

State Level Bankers' Committee

74th Meeting

Annual Credit Plan & Performance:

April- September, 2008-2009



J&K Bank

Structure of Presentation:

- ❖ Credit Plan Performance:
 - ❖ Aggregate Analysis: First two quarters 2008-2009
 - ❖ Disaggregated Analysis by:
 - ❖ Sectors
 - ❖ Spaces
 - ❖ Service providers
 - ❖ Sponsored schemes



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Aggregative Analysis : Two Quarters

❖ Total Credit off-take = Rs 1,599 crore

Of which

❖ Non Priority = Rs 768 crore (Q2/Q1 : 52 %)

❖ Priority = Rs 831 crore (Q2/Q1 : 74%)



J&K Bank

Credit to Priority Sector: Off-take

❖ Total off-take : Rs 831 crore

Sectoral break up:

❖ Agriculture : Rs 175 Cr

❖ SME : Rs 270 Cr

❖ Micro Credit : Rs 71 Cr

❖ Retail Trade : Rs 215 Cr

❖ Education : Rs 22 Cr

❖ Housing : Rs 77 Cr



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Performance Review

- Annual Action Plan for Priority sector Lending FY09:
- Financial Terms
 - Target : Rs 1,909.85 Crores
 - Achievement: Rs 830.94 Crores
 - Percentage Achievement: 44 % (PY 67%)
- Physical Terms
 - Target : 1,74,128
 - Achievement: 45,465
 - Percentage Achievement: 26%

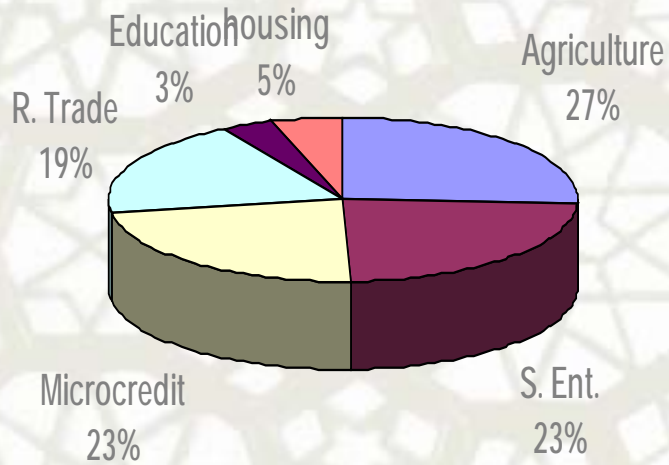
Credit by Sector

Rs in Crores

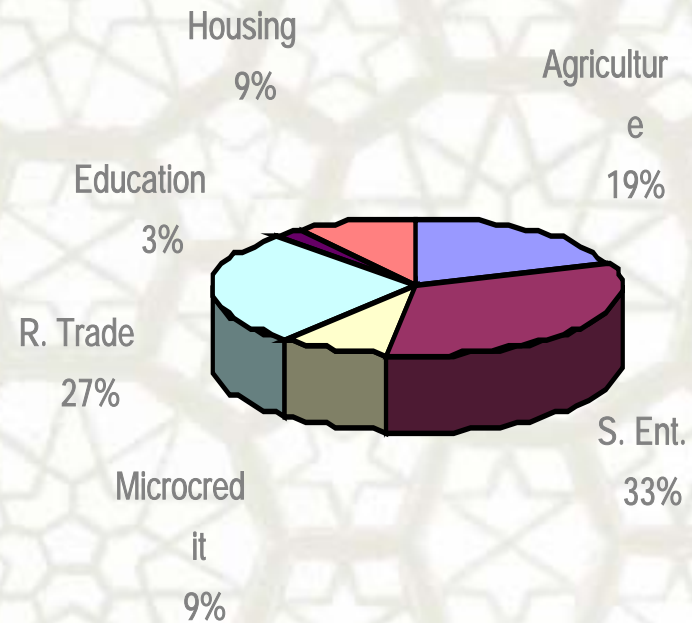
Sector	Targets	Ach.	%age
Agriculture	Rs.493.78	Rs.175.43	36%
S. Enterprises	Rs.448.62	Rs. 270.30	60%
Microcredit	Rs.438.90	Rs. 71.02	16%
Retail Trade	Rs. 367.56	Rs 215.06	59%
Education	Rs. 65.07	Rs 22.50	35%
Housing	Rs. 95.92	Rs 76.63	80%
Total	Rs. 1909.85	Rs. 830.94	44%

