

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 2003	March 2004	March 2005	March 2006	June 1969	March 2003	March 2004	March 2005	March 2006##	
1	2	3	4	5	6	7	8	9	10	11	
1. Agriculture	..	16765	18992	20171	23798	162	70502	84435	109917	155219	
(a) Direct Finance*	160	16455	18750	19494	22079	40	51485	62170	83038	112126	
(b) Indirect Finance*	4	310	241	677	1719	122	19017	22265	26879	43093	
2. Small Scale Industries**	51	1722	1709	1395	1729	251	52646	58311	67999	82434	
3. Setting up of Industrial Estate	..	2	2	1	2	..	58	55	83	232	
4. Small road and water transport operators	2	522	485	353	371	5	4267	4490	3877	5884	
5. Retail trade	33	3051	3022	3365	3117	19#	12077	14252	19888	40069	
6. Small business	..	2134	2073	1585	1515	..	7347	8571	8829	11861	
7. Professional and self employed persons	8	1065	1056	877	851	2	3956	4606	4645	6636	
8. Education	1	239	347	470	641	1	2870	4179	6398	10804	
9. Consumption	..	253	288	123	142	..	914	1923	898	1302	
10. State sponsored corporations/Organisations for on-lending to other priority sector	..	42	20	37	21	..	698	1454	1768	1273	
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	18	5	12	7	..	365	48	19	95	
12. Housing loans	..	1147	1618	2048	2521	..	38703	56647	78791	85832	
13. Funds provided to RRBs	..	Neg.	Neg.	Neg.	Neg.	..	22	38	Neg.	Neg.	
14. Advances to self-help groups	..	277	450	460	1067	..	1084	1233	1843	4047	
15. Advances to software industries	..	5	1	8	10	..	131	84	207	394	
16. Advances to food & Agro-processing Sector	..	32	13	9	48	..	4048	4001	1543	3289	
17. Investment in Venture Capital	..	Neg.	Neg.	460	Neg.	..	109	148	341	377	
18. Total priority sector advances @	260	27274	30081	31374	35840	441	199786	244456	307046	409748	
19. Total bank credit	..					3017	485271	560819	717419	1017656	
							Percentage to total advances				
1. Agriculture						5.4	14.5	15.1	15.3	15.3	
(a) Direct Finance*						1.3	10.6	11.1	11.6	11.1	
(b) Indirect Finance*						4.0	3.9	4.0	3.7	4.2	
2. Small Scale Industries**						8.3	10.8	10.4	9.5	8.1	
3. Setting up of Industrial Estate						..					
4. Small road and water transport operators						0.2	0.9	0.8	0.5	0.6	
5. Retail trade						0.6	2.5	2.5	2.8	3.9	
6. Small business						..	1.5	1.5	1.2	1.2	
7. Professional and self employed persons						0.1	0.8	0.8	0.6	0.7	
8. Education						..	0.6	0.8	0.9	1.1	
9. Consumption loans						..	0.2	0.4	0.1	0.1	
10. State sponsored corporations/Organisations for on-lending to other priority sector						..	0.3	0.3	0.3	0.1	
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	0.1				
12. Housing loans						..	8.0	10.1	11.0	8.4	
13. Funds provided to RRBs						..					
14. Advances to self-help groups						..	0.2	0.2	0.3	0.4	
15. Advances to software industries											
16. Advances to food & Agro-processing Sector							0.8	0.7	0.3	0.3	
17. Investment in Venture Capital											
18. Total priority sector advances						14.6	41.2	43.6	42.8	40.2	

Neg. : Negligible.

* Excludes advances to plantations other than development finance.

** Number of units

Includes small business.

Includes IDBI Bank Ltd.

@ Total priority sector advances 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 and April 1999, respectively. Data pertaining to these sectors are available only from March 2000.

Source: Reserve Bank of India.