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BANKING IN JAMMU AND KASHMIR: AN OVERVIEW

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ABSTRACT

Banks continue to play an important role in the economic environment. Historically, banks have played the role of intermediation between the savers and the investors. Besides transforming resources from savers to investors, these instruments enable allocation of risks and reallocation of capital to more efficient use. Bank credit to productive sectors of the economy has a critical role in sustaining the growth process. This research paper provides a complete look about agency-wise number of banks branches in Jammu and Kashmir, banking development over the years in J & K, agency-wise business performance of all scheduled commercial banks in comparison with all India level, banking profile with their business position in districts, business performance of central cooperative banks. And suggest suitable measures to overcome the problems. Significant part of the study depends on secondary sources. But information has also been obtained from primary sources which include interviews, comments, observations, opinion, notes, etc. of the persons concerned with the banking in Jammu and Kashmir. Banking is an instrument of economic growth in the state of Jammu and Kashmir and has contributed a lot in developing the economy. The role of banking services is overwhelmingly recognized in the equitable growth process. The banks have a direct bearing on poverty alleviation and unemployment reduction. Thus banking is the best way to fight the evil of unemployment.

KEYWORDS

Agency-wise, Co-operative, Commercial, Development, Jammu and Kashmir, Schedule.

INTRODUCTION

India has a strong and vibrant banking sector comprising state-owned banks, private sector banks, foreign banks, financial institutions and regional banks including co-operative banks, rural banks etc. The banking system in India is entirely controlled regulated and directed by Reserve Bank of India (RBI) which acts as monetary authority of the country. RBI lays down guidelines for day-to-day functioning of banks within the overall frame work of the Banking Regulation Act, 1949. The India banking sector is dominated by 28 state-owned banks which operate through a network of about 50,000 branches. Banking structure in Jammu and Kashmir consists of commercial banks, regional rural banks and cooperative banks. The growth of commercial banks and co-operative credit societies has been really spectacular.

OBJECTIVES OF THE STUDY

The focus of the study is on the following objectives:

1. To review the agency-wise number of bank branches by area in J& K.
2. To review the banking development over the years in J&K.
3. To study agency-wise business performance of all scheduled commercial banks v/s all India.
4. To study the business performance of central cooperative banks in J&K.
5. To identify the problems and suggest suitable measures to overcome the problems.

METHODOLOGY ADOPTED

Significant part of the study depends on secondary sources. But information has also been obtained from primary sources which include interviews, comments, observations, opinion, notes, etc. of the persons concerned with banking in the Jammu and Kashmir. The primary information was also gathered through discussion with persons in State Bank of India, Regional Rural Banks, Scheduled Commercial Banks etc. Materials for the present study were collected from the published records available in the library of Baba Ghulam Shah Badshah University, Rajouri, Jammu and Kashmir, DSEO, various Economic survey, Reserve Bank of India's report magazines, journals, annual reports and periodicals, have also been gone through to derive information pertaining to the present study.

LIMITATIONS OF THE STUDY

Nothing is perfect so is this study. The present study suffers from certain limitations. The study is based on the information from secondary source which reduce the degree of reliability. However, attempt has been made to collect maximum information from the official record of banks in general and J&K in particular on the various aspects of the study. Most of the departments neither publish the information nor do they allow the outsiders an access to their records, internal workings etc. on the pretext of maintaining secrecy. This restricts the data availability. It was difficult to collect all the necessary data from grass-root level.

PROFILE OF BANKING STRUCTURE IN THE STATE OF JAMMU AND KASHMIR

The spread of banking network is a continuous process. An addition of 12 bank branches has been made in the banking network during the period of six months only between March, 2009 and September, 2009 in J&K. Profile of banking structure by area and by bank group as on September, 2009 is as follows:

TABLE NO. 1: AGENCY-WISE NUMBER OF BANK BRANCHES BY AREA IN J&K

Bank Group	Rural	Semi Urban	Urban/Metropolitan	Total	Percentage share
State Bank of India and its Associates	66	37	41	144	14.88
Regional Rural Banks	212	23	14	249	25.72
Nationalized Banks	35	34	97	166	17.15
Other Scheduled Commercial Banks	219	84	106	409	42.25
All Scheduled Commercial Banks	532	178	258	968	100
Percentage Share	54.96	18.36	26.65	100	

Source: Govt. of J&K, Economic survey 2009-10, Directorate of Economic & Statistics, J&K, p 119.

