

TABLE 51 : INSTITUTIONAL CREDIT FOR AGRICULTURE AND ALLIED ACTIVITIES

(₹ Crore)

Year	Loans Issued				Loans Outstanding			
	Co-operatives	SCBs	RRBs	Total (2 to 4)	Co-operatives	SCBs	RRBs	Total (6 to 8)
1	2	3	4	5	6	7	8	9
1988-89	4873	3813	420	9106	9408	12840	1552	23800
1989-90	5407	4282	647	10336	10566	15283	1838	27687
1990-91	4819	4676	335	9829	10531	17032	1753	29316
1991-92	5797	4806	596	11199	12176	16981	1984	31142
1992-93	6484	4960	698	12141	13769	18288	2206	34263
1993-94	8484	5400	752	14636	15316	19113	2560	36988
1994-95	9876	7408	1083	18366	16810	20920	3009	40738
1995-96	12483	9274	1381	23138	19126	23427	3467	46020
1996-97	13254	10675	1748	25677	20556	26327	4038	50921
1997-98	14159	11537	2103	27798	21390	28445	4683	54518
1998-99	15099	14663	2515	32277	22199	29819	5389	57408
1999-00	25678	16350	2985	45013	41950	33442	5991	81383
2000-01	27295	16440	3966	47701	46135	38270	7249	91654
2001-02	30569	18638	4546	53753	52110	45106	8286	105502
2002-03	34040	25256	5879	65175	59064	53804	10261	123129
2003-04	40049	36203	7175	83427	71403	68103	11721	151228
2004-05	45009	48367	11927	105303	78822	95519	16709	191050
2005-06	48123	80599	15300	144021	82327	135603	21510	239439
2006-07	54019	115266	20228	189513	89443	169018	27452	285913
2007-08	57643	113472	23838	194953	65666	202796	33216	301678
2008-09	58787	160690	26499	245976	64045	256119	37367	357531
2009-10	63497	188253	34640	286390	59791	315436	46282	421509
2010-11	78121	222792	43965	344878	76674	357584	55067	489325
2011-12	87963	312877	54450	455290	92458	443298	70385	606141
2012-13	111203	484499	63681	659383	119775	522478	79500	721753
2013-14	119964	527506	82653	730123	135245	503532	98207	736984
2014-15	138470	604376	102483	845329	154287	683969	112604	950860
2015-16	153295	642954	119261	915510	156121	814841	133401	1104363
2016-17	142758	799781	123216	1065755	226698	668109	153416	1048223
2017-18	150321	871080	141216	1162617	184396	924084	171301	1279781
2018-19	152340	954823	149667	1256830	178820	995114	197432	1371365
2019-20	157367	1070036	165326	1392729	187262	1012858	208841	1408961
2020-21	190682	1194704	190012	1575398	200615	1842028	234786	2277428
2021-22	243220	1415964	204180	1863363	230604	2024117	257174	2511895
2022-23	236349	1676529	242286	2155163	252550	2348920	286648	2888119
2023-24	242008	2023749	282878	2548635	265418	2759868	319881	3345167
2024-25	240045	2322118	307093	2869256	272985	2958192	345308	3576485

Notes : SCBs : Scheduled Commercial Banks, RRBs : Regional Rural Banks

1. Data for 2024-25 are provisional.
2. Data on loan issued/outstanding are directly to the beneficiary/borrower by the concerned institutions.
3. Data on 'direct' loan outstanding by SCBs are not available from 2020-21 due to discontinuation of Special Return II (Recovery of Direct Agriculture Loan). Thus, in Column (7) data up to 2019-20 pertains to 'direct agricultural and allied activities loan outstanding with SCBs', while the data from 2020-21 onwards relates to 'total agricultural and allied activities loan outstanding with SCBs'.
4. 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.
5. RRBs came into existence in 1975-76.
6. The data since 1999-2000 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.
7. Data on the total loan issued till 2001-02 includes loan issued by state governments.
8. From 2016 onwards, data on ground level credit flow to agriculture is as submitted by scheduled commercial banks, RRBs and cooperatives in the ENSURE portal of NABARD, has been indicated.

Also see Notes on Tables.

Sources : 1. Reserve Bank of India.
2. National Bank for Agriculture and Rural Development.