | 0 | 6 |
| **13** | **HDFCBANK** | 252 | 68 | 107 | 491 | 994 | 1139 | 55 | 4 | 394 |
| **14** | **AXIS BANK** | 355 | 3 | 3 | 722 | 6 | 15 | 55 | 5 | 345 |
| **15** | **YES BANK** | 105 | 0 | 1 | 491 | 6 | 10 | 20 | 0 | 0 |
| **16** | **INDUSIND BANK** | 255 | 0 | 0 | 491 | 1 | 1 | 40 | 0 | 0 |
| **17** | **BANDHAN** | 255 | 0 | 0 | 490 | 0 | 0 | 40 | 0 | 0 |
| **18** | **JKGB** | 555 | 728 | 931 | 491 | 1215 | 2088 | 100 | 17 | 210 |
| **19** | **JKSC BANK** | 870 | 160 | 211 | 1704 | 1491 | 2874 | 110 | 39 | 51 |
| **Total** | | **11445** | **10928** | **31460** | **23415** | **17448** | **64907** | **2178** | **1293** | **7600** |

District wise / Bank wise Social Security Schemes is annexed at **Annexure-J to J2.**

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

**Grievance Redressal Mechanisms for Government-Sponsored Schemes**

The actionable points that emerged during a PRAGATI meeting held on 26th December 2024 pertain to the resolution of grievances related to government-sponsored schemes such as the Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and PM SVANidhi Yojana. In this regard, all banks are advised to establish **grievance redressal mechanisms** for government-sponsored schemes to address and resolve such issues.

The same may be intimated to UTLBC Ladakh.

**Agenda Item No 11**

**District wise progress Report of Pradhan Mantri Vishwakarma Scheme of UT Ladakh upto June 15, 2025**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **#** | **District Name** | **Total Saving Bank Details Received up to 15.06.25** | **Total Saving Bank Details Approved up to 15.06.25** | **Total Saving Bank Details Rejected up to 15.06.25** | **Branch Review Pending** | **Total No of Applications Sent to Lenders up to 15.06.25** | | **Cases Sanctioned upto 15.06.25** | | **Rejected** | | **Pending for sanction** | | **No of Cases Disbursed up to 15.06.25** | **Pending for Disbursement** |
| **1** | **2** | **3** | **4** | **5** | **6=(3-4-5)** | **7** | | **8** | | **9** | | **10=(7-8-9)** | | **11** | **12(8-11)** |
| 1 | Leh | 2583 | 2394 | 181 | 8 | 965 | | 331 | | 293 | | 341 | | 303 | 28 |
| 2 | Kargil | 3786 | 3475 | 265 | 46 | 907 | | 70 | | 88 | | 749 | | 65 | 5 |
| **Total**  **UT** | | **6369** | **5869** | **446** | **54** | **1872** | | **401** | | **381** | | **1090** | | **368** | **33** |
| **Bank wise progress of Pradhan Mantri Vishwakarma Scheme of UT Ladakh up to 15.06.2025**  **(Amt. in Lakh)** | | | | | | | | | | | | | | | |
| **#** | **Bank Name** | **Artisan Level Application Sent to Lenders up to 15.06.25** | | **No of Cases Sanctioned up to 15.06.25** | | | **Pending for Sanction** | | **No of Cases Disbursed up to 15.06.25** | | | | **Pending for Disbursement** | | **Rejected** |
| **No** | **Amt.** | **No** | **Amt.** | | **No** | | **No** | | **Amt.** | | **No** | | **NO** |
| **1** | Axis | 2 | 2.00 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 1 |
| **2** | BOB | 1 | 1.00 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 1 |
| **3** | BOI | 3 | 2.50 | 1 | 0.50 | | 1 | | 1 | | 0.50 | | 0 | | 0 |
| **4** | Canara | 1 | 1.00 | 1 | 1.00 | | 1 | | 1 | | 1.00 | | 0 | | 0 |
| **5** | CBI | 8 | 8.00 | 3 | 3.00 | | 3 | | 3 | | 3.00 | | 0 | | 5 |
| **6** | **HDFC** | 2 | 2.00 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 0 |
| **7** | **ICICI** | 3 | 2.50 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 0 |
| **8** | **IDBI** | 1 | 1.00 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 1 |
| **9** | **PSB** | 1 | 1.00 | 0 | 0.00 | | 0 | | 0 | | 0.00 | | 0 | | 1 |
| **10** | **PNB** | 30 | 30.00 | 17 | 17.00 | | 13 | | 16 | | 16.00 | | 1 | | 13 |
| **11** | **SBI** | 219 | 217.10 | 44 | 43.80 | | 175 | | 44 | | 43.80 | | 0 | | 175 |
| **12** | **JKB** | 1593 | 1584.75 | 334 | 330.85 | | 7180 | | 302 | | 299.00 | | 32 | | 180 |
| **13** | **UBI** | 3 | 3.00 | 1 | 0.72 | | 2 | | 1 | | 0.72 | | 0 | | 2 |
| **14** | **JKGB** | 5 | 5.00 | 0 | 0.00 | | 2 | | 0 | | 0.00 | | 0 | | 2 |
| **Total** | | **1872** | **1860.85** | **401** | **396.87** | | **381** | | **368** | | **364.02** | | **33** | | **381** |

