

# State Level Bankers' Committee

## 76<sup>th</sup> Meeting

Annual Credit Plan & performance:

FY-09



**J&K Bank**

# Structure of Presentation:

- ❖ Credit Plan Performance:
  - ❖ Aggregate Analysis: FY09
  - ❖ Disaggregated Analysis by:
    - ❖ Sectors
    - ❖ Spaces
    - ❖ Service providers
    - ❖ Sponsored schemes



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# Annual Credit Plan: Performance



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# Aggregative Analysis : FY09

❖ Total Credit off-take = Rs 3573 crore

Of which

❖ Non Priority = Rs. 1635 crore

❖ Priority = Rs. 1938 crore



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# Credit to Priority Sector: Off-take

❖ Total off-take = Rs 1938 crore

FY09

**FY08**

❖ Agriculture :	Rs 392 Cr	Rs. 370 Cr
❖ SME :	Rs 511 Cr	Rs. 580 Cr
❖ Micro Credit:	Rs 144 Cr	Rs. 261 Cr
❖ Retail Trade:	Rs 557 Cr	Rs. 582 Cr
❖ Education:	Rs 52 Cr	Rs. 58 Cr
❖ Housing:	Rs 282 Cr	Rs. 149 Cr



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# Performance Review

- Annual Action Plan for Priority sector Lending FY09:
- Financial Terms
  - Target : Rs.1911 Crores (PY 1623)
  - Achievement: Rs.1938 Crores (PY 2000)
  - Percentage Achievement: 101 % ( PY 123 )
- Physical Terms
  - Target : 1,73,428
  - Achievement: 1,00,934
  - Percentage Achievement: 58%



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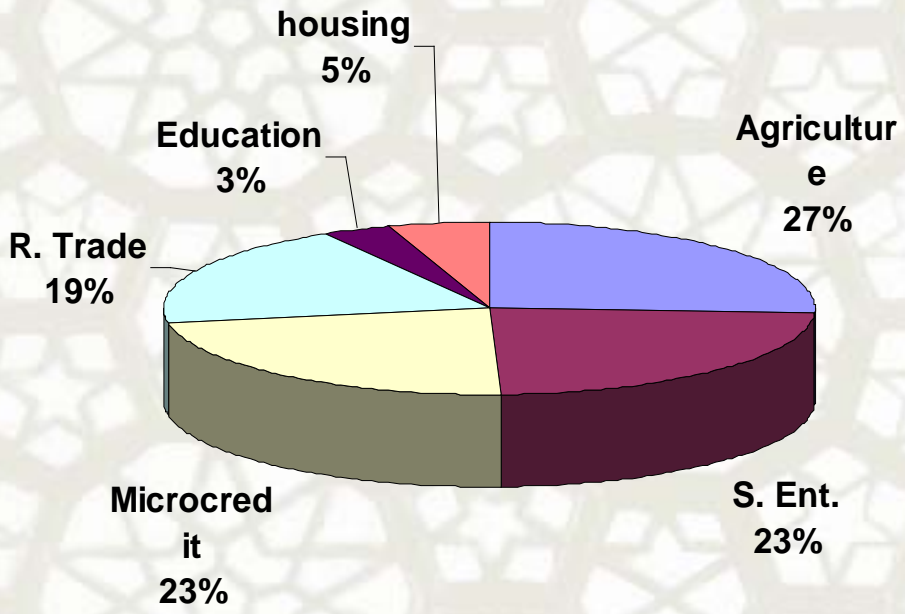
# Credit by Sector

