

# State Level Bankers' Committee

## 78<sup>th</sup> Meeting

Annual Credit Plan & performance:

H1, FY 2009-10



# Structure of Presentation:

- ❖ Credit Plan Performance:
  - ❖ Aggregate Analysis:H1-10
  - ❖ Disaggregated Analysis by:
    - ❖ Sectors
    - ❖ Spaces
    - ❖ Service providers
    - ❖ Sponsored schemes

# Annual Credit Plan: Performance



# Aggregative Analysis : FY 2009-10

❖ Total Credit off-take = Rs. 1674 crore

Of which:

❖ Non Priority = Rs. 526 crore

❖ Priority = Rs. 1148 crore

# Credit to Priority Sector: Off-take

❖ Total off-take = Rs. 1148 crore

	SEP-09	SEP-08
❖ Agriculture :	Rs 255 Cr	Rs. 175 Cr
❖ SME :	Rs 234 Cr	Rs. 270 Cr
❖ Micro Credit:	Rs 96 Cr	Rs. 71Cr
❖ Retail Trade:	Rs 211 Cr	Rs. 215 Cr
❖ Education:	Rs 31 Cr	Rs. 22Cr
❖ Housing:	Rs 321 Cr	Rs. 77 Cr



**J&K Bank**

# Performance Review: Priority Sector

- Annual Action Plan for Priority sector Lending FY09-10:
- Financial Terms
  - Target : Rs.2300 Crores (PY 1910)
  - Achievement: Rs.1148 Crores (PY 830)
  - Percentage Achievement: 50 % ( PY 44 )
- Physical Terms
  - Target : 1,82,854
  - Achievement: 68,589
  - Percentage Achievement: 38%