District Wise / Trade Wise report is annexed at **Annexure- K to K3.**

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

**Agenda Item No 12**

**Financial Literacy initiatives by Rural Branches of Banks & CFL Project in UT of Ladakh:**

Bank-wise performance of Rural Branches of Scheduled Commercial Banks in the UT of Ladakh from **01.01.2025** to **31.03.2025**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **#** | **Name of the Bank** | **No. of Rural**  **Branches** | **Number of Camps** | |
| **Target for the year**  **(@ 1 camp per month)** | **Camps conducted during the Quarter** |
| **1** | **State Bank of India** | 22 | 264 | **172** |
| **2** | **Punjab National Bank** | 3 | 36 | **25** |
| **3** | **J&K Bank** | 30 | 360 | **237** |
| **4** | **ICICI** | 1 | 12 | **3** |
| **5** | **AXIS Bank** | 1 | 12 | **6** |
| **6** | **JKSCB** | 2 | 24 | **48** |
| **7** | **J&K Grameen Bank** | 2 | 24 | **24** |
| **Total** | | **62** | **732** | **515** |

CRISIL Foundation, an NGO empanelled by the Reserve Bank of India (RBI) and NABARD, is implementing the *"Money Wise Centre for Financial Literacy (CFL)"* project in collaboration with the State Bank of India.

The project aims to promote financial literacy and awareness among the people of the Union Territory of Ladakh, particularly in rural areas, through CFLs established in all blocks.

Key Activities:

* Conducting financial literacy awareness programs and camps
* Educating people about various government schemes related to financial inclusion
* Providing information on banking services, digital payments, and other financial products

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

**Agenda Item No 13**

**Expanding and Deepening of Digital Payment Ecosystem**

As per data submitted by banks operating in UT Ladakh as on 31.03.2025 the percentage is 100% in saving bank and current account. UT Ladakh has already been declared as 100% digitally enabled ecosystem.

However, continuous efforts are required by all the stakeholders to maintain the same.

The Banks are required to conduct digital financial literacy under the EDDPE.

Bank wise progress report of Leh & Kargil district is annexed with **Annexure-L&L1.**

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

**Constitution of Sub-committee on Digital Payment for the UT of Ladakh**

In terms of Para 10 of the RBI Master Circular on the Lead Bank Scheme dated April 1, 2025, the UTLBC convenor bank is to constitute a Sub-Committee on Digital Payments at the UTLBC level. Subsequently, the UTLBC is to devise a time-bound roadmap to cover all districts and make them 100% digitally enabled. Meetings of the committee are to be convened invariably every quarter.

