सामयिक निबन्ध - 59 Occasional Paper - 59

# भारत में कृषि ऋणः प्रवृत्तियां, क्षेत्रीय व्याप्ति और डेटाबेस मुद्दे Agricultural Credit in India: Trends, Regional Spreads and Database Issues

# **EPW Research Foundation**



आर्थिक विश्लेषण और अनुसंधान विभाग Department of Economic Analysis and Research राष्ट्रीय कृषि और ग्रामीण विकास बैंक National Bank for Agriculture and Rural Development मुंबई Mumbai 2014

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# ईपीडब्ल्यु रिसर्च फाऊंडेशन एप्रिल 2013

# EPW Research Foundation April 2013

[A Study undertaken in fulfilment of a research project awarded to EPW Research Foundation by National Bank for Agricultural and Rural Development (NABARD) in August 2011]

इस रिपोर्ट में व्यक्त किए गए विचार ईपीडब्ल्यु रिसर्च फाउन्डेशन के हैं और यह आवश्यक नहीं कि नाबार्ड के ही हैं। The views expressed in this report are those of EPWRF and not necessarily of NABARD.

#### राष्ट्रीय कृषि और ग्रामीण विकास बैंक

आर्थिक विश्लेषण और अनुसंधान विभाग, चौथी मंजिल, 'सी' विंग, प्लॉट नं. सी-24 'जी' ब्लॉक पो. बॉक्स नं.8121 बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व) मुंबई - 400 051 National Bank for Agriculture and Rural Development Department of Economic Analysis and Research 4th Floor, 'C' Wing, Plot No. C-24, G-Block, PB No. 8121, Bandra-Kurla Complex, Bandra (East) Mumbai - 400 051

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We are grateful to the National Bank for Agricultural and Rural Development (NABARD) for awarding this research project and giving us an opportunity to revisit the theme of agricultural credit and its various ramifications. Earlier, about six to seven years ago in 2007-08, we had completed a similar study on behalf of the Indian Institute of Banking & Finance. Since then, there have been significant changes in the policy contours concerning the rural credit architecture and the trends in credit delivery for agriculture; and for capturing those changes, we have had to entirely revise the earlier volume. This resulted in some unavoidable delay in completing the study and we thank NABARD for giving the needed extension of time.

In completing this exercise we have received significant inputs from various quarters. In particular we wish to acknowledge with gratitude the deep interest that Dr. R. N. Kulkarni, Chief General Manager, Department of Economic Analysis and Research (DEAR), NABARD, has taken in this study. He took the trouble of meeting with us two to three times and was kind enough to provide the details of what NABARD had expected of us, which have been of immense help. Similarly, though we could not meet Dr. Prakash Bakshi, Chairman, NABARD, for this purpose, we have been aware of the intense interest he had evinced in this study. We take this opportunity to convey our sincere gratitude to both for the faith they have kept in the work of this institution and in particular for the guidance received from them for the completion of the Report. From NABARD, we have also received substantial data support and in this respect, we wish to place on record our appreciation of the constant support extended and interest shown by Dr. Nirupam Mehrotra of DEAR in particular.

The study is the result of the single-minded devotion bestowed by Dr. S. L. Shetty, throughout since the study was awarded by NABARD. He has an abiding interest in the social goals that the public institutions have to serve and the contents of the report reflect those perspectives. His task has been ably supported by Shri. Bipin K. Deokar, and under his leadership, Ms Vishakha M. Karmarkar and Ms. Nishigandha R. Lokhande. Inputs from Shri. Prasanth and Shri R. Krishnaswamy have been of immense help. We record the institution's grateful thanks to all them. Similarly, we record our sincere thanks to Shri. K. Srinivasan, who has taken the trouble of inputting the entire Report at its various stages. Ms. Rema K. Nair has also put in her efforts wherever called upon to do; we thank her too.

(K. Kanagasabapathy) Director

# प्रस्तावना

मॅल्कम लायल डार्लिंग (1925) प्रारंभिक रचना के मौलिक कार्यों में से प्रायः एक उदाहरण दिया जाता हे, जिसमें उन्होंने कहा था कि ''भारतीय किसान ऋण में जन्म लेता है, ऋण में ही जीता है और ऋण में ही मर जाता है.'' तब से सरकार, बैंक और अन्य संस्थाएं उक्त स्थिति को बदलने का प्रयास कर रही है. परिणाम सामने है. सबसे बड़ा परिवर्तन यह हुआ है कि किसानों द्वारा लिए गए कुल ऋण में संस्थागत एजेन्सियों की भागीदारी 1951 के 7.3% से बढ़कर 2002 में 61% हो गई (अखिल भारतीय ऋण और निवेश सर्वे, विभिन्न चरण, एनएसएसओ). फिर भी, कृषि ऋण और इसका विस्तार नीति निर्धारकों के लिए हमेशा से, विशेषकर पिछले दशक में चिंता का विषय रहा है. कृषि ऋण में वृद्धि अनुषंगी समस्याओं के समाधान के बिना स्वयं नहीं हो गयी है, इसका विस्तृत और उेश्यपूर्ण विश्लेषण करने की आवश्यकता है.

इस परिप्रेक्ष्य में नाबार्ड ने अपने अनुसंधान एवं विकास निधि के माध्यम से ''भारत में कृषि ऋण : प्रवृत्तियां, क्षेत्रीय व्याप्ति और डेटाबेस **मुद्दे**' विषय पर अध्ययन प्रायोजित किया. एक प्रमुख अनुसंधान संगठन ईपीडब्ल्यू रिसर्च फाउंडेशन (ईपीडब्ल्यूआरएफ) ने यह अध्ययन किया था. इस अध्ययन की मुख्य विशिष्टता इसका दीर्घकालिक परिप्रेक्ष्य है, जिसमें भारत में कृषि ऋण से संबंधित विभिन्न मामलों का काफी विस्तार में विश्लेषण किया गया है. इसके अतिरिक्त, अध्ययन में विषय-वस्तु से संबंधित अधिकांश मुद्दों का एक ही स्थान पर समाधान करने का प्रशंसनीय कार्य किया गया है.

इस अध्ययन में बताया गया है कि कृषि ऋण की मात्रा में व्यापक वृद्धि हुई है (वर्तमान में 20% प्रति वर्ष की दर से वृद्धि हो रही है) परंतु भौतिक संख्या के मामले में विस्तार बेहतर हो सकता था, जैसे अभी भी करीब 8 करोड़ किसान संस्थागत ऋण व्यवस्था से बाहर हैं. इस अध्ययन में कृषि ऋण प्रवाह में व्याप्त विभिन्न असमानताओं को उजागर करने के लिए गहन विश्लेषण किया गया है जो क्षेत्रीय विषमताओं, विभिन्न श्रेणियों के किसानों के बीच असमान वितरण, छोटे खाताधारकों के लिए प्रति खाता गिरते आंकड़ों इत्यादि जैसे यथार्थ (real) क्षेत्र के संकेतकों के अनुरूप नहीं हैं. इस रिपोर्ट में उक्त प्रवृत्तियों की पृष्ठभूमि में हाल के नीतिगत उपायों यथा; कृषि ऋण को दोगुना करना, ब्याज दर सहायता का विवेचनात्मक विश्लेषण किया गया है. कुल कृषि ऋण में फसली ऋण का हिस्सा सबसे अधिक है और आज कृषकों की संपूर्ण निविष्टि लागत का लगभग 85% वित्तपोषण इसके अंतर्गत किया जा रहा है. कृषि (लघु सिंचाई, भूमि विकास इत्यादि) में प्रत्यक्ष निवेश की तुलना में मीयादी ऋण श्रेणी में अनुषंगी गतिविधियों (पशुपालन, मत्स्यपालन, बागवानी इत्यादि) का हिस्सा काफी अधिक है. शायद यह कृषि जीडीपी की संरचना में बदलाव का द्योतक है. अखिल भारतीय स्तर पर अध्ययन से पता चलता है कि 1971-72 से 2009-10 के दौरान ऋण सघनता अनुपात (कृषि जीडीपी अनुपात में कृषि ऋण) में उल्लेखनीय सुधार हुआ है और यह 1970 के प्रारंभ के करीब 10% से बढ़कर 40% से अधिक हो गया है. सूक्ष्म ऋण क्षेत्र में हुई गतिविधियों पर भी रिपोर्ट में काफी विचार किया गया है जो निष्कर्षों में शामिल है. सूक्ष्म ऋण के लाभों को निर्धारित करते हुए अध्ययन में इस क्षेत्र का विवेचनात्मक परीक्षण किया गया है. शायद आलोचना को स्वीकारने से इस क्षेत्र के वर्तमान की स्थिति से बाहर निकलने का मार्ग प्रशस्त हो सकता है.

अध्ययन में सुझाव दिया गया है कि सहकारी ऋण संस्थाओं और वाणिज्यिक बैंकों के बीच मजबूत संबंधों की काफी गुंजाइश है और इसमें प्राकृऋस (PACS) को चुने हुए वाणिज्य बैंकों एवं जिमस बैंकों (DCCB) के बिजनेस करेस्पांडेन्ट के रूप में कार्य करने का समर्थन किया है. किसी भी प्रभावी नीति के निर्माण, कार्यान्वयन एवं अनुप्रवर्तन के लिए प्रमाणिक और विश्वसनीय आंकड़ो का होना पहली आवश्यकता है. अध्ययन में उन क्षेत्रों पर प्रकाश डाला गया जिनमें नाबार्ड एवं भारतीय रिज़र्व बैंक कृषि ऋण प्रवाह और बकाए से संबंधित आंकड़ों को युक्तिसंगत बनाने के लिए एक साथ काम कर सकते हैं.

अध्ययन से कृषि ऋण पर उपलब्ध साहित्य की कमी दूर होती है. मुझे विश्वास है कि इस अध्ययन के निष्कर्ष कृषि ऋण से संबंधित सभी - नीति निर्माताओं, बैंकों, भारतीय रिज़र्व बैंक एवं नाबार्ड जैसी अपैक्स (Apex) संस्थाओं तथा अनुसंधानकर्ताओं के लिए उपयोगी साबित होंगे.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक मुंबई 15 जनवरी 2014 डॉ.हर्ष कुमार भनवाला अध्यक्ष

# Foreword

Malcolm Lyall Darling (1925) in his often quoted seminal work had said "Indian farmer is born in debt, lives in debt and dies in debt". Since then, government, banks and other institutions have been striving to change the above state of affairs. The results are easy to see. One major change is the substantial increase in the share of institutional agencies in the total credit availed by farmers from a low of 7.3% in 1951 to 61% in 2002 (All India Debt and Investment Surveys, Various Rounds, NSSO). Yet, agriculture credit and its outreach has always remained a major concern for the policy makers, especially in the last decade. Growth in agriculture credit by itself has not been without consequential issues, which need detailed and objective analysis.

In this backdrop, NABARD through its Research & Development Fund had sponsored the Study titled, 'Agricultural Credit in India : Trends, Regional Spreads and Database Issues'. EPW Research Foundation (EPWRF), a premier research organisation had undertaken this work. A defining feature of the study is its long term perspective in which it has analysed in great detail, the various issues pertaining to agriculture credit in India. Further, the study has done a credible job of addressing in one place, most issues confronting the subject.

The study has highlighted that the volume of agriculture credit flow has increased substantially (presently growing at 20% per annum) but the coverage in terms of physical numbers could have done better, as still around 8 crore farmers are outside the institutional credit net. The study has delved at length in bringing out the various inequities in the flow of agriculture credit which is not in conformity with the real sector indicators- regional disparities, skewed distribution among various categories of farmers, the falling per account figures for small accounts etc. Critical analysis of some of the recent policy measures such as doubling of agriculture credit, interest rate subvention, against the backdrop of some of the above trends forms part of the report. Crop loans continued to form the majority share and today almost 85% of the entire input costs of farmers are now being financed by it. Within the term loan category, a substantial share is contributed today by allied activities (animal husbandry, fisheries, horticulture etc) as opposed to direct investment in agriculture(minor irrigation, land development etc). Perhaps this mirrors the changing composition of the agricultural GDP. At the all-India level, the study revealed that during the period 1971-72 to 2009-10, the credit intensity ratio (farm credit to agricultural GDP ratio) has shown a significant improvement from around 10% in the early 1970s to over 40%.

Considerable discussion on the developments in the micro- credit sector also forms part of the findings. A critical examination of the sector has been provided in the study after spelling out the positives of micro credit. Perhaps, appreciating the criticism can pave the way forward for the sector to come out of the shadows that it is engulfed in at present.

The study suggests that there is a scope for close link-up between cooperative credit institutions and commercial banks endorsing PACS functioning as BCs, for the chosen commercial banks and DCCBs. For an effective policy formulation, implementation and monitoring the availability of authentic and reliable data is a sine qua non. The study has highlighted the areas wherein both NABARD and RBI can work together in streamlining the data with regard to agriculture credit flows and outstanding.

The study fills in an important gap in the literature on agriculture credit. I am sure that the findings of the study will be useful for all those who are engaged with agriculture credit- the policy makers, banks, apex institutions like RBI and NABARD, and the researcher.

National Bank for Agriculture and Rural Development Dr. Harsh Kumar Bhanwala Chairman

Mumbai

15 January 2014

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# ACRONYMS

| ACD       | : Agricultural Credit Department                                |
|-----------|---|
| ACP       | : Annual Credit Plan  |
| ADWDR     | : Agricultural Debt-Waiver and Debt Relief                      |
| AFC       | : Agricultural Finance Corporation                              |
| AHC       | : Assets Holding Class  |
| AIRCS     | : All-India Rural Credit Survey Committee                       |
| APMC      | : Agricultural Product Marketing Committee                      |
| ARC       | : Agricultural Refinance Corporation                            |
| ARDC      | : Agricultural Refinance and Development Corporation            |
| ATMs      | : Automated Teller Machines                                     |
| ATMA      | : Agricultural Technology Management Agency                     |
| AICL      | : Agricultural Insurance Company of India Ltd.                  |
| AIDS      | : All-India Debt and Investment Survey                          |
| BLBC      | : Block Level Bankers Committee                                 |
| BCs       | : Business Correspondents                                       |
| BFs       | : Business Facilitators   |
| BREAD     | : Bureau for Research in Economic Analysis of Development       |
| BE        | : Budget Estimates  |
| BIRD      | : Bankers Institute of Rural Development                        |
| BSR       | : Basic Statistical Returns                                     |
| BTT       | : Block Technology Team   |
| CAB       | : College of Agricultural Banking                               |
| CBSs      | : Core Banking Solutions  |
| CCBs      | : Central Co-operative Banks                                    |
| CCIS      | : Comprehensive Crop Insurance Scheme                           |
| CCBs      | : Central Cooperative Banks                                     |
| CIGs      | : Commodity Interest Groups                                     |
| CMD       | : Chairman and Managing Director                                |
| CPIS      | : Coconut Palm Insurance Scheme                                 |
| CRAFICARD | : Committee to Review Arrangements for Institutional Credit for |
|           | Agriculture and Development                                     |
| CRAR      | : Capital to Risk (Weighted) Assets Ratio                       |
| CSO       | : Central Statistical Organisation                              |
| CSPs      | : Customer Service Providers                                    |
| CSPs      | : Customer Service Points                                       |
| DAC       | : Department of Agriculture and Cooperation                     |
| DCC       | : District Coordination Committee                               |
| DCP       | : District Credit Plan  |
| DCCBs     | : District Central Cooperative Banks                            |
| DDM       | : District Development Manager                                  |

| DDP   | : District Development Plans                                    |
|-------|---|
| DLCC  | : District Level Coordination Committee                         |
| DPP   | : District Planning Process                                     |
| DPC   | : District Planning Committee                                   |
| DEAR  | : Department of Economic Analysis and Research                  |
| DRDAs | : District Rural Development Agencies                           |
| DRI   | : Differential Rates of Interest                                |
| EPW   | : Economic and Political Weekly                                 |
| EPWRF | : Economic and Political Weekly Research Foundation             |
| FAC   | : Farmers' Advisory Committee                                   |
| FASAL | : Forecasting Agricultural Output Using Space, Agro-meteorology |
|       | and Land-based observations                                     |
| FI    | : Financial Inclusion   |
| FIGs  | : Farmer's Interest Groups                                      |
| FIs   | : Financial Institutions  |
| FIP   | : Financial Inclusion Plan                                      |
| FSS   | : Farmers' Service Societies                                    |
| GCC   | : General Credit Card   |
| GCF   | : Gross Capital Formation                                       |
| GDP   | : Gross Domestic Product  |
| GSDP  | : Gross State Domestic Product                                  |
| GLC   | : Ground Level Credit   |
| GLC   | : General Line of Credit  |
| GoI   | : Government of India   |
| ICT   | : Information and Communication Technology                      |
| ICOR  | : Incremental Capital-Output Ratio (ICOR)                       |
| IOI   | : Incidence of Indebtedness                                     |
| IGIDR | : Indira Gandhi Institute of Development Research               |
| IRDP  | : Integrated Rural Development Programme                        |
| ITGI  | : IFFCO-Tokio General Insurance                                 |
| IWMP  | : Integrated Watershed Management Programme                     |
| JLGs  | : Joint Liability Groups  |
| KCCs  | : Kisan Credit Cards  |
| KVKs  | : Krishi Vigyan Kendras   |
| KYC   | : Know Your Customer  |
| LABs  | : Local Area Banks  |
| LAMPS | : Large-sized Adivasi Multipurpose Societies                    |
| LBS   | : Lead Bank Scheme  |
| LBO   | : Lead Bank Officer   |
| LBRC  | : Lead Bank Review Committee                                    |
| LDB   | : Land Development Banks  |
| LDM   | : Lead District Manager   |

| LDO     | : Lead District Officer  |  |  |  |  |  |  |  |  |  |
|---------|--|--|--|--|--|--|--|--|--|--|
| MFIs    | : Micro-finance Institutions   |  |  |  |  |  |  |  |  |  |
| MGNREGS | : Mahatma Gandhi National Rural Employment Guarantee Scheme                      |  |  |  |  |  |  |  |  |  |
| mFOs    | : Microfinance Organisations   |  |  |  |  |  |  |  |  |  |
| MSME    | Micro, Small and Medium Enterprises  |  |  |  |  |  |  |  |  |  |
| MNAIS   | : Modified National Agricultural Insurance Scheme                                |  |  |  |  |  |  |  |  |  |
| NABARD  | : National Bank for Agriculture and Rural Development                            |  |  |  |  |  |  |  |  |  |
| NATP    | : National Agricultural Technology Project                                       |  |  |  |  |  |  |  |  |  |
| NAIS    | : National Agricultural Insurance Scheme   |  |  |  |  |  |  |  |  |  |
| NAFSCOB | : National Federation of State Cooperative Banks                                 |  |  |  |  |  |  |  |  |  |
| NAFARDB | : National Cooperative Federation of Agricultural and Rural<br>Development Banks |  |  |  |  |  |  |  |  |  |
| NFAs    | : 'No-frills' Accounts   |  |  |  |  |  |  |  |  |  |
| NBFCs   | : Non-Banking Financial Companies  |  |  |  |  |  |  |  |  |  |
| NBFIs   | : Non-Bank Financial Institutions  |  |  |  |  |  |  |  |  |  |
| NCAER   | : National Council of Applied Economic Research                                  |  |  |  |  |  |  |  |  |  |
| NCDB    | : National Co-operative Development Bank   |  |  |  |  |  |  |  |  |  |
| NCEUS   | : National Commission for Enterprises in the Unorganised Sector                  |  |  |  |  |  |  |  |  |  |
| NAFUS   | : National Fund for the Unorganised Sector                                       |  |  |  |  |  |  |  |  |  |
| NAIS    | : National Agricultural Insurance Scheme   |  |  |  |  |  |  |  |  |  |
| NATP    | : National Agricultural Technology Project                                       |  |  |  |  |  |  |  |  |  |
| NGOs    | : Non-Governmental Organisations   |  |  |  |  |  |  |  |  |  |
| NHM     | : National Horticultural Mission   |  |  |  |  |  |  |  |  |  |
| NIPFP   | : National Institute of Public Finance and Policy                                |  |  |  |  |  |  |  |  |  |
| NIRD    | : National Institute of Rural Development  |  |  |  |  |  |  |  |  |  |
| NIBM    | : National Institute of Bank Management  |  |  |  |  |  |  |  |  |  |
| NOFs    | : Net Owned Funds  |  |  |  |  |  |  |  |  |  |
| NPAs    | : Non-Performing Assets  |  |  |  |  |  |  |  |  |  |
| NPLs    | : Non-Performing Loans   |  |  |  |  |  |  |  |  |  |
| NRAA    | : National Rain-fed Areas Authority  |  |  |  |  |  |  |  |  |  |
| NRLM    | : National Rural Livelihoods Mission   |  |  |  |  |  |  |  |  |  |
| NSDC    | : National Skill Development Corporation   |  |  |  |  |  |  |  |  |  |
| NRNR    | : Non-Resident Non-Repatriable   |  |  |  |  |  |  |  |  |  |
| NSSO    | : National Sample Survey Organisation  |  |  |  |  |  |  |  |  |  |
| OD      | : Over Draft   |  |  |  |  |  |  |  |  |  |
| PACS    | : Primary Agricultural Credit Societies  |  |  |  |  |  |  |  |  |  |
| PCARDBs | : Primary Cooperative Agriculture and Rural Development Banks                    |  |  |  |  |  |  |  |  |  |
| PCF     | : Private Capital Formation  |  |  |  |  |  |  |  |  |  |
| PCPIS   | : Pilot Coconut Palm Insurance Scheme  |  |  |  |  |  |  |  |  |  |
| PLPs    | : Potential-Linked Plans   |  |  |  |  |  |  |  |  |  |
| PLRs    | : Prime Lending Rates  |  |  |  |  |  |  |  |  |  |

| PLCP     | : Potential Linked Credit Plan                              |
|----------|---|
| PPP      | : Public–Private Partnership                                |
| PPP-AC   | : Public Private Partnership Appraisal Committee            |
| PPPAU    | : PPP Appraisal Unit  |
| PSBs     | : Public Sector Banks                                       |
| PSL      | : Priority Sector Lending                                   |
| RBI:     | Reserve Bank of India                                       |
| RCCF     | : Revolving Cash Credit Facility                            |
| RE       | : Revised Estimates   |
| RFAS     | : Rural Finance Access Survey                               |
| RIDF     | : Rural Infrastructure Development Fund                     |
| RRBs     | : Regional Rural Banks                                      |
| RSETIS   | : Rural Self-Employment Training Institutes                 |
| RUDSETIS | : Rural Development and Self Employment Training Institutes |
| RRBs     | : Regional Rural Banks                                      |
| RWS      | : Reference Weather Station                                 |
| RUA      | : Reference Unit Area                                       |
| SAA      | : Service Area Approach                                     |
| SBI      | : State Bank of India                                       |
| SACPs    | : Special Agricultural Credit Plans                         |
| SCBs     | : State Cooperative Banks                                   |
| SCBs     | : Scheduled Commercial Banks                                |
| SCARDBs  | : State-level Cooperative Agriculture and Rural Development |
|          | Banks   |
| SD       | : State Domestic Product                                    |
| SDDP     | : State and District Development Plan                       |
| SEEUY    | : Self Employment for Educated Unemployed Youths            |
| SEPUP    | : Self-Employment Programme for Urban Poor                  |
| SFCL     | : Small Farmers Cooperative Limited                         |
| SGSY     | : Swarnajayanti Gram Swarojgar Yojana                       |
| SHGs     | : Self-Help Groups  |
| SHGB     | : SHG-Bank Linkage  |
| SHPI     | : Self-Help Promoting Institution                           |
| SIDBI    | : Small Industries Development Bank of India                |
| SLBC     | : State Level Bankers' Committee                            |
| SMEs     | : Small and Medium Enterprises                              |
| SOF      | : Scale-of Finance  |
| UCBs     | : Urban Cooperative Banks                                   |
| UPSS     | : Usual Principal and Subsidiary Status                     |
| UTs      | : Union Territories   |
| WBCIS    | : Weather-Based Crop Insurance Scheme                       |
| WTO      | : World Trade Organisation                                  |

## I Introduction

With its deep involvement in agricultural and rural development, NABARD thought it necessary, it appears, to take a close look at the evolving role of agricultural credit and its various ramifications for farm growth. EPW Research Foundation (EPWRF) had done a study on the same theme some six-seven years ago on behalf of the Indian Institute of Banking and Finance. NABARD has, therefore, assigned EPWRF to take a fresh look at the subject and submit a detailed report to them. Since the earlier study in 2007-08, there have been significant changes in the policy contours concerning the rural credit architecture and the trends in credit delivery for agriculture, and hence the accompanying report is an entirely revised version of the earlier volume.

The study thus makes a systematic analysis of the evolution, trends and composition of institutional credit extended to the agricultural sector in India and the nature of inter-size, inter-regional, inter-state and intra-state disparities prevailing in the distribution of farm credit. The subject of the study remains a live one, considering the enormous amount of intellectual discourses, enquiry committee reports and public policy initiatives that have been going on now for many years. We have sought to cover all of them against the backdrop of the performance of banks in aggregate credit delivery and its distributive goals. The study is essentially a quantitative exercise, though it does strive to perceive the importance of various policy stances and banks' response to them. One important focus bestowed in the study concerns the spread of rural credit institutions in different regions on the premise that the success or otherwise of farm credit delivery is almost entirely dependent upon the presence or otherwise of the rural credit architecture. This has also been studied against the backdrop of the highly focussed public policy goal of "financial inclusion". The study is presented in 12 Chapters including the present one.

Hereafter the study begins with two introductory chapters in the form of an essential background to the study. The next chapter, Chapter 2, makes a brief attempt at enumerating the kind of challenges that the agricultural sector in India has been facing at an all-India as well as at states level. Explaining that the agricultural sector has been facing crisis in twin dimensions of an agrarian crisis and an agricultural developmental crisis, the section brings out how reduced growth and growing marginalisation have impinged on credit delivery by banks as demand-side constraints. This chapter singles out the importance of focusing on marginal farmers as a separate category, even as compared with small farmers, as candidates for diversification and migration to off-farm and non-farm activities as well as for inclusion under the National Rural Livelihood Mission (NRLM) and vocational training at Rural Self-Employment Training Institutes (RSETIs) set up by the Lead Banks in each district. Chapter 3 brings out how public authorities have always emphasized historically the importance of rural institutional finance and how varied policy thrusts facilitated unprecedented expansion during the 1970s and 1980s after bank nationalisation and how banking infirmities of the 1990s have made the banks falter on their traditional developmental role. Recent progress has been a mixed one. Emphasis in the chapter has been in narrating a long list of 13 steps that the farm credit policy contours have passed through.

The next two chapters (Chapters 4 and 5) form the core part of the study presenting the substantive empirical basis for many themes advanced in it. This quantitative dimension of banking progress begins in Chapter 4 which attempts a report card on the performance of scheduled commercial banks that constitute the largest segment of the banking system and that which face a number of policy targets and guidelines. Apart from aggregate trends, comprehensive reviews have been presented of different dimensions of interregional, inter-state, and inter-district as well as inter-class disparities in banking development. In all respects, the chapter sets out the theme of four phases in bank credit delivery: high levels of increases during the 1970s and 1980s after bank nationalisation; distinct slowdown of the 1990s; forced expansion after signs of social revulsion in 2004-05 and thereafter; and some pause in the latest period as a reaction to the large forced increases. This is followed by a caricature description of the possible causes that have brought about the given phases. The chapter has many other themes too: credit distribution by land size and by size of loans; priority sector targets, their nebulous character and distorted achievements; loan waiver and interest subvention schemes; doubling of farm credit and its quality; neglect of small borrowers, etc. The chapter has also presented extensive results of credit intensity (farm credit to agricultural GDP ratios), as also the result of production elasticity of farm credit.

In terms of data analysis, the subject of the above chapter concerning the progress of scheduled commercial banks has been a neat and straightforward one, particularly because of the consistent data series available by and large from one source, namely, the RBI's *Basic Statistical Returns* (BSR). But, when we compare agricultural credit data from different sources, there arise serious and inexplicable differences. There is also considerable mix-up between direct agricultural credit and indirect credit. Therefore, Chapter 4 brings out a series of data differences on agricultural credit so that the authorities may take note of them and rectify them to the extent possible.

Chapter 5 uses data from another source, namely, NABARD, which provides ground-level flow figures of farm credit and its different dimensions. An attempt has been made here to analyse the changing roles of co-operatives vis-à-vis commercial banks, in the aggregate and separately in crop loans and term loans. Apart from examining the nature of inter-regional disparities that exist in total institutional credit flow for agriculture and allied activities, the chapter dilates a while on the extent of ground-level assistance that is rendered by banks for diversified activities as well as for rural non-farm sectors. These GLC data also have been subjected to an analysis of credit intensity and production elasticity of credit results.

Chapter 6 is an unusual one, a first of its kind, in an agricultural credit study. It takes a critical look at the evolution of, and progress made in, Rural Infrastructure Development Fund (RIDF), which has grown to a vast amount because banks have failed to fulfil their obligations under the priority sector target for agricultural credit persistently over years. The chapter makes an attempt to bring out the extent to which the public has no knowledge of the various ramifications of the annual allotment made for the Fund. The chapter brings out how a substantial amount of funds remain with the banking system beyond the allotted sums because of repeated defaults in priority sector credit target.

In terms of focus on new instruments of farm credit, Kisan Credit Card has become an important and live issue. After presenting an extensive set of data on the numbers and amounts of credit under the KCC – all-India and state-wise, the chapter quotes a good set of field study results and brings out suggestions for improving the scheme for making it farmer friendly. The chapter concludes that KCC is not a card *per se*; it is a pass book. Amongst many reforms suggested, an important one is that steps must be taken to convert KCC into a regular credit card or a biometric card, with all its precautions.

In almost all discourses on farm credit, the focus has been on supplyside issues of public policies, but there cannot be any denial that the behaviour of the banking industry cannot be explained by supply-side factors alone. With the banking industry rightly being risk averse as it is the custodian of public deposits, demand-side factors, including the absorptive capacity and repaying abilities of borrowers, play a crucial role in credit delivery. In recent years, the banking industry has been faced with significant structural changes in the economy with the share of agriculture in the country's GDP receding rather very sharply. When GLC data on crop loans and term loans are related to their respective current inputs and farm sector private investment, there are the most enviable results of (a) very close to the full part of farmers' inputs now being financed by short-term credit, and (b) about 90% of private farm investment being similarly financed by term loans from banks. This appears somewhat unrealistic and it is obvious that the conventional demand-side factors have their limitations.

But, what still makes agricultural credit as an important aspect of public policy are: large dependence of the population on agriculture; vast financial exclusion of the farm community, particularly the small land-size groups; growing size of purchased inputs; and vast inter-regional disparities requiring to fill the gaps.

The next two chapters, Chapter 9 on Branch Banking: A Costly Neglect and Chapter 10 on Lead Bank Scheme, have been singled out for separate treatment because of our firm conviction that that the absence of a sound institutional structure has been responsible for the severe incidence of financial exclusion and the associated neglect of the farm sector, particularly from distributional angles. Chapter 9 brings out how the government has been dithering on filling the institutional vacuum with branch banking and how they have taken a 360 degree turn from no need for fresh brick and mortar bank branches to 300 branches to be opened on a day or 2700 branches in year in UP; the policy prescription of 25% of new branches to be in rural areas. The chapter brings home the importance of resurrecting the rural financial architecture in a steady and systematic way with advance planning and with appropriate infrastructure.

Chapter 10 quotes significant amount of studies to show that banks have neglected the institution of the Lead Bank Scheme which was created with considerable fanfare. Apart from an NIBM study, the Usha Thorat Committee Report has raised the overall policy perspective on the institutional framework of the Lead Bank Scheme to a higher plateau. Emphasizing its usefulness, the Committee has designed the overarching objective of the Lead Bank Scheme as enabling banks and state governments to work together to achieve the national goals of financial inclusion and inclusive growth, which are two sides of the same coin. A number of recommendations made by the Usha Thorat Committee concerning the District Credit Plans, Potential Linked Plans and District Development Plans, and the various institutional arrangements around the institution of the Lead District Manager, have been highlighted in the chapter. The subject of Agriculture Insurance has been treated in a separate chapter (Chapter 11) only to buttress the considered theme of this study that the repeated adoption of quick-fix solutions for farmers' distress conditions – loan wavers, doubling of credit rather hurriedly, and interest subvention – have been harmful for both the banking institutions as well as the long-term interest of the farm community itself. With the emergence of Remote Sensing technology reaching an advanced stage for forecasting crop and weather, appropriate insurance schemes already in vogue can be firmed up now. Apart from insurance, there are the strong possibilities of introducing a few risk preventing measures such as, improving ground water supplies, better drought management schemes with Remote Sensing, strengthening rural infrastructures, and diversification of occupations for poor farmers and reducing their income fluctuations.

An out-of-the box solution for ground water augmentation we have introduced in Chapter 11 is the use of strong and long water pipes to pump and pull water from big rivers, similar to the carriage of crude oil, gas and other petroleum products, and deposit them in deserts and dry areas. This is as yet a sketchy idea but it can be firmed up once it is accepted in principle for implementation.

Finally, Chapter 12, *Conclusion and Policy Implications*, seeks to bring together the sum and substance of what is being conveyed in different chapters of the study, but at the same time, it tries to take the study to a higher plateau by constructing a set of policy measures which come out of the results so that the issues of inadequacy of farm credit could find some solution in a healthy, steady and enduring way.

## 2 Myriad Challenges Facing the Agriculture Sector in India: A Perspective

## Introduction

Challenges facing the agricultural sector in India now for more than a decade and half after the mid-1990s have been of a multidimensional character, which have culminated into a severe crisis. Broadly, the crisis itself has two dimensions as characterised by an eminent scholar<sup>1</sup>: an agrarian crisis and an agricultural development crisis. No doubt, the two are intertwined but they call for independent attention. The agricultural development crisis is reflected in reduced overall growth accompanied by declining productivity and profitability which has accentuated the general adversity in the livelihoods of small and marginal farmers; for the latter the root cause lies in relatively high dependence of the population on agriculture and the resulting agrarian distress. These twin dimensions of the crisis become very relevant while studying agricultural credit as they form the backdrop for answering very many demand-side questions.

### **The Agrarian Crisis**

For an empirical study of the agrarian scene, we are confronted with two sets of operational holdings data. First, there are the *Agricultural Census* data brought out by the Union Ministry of Agriculture every five years, the latest one just published being for the year 2010-11. Second, there are the quinquennium surveys on *Land and Livestock Holdings* conducted by the National Sample Survey Organisation (NSSO). There are significant coverage differences between the two sets of data. While the NSSO data cover only individual and joint holdings at the household level, the *Agricultural Census* data go beyond the household level. Apart from covering individual and joint holdings, the *Census* data cover institutional holdings such as government farms, farms of sugarcane factories, cooperative farms, and lands managed by trusts.

For an accurate depiction of the operational holdings at the household level, the NSSO data on operational holdings are more pertinent though the *Census* data too provide close approximation. In the former data available up to the year 2002-03, a dominant feature of the agrarian scene that emerges is the increasing marginalisation of landholdings along with rising fragmentation.

<sup>&</sup>lt;sup>1</sup> Prof. V.M. Rao described so at a seminar organised by the Indira Gandhi Institute of Development Research (IGIDR), Mumbai, in the context of sub-group deliberations for crystallising ideas on *Report of the Expert Group on Agricultural Indebtedness*, Ministry of Finance, Government of India, July 2007 (Chairman: Prof. R. Radhakrishna).

First, following the high population presence and the consequential tendencies for sub-division, the number of operational holdings has doubled from 51 million in 1960-61 to 101 million in  $2002-03^2$ ; second, partly due to the uneconomic nature of tiny holdings, the area operated has declined from 133 million hectares to 108 million hectares; and third, the average size of operational holdings has steadily fallen from 2.63 hectares to 1.06 hectares during the same period (Table 2.1)<sup>3</sup>. The fall in the area operated has been particularly sharp after the 1990s following the adverse terms of trade, poor public investment in agriculture and weakening of the critical support institutions like the extension agencies and agencies for demonstrating the application of new technologies.

| Table 2.1: Certain Key Characteristics of Operational Holdings |  |   |  |  |  |  |  |  |  |  |  |
|--|--|---|--|--|--|--|--|--|--|--|--|
| 1960-61<br>(17 <sup>th</sup> )                                 | 1970-71<br>(26 <sup>th</sup> )   | 1981-82<br>(37 <sup>th</sup> )  | 1991-92<br>(48 <sup>th</sup> )   | 2003*<br>(59 <sup>th</sup> )   |  |  |  |  |  |  |  |
| 50.77  | 57.07  | 71.04   | 93.45  | 101.27   |  |  |  |  |  |  |  |
| -  | 12.40  | 24.50   | 31.50  | 8.40   |  |  |  |  |  |  |  |
| 133.48   | 125.68   | 118.57  | 125.10   | 107.65   |  |  |  |  |  |  |  |
| 2.63   | 2.20   | 1.67  | 1.34   | 1.06   |  |  |  |  |  |  |  |
|  | 1960-61<br>(17 <sup>th</sup> )           50.77           133.48           2.63 | Solution         Solution | 1960-61<br>(17 <sup>th</sup> )         1970-71<br>(26 <sup>th</sup> )         1981-82<br>(37 <sup>th</sup> )           50.77         57.07         71.04           -         12.40         24.50           133.48         125.68         118.57           2.63         2.20         1.67 | sectoristics of Operational Holdings           1960-61<br>(17 <sup>th</sup> )         1970-71<br>(26 <sup>th</sup> )         1981-82<br>(37 <sup>th</sup> )         1991-92<br>(48 <sup>th</sup> )           50.77         57.07         71.04         93.45           -         12.40         24.50         31.50           133.48         125.68         118.57         125.10           2.63         2.20         1.67         1.34 |  |  |  |  |  |  |  |

\*: NSSO write that "though the area estimate for 2002-03 gives only area operated during the kharif season, it ought to be quite close to the area operated during the agricultural year 2002-03; the 48<sup>th</sup> round survey had found that 99% of the area operated during the agricultural year 1991-92 was operated in the kharif season" (NSSO 2006, pp.22-23). The year 2003 was a drought year.

Source: NSSO (2006): Some Aspects of Operational Landholdings in India, 2002-03, August, p.16.

Also, the quinquennium employment-unemployment surveys conducted by the National Sample Survey Organisation (NSSO) have brought out how, despite relatively higher growth of employment in the non-farm sectors, the size of the work force dependent on agriculture has remained high. As the National Commission for Enterprises in the Unorganised Sector (NCEUS) (Chairman: Dr. Arjun K. Sengupta) has analysed it threadbare in its report on *The Challenge of Employment in India: An Informal Sector Economy Perspective* (2009), the growth of employment in the organised sector has been niggardly and the bulk of the work force has been absorbed in informal sectors due to inadequate skill levels. The NCEUS (2009) sums up this situation thus: "There is no doubt that a thin layer at the top, urban, male and

 $<sup>^2</sup>$  As indicated in Table 2.1, the year 2003 was a drought year and hence the decline in area may have been partly due to that phenomenon. Also, the estimates for 2002-03 cover only kharif season operations. The NSSO (January 2006, Report No.493) has emphasized that kharif estimates are lower than the total only by about 4% in terms of the number of operational holdings and 1% in terms of area.

<sup>&</sup>lt;sup>3</sup> Some of these statistics and ideas have been reproduced from an earlier study on Microfinance, as they are found to be very pertinent here (See Shetty 2012).

educated, has acquired capabilities to power a fast growing economy leaving behind a huge mass to eke out a precarious living in the so called informal economy" (p.42).

