

State Level Bankers' Committee

77th Meeting

Annual Credit Plan & performance:

Q1 of FY 09-10



Structure of Presentation:

- ❖ Credit Plan Performance:
 - ❖ Aggregate Analysis: Q1 of FY 09-10
 - ❖ Disaggregated Analysis by:
 - ❖ Sectors
 - ❖ Spaces
 - ❖ Service providers
 - ❖ Sponsored schemes

Annual Credit Plan: Performance



Aggregative Analysis :Q1 of FY 09-10

❖ Total Credit off-take = Rs 817 crore

Of which

❖ Non Priority = Rs. 258 crore

❖ Priority = Rs. 559 crore

Credit to Priority Sector: Off-take

❖ Total off-take = Rs 559 crore

	Q1-FY 09-10	Q1-FY08-09
❖ Agriculture :	Rs 130 Cr	Rs. 98 Cr
❖ SME :	Rs 124 Cr	Rs. 130 Cr
❖ Micro Credit:	Rs 52 Cr	Rs. 71 Cr
❖ Retail Trade:	Rs 111 Cr	Rs. 128 Cr
❖ Education:	Rs 15 Cr	Rs. 11 Cr
❖ Housing:	Rs 127 Cr	Rs. 38 Cr

Performance Review

- Annual Action Plan for Priority sector Lending FY09-10:
- Financial Terms
 - Target : Rs.2305 Crores (PY 1910)
 - Achievement: Rs. 559 Crores (PY 476)
 - Percentage Achievement: 24 (PY 25)
- Physical Terms
 - Target : 1,82,958
 - Achievement: 45,737
 - Percentage Achievement: 25%

