

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

(Amount in Rs. crore)

Sector	March 2007		March 2008		March 2009@	
	Amount	Percentage of ANBC	Amount	Percentage of ANBC	Amount	Percentage of ANBC
1	2	3	4	5	6	7
Priority Sector Advances #	1,44,549	42.9	1,64,068	47.8	1,90,207	46.8
<i>of which :</i>						
I. Agriculture	52,034	12.7	58,567	15.4	76,062	15.9
II. Small-scale industries	13,136	3.9	-	-	-	-
III. Small Enterprises *	-	-	46,912	13.7	47,916	12.0
IV. Other priority sectors	76,919	22.9	-	-	-	-
V. Retail Trade	-	-	8,037	2.4	7,325	1.8
VI. Micro Credit	-	-	2,494	0.7	4,612	1.1
VII. Education	-	-	509	0.1	797	0.2
VIII. Housing	-	-	47,516	13.8	53,463	13.2

@ : 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. ANBC - 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.