

## 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 2004	March 2005	March 2006	March 2007	June 1969	March 2004	March 2005	March 2006	March 2007	
1	2	3	4	5	6	7	8	9	10	11	
1. Agriculture	...	18992	20171	23798	25113	162	84435	109917	155219	202614	
(a) Direct Finance <sup>a</sup>	160	18750	19494	22079	23746	40	62170	83038	112126	144372	
(b) Indirect Finance <sup>a</sup>	4	241	677	1719	1367	122	22265	26879	43093	58242	
2. Small Scale Industries <sup>b</sup>	51	1709	1395	1729	1685	251	58311	67999	82434	102550	
3. Setting up of Industrial Estate	...	2	1	2	5	...	55	83	232	261	
4. Small road and water transport operators	2	485	353	371	445	5	4490	3877	5884	6924	
5. Retail trade	33	3022	3365	3117	3224	19 <sup>d</sup>	14252	19888	40069	28992	
6. Small business	...	2073	1585	1515	1596	...	8571	8829	11861	10822	
7. Professional and self employed persons	8	1056	877	851	986	2	4606	4645	6636	8651	
8. Education	1	347	470	641	1002	1	4179	6398	10804	14012	
9. Consumption	...	288	123	142	331	...	1923	898	1302	3137	
10. State sponsored corporations/ Organisations for on-lending to other priority sector	...	20	37	21	27	...	1454	1768	1273	805	
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	...	5	12	7	6	...	48	19	95	260	
12. Housing loans	...	1618	2048	2521	3458	...	56647	78791	85832	133057	
13. Funds provided to RRBs	...	...	...	...	...	...	38	...	...	...	
14. Advances to self-help groups	...	450	460	1067	967	...	1233	1843	4047	3898	
15. Advances to software industries	...	1	8	10	13	...	84	207	394	455	
16. Advances to food & Agro-processing Sector	...	13	9	48	50	...	4001	1543	3289	4938	
17. Investment in Venture Capital	...	...	460	...	...	...	148	341	377	...	
18. Total priority sector advances <sup>e</sup>	260	30081	31374	35840	38908	441	244456	307046	409748	521376	
19. Total bank credit <sup>c</sup>							3017	560819	717419	1017656	1313840
							<b>Percentage to total advances</b>				
1. Agriculture						5.4	15.1	15.3	15.3	15.4	
(a) Direct Finance <sup>a</sup>						1.3	11.1	11.6	11.1	11.0	
(b) Indirect Finance <sup>a</sup>						4	4	3.7	4.2	4.4	
2. Small Scale Industries <sup>b</sup>						8.3	10.4	9.5	8.1	7.8	
3. Setting up of Industrial Estate						...	...	...	...	...	
4. Small road and water transport operators						0.2	0.8	0.5	0.6	0.5	
5. Retail trade						0.6	2.5	2.8	3.9	2.2	
6. Small business						...	1.5	1.2	1.2	0.8	
7. Professional and self employed persons						0.1	0.8	0.6	0.7	0.7	
8. Education						...	0.8	0.9	1.1	1.1	
9. Consumption loans						...	0.4	0.1	0.1	0.3	
10. State sponsored corporations/Organisations for on-lending to other priority sector						...	0.3	0.3	0.1	0.1	
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						...	...	...	...	...	
12. Housing loans						...	10.1	11	8.4	10.1	
13. Funds provided to RRBs						...	...	...	...	...	
14. Advances to self-help groups						...	0.2	0.3	0.4	0.3	
15. Advances to software industries						...	...	...	...	...	
16. Advances to food & Agro-processing Sector						...	0.7	0.3	0.3	0.4	
17. Investment in Venture Capital						...	...	...	...	...	
18. Total priority sector advances						14.6	43.6	42.8	40.2	39.7	

Source: Reserve Bank of India.

<sup>a</sup> Excludes advances to plantations other than development finance.<sup>b</sup> Number of units;<sup>c</sup> Total bank credit minus FCNR(B) deposits and NRRR deposits.<sup>d</sup> Includes small business.<sup>e</sup> 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 &amp; 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.