And within the agricultural sector, "change in the composition of work force has been relatively unfavourable with rising shares of unpaid family labour and casual workers" (*ibid*, p.65). These, in turn, are reflected in comparatively low labour productivity and low earnings per household in agriculture. At the aggregate level, a distinct manifestation of this is to be seen in a continuous decline in the share of agriculture in the country's gross domestic product at factor cost current prices. This share of agriculture including livestock has steeply declined from 35.2% in 1972-73 to as low a figure as 16.0% in 2004-05 and then to 15.3% in 2010-11. Along with agriculture, if forestry and fishing activities are also included, its share in GDP has similarly receded from 40.3% in 1972-73 to 17.4% in 2012-13, whereas this sector's share in the country's total work force (usual principal and subsidiary status – UPSS) has declined but rather more slowly from 73.9% in 1972-73 to 56.5% in 2004-05 and further to 53.2% in 2009-10 (Table 2.2). Thus, more than

|              | Table 2.2: Share of Agriculture in GDP and Employment |   |                  |  |  |  |  |  |  |  |
|--------------|---|---|------------------|--|--|--|--|--|--|--|
|              |   |   | (In percentages) |  |  |  |  |  |  |  |
| Year         | Share in GDP  | Share of Agriculture and<br>Fishing in the Country's<br>Workforce (NSSO Data) |                  |  |  |  |  |  |  |  |
|              | Agriculture   |   |                  |  |  |  |  |  |  |  |
| 1972-73      | 35.2  | 40.3  | 73.9             |  |  |  |  |  |  |  |
| 1993-94      | 24.5  | 28.7  | 63.9             |  |  |  |  |  |  |  |
| 1999-00      | 21.1  | 24.6  | 60.2             |  |  |  |  |  |  |  |
| 2004-05      | 16.0  | 19.0  | 56.5             |  |  |  |  |  |  |  |
| 2005-06      | 15.8  | 18.8  | -                |  |  |  |  |  |  |  |
| 2006-07      | 15.3  | 18.3  | -                |  |  |  |  |  |  |  |
| 2007-08      | 15.6  | 18.3  | -                |  |  |  |  |  |  |  |
| 2008-09      | 15.2  | 17.8  | -                |  |  |  |  |  |  |  |
| 2009-10      | 15.2  | 17.7  | 53.2             |  |  |  |  |  |  |  |
| 2010-11      | 15.3  | 18.0  | -                |  |  |  |  |  |  |  |
| 2011-12      | -   | 17.5  | -                |  |  |  |  |  |  |  |
| 2012-13 (AE) | -   | 17.4  |                  |  |  |  |  |  |  |  |

AE = Advance Estimates

**Note:** There is a fractional difference in the coverage of economic activities in the NSSO and for GDP. Under NSSO, forestry is covered under "agriculture", whereas for GDP, it is kept separate. Data in col. (3) correspond to Col. (4) in the table.

**Source:** Central Statistical Organisation (CSO), National Accounts Statistics, Various Years and National Sample Survey Organisation (NSSO), Employment and Unemployment Situation in India, Various Rounds.

half of the country's work force is dependent on agriculture but they share only about 17% of the country's GDP. The resultant large and widening disparities in the per worker earnings in agriculture and non-agricultural sectors stare at us as a blatant aspect of inequalities in the national economy.

## Growing Disparities in Per Capita Agricultural and Non-Agricultural Incomes

The per capita income disparities cited above are reflected in the per capita sectoral GDP worked out for the past four decades, as depicted in Table 2.3. These show that the ratio of per capita non-agricultural GDP to agricultural GDP has steadily risen over the past four-decades period. As per the latest estimates, the per capita agricultural incomes constitute only about 18.5% of the per capita non-agricultural incomes against around 25% in 1999-00 or in 1970-71.

| Table 2.3: Distribution of GDP as Between Agricultural and Non-Agricultural Sectors (At Current Prices) |                        |                     |                      |                           |                 |                      |                                     |  |  |  |  |
|---|------------------------|---------------------|----------------------|---------------------------|-----------------|----------------------|-------------------------------------|--|--|--|--|
| Year  | Total GDP<br>(₹ Crore) | Agricultural<br>GDP | Non-<br>agricultural | Non-<br>agricultural to   | Per Cap<br>(Ruj | oita GDP<br>pees)    | Non-agricultural<br>to Agricultural |  |  |  |  |
|   |                        | (₹ Crore)           | GDP<br>(₹ Crore)     | Agricultural<br>GDP ratio | Agriculture     | Non-<br>agricultural | Per Capita GDP<br>ratio             |  |  |  |  |
| 1970-71   | 44382                  | 18620               | 25762                | 1.38                      | 460             | 1801                 | 3.92                                |  |  |  |  |
| 1980-81   | 136838                 | 48426               | 88412                | 1.83                      | 959             | 4957                 | 5.17                                |  |  |  |  |
| 1993-94   | 817961                 | 234566              | 583395               | 2.49                      | 4337            | 19093                | 4.40                                |  |  |  |  |
| 1999-00   | 1847273                | 455302              | 1391970              | 3.06                      | 7833            | 31105                | 3.97                                |  |  |  |  |
| 2004-05   | 2971465                | 565427              | 2406039              | 4.26                      | 8782            | 42482                | 4.84                                |  |  |  |  |
| 2010-11   | 7266967                | 1306942             | 5960025              | 4.56                      | 20300           | 105232               | 5.18                                |  |  |  |  |
| 2011-12   | 8353495                | 1465753             | 6887742              | 4.70                      | 22766           | 121612               | 5.34                                |  |  |  |  |
| 2012-13   | 9461979                | 1643145             | 7818834              | 4.76                      | 25522           | 138051               | 5.41                                |  |  |  |  |
| Source: (   | SO, Nationa            | al Accounts S       | tatistics, Per       | Capita figures e          | estimated by    | EPWRF.               |                                     |  |  |  |  |

......

As highlighted earlier, the farm sector has faced many adverse consequences from the above mentioned structural disabilities. The continued dependence of rising population and labour force on limited and nonexpanding land base has resulted in a continuous decline in the availability of land per agricultural worker. Apart from the sharp decline in the average size of holding, there has been a growing marginalisation, with the increases in the number of operational holdings occurring only under the size class of marginal holdings. In 2002-03, as per NSSO data, as much as near 70% of operational holdings were marginal holdings (of below 1 hectare) as against 39.1% in 1960-61 (Table 2.4).

| Operated Area 1960-61 – 2002-03 |   |          |             |             |                                |                             |             |             |             |                                |          |       |
|---------------------------------|---|----------|-------------|-------------|--------------------------------|-----------------------------|-------------|-------------|-------------|--------------------------------|----------|-------|
| Category of<br>Holdings         | P   | ercentag | ge of Ope   | erational   | Holding                        | Percentage of Operated Area |             |             |             |                                |          |       |
|                                 | 1960- 1970- 1981-<br>61 71 82<br>(17th) (96th) (97th) |          | 1991-<br>92 | 2002<br>(59 | 2002-03<br>(59 <sup>th</sup> ) |                             | 1970-<br>71 | 1981-<br>82 | 1991-<br>92 | 2002-03<br>(59 <sup>th</sup> ) |          |       |
|                                 | (1711)  | (26)     | (37º)       | (48''')     | Kharif                         | Rabi                        | (17)        | (2011)      | (37")       | ( <b>48</b> <sup>m</sup> )     | Kharif   | Rabi  |
| Marginal                        | 39.1  | 45.8     | 56.0        | 62.8        | 69.7                           | 70.0                        | 6.9         | 9.2         | 11.5        | 15.6                           | 22.6     | 21.7  |
| Small                           | 22.6  | 22.4     | 19.3        | 17.8        | 16.3                           | 15.9                        | 12.3        | 14.8        | 16.6        | 18.7                           | 20.9     | 20.3  |
| Semi-<br>Medium                 | 19.8  | 17.7     | 14.2        | 12.0        | 9.0                            | 8.9                         | 20.7        | 22.6        | 23.6        | 24.1                           | 22.5     | 22.3  |
| Medium                          | 14.0  | 11.1     | 8.6         | 6.1         | 4.2                            | 4.4                         | 31.2        | 30.5        | 30.1        | 26.4                           | 22.2     | 23.1  |
| Large                           | 4.5   | 3.1      | 1.9         | 1.3         | 0.8                            | 0.8                         | 29.0        | 23.0        | 18.2        | 15.2                           | 11.8     | 12.5  |
| All Sizes                       | 100.0   | 100.0    | 100.0       | 100.0       | 100.0                          | 100.0                       | 100.0       | 100.0       | 100.0       | 100.0                          | 100.0    | 100.0 |
| Source: NS                      | SO (200   | )6): Son | ie Aspec    | ets of Op   | erationa                       | al Land                     | Holding     | s in Indi   | a, 2002-    | -03, p.18                      | 8 and p. | 20.   |

Table 9.4. Changes in the Size Distribution of Operational Holdings and

In other words, 70.5 million out of 101 million operational holdings belong to such tiny land cultivation. If the small farmer category of 1 to 2 hectares holdings is also included, as much as near 86% of cultivator households belonged to the small and marginal categories and they possessed 43.5% of operated area in 2002-03 (Table 2.4).

For the period subsequent to 2002-03, we have the Agricultural Census data for 2005-06 and 2010-11. As depicted in Table 2.5, these data too reveal further increases in marginalisation and fragmentation of holdings. As per these Agricultural Census data, in the first decade of this century (2000-01 to 2010-2011), the number of marginal holdings has increased by 22.5% from 75.41 million to 92.36 million. The share of marginal and small size together

|     | Table 2.5: Size Distribution of Operational Holdings and Area Operated |                              |          |          |          |          |          |          |          |          |  |  |
|-----|--|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| S1. | Size Groups  | Number of Holdings (in '000) |          |          |          |          |          |          |          |          |  |  |
| No. |  | 1970-71                      | 1976-77  | 1980-81  | 1985-86  | 1990-91  | 1995-96  | 2000-01* | 2005-06* | 2010-11  |  |  |
| 1   | Marginal   | 36200                        | 44523    | 50122    | 56147    | 63389    | 71179    | 75408    | 83694    | 92356    |  |  |
|     | % to Total   | (50.98)                      | (54.58)  | (56.39)  | (57.79)  | (59.44)  | (61.58)  | (62.88)  | (64.77)  | (67.04)  |  |  |
| 2   | Small  | 13432                        | 14728    | 16072    | 17922    | 20092    | 21643    | 22695    | 23930    | 24705    |  |  |
|     | % to Total   | (18.92)                      | (18.06)  | (18.08)  | (18.45)  | (18.84)  | (18.73)  | (18.92)  | (18.52)  | (17.93)  |  |  |
| 3   | Semi-Medium  | 10681                        | 11666    | 12455    | 13252    | 13923    | 14261    | 14021    | 14127    | 13840    |  |  |
|     | % to Total   | (15.04)                      | (14.30)  | (14.01)  | (13.64)  | (13.06)  | (12.34)  | (11.69)  | (10.93)  | (10.05)  |  |  |
| 4   | Medium   | 7932                         | 8212     | 8068     | 7916     | 7580     | 7092     | 6577     | 6375     | 5856     |  |  |
|     | % to Total   | (11.17)                      | (10.07)  | (9.08)   | (8.15)   | (7.11)   | (6.14)   | (5.48)   | (4.93)   | (4.25)   |  |  |
| 5   | Large  | 2766                         | 2440     | 2166     | 1918     | 1654     | 1404     | 1230     | 1096     | 1000     |  |  |
|     | % to Total   | (3.90)                       | (2.99)   | (2.44)   | (1.97)   | (1.55)   | (1.21)   | (1.03)   | (0.85)   | (0.73)   |  |  |
| 6   | All Sizes  | 71011                        | 81569    | 88883    | 97155    | 106637   | 115580   | 119931   | 129222   | 137757   |  |  |
|     | % to Total   | (100.00)                     | (100.00) | (100.00) | (100.00) | (100.00) | (100.00) | (100.00) | (100.00) | (100.00) |  |  |

|             | Table 2.5: Size Distribution of Operational Holdings and Area Operated |                             |             |                  |          |                |           |            |            |          |  |  |
|-------------|--|-----------------------------|-------------|------------------|----------|----------------|-----------|------------|------------|----------|--|--|
| <b>S</b> 1. | Size Groups  | Operated Area (in '000 ha.) |             |                  |          |                |           |            |            |          |  |  |
| NO.         |  | 1970-71                     | 1976-77     | 1980-81          | 1985-86  | 1990-91        | 1995-96   | 2000-01*   | 2005-06*   | 2010-11  |  |  |
| 1           | Marginal   | 14599                       | 17509       | 19735            | 22042    | 24894          | 28121     | 29814      | 32026      | 35410    |  |  |
|             | % to Total   | (8.99)                      | (10.72)     | (12.05)          | (13.39)  | (15.04)        | (17.21)   | (18.70)    | (20.23)    | (22.25)  |  |  |
| 2           | Small  | 19282                       | 20905       | 23169            | 25708    | 28827          | 30722     | 32139      | 33101      | 35136    |  |  |
|             | % to Total   | (11.88)                     | (12.80)     | (14.14)          | (15.62)  | (17.42)        | (18.81)   | (20.16)    | (20.91)    | (22.07)  |  |  |
| 3           | Semi-Medium  | 29999                       | 32428       | 34645            | 36666    | 38375          | 38953     | 38193      | 37898      | 37547    |  |  |
|             | % to Total   | (18.48)                     | (19.85)     | (21.15)          | (22.28)  | (23.19)        | (23.85)   | (23.96)    | (23.94)    | (23.59)  |  |  |
| 4           | Medium   | 48234                       | 49628       | 48543            | 47144    | 44752          | 41398     | 38217      | 36583      | 33709    |  |  |
|             | % to Total   | (29.72)                     | (30.38)     | (29.64)          | (28.65)  | (27.04)        | (25.34)   | (23.97)    | (23.11)    | (21.18)  |  |  |
| 5           | Large  | 50064                       | 42873       | 37705            | 33002    | 28659          | 24160     | 21072      | 18715      | 17379    |  |  |
|             | % to Total   | (30.84)                     | (26.25)     | (23.02)          | (20.05)  | (17.32)        | (14.79)   | (13.22)    | (11.82)    | (10.92)  |  |  |
| 6           | All Sizes  | 162318                      | 163343      | 163797           | 164562   | 165507         | 163355    | 159436     | 158323     | 159180   |  |  |
|             | % to Total   | (100.00)                    | (100.00)    | (100.00)         | (100.00) | (100.00)       | (100.00)  | (100.00)   | (100.00)   | (100.00) |  |  |
|             | Average<br>Holdings in<br>Hectares: All<br>Sizes                       | 2.28                        | 2.00        | 1.84             | 1.69     | 1.55           | 1.41      | 1.33       | 1.23       | 1.16     |  |  |
| Note        | : Figures in pare  | enthesis ar                 | e % to tota | l.<br>oriculture | Census 2 | )<br>)10-11 De | enartment | of Agricul | ture & Coo | peration |  |  |

October, p.12.

in the number of operational holdings has increased from 81.8% to 85.0% during the latest decade; their share in the area operated has risen from 38.9% to 44.3% during the same period. The average size of holding for all size groups has fallen from 1.33 hectare in 2000-01 to 1.16 hectare in 2010-11. As we will presently show, it is the massive increase in the number of operational holdings under the *marginal* group that stands out.

Apart from the phenomena of marginalisation and fragmentation of landholdings, a distinct feature of the agricultural scene in India has been the steady decline in the area cultivated. Analysing the decline in the area operated, NSSO (2006) writes that "the overall fall over the 42-year period is about 18.5%, which is roughly equivalent to a 5% fall every decade" (p.21). And this has happened at higher end of the operational holdings, that is, at medium and large land-holdings. In a different context, Singh (2006), who has made an incisive study of agrarian changes, has brought out how, with acute distress amongst the farm community, it is likely that a good section are withdrawing from land cultivation:

... the proportion of marginal holdings and the area owned by them has increased sharply over the years, while it has declined sharply in the case of large holdings in all the states. This could have happened due to many factors including agrarian distress, non-viability of a large section of holdings, urge to search for alterative avenues of employment, indebtedness, etc. It may be mentioned that the agrarian distress in certain parts of the country has been so severe that a large number of farmers have committed suicide (Singh, 2006: 39-40; 43).

These questions of agrarian distress become relevant to an analysis of current and potential credit flow from institutional agencies. The tiny operational holdings are uneconomic and require innovative measures to expand their credit base for agricultural operations. More importantly, there is no way small and marginal farmer households can improve their living standards by depending solely on agricultural incomes (Radhakrishna 2007). Therefore, there is the need for supporting off-farm and non-farm activities, again with innovative methods of financing.

### **Imperatives of Conferring Greater Focus on Marginal Farmers**

In seeking to thus address the question of agrarian distress, it is necessary to single out the marginal farmers as distinguished from other farmers, even as distinguished from small farmers. The literature generally brackets small and marginal farmers together, as though their landholding profile is similar, if not identical. This is in fact not so; there are a few distinguishing features which stand out in further analysis. As shown in Table 2.6, the average size of landholding amongst marginal farmers constitutes just a little over one-fourth of the average holdings amongst small farmers. From the point of view of eking out a family living and from the point of view of sustaining certain level of

| Table 2.6: Steeper Marginalisation of Marginal Farmers:Declines in Average Landholdings |  |                                 |                       |       |  |  |  |  |  |  |
|---|--|---------------------------------|-----------------------|-------|--|--|--|--|--|--|
| Average Landholdings in Hectares<br>By Size Groups                                      |  |                                 |                       |       |  |  |  |  |  |  |
| Year  | Marginal Farmers<br>(Up to 1 hectares) | Small Farmers (1 to 2 hectares) | All Other Size Groups | Total |  |  |  |  |  |  |
| 1970-71   | 0.403                                  | 1.436                           | 6.001                 | 2.28  |  |  |  |  |  |  |
| 1976-77   | 0.393                                  | 1.419                           | 5.598                 | 2.00  |  |  |  |  |  |  |
| 1980-81   | 0.394                                  | 1.442                           | 5.328                 | 1.84  |  |  |  |  |  |  |
| 1985-86   | 0.393                                  | 1.434                           | 5.060                 | 1.69  |  |  |  |  |  |  |
| 1990-91   | 0.393                                  | 1.435                           | 4.827                 | 1.55  |  |  |  |  |  |  |
| 1995-96   | 0.395                                  | 1.419                           | 4.592                 | 1.41  |  |  |  |  |  |  |
| 2000-01   | 0.395                                  | 1.416                           | 4.466                 | 1.33  |  |  |  |  |  |  |
| 2005-06   | 0.383                                  | 1.383                           | 4.315                 | 1.23  |  |  |  |  |  |  |
| 2010-11   | 0.383                                  | 1.422                           | 4.283                 | 1.16  |  |  |  |  |  |  |
| Source: As in T   | able 2.4 (1 Hectare = 2.5 ac           | eres)                           |                       |       |  |  |  |  |  |  |
agricultural productivity, for which the small and marginal farmers were known historically<sup>4</sup>, the difference between the average landholding for marginal farmers at 0.383 hectare and that of 1.422 hectare for small farmers stands out. In the revelations of higher cropping intensity and better productivity on smaller farms, there was generally bracketing of small and marginal farmers together in the relevant literature. In terms of resource availability, certainly such miniscule landholdings as 0.383 hectare would face more acute resource constraints as compared with small farmers possessing an average of 1.422 hectares. No doubt, historical studies based on farm management surveys of the 1950s and 1960s had shown that marginal and small farms had higher yields and better productivity than medium and large holdings. This was so because (a) smaller holdings were characterised by some superior quality of land; (b) there was more intensive application of self-labour in small farms as compared with the use of hired labour in bigger farms; (c) there was also more intensive application of inputs like bullock power or water; and (d) small holders were found to be using technically more superior methods of production (Bharadwaj 1974).

The productivity debate on the inverse relationship between yield and size of landholdings, while it is interesting when dealing with the process of agricultural growth, is nevertheless less of relevance to the theme we are advancing here, namely, that in the present context we have to make a distinction between small and marginal farmers. The dynamics of the growth situation is such that a sizeable component of farm sector population would have to move out of agriculture and in this respect, the marginal farmers would constitute the frontiersmen candidates to move out of the farm occupation. In the first place, the marginal farmers as they are constituted now cannot be belonging to that profile of high productivity stature compared with medium and big-size farms which the farm management studies had indicated earlier. Much the larger part of those studies had belonged to the pre-green revolution days. As Krishna Bharadwaj (1974) had brought out, production relations have changed in their technological aspects. And as Bhalla and Chadha (1982) had argued after making an incisive study on Punjab agriculture on the theme of "Green Revolution and the Small Peasant", "As capital intensity of agricultural production increases more and more in the future, the smaller holdings as individual units of production will be thrown to a position of

<sup>&</sup>lt;sup>4</sup> There was a fascinating debate in the *Economic and Political Weekly* (EPW) during 1964-1971 on the hypothesis of possible inverse relationship between farm size and productivity, generally that the small and marginal farmers were more productive than the medium and large farmers [See Sen 1964a and 1964b, Bhagwati and Chakravarty 1969, Agarwala 1964a and 1964b, Rudra 1968, Bhattacharya & Saini 1972, and Hanumantha Rao 1966 and 1968. For a critique of these studies, see Bharadwaj 1974).

relative disadvantage" (p.213). Undoubtedly, marginal farmers would face such disadvantages more acutely than the small farmer category.

As shown in Table 2.6 and as alluded to earlier, the land-size holdings of marginal farmers is so tiny that is almost impossible for them to become viable. The profile of land appears as irrigated; that is because a greater degree of fragmentation takes place on irrigated land as households, when they breakup, are known to prefer vivisection of irrigated land more, and as Bharadwaj noticed in her detailed study in 1974, that "fragmentation is present in all sizes and possibly the adverse incidence on productivity due to fragmentation is more on small farms which constitute smaller-sized fragments (p.A-15).

We will have an occasion to address the question of the credit needs of different sections of the farm community in a subsequent section. For the present, it would suffice to say that with the increases in capital intensity of agriculture increasing and with the need for greater application of modern purchased inputs, it is unlikely that tiny marginal holdings will be able to sustain the levels of agricultural productivity that small, medium and large farmers enjoy. It is for this reason that marginal farmers, even as compared with small farmers, become easy candidates for migration to off-farm and non-farm activities. As a public policy, the authorities will have to promote such migration. One possibility is to permit marginal farmers to give out their land on lease, for which legalisation of the lease market would be an essential condition so that the ownership of land by marginal farmers in protected; this can be done at individual states' levels. The second essential requirement would be the creation of opportunities for marginal farmers to participate in non-farm activities. In this respect, the marginal farmers become obvious candidates for getting included as part of the erstwhile SGSY programme which has now been restructured as the National Rural Livelihoods Mission (NRLM) and rechristened, borrowing from the Bihar experiment, as Aajeevika.

As officially set out, "*Aajeevika* recognizes that the poor people have the potential to come out of poverty with proper handholding, training and capacity building and credit linkage. *Aajeevika* also believes that a strong institutional architecture owned by the poor, enables them to access institutional credit for various purposes, pursue livelihoods based on their resources, skills and preferences and also to access other services and entitlements, both from the public and private sector. Therefore, *Aajeevika* will focus on building strong institutions of the poor into Self Help Groups (SHGs), their federations and livelihoods collectives" (*Annual Report 2011-12*, Ministry of Rural Development, p. 28, 29 and 31).

An important component of *Aajeevika* is the programme to scale up skill and placement projects with various models of partnerships with public, private, non-Government and community organisations. A strong relationship would also be developed with industry associations and sectorspecific employers' associations. It is said that the National Skill Development Corporation (NSDC) would be one of the leading partners in this effort; 15% of the central allocation under *Aajeevika* is earmarked for this purpose.

A more potent instrument for skill upgradation and vocationalisation is the requirement for public sector banks to set up Rural Self-Employment Training Institutions (RSETIs) in all districts in the country. "RSETIs are expected to transform unemployed rural youth in each district into confident selfemployed entrepreneurs through need-based experiential learning programme followed by systematic handholding support. Banks are completely involved in selection, training and post training follow-up stages. RSETIs partner with others, including the institutions of the poor, to realize their mandate and agenda" (*Ibid*, p.31)

### **Agricultural Development Crisis**

Concurrently with the deteriorating land-man relations and other distributional aspects of the agrarian crisis, the broader crisis of agricultural growth and development has been staring at us now for over a decade and a half. From an average growth of 4.37% per annum achieved during 1980-81 to 1990-91 and 3.16% during the next decade 1990-91 to 1999-2000, the overall agricultural growth had slipped to half, 1.73% during the next five-year period 2000-01 to 2004-05 (Table 2.7). Available data suggest that the annual growth in per capita income in agriculture steeply dipped from 1.18% during 1989-90 to 0.29% during 1999-2000 to 2003-04 (Ramesh Chand 2006).

| Table 2.7: Growth of Gross DomesFactor Cost and Sectoral GDP (A                             | stic Produc<br>At 2004-05 | t (GDP) a<br>Prices) | ıt          |        |  |  |
|---|---------------------------|----------------------|-------------|--------|--|--|
|   |                           |                      | (In % Per A | .nnum) |  |  |
| Year  | Agriculture               | Industry             | Services    | GDP    |  |  |
| Pre-Green revolution Period 1950-51 to 1964-65  | 2.92                      | 6.62                 | 4.90        | 4.09   |  |  |
| Drought Years 1965-66 & 1966-67   | -6.23                     | 2.18                 | 3.78        | -1.32  |  |  |
| Green revolution Period 1967-68 to 1979-80         2.59         4.58         4.08         3 |                           |                      |             |        |  |  |
| Wider Technology Dissemination Period 1980-81 to 1990-91                                    | 4.37                      | 6.37                 | 6.32        | 5.56   |  |  |
| Post-Reform Period  |                           |                      |             |        |  |  |
| (i) 1990-91 to 1999-2000  | 3.16                      | 5.79                 | 7.37        | 5.86   |  |  |
| (ii) 2000-01 to 2004-05   | 1.73                      | 5.63                 | 7.36        | 5.77   |  |  |
| (iii) 2004-05 to 2011-12  | 3.72                      | 7.59                 | 9.81        | 8.34   |  |  |
| Note: Growth rates are compound annual growth rates.  |                           |                      |             |        |  |  |

Periodisation is partly-based on Ramesh Chand (January 2006).

Two landmark issues which stand out as palpable causes of the development crisis are (a) the terms of trade turning against agriculture following the removal of quota restriction under WTO and Indian farm prices getting aligned with the declining world prices; and (b) fiscal shocks such as the Fifth Pay Commission recommendations in 1997 leading to cutbacks in public expenditure on agriculture and "severely weakening the reach of critical support institutions - notably cooperatives, seed farms and the extension system" (Planning Commission 2008, p.6). The adverse terms of trade resulted in stagnation in private investment in agriculture, falling area cultivated and even slowing down of diversification (*ibid*). The latter contributed to a sharp decline in public investment. Apart from the immediate problems of poor monsoon and falling investment, there had been some longer-term issues pervading the system: "Besides the demand problems, the supply side problems are: declining public investment; failure to carry out essential reforms to conserve water and soil; unabated degradation of natural resources, and weakened support systems due to financial problems of state governments, i.e., unresponsive agricultural research, nearly broken down extension, inadequate seeds production, distribution and regulation etc.," (Planning Commission 2005, p.197).

# Multi-Pronged Steps to Reverse the Depressing Trend: Special Drive after 2004-05

Thus, as a result of the acute need felt for multi-pronged steps to reverse the depressing trend in agriculture, the agricultural developmental programmes received a special drive after the *Mid-Term Appraisal of the Tenth Five Year Plan* (2002-03 to 2006-07) which made a clinical review of the malaise in agriculture. Therefore, "a substantial correction began to be made in 2004-05 when the Union Budget in July 2004 increased allocations" for various departments concerned with the development of agriculture, animal husbandry and agricultural research and education (Planning Commission, June 2005, p.189). These allocations were further enhanced by the Planning Commission by 13% using its additional budgetary support to a level 45% higher than in 2003-04 (BE) (*Ibid*). This renewed emphasis on agricultural development got reflected in a number of specific programmes.

First, a major factor in the regaining of agricultural dynamism was the reforming of the agricultural extension system during 2004-05, which had otherwise broken down (Planning Commission, June 2005, p.197). The breakdown of the extension system was due to financial stringency experienced by the centre and states, particularly after cutbacks in public investments following the Fifth Pay Commission recommendations in 1997. Recognising the immediate need for reforming and revitalising the moribund agricultural extension system, the Department of Agriculture had formulated a centrally-sponsored scheme called the *Support to State Extension Programmes for Extension Reforms*. This scheme, launched in 2005-06, aimed at making the extension system farmer-driven and accountable to farmers by way of an innovative institutional arrangement for technology dissemination in the form of an Agricultural Technology Management Agency (ATMA) at district level. The ATMA scheme itself was a replication of the model of extension services which was successfully piloted under the National Agricultural Technology Project (NATP). It aimed at converging resources at the grassroots level (district, blocks and villages) through involvement of farmers, subject-matter specialists, NGOs, *Krishi Vigyan Kendras* (KVKs) and others (Planning Commission, June 2005, p.201).

Second, during 2005-06, a National Horticultural Mission (NHM) became operational, extending beyond fruits and vegetables and embracing medicinal plants and spices. Agricultural diversification was accepted as a major goal which involved a shift of land from cereals to non-cereals, from crop agriculture to animal husbandry (dairy and fisheries).

Third, a *National Fund for Basic and Strategic Research in Agricultural Sciences* got set up in 2005-06. Simultaneously, the National Agricultural Innovation Project was launched in the Indian Council for Agricultural Research in July 2006. Both of these had placed the activities of agricultural research in project mode (Planning Commission 2008, p.10).

Fourth, the terms of trade for agricultural began to improve in 2004-05 after rapid increases in international prices of agricultural commodities. This was the time when agriculture trade was opened up by the Indian government under WTO. There were also reforms of agricultural marketing after the Union Ministry of Agriculture formulated a model Agricultural Product Marketing Committee (APMC) Act in 2003 which would allow new markets to be established by private entities or cooperatives, as also permit direct marketing as well as contract farming. After 2005-06, a number of state governments, as many as 20, have amended their APMC Acts introducing various degrees of flexibility and reforms on the lines of the model legislature (Planning Commission 2008, p.23).

Fifth, with a view to making the growth to be all inclusive, the agricultural strategy tried to "focus on the 85% of farmers who are small and marginal, increasingly female, and who find it difficult to access inputs, credit and

extension or to market their output" (Planning Commission 2008, p.8). For them, group approaches are being encouraged whether under the National Rural Livelihood Mission (or erstwhile SGSY), or under micro finance involving self-help groups (SHGs) or in collective systems of contract farming. In the special "Credit Package" for doubling of credit, separate targets have been set for small and marginal farmers.

Sixth, amongst the agricultural reform measures, the one that has generated massive market activity but has failed to attract farmer participation, concerns commodity futures market. Future volumes now far exceed the volume of actual physical trade. But, as the Eleventh Five Year Plan document opines, "In the meantime, commodity futures markets that can potentially reduce price variability have grown massively in crop coverage and trading volume. At ₹36.76 lakh crore in 2006–07, futures volumes now far exceed the volume of actual physical trade in agricultural commodities. But direct participation of farmers is negligible and price volatility does not appear to have reduced. A reason why futures markets are not being able to perform efficiently could be that these markets are very new and still in a learning phase. Quality specifications, delivery norms, margin, and lot size of most commodities traded at the bourses make it difficult for the average farmers to directly participate in exchange trading as hedgers. There is also a need to look at legal and regulatory regime and modify these to enable direct farmers' participation" (Planning Commission 2008, p.6).

Finally, the most vital policy announcement made on 18<sup>th</sup> June 2005 was the doubling of credit flow to agriculture within a period of three years 2004-05 to 2007-08. As explained later on, this form of special 'Farm Credit Package' has continued uninterruptedly since them and phenomenal rates of increases have been observed in the flow of farm credit since then.

As a result of these series of initiatives, two distinct positive results are seen in (a) substantial increases in public expenditure on agriculture and (b) reversal of the declining trend in private as well as public investments in agriculture, precisely after 2004-05. As shown in Tables 2.8(a), 2.8(b), 2.8(c) and 2.8(d), combined budgetary expenditures of the central and state governments for agriculture as part of their aggregate expenditures as well as in relation to their total development expenditures have shown distinct increases after 2004-05. Earlier, after the cutbacks in development expenditure following the Fifth Pay Commission recommendations, the share of agriculture in total developmental expenditure had dipped from 15.2% in 1999-2000 to 12.7% in 2001-02 and to 11.8% in 2003-04. Subsequently, there has been an improvement

#### Table 2.8(a): Share of Agriculture Expenditure in the Aggregate Combined **Expenditure of the Centre and States** (Revenue plus Capital) (₹ Crore) Year GDP at Aggregate Development **Expenditure on Agriculture &** Allied Activities Current Expenditure Expenditure Market Total % of % of % of Prices Expenditure GDP Development Aggregate Expenditure Expenditure 1985-86 289524 76415 45325 5523 1.9 7.212.21986-87 323949 91581 5698 1.8 6.2 10.7 53436 1987-88 368211 101754 57356 6938 1.9 6.8 12.11988-89 436893 116139 64865 7955 1.8 6.8 12.3 1989-90 501928 138451 78042 9760 1.9 7.012.52.07.6 1990-91 586212 155141 83966 11714 14.01991-92 673875 176996 94536 12597 1.9 7.113.3 1992-93 774545 198490 100804 15303 2.07.715.21993-94 891355 225842 111848 17099 1.9 7.6 15.31994-95 1045590 258862 129457 20084 1.9 7.8 15.51995-96 1226725 293104 139246 21636 1.8 7.4 15.51996-97 1419277 325615 157757 22871 1.6 7.0 14.51.7 1997-98 1572394 372973 178344 26279 7.014.71998-99 1803378 445980 206603 33081 1.8 7.416.0 1999-00 2012198 517056 239141 36320 1.8 7.0 15.22000-01 2168652 552124 251428 35140 1.6 6.4 14.02001-02 2348330 613591 34875 1.55.712.7274915 2002-03 2530663 661664 292170 36950 1.5 5.612.62003-04 2837900 1.5 762765 360766 42415 5.611.8 1.4 5.6 2004-05 3242209 824480 367253 46143 12.62005-06 3693369 933642 58427 1.6 441736 6.3 13.22006-07 4294706 1086592 540954 70967 1.76.5 13.12007-08 4987090 1243598 642281 85363 1.76.9 13.32008-09 5630063 2.17.9 1519081 796570 120583 15.12009-10 6457352 1814610 917996 127092 2.07.0 13.8 2010-11 7674148 2.12194483 1178332 157475 7.213.4 (R.E.) 2011-12 8855797 2358589 1256737 171232 1.9 7.3 13.6 (B.E.)

**Source:** Ministry of Finance (Department of Economic Affairs) Government of India (2012): *Indian Public Finance Statistics 2011-12 & earlier issues* 

in public spendings on agriculture. The share of agricultural expenditure in total development expenditure thus moved up from 11.8% in 2003-04 to 15.1% in 2008-09 and remained above 13.5% thereafter. Such increases are seen in both revenue and capital heads of development expenditure earmarked for the agricultural sector. Though the bulk of development expenditure pertaining to agriculture falls under revenue expenditure because of rising sizes of subsidies,

### Table 2.8(b): Share of Agriculture Expenditure in Combined Revenue Expenditure of the Centre and States

(₹ Crore)

| Year              | GDP at<br>Current | Aggregate<br>Expenditure | Development<br>Expenditure | Exp                  | enditur<br>Allie | e on Agricultu<br>d Activities   | ıre &                              |
|-------------------|-------------------|--------------------------|----------------------------|----------------------|------------------|----------------------------------|------------------------------------|
|                   | Prices            |                          |                            | Total<br>Expenditure | % of<br>GDP      | % of<br>Aggregate<br>Expenditure | % of<br>Development<br>Expenditure |
| 1985-86           | 289524            | 55050                    | 25985                      | 4538                 | 1.6              | 8.2                              | 17.5                               |
| 1986-87           | 323949            | 65286                    | 30475                      | 5466                 | 1.7              | 8.4                              | 17.9                               |
| 1987-88           | 368211            | 75870                    | 36239                      | 6707                 | 1.8              | 8.8                              | 18.5                               |
| 1988-89           | 436893            | 88387                    | 42179                      | 7720                 | 1.8              | 8.7                              | 18.3                               |
| 1989-90           | 501928            | 106124                   | 51987                      | 9145                 | 1.8              | 8.6                              | 17.6                               |
| 1990-91           | 586212            | 121315                   | 57498                      | 11047                | 1.9              | 9.1                              | 19.2                               |
| 1991-92           | 673875            | 141684                   | 67642                      | 12291                | 1.8              | 8.7                              | 18.2                               |
| 1992-93           | 774545            | 156541                   | 72211                      | 14469                | 1.9              | 9.2                              | 20.0                               |
| 1993-94           | 891355            | 181226                   | 80565                      | 16408                | 1.8              | 9.1                              | 20.4                               |
| 1994-95           | 1045590           | 211917                   | 90312                      | 19080                | 1.8              | 9.0                              | 21.1                               |
| 1995-96           | 1226725           | 244487                   | 102751                     | 20624                | 1.7              | 8.4                              | 20.1                               |
| 1996-97           | 1419277           | 279232                   | 121335                     | 22078                | 1.6              | 7.9                              | 18.2                               |
| 1997-98           | 1572394           | 316956                   | 133580                     | 24589                | 1.6              | 7.8                              | 18.4                               |
| 1998-99           | 1803378           | 379770                   | 159955                     | 30843                | 1.7              | 8.1                              | 19.3                               |
| 1999-00           | 2012198           | 444279                   | 183404                     | 33733                | 1.7              | 7.6                              | 18.4                               |
| 2000-01           | 2168652           | 479333                   | 194956                     | 31429                | 1.4              | 6.6                              | 16.1                               |
| 2001-02           | 2348330           | 529001                   | 210498                     | 30459                | 1.3              | 5.8                              | 14.5                               |
| 2002-03           | 2530663           | 576143                   | 226329                     | 35108                | 1.4              | 6.1                              | 15.5                               |
| 2003-04           | 2837900           | 643476                   | 263304                     | 40036                | 1.4              | 6.2                              | 15.2                               |
| 2004-05           | 3242209           | 686040                   | 265932                     | 41860                | 1.3              | 6.1                              | 15.7                               |
| 2005-06           | 3693369           | 775099                   | 320495                     | 52884                | 1.4              | 6.8                              | 16.5                               |
| 2006-07           | 4294706           | 904969                   | 398129                     | 63851                | 1.5              | 7.1                              | 16.0                               |
| 2007-08           | 4987090           | 999492                   | 443492                     | 76289                | 1.5              | 7.6                              | 17.2                               |
| 2008-09           | 5630063           | 1279338                  | 607289                     | 108151               | 1.9              | 8.5                              | 17.8                               |
| 2009-10           | 6457352           | 1529618                  | 697544                     | 110667               | 1.7              | 7.2                              | 15.9                               |
| 2010-11<br>(R.E.) | 7674148           | 1842296                  | 901777                     | 143834               | 1.9              | 7.8                              | 16.0                               |
| 2011-12<br>(B.E.) | 8855797           | 1966008                  | 962091                     | 153139               | 1.7              | 7.8                              | 15.9                               |

**Source:** Ministry of Finance (Department of Economic Affairs) Government of India (2012): *Indian Public Finance Statistics* 2011-12 & earlier issues

namely, food, fertilizers, power and irrigation, reflecting the increased focus given to public investment in agriculture after 2004-05, the share of capital expenditure in the total development expenditure of agriculture has exhibited a rise during the period 2004-05 to 2011-12 [Table 2.8(d)]. Even some revenue expenditures have expenditures of a capital formation nature.

