

73rd Meeting of

State Level Bankers' Committee

Convenor : J&K Bank



Structure of Presentation:

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

Aggregative Analysis :

- ❖ Total Credit off-take = Rs 4356.43 crore
- ❖ Of which
- ❖ Non Priority = Rs. 2355.65 crore (54 %)
- ❖ Priority = Rs 2000.78 crore (46%)

Credit to Priority Sector

Total off-take: Rs 2000.78 Cr

- ❖ Agriculture :Rs 370.44 Cr
- ❖ Small Enterprises: Rs 579.73 Cr
- ❖ Micro Credit:: Rs 261.38
- ❖ Retail Trade: Rs 581.77
- ❖ Education: Rs 58.26
- ❖ Housing: Rs 149.18 Cr

Percentage to Total

- 18.51%
- 28.97%
- 13.06%
- 29.07%
- 2.91%
- 7.45%



Performance Review

- Annual Action Plan for Priority sector Lending FY08:
 - Financial Terms
 - Target : Rs 1623.69 Crores
 - Achievement: Rs. 2000.78 Crores
 - Percentage Achievement: 123 % (64% PY)
 - Physical Terms
 - Target : 1,62,112
 - Achievement: 91,111
 - Percentage Achievement: 56%(29% PY)
- Such an impressive performance has been recorded for the 1st time

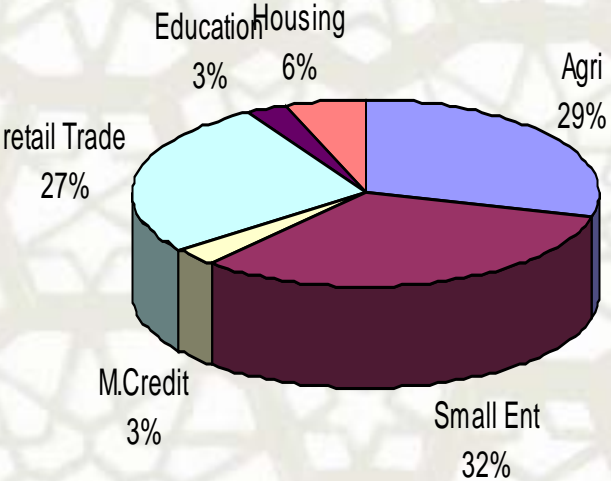
Credit by Sector

Rs Crores

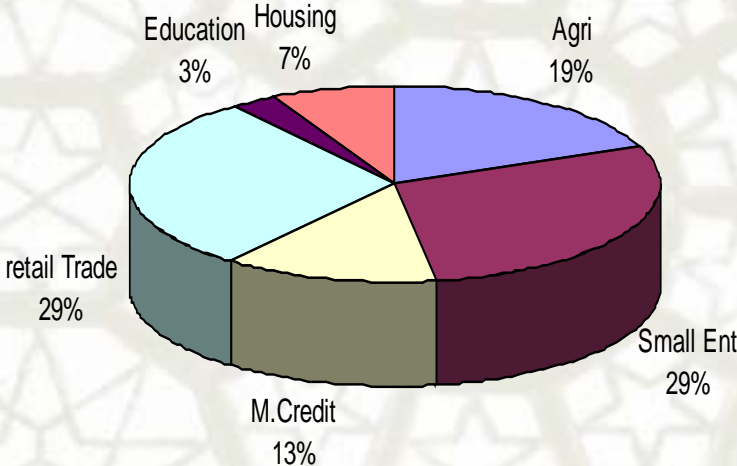
	Targets	Achievement	%age
Agriculture	Rs.472.38	Rs.370.44	78
Small Ent.	Rs.525.39	Rs.579.73	110
Micro Credit	Rs.53.93	Rs.261.37	485
Retail Trade	Rs.435.21	Rs.581.76	134
Education	Rs. 47.13	Rs.58.26	124
Housing	Rs. 89.63	Rs.159.18	166

Credit Composition: Intentions Vs Reality

Targets



Actuals



Average Ticket Size

Amount in Rs

Targets

Actuals

Agriculture	44580
Small Ent.	294500
Micro Credit	80885
Retail Trade	161500
Education	275000
Housing	303000

