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 1998	March 1999	March 2000	March 2001+	June 1969	March 1998	March 1999	March 2000	March 2001+
1	2	3	4	5	6	7	8	9	10	11
1. Agriculture										
(a) Direct Finance*	160	16722	16349	15754	18482	40	27746	31167	34247	38137
(b) Indirect Finance*	4	295	285	293	271	122	5396	6464	11049	15434
2. Small Scale Industries**	51	2484	2425	2241	1986	251	37871	42591	46045	48400
3. Setting up of Industrial Estate	..	2	1	1	1	..	25	21	42	52
4. Small road and water transport operators	2	568	724	501	510	5	3283	3520	3968	3693
5. Retail trade	33	3814	3790	3425	3310	19#	5666	6896	8224	8711
6. Small business	..	3029	2741	2443	2269	..	3876	4231	5165	5486
7. Professional and self employed persons	8	1458	1399	1174	1011	2	2217	2630	2926	3301
8. Education	1	82	137	80	112	1	329	450	543	1028
9. Consumption	..	85	183	103	155	..	132	304	386	686
10. State sponsored corporations/Organisations for on-lending to other priority sector	..	11	15	45	38	..	121	240	295	446
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	335	4	6	28	..	27	23	95	410
12. Housing loans	..	212	292	344	523	..	3279	5366	9215	17029
13. Funds provided to RRBs	..	..	5	4	1	..	1539	339	4349	430
14. Advances to self-help groups	..	..	8	39	68	..	..	21	66	142
15. Advances to software industries				1	1				91	46
16. Advances to food & Agro-processiong Sector				3	10				2934	5851
17. Investment in Venture Capital									12	47
18. Total priority sector advances @	260	29098	28358	26457	28776	441	90738	104094	127478	149116
19. Total bank credit	..	..	..	..		3017	254076	265554	316427	341291
						Percentage to total advances				
1. Agriculture										
(a) Direct Finance*						1.3	10.9	11.7	10.8	11.2
(b) Indirect Finance*						4	2.1	2.4	3.5	4.5
2. Small Scale Industries**						8.3	14.9	16	14.6	14.7
3. Setting up of Industrial Estate						..	0	0	0	0
4. Small road and water transport operators						0.2	1.3	1.3	1.3	1.1
5. Retail trade						0.6	2.2	2.6	2.6	2.6
6. Small business						..	1.5	1.6	1.6	1.6
7. Professional and self employed persons						0.1	0.9	1	0.9	1.0
8. Education						..	0.1	0.2	0.2	0.3
9. Consumption loans						..	0.1	0.1	0.1	0.2
10. State sponsored corporations/Organisations for on-lending to other priority sector						..	0	0.1	0.1	0.1
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	0	0	0	0.1
12. Housing loans						..	1.3	2	2.9	5.0
13. Funds provided to RRBs						..	0.6	0.1	1.4	0.1
14. Advances to self-help groups						..	..	0	0	0
15. Advances to software industries									0	0
16. Advances to food & Agro-processiong Sector									0.9	1.7
17. Investment in Venture Capital									0	0
18. Total priority sector advances						14.6	35.7	39.2	40.3	43.7

\+ 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.