## Table 2.8(c): Share of Agriculture Expenditure in Combined CapitalExpenditure of the Centre and States

(₹ Crore)

| Year              | GDP at<br>Current | Aggregate<br>Expenditure | Development<br>Expenditure | Exp                  | enditur<br>Allie | e on Agricultu<br>ed Activities  | ıre &                              |
|-------------------|-------------------|--------------------------|----------------------------|----------------------|------------------|----------------------------------|------------------------------------|
|                   | Market<br>Prices  |                          |                            | Total<br>Expenditure | % of<br>GDP      | % of<br>Aggregate<br>Expenditure | % of<br>Development<br>Expenditure |
| 1985-86           | 289524            | 21365                    | 19340                      | 984                  | 0.3              | 4.6                              | 5.1                                |
| 1986-87           | 323949            | 26295                    | 22960                      | 232 @                | 0.1              | 0.9                              | 1.0                                |
| 1987-88           | 368211            | 25884                    | 21117                      | 232 @                | 0.1              | 0.9                              | 1.1                                |
| 1988-89           | 436893            | 27752                    | 22686                      | 235 @                | 0.1              | 0.8                              | 1.0                                |
| 1989-90           | 501928            | 32327                    | 26055                      | 615                  | 0.1              | 1.9                              | 2.4                                |
| 1990-91           | 586212            | 33826                    | 26468                      | 668                  | 0.1              | 2.0                              | 2.5                                |
| 1991-92           | 673875            | 35312                    | 26893                      | 306                  | 0.0              | 0.9                              | 1.1                                |
| 1992-93           | 774545            | 41949                    | 28593                      | 834                  | 0.1              | 2.0                              | 2.9                                |
| 1993-94           | 891355            | 44616                    | 31283                      | 691                  | 0.1              | 1.5                              | 2.2                                |
| 1994-95           | 1045590           | 46945                    | 39145                      | 1003                 | 0.1              | 2.1                              | 2.6                                |
| 1995-96           | 1226725           | 48617                    | 36494                      | 1012                 | 0.1              | 2.1                              | 2.8                                |
| 1996-97           | 1419277           | 46383                    | 36422                      | 793                  | 0.1              | 1.7                              | 2.2                                |
| 1997-98           | 1572394           | 56016                    | 44765                      | 1690                 | 0.1              | 3.0                              | 3.8                                |
| 1998-99           | 1803378           | 66211                    | 46648                      | 2238                 | 0.1              | 3.4                              | 4.8                                |
| 1999-00           | 2012198           | 72777                    | 55737                      | 2587                 | 0.1              | 3.6                              | 4.6                                |
| 2000-01           | 2168652           | 72792                    | 56473                      | 3712                 | 0.2              | 5.1                              | 6.6                                |
| 2001-02           | 2348330           | 84590                    | 64417                      | 4416                 | 0.2              | 5.2                              | 6.9                                |
| 2002-03           | 2530663           | 85521                    | 65840                      | 1842                 | 0.1              | 2.2                              | 2.8                                |
| 2003-04           | 2837900           | 119289                   | 97462                      | 2379                 | 0.1              | 2.0                              | 2.4                                |
| 2004-05           | 3242209           | 138440                   | 101321                     | 4282                 | 0.1              | 3.1                              | 4.2                                |
| 2005-06           | 3693369           | 158543                   | 121241                     | 5543                 | 0.2              | 3.5                              | 4.6                                |
| 2006-07           | 4294706           | 181623                   | 142825                     | 7116                 | 0.2              | 3.9                              | 5.0                                |
| 2007-08           | 4987090           | 244106                   | 198789                     | 9074                 | 0.2              | 3.7                              | 4.6                                |
| 2008-09           | 5630063           | 239743                   | 189281                     | 12432                | 0.2              | 5.2                              | 6.6                                |
| 2009-10           | 6457352           | 284992                   | 220452                     | 16424                | 0.3              | 5.8                              | 7.5                                |
| 2010-11<br>(R.E.) | 7674148           | 352187                   | 276555                     | 13641                | 0.2              | 3.9                              | 4.9                                |
| 2011-12<br>(B.E.) | 8855797           | 392581                   | 294646                     | 18093                | 0.2              | 4.6                              | 6.1                                |

<sup>@</sup> These figures appear odd but they are as they appear at source.

**Source:** Ministry of Finance (Department of Economic Affairs) Government of India (2012): *Indian Public Finance Statistics 2011-12* & earlier issues

Insofar as agricultural investment is concerned, a distinct long-term trend noticed is that the share of agriculture in the country's total gross capital formation (GCF) has been progressively declining since the early 1980s. In 1980-81, the share was 15.7% and after steadily declining to the lowest level of 7.9% in 1997-98, it improved for a while until 2002-03 when the share ranged between 10.5% and 11.9%. Thereafter, it again slumped and ranged

|          | · · · · · · · · · · · · · · · · · · · | Expenditui       | e of Agricultur   |                      |                 |
|----------|---------------------------------------|------------------|-------------------|----------------------|-----------------|
| Year     | 1                                     | Developmental Ex | penditure for Agr | iculture (in ₹ crore | e)              |
|          | Total                                 | Revenue          | Capital           | (3) as % of (2)      | (4) as % of (2) |
| (1)      | (2)                                   | (3)              | (4)               | (5)                  | (6)             |
| 1985-86  | 5523                                  | 4538             | 984               | 82.2                 | 17.8            |
| 1986-87  | 5698                                  | 5466             | 232               | 95.9                 | 4.1             |
| 1987-88  | 6938                                  | 6707             | 232               | 96.7                 | 3.3             |
| 1988-89  | 7955                                  | 7720             | 235               | 97.0                 | 3.0             |
| 1989-90  | 9760                                  | 9145             | 615               | 93.7                 | 6.3             |
| 1990-91  | 11714                                 | 11047            | 668               | 94.3                 | 5.7             |
| 1991-92  | 12597                                 | 12291            | 306               | 97.6                 | 2.4             |
| 1992-93  | 15303                                 | 14469            | 834               | 94.6                 | 5.4             |
| 1993-94  | 17099                                 | 16408            | 691               | 96.0                 | 4.0             |
| 1994-95  | 20084                                 | 19080            | 1003              | 95.0                 | 5.0             |
| 1995-96  | 21636                                 | 20624            | 1012              | 95.3                 | 4.7             |
| 1996-97  | 22871                                 | 22078            | 793               | 96.5                 | 3.5             |
| 1997-98  | 26279                                 | 24589            | 1690              | 93.6                 | 6.4             |
| 1998-99  | 33081                                 | 30843            | 2238              | 93.2                 | 6.8             |
| 1999-00  | 36320                                 | 33733            | 2588              | 92.9                 | 7.1             |
| 2000-01  | 35140                                 | 27110            | 3712              | 77.1                 | 10.6            |
| 2001-02  | 39379                                 | 30459            | 4416              | 77.3                 | 11.2            |
| 2002-03  | 40175                                 | 35108            | 1842              | 87.4                 | 4.6             |
| 2003-04  | 45741                                 | 40036            | 2379              | 87.5                 | 5.2             |
| 2004-05  | 51285                                 | 41860            | 4282              | 81.6                 | 8.3             |
| 2005-06  | 65023                                 | 52884            | 5543              | 81.3                 | 8.5             |
| 2006-07  | 81265                                 | 63851            | 7116              | 78.6                 | 8.8             |
| 2007-08  | 85363                                 | 76289            | 9074              | 89.4                 | 10.6            |
| 2008-09  | 120583                                | 108151           | 12432             | 89.7                 | 10.3            |
| 2009-10  | 127092                                | 110667           | 16424             | 87.1                 | 12.9            |
| 2010-11R | 157475                                | 143834           | 13641             | 91.3                 | 8.7             |
| 2011-12B | 171232                                | 153139           | 18093             | 89.4                 | 10.6            |

## Table 2.8(d): Share of Capital Expenditure in Total DevelopmentExpenditure of Agriculture

**Source:** Ministry of Finance (Department of Economic Affairs), Government of India (2012): *Indian Public Finance Statistics* 2011-12 and earlier issues.

between 6.5% and 7.8% until 2010-11 [Table 2.9(a)]. This is at current prices. The constant price data on agricultural investment too show broadly the same trend [Table 2.9(b)], though sharp spikes in agricultural terms of trade are reflected in the levels of GCF at current and constant prices. This is one part of the depressing story of agricultural investment.

The other part is the proportion of agricultural GCF in agricultural GDP, which however, has presented a better picture, particularly when GCF and GDP are measured at constant prices [Cols. 8 to 10 in Table 2.8(b)]. The GCF to GDP ratio, which had hovered around 8% to 9% until 1998-99, suddenly shot up to 13.1% in 1999-2000, increased to the then highest of 14.6% in 2001-02 and slided thereafter to 12.4% in 2003-04. It was at this stage that the renewed focus on public investment in agriculture came into play, and thereafter the

|           | Tab  | ole 2.9(a):   | Trends in                 | n Gross C      | apital Foi                 | rmation (( | GCF) in A | griculture   | e (at Curri    | ent Prices)   |  |
|-----------|--|---------------|---------------------------|----------------|----------------------------|------------|-----------|--------------|----------------|---|--|
| Year      | FG   | or Agricultur | e and Allied              | Activities (R1 | upees crore)               |            | GCF as %  | of Agricultu | ıral GDP       | GCF in  | GCF in   |
|           | Total Gross<br>Capital<br>Formation<br>(GCF) | (Per cent)    | Public<br>Sector<br>(GCF) | (Per cent)     | Private<br>Sector<br>(GCF) | (Per cent) | Public    | Private      | Total<br>(5+6) | Aground as<br>% of Aggregate<br>GDP at Current<br>Market Prices | Aground as<br>% of India's<br>Aggregate<br>GCF |
| (1)       | (2)  | (3)           | (4)                       | (2)            | (9)                        | (2)        | (8)       | (6)          | (10)           | (11)  | (12)   |
| 1980-81   | 4228   | 100           | 1874                      | 44.3           | 2355                       | 55.7       | 3.9       | 4.9          | 8.7            | 2.8   | 15.7   |
| 1981-82   | 4059   | 100           | 2069                      | 51.0           | 1990                       | 49.0       | 3.8       | 3.6          | 7.4            | 2.3   | 10.6   |
| 1982-83   | 4711   | 100           | 2223                      | 47.2           | 2488                       | 52.8       | 3.8       | 4.2          | 8.0            | 2.4   | 10.9   |
| 1983-84   | 5574   | 100           | 2465                      | 44.2           | 3110                       | 55.8       | 3.5       | 4.4          | 7.9            | 2.4   | 12.2   |
| 1984-85   | 5795   | 100           | 2700                      | 46.6           | 3095                       | 53.4       | 3.6       | 4.1          | 7.7            | 2.3   | 10.5   |
| 1985-86   | 6332   | 100           | 2802                      | 44.3           | 3530                       | 55.7       | 3.5       | 4.3          | 7.8            | 2.2   | 9.3  |
| 1986-87   | 6971   | 100           | 2904                      | 41.7           | 4066                       | 58.3       | 3.3       | 4.7          | 8.0            | 2.2   | 9.2  |
| 1987-88   | 9676   | 100           | 3291                      | 34.0           | 6385                       | 66.0       | 3.4       | 6.6          | 10.0           | 2.6   | 11.6   |
| 1988-89   | 9982   | 100           | 3410                      | 34.2           | 6572                       | 65.8       | 2.8       | 5.5          | 8.3            | 2.3   | 9.6  |
| 1989-90   | 11140  | 100           | 3299                      | 29.6           | 7840                       | 70.4       | 2.5       | 5.9          | 8.4            | 2.2   | 9.3  |
| 1990-91   | 18033  | 100           | 3575                      | 19.8           | 14458                      | 80.2       | 2.3       | 9.4          | 11.7           | 3.1   | 12.3   |
| 1991-92   | 14362  | 100           | 3597                      | 25.0           | 10765                      | 75.0       | 2.0       | 6.0          | 8.0            | 2.1   | 9.5  |
| 1992-93   | 19657  | 100           | 4105                      | 20.9           | 15553                      | 79.1       | 2.0       | 7.7          | 9.7            | 2.5   | 10.5   |
| 1993-94   | 18708  | 100           | 4862                      | 26.0           | 13845                      | 74.0       | 2.1       | 5.9          | 8.0            | 2.1   | 9.9  |
| 1994-95   | 19585  | 100           | 5940                      | 30.3           | 13645                      | 69.7       | 2.2       | 5.1          | 7.3            | 1.9   | 8.1  |
| 1995-96   | 21578  | 100           | 6654                      | 30.8           | 14924                      | 69.2       | 2.3       | 5.1          | 7.3            | 1.8   | 6.8  |
| 1996-97   | 26145  | 100           | 7196                      | 27.5           | 18948                      | 72.5       | 2.0       | 5.4          | 7.4            | 1.8   | 8.4  |
| 1997-98   | 30473  | 100           | 62759                     | 22.2           | 23714                      | 77.8       | 1.8       | 6.3          | 8.1            | 1.9   | 7.9  |
| 1998-99   | 36046  | 100           | 7447                      | 20.7           | 28598                      | 79.3       | 1.7       | 6.6          | 8.4            | 2.0   | 8.5  |
| 1999-00   | 56793  | 100           | 8667                      | 15.3           | 48126                      | 84.7       | 1.9       | 10.6         | 12.5           | 2.8   | 10.5   |
| 2000-01   | 52926  | 100           | 8175                      | 15.4           | 44751                      | 84.6       | 1.8       | 9.7          | 11.5           | 2.4   | 10.1   |
| 2001-02   | 71696  | 100           | 10355                     | 14.4           | 61341                      | 85.6       | 2.1       | 12.3         | 14.4           | 3.1   | 11.9   |
| 2002-03   | 67522  | 100           | 9563                      | 14.2           | 57959                      | 85.8       | 2.0       | 11.9         | 13.9           | 2.7   | 10.7   |
| 2003-04   | 66691  | 100           | 12218                     | 18.3           | 54472                      | 81.7       | 2.2       | 10.0         | 12.2           | 2.3   | 9.0  |
| 2004-05   | 26096  | 100           | 16187                     | 21.3           | 29909                      | 78.7       | 2.9       | 10.6         | 13.5           | 2.3   | 7.2  |
| 2005-06   | 89943  | 100           | 20739                     | 23.1           | 69204                      | 76.9       | 3.3       | 10.9         | 14.1           | 2.4   | 7.1  |
| 2006-07   | 101102                                       | 100           | 25606                     | 25.3           | 75496                      | 74.7       | 3.5       | 10.4         | 14.0           | 2.4   | 6.6  |
| 2007-08   | 123317                                       | 100           | 27638                     | 22.4           | 95679                      | 77.6       | 3.3       | 11.4         | 14.7           | 2.5   | 6.5  |
| 2008-09   | 160347                                       | 100           | 26692                     | 16.6           | 133655                     | 83.4       | 2.8       | 14.2         | 17.0           | 2.8   | 8.0  |
| 2009-10   | 181562                                       | 100           | 33237                     | 18.3           | 148326                     | 81.7       | 3.1       | 13.7         | 16.8           | 2.8   | 7.8  |
| 2010-11   | 211565                                       | 100           | 34548                     | 16.3           | 177017                     | 83.7       | 2.7       | 13.9         | 16.7           | 2.8   | 7.7  |
| Source: C | SO: National A                               | Accounts Stat | istics, Various           | s Issues and F | Recent Press               | Releases   |           |              |                |   |  |

GCF to GDP ratio in agriculture steadily improved and touched around 20% during the latest three years 2008-09 to 2010-11.

In this improved scenario of farm investment, there are certain special features which are relevant for institutional credit absorption. First, public investment in agriculture has shown a distinct improvement after 2004-05, but its share in total agricultural GCF has remained low ranged between 15% to 25% as compared with 40% to 50% share in the 1980s. While there have been attempts to expand allocations of five-year plan funds for agriculture, the increases have not been sufficiently large as to make a significant dent. Therefore, the *Mid-Term Appraisal of the Eleventh Five Year Plan* (2007-2012) bemoaned thus:

"The allocation to agriculture and allied sectors in the Centre's Plan was substantially increased from ₹21,068 crore in the Tenth Plan to ₹50,924 crore in the Eleventh Plan. However, as percentage of the total Central Plan the share of agriculture and allied sectors continues to be around 2.4%, which increased to around 3% in 2007–08" (p.64).

More encouraging aspect of the trends in agricultural investment has been the steady increase in private sector investment. Considering the fact that public sector investment essentially takes place in bulk projects like largescale irrigation and water resource management, reclamation of wasteland and public support services like the extension and farm research systems, private investment in agriculture cannot be a substitute for public investment; it can only supplement and derive inspiration from public investment. Notwithstanding so, despite public investment being weak, private investment has considerably improved. This improvement is associated with the rise in capital intensity of agriculture as a result of intensive mechanisation of agricultural operations by the farmers. The Mid-Term Appraisal of the Tenth Five Year Plan (2002-07) wrote that there was a large increase in the capital intensity of agricultural production during the 1990s, doubling the incremental capital-output ratio (ICOR) from 2.0 to 4.0 (Planning Commission, June 2005, p.197). This followed the sizeable increase in the real private sector investment "making up much of the slack in public sector investment" which is what has helped to accelerate the overall growth in agricultural investment. The private GCF to agricultural GDP ratio shot up from 7.3% in 1998-99 to 12.5% in 2001-02, ruled lower until 2006-07, but substantially improved thereafter to the highest level of 16% to 17% during 2008-09 to 2010-11. Public GCF to agriculture GDP touched the peak of just 3.7% in 2006-07 but persistently remained lower thereafter [Table 2.9(b)]

|           | Table 2.                                     | 9(b): Trei    | nds in Grc                | oss Capita     | d Formati                  | on(GCF) i  | in Agricul | ture (at C   | onstant 2      | 2004-05 Price   | s)   |
|-----------|--|---------------|---------------------------|----------------|----------------------------|------------|------------|--------------|----------------|---|--|
| Year      | FG   | or Agricultur | e and Allied .            | Activities (R  | upees crore)               |            | GCF as %   | of Agricultu | ral GDP        | GCF in  | GCF in   |
|           | Total Gross<br>Capital<br>Formation<br>(GCF) | (Per cent)    | Public<br>Sector<br>(GCF) | (Per cent)     | Private<br>Sector<br>(GCF) | (Per cent) | Public     | Private      | Total<br>(5+6) | Agrouture as<br>% of Aggregate<br>GDP at Current<br>Market Prices | Agriculture as<br>% of India's<br>Aggregate<br>GCF |
| (1)       | (2)  | (3)           | (4)                       | (2)            | (9)                        | (2)        | (8)        | (6)          | (10)           | (11)  | (12)   |
| 1980-81   | 32998  | 100           | 16240                     | 49.2           | 16757                      | 50.8       | 5.7        | 5.9          | 11.6           | 3.8   | 18.4   |
| 1981-82   | 27840  | 100           | 15234                     | 54.7           | 12606                      | 45.3       | 5.1        | 4.2          | 9.3            | 3.0   | 13.3   |
| 1982-83   | 29139  | 100           | 14910                     | 51.2           | 14229                      | 48.8       | 5.0        | 4.8          | 9.8            | 3.1   | 13.6   |
| 1983-84   | 32110  | 100           | 15434                     | 48.1           | 16676                      | 51.9       | 4.7        | 5.1          | 9.8            | 3.1   | 14.8   |
| 1984-85   | 29863  | 100           | 14786                     | 49.5           | 15078                      | 50.5       | 4.4        | 4.5          | 9.0            | 2.8   | 12.7   |
| 1985-86   | 28396  | 100           | 13220                     | 46.6           | 15176                      | 53.4       | 4.0        | 4.5          | 8.5            | 2.5   | 11.1   |
| 1986-87   | 30101  | 100           | 13175                     | 43.8           | 16925                      | 56.2       | 4.0        | 5.1          | 9.1            | 2.6   | 11.1   |
| 1987-88   | 36632  | 100           | 13114                     | 35.8           | 23518                      | 64.2       | 4.0        | 7.2          | 11.2           | 3.0   | 13.5   |
| 1988-89   | 33857  | 100           | 12107                     | 35.8           | 21750                      | 64.2       | 3.2        | 5.8          | 9.0            | 2.5   | 11.0   |
| 1989-90   | 34160  | 100           | 10601                     | 31.0           | 23559                      | 69.0       | 2.8        | 6.2          | 8.9            | 2.4   | 10.6   |
| 1990-91   | 51114  | 100           | 10546                     | 20.6           | 40568                      | 79.4       | 2.6        | 10.2         | 12.8           | 3.4   | 14.1   |
| 1991-92   | 35578  | 100           | 9239                      | 26.0           | 26339                      | 74.0       | 2.4        | 6.8          | 9.1            | 2.4   | 10.9   |
| 1992-93   | 45760  | 100           | 10048                     | 22.0           | 35712                      | 78.0       | 2.4        | 8.6          | 11.0           | 2.9   | 12.2   |
| 1993-94   | 39261  | 100           | 10593                     | 27.0           | 28668                      | 73.0       | 2.5        | 6.7          | 9.1            | 2.4   | 11.2   |
| 1994-95   | 36503  | 100           | 11389                     | 31.2           | 25114                      | 68.8       | 2.5        | 5.6          | 8.1            | 2.1   | 8.9  |
| 1995-96   | 36034  | 100           | 11349                     | 31.5           | 24685                      | 68.5       | 2.5        | 5.5          | 8.1            | 1.9   | 7.4  |
| 1996-97   | 38980  | 100           | 10872                     | 27.9           | 28109                      | 72.1       | 2.2        | 5.7          | 7.9            | 1.9   | 8.8  |
| 1997-98   | 41376  | 100           | 9162                      | 22.1           | 32214                      | 77.9       | 1.9        | 6.7          | 8.6            | 1.9   | 7.9  |
| 1998-99   | 46890  | 100           | 9716                      | 20.7           | 37174                      | 79.3       | 1.9        | 7.3          | 9.2            | 2.1   | 8.5  |
| 1999-00   | 68589  | 100           | 10283                     | 15.0           | 58307                      | 85.0       | 2.0        | 11.2         | 13.1           | 2.8   | 10.2   |
| 2000-01   | 62109  | 100           | 9457                      | 15.2           | 52652                      | 84.8       | 1.8        | 10.1         | 11.9           | 2.4   | 9.9  |
| 2001-02   | 80718  | 100           | 11601                     | 14.4           | 69117                      | 85.6       | 2.1        | 12.5         | 14.6           | 3.0   | 11.6   |
| 2002-03   | 73514  | 100           | 10299                     | 14.0           | 63215                      | 86.0       | 2.0        | 12.2         | 14.2           | 2.6   | 10.3   |
| 2003-04   | 69921  | 100           | 12683                     | 18.1           | 57238                      | 81.9       | 2.2        | 10.1         | 12.4           | 2.3   | 8.8  |
| 2004-05   | 76096  | 100           | 16187                     | 21.3           | 29909                      | 78.7       | 2.9        | 10.6         | 13.5           | 2.3   | 7.2  |
| 2005-06   | 86604  | 100           | 19940                     | 23.0           | 66664                      | 77.0       | 3.4        | 11.2         | 14.6           | 2.4   | 7.1  |
| 2006-07   | 92057  | 100           | 22987                     | 25.0           | 69070                      | 75.0       | 3.7        | 11.2         | 14.9           | 2.4   | 6.5  |
| 2007-08   | 105741                                       | 100           | 23257                     | 22.0           | 82484                      | 78.0       | 3.6        | 12.6         | 16.1           | 2.5   | 6.4  |
| 2008-09   | 127127                                       | 100           | 20572                     | 16.2           | 106555                     | 83.8       | 3.1        | 16.3         | 19.4           | 2.9   | 7.8  |
| 2009-10   | 131139                                       | 100           | 22719                     | 17.3           | 108420                     | 82.7       | 3.4        | 16.4         | 19.8           | 2.7   | 7.2  |
| 2010-11   | 142254                                       | 100           | 21500                     | 15.1           | 120754                     | 84.9       | 3.0        | 17.0         | 20.1           | 2.7   | 7.1  |
| Source: C | SO: National #                               | Accounts Stat | istics, Various           | s Issues and I | Recent Press               | Releases   |            |              |                |   |  |

Apart from mechanisation being attributable to a rise in ICOR in agriculture, vast delays and inefficiencies in executing irrigation projects in the public sector and poor extension support system for private investment in ground water exploitation and in such other fixed investment projects, have contributed to the deterioration in agriculture ICOR.

Overall, the series of policy initiatives put in place to revive the agricultural scene after 2004-05 have given 'hope that at least some of the causes of recent poor agricultural performance are being reversed" (Planning Commission 2008, p.5). If Mid-Term Appraisal of the Eleventh Five Year Plan (2007-2012) is to be believed, there are some signs of improvement. Above all, the rate of agricultural growth did look up during 2005-06 and thereafter; between 2005-06 and 2011-12, the growth rate has averaged 3.72% per annum contrasted with less than half (1.73%) achieved during the preceding five-year period (see earlier Table 2.7). For this period, there are also evidences of improvements in the levels of living in the agricultural sector. Apart from the arithmetics of improvements in per capita incomes, real wage rates in rural areas seem to have considerably improved in recent years. After the introduction of the popular Mahatma Gandhi National Rural Employment Guarantee Scheme in February 2006 (MGNREGS), wage increases in rural areas have been quite substantial. In the recent period, the Reserve Bank of India has been repeatedly emphasizing that "the increases in wages in rural areas continued to be much sharper than compared to the comparable rate of inflation" (RBI July 30, 2012, p.43).

Looking at the agricultural growth in a disaggregated way, before the recent recovery (more on it later), all major foodgrain and non-foodgrain items had suffered setback after the decade of the 1990s and it was so with respect to all output components: area, output and yield (Table 2.10). Interestingly, as alluded to above, area under both foodgrains and non-foodgrains experienced absolute fall after the 1990s, at any rate up to 2004-05, reflecting how farmers, particularly small and marginal farmers, are withdrawing from cultivation. The emergence of agricultural crisis after this period is reflected in the relative stagnation (-0.15% growth) in the index of foodgrains output or an absolute decline of 2.56% per annum in the index of non-foodgrains output for the period 1999-2000 to 2004-05. In the preceeding period of the 1990s (1990-91 to 1999-2000), these output indices had shown increases but experienced steep declines in rates of growth from the rates shown in the preceding decade.

The average growth in agriculture GSDP for all the states together worked out to 2.09% per annum during 1999-2000 to 2004-05, which has

| Crops  | 195  | 0-51 to 1966   | 6-67  | 196   | 6-67 to 1979  | -80   | 197  | '9-80 to 1990   | 9-91  |
|--|--|--|---|---|---|---|--|---|---|
|  | Area   | Production   | Yield   | Area  | Production  | Yield   | Area   | Production  | Yield   |
| Rice   | 0.87   | 3.13   | 2.14  | 0.9   | 3.56  | 2.37  | 0.81   | 6.05  | 4.93  |
| Wheat  | 1.93   | 4.37   | 2.35  | 4.46  | 9.13  | 4.15  | 0.84   | 5.43  | 4.48  |
| Coarse Cereals   | 1.18   | 3.29   | 1.9   | -0.57   | 1.74  | 2.04  | -1.09  | 2.43  | 3.43  |
| Total Cereals  | 1.07   | 3.2  | 1.94  | 60.15   | 3.98  | 2.92  | 0.07   | 4.76  | 4.55  |
| Total Pulses   | 1.01   | 1.03   | -0.17   | 0.23  | 1.8   | 1.24  | 1.08   | 5.44  | 4.13  |
| Foodgrains   | 1.11   | 2.13   | 1   | 0.69  | 3.6   | 2.15  | 0.26   | 5.04  | 4.32  |
| Sugarcane  | 2.56   | 4.42   | 1.62  | 1.49  | 3.3   | 1.81  | 3.44   | 6.19  | 2.72  |
| Oilseeds   | 2.23   | 2.09   | -0.11   | 1.1   | 4   | 2.4   | 3.37   | 8.56  | 4.64  |
| Cotton (lint)  | 1.96   | 4.88   | 2.73  | 0.39  | 4.22  | 3.61  | -0.64  | 4.14  | 4.35  |
| Non-<br>Foodgrains   | 1.97   | 2.64   | 0.41  | 0.62  | 2.69  | 1.65  | 2.06   | 5.3   | 2.98  |
| All Crops  | 1.28   | 2.26   | 0.79  | 0.67  | 3.18  | 1.92  | 0.69   | 5.07  | 3.76  |
| Crops  | 199  | 0-91 to 1999   | 9-00  | 199   | 9-00 to 2004  | -05   | 200  | 4-05 to 2011  | -12   |
|  | Area   | Production   | Vield   | Area  | Draduction  | Wald  | A  | _   |   |
|  | Alla   | 1 I Oudotion   | Ticiu   | Alca  | Production  | riela   | Area   | Production  | Yield   |
| Rice   | 0.64   | 2.21   | 1.54  | -1.41   | -0.26   | 0.72  | 0.39   | Production<br>3.50  | <b>Yield</b><br>1.79  |
| Rice<br>Wheat  | 0.64<br>1.48   | 2.21<br>3.84   | 1.54<br>2.34  | -1.41<br>-0.73  | -0.26<br>-1.82  | 0.72<br>-1.23   | 0.39<br>1.42   | <b>Production</b><br>3.50<br>4.63   | <b>Yield</b><br>1.79<br>2.03  |
| Rice<br>Wheat<br>Coarse Cereals  | 0.64<br>1.48<br>-2.28  | 2.21<br>3.84<br>0.56   | 1.54<br>2.34<br>2.52  | -1.41<br>-0.73<br>0.10  | -0.26<br>-1.82<br>4.24  | 0.72<br>-1.23<br>3.14   | 0.39<br>1.42<br>-0.28  | <b>Production</b><br>3.50<br>4.63<br>4.27   | <b>Yield</b><br>1.79<br>2.03<br>5.05  |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals   | 0.64<br>1.48<br>-2.28<br>-0.11   | 2.21<br>3.84<br>0.56<br>2.27   | 1.54<br>2.34<br>2.52<br>2.34  | -1.41<br>-0.73<br>0.10<br>-0.83   | -0.26<br>-1.82<br>4.24<br>-0.28   | 0.72<br>-1.23<br>3.14<br>0.16   | 0.39<br>1.42<br>-0.28<br>0.45  | Production           3.50           4.63           4.27           3.93  | <b>Yield</b><br>1.79<br>2.03<br>5.05<br>2.55  |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses   | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6   | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04  | 1.54<br>2.34<br>2.52<br>2.34<br>1.43  | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82   | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70   | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10  | Area<br>0.39<br>1.42<br>-0.28<br>0.45<br>2.31  | Production           3.50           4.63           4.27           3.93           4.30   | <b>Yield</b><br>1.79<br>2.03<br>5.05<br>2.55<br>2.69  |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses<br>Foodgrains   | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6<br>-0.39                                | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04<br>2.02                                | 1.54<br>2.34<br>2.52<br>2.34<br>1.43<br>2.11                                | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82<br>-0.36                                  | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70<br>-0.15                                    | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10<br>-0.25                                   | Area<br>0.39<br>1.42<br>-0.28<br>0.45<br>2.31<br>0.59  | Production           3.50           4.63           4.27           3.93           4.30           4.01  | Yield           1.79           2.03           5.05           2.55           2.69           3.37   |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses<br>Foodgrains<br>Sugarcane  | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6<br>-0.39<br>1.69                        | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04<br>2.02<br>2.7                         | 1.54<br>2.34<br>2.52<br>2.34<br>1.43<br>2.11<br>0.99                        | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82<br>-0.36<br>-2.60                         | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70<br>-0.15<br>-4.25                           | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10<br>-0.25<br>-1.65                          | Area<br>0.39<br>1.42<br>-0.28<br>0.45<br>2.31<br>0.59<br>4.91  | Production           3.50           4.63           4.27           3.93           4.30           4.01           7.00   | Yield           1.79           2.03           5.05           2.55           2.69           3.37           1.22  |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses<br>Foodgrains<br>Sugarcane<br>Oilseeds  | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6<br>-0.39<br>1.69<br>0.17                | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04<br>2.02<br>2.7<br>1.71                 | 1.54<br>2.34<br>2.52<br>2.34<br>1.43<br>2.11<br>0.99<br>1.53                | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82<br>-0.36<br>-2.60<br>2.91                 | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70<br>-0.15<br>-4.25<br>7.85                   | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10<br>-0.25<br>-1.65<br>4.10                  | Area<br>0.39<br>1.42<br>-0.28<br>0.45<br>2.31<br>0.59<br>4.91<br>-0.09   | Production           3.50           4.63           4.27           3.93           4.30           4.01           7.00           4.30                                | Yield           1.79           2.03           5.05           2.55           2.69           3.37           1.22           5.19                               |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses<br>Foodgrains<br>Sugarcane<br>Oilseeds<br>Cotton (lint)                       | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6<br>-0.39<br>1.69<br>0.17<br>1.95        | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04<br>2.02<br>2.7<br>1.71<br>2.57         | 1.54<br>2.34<br>2.52<br>2.34<br>1.43<br>2.11<br>0.99<br>1.53<br>0.6         | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82<br>-0.36<br>-2.60<br>2.91<br>0.74         | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70<br>-0.15<br>-4.25<br>7.85<br>10.55          | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10<br>-0.25<br>-1.65<br>4.10<br>9.87          | Area<br>0.39<br>1.42<br>-0.28<br>0.45<br>2.31<br>0.59<br>4.91<br>-0.09<br>3.64   | Production           3.50           4.63           4.27           3.93           4.30           4.01           7.00           4.30           12.46                | Yield           1.79           2.03           5.05           2.55           2.69           3.37           1.22           5.19           7.33                |
| Rice<br>Wheat<br>Coarse Cereals<br>Total Cereals<br>Total Pulses<br>Foodgrains<br>Sugarcane<br>Oilseeds<br>Cotton (lint)<br>Non-<br>Foodgrains | 0.64<br>1.48<br>-2.28<br>-0.11<br>-1.6<br>-0.39<br>1.69<br>0.17<br>1.95<br>1.3 | 2.21<br>3.84<br>0.56<br>2.27<br>-0.04<br>2.02<br>2.7<br>1.71<br>2.57<br>2.65 | 1.54<br>2.34<br>2.52<br>2.34<br>1.43<br>2.11<br>0.99<br>1.53<br>0.6<br>1.51 | -1.41<br>-0.73<br>0.10<br>-0.83<br>1.82<br>-0.36<br>-2.60<br>2.91<br>0.74<br>1.05 | -0.26<br>-1.82<br>4.24<br>-0.28<br>1.70<br>-0.15<br>-4.25<br>7.85<br>10.55<br>-2.56 | 0.72<br>-1.23<br>3.14<br>0.16<br>-1.10<br>-0.25<br>-1.65<br>4.10<br>9.87<br>-3.08 | Area           0.39           1.42           -0.28           0.45           2.31           0.59           4.91           -0.09           3.64           2.13 | Production           3.50           4.63           4.27           3.93           4.30           4.01           7.00           4.30           12.46           7.07 | Yield           1.79           2.03           5.05           2.55           2.69           3.37           1.22           5.19           7.33           4.80 |

## Table 2.10: Growth of Area, Production and Yield of Major Crops in India(Averages of Annual Growth in Percentages)

Notes: Growth is measured as average of annual growth rates in percentages

Rice to Cotton (lint): Area & Yield figures are available only up to 2010-11

**Source:** (i) Growth of items Rice to Cotton (lint) are based on physical output figures from the Union Ministry of Agriculture compiled and placed on website under the EPWRF's online data base (www. epwrfits.in) (ii) Growth of foodgrains, non-foodgrains and all crops are based index numbers available in RBI's Handbook of Statistics on the Indian Economy 2011-12.

been a sharp reduction from 2.64% per annum during 1993-94 to 1999-2000 and 3.30% per annum during 1980-81 to 1993-94. As shown in Table 2.12, almost every state experienced reduced agriculture GSDP growth after the 1990s as compared with the growth in the 1980s. However, the all-India picture presented above does hide serious inter-state differences in agricultural incomes growth. First, in the latest crisis period (1999-2000 to 2004-05), two of the four major southern states, namely, Tamil Nadu and Karnataka as well as Puducherry and Assam have experienced absolute reductions in GSDP

originating in agriculture and allied activities. Second, 15 out of 28 states had in this period growth rates of 3% or less per annum; seven states have had growth of 2% or less in agriculture; important amongst these low-growth states were: Punjab, Maharashtra and Kerala. Finally, some of the states showing exemplary agricultural growth rates ranging from 8.0% to 14% per annum were: Rajasthan, Gujarat, Bihar, Himachal Pradesh and Nagaland; 10 states out of 28 had growth rates of 4% or more.

As alluded earlier, the period since 2004-05 has seen some revival in agricultural growth following a series of policy initiatives. As the Mid-Term Appraisal of the Eleventh Five Year Plan (Planning Commission 2011) has assessed, the recent revival in agricultural growth, though it shows a picture of annual fluctuations due to the vagaries of nature, appears a trend and reasonably enduring and also broad-based sectorally and regionally. As the earlier Table 2.5depicts the aggregate growth scenario, the average annual growth of 3.72% during 2004-05 to 2010-12 appears quite impressive and close to the national five-year plan target of 4% growth in agriculture. It is all the more so because in this seven-year period, there were two – one with low growth (2008-09) and another with severe drought (2009-10) – years afflicted by depressed growth. As the aforesaid plan document (Planning Commission 2011, p.63) writes, "since monsoon rainfall in 2009-10 was much more unfavourable than in 2004-05, this suggests that near doubling of overall output growth between these two periods cannot be attributed to weather alone".

As shown in Table 2.11, it is the diversification in agriculture that is providing a push to the GDP growth scenario in the sub-sector 'agriculture and allied activities'. The 'horticulture', livestock and fisheries sectors have shown average growth of over 4% during the period 2005-06 to 2009-10, and significantly, the annual growth rates in them have shown no fluctuations and instead they have registered steady growth, unlike in crops.