Rs in Crores

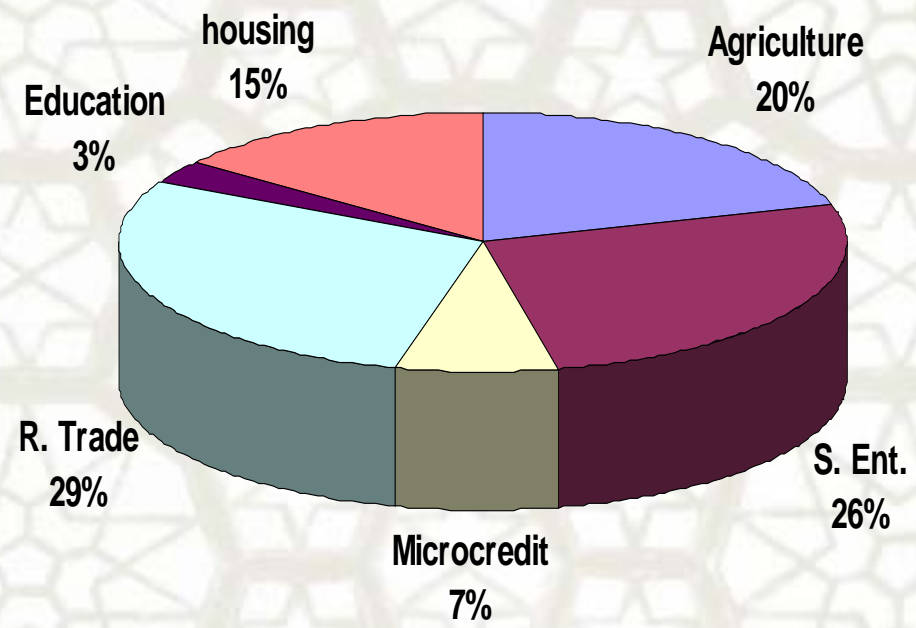
Sector	Targets	Ach.	%age
Agriculture	Rs.493	Rs.392	79%
S. Enterprises	Rs.449	Rs.511	114%
Micro credit	Rs.438	Rs. 144	33%
Retail Trade	Rs. 369	Rs 557	151%
Education	Rs. 65	Rs. 52	80%
Housing	Rs. 96	Rs 282	294%
Total	Rs. 1911	Rs. 1938	101%

# Credit Composition: Intentions Vs Reality

Targets



• Achievement



Actuals



# Average Ticket Size: Intentions Vs Reality

	Targets	Actuals
Agriculture	Rs.46,000	Rs 98,500
S. Enterprises	Rs.2,91,400	Rs 3,64,000
<b>Microcredit</b>	<b>Rs.2,27,200</b>	<b>Rs 1,23,000</b>
R. Trade	Rs.1,41,000	Rs. 2,95,000
Education	Rs.2,35,000	Rs. 1,98,000
Housing	Rs. 2,90,000	Rs 2,03,000



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# Credit By Region

Absolutes and Priority Sector target achievement(%)

•Rs in Crores

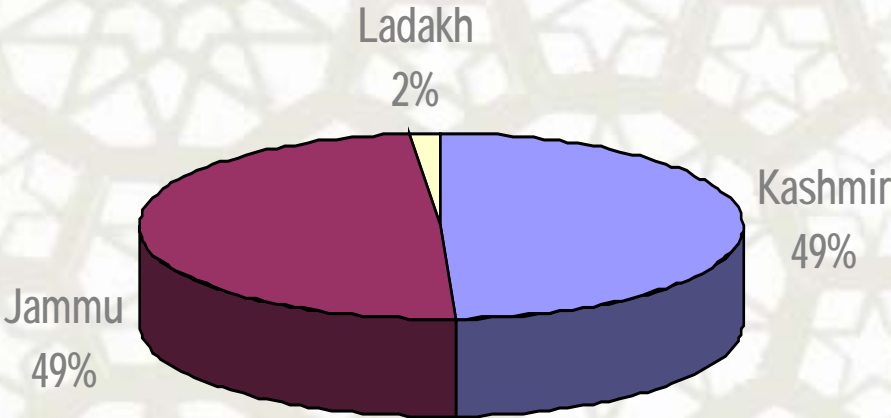
Region	Priority	Non-Priority	Total
Kashmir	796 (85%)	800	1596
Jammu	1107 (118%)	805	1912
Ladakh	35 (99%)	30	65
Total	1938.36 (65%)	1635.83	3574