Credit Composition: Intent Vs Reality

Targets



Actuals



Average Ticket Size: Travesty of targets

Targets

Agriculture	Rs.46,000
S. Enterprises	Rs.2,91,400
Microcredit	Rs.2,27,200
R. Trade	Rs.1,41,000
Education	Rs.2,35,000
Housing	Rs. 2,90,000

Actuals

Agriculture	Rs 99,000
S. Enterprises	Rs 3,23,000
Microcredit	Rs 1,41,000
R. Trade	Rs. 2,09,000
Education	Rs. 1,94,000
Housing	Rs 2,58,000

Credit By Region

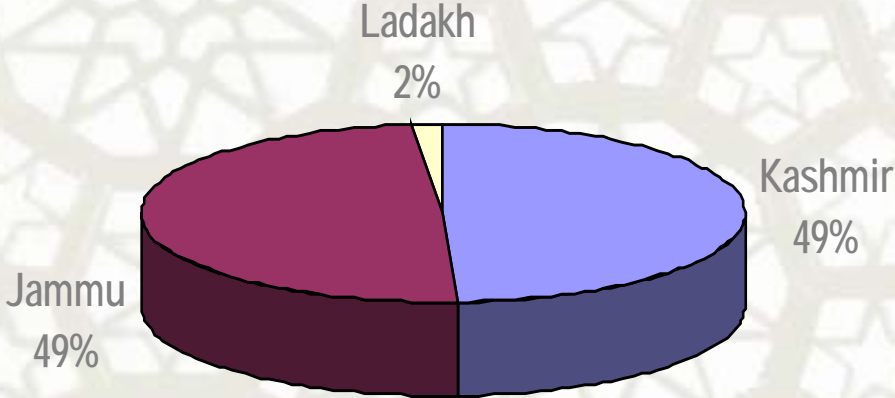
Absolutes and Priority Sector target achievement(%)

•Rs in Crores

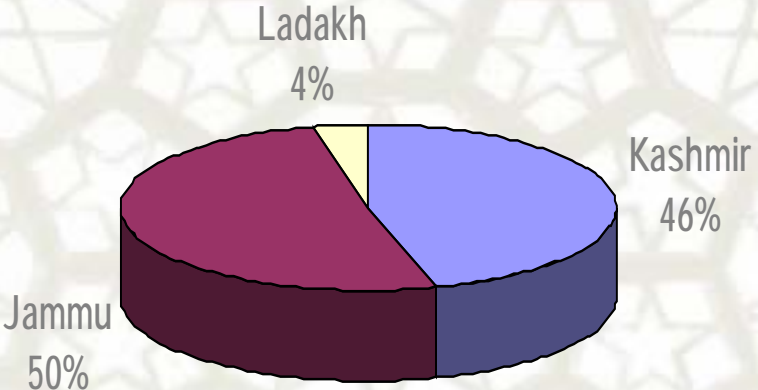
Region	Priority	Non-Priority	Total
Kashmir	378.60 (40%)	416.93	795.53
Jammu	421.46 (45%)	334.50	755.96
Ladakh	30.88 (90%)	16.84	47.73
Total	830.94 (44%)	768.28	1599.22

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	112	96	28	102	11	30
Jammu	62	167	36	101	12	45
Ladakh	1.6	8	7	13	.03	2
Total	175.6	271	71	216	23	77

Achievement Matrix %

	Agriculture	Small Enterprises	Micro credit	Retail Trade	Education	Housing	Total
Kashmir	37	42	31	43	28	72	40
Jammu	33	80	10	80	47	89	45
Ladakh	35	70	128	176	2	46	90
Total	36	60	16	59	35	80	44