At the end of September, 2009, there were 968 bank branches of All Scheduled Commercial Banks in the state; the corresponding number of banks for India was 81090. Major chunk of 409 bank branches is under the ownership of bank group categorized as "Other Scheduled Commercial Banks" accounting for 42.25%, the agency known by "Regional Rural Banks" claims another 25.72% of banking structure with 249 branches, "Nationalized Banks" have a network of 166 branches sharing 17.15% and only 14.88% share of All Scheduled Commercial Banks goes to "State Bank of India and its Associates" with a lowest number of 144

branches. There is no foreign bank in the State. To be more specific, out of twelve additional bank branches, SBI and its associate banks have added 10 branches and Other Scheduled Commercial Banks have added two more branches in their networking.

The profile of All Scheduled Commercial Banks further indicates that bank branches located in rural areas account for major share (54.96%) with a count of 532 branches, followed by 258 and 178 branches located in Urban/Metropolitan and Semi Urban areas sharing 26.65% and 18.39% respectively. During the period March to September 2009 All Scheduled Commercial Banks have made addition of 5, 1 and 6 branches in their network in rural, semi urban and urban/metropolitan areas respectively.

With the increase in the bank networking the dependence per bank branch has considerably decreased over the years. The banking development over the years in J&K is as follows:

TABLE NO. 2: BANKING DEVELOPMENT IN JAMMU AND KASHMIR

Year	Bank Branches (No)	Area Covered (sq.kms)	Population Covered (No)	Deposits (Rs. in Cr.)	Credits (Rs. in Cr.)	Credit Deposit Ratio
2000-2001	816	124.25	12198	10105	3874	38.34
2001-2002	824	123.04	12637	11808	4244	35.94
2002-2003	829	122.30	12895	13243	5028	37.97
2003-2004	841	120.56	13049	14879	5831	39.19
2004- 2005	858	118.17	13130	17273	6673	38.63
2005-2006	856	118.44	13510	19281	8658	44.90
2006-2007	867	116.94	13693	21956	10377	47.26
2007-2008	914	110.93	13334	25148	12090	48.08
2008- 2009	956	106.05	13087	29355	13587	46.29
Sep, 2009	968	104.74	13268	29853	14686	49.19

Source: Government of India, Reserve Bank of India, Mumbai.

When the availability of bank branches is linked with area coverage, the dependence per bank branch has gone down from 124.25 Sq. kms ending September, 2009 as against 39.05 Sq. kms for the country. However, average population per bank branch is in the neighbourhood of thirteen thousand during the period 2001-02 to 2009-10 (as on September, 2009) as against around fourteen thousand at all India level at the end of September 2009.

BUSINESS PERFORMANCE OF SCHEDULED COMMERCIAL BANKS

The banks have maintained growth momentum in all the important areas of business operations.

AGGREGATE DEPOSITS

Aggregate deposits of All Scheduled Commercial Banks in the State rose by 16.73% to Rs. 29355 crore as on 31-03-2009, compared with an year ago period, as against 21.94% growth at national level during the same period. As on September 2009, the aggregate deposit of All Scheduled Commercial Banks stood at Rs. 29853 crore an increase of 1.7% over the deposits, ending March, 2009. This increase for the country was 4.17%. Average deposits per bank branch works out to be Rs. 30.84 crore a compared to Rs. 50.58 crore for the country at the end of September, 2009. Other Scheduled Commercial Banks as a group accounted for 61.50% of the aggregate deposits, while State Bank of India and its Associated accounted for 18.44%. The share of Nationalised Banks and Regional Rural Banks in aggregate deposits was 15.08% and 4.98% respectively.

GROSS BANK CREDIT

The focus on credit growth helped the banks to record an impressive growth of 12.38% during the year 2008-09 over 2007-08 as against much impressive growth of 19.33% for the country during the same period. The total bank credit increased from Rs. 12090 crore in 2007-08 to Rs. 13587 crore in March 2009 and Rs. 14686 crore as on September 2009, measuring 8.09% rate of growth as on September, 2009 over March, 2009 as compared to only 0.85% growth rate for India during the same period. Average credits per bank works out to be Rs. 15.17 crore, the figure for the country as on September, 2009, works out to Rs. 35.54 crore.