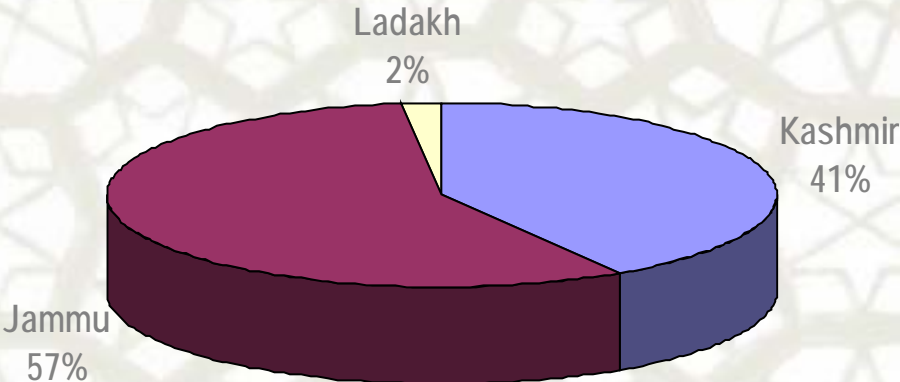
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# Priority Sector Credit By Region: Targeted off-take Vs Actuals

Target



Actual





# Sector-Space Matrix

Rs in crores

	Agriculture	Small Enterprises	Micro credit	Retail Trade	Education	Housing
Kashmir	214	176	68	216	23	100
Jammu	177	325	71	325	29	179
Ladakh	1	10	4.5	17	0.18	2
Total	392	511	144	557	52	281



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# Achievement Matrix %

	Agriculture	Small Enterprises	Micro credit	Retail Trade	Education	Housing	Total
Kashmir	71	77	74	92	60	241	85
Jammu	95	156	21	257	118	355	118
Ladakh	22	91	84	207	8	52	99
<b>Total</b>	<b>79</b>	<b>114</b>	<b>33</b>	<b>151</b>	<b>80</b>	<b>294</b>	<b>101</b>



