

Appendix Table III.6: Advances to the Priority Sectors by Private Sector Banks
(As on the last reporting Friday)

(Amount in Rs. crore)

Sector	March 2006		March 2007		March 2008@	
	Amount	Percentage of ANBC	Amount	Percentage of ANBC	Amount	Percentage of ANBC
1	2	3	4	5	6	7
Priority Sector Advances #	1,06,586	42.8	1,44,549	42.9	1,63,223	47.5
<i>of which :</i>						
I. Agriculture	36,712	13.6	52,034	12.7	57,702	15.4
II. Small-scale industries	10,421	4.2	13,136	3.9	-	-
III. Small Enterprises *	-	-	-	-	46,069	13.4
IV. Other priority sectors	57,777	23.2	76,919	22.9	-	-
V. Retail Trade	-	-	-	-	8,065	2.4
VI. Micro Credit	-	-	-	-	3,883	1.2
VII. Education	-	-	-	-	509	0.2
VIII. Housing	-	-	-	-	46,990	14.0

@ : Data are provisional.

: 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.

* : 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.

Note : 1. Indirect agriculture is reckoned upto 4.5 per cent of ANBC for calculation of percentage for agriculture.

2. Priority sector lending target/sub-targets are linked to adjusted net bank credit or credit equivalent amount of off-balance sheet exposures, whichever is higher, with effect from April 30, 2007.

Source : Data furnished by banks.