Equally significantly, the broad-based recovery is seen in state-wise data (Table 2.12). Overall agricultural GSDP has registered over 4% growth per annum during 2004-05 to 2011-12 in 19 states out of 28; in fact, eleven of them have enjoyed over 5% growth per annum. Although year-to-year fluctuations are much larger at the states-level, as many as 18 states have recorded acceleration in growth during 2004-05 to 2011-12 as compared with growth in the preceding five-year period. Also, amongst the best performing states with 9 to 10% average growth have been Andhra Pradesh and Maharashtra which during the previous decade had faced much stress leading to a large number of farmer suicides, states of Bihar, Madhya Pradesh and Chhattisgarh and the dry

|   |   | A                     | gricultur                | e and Al                | lied S        | ectors        | •             |               |               | (%)                      |
|---|---|-----------------------|--------------------------|-------------------------|---------------|---------------|---------------|---------------|---------------|--------------------------|
|   |   | Share                 | Average                  | Projected               |               | Year o        | n Year C      | rowth         |               | Average                  |
|   |   | Value<br>of<br>Output | 2000-01<br>to<br>2004-05 | for<br>Eleventh<br>Plan | 2005-<br>2006 | 2006-<br>2007 | 2007-<br>2008 | 2008-<br>2009 | 2009-<br>2010 | 2003-08<br>to<br>2009-10 |
| 1 | Crops   | 42.4                  | 1.0                      | 2.7                     | 6.3           | 4.0           | 6.1           | -2.5          | -5.5          | 1.7                      |
|   | 1.a Cereals   | 18.6                  | -0.5                     | 2.3                     | 5.4           | 5.5           | 4.9           | 1.7           | -8.8          | 1.8                      |
|   | 1.b Pulses  | 2.7                   | 1.7                      | -                       | 3.0           | 5.4           | 7.4           | -1.9          | 1.1           | 3.0                      |
|   | 1.c Oilseeds  | 6.2                   | 6.2                      | 4.0                     | 14.5          | -11.1         | 17.2          | -3.7          | -4.6          | 2.5                      |
|   | 1.d Sugarcane                                       | 3.7                   | -3.0                     | 3.0                     | 11.7          | 17.9          | -1.6          | -21.3         | -11.8         | -1.1                     |
|   | 1.e Fibres  | 2.8                   | 7.7                      | -                       | 7.8           | 18.7          | 17.0          | -10.3         | 0.2           | 6.7                      |
|   | 1.f Other crops                                     | 8.4                   | 2.5                      | -                       | 1.0           | 1.4           | 1.1           | 1.3           | 0.1           | 1.0                      |
| 2 | Horticulture  | 19.8                  | 2.0                      | 5.0                     | 5.0           | 3.9           | 3.8           | 3.9           | 4.0           | 4.1                      |
|   | 2.a Fruits and<br>Vegetables                        | 15.1                  | 1.7                      | -                       | 6.4           | 3.6           | 5.2           | 3.7           | 4.8           | 4.7                      |
|   | 2.b Condiments & spices                             | 2.1                   | 5.9                      | -                       | 6.6           | 1.6           | 6.7           | 5.9           | 0.0           | 4.2                      |
|   | 2.c Drugs & narcotics                               | 1.5                   | -3.0                     | -                       | -8.2          | 3.2           | -8.4          | 0.5           | 2.4           | -2.1                     |
|   | 2.d Floriculture,<br>kitchen, garden &<br>Mushrooms | 1.1                   | 4.8                      | -                       | 4.9           | 13.6          | -2.6          | 6.9           | 3.5           | 5.3                      |
| 3 | Livestock   | 23.8                  | 3.3                      | 6.0                     | 3.9           | 4.2           | 4.5           | 4.9           | 3.1           | 4.1                      |
| 4 | Forestry & logging                                  | 9.6                   | 1.4                      | 0.0                     | 2.0           | 3.0           | 2.2           | 2.9           | 2.7           | 2.6                      |
| 5 | Fisheries   | 4.5                   | 3.7                      | 6.0                     | 6.1           | 2.0           | 5.9           | 5.9           | 4.2           | 4.8                      |
|   | Total   | 100.0                 | 1.7                      | 4.0                     | 5.1           | 3.8           | 4.9           | 1.3           | -0.3          | 3.0                      |
| s | ource: Planning Commis                              | ssion (20             | 11): Mid-Te              | rm Apprais              | al of 11      | th Five-      | Year Pla      | n (2007       | -2012),       | p.63                     |

## Table 2.11: Sub-sector-wise Growth Rates of Gross Value of Output inAgriculture and Allied Sectors

regions of Gujarat and Rajasthan; all of these have experienced phenomenal acceleration in growth in the latest period.

#### Even So, Concerns of Agrarian and Farm Development Crises Remain

There is thus no doubt, the recent multi-pronged policy initiatives have opened up the possibilities of the agricultural sector being released from the shackles of the vagaries of monsoon. But, this does not mean that the longterm and even some of the medium-term problems faced by the agriculture sector have been solved; far from it.

The crisis has been so deep-rooted, and the claims on government's attention and resources are so vast, it would take a while before we could conclude that the aforesaid public policies have attained an enduring status so that the recovery process would persist for years to come. The questions of survey and settlements and completion of 430 million land records, implementation of land ceiling laws and distribution of surplus land on the

#### Table 2.12: State-wise SDP Growth and Growth of Agriculture SDP

(In percent per annum)

| Sl<br>No. | Region/State/Union<br>Territory     | 1980-8<br>1993-<br>(at 1980<br>Price | 1 to<br>94<br>0-81<br>s) | 1993-<br>1999<br>(at 19<br>Prio | 94 to<br>9-00<br>93-94<br>ces) | 1999-<br>2004<br>(at 19<br>Prio | 00 to<br>4-05<br>99-00<br>ces) | 2004-<br>2011<br>(at 20<br>Pric | 05 to<br>1-12<br>04-05<br>ces) |
|-----------|-------------------------------------|--------------------------------------|--------------------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|---------------------------------|--------------------------------|
|           |                                     | Agri-<br>cultural<br>GSDP            | GSDP                     | Agri-<br>cultural<br>GSDP       | GSDP                           | Agri-<br>cultural<br>GSDP       | GSDP                           | Agri-<br>cultural<br>GSDP       | GSDP                           |
| I         | NORTHERN REGION                     |                                      |                          |                                 |                                |                                 |                                |                                 |                                |
| 1         | Haryana                             | 4.48                                 | 5.68                     | 2.15                            | 5.96                           | 2.66                            | 8.16                           | 4.15                            | 9.39                           |
| 2         | Himachal Pradesh                    | 2.43                                 | 4.71                     | 0.25                            | 7.16                           | 8.03                            | 6.45                           | 1.55                            | 8.29                           |
| 3         | Jammu & Kashmir                     | -                                    | -                        | 5.24                            | 5.02                           | 3.61                            | 4.21                           | 1.30                            | 5.97                           |
| 4         | Punjab                              | 4.87                                 | 5.19                     | 2.49                            | 4.78                           | 1.79                            | 3.95                           | 1.73                            | 7.11                           |
| 5         | Rajasthan                           | 6.18                                 | 6.31                     | 5.53                            | 8.34                           | 10.87                           | 5.16                           | 5.86                            | 7.78                           |
| 6         | Chandigarh                          | -                                    | -                        | -2.99                           | 9.34                           | 0.94                            | 10.79                          | -2.10                           | 9.44                           |
| 7         | Delhi                               | 2.82                                 | 6.59                     | -5.32                           | 8.80                           | 0.02                            | 6.63                           | 4.87                            | 11.39                          |
| II        | NORTH-EASTERN REGION                |                                      |                          |                                 |                                |                                 |                                |                                 |                                |
| 8         | Arunachal Pradesh                   | 9.27                                 | 9.24                     | -0.79                           | 3.11                           | 1.64                            | 9.17                           | 5.02                            | 7.87                           |
| 9         | Assam                               | 2.30                                 | 3.99                     | 0.24                            | 2.10                           | -0.12                           | 4.39                           | 4.08                            | 6.05                           |
| 10        | Manipur                             | 2.75                                 | 5.08                     | 2.06                            | 5.59                           | 5.75                            | 4.11                           | 5.92                            | 5.84                           |
| 11        | Meghalaya                           | 1.09                                 | 5.19                     | 7.20                            | 6.94                           | 4.75                            | 6.01                           | 2.43                            | 7.99                           |
| 12        | Mizoram                             | -                                    |                          | 0.40                            | 4.00                           | 0.10                            | 5.84                           | 5.67                            | 7.96                           |
| 13        | Nagaland                            | 7.89                                 | 7.77                     | 8.43                            | 4.38                           | 14.15                           | 9.42                           | 4.01                            | 6.98                           |
| 14        |                                     | 2.50                                 | 5.80                     | 3.72                            | 7.65                           | 3.96                            | 8.08                           | 5.73                            | 8.21                           |
| III       | EASTERN REGION                      | 1.00                                 | 0.40                     | 0.00                            | . =0                           | = 10                            | 0.00                           | <b>-</b> 00                     | 10.15                          |
| 15        | Bihar                               | 1.28                                 | 3.40                     | 3.06                            | 4.70                           | 7.42                            | 6.03                           | 5.36                            | 10.17                          |
| 16        | Jharkhand                           | -                                    | -                        | 4.34                            | 5.34                           | 5.03                            | 4.54                           | 6.32                            | 6.53                           |
| 17        | Orissa                              | 2.36                                 | 3.90                     | -0.02                           | 4.42                           | 3.54                            | 0.40                           | 3.15                            | 8.52                           |
| 18        | SIKKIM<br>West Dengel               | 9.22                                 | 10.63                    | -1.10                           | 5.83                           | 0.54                            | 7.69                           | 3.42                            | 18.53                          |
| 19        | Andomon & Nicobor Jolondo           | 5.10                                 | 4.78                     | 4.10                            | 7.11                           | 2.42                            | 5.61                           | 2.30                            | 6.94                           |
| 20        | Andaman & Nicobar Islands           | -                                    | -                        | -                               | -                              | -                               | -                              | -                               | -                              |
| IV        | CENTRAL REGION                      |                                      |                          | 0.10                            | 0.00                           |                                 | 0.00                           |                                 | 0.15                           |
| 21        | Chhattisgarh<br>Madhaa Daalaak      | -                                    | -                        | -2.12                           | 2.88                           | 4.55                            | 6.00                           | 7.27                            | 9.15                           |
| 22        | Madnya Pradesh                      | 3.75                                 | 4.91                     | 2.69                            | 6.27                           | 2.22                            | 2.16                           | 0.42                            | 8.77                           |
| 23        | Uttar Pradesn<br>Uttarakhand        | 2.69                                 | 4.34                     | 3.47                            | 4.73                           | 1.04                            | 3.75                           | 3.01                            | 12.75                          |
| 24        |                                     | -                                    | -                        | 2.30                            | 3.22                           | 3.20                            | 9.02                           | 2.31                            | 13.75                          |
| V         | WESTERN REGION                      | 0.40                                 | 5 50                     | 1.05                            | 0.00                           | 0.40                            | F 11                           | 1.00                            | 0.05                           |
| 25        | Goa                                 | 2.43                                 | 5.73                     | 1.25                            | 9.22                           | 0.40                            | 5.11                           | 1.83                            | 8.95                           |
| 26        | Gujarat                             | 7.46                                 | 0.11                     | 5.19                            | 8.01                           | 9.08                            | 7.06                           | 5.55                            | 8.81                           |
| 21        | Manarasinra<br>Dodro & Nogor Hoveli | 5.23                                 | 0.07                     | 3.09                            | 6.30                           | 1.58                            | 5.09                           | 4.09                            | 9.97                           |
| 20        | Daula & Nagai Haveli                | -                                    | -                        | -                               | -                              | -                               | -                              | -                               | -                              |
| 29        |                                     | -                                    | -                        | -                               | -                              | -                               | -                              | -                               | -                              |
| VI        | SOUTHERN REGION                     | 0.00                                 | 0.11                     | 0.01                            | F F0                           | 4.00                            | 0.50                           | 4.00                            | 0.00                           |
| 30        | Andnra Pradesn                      | 3.80                                 | 6.11                     | 2.81                            | 5.53                           | 4.69                            | 6.52                           | 4.96                            | 8.90                           |
| 31        | Karala                              | 4.23                                 | 0.71                     | 4.10                            | 7.00                           | -2.94                           | 4.42                           | 0.12                            | 0.37                           |
| ა∠<br>ვე  | Tamil Nadu                          | 2.03                                 | 4.20                     | 1.00                            | 0.00                           | 1.09                            | 0.44                           | -0.22                           | 0.31                           |
| 33<br>34  | Tammi Nauu<br>Lakshdween            | D.72                                 | 0.71                     | 1.80                            | 0.07                           | -0.50                           | 4.70                           | 5.37                            | 9.00                           |
| 25        | Puducherry                          | 0.56                                 | 3 20                     | 0.83                            | 13 02                          | -1.07                           | 4 90                           | 9.15                            | 10.49                          |
| 00        | India *                             | 3 30                                 | 5 20                     | 2.65                            | 6 10                           | 2 09                            | 5.94                           | 3.10                            | 7 54                           |
|           | CV for States                       | 58.07                                | 29.36                    | 130.38                          | 37 44                          | 108.83                          | 31.96                          | 56 17                           | 27.61                          |
|           | 5. Ior States                       | 00.07                                | 20.00                    | 100.00                          | 01.11                          | 100.00                          | 01.00                          | 00.17                           | 21.01                          |

Notes: \* Aggregate GSDP derived as summation of All State's GSDP.

For Nagaland & Sikkim, 1980-81 Price Series are available up to the year 1991-92.

For Gujarat & Mizoram, 2004-05 Price Series are available up to the year 2010-11.

Source: EPWRF's ONLINE Data Base on State Domestic Product (www.epwrfits.in).

lines of West Bengal, acceptance of the proposed to legalise tenancy with adequate safeguards, etc. are long-term agrarian issues which remain to be addressed. In the immediate and medium-term contexts, the policy initiatives taken in the recent period including the larger developmental funds earmarked for agriculture and allied activities deserve to be sustained. A bigger challenge is being faced in providing the necessary support base for the processes of diversification to the high-value segments of agriculture (fruits and vegetables, livestock and fisheries) that is said to hold the key to future sources of growth in agriculture and provide higher incomes for farmers. These activities are scaleneutral, thus providing an outlet for improved incomes for small and marginal farmers provided the public support system work in their favour. They are said to sport an endless market because of the higher expenditure elasticity compared to foodgrains. These activities also favour women employment thus helping substantial mobility.

There are a large, complex and mutually-dependent factors involved in this process. These factors, as the 11<sup>th</sup> Five-Year Plan (2007-08 to 2011-12) has highlighted, are the natural resource base (rainfall, precipitation, ground water facilities, extent of dry-farming areas, etc.), technology and technology dissemination arrangements (including extension agencies), infrastructure (including irrigation), and the economic environment comprising price signals and institutions (including value chain arrangements and warehousing). This is a tall order and improvements in these respects have just begun afresh. Enduring results are yet to be seen.

In the meantime, a number of extraneous factors are throwing up fresh challenges. Changes in population composition and expenditure patterns are undergoing rapid changes, resulting in differential demands for foodgrain and foodgrain substitutes. In recent years, the growth deceleration has been much sharper in foodgrains than in non-foodgrains, thus raising the question of food security. And within foodgrains, the old problem of pulses output stagnating persists thus putting in jeopardy the programme of improving the proteinbased nutritional standards of the poor, particularly of women and children amongst them.

In technology and technology absorption and application, while technology generation is largely under the public sector, it essentially "consists of a supply-driven process of putting technologies in the shelf of the scientists without adequate regard to farmers' needs and perceptions and with insufficient marketing of the technology" (Planning Commission, 2011, p.67). At the same time, private sector varieties of seeds, primarily of foreign origin, like Bt Cotton, hybrids of maize, rice and sunflower, are getting popularity without much field testing and support from the public extension system.

For commercialisation of public sector generated technology, public extension system becomes crucial. Despite the initiative taken by the Department of Agriculture and Cooperation (DAC) to reform the extension system in the second half of the *Tenth Five Year Plan* (2002-03 to 2006-07), the Mid-Term Appraisal of the Eleventh Five Year Plan (2007-08 to 2011-12) has reported persistent frailties in the extension system Planning Commission 2011, p.67). Public extension system is the responsibility of the state governments and it is said to be "the weakest link in the chain" (*ibid*). The Planning Commission has reported large unfilled vacancies and the number of extension workers declining though marginally over the last three decades even as four-fold increases have taken place in the number of operational holdings. The Commission writes:

"In the absence of any such improvements, input dealers have donned the role of extension workers and it has been left to the dealers of inputs to provide advice to the farmers. Given their poor grasp of technological issues, and more importantly, their interest in selling the inputs, this development is inappropriate and possibly counter-productive. There is an urgent need to innovate extension models built on public–private partnership (PPP) mode, that specifically integrates the needs of the many farm households that are run today by women, give the farmers the latest information about an array of technologies, and let them choose the best (ibid, p.67).

The latest *Annual Report* of the Department, of Agriculture and Cooperation (DAC) for 2011-12 has provided some useful information on the progress achieved in the centrally-sponsored scheme "Support to State Extension Programme for Extension Reforms" and based on it the ATMA scheme described earlier. Under the modified ATMA scheme, 604 ATMAs in equal number of districts, constituted in 28 states and 3 UTs, appear to have yielded positive and prompt response from the states. More significantly, the process of recruitment of manpower began in 22 states with 6,937 positions filled up during 2010-11 and 2011-12. Physical performance of the ATMA scheme since its inception in 2005-06 (April 2005 to December 2011) is as follows:

• Over 1,69,75,357 farmers including 42,30,140 farm women (24.92%) have participated in farmer oriented activities such as exposure visits, trainings, demonstrations & kisan melas.

- Over 89,292 Commodity based Farmer Interest Groups (CIGs)/FIGs have so far been mobilised under the scheme.
- Over 32,399 Farm Schools have been organized on the fields of outstanding farmers (p.76).

#### Evaluation and impact assessment

Incidentally, Government of India (Ministry of Agriculture) had entrusted the task of centralized Evaluation and Impact Assessment of the ATMA Programme, to AFC India Limited., a premier national level consultancy organisation. The study was conducted in two districts of Haryana and nine districts of Uttar Pradesh covering 18 Project Blocks spread over 245 villages in U.P and four Project Blocks spread over 70 villages in Haryana The sample size for field survey comprised of a total of 7875 beneficiary farmers covering 6125 farmers from Uttar Pradesh and 1750 farmers from Haryana (See: http:// www.afcindia.org.in/ Evaluation%20and%20Impact%20Assessment%20of%20 ATMA%20Programme.html).

### **Key Observations and Findings**

The study aimed at assessing the project impact on the target beneficiaries and in reforming the extension system in respect of various processes envisaged under the scheme.

The study revealed that the extension reforms envisaged under ATMA programme was slowly and gradually picking up. While the institutional mechanism created at the district level had started functioning after the initial teething problems, the block level operations had not moved at the same pace in many of the sampled districts mainly due to shortage of staff at the block level and also the level of their skill. The block level institutions viz., BTT & FAC have started playing some role in planning and execution of developmental plans at the village level though the bottom-up participatory planning, single window concepts and convergence/ dovetailing of schemes in the true sense of the term, are yet to take an institutional shape.

FIGs/CIGs which have initiated some activities are yet to become selfpropelling institutions to make use of the extension network. The process of technology dissemination through various institutional arrangements such as training, demonstrations, exposure visits, field days, kisan ghosties, etc. has certainly shown some improvement over the pre-ATMA position. Farmers have found high utility and relevance of knowledge gained through participation in these programmes. The research, extension and farmers linkage through meeting/goshties with scientists has started but the general perception of the farmers was that the frequency of such meets needs to be enhanced to at least one interactive meet during each rabi and kharif season.

Based on the findings and conclusions of the study and keeping in view the scope and significance of ATMA Programme aimed at reforming the extension mechanism, AFC made a comprehensive and wide ranging recommendations touching upon the entire gamut of the extension reforms to facilitate Government of India to take a policy review of the scheme at the appropriate levels so as to make the extension system truly farmer driven and farmer accountable.

#### Acceptance of Recommendations and Issue of Revised Guidelines

The Government of India, Ministry of Agriculture, considered the recommendations made by AFC at length and desired AFC to suggest specific measures and ways & means for implementation of each of the recommendations. Accordingly, AFC made a detailed presentation on the report before the Technical Committee of the Ministry of Agriculture, Government of India chaired by the Additional Secretary (Agriculture) on 23.2.2010. The presentation brought out the ground level bottlenecks in the implementation process and suggested specific measures for overhauling the existing scheme to make extension truly farmer driven and farmer accountable.

The Government of India started consultation process with the State Governments and the MANAGE, being Nodal agency for implementation of extension reforms, on the broad findings and recommendations made by AFC in its report. Subsequently, the Ministry of Agriculture requested AFC to make another Presentation on 25.3.2010 before the Technical Committee chaired by the Additional Secretary (Agriculture) in which the Director General, MANAGE, Hyderabad as well as Director (Agriculture) of six States from different zones namely, Uttar Pradesh, Haryana, Bihar, Tamil Nadu, Himachal Pradesh and Maharashtra were invited for a detailed deliberation on the findings so as to facilitate Government of India to take a policy decision for revising the existing scheme.

Some of the major recommendations made in the report which have since been accepted by the Government of India and are being incorporated in the revised Guidelines such as the convergence of ATMA with other schemes of the government.

Finally, the most crucial factor in the recent turnaround in agriculture has been the increase in agriculture investment. There are two elements which

still appear discouraging in this scenario. First, the improvement in agricultural investment was measured in terms of agricultural GCF to agricultural GDP ratio. To an extent, this ratio is misleading because agricultural GDP growth has been lukewarm and hence the agricultural GCF to agricultural GDP ratios got inflated in recent years. On the other hand, agricultural GCF as percentage of the country's aggregate GCF has continued to remain sluggish. In fact, the average of this ratio for the quinquennium 1999-2000 to 2003-04 was 10.4%, but it dwindled to 7.3% in the next seven-year period 2004-05 to 2010-11. No doubt, within this seven-year period, there has been a gentle increase from an average of 6.9% from the four-year period 2004-05 to 2007-08 to 7.8% in the next three years 2008-09 to 2010-11 [Table 2.9(a)].

Even this increase in farm investment has come about because of the increase in the private sector investment, its share in the total jumping from 77.6% in 2007-08 to 83.7% in 2010-11. The public sector share in total investment even in this recovery phase has slumped from 22.4% to 16.3% during the same period.

This brings us to yet another issue of concern relates to the budgetary allocations for agriculture, which had as explained above, shown a flicker of improvement for some time, but has again reverted to a situation of stagnation. As shown in Table 2.8(a) earlier, combined expenditures of the central and state governments as a proportion of their total development expenditure has shown no increase at all in recent years; in fact, this proportion has slipped from 15.1% in 2008-09 to a range of 13.4% to 13.8% in the next latest three years. This certainly does not augur well for the expansion of public investment in agriculture, which is a *sine quo non* for stimulating private farm investment.

Apart from these, the most arduous challenge in agriculture relates rain-fed agriculture. Rain-fed area constitutes about three-fourths of land mass under arid, semi-arid and dry humid zones and they account for nearly 55% of agricultural land spread across large parts of the country. The Technical Committee on Watershed Programmes in India (Parthasarathy Committee), in its report submitted in January 2006, had lighted the fact that for the first time since the mid-1960s, the 1999s experienced a rate of growth of foodgrains production that was lower than the growth of population. It further argued that while irrigated agriculture appeared to have hit a plateau, rain-fed farming has suffered neglect. Therefore, towards the end of the Tenth Plan (2002-03 to 2006-07), watershed development programme was conferred a new beginning with the acceptance of a series of recommendations made by the Parthasarathy Committee which sought to reform the watershed programme. Based on its recommendations, the National Rain-fed Areas Authority (NRAA) was set up in November 2006; it formulated a new set of common guidelines for watershed development projects in February 2008. NRAA has proposed to develop about 2.28 million hectares in the XI Plan period covering about 3,744 micro watersheds. By the end of March 2011, 12.08 lakh hectares have been developed at a cost of ₹1,065.31 crore. During 2011-12, it is targeted to develop another 2.96 lakh hectares with investment of about ₹235 crore (Annual Report of Department of Agriculture and Cooperation 2011-12, p.126).

However, the worry on the success of the development of rain-fed areas emanates from some candid assessment found in the *Mid-Term Appraisal of the Eleventh Five Year Plan* (2007-08 to 2011-12), which reads as follows:

"Given these ambitious objectives, the performance so far has been most disappointing. Till 31 August 2009, an expenditure of nearly ₹5,000 crore had been incurred during the Eleventh Plan period but this was entirely on old projects. No watershed projects under the new IWMP had been sanctioned till then. There are still about 16,744 ongoing projects in various stages of completion, which have been unduly delayed on one count or the other. This poses a serious question over where the massively raised outlays for the new IWMP in the Eleventh Plan are going to be spent. What is even more worrisome is that the steps that need to be taken to actualize the potential inherent in the new guidelines have yet to be put into place" (pp.71-72) (IWMP = Integrated Watershed Management Programme).

#### Earlier Causes for the Agricultural Crisis: Meaningful to Recall

It is necessary to take cognizance of the multiple causes for the dismal picture of agriculture that provided in the economy until recently. The first and the foremost has been the neglect of agriculture in the plan resource allocations. Associated with this has been the neglect of public investments in irrigation and other infrastructure programmes. As shown in Table 2.7(b), public sector gross capital formation (GCF) in agriculture as percentage of total agriculture GCF has dwindled from 43-44% until the 1980s to a little over 20% in 2004-05; as percentage of agriculture GDP, the public sector capital formation has dwindled to around 2% from over 4% until the 1990s. GCF in agriculture as a percentage of aggregate GCF in the country was about 13-14% or more until the 1980s but it has dwindled to around 7% by 2005-06.

Secondly, the neglect of agriculture has been more conspicuous in the case of the areas of dry-farming and rain-fed agriculture which occupy about

60% of the country's cultivable land (80 million hectares out of 135 million hectares of net area shown). Associated with this has been the neglect of the need for pursuing social mobilization, institution-building and leadership formation at the grassroots level which had initially made positive impact of watershed development programmes for drought proofing of rain-fed agriculture by conserving land and water resources. Proposal now made by the government to set up a National Rainfed Areas Authority, if pursued effectively, is in the right direction (Planning Commission 2006).

Thirdly, there has been the absence of any concerted public policies to promote absence of diversification in agriculture in consonance with the needs of a diversified economy leading to improved consumption patterns of households and also in consonance with the policies of external liberalisation; a diversified agriculture could take advantage of the benefits of external trade in horticultural products in which the Indian economy may have comparative advantages. It is only now that a special focus on horticultural products has been bestowed.

Fourthly, what stands out is the failure to promote the next generation of appropriate technologies as well as institutional arrangements to filter biotechnologically improved seeds imported from abroad and supplied to farmers by private agencies; associated with this factor is the weakening of the extension system which has multiple roles in propagating improved cropping patterns, application of appropriate mixture of nutrients and dissemination of the knowledge of new technologies, The fifth reason for the continued dependence of millions of small and marginal farmers on their low-productivity and low-income agriculture is the failure to promote rural industrialisation and non-farm activities in general.

A final but most dominating reason has been the weakening of the rural credit structure and the inability of the system to strengthen credit delivery arrangements for agriculture which is the subject matter of this study. A large number of farm households (about 46 million out of 89 million or 51%) are excluded from the availability of any credit arrangement, let alone institutional finance, because of the weaknesses in the credit delivery mechanism.

#### Farmers' Views on The Crisis – An Aside

In a thought-provoking article on the situation in rural India, Gupta (2005) argued that, both culturally and economically the Indian villages are undergoing major structural changes and facing a serious sense of apathy and helplessness. Village landholding structure is such that there are few jobs

available in the fields that can engage the rural population on a sustained basis. Gupta (2005) argues that:

"----it is sheer inertia of the agrarian economy that hardly allows for any optimism, which is forcing people to look elsewhere for both livelihood and respect". He further asserts that "(R)arely would a villager today want to be a farmer if given an opportunity elsewhere" (p.752).

A revised version of this article was published in Ray (2007). For this new article on "*How Rural is Rural India?*: *Rethinking Options for Farming and Farmers*". Prof. Gupta interviewed 26 social notables and opinion makers. He came to the conclusion thus: "The Indian Village still lives, but it is not well. It has not yet vanished, but is vanishing as an agricultural entity, or even as an imagined rural arcadia", Gupta (2007, p.230). Earlier, Gupta (2005) had opined that "Agriculture is an economic residence that generally accommodates non-achievers resigned to a life of sad satisfaction ....... from rich to poor, the trend is to leave the village......" (p.757).

Interestingly, the NSSO's *Situation Assessment Survey of Farmers* conducted in 2003 provides empirical evidence on the above sociological phenomenon. At an all-India level, out of 89.4 million farmer households, only 53.1 million households (59.4%) were willing to work in farms; a huge 35.9 million households or 40.1%, if given a chance, would have liked to work in some other profession. Out of the latter, 26.5% was of the opinion that farming was not profitable and 8.3% felt farming was more risky. Lack of social status figured as a cause for not liking farming though only 2% said so.

A state-wise analysis reveals that, in almost all the states, a substantial proportion of farmers wants to come out of the farming profession (Table 2.13). But, the situation was worse among 8 major states out of 27. This was as strikingly true of underdeveloped states of central and eastern India as it is true of West Bengal which has seen some successful tenancy reforms; in all of these states, more than 45% of the farmers did not like the farming profession; the most tangible cause for this lay in farming not being profitable.

|                       | Liking  | and Not           | Liking                         | Farmir    | ıg as a  | Profess    | ion     |        |                      |
|-----------------------|---------|-------------------|--------------------------------|-----------|----------|------------|---------|--------|----------------------|
|                       | Num     | uber of Farm      | ner Hous                       | seholds j | per 1000 | ) farmer l | Househo | lds    | Total                |
|                       | Liking  |                   | Not L                          | iking Fa  | rming du | e to Reas  | on      |        | Number<br>Farmer     |
|                       | Farming | Not<br>Profitable | Lack<br>of<br>Social<br>Status | Risky     | Others   | Total      | n.r.    | All    | Households<br>(' 00) |
| Northern Region       |         |                   |                                |           |          |            |         |        |                      |
| Haryana               | 603     | 299               | 13                             | 46        | 24       | 382        | 15      | 1000   | 19445                |
| Himachal Pradesh      | 649     | 184               | 7                              | 122       | 38       | 351        | 0       | 1000   | 9061                 |
| Jammu & Kashmir       | 615     | 209               | 77                             | 90        | 9        | 385        | 0       | 1000   | 9432                 |
| Punjab                | 608     | 272               | 16                             | 23        | 58       | 369        | 23      | 1000   | 18442                |
| Rajasthan             | 612     | 215               | 11                             | 84        | 78       | 388        | 0       | 1000   | 53080                |
| North-Eastern Region  |         |                   |                                |           |          |            |         |        |                      |
| Arunachal Pradesh     | 721     | 107               | 29                             | 5         | 109      | 250        | 29      | 1000   | 1227                 |
| Assam                 | 590     | 212               | 21                             | 131       | 45       | 409        | 1       | 1000   | 25040                |
| Manipur               | 674     | 282               | 20                             | 18        | 4        | 324        | 2       | 1000   | 2146                 |
| Meghalaya             | 774     | 152               | 5                              | 61        | 8        | 226        | 0       | 1000   | 2543                 |
| Mizoram               | 508     | 341               | 79                             | 62        | 4        | 486        | 6       | 1000   | 780                  |
| Nagaland              | 676     | 268               | 17                             | 12        | 15       | 312        | 12      | 1000   | 805                  |
| Tripura               | 525     | 202               | 25                             | 170       | 56       | 453        | 22      | 1000   | 2333                 |
| Eastern Region        |         |                   |                                |           |          |            |         |        |                      |
| Bihar                 | 486     | 352               | 22                             | 107       | 24       | 505        | 9       | 1000   | 70804                |
| Jharkhand             | 528     | 302               | 22                             | 89        | 57       | 470        | 2       | 1000   | 28238                |
| Orissa                | 531     | 338               | 4                              | 89        | 36       | 467        | 2       | 1000   | 42341                |
| Sikkim                | 646     | 302               | 45                             | 5         | 2        | 354        | 0       | 1000   | 531                  |
| West Bengal           | 538     | 354               | 18                             | 47        | 36       | 455        | 7       | 1000   | 69226                |
| Central Region        |         |                   |                                |           |          |            |         |        |                      |
| Chattisgarh           | 537     | 242               | 26                             | 174       | 21       | 463        | 0       | 1000   | 27598                |
| Madhya Pradesh        | 595     | 214               | 36                             | 114       | 39       | 403        | 2       | 1000   | 63206                |
| Uttar Pradesh         | 588     | 240               | 35                             | 98        | 32       | 405        | 7       | 1000   | 171575               |
| Uttranchal            | 468     | 423               | 8                              | 43        | 58       | 532        | 0       | 1000   | 8962                 |
| Western Region        |         |                   |                                |           |          |            |         |        |                      |
| Gujarat               | 668     | 254               | 10                             | 50        | 15       | 329        | 3       | 1000   | 37845                |
| Maharashtra           | 607     | 286               | 10                             | 74        | 23       | 393        | 0       | 1000   | 65817                |
| Southern Region       |         |                   |                                |           |          |            |         |        |                      |
| Andhra Pradesh        | 754     | 167               | 6                              | 52        | 17       | 242        | 4       | 1000   | 60339                |
| Karnataka             | 567     | 279               | 11                             | 109       | 34       | 433        | 0       | 1000   | 40413                |
| Kerala                | 666     | 279               | 6                              | 20        | 25       | 330        | 4       | 1000   | 21946                |
| Tamil Nadu            | 689     | 250               | 9                              | 39        | 12       | 310        | 1       | 1000   | 38880                |
| Uts                   | 656     | 246               | 48                             | 19        | 31       | 344        | 0       | 1000   | 732                  |
| All India             | 594     | 265               | 19                             | 83        | 34       | 401        | 5       | 1000   |                      |
| No. of persons (' 00) | 531168  | 234039            | 17404                          | 73338     | 29265    | 358503     | 3834    | 893505 | 893504               |

### Table 2.13: Percentage Distribution of Farmer Households -Liking and Not Liking Farming as a Profession

n.r. = not reported.

**Source:** NSSO (2005): (Situation Assessment Survey of Farmers): Some Aspects of Farming, 59th Round (Jan-Dec 2003), Report No. 496.

### Importance Assigned to the Role of Institutional Finance for Agricultural Development: Historically and in the Contemporary Policy Framework

Public authorities in India have always emphasized the importance of rural institutional finance, both for freeing the peasantry from the clutches of moneylenders and for providing crop loans as well as investment credit for agriculture and allied activities. Historically, the steps which laid a firm foundation for the development of a broad-based rural banking structure in the country are essentially four:

- the setting up of an Agricultural Credit Department (ACD) simultaneously with the establishment of the Reserve Bank of India in 1935 so as to confer a special developmental role for the RBI in the sphere of agricultural credit;
- the appointment by the RBI of an all-India rural credit survey committee (AIRCS) in August 1951, and its reports during 2002-04;
- (iii) with AIRCS recommendations made in August 1954, creating the State Bank of India (SBI) in 1955 with the specific target of opening 400 new branches in rural and semi-urban areas and starting agricultural lending; and
- (iv) finally, nationalisation of major commercial banks in July 1969 and April 1980.

A major speech delivered by Dr. Duvvuri Subbarao, Governor, RBI, on the very theme of "Agricultural Credit: Accomplishments and Challenges" (August 2012), has classified the policies that have shaped the flow of agricultural credit over the past 60 years into 13 broad steps, which have been embodied within the four land-mark events described above. In each one of them, the objective had been to expand the role of formal financial institutions in rural credit by the strengthening of institutions and introduction of new institutions and instruments. To caricature the steps enumerated by the RBI Governor, first, though the AIRCS report placed great emphasis on the role of cooperatives, and as the role of extant private commercial banks in rural credit was minimal, the creation of the State Bank of India generated a new momentum in involving the commercial banks in agricultural lending. Second, the 1950s and 1960s

were also a phase of strengthening of banking regulations and consolidation of the commercial banking system, which paved the way for a bigger role for commercial banks in the development process *vis a vis* cooperatives. But, that was not enough; the socio-political impatience of the later 1960s with increasing rural poverty brought about the most radical step of bank nationalisation in 1969 and 1980 and associated public policies which rapidly expanded the spread of commercial banking in rural areas, mobilising savings and promoting large increases in borrowings from institutional agencies by different classes of farmers, small-scale entrepreneurs and generally persons of small means. This banking expansion, in terms of geographical spread and functional reach, has been unprecedented in the economic history of any country in the world. Third, with a view to concretising the above public policies, the 1970 saw the introduction of the Lead Bank Scheme and the regulatory prescription of priority sector lending – "two landmark development policies that survive even today".

Fourth, with a view to providing more focused attention to the rural areas, particularly in underdeveloped and under-banked regions, Regional Rural Banks (RRBs) were set up in 1976. The RBI set up in 1963, Agricultural Refinance Corporation (ARC) to support investment credit needs of the agricultural sector. Subsequent to the expansion of ARC with developmental and promotional functions, ARC was renamed as Agricultural Refinance and Development Corporation (ARDC) in 1972. Finally, the RBI appointed a Committee to Review Arrangements for Institutional Credit for Agriculture and Development (CRAFICARD). CRAFICARD thought that with its onerous responsibilities in respect of basic functions of central banking in monetary and credit regulations, the RBI was not in a position to devote the needed undivided attention to the operational details of the emerging complex rural credit structure. Therefore, it recommended the establishment of a separate institution – NABARD (National Bank for Agriculture and Rural Development) - which would also help integrate short-term, medium term and long-term credit structure for the agriculture sector and other economic activities in rural areas. NABARD thus got established on July 12, 1982 as an apex body for the rural credit institutions to undertake supervisory functions in respect of cooperative banks (other than urban/primary cooperative banks) and Regional Rural Banks.

Fifth, the radical economic reforms of the 1990s produced a powerful impact on banking policies. Two Narasimham Committee reports (1991 and 1998) emphasized financial soundness and operational efficiency of the

banking sector, including rural financial institutions. Towards that end, the RBI gradually deregulated the interest rate regime to aid improvement in the operational efficiency of banks. At the same time, the next two decades have seen constant attempts by the authorities to reconcile the objectives of banking reforms with social goals of the banking industry. The following subsequent nine innovations introduced in the system of agricultural credit (vi-xiv) embody such attempts made at reconciliation. They are:

- (vi) Both direct and indirect credit to agriculture were recognised as priority sector, albeit with some ceiling on indirect credit. What is included under direct and indirect agricultural credit has been revised from time to time in keeping with the changing requirement.
- (vii) Starting 1995, banks that fell short of their target of priority sector/ agriculture/weaker sections lending were required to deposit the shortfall amount in the Rural Infrastructure Development Fund (RIDF) set up by NABARD. Funds in the RIDF are lent to state governments for financing rural infrastructure.
- (viii) Since 1994/95, commercial banks have been required to prepare *special agricultural credit plans* (SACPs) with prescribed annual growth rates.
- (ix) In 1989, NABARD introduced the Kisan Credit Card (KCC) which a farmer could use to draw credit for all production needs, almost as if on tap, through the production cycle. The KCC has, thus, been a powerful mechanism for cutting down transaction costs both for the farmer and the bank.
- (x) In 2004, a 'Comprehensive Credit Policy' was announced with a mandate to step up institutional credit to agriculture by 30% every year. Also, banks were enjoined to ensure that every branch finances at least 100 farmers (5 million farmers at the aggregate level) and at least two or three agriculture projects every year.
- (xi) The policy also included a host of debt relief measures such as debt restructuring, one-time settlement and loans to pay off borrowing from money lenders.
- (xii) An interest subvention scheme was introduced in 2006/07 on the short-term credit extended to farmers. The Union budget for 2011/12 announced an additional subvention of 3% for prompt repayment by farmers

(xiii) The last decade has seen significant financial innovation in terms of financing farmers through Joint Liability Groups (JLGs), 'aggregation models' and developing Primary Agricultural Credit Societies (PACS) *into multiservice centres especially to* meet the credit and noncredit services required by small and marginal farmers (*Verbatim* from RBI Governor's speech cited above).

Finally, the 'agency model' with business correspondents (BCs) and business facilitators (BFs) as ingredients has been adopted so as to fill the vacuum in bricks and mortar bank branches.

#### **Evidence of Success**

The post-Independence banking development, and in particular postnationalisation banking progress continued for two decades until the end of the 1980s, received approbation in literature on the positive role played by finance in the process of development in India in general and that of rural development in particular. Studies by Burgess and Pande (2003), Burgess and Pande (2004) and Burgess, Pande and Wong (2004) conclusively prove that state-led branch expansion into rural unbanked locations reduced poverty across Indian states; in addition, the directed bank lending requirements was associated with increased bank borrowing among the poor, in particular low caste and tribal groups. Their studies go further and notice that while the presence of a nation-wide bank branch licensing rule between 1977 and 1990 caused banks to open relatively more branches in Indian states with lower initial financial development during the period, the reverse was true outside this period; they also found that rural branch expansion in India significantly reduced rural poverty and increased agricultural output. Earlier, Bell and Rousseau (2001) brought out how financial intermediaries in India played a leading role in influencing her economic performance; their results suggested that the financial sector, amongst other things, was not only instrumental in promoting increased aggregate investment and output but also in attaining finance-led industrialisation.