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# Credit by Institution

Rs in Crores

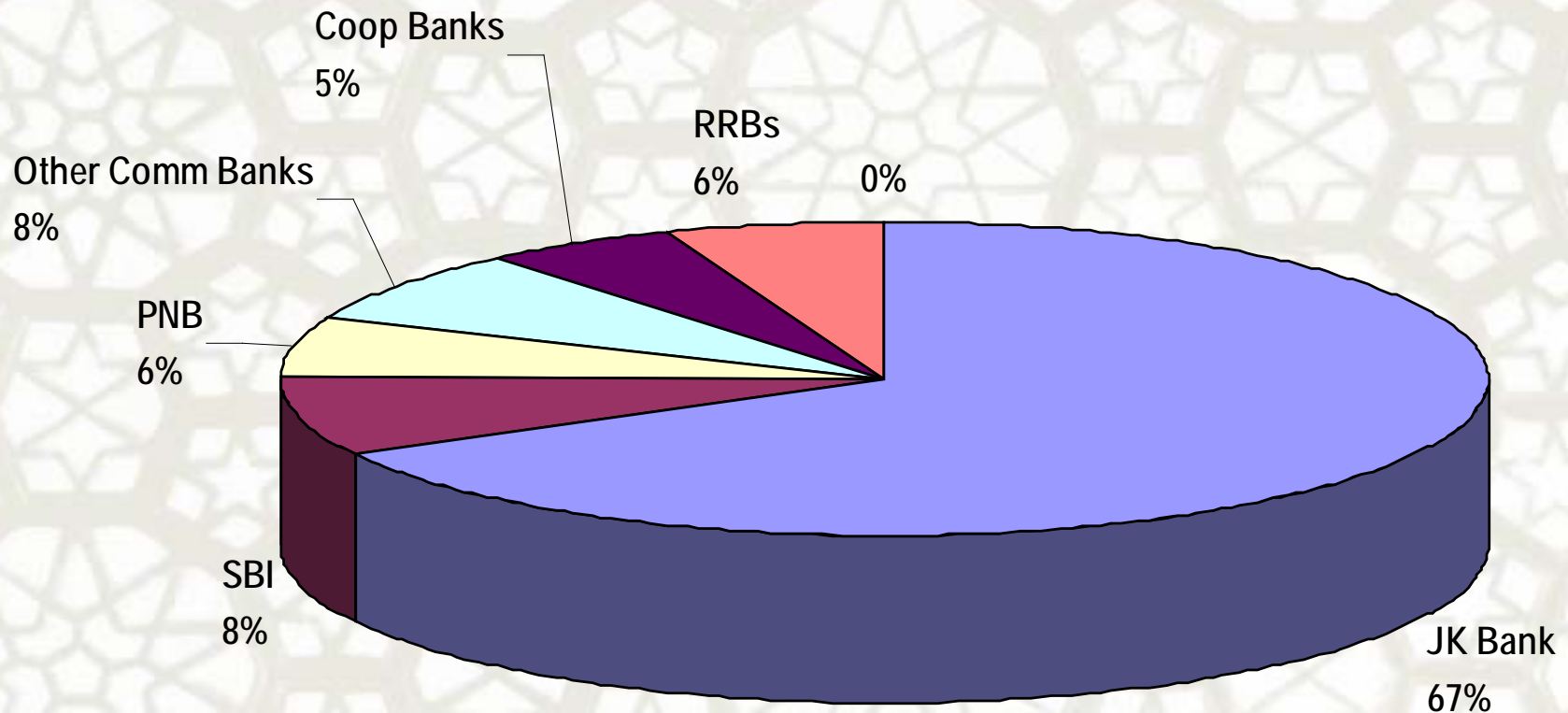
Institution/s	Disbursals (Pri. Sector)	Target Achievement%	Disbursals ( Non Pri. Sector)	Total
J&K Bank	1198	143	1191	2389
SBI	223	81	70	293
PNB	140	80	84	224
Other Comm. Banks	124	76	146	270
Coop. Banks	128	57	57	185
RRBs	120	52	87	207
Other FIs	2.7	45	0	2.7



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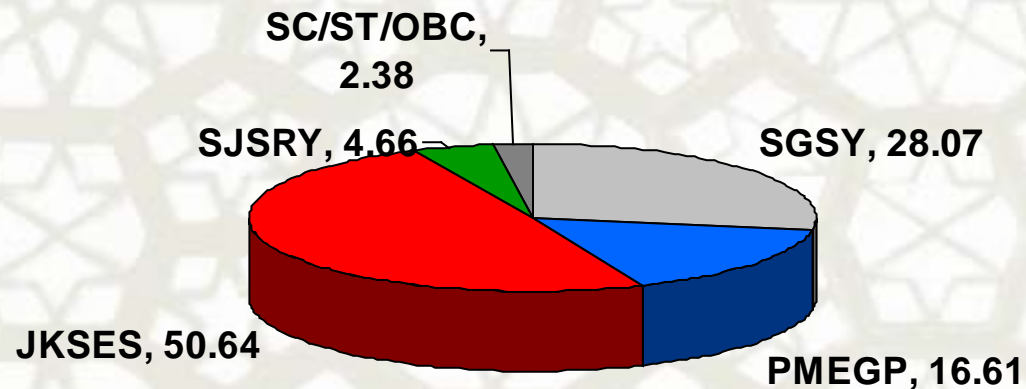
# Credit By Institution (%)



# Sponsored Schemes

## Credit disbursement through Six Major schemes

•Rs In Crores



•Target Achievement

SGSY	50%
PMEGP	19%
JKSES	48%
SJSRY	32%
SC/ST	26%
total	44%



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# Credit Scenario:

CD Ratio	45.85%	Needs improvement
Priority Sector Credit	48.67	Satisfactory
Agriculture Credit	11%	Poor
Credit to SME	33%	Satisfactory
Advances to weaker sections	12.47%	Satisfactory
Credit under DRI	0.89 Crores	Poor
Advances to women	3.74%	Benchmark is 5%



# Thank You



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