

Appendix Table III.4: Advances to the Priority Sectors by Public Sector Banks
(As on the last reporting Friday)

Sector	No. of Accounts (in lakh)					Amount Outstanding (Rs. crore)				
	June 1969	March 2005	March 2006	March 2007	March 2008@	June 1969	March 2005	March 2006	March 2007	March 2008@
I	2	3	4	5	6	7	8	9	10	11
I. Agriculture	1.7	202	238	251	283	162 (5.4)	1,09,917 (15.3)	1,55,220 (15.3)	2,02,614 (15.4)	2,48,685 (17.4)
i) Direct	1.6	195	221	237	279	40 (1.3)	83,038 (11.6)	1,12,126 (11.0)	1,44,372 (11.0)	1,76,135 (12.9)
ii) Indirect	0.1	7	17	14	4	122 (4.0)	26,879 (3.7)	43,093 (4.2)	58,242 (4.4)	72,550 (5.3)
II. Small-scale industries	0.5	14	17	17	-	257 (8.5)	68,000 (9.5)	82,434 (8.1)	1,02,550 (7.8)	-
II (A) Small Enterprise#	-	-	-	-	39	-	-	-	-	1,48,651
III. Other priority sector advances	0.4	89	92	111	-	22 (0.7)	1,25,114 (17.4)	1,63,756 (16.1)	2,06,661 (15.7)	-
IV. Retail Trade*	-	-	-	-	35	-	-	-	-	40,740
V. Micro - Credit*	-	-	-	-	8	-	-	-	-	3,136
VI. Education*	-	-	-	-	13	-	-	-	-	19,844
VII. Housing*	-	-	-	-	34	-	-	-	-	1,47,626
VIII. Total priority sector advances *	2.6	314	358	389	412	441 (14.6)	3,07,046 (42.8)	4,09,748 (40.3)	5,21,376 (39.7)	6,08,963 (44.6)
IX. Net Bank Credit	-	-	-	-	-	3,016	7,17,419	10,17,656	13,13,840	-
IX (A) Adjusted Net Bank Credit	-	-	-	-	-	-	-	-	-	13,64,268

@ : Provisional

: The new guidelines on priority sector advances take into account the revised definition of small and micro enterprises as per the Micro, Small and Medium Enterprises Development Act, 2006.

* : In terms of revised guidelines on lending to priority sector, broad categories of advances under priority sector include agriculture, small enterprises sector, retail trade, microcredit, education and housing.

Note : Figures in parentheses represent percentages to net bank credit. Since 2007-08, these figures represent percentage to adjusted net bank credit (ANBC) or credit equivalent amount of off-balance sheet exposure, whichever is higher.

Source : Data furnished by respective banks.