Much earlier in 1975, an *Asian Survey* article (Torri, Michelguglielmo 1975) on "Factional Politics and Economic Policy: The Case of India's Bank Nationalization", concluded that "the progress of the new policy was noteworthy". There were large increases in amount outstanding and number of accounts for agricultural credit as well as in advances to small-scale industries; the new policy also brought about an impressive increase in smaller accounts. More importantly, the paper opined: "as a conclusion, our hypothesis is that this complex of policies...... had a powerful political impact, winning over to Mrs. Gandhi an extremely wide coalition of social classes". More generally, there have been convincing theoretical buttressings of the financial policies of the 1970s and 1980s. It is said that those policies had followed Patrick's (1966) supply-leading strategy, or they had resembled an endogenous growth strategy in which finance itself was seen as a crucial factor of production like knowledge and in which the influence of institutional arrangements in regard to finance on growth rates has been forcefully emphasized (see Eschenbach 2004; see also RBI 2001). Relying on K.N. Raj's work, Mihir Shah, et al (2007) argue that,

"rural credit was not merely a commodity that needed to reach the poor to free them from usurious money lenders, it could also be seen as a public good critical to the development of a backward agrarian economy like India, especially as Indian agriculture moved decisively into the green revolution phase, where private investments by richer farmers needed massive credit support" (p.1353).

#### A Distinct Pause in the 1990s

In the EPW Research Foundation's studies on the financial sector, we have been repetitively emphasizing that sustained expansions in sectoral credit growth in real terms during the latter half of the 1970s and the whole of the 1980s served inter alia as an important causal factor in the acceleration of growth rates in agriculture and unregistered manufacturing (Shetty 2002). Contrariwise, after the financial sector reforms began in the early part of the 1990s, every banking indicator representing post-nationalisation success - spread of branch banking in rural and historically under-banked regions, improved credit-deposit ratios of these regions, better credit delivery for agriculture, small-scale industries, small borrowers and other priority areas - received a setback. No doubt, the unprecedented growth of the banking system for two decades prior to the 1990s brought in its trail many serious infirmities in the working of the whole financial system: reduced bottomline, large non-performing assets, poor capital base and insufficiency of loan loss provisions, and exclusive staff and other organisational weaknesses leading to serious deterioration in house-keeping tasks as well as customer service. By the end of the 1980s, even the post-nationalisation successes cited above had begun to wear thin. Therefore, the evolution of banking after the 1990s reflected the enormous challenges that the public sector banks in particular faced in cleaning up and consolidating their operations in an entirely new competitive and reform-zest environment. Apart from the onerous discipline imposed by regulatory and prudential norms as part of financial sector reforms, there also occurred a sea-change in the role of banks as a result

of competitive opportunities thrown up in para banking activities – merchant banking, housing finance, mutual funds, insurance and others, and above all, in the notion of universal banking and project finance, all shifting the balance to an extent in favour of wholesale banking.

As the story has unfolded in the following sections, even as banks have responded to the above challenges, they have very seriously faltered on their traditional developmental role particularly in their task of credit delivery for agriculture and other varied informal sectors. The resultant distortions in credit distributions, persisted for over a decade after the 1990s, became very glaring.

In particular, the inadequacy of agricultural credit has remained a live issue and many committees have examined this issue in the recent period – R V Gupta Committee (1997); V.S. Vyas Committee - I (July 2001); V.S. Vyas Committee - II (June 2004); and C. S. Murthy Working Group on Priority Sector Landing [RBI 2005, September]. Amongst them, the V.S. Vyas Advisory Committee – II (June 2004), which has acquired a crucial status, examined comprehensively the various issues relating to bank lendings to agriculture. It came to the conclusion that both the direct (13.5%) and indirect (4.5%) lending targets were essential for achieving an annual growth of 4% in agricultural production. It further reasoned that increased market orientation of the sector both in its inputs and output, the objectives of an equitable spread of the 4% target growth, the potential for increasing India's share in world trade in agricultural commodities, the need for expanded and improved infrastructure - all of these would translate into higher credit demand. The committee noticed that as of March 2003, only five out of 27 public sector banks and two out of 29 private banks had met the target of extending 18% of net bank credit outstanding to agriculture. This shortfall occurred despite monitoring credit flow through special agricultural credit plans (SACP) initiated since 1994-95 and reinforced further as per the recommendations of the R.V. Gupta Committee 1997 (which had preferred fixing of targets based on annual flows rather than outstandings). Since 1995-96, the shortfall in the 18% target had to be covered as deposit accounts into the Rural Infrastructure Development Fund (RIDF) established with NABARD.

Again, the C. S. Murthy Internal Working Group of the RBI on Priority Sector Lending (September 2005) examined the needs of agriculture and asserted that the rationale for the priority sector prescriptions continued to exist. It argued that though the share of agriculture in GDP had come down to less than one-half of what it was three decades ago, the sector has continued to be the single largest occupation "as it still provides livelihood to about twothirds of the population", of whom a predominant number comprises of small and marginal farmers.

Over years, a number of scholars and semi-official bodies have also examined demand-supply gaps in agricultural credit based on some objective assessment of credit needs and they have generally concluded that the gaps have been very large (Surjit Singh and Vidya Sagar 2004). The situation has not undergone much of a change since the National Commission on Agriculture reported in 1976 a gap of over two-thirds. The Agricultural Review Credit Committee (RBI 1989), and the successive working groups for five-year plans - the Kotaiah group for the ninth plan (1997-98 to 2001-02) and the Y.C. Nanda group for the tenth plan (2002-03 to 2006-07) - have all anticipated similar gaps in the supply of farm credit. For the eleventh plan period (2007-08 to 2011-12), the projections of ground level credit (GLC) purveyed by commercial banks, RRBs, cooperatives and other rural financial institutions, have been placed at ₹1640,000 crore implying an annual compounded growth of 17% over ₹639,330 crore of expected GLC during the tenth plan period (2002-03 to 2006-07). In fact, the projections made do not take into account the excluded farmer categories cited above [RBI Bulletin, May 2007].

The projection study under reference for the 11<sup>th</sup> Plan makes a pointed reference to the complex issues of demand for and supply of ground level credit (GLC)<sup>5</sup> for the farm sector; it is worth citing here:

"Targeted Eleventh Plan growth (at 8.5%) warrant a growth of at least 3.9% in the agriculture sector, which would presuppose private sector investment and credit flow to agriculture. Government has accorded thrust for enhancing the Ground Level Credit flow. The doubling of credit within 3 years starting from 2004-05, would have implication on the projections of GLC in agriculture. As against the average growth of 16 to 17% during the 1990s, the envisaged growth in the programme was more than 30% per year. Though the level of achievement is staggering, sustainability of the pace of growth is in doubt on account of two counts, *viz.*, the capability of the sector to absorb the credit addition and the capacity of the credit purveying institutions, especially cooperative sector as a supplier. Credit absorption capacity of the rural sector depends on factors such as proper agriculture infrastructure, availability of suitable technology, extension services,

<sup>&</sup>lt;sup>5</sup> Ground Level Credit refers to the credit purveyed by commercial banks, rural financial institutions like cooperative banks and regional rural banks and other agencies.

marketing facilities, transportation, storage, etc. The role of state governments, therefore, is of high importance in achieving the target especially in providing suitable infrastructure/extension support for facilitating enhanced credit flow to agriculture. Considering the colossal importance of credit, especially institutional credit, suitable planning/ projection of the ground level credit flow need to be addressed. The focus of the agriculture credit during the  $11^{th}$  FYP period will be a broadbased and inclusive growth in GLC for a sustainable and technology-led growth of the sector" (Ibid., p.908).

It is, however, perceived that corrections to these distortions cannot be introduced entirely by resurrecting the traditional control regime for supply-induced credit flow. The multiplicity of in-house and independent committees appointed by the Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) – a few of them cited above - have recommended a combination of measures involving credit targets, intensive use of micro-finance institutions (MFIs), more innovative system of "agency banking", and even embracing the philosophy of "financial inclusion" so that the banks are obliged to provide banking services to all segments of the population on an equitable basis. The authorities have responded to these recommendations quickly and positively and directed banks to rapidly expand credit delivery for agriculture and small and medium enterprises through the adoption of all of those innovative measures, as emphasized by the RBI Governor's speech cited above.

#### Agriculture Credit: A Primer On Data Base

Agricultural credit is being rendered by all banking institutions: scheduled commercial banks, regional rural banks (RRBs) and cooperative institutions. Amongst cooperative institutions, there are diverse sources of farm credit rendering. In the short-term credit structure, primary agricultural societies (PACs) are the dominant ground-level institutions, which essentially provide crop loans but which, of late, have been permitted to grant term loans also; the bulk of their lendable resources comes from refinance from district central cooperative banks (DCCBs). However, in addition, there are some DCCBs which do render direct loan assistance to farmers; these have to be combined with loans rendered by PACs. In the long-term structure, the picture is more complex. There are state-level cooperative agriculture and rural development banks (SCARDBs) in 20 states along with 727 primary level banks (PCARDBs). In the balance of the small-size states, separate sections of the state cooperative banks look after long-term credit needs.

Insofar as the data at the all-India level are concerned, information on agricultural credit rendered by cooperatives, regional rural banks (RRB) and commercial banks are available, separately for credit flow and credit outstandings for all recent years as disseminated by RBI and NABARD. But, it is the state level data on the ground level credit that is truly scanty and difficult to come by.

In this respect, the following observations made by Prof. A. Vaidyanathan in his latest 'Perspective' piece (EPW, May 4, 2013) are very illumininating:

"The reach of the Primary Agricultural Credit Societies (PACS) in terms of membership, borrowers, and access to credit from different segments of the rural population is also much less than available data would suggest. According to these data, which are unverifi ed, PACS have 52 million borrowers, one-third of whom are small farmers and artisans. The number of households in these categories accessing cooperative credit would be much smaller. Moreover, given the uneven distribution of cooperatives across and within regions, access to cooperatives is likely to be much less than the average in many areas. This is corroborated by independent estimates based on the National Sample Survey Organisation's (NSSO) household surveys in 2002-03 which estimated that only 13% of rural households report borrowing from cooperatives, banks and other institutional sources. The incidence of borrowing from institutions and its volume per household increases with the total value of assets per household. Barely 5% of households in the lowest asset classes report borrowing from institutions compared to more than one fourth of those in the group with the largest assets. Furthermore, the volume of borrowings from cooperatives estimated by the NSSO is less than half the volume of direct loans reported to RBI as having been disbursed to agriculture and allied activities. In the case of other institutions, estimated volumes are 60% lower than reported to RBI" (pp.31-32).

Data on agricultural lendings of cooperatives are thus most hazy. The traditional publication *Statistical Tables Relating to Cooperatives Movement in India* is dated as it is now available only up to 2006-07. Through the two NABARD-sponsored federation agencies – National Federation of State Cooperative Banks (NAFSCOB) and National Cooperative Federation of Agricultural and Rural Development Banks (NAFARDB) –, there are standalone data for long periods on different tiers of short-term and long-term rural credit
structures, but there is no way of knowing how, for instance, credit flows from state and central cooperative banks and PACs are consolidated to produce total agricultural credit flow. It is said that as PACs hardly have resources of their own and have data on agricultural credit flows consolidated at the state and district central level banks. PACS are the most pivotal grassroots level agencies and the strength of the cooperative structure at the states' level is determined by their presence. Data do suggest that their lendings are somewhat higher than their borrowings from upper tiers. Also, about 35% of their lendings are medium and long-term in nature. It is not known how these are accounted for in the aggregate picture drawn up on cooperative credit flows for agriculture at the all-India and at states' levels. For avoiding the cluttering of the main body of the study, the data compiled on the cooperative credit institutions are reproduced as standalone sets in Exhibit I.

Nevertheless, we do have consolidated data for cooperatives along with those for commercial banks, though with the time series truncated after the 1990s. Even in this respect, data on outstandings at states level are not available. While such data on outstandings are available in respect of scheduled commercial banks and RRBs, there are significant differences even in them as between control returns field by banks and consolidated and published by the RBI in its Annual Reports and Reports on Trend and Progress of Banking in *India*, on the one hand, and branch level returns filed by banks and tabulated and published by the RBI as Basic Statistical Returns (BSR) of scheduled commercial banks in India, on the other. These differences are to an extent explained by definitional differences, but even so, the data difference call for special attention. There are serious differences as between the nation-wide field survey results and the official data on household debt against banking institutions. In this respect, it would not be appropriate to look at differences in absolute numbers; instead, the evolving structure and distribution appear meaningful. However, the differences appear more serious within the official sets of data. An attempt has been made in this study to marshal as much of the available data as possible and analyse them at all-India and regional and state levels.

4

## Trends in Bank Credit for Agriculture: A Report Card on the Performance of Scheduled Commercial Banks

Two pillars of public policies for involving scheduled commercial banks including regional rural banks (RRBs) in agricultural lending have been:

- (i) 'priority sector' targets and sub-targets; and
- (ii) the spread of branch network by these banks into rural and semiurban areas as well as in underdeveloped and under-banked states and regions.

The policy of spreading branch network in rural and semi-urban areas has been combined with also the target of 60% credit-deposit ratio to be achieved by bank branches in these areas. In addition, the branch banking as an institutional arrangement was also strengthened at one time with the help of staff support, particularly a substantial number of qualified agricultural graduates and other technically qualified staff, spread over nooks and corners of the country.

With the help of these policy thrusts, significant progress was made in expanding agricultural credit until the beginning of the 1990s, but thereafter, in response to the emerging infirmities in the working of the banking system, the hard core components of these policies got jettisoned and there has occurred a serious reversal of the progress made in sectoral credit delivery. Concurrently, many demand-side factors have also played a role in the deterioration of the absorptive capacity of the agricultural sector for bank credit. Some details of these policy contours as well as those of demand-side factors are required to be noted in this study, but before doing so, an attempt is made here to present a review of the trends in agricultural credit and its distribution across landsize classes as well as size classes of loans. In the same section, details of distribution of agricultural credit across states and regions are presented. In all of these respects, a comparison over time is made as between the performance attained during the post-nationalisation period of the 1970s and 1980s and the post-reform period of the 1990s and thereafter.

### A. Agricultural Credit: Overall Trends

Table 4.1 presents times series of borrowal accounts and agricultural credit outstanding as rendered by scheduled commercial banks over the past four decades from March 1972 to March 2011, essentially depicting the long post-nationalisation picture, for which systematic data series are available

|        |   |                            | Nom                        | inal and R         | eal Series   |                            | 8  |                            |
|--------|---|----------------------------|----------------------------|--------------------|--|----------------------------|--|----------------------------|
| Year   | Agricultur<br>Nom                         | al Credit:<br>inal         | Deflate                    | ors Applied<br>Of: |  | Agricultu<br>R             | ral Credit:<br>eal   |                            |
|        | Amount <sup>@</sup><br>(Rupees,<br>Crore) | Annual<br>Increase<br>in % | GDP at<br>Market<br>Prices | Agriculture<br>GDP | Deflated<br>by GDP<br>Deflator<br>(Rupees,<br>Crore) | Annual<br>Increase<br>in % | Deflated by<br>Agricultural<br>GDP<br>Deflator<br>(Rupees, | Annual<br>Increase<br>in % |
|        |   |                            | (2004                      | -05=100)           |  |                            | Crore)   |                            |
| (1)    | (2)                                       | (3)                        | (4)                        | (5)                | (6)  | (7)                        | (8)  | (9                         |
| Mar-73 | 536                                       |                            | 8.6                        | 9.1                | 6236   |                            | 5890   |                            |
| Mar-74 | 687                                       | 28.1                       | 10.2                       | 11.2               | 6733   | 8.0                        | 6134   | 4.1                        |
| Mar-75 | 900                                       | 31.0                       | 11.9                       | 12.5               | 7559   | 12.3                       | 7200   | 17.4                       |
| Mar-76 | 1142                                      | 27.0                       | 11.7                       | 11.0               | 9764   | 29.2                       | 10382  | 44.2                       |
| Mar-77 | 1391                                      | 21.8                       | 12.4                       | 11.9               | 11217  | 14.9                       | 11689  | 12.6                       |
| Mar-78 | 1848                                      | 32.8                       | 13.1                       | 12.8               | 14103  | 25.7                       | 14438  | 23.5                       |
| Mar-79 | 2432                                      | 31.6                       | 13.4                       | 12.9               | 18147  | 28.7                       | 18853  | 30.6                       |
| Mar-80 | 3040                                      | 25.0                       | 15.5                       | 15.2               | 19616  | 8.1                        | 20000  | 6.1                        |
| Mar-81 | 3941                                      | 29.6                       | 17.3                       | 17.0               | 22782  | 16.1                       | 23182  | 15.9                       |
| Mar-82 | 4970                                      | 26.1                       | 19.1                       | 18.3               | 26019  | 14.2                       | 27158  | 17.2                       |
| Mar-83 | 5712                                      | 14.9                       | 20.7                       | 19.8               | 27596  | 6.1                        | 28848  | 6.2                        |
| Mar-84 | 6898                                      | 20.8                       | 22.5                       | 21.5               | 30659  | 11.1                       | 32084  | 11.2                       |
| Mar-85 | 8447                                      | 22.4                       | 24.2                       | 22.8               | 34903  | 13.8                       | 37048  | 15.5                       |
| Mar-86 | 9310                                      | 10.2                       | 26.0                       | 24.3               | 35807  | 2.6                        | 38313  | 3.4                        |
| Mar-87 | 10562                                     | 13.4                       | 27.8                       | 26.2               | 37992  | 6.1                        | 40313  | 5.2                        |
| Mar-88 | 12314                                     | 16.6                       | 30.3                       | 29.6               | 40642  | 7.0                        | 41601  | 3.2                        |
| Mar-89 | 14556                                     | 18.2                       | 32.8                       | 31.7               | 44379  | 9.2                        | 45918  | 10.4                       |
| Mar-90 | 16626                                     | 14.2                       | 35.6                       | 34.6               | 46702  | 5.2                        | 48052  | 4.6                        |
| Mar-91 | 18573                                     | 11.7                       | 39.4                       | 38.8               | 47141  | 0.9                        | 47869  | -0.4                       |
| Mar-92 | 20238                                     | 9.0                        | 44.8                       | 46.2               | 45173  | -4.2                       | 43805  | -8.5                       |
| Mar-93 | 22060                                     | 9.0                        | 48.8                       | 48.6               | 45205  | 0.1                        | 45391  | 3.6                        |
| Mar-94 | 22873                                     | 3.7                        | 53.7                       | 54.6               | 42594  | -5.8                       | 41892  | -7.7                       |
| Mar-95 | 24948                                     | 9.1                        | 59.0                       | 60.0               | 42285  | -0.7                       | 41580  | -0.7                       |
| Mar-96 | 28809                                     | 15.5                       | 64.4                       | 65.7               | 44734  | 5.8                        | 43849  | 5.5                        |
| Mar-97 | 31634                                     | 9.8                        | 69.2                       | 71.9               | 45714  | 2.2                        | 43997  | 0.3                        |
| Mar-98 | 35263                                     | 11.5                       | 73.7                       | 78.2               | 47846  | 4.7                        | 45093  | 2.5                        |
| Mar-99 | 40889                                     | 16.0                       | 79.6                       | 84.5               | 51368  | 7.4                        | 48389  | 7.3                        |
| Mar-00 | 45638                                     | 11.6                       | 81.9                       | 87.1               | 55724  | 8.5                        | 52397  | 8.3                        |
| Mar-01 | 51730                                     | 13.3                       | 84.9                       | 88.1               | 60931  | 9.3                        | 58/1/  | 12.1                       |
| Mar-02 | 64009                                     | 23.7                       | 87.6                       | 90.0               | 73069  | 19.9                       | /1121  | 21.1                       |
| Mar-03 | 75935                                     | 18.0                       | 90.9                       | 93.7               | 83537  | 14.3                       | 81041  | 13.9                       |
| Mar 05 | 90240<br>194905                           | 20.7                       | 94.4                       | 90.5               | 101904   | 22.0                       | 104905   | 23.1                       |
| Mor 06 | 124380                                    | 29.2                       | 100.0                      | 100.0              | 124385   | 22.0                       | 124380   | 24.7                       |
| Mar 07 | 172084                                    | 30.8                       | 104.2                      | 107.3              | 100724   | 33.2                       | 100930   | 29.4                       |
| Mar 00 | 230191                                    | 10.1                       | 117.9                      | 110.8              | 207000   | 20.2                       | 19/081   | 22.5                       |
| Mar 00 | 2/4141                                    | 19.1                       | 197 5                      | 121.1              | 233709   | 12.0                       | 214070   | 0.9                        |
| Mar-10 | 3003409                                   | 12.9                       | 127.0                      | 143.0              | 242721   | 10.0                       | 210200   | 11.2                       |
| Mar-11 | 4610298                                   | 18 1                       | 146 5                      | 170.1              | 314601   | 19.0<br>8 0                | 255594   | 7 /                        |
|        | 101022                                    | 10.1                       | 1 10.0                     | 110.1              | 017001   | 0.0                        | 201710   | 1.4                        |

# Table 4.1: Trends in Total Agriculture Credit Outstanding:

 $^{\circ \circ}$  Up to 1989, agricultural credit data represent mid-points of preceeding December and succeeding June as exact March figures were not available.

Source: RBI (2011), Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol. 40), various issues



in the RBI's *Basic Statistical Returns* (BSR). Based on these data, Table 4.1 and Chart 4.1 seek to portray annual trends in nominal and real agricultural credit outstanding over the entire period. A cursory glance at the annual series may give an impression of continuous increases in agricultural credit uninterruptedly, which is true in nominal terms, for there has never been any year of absolute decline in farm credit. But, there have been some years when constant price series of bank credit have experienced absolute declines essentially in the 1990s.

More significantly, a closer examination of the data series reveal discernible breaks in the trend. Chart 4.2 and Table 4.2 bring out these distinct patterns more succinctly. Broadly, there are four phases noticeable in the time series: first, the post-nationalisation phase of high levels of annual increases in agricultural credit throughout the 1970s and 1980s; second, a sharp slowdown in the 1990s so much so with negative growth in some years; third, a sharp pick-up and sizeable increases in the first half of the initial decade of the current 21 century (2001-02 to 2006-07) after signs of social revulsion surfaced against the phenomenon of severe financial exclusion in the 1990s; and finally, signs of slowdown probably during the last four-year period from 2007-08 as a reaction to large forced increases under the policy of doubling of bank credit against agriculture effective from 2004-05 when there has not been as generally perceived commensurate increase in the credit absorptive capacity of the agricultural sector.

The above patterns of expansion in agricultural credit appear more distinct in constant price credit series. As shown in Table 4.2, the real numbers of agricultural credit grew at an average rate of 19.2% per annum between March 1973 and March 1981 (capturing statistical benefits of low base) and at a rate of 7.7% per annum during the whole of the 1980s. The average increase during the first two decades after bank nationalisation in nominal terms worked out to over 22% per annum or at 13.0% per annum in real terms which indeed had been very impressive. As explained later, there were nearly 20-fold increases in agricultural loan accounts during the period.

The reform period of the 1990s saw a steep decline in the growth of agriculture credit to 10.9% per annum in nominal terms and to 2.3% per annum in real terms. Following social pressures and a series of consequential policy initiatives, the early part of the current 21 century saw reversal of the trend with the farm credit growth accelerating to a high of 28.2% per annum in nominal terms and at 22.5% in real terms. This was short-lived and prevailed only for about five to six years, that is up to 2006-07; thereafter there has been a reaction to high growth and the credit growth fell to 19.1% per annum in nominal terms and to 7.0% per annum in real terms. This has been the period when terms of trade moved in favour of agriculture, which is reflected in the vastly differential variations in overall GDP and agricultural GDP deflators. While agricultural deflator has increased by 79% between 2004-05 and 2010-11, overall GDP has risen by 46.5% during the same period. As a result, the real agricultural credit based on agricultural GDP deflators shows that the average increase during the latest four-year period turns out to be low at 7% per annum in contrast to an average increase of 11% per annum based on overall GDP deflator.

| Commercial Banks  | During C               | ertain I               | Distinct               | Phases                 |                        |                        |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
|   |                        |                        |                        | (In Perce              | ntages Per             | · Annum)               |
| Credit Series   | Mar-73<br>to<br>Mar-81 | Mar-81<br>to<br>Mar-91 | Mar-91<br>to<br>Mar-01 | Mar-01<br>to<br>Mar-11 | Mar-01<br>to<br>Mar-07 | Mar-07<br>to<br>Mar-11 |
| Nominal Agricultural Credit<br>Real Agricultural Credit   | 28.4                   | 16.9                   | 10.9                   | 24.7                   | 28.2                   | 19.1                   |
| (a) Deflated by Deflators of Overall GDP at Market Prices | 17.9                   | 7.6                    | 2.7                    | 18.1                   | 22.8                   | 11.1                   |
| (b) Deflated by Agricultural GDP Deflators                | 19.2                   | 7.7                    | 2.3                    | 16.3                   | 22.5                   | 7.0                    |

 Table 4.2: Average Annual Growth Rates in Agricultural Credit of Scheduled

 Commercial Banks During Certain Distinct Phases

**Note:** Periodisation has been done not by any statistical method of discerning structural breaks but by visual observations and by a more potent indicator, namely, the peaks and troughs of the number of agricultural borrowers as noted in a subsequent section.

**Source:** RBI (2011), Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol. 40), various issues.

# A Caricature Description of the Underlying Causes for the Fluctuating Trends

Though varied supply- and demand- side factors are found in the fluctuating behaviour of farm credit, dominant role obviously seems to have been played by public-policy induced supply-side factors. First, the introduction of social control over commercial banks and bank nationalisation in July 1967 were prompted by the earlier neglect of agriculture and other informal sectors by the banking industry. Priority sector targets and targets for rural banking were set which brought about sharp annual increases in bank credit for agriculture, generally at an annual rate of 18% to 30% in nominal terms, or 6% to 28% in *real* terms during the 1970s and 1980s (Table 4.1 and Chart 4.2).

Secondly, the vast quantitative progress of commercial banking associated with social control and bank nationalisation was indeed unprecedented, but the banking system failed to imbibe the broader socio-economic distributive values and objectives in an enduring manner. Hence, the expansion brought about with a directed and forced pace resulted in growing problems of deterioration in the quality of loan portfolios, erosions in productivity, efficiency and profitability, serious management weaknesses and trade union pressures leading to overmanning in some areas and under-staffing in others, deterioration in 'housekeeping' and neglect of customer service. These institutional and organisational disabilities gave rise to "stop and go" approaches to reaching the neglected



sections in financing and finally, to conventional mainstream banking reforms which generally lead to undermining the supply-leading approach to financial intermediation which is a proven method of reaching the neglected sections of society.

While directed credit prescriptions for priority sectors or for agriculture and weaker sections, could not be given up due to socio-political compulsions, they have nevertheless been redefined resulting in distortions in their coverage; the new definitions have included in the targets, types and sizes of loans which should be considered as commercial propositions for banks not requiring the clutches of directed credit arrangements; approach to the monitoring of priority sector targets had become lackadaisical; and the authorities allowed banks to close their branches in rural areas, let alone continue with the programme of branch expansion in the 1990s when there was no evidence of excess banking spread in such areas except measured by the organisational unpreparedness of the banking industry. Along with these supply-side constraints, as shown in Chapter 2 earlier, the agricultural crisis as well as the reducing share of agriculture in total GDP began to constrain the credit absorptive capacity of the sector, thus placing severe demand constraint on bank credit.

Finally, over a decade's neglect of agriculture and other informal sectors gave rise to social revulsion allround<sup>6</sup>. One of its striking manifestations had been the widespread farmers' suicides attributable to excessive indebtedness and the general agrarian crisis. Fairly comprehensive studies have appeared in literature on farmers' distress and suicides, though case studies have been pre-dominantly for five states of Maharashtra, Andhra Pradesh, Karnataka, Kerala and Punjab which no doubt faced the most severe crises [see EPW's special article on the subject on April 22, 2006 and Reddy and Mishra (2009)]. Srijit Mishra's studies have shown that relatively higher suicides amongst male farmers are observed in as many as 12 states and two Union territories. They are: Andhra Pradesh, Goa, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Sikkim, Tamil Nadu, Tripura, West Bengal, Andaman and Nicobar Islands,

<sup>&</sup>lt;sup>6</sup> Similar deprivations of non-farm unorganised enterprises compelled the government to appoint a National Commission for Enterprises in the Unorganised Sector (NCEUS) in September 2004 and it has brought out a series of reports on the subject. Three key comprehensive reports are: (i) NCEUS (2007a): *Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector* (August). (ii) NCEUS (2007b): *Reports on Financing of Enterprises in the Unorganised Sector and Creation of a National Fund for the Unorganised Sector (NAFUS)* (November); and NCEUS (2009): *Report on The Challenge of Employment in India: An Informal Economy Perspective (Chairman: Dr. Arjun K. Sengupta)* (Two Volumes). The Commission has recommended a series of measures for the speedy delivery of institutional finance for unorganised enterprises and towards this end, proposed the setting up of a National Fund.

Dadra and Nagar Haveli, Delhi and Pondicherry (Mishra 2006, pp.1566-1569). Prof. V.M. Rao, who has provided an incisive overview of the studies on the aforesaid five severely affected states in the Reddy-Mishra (2009) volume, concludes that a common and impliedly a dominating factor explaining suicides is indebtedness. Rao's observations are worth quoting:

"As may be expected, suicides usually have many precipitating factors. But, the state studies included in this part clearly bring out the role played by farmers' distress in the case of suicides by farmers. While the situations in these states have their own specificities, a commonality among them is the growing pressure of indebtedness, rising costs, and declining returns. Another commonality is the inadequate policy support to farmers precisely when their need for support was most pressing. Even institutions lending finance remained indifferent to the farmers' woes. One would legitimately expect these institutions to remain alert to the financial conditions of their borrowers and to intervene before the borrower reaches the point of crisis. It is these two factors – inadequate policy support and unsympathetic and unhelpful institutional lenders – that need a serious look while preparing a road map for the future" (Rao 2009, p.113).

In the second half of the 1990s and thereafter, banks began to face excess liquidity as a result of their reluctance to lend partly because of weak demand but mainly because of added risk aversions originating from prudential norms prescribed under the financial sector reforms regime. The RBI no doubt took various measures after 2000 "to improve the credit delivery mechanism" (RBI 2004, p.155), but banks initially showed lukewarm response to these measures. The central bank was seen bemoaning thus:

"Consequent upon the deregulation of interest rates and the significant reduction in the statutory pre-emptions, there was an expectation that enhanced credit flow to the needy would be facilitated. In contrast to these expectations, banks continued to show a marked preference for investments in Government securities" [(RBI (2004): *Report on Currency and Finance 2003-04*, p.155)].

As a result, banks' credit-deposit ratios remained unduly low and their profitability suffered a setback. Subsequently, apart from moral suasion from authorities and pressure to improve profitability, social pressures induced banks to expand their credit base. As alluded to in Chapter 3, after 2000, the inadequacy of agricultural credit became a live socio-economic issue and the subject came to be examined by various committees rather repetitively (the two V.S. Vyas Committee reports referred to earlier in particular). After the banks began to implement *special agricultural credit plans* in 1995-96, some improvements in agricultural credit began to take place but in *real* terms it showed noticeable improvement only after 2000-01 (earlier Table 4.1).

However, what gave added impetus to farm credit in recent years has been the direction issued by the Government of India in June 2004 to the banking system as a whole to double credit flow in three years as a 'special package', that is, to increase the credit-flow at a rate of 30% per annum between 2004-05 and 2007-08.<sup>7</sup> Though initially, the goal of doubling was set for these three years, the system of setting target by the Union Finance Minister roughly at an annual increase of 25% per annum has continued now for a decade. The Budget Speech of the Finance Minister for 2012-13 has set the target at ₹575,000 crore – an increase of ₹1,00,000 crore or by 21% over the target for 2011-12; yet another budget for 2013-14 has set the target at ₹700,000 crore, an increase of ₹125,000 or by 21.7%. The Finance Minister has indicated that the 2012-13 target will be exceeded (The Union Budget Speech for 2013-14, p.7). In the initial three years, the annual targets set had been more than fulfilled and, in doing so, the performance of scheduled commercial banks and RRBs had been the most impressive (Table 4.3). Thereafter, there has been some slowdowns; even so the persistent increase of over 23% per annum during the four-year period 2007-08 to 2010-11 has been truly impressive; the recent data do suggest that there has been some slackening.

Subsequently, an official press release from NABARD states as under:

<sup>&</sup>lt;sup>7</sup> The Union Finance Minister's budget speech for 2006-07 said thus: "Farm credit increased to ₹125,309 crore in 2004-05 (well above the target) and is again expected to cross the target of ₹141,500 crore set for the current year. I propose to ask the banks to increase the level of credit to ₹175,000 crore in 2006-07 and also add another 50 lakh farmers to their portfolio. We shall not only achieve but exceed the target of doubling farm credit in three years. Since tenant farmers are not adequately served, I have asked the banks to open a separate window for self-help groups or joint liability groups of tenant farmers and ensure that a certain proportion of the total credit is extended to them. I intend to monitor closely progress in this behalf" (p.9).

<sup>&</sup>quot;In line with the announcement of the Farm Credit Package made by the Central Government in June 2004 to double the flow of credit to agriculture over a period of three years effective from 2004-05, the Union Budget for 2006-07 had set a target of ₹1,75,000 crore of credit flow to the agriculture sector for the year. Against this target, the disbursement by all banks during 2006-07 (provisional figure) was ₹2,03,296 crore, a modest growth of 13%. For the year 2007-08, the Hon'ble Finance Minister has announced that Commercial Banks, RRBs and Cooperative Banks together would disburse credit for agriculture sector to the extent of ₹2,25,000 crore, besides coverage of 50 lakh new farmers by the Commercial Banks and RRBs during the year" (Press Release dated June 7, 2007). Thus, within two years, about 10 million farmers are supposed to have been covered under the programme. As indicated in subsequent paragraphs, this policy has been continued uninterruptedly even in the latest budget of 2013-14.

|   | Table 4.3  | : Agency-  | wise Gro  | und Level                                     | Credit F                     | low: Targ   | ets and Ac                          | hievemen     | ts        |                      |
|---|--|--|---|---|------------------------------|-------------|-------------------------------------|--------------|-----------|----------------------|
| Agency  | 2002-03  | 2003-04  | 2004-05   | 2005-06                                       | 2006-07                      | 2007-08     | 2008-09                             | 2009-10      | 2010-11   | 2011-12 <sup>@</sup> |
|   |  |  | <b>V</b>  | A. Amounts                                    | in Rupees, (                 | Crore       | •                                   |              | •         |                      |
| Targets Set   | 1  | 1  | 113,075   | 141,000                                       | 175,000                      | 225,000     | 280,000                             | 325,000      | 375,000   | 475000 <sup>\$</sup> |
| <u>Achievements</u>   |  |  |   |   |                              |             |                                     |              |           |                      |
| Co-operative Banks  | 23,636   | 26,875   | 31,231<br>(24.9)  | 39,404  | 42,480                       | 48,258      | 45,966                              | 63,497       | 78,007    | 86,185<br>(16.9)     |
| RRBs  | 6,070  | 7,581  | 12,404<br>(9.9)   | 15,223  | 20,434                       | 25,312      | 26,765                              | 35,217       | 44,293    | 54,239<br>(10.7)     |
| Commercial Banks  | 39,774   | 52,441   | 81,481<br>(65.0)  | 125,477                                       | 140,382                      | 181,088     | 228,951                             | 285,800      | 345,877   | 368,616<br>(72.4)    |
| Other Agencies  | 80   | 84   | 193   | 382   | ı                            | ı           | 1                                   | I            | l         | ı                    |
| Total   | 69,560   | 86,981   | 125309  | 180486  | 203296                       | 254658      | 301908 *                            | 384514       | 468291 ** | 509040               |
|   |  |  | B: An   | nual Growth                                   | ı Rates In P                 | ercentages  | •                                   |              |           |                      |
| Targets Set   | 1  | 1  | 1   | 24.7  | 24.1                         | 28.6        | 24.4                                | 16.1         | 15.4      | 26.7                 |
| <u>Achievements</u>   |  |  |   |   |                              |             |                                     |              |           |                      |
| Co-operative Banks  | 1  | 13.7   | 16  | 26.2  | 7.8                          | 13.6        | -4.7                                | 38.1         | 22.9      | 10.5                 |
| RRBs  | I  | 24.9   | 64  | 22.7  | 34.2                         | 23.9        | 5.7                                 | 31.6         | 25.8      | 22.5                 |
| <b>Commercial Banks</b>   | 1  | 31.8   | 55  | 54.0  | 11.9                         | 29.0        | 26.4                                | 24.8         | 21.0      | 6.6                  |
| Other Agencies  | I  | 5.0  | 130   | 97.9  | I                            | I           | ı                                   | ı            | I         | I                    |
| Total   | I  | 25.0   | 44.1  | 44.0  | 12.6                         | 25.3        | 18.6                                | 27.4         | 21.8      | 8.7                  |
| Note: <sup>8</sup> : This target has bet<br>*: Include ₹226 cror<br>**: includes ₹114 cr<br>Source: NABARD Annual | en further in<br>e by other a<br>ore by other<br><i>Report for 2</i> | ncreased to <sup>‡</sup><br>gencies.<br>° agencies. <sup>®</sup><br>'011-12 (p.1 | <ul><li>₹5,75,000 cr</li><li>Provisiona</li><li>0) and earlie</li></ul> | ore for the y.<br>l (Figures wi<br>er issues. | ear 2012-13<br>[thin bracket | and ₹700,00 | 00 crore for th<br>itages to total) | le year 2013 | -14.      |                      |

Another distinct feature of the trends in agricultural credit in this phase of "doubling" is that the burden has entirely fallen on scheduled commercial banks. No doubt, with reorganisation and consolidation of RRBs in recent years, they have been able to play an improved role; their share in total agricultural credit has somewhat increased from 9.9% in 2004-05 to 10.7% in 2011-12. The sustaining of RRBs' share has a regional dimension, which is that the benefits of higher agricultural credit would have gone to relatively under-developed and under-banked regions. But, the largest increase in shares has taken place in the case of commercial banks, from 65.0% to 72.4% during the same period and this has been entirely at the cost of cooperative institutions, the share of which has slipped from 24.9% to 16.9% (Table 4.3).

### Loan Waiver and Interest Subvention Schemes For Agricultural Sector

Apart from the policy of faster credit flow to the farm sector, the Government of India initiated a policy of interest rate subvention with effect from 2006-07 kharif operations. According to this facility, the Government decided to ensure that the farmer received short-term credit at an interest of 7% per annum, for an upper limit of ₹3 lakh as principal amount, with an interest subvention of 2 percentage points. The Government would provide the subvention to NABARD in respect of loans disbursed by cooperatives and RRBs and to the RBI in respect of loans disbursed by commercial banks as these apex institutions operate refinance facilities for the respective sets of institutions. Also, for a period prior to this, that is, kharif and *rabi* seasons of 2005-06 too, the government granted relief of an amount equivalent to 2 percentage points of a borrower's interest rate liability on the principal amount of up to ₹ One lakh; the amount was credited to the borrower's bank account before March 31, 2006.