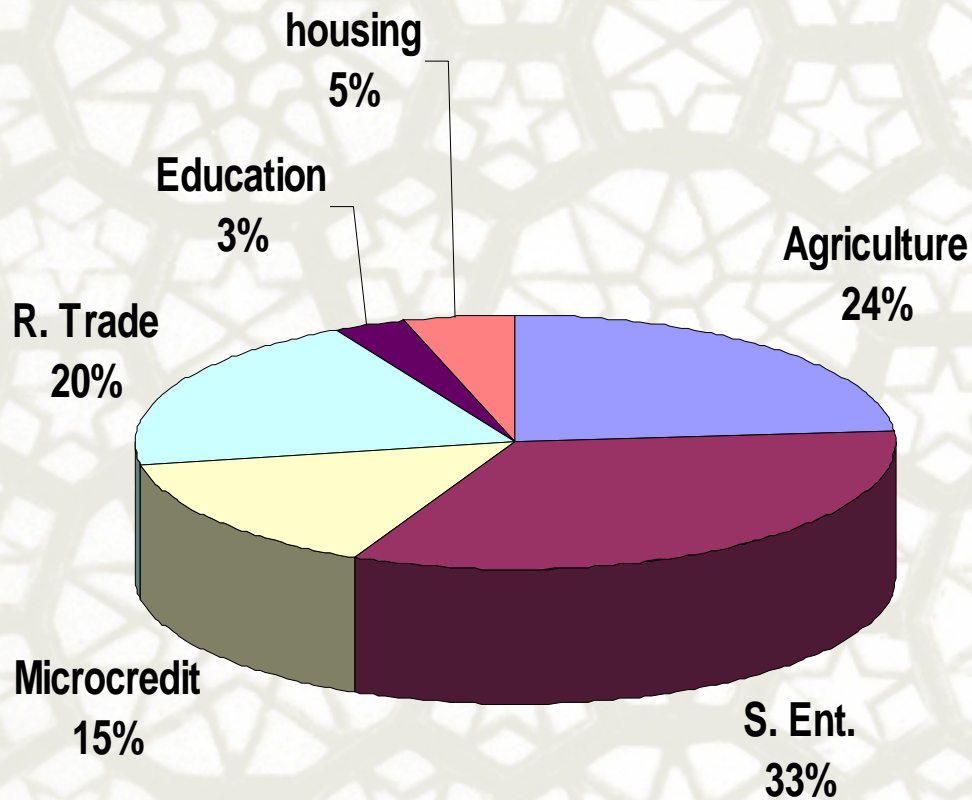
Credit by Sector

Rs in Crores

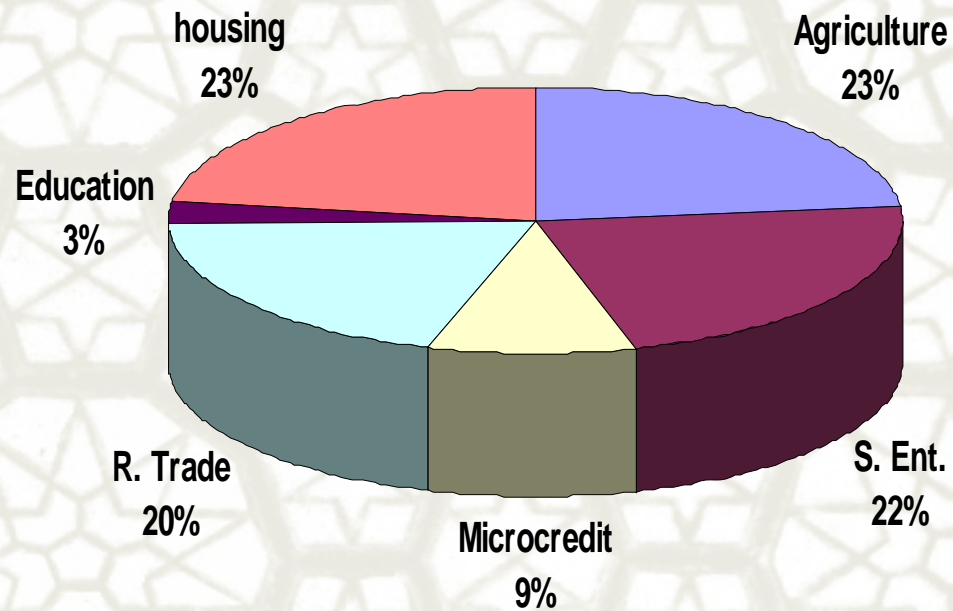
Sector	Targets	Ach.	%age
Agriculture	Rs.545	Rs.130	24%
S. Enterprises	Rs.770	Rs.124	16%
Micro credit	Rs.348	Rs. 52	15%
Retail Trade	Rs. 462	Rs 111	24%
Education	Rs. 68	Rs. 15	23%
Housing	Rs. 112	Rs 127	113%
Total	Rs. 2305	Rs. 559	24%

Credit Composition: Intentions Vs Reality

Targets



Achievement



Actuals

Average Ticket Size: Intentions Vs Reality

	Targets	Actuals
Agriculture	Rs.49,000	Rs 54,000
S. Enterprises	Rs.4,09,000	Rs 2,67,000
Microcredit	Rs.1,72,000	Rs 1,25,000
R. Trade	Rs.1,77,000	Rs. 2,00,000
Education	Rs.2,31,000	Rs. 1,63,000
Housing	Rs. 3,11,000	Rs 2,00,000

Credit By Region

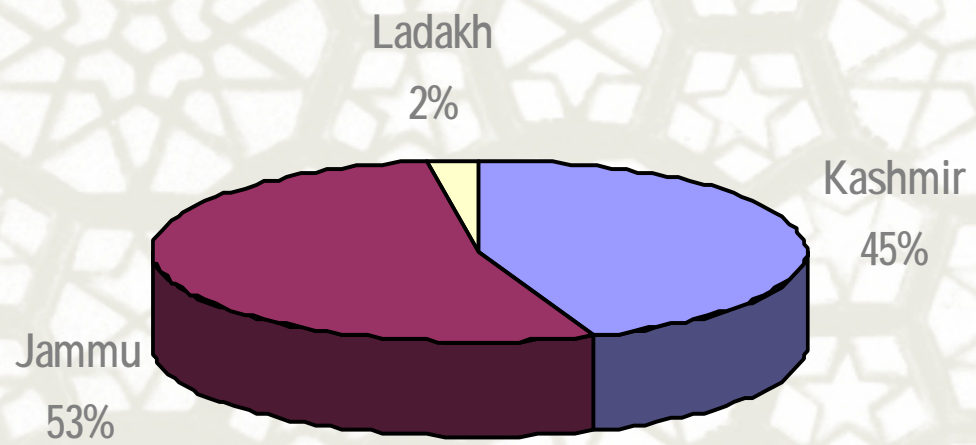
Absolutes and Priority Sector target achievement(%)

