

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 2000 | March 2001 | March 2002 | March 2003 | June 1969 | March 2000 | March 2001 | March 2002 | March 2003 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1. Agriculture | | | | | | | | | | |
| (a) Direct Finance* | 160 | 15754 | 18482 | 15291 | 16455 | 40 | 34247 | 38137 | 44019 | 51485 |
| (b) Indirect Finance* | 4 | 293 | 271 | 486 | 310 | 122 | 11049 | 15434 | 44124 | 19017 |
| 2. Small Scale Industries** | 51 | 2241 | 1986 | 1851 | 1723 | 251 | 46045 | 48400 | 54268 | 53029 |
| 3. Setting up of Industrial Estate | .. | 1 | 1 | 1 | 2 | .. | 42 | 52 | 62 | 58 |
| 4. Small road and water transport operators | 2 | 501 | 510 | 449 | 521 | 5 | 3968 | 3693 | 4123 | 4267 |
| 5. Retail trade | 33 | 3425 | 3310 | 3150 | 3051 | 19# | 8224 | 8711 | 10298 | 12077 |
| 6. Small business | .. | 2443 | 2269 | 2377 | 2134 | .. | 5165 | 5486 | 7005 | 7347 |
| 7. Professional and self employed persons | 8 | 1174 | 1011 | 971 | 1065 | 2 | 2926 | 3301 | 3570 | 3956 |
| 8. Education | 1 | 80 | 112 | 157 | 239 | 1 | 543 | 1028 | 1527 | 2870 |
| 9. Consumption | .. | 103 | 155 | 153 | 252 | .. | 386 | 686 | 579 | 914 |
| 10. State sponsored corporations/Organisations for on-lending to other priority sector | .. | 45 | 38 | 29 | 42 | .. | 295 | 446 | 709 | 698 |
| 11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs | .. | 6 | 28 | 4 | 18 | .. | 95 | 410 | 948 | 365 |
| 12. Housing loans | .. | 344 | 523 | 748 | 1147 | .. | 9215 | 17029 | 25027 | 38702 |
| 13. Funds provided to RRBs | .. | 4 | 1 | 3 | .. | .. | 4349 | 430 | 652 | 23 |
| 14. Advances to self-help groups | .. | 39 | 68 | 115 | 277 | .. | 66 | 142 | 303 | 1084 |
| 15. Advances to software industries | .. | 1 | 1 | 1 | 5 | .. | 91 | 46 | 81 | 131 |
| 16. Advances to food & Agro-processing Sector | .. | 3 | 10 | 7 | 32 | .. | 2934 | 5851 | 4398 | 4048 |
| 17. Investment in Venture Capital | .. | .. | .. | .. | .. | .. | 12 | 47 | 118 | 109 |
| 18. Total priority sector advances @ | 260 | 26457 | 28776 | 25790 | 27273 | 441 | 127478 | 149116 | 171485 | 200169 |
| 19. Total bank credit | .. | .. | .. | .. | .. | 3017 | 316427 | 341291 | 394064 | 485271 |

Percentage to total advances

| | | | | | | | | | | |
|---|--|--|--|--|--|------|------|------|------|------|
| 1. Agriculture | | | | | | | | | | |
| (a) Direct Finance* | | | | | | 1.3 | 10.8 | 11.2 | 11.2 | 10.6 |
| (b) Indirect Finance* | | | | | | 4 | 3.5 | 4.5 | 3.6 | 3.9 |
| 2. Small Scale Industries** | | | | | | 8.3 | 14.0 | 14.7 | 13.8 | 10.9 |
| 3. Setting up of Industrial Estate | | | | | | .. | 0.0 | 0.0 | 0.0 | 0.0 |
| 4. Small road and water transport operators | | | | | | 0.2 | 1.3 | 1.1 | 1.0 | 0.9 |
| 5. Retail trade | | | | | | 0.6 | 2.6 | 2.6 | 2.6 | 2.5 |
| 6. Small business | | | | | | .. | 1.6 | 1.6 | 1.8 | 1.5 |
| 7. Professional and self employed persons | | | | | | 0.1 | 0.9 | 1.0 | 0.9 | 0.8 |
| 8. Education | | | | | | .. | 0.2 | 0.3 | 0.4 | 0.6 |
| 9. Consumption loans | | | | | | .. | 0.1 | 0.2 | 0.1 | 0.2 |
| 10. State sponsored corporations/Organisations for on-lending to other priority sector | | | | | | .. | 0.1 | 0.1 | 0.2 | 0.1 |
| 11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs | | | | | | .. | 0.0 | 0.1 | 0.2 | 0.1 |
| 12. Housing loans | | | | | | .. | 2.9 | 5.0 | 6.4 | 8.0 |
| 13. Funds provided to RRBs | | | | | | .. | 1.4 | 0.1 | 0.2 | 0.0 |
| 14. Advances to self-help groups | | | | | | .. | 0.0 | 0.0 | 0.1 | 0.2 |
| 15. Advances to software industries | | | | | | .. | 0.0 | 0.0 | 0.0 | 0.0 |
| 16. Advances to food & Agro-processing Sector | | | | | | .. | 0.9 | 1.7 | 1.1 | 0.8 |
| 17. Investment in Venture Capital | | | | | | .. | 0.0 | 0.0 | 0.0 | 0.0 |
| 18. Total priority sector advances | | | | | | 14.6 | 40.3 | 43.7 | 43.5 | 41.2 |

* Excludes advances to plantations other than development finance.

** Number of units.

Includes small business.

@ Total priority sector advance is the total of items 1 to 12 & 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.