As regard gross bank credit, Other Scheduled Banks held the highest share of 74.88% in the total bank credit, followed by Nationalized Banks with 12.37%. State Bank of India and its Associated and Regional Rural Banks had relatively lower share in the total bank credit at 9.36% and 3.39% respectively. At the all India level, one half (1/2) bank deposits and gross bank credit is held by Nationalized banks and the next one half bank credit is owned by the other four bank groups.

CREDIT DEPOSIT RATIO

The business performance of the banks is generally measured in terms of Credit Deposit Ratio (CDR). Agency-wise business performance of All Scheduled Commercial Banks as on September, 2009 in comparison with all India level figures is as follows:

TABLE NO.3: BUSINESS PERFORMANCE OF ALL SCHEDULED COMMERCIAL BANKS V/S ALL INDIA LEVEL (Rs. in Crore)

Agency	Jammu and Kashmir			All India		
	Deposits	Credits	CDR	Deposits	Credits	CDR
State Bank of India and its Associates	5504 (18.44)	1375 (9.36)	24.98	975090 (23.77)	682420 (23.68)	69.99
Nationalized Banks	4503 (15.08)	1816 (12.37)	44.33	2071630 (50.51)	1456097 (50.53)	70.29
Regional Rural Banks	1485 (4.98)	498 (3.39)	33.54	122410 (2.99)	72136 (2.50)	58.93
Foreign Banks	-	-	-	229242 (5.59)	157652 (5.47)	68.77
Other Scheduled Commercial Banks	18361 (61.50)	10997 (74.88)	59.89	703146 (17.14)	513593 (17.82)	73.04
All Scheduled Commercial Banks	29853 (100.00)	14686 (100.00)	49.19	4101518 (100.00)	2881898 (100.00)	70.26

Source: Government of India, Reserve Bank of India, Mumbai.

With credits growing by 12.38% in 2008-09, credit deposit ratio of All Scheduled Commercial Banks was 46.19% as on March 2009, less by 1.89% than a year ago period in Jammu and Kashmir State. The CDR for the country came down from 74.16% to 72.58% during the same period. As on September, 2009, the CDR was recorded at 49.19% for the state as against 70.26% for the country. Highest CDR of 59.89% as on September 2009 has been observed in Other Scheduled Commercial Banks and lowest i.e. 24.98% in respect of State Bank of India and its Associates. In J&K all the bank groups have recorded CDR lower than RBI norms of 60%.

At all India level as on September, 2009s highest CDR of 73.04% has been observed in Other Scheduled Commercial Banks, followed by 70.29% in respect of Nationalized Banks. The CDR below national average of 70.26% has been recorded in bank branches of SBI and its Associates (69.99%), Foreign Banks (68.77%) and much lower i.e. 58.93% in case of RRBs. At all India level, the CDR of RRBs only is lower than the RBI norm.

The growth of deposits with the banking system in 2008-09 was higher than the growth of credits both at state and all India level. In J&K during 2008-09 deposits have risen by 16.72% against 12.38% growth in credits, these growth rate figures for the country were 21.94% (deposits) and 19.33% (credits). This mis-match in

growth figures reflected in decline in the incremental credit-deposit ratio from 48.08% as on March 2008 to a level of 46.29% as on March 2009, for J&K and from 74.16% (ending March 2009) at all India level. During the year 2009-10(ending September 2009) deposits have grown at a rate of 1.70% and credits by 8.09% at state level resulting in increase in the CDR from 46.29% (2008-09) to 49.19% (ending September 2009). At all India level again the deposits have grown at a rate of 4.17% compared to only 0.85% in credits, thus lowering the CDR from 72.58% in 2008-09 to 70.26% (as on September 2009).