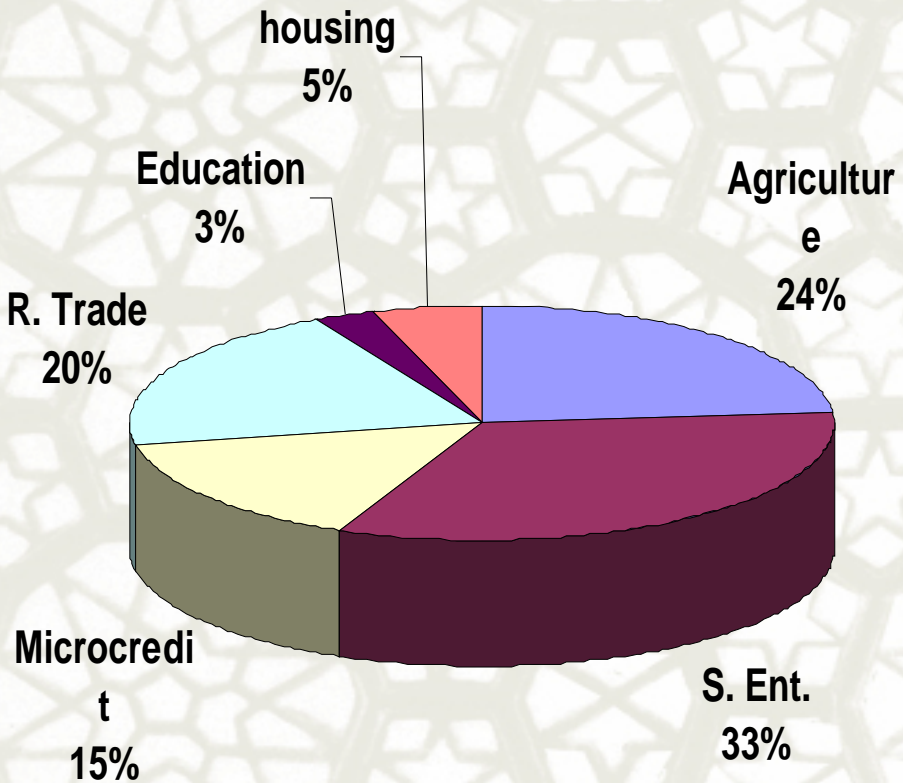
# Credit by Sector

Rs in Crores

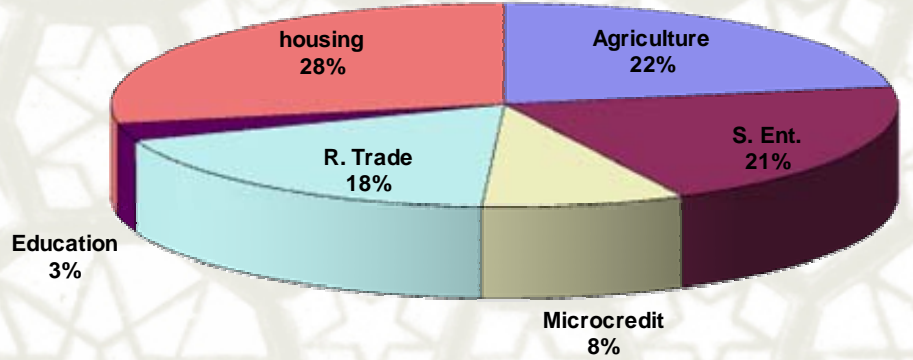
Sector	Targets	Ach.	%age
Agriculture	542	255	47%
S. Enterprises	759	234	31%
Micro credit	351	96	27%
Retail Trade	467	211	45%
Education	68	31	46%
Housing	113	321	286%
Total	2300	1148	50%

# Credit Composition: Intentions Vs Reality

Targets



Achievement





# Average Ticket Size: Intentions Vs Reality

	Targets	Actuals
Agriculture	49,000	94,000
S. Enterprises	4,12,000	3,19,000
Microcredit	1,70,000	1,45,000
R. Trade	1,79,000	2,02,000
Education	2,31,000	1,74,000
Housing	3,11,000	2,08,000

# Credit By Region

Absolutes and Priority Sector target achievement(%)

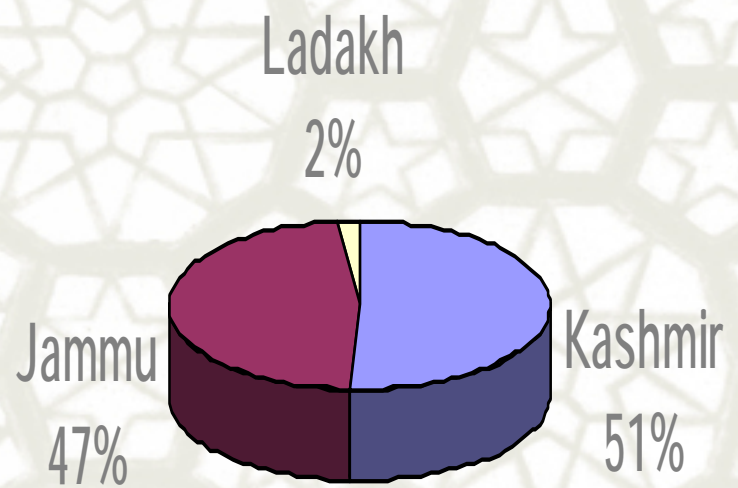
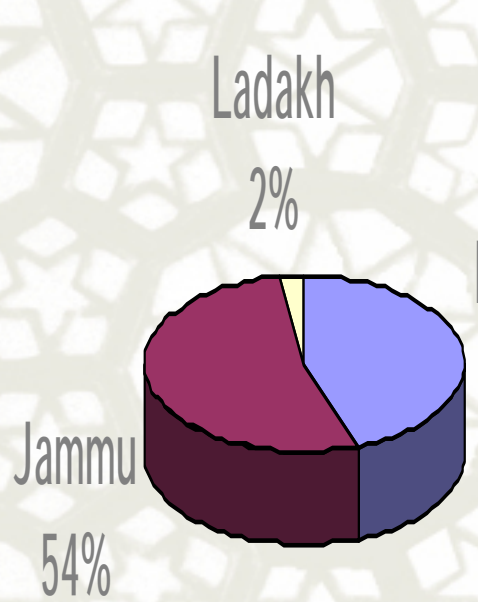
•Rs in Crores

Region	Priority	Non-Priority	Total
Kashmir	583 (57%)	240	823
Jammu	542 (44%)	268	810
Ladakh	23 (43%)	18	41
Total	1148 (50%)	526	1674

# 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	160	93	43	104	15	168
Jammu	94	135	44	100	16	153
Ladakh	0.86	6.62	9	5.95	0.20	0.79
Total	255	234	96	210	31	322