Now, for the past six years 2007-08 to 2012-13, the Government have not only continued with the interest rate subvention scheme but even expanded it. In 2009-10, they introduced an additional subvention of 1% for those borrowers who repay their short-term crop loans on time within a year. This 1% additional subvention was raised to 2% in 2010-11 and to 3% in 2011-12. In 2012-13, the 3% additional subvention was extended to post-harvest loans against warehouse receipts<sup>8</sup>. Thus, today any farmer who borrows up to ₹3 lakh as short-term crop loan and repays loans on time within a year gets such loan at 4% rate of interest.

<sup>&</sup>lt;sup>8</sup> These interest subvention schemes have been extended to another 2013-14 as per the budget speech of the year.

Another major development in the field of agricultural credit from the banking industry concerns the loan waiver scheme of 2008, under which the small and marginal farmers (1 to 2 hectares) were given complete waiver of all "eligible loans" that were overdue on December 31, 2007 and remained to be paid for the next two months until February 29, 2008. For other farmers, a one-time settlement scheme for all similar eligible loans was introduced under which a rebate of 25% was given against the payment of the balance 75% before June 30, 2009. However, due to the late arrival of monsoon, the deadline was extended to December 31, 2009 and again after the drought of 2010, it was further extended to June 30, 2010.

These agricultural loan waiver and interest rate subvention schemes have involved substantial fiscal burden but benefited vast numbers of farmers. The available information on the debt waiver scheme are presented in Table 4.4.

Under the Agricultural Debt-Waiver and Debt Relief (ADWDR) Scheme 2008, lending institutions were compensated by the government in a staggered manner (RBI 2012, p.32), also partly because the repayment deadline was extended twice over. Of the total release of ₹52,500 crore until March 2012, the RBI has said that ₹29,300 crore (55.8%) was passed on to NABARD for reimbursement to RRBs and cooperatives. The balance of ₹23,200 crore (44.2%) was for reimbursement to scheduled commercial banks, Local Area

| Table 4.4:  | Agricultur  | al Debt W                   | aiver and D           | ebt Relief         | Scheme            |             |  |  |  |  |
|---|---|-----------------------------|-----------------------|--------------------|-------------------|-------------|--|--|--|--|
|   |   |                             |                       |                    | (Amount           | in ₹ Crore) |  |  |  |  |
| Lending Institutions                                  | Amour   | t Reimburs                  | ed by Governm         | ent of India       | (in instalme      | ents)       |  |  |  |  |
|   | First<br>Sept. 2008   | Second<br>Jul.2009          | Third<br>Jan.2011     | Fourth<br>Nov.2011 | Fifth<br>Mar.2012 | Total       |  |  |  |  |
| RRBs and Co-operatives                                | 17,500  | 10,500                      | 1,200                 | 40                 | 0.0               | 29,240**    |  |  |  |  |
| SCBs, UCBs and LABs                                   | 7,500   | 4,500                       | 10,100                | 1,000              | 100*              | 23,200      |  |  |  |  |
| Total   | 25,000  | 15,000                      | 11,300                | 1,040              | 100*              | 52,440      |  |  |  |  |
| *includes ₹81 crore balan<br>** Cumulative amounts di | *includes ₹81 crore balance held by RBI.<br>** Cumulative amounts disbursed by NABARD were: |                             |                       |                    |                   |             |  |  |  |  |
|   | State Co-oper   | ative Bank (                | SCB)                  | : 18,282           |                   |             |  |  |  |  |
|   | State Co-oper<br>Development  | ative Agricul<br>Bank (SCAR | ture and Rural<br>DB) | : 3,843            |                   |             |  |  |  |  |
|   | RRBs  |                             |                       | : 6,974            |                   |             |  |  |  |  |
|   |   |                             |                       | 29,099             |                   |             |  |  |  |  |
| Source: (i) RBI's Report of<br>(ii) NABARD's Ann      | n Trend and Pr<br>Jual Report 201   | ogress of Bo<br>1-12, p.15  | anking in India       | 2011-12, p.3       | 32.               |             |  |  |  |  |

Banks (LABs) and Urban Cooperative Banks (UCBs). As on September 10, 2012, the RBI has disbursed ₹23,200 crore, while a nominal sum of ₹81 crore is held back by the RBI, either for further payments or refunded to the Government.

As for the number of beneficiaries, NABARD's Annual Report for 2011-12 (p.15) has reported that 192.59 lakh farmer borrowers of cooperative banks and RRBs have benefited from the debt waiver scheme, of which small and marginal farmers, consisting 83.5%, were the major beneficiaries. Out of the ₹29,099.33 cumulatively disbursed by NABARD, the distribution was as follows:

| (i)   | State Cooperative Banks                                      | ₹18,282.30 crore |
|-------|--|------------------|
| (ii)  | State Cooperative Agriculture and<br>Rural Development Banks | ₹3,843.37 crore  |
| (iii) | Regional Rural Banks (RRBs)                                  | ₹6,973.66 crore  |
|       |  |                  |
|       |  | ₹29,099.33 crore |
|       |  |                  |

These are said to have covered 188 lakh farmer accounts.

As for the interest subvention scheme, additional subvention of 3% for those farmers who repay crop loans promptly within one year of disbursement, have involved aggregate interest subvention of ₹1,688.62 crore during 2009-10 and ₹2,097.94 crore during 2010-11; for 2011-12, the interest subvention has been estimated at ₹3,000 crore. These relate to cooperative institutions and RRBs covered by NABARD, but no such information is available for commercial banks covered by the RBI. Even in respect of NABARD cases, the details of the number of farmer accounts involved has not been revealed.

However, as brought out in a subsequent section, there are clear indications that such knee-jerk reactions to the socio-political pressures, arising from serious credit supply gaps, will have their repercussions on first, the quality and purposes of lending, and second, on the processes of loan recovery.

### Trends in Relative Share of Agriculture Credit in Total Bank Credit of Scheduled Commercial Banks

Analytically, and from the yardstick of policy goals such as 'priority sector' targets (more of it later), what is more relevant is the trend in the share

of agricultural sector in total bank credit of scheduled commercial banks. In this respect too, the most notable achievement of the banking industry in the post-nationalisation period of the 1970s and 1980s was manifested in the decisive shift that occurred in credit deployment in favour of agriculture during that period. From a puny level at the time of bank nationalisation, the credit share of the sector had moved to near 11% in the mid-1970s and to a peak of about 17.5 to 18.0% during the 1980s (Table 4.5). This was the official target set in relation to some concept of net bank credit under the 'priority sector' policy, initially for public sector banks. Approximately 75% of it was in the form of direct finance for farmers and the balance was indirect finance<sup>9</sup> (Table 4.6) rendered to institutions for assisting the agriculture sector in the form of finance for distribution of fertilizers, loans to state electricity boards for rural electrification, and other forms of indirect finance including deposits kept with NABARD in RIDF since 1995-96.

More significant achievement of scheduled commercial banks during the 1970s and 1980s was the rapid increase in the number of agricultural loan accounts they served. This number shot up from 1.37 million in 1972 to a peak of 27.74 million in March 1992, that is roughly 1.32 million accounts per year. Equally impressive was the rise in the share of agricultural loan accounts in the aggregate loan accounts from about 32% in the early 1970s to over 50% in the 1980s (Table 4.5).

The average loan per account served remained as low as ₹7,500 or thereabout, that is, much less than ₹10,000 (at prices of those years), though the number of loan accounts does not entirely correspond to the number of borrowers because of the enjoyment of multiple set of accounts by big-size borrowers. This phenomenon is, of course, more relevant for industrial loans, but in agriculture, the link between the number of borrowers and the number of accounts is much closer. The increase in the number of farmer accounts each year was not dramatic until the reforms began in the 1990s; it was rather steady and systematic as it was dependent on the building up of financial infrastructure in the form of bank branches manned by qualified personnel in the initial phase of bank nationalisation (see the same Table 4.5).

<sup>&</sup>lt;sup>9</sup> The concept of 'indirect finance' also originated, as explained subsequently, in the policy of 'priority sectors' target of 18% of the so-called net bank credit for agriculture, of which a maximum limit of 4.5 percentage points could be in the form of "indirect finance". This was introduced in 1997.

|                  |                    | Agai                        | nst Agricul                                | ture,                          | Small-Sc                                   | cale Indu          | stries                      |  |                                |
|------------------|--------------------|-----------------------------|--|--------------------------------|--|--------------------|-----------------------------|--|--------------------------------|
| Year             |                    | 1                           | ) Agriculture                              | -                              |  | 2) (               | Other Small                 | Scale Industries                           | 6                              |
|                  | No. of<br>Accounts | Per cent<br>to All<br>India | Amount<br>Outstanding<br>(Rupees,<br>Lakh) | Per<br>cent<br>to All<br>India | Average<br>Loan Per<br>Account<br>(Rupees) | No. of<br>Accounts | Per cent<br>to All<br>India | Amount<br>Outstanding<br>(Rupees,<br>Lakh) | Per<br>cent<br>to All<br>India |
| Dec-72           | 1371975            | 31.6                        | 50091                                      | 9.0                            | 3651                                       | 172685             | 4.0                         | 65926                                      | 11.9                           |
| Jun-73           | 1455103            | 31.1                        | 57165                                      | 9.0                            | 3929                                       | 193546             | 4.1                         | 75889                                      | 12.0                           |
| Dec-73           | 1806363            | 32.0                        | 66477                                      | 9.4                            | 3680                                       | 213657             | 3.8                         | 87635                                      | 12.4                           |
| Jun-74           | 1842359            | 33.4                        | 70874                                      | 8.9                            | 3847                                       | 229511             | 4.2                         | 100510                                     | 12.6                           |
| Dec-74           | 2210826            | 36.6                        | 83034                                      | 10.2                           | 3756                                       | 238682             | 4.0                         | 104221                                     | 12.8                           |
| Jun-75           | 2342480            | 37.9                        | 96870                                      | 10.8                           | 4135                                       | 247067             | 4.0                         | 111754                                     | 12.4                           |
| Dec-75           | 3042170            | 41.3                        | 107058                                     | 10.7                           | 3519                                       | 262301             | 3.6                         | 117796                                     | 11.8                           |
| Jun-76           | 3428582            | 41.2                        | 121422                                     | 10.4                           | 3541                                       | 288220             | 3.5                         | 125095                                     | 10.7                           |
| Dec-76           | 4349042            | 41.9                        | 138231                                     | 10.5                           | 3179                                       | 334640             | 3.2                         | 135276                                     | 10.3                           |
| Juii-77          | 4302374            | 40.0                        | 139942                                     | 10.4                           | 2107                                       | 338040             | 3.3                         | 140210                                     | 10.9                           |
| Jun 78           | 5845600            | 44.5                        | 106008                                     | 11.0                           | 3197                                       | 410340             | 3.4                         | 184770                                     | 11.5                           |
| Dec-78           | 7059556            | 44.5                        | 23/233                                     | 12.5                           | 3318                                       | 401900             | 33                          | 207073                                     | 11.0                           |
| Jun-79           | 7333791            | 47.2                        | 254233                                     | 13.2                           | 3438                                       | 534318             | 3.5                         | 207373                                     | 11.7                           |
| Dec-79           | 8776469            | 49.5                        | 292895                                     | 14.2                           | 3337                                       | 534318             | 3.0                         | 257600                                     | 12.5                           |
| Jun-80           | 9008669            | 50.0                        | 315204                                     | 14.8                           | 3499                                       | 602630             | 3.3                         | 253409                                     | 11.9                           |
| Dec-80           | 10339615           | 51.1                        | 372232                                     | 15.7                           | 3600                                       | 668570             | 3.3                         | 284416                                     | 12.0                           |
| Jun-81           | 10611697           | 51.1                        | 416022                                     | 16.7                           | 3920                                       | 698463             | 3.4                         | 306778                                     | 12.3                           |
| Dec-81           | 11231727           | 50.5                        | 486330                                     | 17.1                           | 4330                                       | 765431             | 3.4                         | 353315                                     | 12.4                           |
| Jun-82           | 11882278           | 50.5                        | 507594                                     | 17.2                           | 4272                                       | 863386             | 3.7                         | 353698                                     | 12.0                           |
| Dec-82           | 12146981           | 50.8                        | 563855                                     | 16.6                           | 4642                                       | 868964             | 3.6                         | 391603                                     | 11.6                           |
| Jun-83           | 12870122           | 50.3                        | 578599                                     | 16.5                           | 4496                                       | 925696             | 3.6                         | 385688                                     | 11.0                           |
| Dec-83           | 13992651           | 50.4                        | 614166                                     | 15.8                           | 4389                                       | 1475229            | 5.3                         | 477424                                     | 12.3                           |
| Jun-84           | 14615538           | 49.5                        | 765477                                     | 17.7                           | 5237                                       | 1621488            | 5.5                         | 541221                                     | 12.5                           |
| Dec-84           | 15844321           | 50.2                        | 807286                                     | 17.5                           | 5095                                       | 1714985            | 5.4                         | 622602                                     | 13.5                           |
| Jun-85           | 16628244           | 49.5                        | 882024                                     | 17.6                           | 5304                                       | 1962234            | 5.8                         | 662911                                     | 13.3                           |
| Dec-85           | 18276338           | 50.2                        | 884959                                     | 16.9                           | 4842                                       | 2091909            | 5.7                         | 616248                                     | 11.8                           |
| Jun-86           | 18977234           | 48.9                        | 977027                                     | 17.4                           | 5148                                       | 2308152            | 6.0                         | 691761                                     | 12.3                           |
| Dec-86           | 20341699           | 48.9                        | 1010460                                    | 16.8                           | 4967                                       | 2504821            | 6.0                         | 706519                                     | 11.7                           |
| Jun-87           | 20794441           | 47.9                        | 1101875                                    | 17.3                           | 5299                                       | 2709011            | 6.2                         | 762147                                     | 12.0                           |
| Dec-87           | 21907916           | 47.4                        | 1211236                                    | 17.7                           | 5529                                       | 2868501            | 6.2                         | 880023                                     | 12.9                           |
| Jun-88           | 22386610           | 46.7                        | 1251661                                    | 17.6                           | 5591                                       | 3024324            | 6.3                         | 949344                                     | 13.3                           |
| Dec-88           | 23630536           | 46.2                        | 1384669                                    | 17.4                           | 5860                                       | 3246641            | 6.3                         | 1040095                                    | 13.0                           |
| Jun-89           | 23571891           | 45.2                        | 1526580                                    | 17.3                           | 6476                                       | 3364221            | 6.5                         | 1182063                                    | 13.4                           |
| Mar-90           | 24520595           | 45.5                        | 1662607                                    | 15.9                           | 6780                                       | 1606146            | 3.0                         | 1198563                                    | 11.5                           |
| Mar-91           | 27257093           | 44.0                        | 1857338                                    | 15.0                           | 6814                                       | 2095396            | 3.4                         | 1551199                                    | 12.5                           |
| Mar-92           | 27730718           | 42.1                        | 2023764                                    | 14.8                           | 7296                                       | 2187874            | 3.3                         | 1040803                                    | 12.0                           |
| Mar-93           | 26216787           | 42.2                        | 2206022                                    | 13.0                           | 8415                                       | 2070868            | 3.3                         | 1826393                                    | 11.2                           |
| Mar-94<br>Mar 05 | 20030132           | 42.8                        | 2287287                                    | 13.0                           | 8957                                       | 1994440            | 3.3                         | 1992001                                    | 11.3                           |
| Mar 06           | 24013999           | 42.7                        | 2494002                                    | 11.0                           | 11010                                      | 1752054            | 3.4                         | 2172190                                    | 10.5                           |
| Mar-97           | 24100073           | 42.7                        | 2000030                                    | 11.5                           | 14044                                      | 1737602            | 3.1                         | 2502270                                    | 10.1<br>Q /                    |
| Mar-97           | 22324304           | 40.5                        | 3526252                                    | 10.7                           | 16235                                      | 1605370            | 3.1                         | 2079332                                    | 9.4<br>8.7                     |
| Mar-99           | 19788385           | 37.8                        | 4088926                                    | 10.7                           | 20663                                      | 2029920            | 3.9                         | 3142843                                    | 82                             |
| Mar-00           | 20532891           | 37.8                        | 4563827                                    | 9.9                            | 22227                                      | 2126150            | 3.9                         | 3506987                                    | 7.6                            |
| Mar-01           | 19843289           | 37.9                        | 5173035                                    | 9.6                            | 26069                                      | 1742544            | 3.3                         | 3690487                                    | 6.9                            |
| Mar-02           | 20351184           | 36.1                        | 6400855                                    | 9.8                            | 31452                                      | 1572798            | 2.8                         | 3197030                                    | 4.9                            |
| Mar-03           | 20840434           | 35.0                        | 7593522                                    | 10.0                           | 36436                                      | 1431421            | 2.4                         | 3794034                                    | 5.0                            |
| Mar-04           | 21304168           | 32.1                        | 9624504                                    | 10.9                           | 45177                                      | 718056             | 1.1                         | 3843255                                    | 4.4                            |
| Mar-05           | 26656308           | 34.6                        | 12438487                                   | 10.8                           | 46662                                      | 939186             | 1.2                         | 4707642                                    | 4.1                            |
| Mar-06           | 29068113           | 34.0                        | 17268407                                   | 11.4                           | 59407                                      | 1048960            | 1.2                         | 5516398                                    | 3.6                            |
| Mar-07           | 33216567           | 35.2                        | 23019108                                   | 11.8                           | 69300                                      | 804096             | 0.9                         | 6831207                                    | 3.5                            |
| Mar-08           | 38205178           | 35.7                        | 27414112                                   | 11.3                           | 71755                                      |                    |                             |  |                                |
| Mar-09           | 39980494           | 36.3                        | 30946944                                   | 10.9                           | 77405                                      |                    |                             |  |                                |
| Mar-10           | 42769829           | 36.0                        | 39029830                                   | 11.7                           | 91256                                      |                    |                             |  |                                |
| Mar-11           | 46639101           | 38.6                        | 46102188                                   | 11.3                           | 98849                                      |                    |                             |  |                                |
| 0                |                    | Statiation Da               |  |                                |  |                    | - les in Terdia             | Manah 0011 (Val                            | 40) ar -1                      |

# Table 4.5: Outstanding Credit of Scheduled Commercial Banks

Source: RBI, Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40) and earlier issues.

| Ţ       | able 4.6:          | Direct               | t and In           | direct l             | Finance            | For A                | griculture            | and A                | <b>llied Act</b>                  | ivities l            | by Schedu             | uled Co              | mmerci               | al Bank               | ß       |
|---------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|-----------------------|----------------------|-----------------------------------|----------------------|-----------------------|----------------------|----------------------|-----------------------|---------|
| Year    |                    | F4                   | Number Of <i>1</i> | Accounts             |                    |                      |                       |                      | Amount Out<br>ि Lak               | standing<br>h)       |                       |                      | Average Lo<br>(F     | oan Per Ac<br>tupees) | count   |
| _       | I) Agricult        | ure Total            | A) Direct          | Finance              | B) Indirect        | t Finance            | I) Agricultur         | re Total             | A) Direct F                       | inance               | B) Indirect F         | inance               | L .                  | (A)                   | B)      |
|         | No. of<br>Accounts | Per cent<br>Increase | No. of<br>Accounts | Per cent<br>Increase | No. of<br>Accounts | Per cent<br>Increase | Amount<br>Outstanding | Per cent<br>Increase | Amount<br>Outstanding             | Per cent<br>Increase | Amount<br>Outstanding | Per cent<br>Increase | Agriculture<br>Total | Finance               | Finance |
| Mar-97  | 22524364           |                      | 22224763           |                      | 299601             |                      | 3163415               |                      | 2721736                           |                      | 441680                |                      | 14044                | 12246                 | 147423  |
| Mar-98  | 21720055           | -3.6                 | 21407723           | -3.7                 | 312332             | 4.2                  | 3526252               | 11.5                 | 3050890                           | 12.1                 | 475362                | 7.6                  | 16235                | 14251                 | 152198  |
| Mar-99  | 19788385           | -8.9                 | 19520405           | -8.8                 | 267980             | -14.2                | 4088926               | 16.0                 | 3394114                           | 11.2                 | 694812                | 46.2                 | 20663                | 17388                 | 259278  |
| Mar-00  | 20532891           | 3.8                  | 20214350           | 3.6                  | 318541             | 18.9                 | 4563827               | 11.6                 | 3856079                           | 13.6                 | 707748                | 1.9                  | 22227                | 19076                 | 222184  |
| Mar-01  | 19843289           | -3.4                 | 19564089           | -3.2                 | 279200             | -12.4                | 5173035               | 13.3                 | 4342026                           | 12.6                 | 831008                | 17.4                 | 26069                | 22194                 | 297639  |
| Mar-02  | 20351184           | 2.6                  | 19740112           | 0.9                  | 611072             | 118.9                | 6400855               | 23.7                 | 4743042                           | 9.2                  | 1657813               | 99.5                 | 31452                | 24027                 | 271296  |
| Mar-03  | 20840434           | 2.4                  | 20195464           | 2.3                  | 644970             | 5.5                  | 7593522               | 18.6                 | 5905756                           | 24.5                 | 1687766               | 1.8                  | 36436                | 29243                 | 261681  |
| Mar-04  | 21304168           | 2.2                  | 20719954           | 2.6                  | 584214             | -9.4                 | 9624504               | 26.7                 | 7009873                           | 18.7                 | 2614631               | 54.9                 | 45177                | 33832                 | 447547  |
| Mar-05  | 26656308           | 25.1                 | 26010380           | 25.5                 | 645928             | 10.6                 | 12438487              | 29.2                 | 9463537                           | 35.0                 | 2974950               | 13.8                 | 46662                | 36384                 | 460570  |
| Mar-06  | 29068113           | 9.0                  | 28418193           | 9.3                  | 649920             | 0.6                  | 17268407              | 38.8                 | 12456294                          | 31.6                 | 4812113               | 61.8                 | 59407                | 43832                 | 740416  |
| Mar-07  | 33216567           | 14.3                 | 32482876           | 14.3                 | 733691             | 12.9                 | 23019108              | 33.3                 | 17149683                          | 37.7                 | 5869425               | 22.0                 | 69300                | 52796                 | 799986  |
| Mar-08  | 38205178           | 15.0                 | 37516330           | 15.5                 | 688848             | -6.1                 | 27414112              | 19.1                 | 21256714                          | 23.9                 | 6157398               | 4.9                  | 71755                | 56660                 | 893869  |
| Mar-09  | 39980494           | 4.6                  | 39256293           | 4.6                  | 724201             | 5.1                  | 30946944              | 12.9                 | 23870280                          | 12.3                 | 7076664               | 14.9                 | 77405                | 60806                 | 977168  |
| Mar-10  | 42769829           | 7.0                  | 41001637           | 4.4                  | 1768192            | 144.2                | 39029830              | 26.1                 | 29684957                          | 24.4                 | 9344872               | 32.1                 | 91256                | 72399                 | 528499  |
| Mar-11  | 46639101           | 9.0                  | 44341119           | 8.1                  | 2297982            | 30.0                 | 46102188              | 18.1                 | 37799177                          | 27.3                 | 8303010               | -11.1                | 98849                | 85246                 | 361317  |
| Source: | RBI, Banking       | g Statistics         | :: Basic Stati     | istical Reti         | trms of Sche       | eduled Co            | mmercial Ban          | ks in Indic          | <ol> <li>λ, March 2011</li> </ol> | (Vol.40) a           | nd earlier issu       | es. (For de          | tails, see Ann       | exure A)              |         |

### Serious Setback in the 1990s

As referred to earlier, the stark reality has been the steady deterioration, generally against the declared public policies, in the sectoral distribution of bank credit after the 1990s.<sup>10</sup> The share of agriculture in total bank credit (both direct and indirect) had dwindled from the peak of about 18% to less than 10% at the end of the 1990s (Table 4.5). As indicated earlier, the annual growth of bank credit in real terms had ruled miniscule or negative for about five years in the early 1990s. This situation persisted till 2001-02 when the share had dipped to 9.8%. Thereafter, with force of doubling of credit for agriculture as explained above, the agricultural credit share began to pick up and has reached 11.9% by the end of March 2009 and 11.3% by end-March 2011.

This development no doubt raises a number of analytical issues concerning the corresponding decline in the agricultural share in total GDP and its implications for credit demand. Suffice it to say at this stage that these issues are being addressed in a separate section subsequently. However, to set the tone of structural transformation that has taken place in the distribution of bank credit, Table 4.7 presents the changes over the past four decades after bank nationalisation. The steady declines in the credit shares of agriculture as well as industry, particularly after the 1990s, have been accompanied by comparable increases in the share of the services sector (More on it later).

More serious setback of the 1990s is seen in the sharp decline in the number of agricultural loan accounts which was reflective of the financial exclusion of a large segment of the farm community resorted to by the scheduled commercial banks. The number, which had reached a peak of 27.74 million in March 1992 as cited above, persistently declined thereafter and touched the lowest level of 19.79 million in March 1999 or 19.84 million in March 2001. Thus, in a period ten years, there were about 8 million loan accounts which got eliminated from the list of agricultural loans. However, with the impulse of the policy of doubling of farm credit, the number of farmer borrowal accounts has again risen to 26.66 million by March 2005 and further rather steeply to 46.64 million by March 2011 (Table 4.5).

Charts 4.3 and 4.4 depict rather neatly the three phases of the behaviour of the number of agricultural loan accounts and the share of farm credit in total bank credit, respectively. Notwithstanding the divergent causes for their

<sup>&</sup>lt;sup>10</sup> The deterioration both in credit share and the number of loan accounts has occurred in respect of all informal sectors – small-scale industries, rural artisans and small borrower classes (See for details, see Shetty 2006, Shetty 2007 and Shukla 2006).

|     |  | Sched                                       | luled Co                        | ommerc                    | ial Bank                 | s (SCBs                | 5)                     |                        |                        |
|-----|--|---|---------------------------------|---------------------------|--------------------------|------------------------|------------------------|------------------------|------------------------|
|     |  | Nu  | mber of A                       | Accounts                  | In Percen                | tages)                 |                        |                        |                        |
| Se  | ctor   | Mar-11                                      | Mar-10                          | Mar-09                    | Mar-08                   | Mar-07                 | Mar-06                 | Mar-05                 | Mar-04                 |
| Ι   | Agriculture  | 38.6  | 36.0                            | 36.3                      | 35.7                     | 35.2                   | 34.0                   | 34.6                   | 32.1                   |
|     | (i) Direct Finance   | 36.7  | 34.6                            | 35.7                      | 35.1                     | 34.4                   | 33.3                   | 33.7                   | 31.2                   |
|     | (ii) Indirect Finance  | 1.9   | 1.5                             | 0.7                       | 0.6                      | 0.8                    | 0.8                    | 0.8                    | 0.9                    |
| II  | Industry   | 1.9   | 2.7                             | 3.0                       | 3.8                      | 3.4                    | 3.9                    | 4.8                    | 4.3                    |
| III | Services   | 59.4  | 61.2                            | 60.7                      | 60.5                     | 61.4                   | 62.1                   | 60.6                   | 63.6                   |
| A11 | Sector Accounts  | 100.0                                       | 100.0                           | 100.0                     | 100.0                    | 100.0                  | 100.0                  | 100.0                  | 100.0                  |
| Se  | ctor   | Mar-00                                      | Mar-95                          | Mar-90                    | Jun-85                   | Jun-80                 | Jun-75                 | Dec-72                 |                        |
| Ι   | Agriculture  | 37.8  | 42.7                            | 45.5                      | 49.5                     | 50.0                   | 37.9                   | 31.6                   |                        |
|     | (i) Direct Finance   | 37.2  | 40.5                            | 42.5                      | 45.8                     | 47.7                   | 32.9                   | 28.1                   |                        |
|     | (ii) Indirect Finance  | 0.6   | 0.6                             | 0.8                       | 1.0                      | 2.3                    | 2.5                    | 2.4                    |                        |
| II  | Industry   | 9.8   | 8.5                             | 7.7                       | 6.4                      | 6.5                    | 5.6                    | 5.8                    |                        |
| III | Services   | 52.4  | 48.8                            | 46.8                      | 44.1                     | 43.6                   | 56.5                   | 62.6                   |                        |
| A11 | Sector Accounts  | 100.0                                       | 100.0                           | 100.0                     | 100.0                    | 100.0                  | 100.0                  | 100.0                  |                        |
|     |  | A   | mount Ou                        | itstanding                | in Percer                | ntages                 |                        |                        |                        |
| Se  | ctor   | Mar-11                                      | Mar-10                          | Mar-09                    | Mar-08                   | Mar-07                 | Mar-06                 | Mar-05                 | Mar-04                 |
| Ι   | Agriculture  | 11.3  | 11.7                            | 10.9                      | 11.3                     | 11.8                   | 11.4                   | 10.8                   | 10.9                   |
|     | (i) Direct Finance   | 9.3   | 8.9                             | 8.4                       | 8.8                      | 8.8                    | 8.2                    | 8.2                    | 8.0                    |
|     | (ii) Indirect Finance  | 2.0   | 2.8                             | 2.5                       | 2.5                      | 3.0                    | 3.2                    | 2.6                    | 3.0                    |
| II  | Industry   | 39.6  | 40.5                            | 39.8                      | 38.4                     | 38.1                   | 37.4                   | 38.8                   | 38.0                   |
| III | Services   | 49.1  | 47.8                            | 49.3                      | 50.2                     | 50.1                   | 51.2                   | 50.4                   | 51.0                   |
| Tot | al Bank Credit   | 100.0                                       | 100.0                           | 100.0                     | 100.0                    | 100.0                  | 100.0                  | 100.0                  | 100.0                  |
| Se  | ctor   | Mar-00                                      | Mar-95                          | Mar-90                    | Jun-85                   | Jun-80                 | Jun-75                 | Dec-72                 |                        |
| Ι   | Agriculture  | 9.9   | 11.8                            | 15.9                      | 17.6                     | 14.8                   | 10.8                   | 9.0                    |                        |
|     | (i) Direct Finance   | 8.4   | 9.5                             | 12.9                      | 13.8                     | 11.3                   | 5.0                    | 4.3                    |                        |
| II  | (ii) Indirect Finance  | 1.5   | 1.7                             | 2.1                       | 3.0                      | 3.4                    | 3.4                    | 2.3                    |                        |
| III | Industry   | 46.5  | 45.6                            | 48.7                      | 41.3                     | 48.3                   | 58.5                   | 61.2                   |                        |
|     | Services   | 43.6  | 42.6                            | 35.3                      | 41.0                     | 36.9                   | 30.7                   | 29.7                   |                        |
| Tot | al Bank Credit   | 100.0                                       | 100.0                           | 100.0                     | 100.0                    | 100.0                  | 100.0                  | 100.0                  |                        |
| So  | urce: Percentage Distri<br>RBI's Banking S<br>March 2011 and | bution of l<br>Statistics:<br>1 earlier is: | loan amou<br>Basic Sta<br>sues. | ints and a<br>tistical Re | mount out<br>eturns of S | standing c<br>cheduled | lerived fro<br>Commerc | m data pr<br>ial Banks | ovided in<br>in India, |

# Table 4.7: Sectoral Distribution of Bank Credit and Loan Accounts of Scheduled Commercial Banks (SCBs)

behaviour which we have addressed separately in this study, what stands out in these charts are the expansions in the post-nationalisation periods of the 1970s and 1980s and the contractions thereafter, both in the number of accounts and the percentage share of agricultural credit. Charts also depict the



edging up in both the indicators in the latest phase of the policy of doubling of farm credit flows in three years between the year-ending March 2004 to March 2011; the latest phase have not been one of continuous rise. After some steep increase following the policy announcement of credit doubling in there years, which continued for about six years until 2006-07, there was a relative slowdown. Of course, this slowdown was better reflected in the data presented earlier of annual growth rates of bank credit against agriculture, particularly in *real* terms. On the other hand, the shares of agricultural accounts and amounts outstanding in total bank loan accounts and amounts did not reflect this slowdown (Tables 4.5 and 4.7).

There are two additional distinctive features in data presented in Tables 4.5 and 4.6. First, the average loan per account jumped up after the 1990s implying that the loan sizes have risen rather significantly – a feature which has been analysed in-depth in the context of the size distribution of agricultural loans. As shown in Table 4.5, between 1972 and 1994, the average loan per account ranged from ₹3,651 to ₹8,957 but thereafter, with banks' focus on large-size loans, the average loan size has shot up to a range of ₹10,054 to ₹98,849 per loan account. While both direct and indirect lendings have shown such large average loans, the indirect loans have shot up rather phenomenally.

Secondly, Tables 4.6 and Chart 4.4 present details of direct and indirect finance in agriculture. As indicated above, indirect finance has a commercial angle though ultimately intended to serve agriculture. When the phase of



doubling of bank credit began in 2004-05, the share of indirect finance in total agricultural credit, which had been generally at a low ebb ranging from 12% to 16% during 1985 to 2001, began to increase and remained at a higher plateau thereafter until 2011 ranging from 18% to 28% when the banks have been implementing the policy of doubling. Though for "priority sector" advances, there is a limit of 4.5 % of net bank credit, there exists no such limit in the





programme of doubling of bank credit for agricultural purposes. It is necessary to emphasize that the quantum of agricultural credit shown under "priority sectors" is not entirely coterminous with the quantum of agricultural credit appearing here under the BSR reporting arrangements. All loans given to any form of agricultural activity including animal husbandry and fishing is covered under BSR as agricultural loans, whereas under priority sector definition, certain parts of agricultural loans are excluded from agricultural loans. BSR, on the other hand, does not include under "agriculture" loans given to even indirect purposes such as financing of trading in inputs, biotechnology related to agriculture and agricultural machinery items.

### B. Doubling of Farm Credit and its Quality

### **Expansion of Indirect Lendings**

The recent farm credit recovery, essentially under the influence of the policy of doubling, has taken the character of forced pace of expansion and has in turn resulted in some distinct unhealthy features which have deprived of its quality, particularly as it forms part of the directed "priority sector" target. This was in the first flush of banks' enthusiasm but after 2006 or 2007, these unhealthy features seem to have eased. First, a substantial part of the initial increases had been in the form of indirect advances, that is, not to individuals but to institutions and organisations serving the interests of the farm sector indirectly. Earlier, in Table 4.7, the shares of indirect and the direct lendings

in total agricultural credit outstandings have been presented. Instead, annual variations presented in Table 4.6 bring out a more telling effect of the shifting importance of the two types of agricultural loans. Initially, when the banks generally reduced their lendings to the agricultural sector in the mid-1990s, they chose to rely more on indirect lendings. This trend continued particularly after the policy of doubling bank credit began in 2004. Overall, between March 2000 and March 2007, there had occurred a seven-fold expansion in indirect credit outstandings (i.e., 729% increases) as against an experience of just three-fold expansion in direct credit (i.e., 345%) during the same period. As percentage of total agricultural credit, the share of indirect advances rose from 15.5% to 25.5% during the above period (earlier Table 4.6). As for the number of loan accounts, the increase in some years under indirect finance has been very sizeable but overall very erratic. During the last three years, the increases have ranged from (-) 6.1% in 2007-08 to 144.2% in 2009-10. As shown in Table 4.8, the increases in the number of accounts for certain types of institutional accounts had been mindboggling, but they were very erratic too, giving rise to doubts on the credibility of data. Incidentally, even for the earlier period, the number of loan accounts and amounts outstanding have exhibited erratic tendencies (Table 4.6). In the years since 2007, the increases in indirect lendings have been somewhat moderate. Under the policy of financial inclusion, there have been social pressure on the banking system to expand direct lendings to farmers. Such direct lendings have increased by 120% between March 2007 and 2011, whereas indirect lendings have just increased by 41% during the same period. As cited earlier, the movements in the number of accounts under

| Ta   | ble 4.8: Sul<br>O     | o-Categories<br>utstanding a | of Direct a<br>nd Number      | nd Indirect A<br>of Loan Acc       | dvances: A<br>ounts                      | mount  |
|------|-----------------------|------------------------------|-------------------------------|------------------------------------|--|--|
|      |                       | Part                         | A: Earlier Cla                | ssification                        |  |  |
|      | 1                     |                              | 1                             |                                    | (Amount i                                | in Rupees, Crore)                                    |
| Year | Direct                | Advances                     |                               | Indirect .                         | Advances                                 |  |
| Mach | Number of<br>Accounts | Amount<br>Outstanding        | Finance for<br>fertilizers ar | Distribution of<br>nd Other Inputs | Other Typ<br>Finance (i<br>electricity b | oes of Indirect<br>ncluding state<br>oards and RIDF) |
|      |                       |                              | Number of<br>Accounts         | Amount<br>Outstanding              | Number of<br>Accounts                    | Amount<br>Outstanding                                |
| 2001 | 19,035,374            | 40,485                       | 80,219                        | 2,304                              | 202,166                                  | 16,521   |
| 2002 | 15,854,277            | 46,580                       | 75,002                        | 3,304                              | 423,183                                  | 14,935   |
| 2003 | 17,003,304            | 56,858                       | 101,289                       | 3,241                              | 155,855                                  | 19,501   |
| 2004 | 19,634,319            | 70,781                       | 86,606                        | 4,118                              | 94,540                                   | 23,679   |
| 2005 | 20,932,515            | 95,562                       | 80,894                        | 5,134                              | 628,796                                  | 30,079   |
| 2006 | NA                    | 1,34,798                     | NA                            | 6,440                              | NA                                       | 49,965   |

|      |   |  | Part  | B: Recent Cl  | assification             | l                               |   |  |
|------|---|--|---|---|--------------------------|---------------------------------|---|--|
|      |   |  |   | Direct Fina   | ance                     |                                 |   |  |
| Year | Loans to<br>far                             | individual<br>mers                                     | Loans to<br>partners<br>credit lim<br>above | corporates,<br>ship firms,<br>it up to and<br>e ₹ 1 cr. | Loans gran<br>post harve | nted to pre &<br>est activities | Direct Fir                              | nance Total                                      |
|      | No. of<br>Accounts                          | Balance<br>outstanding                                 | No. of<br>Accounts                          | Balance<br>outstanding                                  | No. of<br>Accounts       | Balance<br>outstanding          | No. of<br>Accounts                      | Balance<br>outstanding                           |
| 2008 | 29272135                                    | 176619   | 278979                                      | 47395   | 1048427                  | 7626                            | 30599541                                | 231640   |
| 2009 | 32278593                                    | 221477   | 546403                                      | 44939   | 1127612                  | 11027                           | 33952608                                | 277443   |
| 2010 | 37041348                                    | 264493   | 663571                                      | 65203   | 570204                   | 8579                            | 38275123                                | 338275   |
| 2011 | 36157439                                    | 3068267  | 431052                                      | 691711  | 589764                   | 146297                          | 37178255                                | 3906275  |
|      |   |  |   | Indirect  | Finance                  |                                 |   |  |
| Year | Loans to<br>based proc<br>with inve<br>upto | Food & agro<br>cessing units<br>st. In P& M<br>10 crs. | Agricli<br>Agri-Busi                        | inics and<br>ness centres                               | Loans to f<br>PACS/F     | armers thro'<br>SS/LAMPS        | Loans to<br>onlendin<br>Farmers<br>SHGs | NBFCs for<br>g to indiv.<br>s or their<br>s/JLGs |
|      | No.of<br>Accounts                           | Balance<br>outstanding                                 | No.of<br>Accounts                           | Balance<br>outstanding                                  | No.of<br>Accounts        | Balance<br>outstanding          | No.of<br>Accounts                       | Balance<br>outstanding                           |
| 2008 | 99314                                       | 13993  | 16667                                       | 1248  | 21403                    | 1542                            | 5728                                    | 1038   |
| 2009 | 188656                                      | 21794  | 7266  | 932   | 1970                     | 600                             | 131628                                  | 2628   |
| 2010 | 86452                                       | 28443  | 4922  | 199   | 3934                     | 1294                            | 6239                                    | 5530   |
| 2011 | 80049                                       | 27044  | 21568                                       | 3540  | 6718                     | 880                             | 190388                                  | 6678   |
|      | 1   |  |   |   |                          | 1                               |   |  |

| Year | Loans to NGO<br>lending to ind<br>their SH | 9s/MFIs for on<br>iv. Farmers or<br>Gs/JLGs | Other types of i<br>for agricult<br>activ | direct finance<br>re & allied<br>ies<br>Balance<br>outstanding<br>46737 |  |  |  |
|------|--|---|---|---|--|--|--|
|      | No.of<br>Accounts                          | Balance<br>outstanding                      | No.of<br>Accounts                         | Balance<br>outstanding  |  |  |  |
| 2008 | 16431                                      | 665   | 290671                                    | 46737   |  |  |  |
| 2009 | 435379                                     | 1201  | 324614                                    | 69118   |  |  |  |
| 2010 | 376976                                     | 2957  | 389010                                    | 78504   |  |  |  |
| 2011 | 339347                                     | 1869  | 419769                                    | 62159   |  |  |  |

Source: Various issues of RBI's Statistical Tables Relating to Banks in India.

indirect lendings have remained very erratic in the latest period. (For long time series, see Annexure A).