Agriculture	99670
Small Ent.	450000
Micro Credit	332000
Retail Trade	223000
Education	218000
Housing	336000

Credit By Region

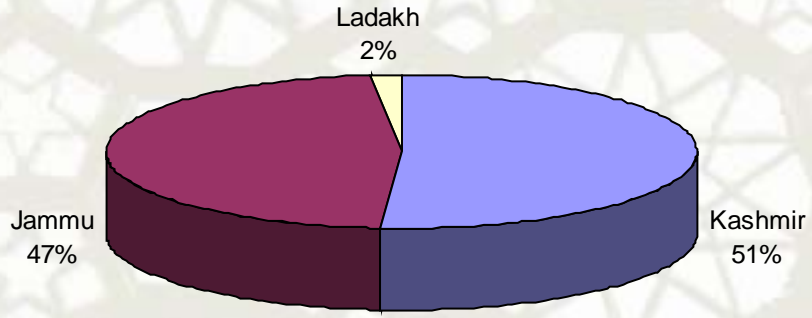
Absolutes and Priority Sector target achievement(%)

Rs in crores

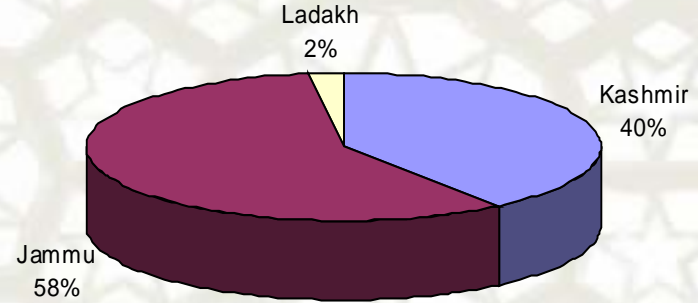
Region	Priority	Non-Priority	Total
Kashmir	794.75 (96%) (PY 60%)	1426.02	2220.77
Jammu	1161.46 (152%) (PY 68%)	885.88	2047.34
Ladakh	44.56 (167%) (PY 70%)	43.74	88.30
Total	2000.78 (123%) (PY 64%)	2355.64	4356.42

Credit By Region: Targeted off-take Vs Actuals(%)

Target



Actual



Sector-Space Matrix

Rs in crores

	Agriculture	S. Enterprises	M. Credit	R. Trade	Education	Housing
Kashmir	216	210	88	209	18	54
Jammu	153	348	169	357	40	93
Ladakh	1	2	3.84	16	0.10	1.53
Total	370	580	261	582	58	149