•Rs in Crores

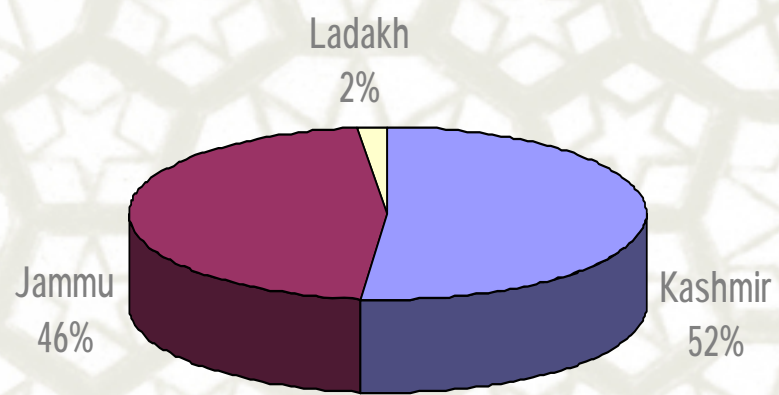
Region	Priority	Non-Priority	Total
Kashmir	289 (28%)	109	398
Jammu	259 (21%)	142	401
Ladakh	11 (20%)	7	18
Total	559 (24%)	258	817

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	81	55	31	55	9	58
Jammu	49	66	17	52	6	69
Ladakh	0.01	3	4	4	0	0.19
Total	130	124	52	111	15	127

Achievement Matrix %

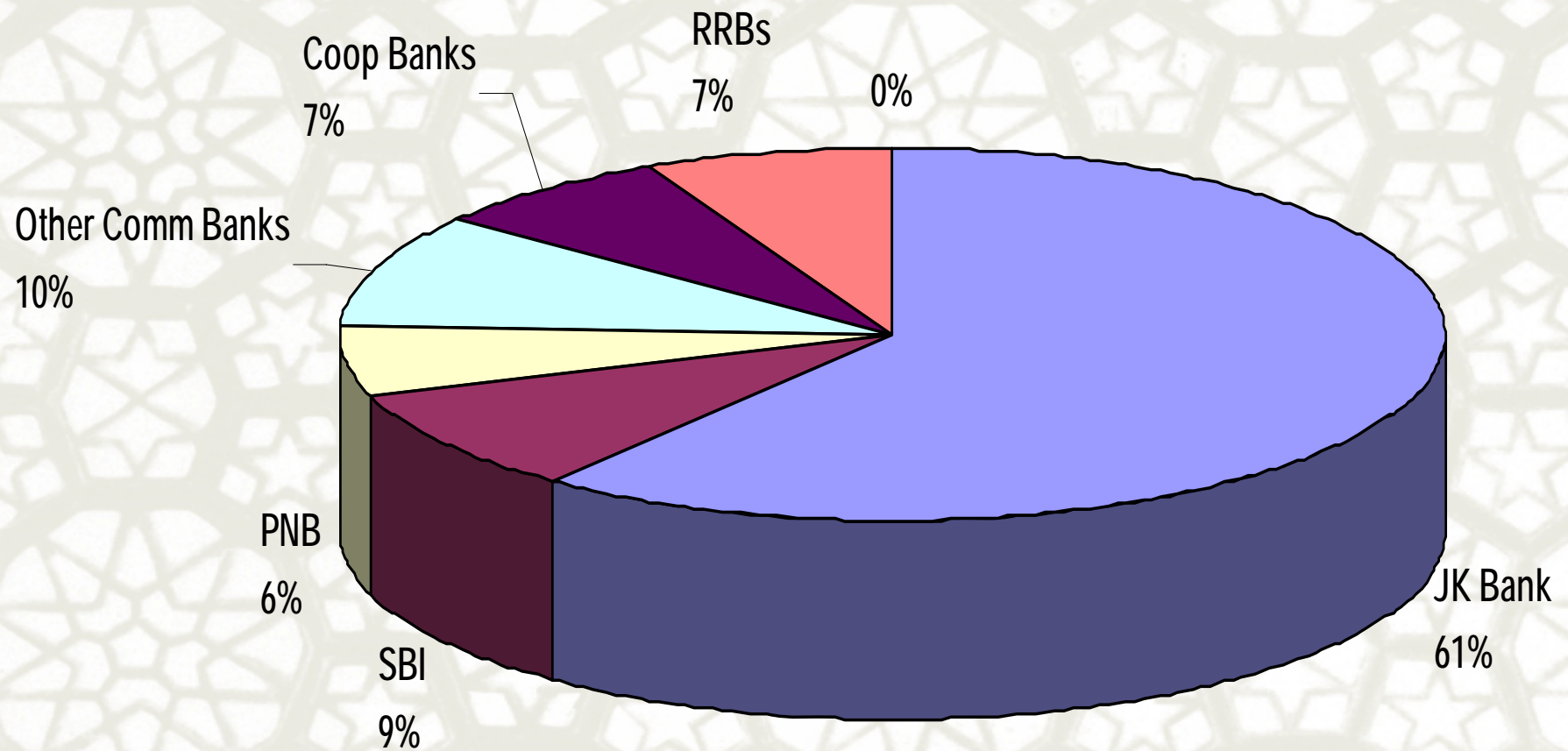
	Agriculture	Small Enterprises	Micro credit	Retail Trade	Education	Housing	Total
Kashmir	25	19	29	22	34	143	28
Jammu	23	14	7	26	16	103	21
Ladakh	2	24	37	30	0	4	20
Total	24	16	15	24	23	113	24