### Dominance of Urban and Metropolitan Branches in Agricultural Loans Reduced

Yet another healthy feature introduced after the initial flush of enthusiasm in doubling bank credit, has been the reduction in the dominance of urban and metropolitan branches in agricultural credit. As in the case of the moderation introduced in total indirect lendings, there has occurred a distinct moderation in total agricultural lendings after March 2007. Of the total increase of ₹184,553 crore in agricultural credit between March 2000 and March 2007, about 41.3% or ₹76,182 crore had been from urban and metropolitan branches of banks, while rural and semi-urban branches accounted for 58.7% of incremental farm credit during the same period (Table 4.9). Between March 2003 and March 2007, the heyday of the process of doubling, the incremental agricultural credit had formed about 42%

|        |                    |               |            |                 |               |                    |               |             |                 |               | (Amo               | unt in Rupee | s Lakh)         |
|--------|--------------------|---------------|------------|-----------------|---------------|--------------------|---------------|-------------|-----------------|---------------|--------------------|--------------|-----------------|
| Year   |                    | Rural         | +Semi-Urba | an              |               |                    | Urbar         | n+Metropoli | itan            |               |                    | Total        |                 |
|        | No. of<br>Accounts | % to<br>Total | Amount     | y-o-y<br>growth | % to<br>Total | No. of<br>Accounts | % to<br>Total | Amount      | y-o-y<br>growth | % to<br>Total | No. of<br>Accounts | Agriculture  | y-o-y<br>growth |
| Jun-80 | 8157363            | 90.6          | 221122     |                 | 70.2          | 851306             | 9.4           | 94082       |                 | 29.8          | 9008669            | 315204       |                 |
| Jun-81 | 9495248            | 89.5          | 287730     | 30.1            | 69.2          | 1116449            | 10.5          | 128292      | 36.4            | 30.8          | 10611697           | 416022       | 32.0            |
| Jun-82 | 10877442           | 91.5          | 364218     | 26.6            | 71.8          | 1004836            | 8.5           | 143376      | 11.8            | 28.2          | 11882278           | 507594       | 22.0            |
| Jun-83 | 11474361           | 89.2          | 403303     | 10.7            | 69.7          | 1395761            | 10.8          | 175296      | 22.3            | 30.3          | 12870122           | 578599       | 14.0            |
| Jun-84 | 13270297           | 90.8          | 567382     | 40.7            | 74.1          | 1345241            | 9.2           | 198095      | 13.0            | 25.9          | 14615538           | 765477       | 32.3            |
| Jun-85 | 15122289           | 90.9          | 683213     | 20.4            | 77.5          | 1505955            | 9.1           | 198811      | 0.4             | 22.5          | 16628244           | 882024       | 15.2            |
| Jun-86 | 17306931           | 91.2          | 761234     | 11.4            | 77.9          | 1670303            | 8.8           | 215795      | 8.5             | 22.1          | 18977234           | 977029       | 10.8            |
| Jun-87 | 18994650           | 91.3          | 857375     | 12.6            | 77.8          | 1799791            | 8.7           | 244498      | 13.3            | 22.2          | 20794441           | 1101873      | 12.8            |
| Jun-88 | 20554993           | 91.8          | 991532     | 15.6            | 79.2          | 1831617            | 8.2           | 260128      | 6.4             | 20.8          | 22386610           | 1251660      | 13.6            |
| Jun-89 | 21770675           | 92.4          | 1209812    | 22.0            | 79.2          | 1801217            | 7.6           | 316769      | 21.8            | 20.8          | 23571892           | 1526581      | 22.0            |
| Mar-90 | 22738331           | 92.7          | 1414963    | 17.0            | 85.1          | 1782264            | 7.3           | 247645      | -21.8           | 14.9          | 24520595           | 1662608      | 8.9             |
| Mar-91 | 25323737           | 92.9          | 1560621    | 10.3            | 84.0          | 1933356            | 7.1           | 296719      | 19.8            | 16.0          | 27257093           | 1857340      | 11.7            |
| Mar-92 | 25946430           | 93.5          | 1721868    | 10.3            | 85.1          | 1790288            | 6.5           | 301896      | 1.7             | 14.9          | 27736718           | 2023764      | 9.0             |
| Mar-93 | 24687413           | 94.2          | 1852577    | 7.6             | 84.0          | 1529374            | 5.8           | 353444      | 17.1            | 16.0          | 26216787           | 2206021      | 9.0             |
| Mar-94 | 24177377           | 94.7          | 1908658    | 3.0             | 83.4          | 1357755            | 5.3           | 378630      | 7.1             | 16.6          | 25535132           | 2287288      | 3.7             |
| Mar-95 | 23302918           | 93.9          | 2088243    | 9.4             | 83.7          | 1511081            | 6.1           | 406559      | 7.4             | 16.3          | 24813999           | 2494802      | 9.1             |
| Mar-96 | 22723665           | 93.9          | 2334249    | 11.8            | 81.0          | 1464908            | 6.1           | 546646      | 34.5            | 19.0          | 24188573           | 2880895      | 15.5            |
| Mar-97 | 21188389           | 94.1          | 2519416    | 7.9             | 79.6          | 1335975            | 5.9           | 643999      | 17.8            | 20.4          | 22524364           | 3163415      | 9.8             |
| Mar-98 | 20513822           | 94.4          | 2825698    | 12.2            | 80.1          | 1206233            | 5.6           | 700554      | 8.8             | 19.9          | 21720055           | 3526252      | 11.5            |
| Mar-99 | 18782640           | 94.9          | 3182862    | 12.6            | 77.8          | 1005745            | 5.1           | 906063      | 29.3            | 22.2          | 19788385           | 4088925      | 16.0            |
| Mar-00 | 19475312           | 94.8          | 3610965    | 13.5            | 79.1          | 1057579            | 5.2           | 952862      | 5.2             | 20.9          | 20532891           | 4563827      | 11.6            |
| Mar-01 | 18643228           | 94.0          | 4013929    | 11.2            | 77.6          | 1200061            | 6.0           | 1159106     | 21.6            | 22.4          | 19843289           | 5173035      | 13.3            |
| Mar-02 | 19343338           | 95.0          | 4649651    | 15.8            | 72.6          | 1007846            | 5.0           | 1751204     | 51.1            | 27.4          | 20351184           | 6400855      | 23.7            |
| Mar-03 | 19837120           | 95.2          | 5522910    | 18.8            | 72.7          | 1003314            | 4.8           | 2070612     | 18.2            | 27.3          | 20840434           | 7593522      | 18.6            |
| Mar-04 | 20173953           | 94.7          | 6362353    | 15.2            | 66.1          | 1130215            | 5.3           | 3262150     | 57.5            | 33.9          | 21304168           | 9624503      | 26.7            |
| Mar-05 | 25209573           | 94.6          | 8622419    | 35.5            | 69.3          | 1446735            | 5.4           | 3816069     | 17.0            | 30.7          | 26656308           | 12438488     | 29.2            |
| Mar-06 | 26891025           | 92.5          | 10778710   | 25.0            | 62.4          | 2177088            | 7.5           | 6489697     | 70.1            | 37.6          | 29068113           | 17268407     | 38.8            |
| Mar-07 | 30677507           | 92.4          | 14448085   | 34.0            | 62.8          | 2539060            | 7.6           | 8571023     | 32.1            | 37.2          | 33216567           | 23019108     | 33.3            |
| Mar-08 | 34736944           | 90.9          | 18079774   | 25.1            | 66.0          | 3468234            | 9.1           | 9334338     | 8.9             | 34.0          | 38205178           | 27414112     | 19.1            |
| Mar-09 | 34379875           | 86.0          | 20596377   | 13.9            | 66.6          | 5600619            | 14.0          | 10350566    | 10.9            | 33.4          | 39980494           | 30946943     | 12.9            |
| Mar-10 | 38885483           | 90.9          | 25884609   | 25.7            | 66.3          | 3884346            | 9.1           | 13145221    | 27.0            | 33.7          | 42769829           | 39029830     | 26.1            |
| Mar-11 | 42108392           | 90.3          | 30830021   | 19.1            | 66.9          | 4530709            | 9.7           | 15272167    | 16.2            | 33.1          | 46639101           | 46102188     | 18.1            |

#### Table 4.9: Population Group-wise Agriculture Credit of Scheduled Commercial Banks in India

From June 1980 to June 1983 classification is based on 1971 Census. From June 1984 to March 1994 classification is based on 1981 Census.

From March 1995 to March 2005 classification of centres is based on 1991 Census data. From March 2006 classification is based on 2001 Census.

Source: As in Table 4.5.

in respect of urban and metropolitan branches. As a result, the average share of these latter branches in total agricultural credit had shot up from 21% in March 2000 to a peak 37 or 38% in 2006 and 2007. But, thereafter, as in the case of indirect credit, the share of urban and metropolitan branches has slided and has come down to 33% by March 2011. Correspondingly, the rural and semi-urban branches, which had accounted for about 85% of total farm credit outstanding in the early 1990s and which had suffered an erosion and experienced the lowest share of 62% in March 2007, began to increase their share thereafter and have touched 67% in March 2011 (Table 4.9).

It must be noted here that the above three aspects of agricultural lendnigs, which reveal a qualitative change in farm credit dispensation, began somewhat before the policy of doubling of bank credit began to be implemented. With rapid diversification in agriculture, the character of agriculture itself may have undergone a change. And, once the banks began to expand their credit base after a long period of lull and low profitability, they turned towards indirect lendings, agricultural lendings on the periphery of urban and metropolitan areas and relatively large account holders. The process of doubling of credit vastly intensified these tendencies.

### Phenomenal Increases in Large-Size Loans

A distinct feature noticed after the initiation of financial sector reforms in the early 1990s and until the beginning of a movement for financial inclusion in the early part of the current century, had been the stagnated or even absolute declines in many years, in the aggregate loan accounts of scheduled commercial banks. This was the period when there were sizeable increases in loans outstanding against agriculture, there were large increases in average loans per account and impliedly there were also large increases in big-size loans.

With the initiation of the policy of doubling of bank credit, the number of farm loan accounts has increased but interestingly the phenomenon of a rising proportion of big-size bank loans, has also persisted. We have presented a special review of the loss of momentum in the distribution of bank credit in favour of small borrowers and other vulnerable groups. The obverse of this phenomenon is the shifting by banks of their attention in favour of bigsize borrowers. The size distribution of all agricultural loans of scheduled commercial banks for about 16 years from March 1995 to March 2011 is portrayed at length in Table 4.10. This set of detailed data provides many a revelation concerning growing inequality in the distribution of farm loans.

| Table 4.10: Size-v               | wise Dist         | ributio              | n of Outs             | tandin               | g Credit          | of Sche              | eduled Co             | mmerc                | ial Banl          | ks to A              | <b>griculture</b><br>ount in rupee | s lakh)              |
|----------------------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|------------------------------------|----------------------|
| Credit Limit Range               |                   | Agric                | ulture                |                      |                   | Direct               | Finance               |                      |                   | Indired              | t Finance                          |                      |
|                                  | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding              | Per cent<br>to Total |
|                                  |                   |                      |                       | -                    |                   | Maı                  | 11                    |                      |                   |                      | -                                  |                      |
| ₹25,000 and Less                 | 16817606          | 36.1                 | 2660915               | 5.8                  | 15975401          | 36.0                 | 2515173               | 6.7                  | 842205            | 36.6                 | 145741                             | 1.8                  |
| Above ₹25,000 and upto ₹2 Lakh   | 25939516          | 55.6                 | 16405265              | 35.6                 | 24711096          | 55.7                 | 15610804              | 41.3                 | 1228420           | 53.5                 | 794461                             | 9.6                  |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 3681120           | 7.9                  | 11323290              | 24.6                 | 3489475           | 7.9                  | 10693463              | 28.3                 | 191645            | 8.3                  | 629826                             | 7.6                  |
| Above ₹10 Lakh & Upto ₹1 Crore   | 183643            | 0.4                  | 3426717               | 7.4                  | 154083            | 0.3                  | 2696774               | 7.1                  | 29560             | 1.3                  | 729943                             | 8.8                  |
| Above ₹1 Crore & Upto ₹10 Crore  | 14990             | 0.0                  | 3297246               | 7.2                  | 9683              | 0.0                  | 2152137               | 5.7                  | 5307              | 0.2                  | 1145109                            | 13.8                 |
| Above ₹10 Crore & Upto ₹25 Crore | 1185              | 0.0                  | 1380635               | 3.0                  | 808               | 0.0                  | 925886                | 2.4                  | 376               | 0.0                  | 454749                             | 5.5                  |
| Above ₹25 Crore                  | 1041              | 0.0                  | 7608121               | 16.5                 | 572               | 0.0                  | 3204939               | 8.5                  | 469               | 0.0                  | 4403182                            | 53.0                 |
| Total                            | 46639101          | 100.0                | 46102189              | 100.0                | 44341119          | 100.0                | 37799177              | 100.0                | 2297982           | 100.0                | 8303011                            | 100.0                |
|                                  |                   |                      |                       |                      |                   | Maı                  | -10                   |                      |                   |                      |                                    |                      |
| ₹25,000 and Less                 | 17101401          | 40.0                 | 2511908               | 6.4                  | 16391193          | 40.0                 | 2407847               | 8.1                  | 710208            | 40.2                 | 104060                             | 1.1                  |
| Above ₹25,000 and upto ₹2 Lakh   | 22588025          | 52.8                 | 13855594              | 35.5                 | 21734087          | 53.0                 | 13324192              | 44.9                 | 853938            | 48.3                 | 531402                             | 5.7                  |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 2917150           | 6.8                  | 8971107               | 23.0                 | 2756146           | 6.7                  | 8431312               | 28.4                 | 161004            | 9.1                  | 539794                             | 5.8                  |
| Above ₹10 Lakh & Upto ₹1 Crore   | 149843            | 0.4                  | 2796798               | 7.2                  | 113409            | 0.3                  | 1851013               | 6.2                  | 36434             | 2.1                  | 945786                             | 10.1                 |
| Above ₹1 Crore & Upto ₹10 Crore  | 11669             | 0.0                  | 2549132               | 6.5                  | 6076              | 0.0                  | 1302259               | 4.4                  | 5593              | 0.3                  | 1246872                            | 13.3                 |
| Above ₹10 Crore & Upto ₹25 Crore | 839               | 0.0                  | 1094011               | 2.8                  | 421               | 0.0                  | 563345                | 1.9                  | 418               | 0.0                  | 530666                             | 5.7                  |
| Above ₹25 Crore                  | 902               | 0.0                  | 7251281               | 18.6                 | 305               | 0.0                  | 1804989               | 6.1                  | 597               | 0.0                  | 5446292                            | 58.3                 |
| Total                            | 42769829          | 100.0                | 39029831              | 100.0                | 41001637          | 100.0                | 29684957              | 100.0                | 1768192           | 100.0                | 9344872                            | 100.0                |
|                                  |                   |                      |                       |                      |                   | Maı                  | -00                   |                      |                   |                      |                                    |                      |
| ₹25,000 and Less                 | 18806772          | 47.0                 | 2468083               | 8.0                  | 18550972          | 47.3                 | 2432361               | 10.2                 | 255800            | 35.3                 | 35722                              | 0.5                  |
| Above ₹25,000 and upto ₹2 Lakh   | 18808645          | 47.0                 | 11233558              | 36.3                 | 18496975          | 47.1                 | 11013098              | 46.1                 | 311670            | 43.0                 | 220460                             | 3.1                  |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 2259963           | 5.7                  | 7005742               | 22.6                 | 2131352           | 5.4                  | 6574897               | 27.5                 | 128611            | 17.8                 | 430845                             | 6.1                  |
| Above ₹10 Lakh & Upto ₹1 Crore   | 94451             | 0.2                  | 1975637               | 6.4                  | 71392             | 0.2                  | 1395206               | 5.8                  | 23059             | 3.2                  | 580431                             | 8.2                  |
| Above ₹1 Crore & Upto ₹10 Crore  | 9314              | 0.0                  | 1958150               | 6.3                  | 5108              | 0.0                  | 1020661               | 4.3                  | 4206              | 0.6                  | 937489                             | 13.2                 |
| Above ₹10 Crore & Upto ₹25 Crore | 664               | 0.0                  | 826063                | 2.7                  | 309               | 0.0                  | 366002                | 1.5                  | 355               | 0.0                  | 460061                             | 6.5                  |
| Above ₹25 Crore                  | 685               | 0.0                  | 5479713               | 17.7                 | 185               | 0.0                  | 1068056               | 4.5                  | 500               | 0.1                  | 4411657                            | 62.3                 |
| Total                            | 39980494          | 100.0                | 30946946              | 100.0                | 39256293          | 100.0                | 23870281              | 100.0                | 724201            | 100.0                | 7076665                            | 100.0                |

| Table 4.10: Size-wise            | Distribu          | ttion of             | Outstand              | ling Cr              | edit of S         | chedul               | ed Comme              | ercial B             | anks to           | Agricu               | <b>ilture</b> ( <i>Cor</i><br>ount in rupee | t <i>td.)</i><br>s lakh) |
|----------------------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|---|--------------------------|
| Credit Limit Range               |                   | Agric                | culture               |                      |                   | Direct               | Finance               |                      |                   | Indired              | t Finance                                   |                          |
|                                  | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding                       | Per cent<br>to Total     |
|                                  | _                 |                      |                       |                      |                   | Maı                  | -08                   |                      |                   |                      |   |                          |
| ₹25,000 and Less                 | 19620432          | 51.4                 | 2798726               | 10.2                 | 19361491          | 51.6                 | 2764014               | 13.0                 | 258941            | 37.6                 | 34712                                       | 0.6                      |
| Above ₹25,000 and upto ₹2 Lakh   | 16588328          | 43.4                 | 9535106               | 34.8                 | 16300824          | 43.4                 | 9349761               | 44.0                 | 287504            | 41.7                 | 185345                                      | 3.0                      |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1896225           | 5.0                  | 6056027               | 22.1                 | 1788811           | 4.8                  | 5673722               | 26.7                 | 107414            | 15.6                 | 382305                                      | 6.2                      |
| Above ₹10 Lakh & Upto ₹1 Crore   | 89773             | 0.2                  | 1936879               | 7.1                  | 60013             | 0.2                  | 1241077               | 5.8                  | 29760             | 4.3                  | 695802                                      | 11.3                     |
| Above ₹1 Crore & Upto ₹10 Crore  | 9135              | 0.0                  | 2052388               | 7.5                  | 4722              | 0.0                  | 1055597               | 5.0                  | 4413              | 0.6                  | 996791                                      | 16.2                     |
| Above ₹10 Crore & Upto ₹25 Crore | 678               | 0.0                  | 897742                | 3.3                  | 303               | 0.0                  | 375712                | 1.8                  | 375               | 0.1                  | 522030                                      | 8.5                      |
| Above ₹25 Crore                  | 607               | 0.0                  | 4137245               | 15.1                 | 166               | 0.0                  | 796831                | 3.7                  | 441               | 0.1                  | 3340414                                     | 54.3                     |
| Total                            | 38205178          | 100.0                | 27414113              | 100.0                | 37516330          | 100.0                | 21256714              | 100.0                | 688848            | 100.0                | 6157399                                     | 100.0                    |
|                                  |                   |                      |                       |                      |                   | Maı                  | r-07                  |                      |                   |                      |   |                          |
| ₹25,000 and Less                 | 18577402          | 55.9                 | 2511559               | 10.9                 | 18186021          | 56.0                 | 2459245               | 14.3                 | 391381            | 53.3                 | 52314                                       | 0.9                      |
| Above ₹25,000 and upto ₹2 Lakh   | 13000708          | 39.1                 | 7292421               | 31.7                 | 12774916          | 39.3                 | 7160703               | 41.8                 | 225792            | 30.8                 | 131718                                      | 2.2                      |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1563267           | 4.7                  | 4769687               | 20.7                 | 1474055           | 4.5                  | 4463559               | 26.0                 | 89212             | 12.2                 | 306128                                      | 5.2                      |
| Above ₹10 Lakh & Upto ₹1 Crore   | 66378             | 0.2                  | 1487350               | 6.5                  | 43923             | 0.1                  | 897559                | 5.2                  | 22455             | 3.1                  | 589791                                      | 10.0                     |
| Above ₹1 Crore & Upto ₹10 Crore  | 7439              | 0.0                  | 1687794               | 7.3                  | 3404              | 0.0                  | 798164                | 4.7                  | 4035              | 0.5                  | 889630                                      | 15.2                     |
| Above ₹10 Crore & Upto ₹25 Crore | 728               | 0.0                  | 901344                | 3.9                  | 357               | 0.0                  | 441052                | 2.6                  | 371               | 0.1                  | 460292                                      | 7.8                      |
| Above ₹25 Crore                  | 645               | 0.0                  | 4368956               | 19.0                 | 200               | 0.0                  | 929403                | 5.4                  | 445               | 0.1                  | 3439553                                     | 58.6                     |
| Total                            | 33216567          | 100                  | 23019108              | 100                  | 32482876          | 100                  | 17149683              | 100                  | 733691            | 100                  | 5869425                                     | 100                      |
|                                  |                   |                      |                       |                      |                   | Maı                  | r-06                  |                      |                   |                      |   |                          |
| ₹25,000 and Less                 | 17802496          | 61.2                 | 2297948               | 13.3                 | 17422090          | 61.3                 | 2252602               | 18.1                 | 380406            | 58.5                 | 45346                                       | 0.9                      |
| Above ₹25,000 and upto ₹2 Lakh   | 10052949          | 34.6                 | 5424408               | 31.4                 | 9865661           | 34.7                 | 5318783               | 42.7                 | 187288            | 28.8                 | 105625                                      | 2.2                      |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1159382           | 4.0                  | 3398230               | 19.7                 | 1097417           | 3.9                  | 3173862               | 25.5                 | 61965             | 9.5                  | 224368                                      | 4.7                      |
| Above ₹10 Lakh & Upto ₹1 Crore   | 46047             | 0.2                  | 1050643               | 6.1                  | 30571             | 0.1                  | 595630                | 4.8                  | 15476             | 2.4                  | 455013                                      | 9.5                      |
| Above ₹1 Crore & Upto ₹10 Crore  | 6215              | 0.0                  | 1460591               | 8.5                  | 2166              | 0.0                  | 511722                | 4.1                  | 4049              | 0.6                  | 948869                                      | 19.7                     |
| Above ₹10 Crore & Upto ₹25 Crore | 592               | 0.0                  | 738410                | 4.3                  | 215               | 0.0                  | 278078                | 2.2                  | 377               | 0.1                  | 460332                                      | 9.6                      |
| Above ₹25 Crore                  | 432               | 0.0                  | 2898179               | 16.8                 | 73                | 0.0                  | 325618                | 2.6                  | 359               | 0.1                  | 2572561                                     | 53.5                     |
| Total                            | 29068113          | 100                  | 17268409              | 100                  | 28418193          | 100                  | 12456295              | 100                  | 649920            | 100                  | 4812114                                     | 100                      |

| Table 4.10: Size-wise            | Distribu          | tion of              | Outstand              | ling Cr              | edit of So        | chedul               | ed Comme              | ercial B             | anks to           | Agricu               | <b>ilture</b> ( <i>Cor</i><br>ount in rupee | <i>utd.)</i><br>s lakh) |
|----------------------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|---|-------------------------|
| Credit Limit Range               |                   | Agric                | ulture                |                      |                   | Direct               | Finance               |                      |                   | Indirec              | t Finance                                   |                         |
|                                  | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding                       | Per cent<br>to Total    |
|                                  | _                 |                      |                       |                      |                   | Maı                  | -05                   |                      |                   |                      | -   |                         |
| ₹25,000 and Less                 | 17751065          | 66.6                 | 2211547               | 17.8                 | 17339500          | 66.7                 | 2164927               | 22.9                 | 411565            | 63.7                 | 46620                                       | 1.6                     |
| Above ₹25,000 and upto ₹2 Lakh   | 8089462           | 30.3                 | 4236688               | 34.1                 | 7926635           | 30.5                 | 4143629               | 43.8                 | 162827            | 25.2                 | 93059                                       | 3.1                     |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 776512            | 2.9                  | 2225379               | 17.9                 | 721345            | 2.8                  | 2022442               | 21.4                 | 55167             | 8.5                  | 202937                                      | 6.8                     |
| Above ₹10 Lakh & Upto ₹1 Crore   | 34212             | 0.1                  | 791637                | 6.4                  | 20994             | 0.1                  | 422205                | 4.5                  | 13218             | 2.0                  | 369432                                      | 12.4                    |
| Above ₹1 Crore & Upto ₹10 Crore  | 4491              | 0.0                  | 998684                | 8.0                  | 1744              | 0.0                  | 386881                | 4.1                  | 2747              | 0.4                  | 611803                                      | 20.6                    |
| Above ₹10 Crore & Upto ₹25 Crore | 318               | 0.0                  | 411633                | 3.3                  | 112               | 0.0                  | 135789                | 1.4                  | 206               | 0.0                  | 275844                                      | 9.3                     |
| Above ₹25 Crore                  | 248               | 0.0                  | 1562917               | 12.6                 | 50                | 0.0                  | 187663                | 2.0                  | 198               | 0.0                  | 1375254                                     | 46.2                    |
| Total                            | 26656308          | 100                  | 12438485              | 100                  | 26010380          | 100                  | 9463536               | 100                  | 645928            | 100                  | 2974949                                     | 100                     |
|                                  |                   |                      |                       |                      |                   | Maı                  | -04                   |                      |                   |                      |   |                         |
| ₹25,000 and Less                 | 15123748          | 71.0                 | 1804078               | 18.7                 | 14744306          | 71.2                 | 1764022               | 25.2                 | 379442            | 64.9                 | 40056                                       | 1.5                     |
| Above ₹25,000 and upto ₹2 Lakh   | 5534822           | 26.0                 | 2935315               | 30.5                 | 5390548           | 26.0                 | 2852100               | 40.7                 | 144274            | 24.7                 | 83215                                       | 3.2                     |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 613081            | 2.9                  | 1696685               | 17.6                 | 567321            | 2.7                  | 1529906               | 21.8                 | 45760             | 7.8                  | 166779                                      | 6.4                     |
| Above ₹10 Lakh & Upto ₹1 Crore   | 27865             | 0.1                  | 664576                | 6.9                  | 16426             | 0.1                  | 323126                | 4.6                  | 11439             | 2.0                  | 341450                                      | 13.1                    |
| Above ₹1 Crore & Upto ₹10 Crore  | 4086              | 0.0                  | 918270                | 9.5                  | 1214              | 0.0                  | 266288                | 3.8                  | 2872              | 0.5                  | 651982                                      | 24.9                    |
| Above ₹10 Crore & Upto ₹25 Crore | 347               | 0.0                  | 462122                | 4.8                  | 91                | 0.0                  | 108486                | 1.5                  | 256               | 0.0                  | 353636                                      | 13.5                    |
| Above ₹25 Crore                  | 219               | 0.0                  | 1143456               | 11.9                 | 48                | 0.0                  | 165944                | 2.4                  | 171               | 0.0                  | 977512                                      | 37.4                    |
| Total                            | 21304168          | 100                  | 9624502               | 100                  | 20719954          | 100                  | 7009872               | 100                  | 584214            | 100                  | 2614630                                     | 100                     |
|                                  |                   |                      |                       |                      |                   | Maı                  | -03                   |                      |                   |                      |   |                         |
| ₹25,000 and Less                 | 15821026          | 75.9                 | 1791029               | 23.6                 | 15338568          | 76.0                 | 1743402               | 29.5                 | 482458            | 74.8                 | 47627                                       | 2.8                     |
| Above ₹25,000 and upto ₹2 Lakh   | 4618296           | 22.2                 | 2608829               | 34.4                 | 4512557           | 22.3                 | 2542869               | 43.1                 | 105739            | 16.4                 | 65960                                       | 3.9                     |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 371455            | 1.8                  | 1063881               | 14.0                 | 324743            | 1.6                  | 881579                | 14.9                 | 46712             | 7.2                  | 182302                                      | 10.8                    |
| Above ₹10 Lakh & Upto ₹1 Crore   | 25666             | 0.1                  | 478754                | 6.3                  | 17160             | 0.1                  | 281336                | 4.8                  | 8506              | 1.3                  | 197418                                      | 11.7                    |
| Above ₹1 Crore & Upto ₹10 Crore  | 3081              | 0.0                  | 560461                | 7.4                  | 1794              | 0.0                  | 236480                | 4.0                  | 1287              | 0.2                  | 323981                                      | 19.2                    |
| Above ₹10 Crore & Upto ₹25 Crore | 628               | 0.0                  | 303501                | 4.0                  | 472               | 0.0                  | 105735                | 1.8                  | 156               | 0.0                  | 197766                                      | 11.7                    |
| Above ₹25 Crore                  | 282               | 0.0                  | 787069                | 10.4                 | 170               | 0.0                  | 114357                | 1.9                  | 112               | 0.0                  | 672712                                      | 39.9                    |
| Total                            | 20840434          | 100                  | 7593524               | 100                  | 20195464          | 100                  | 5905758               | 100                  | 644970            | 100                  | 1687766                                     | 100                     |

| Table 4.10: Size-wise            | Distribu          | tion of              | Outstand              | ing Cre              | dit of Sc         | chedule              | d Comme               | rcial B              | anks to           | Agricu<br>(Ame       | <b>lture</b> (Con<br>ount in rupee | c <i>ld.)</i><br>s lakh) |
|----------------------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|-----------------------|----------------------|-------------------|----------------------|------------------------------------|--------------------------|
| Credit Limit Range               |                   | Agric                | sulture               |                      |                   | Direct               | Finance               |                      |                   | Indirec              | t Finance                          |                          |
|                                  | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding | Per cent<br>to Total | No of<br>Accounts | Per cent<br>to Total | Amount<br>Outstanding              | Per cent<br>to Total     |
|                                  |                   |                      |                       |                      |                   | Mar-                 | 2000                  |                      |                   |                      |                                    |                          |
| ₹25,000 and Less                 | 17532985          | 85.4                 | 1606168               | 35.2                 | 17305978          | 85.6                 | 1586528               | 41.1                 | 227007            | 71.3                 | 19640                              | 2.8                      |
| Above ₹25,000 and upto ₹2 Lakh   | 2786916           | 13.6                 | 1479265               | 32.4                 | 2714085           | 13.4                 | 1442747               | 37.4                 | 72831             | 22.9                 | 36518                              | 5.2                      |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 198109            | 1.0                  | 533982                | 11.7                 | 187287            | 0.9                  | 494595                | 12.8                 | 10822             | 3.4                  | 39387                              | 5.6                      |
| Above ₹10 Lakh & Upto ₹1 Crore   | 13503             | 0.1                  | 303409                | 6.6                  | 6445              | 0.0                  | 149903                | 3.9                  | 7058              | 2.2                  | 153506                             | 21.7                     |
| Above ₹1 Crore & Upto ₹10 Crore  | 1266              | 0.0                  | 303612                | 6.7                  | 536               | 0.0                  | 120378                | 3.1                  | 730               | 0.2                  | 183234                             | 25.9                     |
| Above ₹10 Crore & Upto ₹25 Crore | 67                | 0.0                  | 77763                 | 1.7                  | 13                | 0.0                  | 17066                 | 0.4                  | 54                | 0.0                  | 60697                              | 8.6                      |
| Above ₹25 Crore                  | 45                | 0.0                  | 259627                | 5.7                  | 9                 | 0.0                  | 44862                 | 1.2                  | 39                | 0.0                  | 214765                             | 30.3                     |
| Total                            | 20532891          | 100                  | 4563826               | 100                  | 20214350          | 100                  | 3856079               | 100                  | 318541            | 100                  | 707747                             | 100                      |
|                                  |                   |                      |                       |                      |                   | Maı                  | -95                   |                      |                   |                      |                                    |                          |
| ₹25,000 and Less                 | 23835882          | 96.1                 | 1298259               | 52.0                 | 23494551          | 96.1                 | 1274018               | 59.5                 | 341331            | 90.7                 | 24241                              | 6.9                      |
| Above ₹25,000 and upto ₹2 Lakh   | 929666            | 3.7                  | 649739                | 26.0                 | 907260            | 3.7                  | 633944                | 29.6                 | 22406             | 6.0                  | 15795                              | 4.5                      |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 38818             | 0.2                  | 128244                | 5.1                  | 32529             | 0.1                  | 97121                 | 4.5                  | 6289              | 1.7                  | 31123                              | 8.8                      |
| Above ₹10 Lakh & Upto ₹1 Crore   | 8905              | 0.0                  | 190299                | 7.6                  | 3159              | 0.0                  | 76822                 | 3.6                  | 5746              | 1.5                  | 113477                             | 32.2                     |
| Above ₹1 Crore & Upto ₹10 Crore  | 688               | 0.0                  | 139916                | 5.6                  | 274               | 0.0                  | 49944                 | 2.3                  | 414               | 0.1                  | 89972                              | 25.5                     |
| Above ₹10 Crore                  | 40                | 0.0                  | 88343                 | 3.5                  | 7                 | 0.0                  | 10201                 | 0.5                  | 33                | 0.0                  | 78142                              | 22.2                     |
| Total                            | 24813999          | 100                  | 2494800               | 100                  | 24437780          | 100                  | 2142050               | 100                  | 376219            | 100                  | 352750                             | 100                      |
| Source: RBI, Banking Statistic   | cs: Basic St      | atistical F          | deturns of Sc         | heduled (            | Commercia         | l Banks i            | n India, Mar          | ch 2011 (            | Vol.40) ar        | ıd earlier           | issues                             |                          |

| Table 4.  | <b>11: A Summary</b> (As Percentage of            | <b>of Size-Distribut</b><br>Total Direct Finar | <b>ion of Agricultur</b><br>nce for Agricultur | <b>al Credit</b><br>e) |  |  |  |  |  |
|---|---|--|--|------------------------|--|--|--|--|--|
| Year/Range  | ₹25,000 & Less                                    | Above ₹25,000 &<br>upto ₹2 lakh                | ₹2 lakh and less                               | Above ₹2 lakh          |  |  |  |  |  |
| (1)   | (2)   | (3)  | (4)=(2+3)                                      | (5)                    |  |  |  |  |  |
| March 2011  | 6.7   | 41.3   | 48.0   | 52.0                   |  |  |  |  |  |
| March 2010  | 8.1   | 44.9   | 53.0   | 47.0                   |  |  |  |  |  |
| March 2009  | 10.7  | 46.1   | 56.8   | 43.2                   |  |  |  |  |  |
| March 2008  | 13.0  | 44.0   | 57.0   | 43.0                   |  |  |  |  |  |
| March 2007 14.3 41.8 56.1 43.9  |   |  |  |                        |  |  |  |  |  |
| March 2007         14.3         41.8         56.1         43.9           March 2006         18.1         42.7         60.8         39.2 |   |  |  |                        |  |  |  |  |  |
| March 2005  | 22.9  | 43.8   | 66.7   | 33.3                   |  |  |  |  |  |
| March 2004  | 2.52  | 40.7   | 6.59   | 34.1                   |  |  |  |  |  |
| March 2002  | 34.3  | 42.7   | 77.0   | 23.0                   |  |  |  |  |  |
| March 1997  | 53.9  | 29.4   | 83.3   | 16.7                   |  |  |  |  |  |
| March 1992  | 61.3  | 28.4   | 89.7   | 10.3                   |  |  |  |  |  |
| Source: RBI, Bank<br>March 2011 (Vol. 40  | ing Statistics: Basic<br>0) and earlier issues. S | Statistical Returns oj<br>See also Annexure B. | f Scheduled Commer                             | cial Banks in India,   |  |  |  |  |  |

Table 4.11 provides a summary of the evolution of changes over the period covered. As may be seen therein, the percentage share of loan accounts above  $\overline{\mathbf{x}}2$  lakh has consistently risen from a low of 10.3% in March 1992 to 34.1% in March 2004. This change had been very rapid in the 1990s. Interestingly, the period since doubling of bank credit, which has seen an expansion in the number of loan accounts, has also experienced an equally rapid jump in the share of large size loans deterioration in the distribution of agricultural credit. The proportion of loan accounts with limit of  $\overline{\mathbf{x}}2$  lakh and above has further shot up from 34,1% in March 2004 to 52.0% in March 2011.

The recent period seems to have transformed the banks – farmer relationship beyond recognition. Between March 2004 and March 2011, the number of agricultural loan account holders having credit limits of ₹1 crore and above has increased near eight fold from 4,652 to 17,216; their loan amounts have likewise risen from ₹25,238 crore to ₹122,860 crore.

#### C. Bank Credit and Land Size

An important aspect of public policy has been to goad banks to provide special focus on small and marginal farmers in their credit delivery programmes. As explained in a subsequent section, such vulnerable sections of farmers, along with agricultural labourers, are covered under 'weaker sections' for which there is a separate target of 10% of net bank credit. Besides, there were instructions issued in October 2004 after accepting V.S. Vyas committee recommendations, that banks should endeavour to increase their disbursements to marginal and small farmers; subsequently, this requirement was quantified at 40% of their direct advances under special agricultural credit plans (SACPs) to be achieved by March 2007. Again, recently, when the special "doubling" programme was announced in June 2004, the Government insisted on 50% of the additional loans being earmarked for small and marginal farmers. Despite these repeated emphasis in policy, the banks adopted a lukewarm attitude insofar as their lendings to small and marginal farmers were concerned. This has happened even after sizeable increases have occurred in the share of marginal farmers in total area operated in recent decades. Besides, as the following results suggest, the distributions of commercial bank credit disbursements by land size have also not been steady; rather they have been widely fluctuating.

Data collated and released by the RBI on the distribution of bank loans by land size relate to disbursements (Table 4.12) and outstandings (Table 4.13). There are only marginal differences in the two distributions. Broadly, both shows gradual increases in the shares of small and marginal farmers during the 1980s, declines in the 1990s and some arresting of the falling trend after the doubling of bank credit phase began in 2004-05. Some beneficial effects were in fact seen in the early part of the current century.

Thus, the share of marginal farmers (up to 2.5 acres) in credit disbursements rose gradually from 25% in 1980-81 to 30% in 1990-91 but declined thereafter to the lowest level of 22.1% in 2002-03. Similarly, the share of small farmers (2.5 acres to 5.00 acres) improved from 17% in 1980-81 to 26% in 1993-94 but fluctuated thereafter and declined to 23% in 2003-04. In both the cases, the post-doubling phase has seen the share ruling at a higher plateau of about 25 to 27%. The share of cultivators with land holdings above 5 acres experienced counter to the above trends. In the latest phase, the decline has been rather sharp from about 52% in 2003-04 to 46% in 2009-10, the latest year for which the data are available.