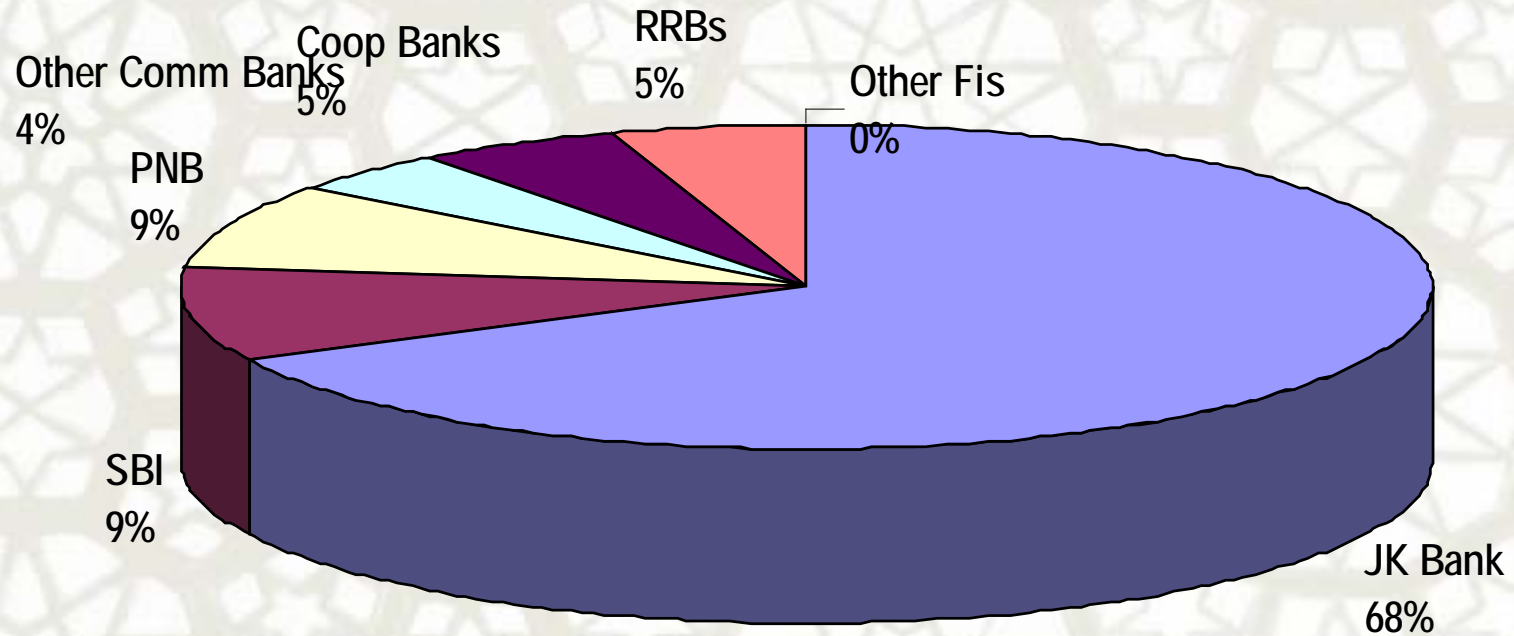
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Credit by Institution

Rs in Crores

Institution/s	Disbursals	Achievement%
J&K Bank	1081.66	59
SBI	147.14	39
PNB	139.68	49
Other Comm. Banks	64.84	19
Coop. Banks	85.93	28
RRBs	78.45	21
Other FIs	1.49	27

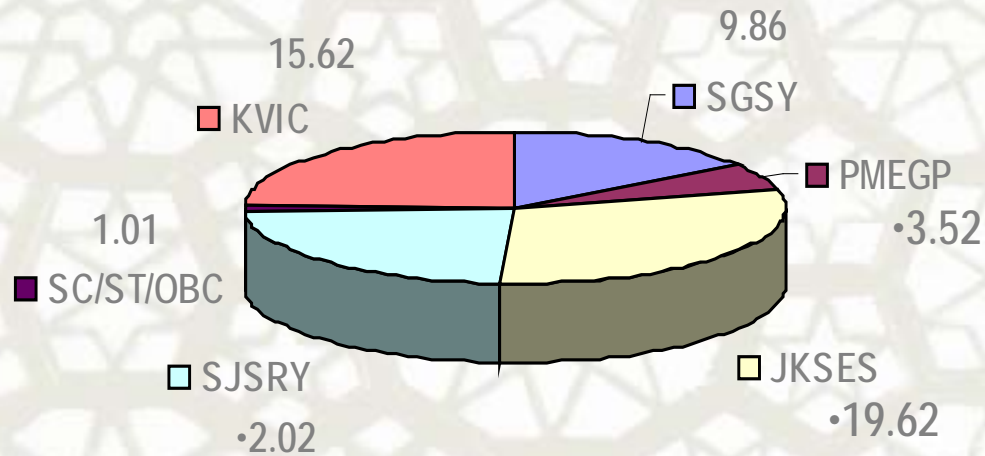
Credit By Institution (%)



Sponsored Schemes

Credit disbursement through Six Major schemes

•Rs In Crores



•Target Achievement

SGSY	17%
PMEGP	6%
JKSES	19%
SJSRY	14%
KVIC	18%
SC/ST	11%

Issues:

- Timely preparation of ACP and its synchronization with Banks' Business plans
- Realism about ticket size of lending
- Financial targets met better than physical targets or
- Penetration of lending
- Target mix at variance with actual causing distortions

Thank You