

4.6 : ADVANCES TO AGRICULTURE AND OTHER PRIORITY SECTORS BY PUBLIC SECTOR BANKS(Accounts in thousand
Amount in Rs. crore)

1	Number of accounts				Amount outstanding			
	June 1969	March 2006	March 2007	March 2008	June 1969	March 2006	March 2007	March 2008
1. Agriculture	170	23798	25113	28349	162	155219	202614	248685
(a) Direct Finance ^a	160	22079	23746	27908	40	112126	144372	176135
(b) Indirect Finance ^a	10	1719	1367	441	122	43093	58242	72550
2. Small Scale Industries ^b	50	1729	1685	...	257	82434	102550	...
3. Micro & Small Enterprises	...	...	...	3912	...	...	...	148651
4. Setting up of Industrial Estate	...	2	5	...	...	232	261	...
5. Small Road and Water Transport Operators	2	371	445	...	5	5884	6924	...
6. Retail trade	33	3117	3224	3450	19 ^d	40069	28992	40740
7. Small business	...	1515	1596	...	...	11861	10822	...
8. Professional and Self Employed Persons	8	851	986	...	2	6636	8651	...
9. Micro Credit	...	...	...	762	...	...	...	3136
10. Education	1	641	1002	1298	1	10804	14012	19844
11. Consumption	...	142	331	...	...	1302	3137	...
12. State Sponsored Corporations/Organisations for on-lending to other priority sector	...	21	27	...	...	1273	805	...
13. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	...	7	6	37	...	95	260	280
14. Housing loans	...	2521	3458	3398	...	85832	133057	147626
15. Funds provided to RRBs	...	...	...	...	...	...	...	...
16. Advances to self-help groups	...	1067	967	...	...	4047	3898	...
17. Advances to software industries	...	10	13	...	...	394	455	...
18. Advances to food & Agro-processing Sector	...	48	50	...	...	3289	4938	...
19. Investment in Venture Capital	...	...	...	...	...	377	...	...
20. Total priority sector advances ^e	260	35840	38908	41206	441	409748	521376	608963
21. Total bank credit ^c	...	...	...	...	3017	1017656	1313840	1364268
					Percentage to total advances			
1. Agriculture	...	...	...	...	5.4	15.3	15.4	17.4
(a) Direct Finance ^a	...	...	...	...	1.3	11.1	11.0	12.9
(b) Indirect Finance ^a	...	...	...	...	4	4.2	4.4	5.3
2. Small Scale Industries ^b	...	...	...	...	8.3	8.1	7.8	10.9
3. Micro & Small Enterprises	...	...	...	...	...	...	...	...
4. Setting up of Industrial Estate	...	...	...	...	...	...	...	...
5. Small road and water transport operators	...	...	...	...	0.2	0.6	0.5	...
6. Retail trade	...	...	...	...	0.6	3.9	2.2	3
7. Small business	...	...	...	...	...	1.2	0.8	...
8. Professional and self employed persons	...	...	...	...	0.1	0.7	0.7	...
9. Micro Credit	...	...	...	...	...	...	...	0.23
10. Education	...	...	...	...	...	1.1	1.1	1.5
11. Consumption loans	...	...	...	...	...	0.1	0.3	...
12. State sponsored corporations/Organisations for on-lending to other priority sector	...	...	...	...	...	0.1	0.1	...
13. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	...	...	...	...	...	...	...	0.02
14. Housing loans	...	...	...	...	...	8.4	10.1	10.8
15. Funds provided to RRBs	...	...	...	...	...	...	...	...
16. Advances to self-help groups	...	...	...	...	...	0.4	0.3	...
17. Advances to software industries	...	...	...	...	...	...	...	...
18. Advances to food & Agro-processing Sector	...	...	...	...	...	0.3	0.4	...
19. Investment in Venture Capital	...	...	...	...	...	...	...	...
20. Total priority sector advances	...	...	...	...	14.6	40.2	39.7	44.6

Source : Reserve Bank of India.

^a Excludes advances to plantations other than development finance.^b Number of units;^c Total bank credit minus. FCNR(B) deposits and NRRR deposits.^d Includes small business.^e Total priority sector advances is the total of items 1 to 12 & 14 to 17 and half of item 13.