Achievement Matrix %

Rs. in Crores

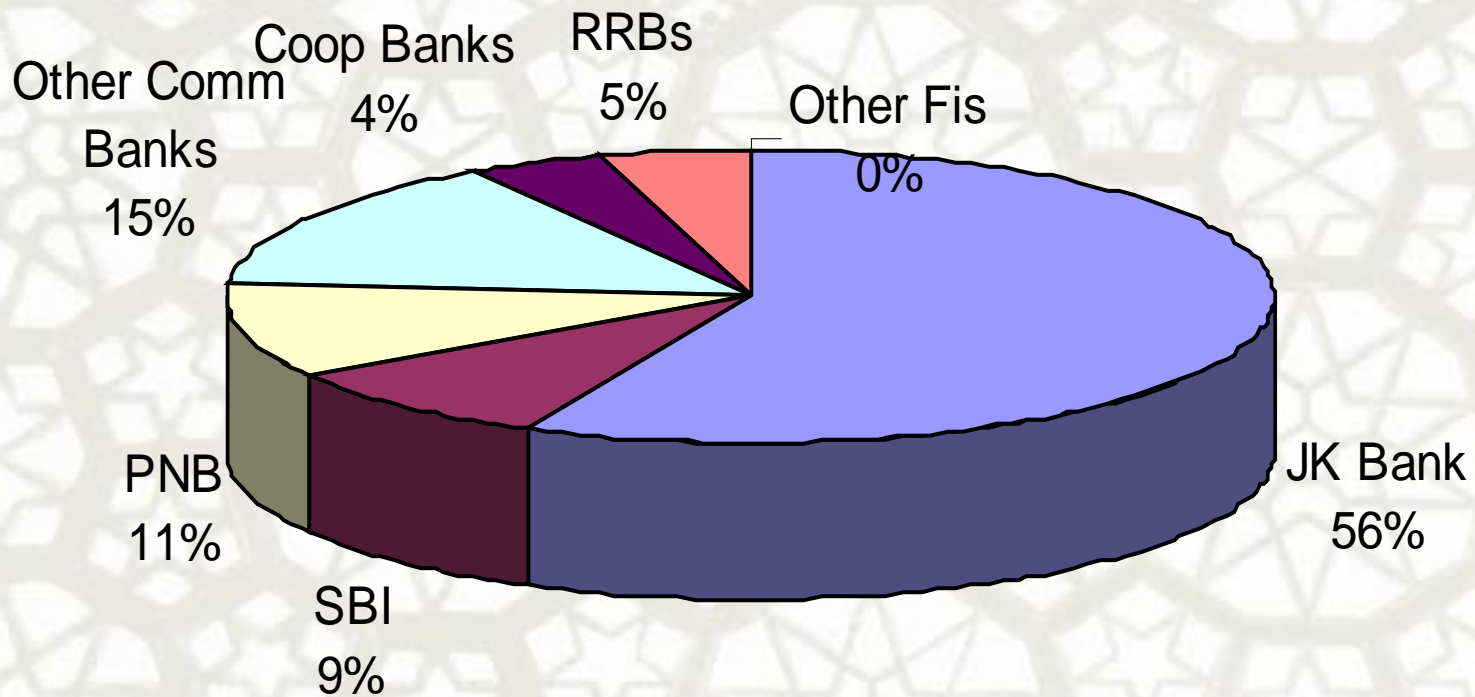
	Agriculture	S.Enterprise	M. Credit	R. Trade	Education	Housing	T0tal
Kashmir	69	114	277	89	80	119	96
Jammu	99	105	909	184	170	218	152
Ladakh	109	197	111	271	9	114	167
Total	78	110	485	134	124	166	123

Credit by Institution (Priority Sector)

Rs in Crores

Institution/s	Disbursals	Achievement%
J&K Bank	811	127
SBI	220	93
PNB	337	130
Other Comm. Banks	362	338
Coop. Banks	140	78
RRBs	128	64
Other FIs	1.30	30

Total Credit By Institution (%)

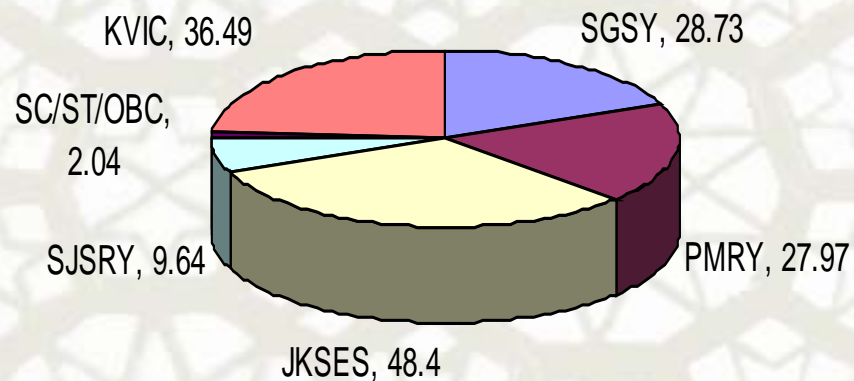


Sponsored Schemes

Credit disbursement through Six Major schemes

•Rs In Crores

•Target Achievement



SGSY	57%	(31%)
PMRY	78%	(38%)
JKSES	57%	(32%)
SJSRY	37%	(12%)
KVIB	64%	(34%)
SC/ST	27%	(18%)

Issues:

- State government not proactive
- Sponsored schemes not delivering as intended
- Need for a restructured set up
- Debt waiver

Thank You

