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 1999	March 2000	March 2001	March 2002	June 1969	March 1999	March 2000	March 2001	March 2002
1	2	3	4	5	6	7	8	9	10	11
1. Agriculture										
(a) Direct Finance*	160	16349	15754	18482	15291	40	31167	34247	38137	44019
(b) Indirect Finance*	4	285	293	271	486	122	6464	11049	15434	14124
2. Small Scale Industries**	51	2425	2241	1986	1851	251	42591	46045	48400	54268
3. Setting up of Industrial Estate	..	1	1	1	1	..	21	42	52	62
4. Small road and water transport operators	2	724	501	510	449	5	3520	3968	3693	4123
5. Retail trade	33	3790	3425	3310	3150	19#	6896	8224	8711	10298
6. Small business	..	2741	2443	2269	2377	..	4231	5165	5486	7005
7. Professional and self employed persons	8	1399	1174	1011	971	2	2630	2926	3301	3570
8. Education	1	137	80	112	157	1	450	543	1028	1527
9. Consumption	..	183	103	155	153	..	304	386	686	579
10. State sponsored corporations/Organisations for on-lending to other priority sector	..	15	45	38	29	..	240	295	446	709
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	4	6	28	4	..	23	95	410	948
12. Housing loans	..	292	344	523	748	..	5366	9215	17029	25027
13. Funds provided to RRBs	..	5	4	1	3	..	339	4349	430	652
14. Advances to self-help groups	..	8	39	68	115	..	21	66	142	303
15. Advances to software industries			1	1	1	..		91	46	81
16. Advances to food & Agro-processiong Sector			3	10	7	..		2934	5851	4398
17. Investment in Venture Capital					0.1	..		12	47	118
18. Total priority sector advances @	260	28358	26457	28776	257916	441	104094	127478	149116	171485
19. Total bank credit	..	..	..			3017	265554	316427	341291	394064
						Percentage to total advances				
1. Agriculture										
(a) Direct Finance*						1.3	11.7	10.8	11.2	11.2
(b) Indirect Finance*						4	2.4	3.5	4.5	3.6
2. Small Scale Industries**						8.3	16	14.6	14.7	13.8
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	1.3	1.1	1.0
5. Retail trade						0.6	2.6	2.6	2.6	2.6
6. Small business						..	1.6	1.6	1.6	1.8
7. Professional and self employed persons						0.1	1	0.9	1.0	0.9
8. Education						..	0.2	0.2	0.3	0.4
9. Consumption loans						..	0.1	0.1	0.2	0.1
10. State sponsored corporations/Organisations for on-lending to other priority sector						..	0.1	0.1	0.1	0.2
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	0.0	0.0	0.1	0.2
12. Housing loans						..	2.0	2.9	5.0	6.4
13. Funds provided to RRBs						..	0.1	1.4	0.1	0.2
14. Advances to self-help groups						..	0.0	0.0	0.0	0.1
15. Advances to software industries							0.0	0.0	0.0	0.0
16. Advances to food & Agro-processiong Sector							0.0	0.9	1.7	1.1
17. Investment in Venture Capital							0.0	0.0	0	0.0
18. Total priority sector advances						14.6	39.2	40.3	43.7	43.5

* 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.

Website: http://indiabudget.nic.in