

**TABLE 59 : INDIRECT INSTITUTIONAL CREDIT FOR
AGRICULTURE AND ALLIED ACTIVITIES**

(₹ Billion)

Year	Loans Issued					Loans Outstanding				
	Co-operatives	SCBs	RRBs	REC	Total (2 to 5)	Co-operatives	SCBs	RRBs	REC	Total (7 to 10)
1	2	3	4	5	6	7	8	9	10	11
1977-78	5.69	-	0.03	1.12	6.84	3.80	5.11	-	5.03	13.95
1978-79	8.35	-	0.06	1.55	-	4.81	6.34	-	6.38	17.52
1979-80	8.95	-	-	1.66	-	3.43	7.33	0.13	7.81	18.70
1980-81	11.54	-	-	1.83	-	6.38	9.98	0.16	9.32	25.84
1981-82	14.97	-	0.09	1.92	-	8.40	11.58	0.21	10.89	31.09
1982-83	19.56	-	0.08	2.52	-	13.38	13.10	0.23	12.93	39.64
1983-84	24.00	-	0.09	3.03	-	17.00	13.92	0.27	14.94	46.13
1984-85	29.93	-	0.08	3.27	-	21.95	14.59	0.30	16.75	53.59
1985-86	37.44	-	-	3.55	-	28.86	13.66	0.33	19.21	62.06
1986-87	18.64	-	-	4.40	-	21.32	14.24	0.34	22.92	58.82
1987-88	24.53	2.66	0.11	6.55	33.84	23.13	15.10	0.35	28.29	66.87
1988-89	19.42	1.94	0.11	8.05	29.51	23.82	15.41	0.44	34.58	74.24
1989-90	16.88	2.07	0.10	7.13	26.18	22.30	14.29	0.48	39.59	76.66
1990-91	17.27	2.00	0.09	7.09	26.45	23.55	11.89	0.24	45.24	80.92
1991-92	20.02	1.98	0.07	5.88	27.95	24.87	14.33	0.39	48.75	88.34
1992-93	20.73	1.58	0.05	4.74	27.09	25.91	15.52	0.40	51.75	93.91
1993-94	100.76	3.32	0.00	6.92	111.01	134.12	20.99	0.33	56.55	211.99
1994-95	123.37	5.83	0.00	9.67	138.87	165.17	28.66	0.33	61.92	256.07
1995-96	173.71	10.36	0.01	8.29	192.37	174.06	36.74	0.35	66.29	277.44
1996-97	189.27	12.71	0.01	7.87	209.86	197.04	49.86	0.49	71.51	318.90
1997-98	199.72	19.04	0.06	10.93	229.76	208.17	63.35	0.13	77.99	349.63
1998-99	208.18	19.97	0.08	22.03	250.26	220.22	81.17	0.25	88.42	390.06
1999-00	821.86	34.31	0.07	30.51	886.75	673.61	129.68	0.29	121.89	925.47
2000-01	913.37	39.67	-	41.09	994.13	795.67	188.25	-	141.85	1125.78
2001-02	840.92	79.90	-	47.22	968.03	890.92	182.38	-	159.36	1232.66
2002-03	921.52	62.61	-	66.07	1050.19	929.20	236.90	-	165.06	1331.16
2003-04	935.66	89.36	-	60.17	1085.19	1023.07	285.20	-	183.05	1491.32
2004-05	1141.32	217.28	-	74.41	1433.01	1101.32	360.71	-	210.62	1672.65
2005-06	1220.67	277.51	-	74.89	1573.07	1199.32	571.75	-	245.64	2016.71
2006-07	1357.40	387.66	-	107.33	1852.39	1363.92	825.64	-	312.62	2502.18
2007-08	1457.78	402.78	-	129.53	1990.09	1479.82	934.43	-	386.15	2800.40
2008-09	-	737.21	-	171.57	-	-	1107.02	-	506.53	-
2009-10	-	828.39	-	211.32	-	-	1455.54	-	659.79	-
2010-11	-	867.32	-	245.19	-	-	1469.23	-	817.25	-
2011-12	-	694.44	-	278.21	-	-	1425.85	-	1014.26	-
2012-13	-	-	-	392.75	-	-	1111.02	-	1273.56	-
2013-14	-	-	-	-	-	-	2647.56	-	-	-

SCBs : Scheduled Commercial Banks. RRBs : Regional Rural Banks. REC : Rural Electrification Corporation Ltd.

- Notes :**
1. Data up to 1990-91 pertain to the period July-June and April-March thereafter. In case of SCBs, data for all the years pertain to July-June period.
 2. RRBs came into existence in 1975-76.
 3. Since 1999-2000, the data are strictly not comparable with the earlier years as it covers not only PACS but also SCARDBs and PCARDBs, while the earlier period covers PACS only.
 4. Data for loans from co-operatives since 1993-94 are not strictly comparable with the earlier period as many defaulters became non-defaulters with the implementation of Agricultural and Rural Debt Relief (ARDR) Scheme resulting in an increase in the assistance from banks; introduction/stabilisation of Lead Bank Returns (LBR); increase in the number of banks as also increase in the awareness and consequent improvement in the data maintenance and reporting system at the field level, resulting in an increase in the amount of loans reported in subsequent years.
 5. In respect of loans issued by SCBs, the data from 1991-92 to 2006-07 are disbursements to priority sectors as at end-June.
 6. In respect of outstanding loans by SCBs, data from 1991-92 onwards relates to priority sector advances as at end-March.

Also see Notes on Tables.

- Sources :**
1. Reserve Bank of India (in case of SCBs).
 2. National Bank for Agriculture and Rural Development (in case of RRBs and co-operatives).
 3. Rural Electrification Corporation Ltd. (in case of REC).