# Achievement Matrix %

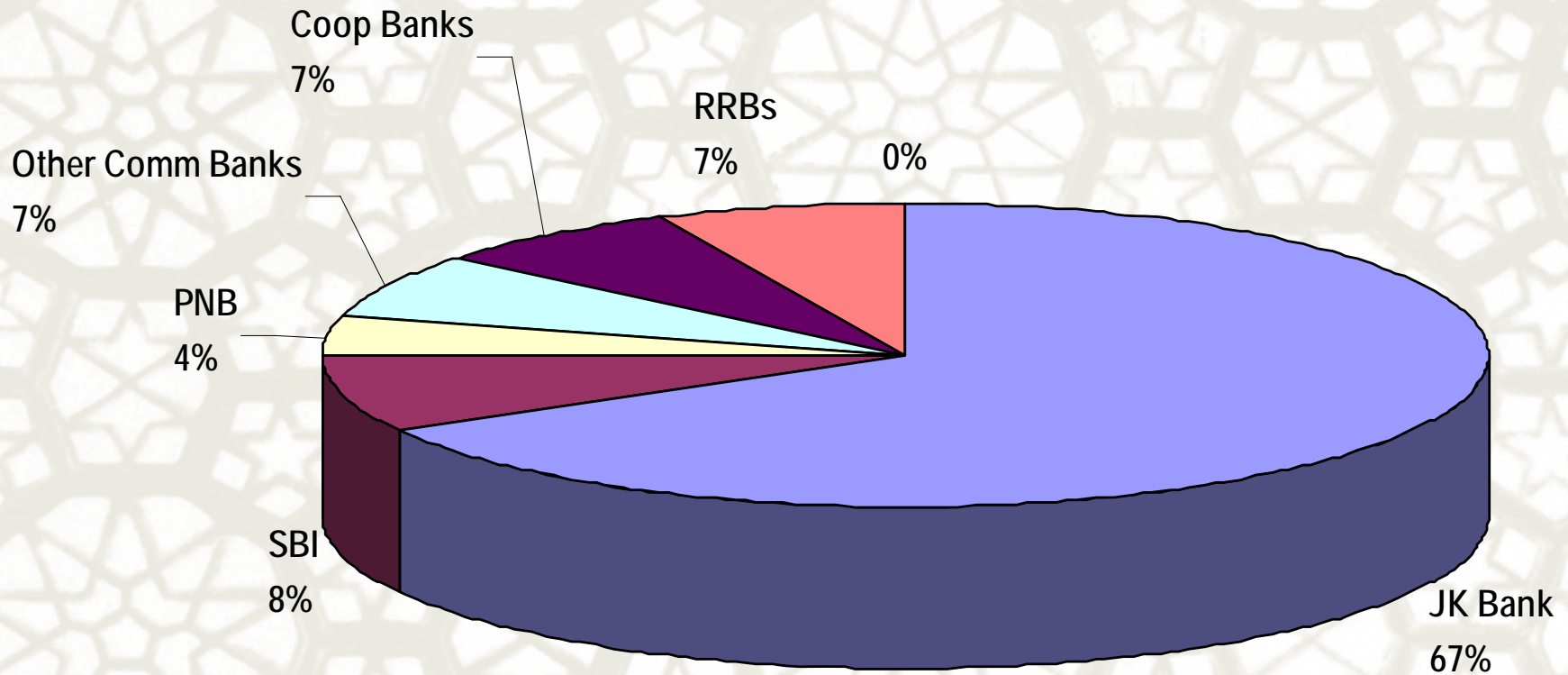
	Agriculture	Small Enterprises	Micro credit	Retail Trade	Education	Housing	Total
Kashmir	50	34	39	41	54	412	57
Jammu	44	29	19	49	43	230	44
Ladakh	7	48	87	54	7	16	43
Total	47	31	27	45	46	286	50

# Credit by Institution

Rs in Crores

Institution/s	Disbursals (Pri. Sector)	Target Achievement%	Disbursals ( Non Pri. Sector)	Total
J&K Bank	775	86	340	1115
SBI	103	34	39	142
PNB	51	26	19	70
Other Comm. Banks	63	17	52	115
Coop. Banks	84	32	33	117
RRBs	72	27	43	115
Other FIs	0.44	10	0	0.44