Credit by Institution

Rs in Crores

Institution/s	Disbursals (Pri. Sector)	Target Achievement%	Disbursals (Non Pri. Sector)	Total
J&K Bank	351	39	142	493
SBI	55	18	21	76
PNB	30	15	22	52
Other Comm. Banks	38	10	40	78
Coop. Banks	45	17	15	60
RRBs	40	15	18	58
Other FIs	0.19	5	0	0.19

Credit By Institution (%)

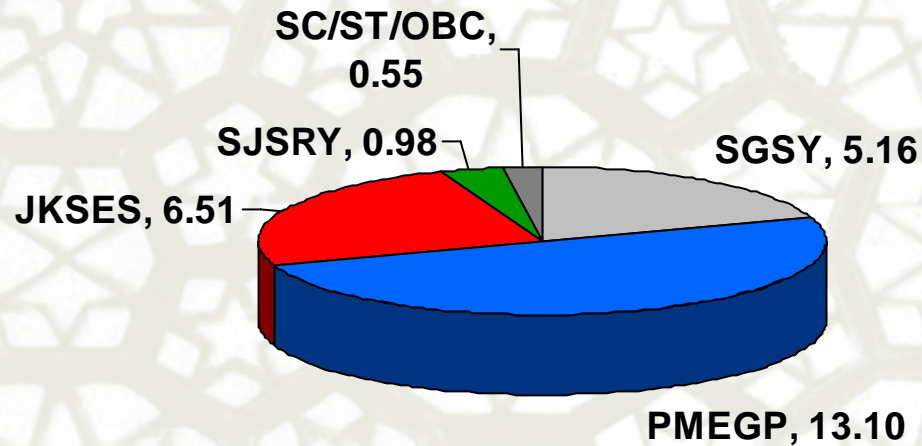


Sponsored Schemes

Credit disbursement through Six Major schemes

•Rs In Crores

•Target Achievement



SGSY	9%
PMEGP	11%
JKSES	7%
SJSRY	8%
SC/ST	5%
Total	9%

Credit Scenario:

CD Ratio	45.84%	Needs improvement Benchmark 60%	
Priority Sector Credit	51%	Satisfactory	Benchmark 40%
Agriculture Credit	12%	Poor	Benchmark 18%
Credit to SME	17%	Satisfactory	Benchmark 40%
Advances to weaker sections	13%	Satisfactory	Benchmark 10%
Credit under DRI	0.96 Crores	Poor	
Advances to women	3%	Poor	Benchmark is 5%

Thank You

