

Appendix Table IV.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 2006	March 2007	March 2008	March 2009@	June 1969	March 2006	March 2007	March 2008	March 2009@		
1	2	3	4	5	6	7	8	9	10	11		
I. Agriculture	1.7	238	251	276	294	162 (15.3)	1,55,220 (15.4)	2,02,614 (15.4)	2,49,397 (17.5)	2,98,211 (17.2)		
i) Direct	221.0	237	237	272	288	1,12,126 (11.0)	1,44,372 (11.0)	1,44,372 (11.0)	1,77,259 (13.0)	2,15,643 (12.8)		
ii) Indirect	17.0	14	14	4	6	43,093 (4.2)	58,242 (4.4)	58,242 (4.4)	72,138 (5.3)	82,569 (4.9)		
II. Small-scale industries	0.5	17	17	-	-	257 (8.1)	82,434 (7.8)	1,02,550 (7.8)	-	-		
II. (A) Small Enterprise*	-	-	-	40	42	-	-	-	1,51,137 (11.1)	1,91,307 (11.3)		
III. Other priority sector advances	0.4	92	111	-	-	22 (0.7)	1,63,756 (16.1)	2,06,661 (15.7)	-	-		
IV. Retail Trade*	-	-	-	32	34	-	-	-	40,519	43,061		
V. Micro - Credit*	-	-	-	7	9	-	-	-	2,707	3,943		
VI. Education*	-	-	-	12	16	-	-	-	19,748	26,913		
VII. Housing*	-	-	-	34	36	-	-	-	1,46,868	1,56,590		
VIII. Total priority sector advances #	2.6	358	389	401	431	441 (14.6)	4,09,748 (40.3)	5,21,376 (39.7)	6,10,450 (44.7)	7,20,083 (42.5)		
IX. Net Bank Credit	-	-	-	-	-	3,016	10,17,656	13,13,840	13,64,268	16,93,437		
IX. (A) Adjusted Net Bank Credit	-	-	-	-	-	-	-	-	-	-		

@ : 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 parantheses 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.