

4.6 ADVANCES TO AGRICULTURE AND OTHER PRIORITY SECTORS BY PUBLIC SECTOR BANKS

(Accounts in thousand)
(Amount in Rs. crore)

	Number of accounts					Amount outstanding					
	June 1969	March 1996	March 1997	March 1998	March 1999+	June 1969	March 1996	March 1997	March 1998	March 1999+	
1	2	3	4	5	6	7	8	9	10	11	
1. Agriculture											
(a) Direct finance *	160	18938	18305	16722	16349	40.31	22846	25962	27746	31167	
(b) Indirect finance	4	406	403	295	285	122.12	3457	4344	5396	6464	
2. Small-scale industries**	51	2899	3059	2484	2425	251.07	29574	31527	37871	42591	
3. Setting up of industrial estate	..	1	1	2	1	..	28	42	25	21	
4. Small road and water transport operators	2	679	630	568	724	5.49	2835	3264	3283	3520	
5. Retail trade	33	4355	4256	3814	3790	19.37#	4210	5041	5666	6896	
6. Small-business	..	3691	3745	3029	2741	..	2830	3494	3876	4231	
7. Professional and self-employed persons	8	1866	1815	1458	1399	1.91	1903	2056	2217	2630	
8. Education	1	74	114	82	137	0.80	183	280	329	450	
9. Consumption loans	..	98	81	85	183	..	62	118	132	304	
10. SC/ST organisation for on-lending to other priority sector mentioned at 4 and 9 above.	..	14	30	11	15	..	116	99	121	240	
11. S.S. organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	11	19	335	4	..	55	29	27	23	
12. Housing loans	..	188	197	212	292	..	1505	2463	3279	5366	
13. Funds Provided to RRBs	..	..	..	..	5	..	..	..	1539	339
14. Advances to Self Help Group	..	..	..	..	8	..	..	..	..	21
15. Total priority sector advances @	260	33220	32655	29098	28358	440.97	69606	78719	90738	104094	
16. Total bank credit	..	..	..	..	..	3017.00	184391	197186	254076	265554
							Percentage to total advances				
1. Agriculture											
(a) Direct finance *						1.3	12.4	13.2	10.9	11.7	
(b) Indirect finance						4.0	1.9	2.2	2.1	2.4	
2. Small-scale industries**						8.3	16.0	16.0	14.9	16.0	
3. Setting up of industrial estate						..	Neg.	0.0	0.0	0.0	
4. Road and water transport operators						0.2	1.5	1.7	1.3	1.3	
5. Retail trade						0.6	2.3	2.6	2.2	2.6	
6. Small-business						..	1.5	1.8	1.5	1.6	
7. Professional and self-employed persons						0.1	1.0	1.0	0.9	1.0	
8. Education						..	0.1	0.1	0.1	0.2	
9. Consumption loans						..	Neg.	0.1	0.1	0.1	
10. S.C.S.'s organisation for on-lending to other priority sector mentioned at 4 to 9 above						..	0.1	0.1	0.0	0.1	
11. S.S. organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	Neg.	0.0	0.0	0.0	
12. Housing loans						..	0.9	1.2	1.3	2.0	
13. Funds Provided to RRBs						..	..	..	0.6	0.1
14. Advances to Self Help Group						..	..	..	..	0.0
15. Total priority sector advances						14.6	37.7	39.9	35.7	39.2	

+ Provisional.
* Excludes advances to plantations other than development finance.
** Number of units.
Includes small business.
Neg. Negligible.
@ Total priority sector advance is the total of items 1 to 12 & 14 and Half of item 13.
Note: Figures may not add up to totals because of rounding.
Source: Reserve Bank of India.