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 1997	March 1998	March 1999	March 2000+	June 1969	March 1997	March 1998	March 1999	March 2000+
1	2	3	4	5	6	7	8	9	10	11
1. Agriculture										
(a) Direct finance *	160	18305	16722	16349	15754	40	25962	27746	31167	34247
(b) Indirect finance	4	403	295	285	293	122	4344	5396	6464	11049
2. Small-scale industries**	51	3059	2484	2425	2241	251	31527	37871	42591	46045
3. Setting up of industrial estate	..	1	2	1	1	..	42	25	21	42
4. Small road and water transport operators	2	630	568	724	501	5	3264	3283	3520	3968
5. Retail trade	33	4256	3814	3790	3425	19#	5041	5666	6896	8224
6. Small-business	..	3745	3029	2741	2443	..	3494	3876	4231	5165
7. Professional and self-employed persons	8	1815	1458	1399	1174	2	2056	2217	2630	2926
8. Education	1	114	82	137	80	1	280	329	450	543
9. Consumption loans	..	81	85	183	103	..	118	132	304	386
10. State Sponsored Corporations/Organisations for on-lending to other priority sector	..	30	11	15	45	..	99	121	240	295
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	19	335	4	6	..	29	27	23	95
12. Housing loans	..	197	212	292	344	..	2463	3279	5366	9215
13. Funds Provided to RRBs	..	..	..	5	4	..	..	1539	339	4349
14. Advances to Self Help Groups	--	--	--	8	39	--	--	--	21	66
15. Advances to Software Industries					1					91
16. Advances to Food & Agro-Processing Sector					3					2934
17. Investment in Venture Capital										12
18. Total priority sector advances @	260	32655	29098	28358	26457	441	78719	90738	104094	127478
19. Total bank credit	..	..	..	..	..	3017	197186	254076	265554	316427
						Percentage to total advances				
1. Agriculture										
(a) Direct finance *						1.3	13.2	10.9	11.7	10.8
(b) Indirect finance						4.0	2.2	2.1	2.4	3.5
2. Small-scale industries**						8.3	16.0	14.9	16.0	14.6
3. Setting up of industrial estate						. .	0.0	0.0	0.0	0.0
4. Small road and water transport operators						0.2	1.7	1.3	1.3	1.3
5. Retail trade						0.6	2.6	2.2	2.6	2.6
6. Small-business						. .	1.8	1.5	1.6	1.6
7. Professional and self-employed persons						0.1	1.0	0.9	1.0	0.9
8. Education						. .	0.1	0.1	0.2	0.2
9. Consumption loans						. .	0.1	0.1	0.1	0.1
10. State Sponsored Corporations/Organisation for on-lending to other priority sector						. .	0.1	0.0	0.1	0.1
11. State Sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						. .	0.0	0.0	0.0	0.0
12. Housing loans						. .	1.2	1.3	2.0	2.9
13. Funds Provided to RRBs						. .	. .	0.6	0.1	1.4
14. Advances to Self Help Groups						. .	. .	. .	0.0	0.0
15. Advances to Software Industries										0.0
16. Advances to Food & Agro-Processing Sector										0.9
17. Investment in Venture Capital										0.0
18. Total priority sector advances						14.6	39.9	35.7	39.2	40.3

\+ Provisional.
* Excludes advances to plantations other than development finance.
** Number of units.
\# Includes small business.
@ Total priority sector advance is the total of items 1 to12 & 14 to 17 and half of item 13.
Note: 1. Figures may not add up to totals because of rounding.
2. Advances to Software Industries, Advances to Food & Agro-Processing Sector, and Investment in Venture Capital were included under priority sector lending in October 1998, January 1999, and April 1999, respectively. Data pertaining to these sectors are available only from March 2000.
Source: Reserve Bank of India.