

**TABLE 63 : SCHEDULED COMMERCIAL BANKS' ADVANCES TO  
AGRICULTURE - OUTSTANDING**

(₹ Billion)

| Year<br>(end-March) | Indirect Finance           |                                                    |                                   |                                                      |                                      |                                        | Total Direct<br>& Indirect<br>Finance<br>(2+7) |
|---------------------|----------------------------|----------------------------------------------------|-----------------------------------|------------------------------------------------------|--------------------------------------|----------------------------------------|------------------------------------------------|
|                     | Total<br>Direct<br>Finance | Distribution of<br>Fertilisers and<br>Other Inputs | Loans to<br>Electricity<br>Boards | Loans to<br>Farmers<br>through<br>PACS/FSS/<br>LAMPS | Other type of<br>Indirect<br>Finance | Total Indirect<br>Finance<br>(3+4+5+6) |                                                |
| 1                   | 2                          | 3                                                  | 4                                 | 5                                                    | 6                                    | 7                                      | 8                                              |
| 1978-79             | 17.29                      | 1.09                                               | 0.93                              | 0.86                                                 | 2.92                                 | 5.79                                   | 23.08                                          |
| 1979-80             | 27.89                      | 2.06                                               | 1.45                              | 1.17                                                 | 3.16                                 | 7.84                                   | 35.73                                          |
| 1980-81             | 28.88                      | 2.13                                               | 1.80                              | 1.13                                                 | 3.74                                 | 8.83                                   | 37.71                                          |
| 1981-82             | 40.61                      | 3.01                                               | 2.65                              | 1.55                                                 | 5.05                                 | 12.27                                  | 52.88                                          |
| 1982-83             | 49.03                      | 2.67                                               | 3.55                              | 1.68                                                 | 5.41                                 | 13.30                                  | 62.33                                          |
| 1983-84             | 61.36                      | 3.07                                               | 4.30                              | 1.78                                                 | 5.70                                 | 14.86                                  | 76.22                                          |
| 1984-85             | 76.12                      | 4.01                                               | 3.93                              | 1.93                                                 | 4.34                                 | 14.20                                  | 90.32                                          |
| 1985-86             | 91.60                      | 4.35                                               | 3.72                              | 2.03                                                 | 4.15                                 | 14.25                                  | 105.85                                         |
| 1986-87             | 106.07                     | 3.87                                               | 4.78                              | 2.37                                                 | 4.18                                 | 15.20                                  | 121.27                                         |
| 1987-88             | 124.01                     | 3.90                                               | 4.72                              | 2.66                                                 | 4.26                                 | 15.55                                  | 139.56                                         |
| 1988-89             | 138.44                     | 4.47                                               | 3.30                              | 2.60                                                 | 5.03                                 | 15.41                                  | 153.85                                         |
| 1989-90             | 155.00                     | 3.35                                               | 4.95                              | 2.67                                                 | 3.31                                 | 14.29                                  | 169.29                                         |
| 1990-91             | 161.45                     | 3.29                                               | 3.63                              | 1.99                                                 | 2.99                                 | 11.89                                  | 173.34                                         |
| 1991-92             | 173.97                     | 2.41                                               | 6.55                              | 1.77                                                 | 3.60                                 | 14.33                                  | 188.30                                         |
| 1992-93             | 189.49                     | 2.68                                               | 7.08                              | 1.83                                                 | 3.92                                 | 15.52                                  | 205.01                                         |
| 1993-94             | 194.65                     | 3.64                                               | 8.96                              | 2.05                                                 | 6.35                                 | 20.99                                  | 215.64                                         |
| 1994-95             | 213.34                     | 5.36                                               | 11.65                             | 2.24                                                 | 9.40                                 | 28.65                                  | 241.99                                         |
| 1995-96             | 238.14                     | 7.56                                               | 10.58                             | 2.85                                                 | 15.75                                | 36.74                                  | 274.88                                         |
| 1996-97             | 274.48                     | 9.68                                               | 12.33                             | 2.85                                                 | 25.00                                | 49.86                                  | 324.34                                         |
| 1997-98             | 294.43                     | 12.00                                              | 14.17                             | 3.63                                                 | 33.55                                | 63.35                                  | 357.78                                         |
| 1998-99             | 330.94                     | 14.91                                              | 16.27                             | 4.07                                                 | 45.92                                | 81.17                                  | 412.11                                         |
| 1999-00             | 364.66                     | 16.75                                              | 17.23                             | 4.49                                                 | 91.21                                | 129.68                                 | 494.34                                         |
| 2000-01             | 404.85                     | 23.04                                              | 16.97                             | 3.77                                                 | 144.47                               | 188.25                                 | 593.10                                         |
| 2001-02             | 465.81                     | 33.03                                              | 18.41                             | 9.28                                                 | 121.66                               | 182.38                                 | 648.19                                         |
| 2002-03             | 568.57                     | 32.41                                              | 29.66                             | 9.49                                                 | 165.34                               | 236.90                                 | 805.47                                         |
| 2003-04             | 707.81                     | 41.18                                              | 35.33                             | 7.23                                                 | 201.46                               | 285.20                                 | 993.01                                         |
| 2004-05             | 955.65                     | 51.34                                              | 41.74                             | 8.61                                                 | 259.02                               | 360.71                                 | 1316.36                                        |
| 2005-06             | 1347.98                    | 64.40                                              | 64.64                             | 7.69                                                 | 435.01                               | 571.75                                 | 1919.73                                        |
| 2006-07             | 1721.28                    | 85.16                                              | 113.19                            | 13.60                                                | 613.69                               | 825.64                                 | 2546.92                                        |
| 2007-08             | 2146.44                    | -                                                  | -                                 | 15.42                                                | 919.01                               | 934.43                                 | 3080.87                                        |
| 2008-09             | 2648.93                    | -                                                  | -                                 | 5.99                                                 | 1101.03                              | 1107.02                                | 3755.95                                        |
| 2009-10             | 3177.67                    | -                                                  | -                                 | 12.94                                                | 785.04                               | 1455.54                                | 4633.21                                        |
| 2010-11             | 3602.53                    | -                                                  | -                                 | 8.80                                                 | 621.59                               | 1469.23                                | 5071.76                                        |
| 2011-12             | 4407.58                    | -                                                  | -                                 | 7.97                                                 | 637.71                               | 1425.85                                | 5833.43                                        |
| 2012-13             | 5343.31                    | -                                                  | -                                 | -                                                    | -                                    | 1111.02                                | 6454.33                                        |
| 2013-14             | 6273.11                    | -                                                  | -                                 | -                                                    | -                                    | 2647.56                                | 8920.67                                        |
| 2014-15             | -                          | -                                                  | -                                 | -                                                    | -                                    | -                                      | 9705.75                                        |
| 2015-16             | -                          | -                                                  | -                                 | -                                                    | -                                    | -                                      | 11730.98                                       |

PACS : Primary Agricultural Credit Societies

FSS : Farmers' Service Societies

LAMPS : Large-sized Adivasi Multipurpose Societies

**Notes** : 1. Data for 2004-05 to 2015-16 are provisional.

2. For 1979-80, data relate to end-December.

3. On account of revised guidelines on PSA lending w.e.f. September 2007 and revised reporting system w.e.f. April 1, 2013 break- up of indirect finances is not available.

Also see Notes on Tables.

**Source** : Reserve Bank of India (FIDD Central Office - Statistical Division).