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 2001	March 2002	March 2003	March 2004	June 1969	March 2001	March 2002	March 2003	March 2004
1	2	3	4	5	6	7	8	9	10	11
1. Agriculture										
(a) Direct Finance*	160	18482	15291	16455	18750	40	34247	38137	44019	62170
(b) Indirect Finance*	4	271	486	310	241	122	11049	15434	44124	22265
2. Small Scale Industries**	51	1986	1851	1723	1709	251	46045	48400	54268	58311
3. Setting up of Industrial Estate	..	1	1	2	2	..	42	52	62	55
4. Small road and water transport operators	2	510	449	521	485	5	3968	3693	4123	4490
5. Retail trade	33	3310	3150	3051	3021	19#	8224	8711	10298	14252
6. Small business	..	2269	2377	2134	2073	..	5165	5486	7005	8571
7. Professional and self employed persons	8	1011	971	1065	1056	2	2926	3301	3570	4606
8. Education	1	112	157	239	347	1	543	1028	1527	4179
9. Consumption	..	155	153	252	288	..	386	686	579	1923
10. State sponsored corporations/Organisations for on-lending to other priority sector	..	38	29	42	21	..	295	446	709	1454
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	28	4	18	5	..	95	410	948	48
12. Housing loans	..	523	748	1147	1618	..	9215	17029	25027	56647
13. Funds provided to RRBs	..	1	3	..	..	..	4349	430	652	38
14. Advances to self-help groups	..	68	115	277	450	..	66	142	303	1233
15. Advances to software industries		1	1	5	1	..	91	46	81	84
16. Advances to food & Agro-processiong Sector		10	7	32	13	..	2934	5851	4398	4001
17. Investment in Venture Capital				..	..	..	12	47	118	148
18. Total priority sector advances @	260	28776	25790	27273	30080	441	127478	149116	171485	244456
19. Total bank credit	..	..				3017	316427	341291	394064	560819
						Percentage to total advances				
1. Agriculture										
(a) Direct Finance*						1.3	10.8	11.2	11.2	11.1
(b) Indirect Finance*						4	3.5	4.5	3.6	4.0
2. Small Scale Industries**						8.3	14.0	14.7	13.8	10.4
3. Setting up of Industrial Estate						..	0.0	0.0	0.0	..
4. Small road and water transport operators						0.2	1.3	1.1	1.0	0.8
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	0.8
9. Consumption						..	0.1	0.2	0.1	0.3
10. State sponsored corporations/Organisations for on-lending to other priority sector						..	0.1	0.1	0.2	0.3
11. State sponsored organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	0.0	0.1	0.2	..
12. Housing loans						..	2.9	5.0	6.4	10.1
13. Funds provided to RRBs						..	1.4	0.1	0.2	..
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-processiong Sector							0.9	1.7	1.1	0.7
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	43.6

* Excludes advances to plantations other than development finance.
** Number of units.
\# Includes small business.
@ Total priority sector advances 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