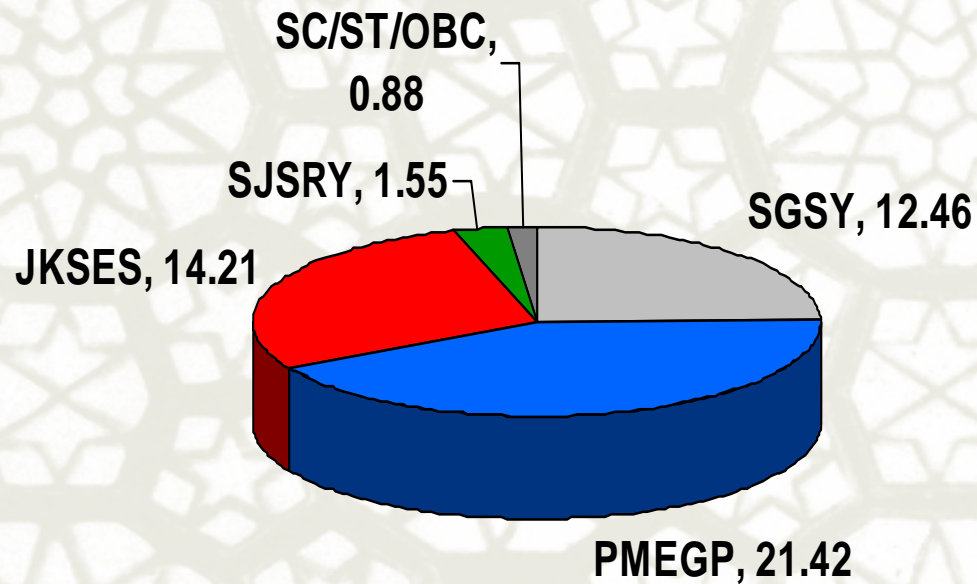
# Credit By Institution (%)



# Sponsored Schemes

## Credit disbursement through Six Major schemes

•Rs In Crores



•Target Achievement


SGSY	21%
PMEGP	18%
JKSES	14%
SJSRY	13%
SC/ST	7%
total	17%



# Priority Sector Lending : 2001 to 2009

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	2001	2005	2009
All Banks	1360	2657.0	7298
J&K Bank	595	1235	4345
Share of J&K Bank	44 %	46 %	60 %



**J&K Bank**

# Priority Sector:

JKBank 2008 & 09

	<b>2007-08</b>	<b>%age growth</b>	<b>2008-09</b>	<b>%age growth</b>
<b>Priority Sector Adv.</b>	2819.84	43.30	4345.18	54.09
<b>Agriculture Sector</b>	492.96	38.64	1131.37	129.5

# Other Priority sector segments

J&K Bank 2008-09

<b>Sectors</b> <b>(% to Total Advances)</b>	<b>FY08</b>	<b>FY09</b>	<b>YoY</b>
Advances to Small Enterprises Sector	1147.67 (12.78)	1255.26 (12.24)	9.37
Advances to Retail Trade sector	883.39 (9.83)	1061.91 (10.35)	20.21
Advances to Education Sector	34.25 (0.38)	69.49 (0.68)	102.89
Advances to Housing Sector	261.57 (2.91)	827.15 (8.06)	216.23
Advances to weaker sections	618.3 (6.88)	1266.82 (12.35)	104.89



J&K Bank

# Credit Deposit Ratio: 2001 to 2009

# Total Bank Business in J&K:2001 to 2009

	2001	2004	2009
Deposits	11682	16903	32678
Advances	3527	5908	14983
CD Ratio	30.19	34.95	45.85

# J&K Bank Business in J&K: 2001-09

	2001	2004	2009
Deposits	6472	9313	19420
Advances	2295	3998	10256
CD Ratio	35.46	42.94	52.81

# J&K state excluding JKBank

	<b>2001</b>	<b>2004</b>	<b>2009</b>
<b>Deposits</b>	5210	7589	13257
<b>Advances</b>	1232	1910	4726
<b>CD Ratio</b>	23.64	25.56	35.31



# CD Ratio: Major Institutions

2004 to 2009

	2004	2008	2009
<b>J&amp;K Bank</b>	<b>35.46</b>	<b>52.85</b>	<b>52.81</b>
<b>SBI</b>	<b>19.53</b>	<b>33.71</b>	<b>29.75</b>
<b>PNB</b>	<b>24.53</b>	<b>42.09</b>	<b>35.63</b>
<b>RRBs</b>	<b>21.24</b>	<b>32.92</b>	<b>32.77</b>
<b>Coop Banks</b>	<b>37.12</b>	<b>41.41</b>	<b>39.29</b>



**J&K Bank**

# Credit Scenario:30.09.2009

CD Ratio	46.70%	Needs improvement
Priority Sector Credit	49.81%	Satisfactory
Agriculture Credit	11.52%	Poor
Credit to SME	16.93%	Satisfactory
Advances to weaker sections	13.92%	Satisfactory
Credit under DRI	0.01%	Poor
Advances to women	2.86%	Benchmark is 5%

Thank You