**House is requested to** **deliberate** **on the same**

**Agenda Item No 14**

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

**Achievement as on 31.03.2025 viz-a-viz Targets for the FY 2024-25:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of RSETI** | **Annual Target FY 2024-25** | | **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** | 29 | 1000 | 19 | 507 | 230 | 230 |
| **Kargil** | 29 | 1000 | 15 | 486 | 144 | 144 |
| **Total** | **58** | **2000** | **34** | **993** | **374** | **374** |

**(ii) Position regarding settlement of trained candidates since the inception of the scheme till**

**31.03.2025 is tabulated below:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of RSETI** | **Position since inception**  **till 31.03.2025** | | | **Out of the total settled candidates**  **up to 31.03.2025** | | | |
| **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** | 3576 | 2375 | 66% | 1209 | 1073 | 97 | 47% |
| **Kargil** | 1737 | 1088 | 62% | 609 | 451 | 28 | 57% |
| **Total** | **5313** | **3463** | **65%** | **1818** | **1524** | **125** | **46%** |

**House is requested to review the position**

**Agenda Item No 15**

**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 31st, 2025** |
| 1 | Leh | 09.06.2025 |
| 2 | Kargil | 02.06.2025 |

**This is for the information of House.**

**Agenda Item No 16**

**Constitution of Steering Sub-Committee for the UT Ladakh**

As per the Lead Bank Scheme dated April 21, 2025, a Steering Sub-Committee may be constituted within the UTLBC to deliberate on agenda proposals from various stakeholders and finalize a compact agenda for the SLBC meetings. The Sub-Committee may consist of the SLBC Convenor, representatives from the RBI and NABARD, and senior state government officials from the concerned departments, such as Finance or Institutional Finance, along with two to three banks having a significant presence. The Sub-Committee may be chaired by the Convenor of the UTLBC Convenor bank.

**House is requested to deliberate on formation of Steering Sub committee**

**Agenda Item No 17**

**SVAMITVA Scheme**

* Progress under SVAMITVA Scheme as below upto 31.03.2025

(Amt. in lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No** | **Name of Banks** | **Sanctioned** | | **Disbursed** | |
| **Account** | **Amount** | **Account** | **Amount** |
| 1 | Punjab National bank | 1 | 48.00 | 1 | 48.00 |
| 2 | J&K Bank | 8 | 201.20 | 8 | 113.18 |
|  | **Total** | **9** | **249.20** | **9** | **161.18** |

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

**Agenda Item No 18**

**Policy Support for development of Agri-Commodity Ecosystem- Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)**

Government of India has launched a Credit Guarantee Scheme for electronic Negotiable Warehouse Receipts (e-NWR) based Pledge Financing (CGS-NPF) with a corpus of Rs.1000 Crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agriculture/horticultural produce stored in the Warehousing Development and Regulatory Authority (WDRA) registered warehouses.

**Agenda Item No 19**

**Compliance to Instructions on KCC Scheme**

Banks are advised to ensure monitoring of the end utilization of loans provided for agriculture and allied activities. Further certain instances of over financing through loans given under Kisan Credit Card (KCC) scheme attributing to violation of the extant instructions on the scheme by banks have also been observed. Banks are again advised to strictly adhere to instructions issued on KCC scheme.

**Special Agenda Item**

**Urgent Financial Relief Measures for the Tourism Sector in the Union Territory of Ladakh**

The unfortunate incident that took place in Pahalgam on 22nd April 2025 triggered a sharp wave of cancellations and a collapse in future bookings, severely impacting business viability—particularly in the tourism sector—across the Union Territory of Ladakh.

As per a joint representation submitted to the Chairman of UTLBC Ladakh, stakeholders from the All Ladakh Hotel and Guest House Association (ALHAGHA), All Ladakh Tour Operators Association (ALTOA), Leh Cooperative Taxi Ltd, Tempo Union, Bikers Union, All Ladakh Transport Association, 407 Union, and the Merchant Association have raised serious concerns regarding the impact on tourism.

**House is requested to** **deliberate** **on the same**

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