CENTRAL CO-OPERATIVE BANKS

Under short term credit structure Jammu and Kashmir Central Co-operative Bank is the apex bank. There are three District Central Co-operative Banks, two in Kashmir region and one in Jammu region. These Cooperative banks have network of 204 branches. Table No. 4 reveals the information in figures regarding business performance of Central Co-operative Banks are as follows :

TABLE NO. 4: BUSINESS PERFORMANCE OF CENTRAL CO-OPERATIVE BANKS (Rs. in Crore)

Bank	Deposits			Credits			Credit Deposit Ratio		
	Ending March			Ending March			ending March		
	2006	2007	2008	2006	2007	2008	2006	2007	2008
1) State Co operative Bank	301.14	299.94	348.34	70.94	74.91	83.90	23.56	24.97	24.09
2) Distt. Central Co-operative Banks	796.28	842.79	943.68	326.38	371.66	426.21	40.99	44.10	45.16
a) Anantnag	92.99	94.48	112.94	40.66	40.04	43.18	43.73	42.38	38.23
b) Baramulla	145.79	153.86	168.20	87.82	107.35	139.14	60.24	69.77	82.72
c) Jammu	557.50	594.45	662.54	197.90	224.27	243.89	35.50	37.73	36.81
Total (1+2)	1097.42	1142.73	1292.02	397.32	446.57	510.11	36.20	39.08	39.48

Source: Govt. of J & K, Economic Survey, Directorate of Economics & Statistics, J&K, p 124.

For the year 2007-08, deposits of the Central Co-operative Banks stood at Rs. 1292.02 crore as against Rs.1142.73 crore for the year ending March 2007, and Rs.1097.42 crore ending March 2006, registering an increase of 13.06% and 4.13% during 2007-08 and 2006-07 over respective previous years. However, increase in the advanced made by the Central Co-operative Banks was recorded to be 14.23% ending March 2008 over one year ago period. In the aggregate deposits, the maximum share of 73.04% went to District Central Co-operative Banks. In the entire advance of Rs.510.11 crore made by the Central Cooperative Banks as on 31-3-2008, the share of district Central Cooperative banks was 83.55% with an amount of Rs.426.21 crore and 16.45% advances (Rs.83.90crore) are held by State Cooperative Bank.

Credit Deposit Ratio of Central Co-operative banks marginally improved from 39.08% in March 2007 to 39.48% in March 2008. District Central Co-operative Bank, Baramulla has the highest CDR of 82.72% and lowest CDR of 24.09% was observed for State Co-operative Bank as on March 2008. District Central Cooperative Bank Baramulla only has the CDR above RBI norm of 60%. The CDR of State Cooperative Bank along with district Central Cooperative bank Anantnag and Jammu is far behind the RBI norm.

TECHNOLOGICAL DEVELOPMENT IN BANKS

The banking sector in India is adapting itself to rapid innovations in technology particularly on the information based technology front to impart efficiency in providing wide range of products and services to the public at large. Computerization of banking operations in receiving high importance. Some banks have installed Automated Teller Machines (ATMs) at important places to facilitate customers. To strengthen their business performance Scheduled Commercial Banks have adopted many initiatives. A number of services are being provided such as "anywhere banking" "everywhere access" and quick transfer of funds in an efficient manner and at reasonable cost.

SUGGESTION

We need a strong and innovative financial sector capable of responding to the growing needs of the new emerging entrepreneurs especially in small and medium enterprise sector. During the years, significant progressive changes have taken place in banking and financial structure of Jammu and Kashmir. Bank credit to productive sectors of the economy has a critical role in sustaining the growth process. I suggested some suitable measures to overcome the problems are as follows:

- Employee should be involved in decision-making process. It will lead to employee satisfaction, which results in customer satisfaction and this in turn, will lead to success of the banks as a whole.
- The services should be advertised more and more so as to increase awareness level of customers regarding new services. It would be better for bank to use local channels and language to reach and understand mass customers.
- There should be separate counters in the branches to handle customer grievances and complaints.
- The banks should also endeavor to provide better quality service to the customers with wider choice of products and services.
- The infrastructure of local branches needs to be developed.
- Feedback from customers as well as employees is given more importance.

CONCLUSION

Banking is an instrument of economic growth in the state of Jammu and Kashmir and has contributed a lot in developing the economy. The role of banking services is overwhelmingly recognized in the equitable growth process. The banks have a direct bearing on poverty alleviation and unemployment reduction. Thus banking is the best way to fight the evil of unemployment.

ABBREVIATIONS AND ACRONYMS

CDR	: Credit Deposit Ratio.
J&K	: Jammu and Kashmir.
RBI	: Reserve Bank of India.
RRBS	: Regional Rural Banks.

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