Another feature of growing unequal distribution is revealed in Charts 4.7 and 4.8. These show how average loan amounts per loan account have been rapidly increasing after the 1990s in respect of large landholders as compared with the relatively moderate increases for the small farmers and more so, for the smallest size groups of marginal farmers. Increases in average loan amounts per account in respect of the large size groups have been much more sharp in disbursements (Chart 4.7) as compared with outstandings (Table 4.13).

|              |  |          |             |           |                       |         |             |           | (Number of            | accounts | s in thousa | nds; An | iount in Rupe         | es crore) |
|--------------|--|----------|-------------|-----------|-----------------------|---------|-------------|-----------|-----------------------|----------|-------------|---------|-----------------------|-----------|
| Year         | D  | p to 2.5 | 5 acres     |           | Above 2               | .5 acre | s to 5 acr  | es        | P                     | Above 5  | acres       |         | TOTA                  | Т         |
| (end-June    | <ul> <li>Number of<br/>Accounts</li> </ul> |          | Amount      |           | Number of<br>Accounts |         | Amount      |           | Number of<br>Accounts |          | Amount      |         | Number of<br>Accounts | Amount    |
| 1            | 2  |          | 3           |           | 4                     |         | 2           |           | 9                     |          | 7           |         | 8                     | 6         |
| 1980-81*     | 1587                                       | (51.7)   | 252         | (24.9)    | 693                   | (22.6)  | 168         | (16.6)    | 290                   | (25.7)   | 594         | (58.5)  | 3070                  | 1014      |
| 1981-82*     | 682  | (50.6)   | 134         | (27.8)    | 332                   | (24.6)  | 100         | (20.7)    | 335                   | (24.8)   | 249         | (51.6)  | 1349                  | 484       |
| 1982-83*     | 1304                                       | (50.7)   | 290         | (29.7)    | 652                   | (25.4)  | 211         | (21.6)    | 616                   | (23.9)   | 476         | (48.7)  | 2571                  | 977       |
| 1983-84      | 1831                                       | (49.0)   | 404         | (26.6)    | 1072                  | (28.7)  | 372         | (24.5)    | 835                   | (22.3)   | 743         | (48.9)  | 3738                  | 1519      |
| 1984-85      | 1829                                       | (46.0)   | 506         | (26.1)    | 1241                  | (31.2)  | 482         | (24.8)    | 903                   | (22.7)   | 950         | (49.0)  | 3972                  | 1938      |
| 1985-86      | 1950                                       | (46.8)   | 617         | (27.5)    | 1232                  | (29.5)  | 589         | (26.2)    | 988                   | (23.7)   | 1037        | (46.2)  | 4170                  | 2243      |
| 1986-87      | 2045                                       | (45.7)   | 758         | (27.6)    | 1386                  | (31.0)  | 708         | (25.8)    | 1044                  | (23.3)   | 1278        | (46.6)  | 4475                  | 2744      |
| 1987-88      | 2236                                       | (47.4)   | 824         | (28.0)    | 1442                  | (30.6)  | 760         | (25.8)    | 1038                  | (22.0)   | 1360        | (46.2)  | 4716                  | 2945      |
| 1988-89      | 2191                                       | (47.3)   | 881         | (27.6)    | 1453                  | (31.4)  | 835         | (26.2)    | 066                   | (21.4)   | 1471        | (46.1)  | 4634                  | 3187      |
| 1989-90      | 2057                                       | (47.4)   | 1033        | (29.3)    | 1337                  | (30.8)  | 890         | (25.2)    | 947                   | (21.8)   | 1607        | (45.5)  | 4341                  | 3530      |
| 1990-91      | 1960                                       | (48.1)   | 1181        | (30.2)    | 1219                  | (29.9)  | 952         | (24.3)    | 899                   | (22.0)   | 1782        | (45.5)  | 4078                  | 3915      |
| 1991-92      | 1862                                       | (45.4)   | 1172        | (28.8)    | 1289                  | (31.4)  | 1013        | (24.9)    | 949                   | (23.2)   | 1887        | (46.3)  | 4100                  | 4072      |
| 1992-93      | 1871                                       | (44.5)   | 1171        | (27.8)    | 1336                  | (31.8)  | 1033        | (24.6)    | 1000                  | (23.8)   | 2003        | (47.6)  | 4206                  | 4206      |
| 1993-94      | 1886                                       | (42.7)   | 1312        | (28.8)    | 1341                  | (30.4)  | 1176        | (25.8)    | 1192                  | (27.0)   | 2070        | (45.4)  | 4419                  | 4558      |
| 1994-95      | 2032                                       | (42.2)   | 1692        | (27.6)    | 1518                  | (31.5)  | 1474        | (24.0)    | 1261                  | (26.2)   | 2970        | (48.4)  | 4812                  | 6137      |
| 1995-96      | 2024                                       | (37.4)   | 2001        | (26.1)    | 1689                  | (31.2)  | 1952        | (25.5)    | 1703                  | (31.4)   | 3703        | (48.4)  | 5416                  | 7657      |
| 1996-97      | 2076                                       | (37.8)   | 2176        | (24.2)    | 1676                  | (30.5)  | 2289        | (25.5)    | 1745                  | (31.7)   | 4511        | (50.3)  | 5496                  | 8976      |
| 1997-98      | 2104                                       | (39.4)   | 2288        | (24.0)    | 1811                  | (33.9)  | 2413        | (25.3)    | 1420                  | (26.6)   | 4827        | (50.7)  | 5336                  | 9528      |
| 1998-99      | 2308                                       | (39.5)   | 2787        | (23.6)    | 1878                  | (32.1)  | 3181        | (26.9)    | 1659                  | (28.4)   | 5862        | (49.6)  | 5845                  | 11829     |
| 1999-00      | 2342                                       | (40.4)   | 3338        | (23.8)    | 1871                  | (32.3)  | 3467        | (24.7)    | 1581                  | (27.3)   | 7209        | (51.4)  | 5794                  | 14014     |
| 2000-01      | 2382                                       | (40.8)   | 3740        | (25.8)    | 1860                  | (31.8)  | 3642        | (25.1)    | 1599                  | (27.4)   | 7135        | (49.2)  | 5841                  | 14516     |
| 2001-02      | 2679                                       | (38.4)   | 4352        | (26.7)    | 1933                  | (27.7)  | 4371        | (26.8)    | 2359                  | (33.8)   | 7578        | (46.5)  | 6970                  | 16300     |
| 2002-03      | 2494                                       | (38.9)   | 4834        | (22.1)    | 1934                  | (30.2)  | 5578        | (25.5)    | 1983                  | (30.9)   | 11445       | (52.4)  | 6411                  | 21857     |
| 2003-04      | 3711                                       | (42.8)   | 7953        | (24.9)    | 2695                  | (31.1)  | 7340        | (23.0)    | 2259                  | (26.1)   | 16592       | (52.0)  | 8665                  | 31885     |
| 2004-05      | 4478                                       | (44.0)   | 10833       | (26.3)    | 3172                  | (31.1)  | 10550       | (25.7)    | 2535                  | (24.9)   | 19735       | (48.0)  | 10185                 | 41119     |
| 2005-06      | 5004                                       | (40.5)   | 16823       | (25.1)    | 3670                  | (29.7)  | 17619       | (26.2)    | 3670                  | (29.7)   | 32682       | (48.7)  | 12344                 | 67124     |
| 2006-07      | 5963                                       | (41.6)   | 23246       | (24.7)    | 4008                  | (27.9)  | 21588       | (22.9)    | 4379                  | (30.5)   | 49335       | (52.4)  | 14350                 | 94169     |
| 2007-08      | 6605                                       | (41.3)   | 25352       | (26.2)    | 4463                  | (27.9)  | 23215       | (24.0)    | 4932                  | (30.8)   | 48140       | (49.8)  | 16000                 | 96707     |
| 2008-09      | 8544                                       | (38.8)   | 34267       | (24.4)    | 6641                  | (30.2)  | 33280       | (23.7)    | 6811                  | (31.0)   | 72753       | (51.9)  | 21996                 | 140300    |
| 2009-10      | 8127                                       | (37.5)   | 42626       | (26.6)    | 7175                  | (33.1)  | 44331       | (27.7)    | 6385                  | (29.4)   | 73061       | (45.7)  | 21687                 | 160018    |
| * - As at er | nd-March                                   |          |             |           |                       |         |             |           |                       |          |             |         |                       |           |
| Figures in   | brackets repres                            | sent per | centages to | o total.  |                       |         |             |           |                       |          |             |         |                       |           |
| Source: R    | BI 2012: Handl                             | pook of  | Statistics  | on the Ir | ıdian Econom          | y, 2011 | !-12, p.125 | 3 and ear | rlier issues.         |          |             |         |                       |           |

Table 4.13: Scheduled Commercial Banks' Direct Finance To Farmers According To Size Of

|               |                       |          |              |           | Land I                | Holdin  | ıgs (Out:   | standi | ngs)<br>Olimbar of    |        |        | -<br>-<br>- |                       |        |
|---------------|-----------------------|----------|--------------|-----------|-----------------------|---------|-------------|--------|-----------------------|--------|--------|-------------|-----------------------|--------|
| Voor          |                       | 0 0 0 0  |              |           | 0 byod                | 2 2 2 2 | 10 E 201    | 3      |                       |        |        | IIIA; AII   | adny III IInor        |        |
| (end-June)    | Number of<br>Accounts | 2        | Amount       |           | Number of<br>Accounts |         | Amount      | 3      | Number of<br>Accounts |        | Amount |             | Number of<br>Accounts | Amount |
| 1             | 2                     |          | e            |           | 4                     |         | ъ           |        | 9                     |        | 7      |             | 8                     | 6      |
| 1980-81*      | 3017                  | (45.8)   | 477          | (20.5)    | 1645                  | (25.0)  | 396         | (17.0) | 1931                  | (29.3) | 1454   | (62.5)      | 6593                  | 2326   |
| 1981-82*      | 3202                  | (44.8)   | 611          | (21.5)    | 1821                  | (25.5)  | 511         | (18.0) | 2119                  | (29.7) | 1720   | (60.5)      | 7142                  | 2842   |
| 1982-83*      | 3573                  | (43.4)   | 762          | (22.5)    | 2147                  | (26.1)  | 668         | (19.7) | 2504                  | (30.4) | 1963   | (57.8)      | 8224                  | 3393   |
| 1983-84       | 4029                  | (44.7)   | 948          | (22.0)    | 2564                  | (28.5)  | 911         | (21.2) | 2414                  | (26.8) | 2444   | (56.8)      | 9007                  | 4302   |
| 1984-85       | 4397                  | (43.8)   | 1158         | (22.0)    | 3001                  | (29.9)  | 1158        | (22.0) | 2649                  | (26.4) | 2941   | (55.9)      | 10046                 | 5258   |
| 1985-86       | 5104                  | (43.3)   | 1526         | (22.8)    | 3557                  | (30.1)  | 1483        | (22.2) | 3135                  | (26.6) | 3678   | (55.0)      | 11796                 | 6687   |
| 1986-87       | 5227                  | (43.4)   | 1682         | (22.8)    | 3707                  | (30.8)  | 1683        | (22.8) | 3116                  | (25.9) | 4023   | (54.5)      | 12050                 | 7388   |
| 1987-88       | 5871                  | (43.2)   | 2015         | (22.2)    | 4190                  | (30.8)  | 2044        | (22.5) | 3542                  | (26.0) | 5029   | (55.3)      | 13603                 | 9088   |
| 1988-89       | 6073                  | (43.3)   | 2324         | (23.0)    | 4354                  | (31.1)  | 2312        | (22.9) | 3593                  | (25.6) | 5460   | (54.1)      | 14020                 | 10096  |
| 1989-90       | 6082                  | (43.0)   | 2727         | (22.9)    | 4351                  | (30.8)  | 2673        | (22.5) | 3706                  | (26.2) | 6494   | (54.6)      | 14140                 | 11894  |
| 1990-91       | 6137                  | (43.7)   | 2895         | (23.4)    | 4346                  | (30.9)  | 2870        | (23.2) | 3563                  | (25.4) | 6624   | (53.5)      | 14045                 | 12389  |
| 1991-92       | 6063                  | (42.8)   | 3239         | (24.3)    | 4439                  | (31.3)  | 3050        | (22.8) | 3669                  | (25.9) | 7058   | (52.9)      | 14170                 | 13346  |
| 1992-93       | 6057                  | (42.1)   | 3437         | (24.2)    | 4460                  | (31.0)  | 3328        | (23.4) | 3878                  | (26.9) | 7444   | (52.4)      | 14395                 | 14210  |
| 1993-94       | 6007                  | (43.1)   | 3595         | (24.1)    | 4282                  | (30.8)  | 3411        | (22.9) | 3637                  | (26.1) | 7902   | (53.0)      | 13926                 | 14908  |
| 1994-95       | 5463                  | (42.0)   | 3889         | (24.4)    | 4047                  | (31.1)  | 3659        | (23.0) | 3492                  | (26.9) | 8359   | (52.6)      | 13002                 | 15906  |
| 1995-96       | 5557                  | (41.9)   | 4326         | (24.2)    | 4255                  | (32.1)  | 4295        | (24.0) | 3461                  | (26.1) | 9265   | (51.8)      | 13273                 | 17885  |
| 1996-97       | 5296                  | (40.5)   | 4894         | (24.0)    | 4219                  | (32.2)  | 5033        | (24.7) | 3575                  | (27.3) | 10469  | (51.3)      | 13090                 | 20396  |
| 1997-98       | 4890                  | (39.8)   | 5058         | (22.7)    | 4034                  | (32.9)  | 5442        | (24.5) | 3354                  | (27.3) | 11752  | (52.8)      | 12278                 | 22252  |
| 1998-99       | 4408                  | (38.3)   | 5511         | (23.1)    | 3711                  | (32.2)  | 5680        | (23.8) | 3389                  | (29.4) | 12651  | (53.1)      | 11507                 | 23842  |
| 1999-00       | 4544                  | (38.8)   | 6185         | (22.6)    | 3777                  | (32.3)  | 6445        | (23.6) | 3379                  | (28.9) | 14719  | (53.8)      | 11700                 | 27349  |
| 2000-01       | 4600                  | (38.8)   | 7215         | (22.9)    | 3689                  | (31.1)  | 7308        | (23.2) | 3555                  | (30.0) | 16963  | (53.9)      | 11844                 | 31486  |
| 2001-02       | 4902                  | (40.0)   | 8759         | (23.3)    | 3961                  | (32.3)  | 9686        | (25.8) | 3394                  | (27.7) | 19083  | (50.8)      | 12257                 | 37529  |
| 2002-03       | 4749                  | (37.5)   | 9813         | (21.8)    | 4092                  | (32.3)  | 11316       | (25.2) | 3835                  | (30.3) | 23831  | (53.0)      | 12676                 | 44961  |
| 2003-04       | 6086                  | (39.9)   | 14805        | (25.7)    | 4806                  | (31.5)  | 13974       | (24.3) | 4377                  | (28.7) | 28786  | (50.0)      | 15268                 | 57565  |
| 2004-05       | 7299                  | (39.6)   | 20499        | (26.1)    | 5874                  | (31.8)  | 20759       | (26.5) | 5274                  | (28.6) | 37218  | (47.4)      | 18447                 | 78476  |
| 2005-06       | 8239                  | (38.8)   | 29719        | (26.6)    | 6677                  | (31.4)  | 29255       | (26.2) | 6321                  | (29.8) | 52769  | (47.2)      | 21237                 | 111743 |
| 2006-07       | 9954                  | (40.7)   | 37336        | (26.7)    | 7548                  | (30.8)  | 37815       | (27.0) | 6985                  | (28.5) | 64810  | (46.3)      | 24487                 | 139961 |
| 2007-08       | 11345                 | (38.3)   | 46457        | (26.7)    | 9512                  | (32.1)  | 46631       | (26.8) | 8739                  | (29.5) | 80956  | (46.5)      | 29596                 | 174044 |
| 2008-09       | 11708                 | (36.4)   | 60199        | (27.4)    | 9570                  | (29.8)  | 59792       | (27.3) | 10884                 | (33.8) | 99349  | (45.3)      | 32162                 | 219340 |
| 2009-10       | 17321                 | (35.2)   | 77952        | (28.8)    | 14220                 | (28.9)  | 72916       | (27.0) | 17657                 | (35.9) | 119500 | (44.2)      | 49198                 | 270368 |
| * - As at end | -March                |          |              |           |                       |         |             |        |                       |        |        |             |                       |        |
| Figures in br | ackets repres         | sent per | rcentages to | o total.  |                       |         |             |        |                       |        |        |             |                       |        |
| Source: RBI   | 2012: Handl           | pook of  | Statistics ( | on the Ir | ıdian Econom          | u, 201  | l-12, p.116 |        |                       |        |        |             |                       |        |



The share of credit to small farmers has risen more or less in proportion to the area operated by them. On the other hand, the share of large farmers in total credit has gone up although their share in area has remained the same (Table 4.14).

In this respect, a telling picture revealed by the NSSO's Situation Assessment Survey of Farmers, 2003 is worth noting. As shown in Table 4.15

| Year<br>(at end June)   | <b>Up to 2.5</b> . | Acres           | Above 2.5<br>Up to 5 A | Acres         | Above 5 A         | Acres  |
|---|--------------------|-----------------|------------------------|---------------|-------------------|--------|
|   | No of<br>Accounts  | Amount          | No of<br>Accounts      | Amount        | No of<br>Accounts | Amount |
| 1981-82   | 50.59              | 27.77           | 24.61                  | 20.66         | 24.80             | 51.57  |
| 1991-92   | 45.42              | 28.79           | 31.43                  | 24.87         | 23.15             | 46.34  |
| 2002-03   | 38.90              | 22.12           | 30.17                  | 25.52         | 30.93             | 52.36  |
| 2003-04         42.83         24.94         31.10         23.02         26.07         52.04 |                    |                 |                        |               |                   |        |
| 2004-05   | 44.00              | 26.30           | 31.10                  | 25.70         | 24.90             | 48.00  |
|   | Ratio of sha       | re of credit di | sbursed to shar        | e of area ope | rated             |        |
| 1981-82   | 1.02               |                 | 0.82                   |               | 1.08              |        |
| 1991-92   | 0.54               |                 | 0.75                   |               | 1.42              |        |
| 2002-03   | 0.41               |                 | 0.80                   |               | 1.40              |        |

Organisation (NSSO), Some Aspects of Operational Land Holdings in India, Various Rounds.

| 1  | Table 4.15: 1     | Incidence, <i>A</i><br>by Land | Amount and<br>Holding Siz | Source of International Source | ndebtednes                       | S                                    |  |
|--|-------------------|--------------------------------|---------------------------|--|----------------------------------|--------------------------------------|--|
| Size Class of  | Total             | Total                          | Incidence                 | Amount   | Loans                            | s from                               |  |
| Land<br>Possesses<br>(Hectares)  | Households<br>(%) | Indebted<br>Households<br>(%)  | of<br>Indebtedness<br>(%) | Outstanding<br>per Farmer<br>Houshold<br>[Rupees)  | Institutional<br>Agencies<br>(%) | Non<br>Institutional<br>Agencies (%) |  |
| < 0.01   | 1.4               | 1.3                            | 45.3                      | 6121   | 22.3                             | 77.4                                 |  |
| 001 - 0.40         32.8         30.0         44.4         6545         43.3         56.7 |                   |                                |                           |  |                                  |                                      |  |
| 0.41 - 1.00  | 31.7              | 29.8                           | 45.3                      | 8623   | 52.8                             | 47.2                                 |  |
| 1.01 - 2.00  | 18.0              | 18.9                           | 51.0                      | 13762  | 57.6                             | 42.3                                 |  |
| Up to 2.00   | 83.9              | 79.9                           | 46.3                      | 8870   | 51.3                             | 49.7                                 |  |
| 2.01 - 4.00  | 10.5              | 12.5                           | 58.2                      | 23456  | 65.1                             | 35.0                                 |  |
| 4.01 - 10.00   | 4.8               | 6.4                            | 65.1                      | 42532  | 68.8                             | 31.1                                 |  |
| 10.00 +  | 0.9               | 1.2                            | 66.4                      | 76232  | 67.6                             | 32.4                                 |  |
| All Sizes  | 100.0             | 100.0                          | 48.6                      | 12595  | 57.7                             | 42.4                                 |  |
| Source: NSSO   | , Situation Asse  | essment Surveı                 | y of Farmers, 20          | 003.   |                                  |                                      |  |

and Chat 4.9, there is a consistent rise in the share of loans from institutional agencies with the rise in the size class of holdings, and as an obverse, there is fall in the share of loans from non-institutional agencies. Thus, the dependence of small and marginal farmers on non-institutional agencies was as high as 57% to 77% in 2003.



### D. Neglect of Small Borrowers and other Vulnerable Groups in the Distribution of Bank Credit

An overwhelming proportion of agricultural loans is of small size and hence the neglect of agriculture and other informal sectors in bank credit dispensation is also reflected in a steady decline in the number and share in total bank credit of small borrowal accounts. Following bank nationalisation and for the next two decades, there was an upsurge in such small loan accounts. Between December 1972 and June 1983, there were 21.2 million additional bank loan accounts in the aggregate added and nursed by the scheduled commercial banks, of which 19.8 million or 93.1% were accounts with ₹10,000 or less of credit limits. This trend of focusing on small borrowal accounts continued for another decade up to March 1992 (despite the loan waiver scheme effective March 15, 1990). Between December 1982 and March 1992, there were 38.1 million additional bank accounts, of which 36.0 million (94.5%) were the redefined small borrowal accounts with credit limits of ₹25,000 and less (to account for the impact of inflation).

But, after the beginning of the 1990s, there was a sudden shift of focus away from small loan accounts. Table 4.16 and Chart 4.10 depict the declining trend in such small loan accounts. As summarised in Table 4.17, between March 1992 and March 2001, there had been an absolute decline of about 13.5 million in the aggregate bank loan accounts and this has happened entirely because of a much larger decline of 25.3 million accounts for the redefined


# Table 4.16: Outstanding Credit of Scheduled CommercialBanks according to Size of Credit Limit

(Amount in Rupees Crore)

| Year    | No. of    | All Loa         | n Accounts            | Lo                 | an Acco | ounts wit       | h ₹25,0          | 00 and Less           |                  |
|---------|-----------|-----------------|-----------------------|--------------------|---------|-----------------|------------------|-----------------------|------------------|
|         | Accounts  | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts |         | Credit<br>Limit |                  | Amount<br>Outstanding |                  |
| Mar-11  | 120724095 | 7715531         | 4075647               | 43322438           | (35.9)  | 56771           | (0.7)            | 47399                 | (1.2)            |
| Mar-10  | 118647882 | 4868697         | 3345169               | 45179809           | (38.1)  | 57575           | (1.2)            | 43589                 | (1.3)            |
| Mar-09  | 110056177 | 4029077         | 2847713               | 39207363           | (35.6)  | 55706           | (1.4)            | 42937                 | (1.5)            |
| Mar-08  | 106990180 | 3284091         | 2417007               | 38298075           | (35.8)  | 58536           | (1.8)            | 46420                 | (1.9)            |
| Mar-07  | 94442027  | 2773409         | 1947100               | 38012331           | (40.9)  | 58781           | (2.1)            | 45903                 | (2.4)            |
| Mar-06  | 77150794  | 1646266         | 1010042               | 38732564           | (40.0)  | 54877           | (2.7)            | 43217<br>49092        | (3.0)            |
| Mar-04  | 66390290  | 1176959         | 880312                | 36766092           | (55.2)  | 49745           | (3.3)            | 38555                 | (3.7)<br>(4.4)   |
| Mar-03  | 59491187  | 995134          | 755969                | 36872666           | (62.0)  | 47531           | (4.8)            | 41038                 | (5.4)            |
| Mar-02  | 56388379  | 855428          | 655994                | 37322523           | (66.2)  | 45639           | (5.3)            | 38501                 | (5.9)            |
| Mar-01  | 52364395  | 686951          | 538434                | 37252319           | (71.1)  | 42942           | (6.3)            | 37816                 | (7.0)            |
| Mar-00  | 54370397  | 569096          | 460081                | 39275614           | (72.2)  | 41514           | (7.3)            | 36409                 | (7.9)            |
| Mar-99  | 52305456  | 475451          | 382425                | 42747346           | (81.7)  | 43740           | (9.2)            | 38285                 | (10.0)           |
| Mar-98  | 53583956  | 397330          | 329944                | 46828393           | (87.4)  | 44079           | (11.1)           | 41095                 | (12.5)           |
| Mar-97  | 55617917  | 350617          | 284373                | 50094017           | (90.1)  | 41732           | (11.9)           | 37446                 | (13.2)           |
| Mar-96  | 56672429  | 308579          | 254692                | 51904658           | (91.6)  | 40138           | (13.0)           | 36253                 | (14.2)           |
| Mar 93  | 50650805  | 207702          | 210939                | 55810055           | (92.0)  | 37330           | (14.0)<br>(16.3) | 34000                 | (10.1)           |
| Mar-93  | 62116396  | 198765          | 162467                | 58520533           | (93.0)  | 35801           | (10.3)           | 32091                 | (10.3)           |
| Mar-92  | 65860730  | 160643          | 136706                | 62547660           | (95.0)  | 34898           | (21.7)           | 29945                 | (21.9)           |
| Mar-91  | 61946755  | 146547          | 124203                | 58784192           | (94.9)  | 31462           | (21.5)           | 27323                 | (22.0)           |
| Mar-90  | 53850686  | 121654          | 104312                | 51179961           | (95.0)  | 26111           | (21.5)           | 24147                 | (23.1)           |
| June-89 | 52113457  | 106720          | 88027                 | 49716838           | (95.4)  | 23891           | (22.4)           | 22330                 | (25.4)           |
| Dec-88  | 51138122  | 97797           | 79782                 | 48915942           | (95.7)  | 22784           | (23.3)           | 20258                 | (25.4)           |
| June-88 | 47980806  | 88552           | 71285                 | 45886313           | (95.6)  | 20378           | (23.0)           | 17954                 | (25.2)           |
| Dec-87  | 46214365  | 84288           | 68278                 | 44236197           | (95.7)  | 19187           | (22.8)           | 16820                 | (24.6)           |
| June-87 | 43435976  | 79305           | 63727                 | 41620163           | (95.8)  | 17505           | (22.1)           | 15444                 | (24.2)           |
| Dec-86  | 41635326  | 74072           | 60216                 | 39924897           | (95.9)  | 16187           | (21.9)           | 13929                 | (23.1)           |
| June-86 | 38789013  | 72280           | 50182                 | 3/142/94           | (95.8)  | 14887           | (20.6)           | 12015                 | (22.5)           |
| June-85 | 33610827  | 66156           | 10005                 | 34803109           | (95.7)  | 11795           | (19.0)<br>(17.8) | 10028                 | (21.3)<br>(20.1) |
| Dec-84  | 31581587  | 59236           | 46075                 | 30240469           | (95.8)  | 10678           | (17.0)           | 9202                  | (20.1)           |
| June-84 | 29536919  | 56504           | 43326                 | 28211113           | (95.5)  | 9819            | (17.4)           | 8897                  | (20.5)           |
| Dec-83  | 27747255  | 51906           | 38922                 | 26521062           | (95.6)  | 8923            | (17.2)           | 7624                  | (19.6)           |
|         |           | All I           | oan Accounts          |                    | 1       | Loan Acc        | ounts w          | vith ₹10,000 an       | d Less           |
| June-83 | 25563433  | 48336           | 35020                 | 23682160           | (92.6)  | 6286            | (13.0)           | 5089                  | (14.5)           |
| Dec-82  | 23911243  | 46665           | 33897                 | 22141054           | (92.6)  | 6027            | (12.9)           | 4979                  | (14.7)           |
| June-82 | 23515960  | 40591           | 29590                 | 21876676           | (93.0)  | 5617            | (13.8)           | 4582                  | (15.5)           |
| Dec-81  | 22256766  | 39731           | 28392                 | 20663665           | (92.8)  | 5071            | (12.8)           | 4265                  | (15.0)           |
| Jun-81  | 20746754  | 34812           | 24875                 | 19306504           | (93.1)  | 4427            | (12.7)           | 3553                  | (14.3)           |
| Dec-80  | 20248295  | 33867           | 23674                 | 18920017           | (93.4)  | 4087            | (12.1)           | 3453                  | (14.6)           |
| Dec 70  | 17717720  | 30400           | 21312                 | 16570212           | (93.3)  | 2076            | (11.3)           | 2000                  | (13.3)           |
| June-79 | 15383408  | 20915           | 19163                 | 1/336083           | (03.0)  | 2769            | (11.3)<br>(10.2) | 2704                  | (13.3)           |
| Dec.78  | 14943076  | 21231           | 17744                 | 13973023           | (93.5)  | 2614            | (10.2)           | 2330                  | (12.2)<br>(12.6) |
| June-78 | 13006528  | 24058           | 15961                 | 12137248           | (93.3)  | 2144            | (10.0)           | 1816                  | (12.0)<br>(11.4) |
| Dec-77  | 12231258  | 22108           | 15144                 | 11427656           | (93.4)  | 1945            | (8.8)            | 1688                  | (11.1)           |
| June-77 | 10749740  | 20396           | 13457                 | 10016162           | (93.2)  | 1893            | (9.3)            | 1393                  | (10.4)           |
| Dec-76  | 10369706  | 19393           | 13132                 | 9672779            | (93.3)  | 1692            | (8.7)            | 1411                  | (10.7)           |
| June-76 | 8316944   | 18058           | 11678                 | 7673562            | (92.3)  | 1319            | (7.3)            | 1110                  | (9.5)            |
| Dec-75  | 7359082   | 15703           | 10015                 | 6754036            | (91.8)  | 1235            | (7.9)            | 985                   | (9.8)            |
| June-75 | 6179638   | 14629           | 9011                  | 5607332            | (90.7)  | 1040            | (7.1)            | 831                   | (9.2)            |
| Dec-74  | 6040902   | 13425           | 8151                  | 5490572            | (90.9)  | 1063            | (7.9)            | 792                   | (9.7)            |
| June-74 | 5520059   | 13876           | 7999                  | 4984855            | (90.3)  | 995             | (7.2)            | 710                   | (8.9)            |
| Dec-73  | 5651122   | 12246           | 7091                  | 5141698            | (91.0)  | 876             | (7.2)            | 695                   | (9.8)            |
| June-73 | 4682435   | 11195           | 6333                  | 4222051            | (90.2)  | 768             | (6.9)            | 562                   | (8.9)            |
| Dec-72  | 4340205   | 10587           | 5553                  | 3923638            | (90.4)  | 884             | (8.4)            | 502                   | (9.0)            |

Note: Figures in brackets are percentage to total

**Source:** RBI, Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40) and earlier issues

small borrowal accounts with credit limits of ₹25,000 and less. On the other hand, borrowal accounts with higher credit limits of above ₹25,000 had shown a relatively sizeable increase of 11.8 million as compared with only 2.1 million increase in them during the preceding decade (December 1983 to March 1992).

Even in the next period between March 2001 and March 2005, while there has occurred an addition of 24.79 million in total loan accounts, small borrowal accounts had experienced an absolute fall of 0.49 million until March 2004. The year 2004-05 was the first year of farm credit doubling, when there was an increase of 1.97 million accounts of small loans but thereafter the small loan accounts generally followed a zig-zag pattern of declines and increases in successive years (Table 4.17).

Besides, a more revealing aspect relates to the unusually sharp decline in the share of small borrowers in the total bank credit outstanding (see Table 4.17). The decline has been persistent and that its, even in years when there has occurred some increase in the number of small borrowal accounts. This share in amount has reached such a puny level as 1.2% of the aggregate, it was about 25% at the end of the 1980s. This low figure in the share of small borrowal accounts corresponds to the loss in momentum of loans to agriculturists.

It is necessary to clarify at this stage that we have consciously avoided applying deflators for the small borrowal size of ₹25,000 because this size itself is quite substantial for a vast number of informal sector borrowers, farmers in

| Т             | able 4.17          | Trends in th:<br>other I                | ie Numbe<br>Bank Loar  | r of Small Borro<br>Accounts           | owal vis-à-      | vis                                     |
|---------------|--------------------|---|------------------------|--|------------------|---|
| Period-End    | Total Ba<br>Accoun | nk Borrowal<br>ts (In Lakh)             | Small Born<br>₹,25,000 | rowal Accounts of<br>or less (In Lakh) | Other Big<br>(In | ger Accounts<br>Lakh)                   |
|               | Number             | Increase over<br>the previous<br>period | Number                 | Increase over the previous period      | Number           | Increase over<br>the previous<br>period |
| Dec-1983      | 277.48             | -                                       | 265.21                 | -                                      | 12.27            | -                                       |
| March 1992    | 658.61             | 381.12                                  | 625.48                 | 360.27                                 | 33.12            | 20.85                                   |
| March 2001    | 523.65             | (-) 134.95                              | 372.52                 | (-) 252.96                             | 151.13           | 118.01                                  |
| March 2004    | 663.90             | 140.25                                  | 367.66                 | (-) 4.86                               | 296.24           | 145.11                                  |
| March 2005    | 771.51             | 107.61                                  | 387.33                 | 19.67                                  | 384.18           | 87.94                                   |
| March 2006    | 854.35             | 82.84                                   | 384.19                 | (-) 3.14                               | 470.16           | 85.98                                   |
| March 2007    | 944.42             | 90.07                                   | 386.12                 | 1.93                                   | 558.30           | 88.14                                   |
| March 2008    | 1069.90            | 125.48                                  | 382.98                 | (-) 3.14                               | 686.92           | 128.62                                  |
| March 2009    | 1100.56            | 30.66                                   | 392.07                 | 9.09                                   | 708.49           | 21.57                                   |
| March 2010    | 1186.48            | 85.93                                   | 451.80                 | 59.73                                  | 734.68           | 26.19                                   |
| March 2011    | 1207.24            | 20.76                                   | 433.22                 | (-)18.58                               | 774.02           | 39.32                                   |
| Source: RBI's | , Basic Statis     | tical Returns of S                      | Scheduled Co           | mmercial Banks, va                     | rious issues.    |   |

particular. Earlier, the small size was defined at ₹10,000 which now appears relatively small even for small farmers. The size of ₹25,000, on the other hand, measures an adequate norm for defining a small size loan. The entire literature on the profile of small-size borrowers and the micro finance movement will justify, as shown in the following paragraphs, that the ₹25,000 cut-off limit for small borrowal accounts remains valid even today.

Apart from the loan waiver scheme which was completed by June 30, 1991 and in which the scheduled commercial banks had a small share<sup>11</sup>, the factor that truly stands out as the one responsible for discouraging banks from lending small amounts of loans, is the package of prudential norms and other financial sector reforms. The definition of non-performing assets (NPAs) was tightened in April 1992 and the norms were set on capital adequacy, income recognition and provisioning. Banks had to arrest erosions in profitability. The most important step was one of the imposition of capital adequacy norms to be attained in stages by the end of March 1993; the RBI also prescribed as a practical proposition "that in respect of amounts of ₹25,000 and less, aggregate provisioning to the extent of 2.5% of the total outstanding should be made rather than a case-by-case evaluation of a large number of small accounts" (RBI 1993, p.15).<sup>12</sup>

#### Impact of Credit Contraction on Poor Households<sup>13</sup>

The implications of credit contractions for small borrowers are very many. First, sectorally by far the largest share of small borrowal accounts (except for personal loans) belongs to agriculture and direct finance under that

<sup>12</sup> For this reason also, we have not found it necessary to deflate the small-size loan amounts by any deflator for inflation accounting. Also, the limit of ₹25,000 is thus still considered as a sizeable loan amount for a majority of the farm community. Therefore, a rapid decline in this share, as shown in Table 4.17 above, remained truly disconcerting.

<sup>&</sup>lt;sup>11</sup> The RBI's Annual Report for 1991-92 (p.115) gave the following progress of the loan waiver scheme: ".... the implementation of Agricultural and Rural Debt Relief Scheme 1990 came to a close on June 30, 1991. Earlier figures reported by public sector banks and NABARD indicated that debt relief to the extent of about ₹7,917 crore has been provided by banks, of which public sector commercial banks provided ₹2,962 crore, Regional Rural Banks (RRBs) ₹808 crore and co-operative banks ₹4,147 crore. Against this, after carrying out verification of debt relief provided, the banks have claimed an aggregate amount of ₹7,800 crore, commercial banks Rs2,841 crore, RRBs ₹804 crore and co-operatives ₹4,155 crore (provisional)".

<sup>&</sup>lt;sup>13</sup> The summary assessment in this sub-section is based on a series of occasional articles in the RBI's monthly Bulletin; See for example, 'Survey of Small Borrowal Accounts, 2001" in May 2004 issue of the Bulletin; some parts of the data on small borrowal accounts are available in the RBI's Basic Statistical Returns of Scheduled Commercial Banks, which has been the basic source of information for this part of the study. The latest data contained in July 2006 issue of RBI Bulletin are not comparable because small borrowers are defined in it as those having credit limits of ₹2 lakh or less as against ₹25,000 or less for the earlier studies.

(Table 4.18). Second, small borrowal accounts have a regional dimension. The decline in small borrowal accounts (₹25,000 and below) has occurred between March 1996 and March 2001 only in three underdeveloped regions of northeast, east and central with the exception of Maharashtra which accounts for the largest share as per the latest 2008 study (RBI 2011). After 2001, the statewise data on small borrowal accounts are available for credit limit of ₹2 lakh and below. These also show the concentration of such small borrowal accounts in these three backward regions. Third, nearly 80% of small borrowal accounts when defined as ₹25.000 cut-off limit or 56% when defined as ₹2 lakh have been in rural and semi-urban areas and hence their contraction is sure to hurt the borrowers in such areas. Fourth, about 22% of the number of small accounts and 18.1% of the amount outstanding of such accounts have been in respect of women borrowers; over the years this proportion has edged up implying that women borrowers have increased their share of bank borrowings; This is so even when the cut-off limit has been raised to  $\overline{2}$  lakh. Such is not the case with the borrowers amongst scheduled castes and scheduled tribes; their share has remained generally static for many years; the shares of women in these groups are also broadly the same. Also, when the cut-off limit is raised to  $\gtrless 2$  lakh, the shares of these categories have slipped to miniscule levels of 2.0 to 2.5% for STs and 3.0% to 6.0% for SCs from 6.0 to 7% and 12 to 18% respectively, from the earlier stage when the cut-off limit was ₹25,000. Fifth, even within the small borrower category, still smaller loans up to ₹7,500 had accounted for 80.5% of the number of accounts and 50% of the loan amount outstanding in March 1993, which had slipped to 64% and 32%, respectively, by March 1997. When the cut-off limit is  $\overline{1}$  lakh, the shares of categories with  $\overline{1}$  25,000 credit limit have fallen to 48.3% in terms of accounts and 15.5% in term of amount within the defined small borrowal category in March 2008. Sixth, about 50% of the small borrowal accounts have been granted under special asset-creating employment programmes like the IRDP, SEEUY, SEPUP, DRI and others. This proportion slips somewhat to around 45% when the cut-off limit is  $\gtrless 2$  lakh. Seventh, regional rural banks (RRBs) stand out as the banks serving the small borrowal accounts; it is more so in rural areas. Many of these phenomena are getting further reinforced in the more recent period. Finally, small borrowal accounts have about two-thirds of credit outstanding as standard assets, which is somewhat lower than that for the public sector banking system as a whole at 88%. Standard assets of small borrowal accounts have risen with the size of loans but have been higher for agricultural activities than for industry, trade and transport except for personal and professional loans; the latter categories thus have weaker assets.

# E. Inter-Regional Disparities in Agricultural Credit

Another of the most crucial objectives of bank nationalisation was to narrow inter-regional and inter-state disparities in banking development, and with its help, reduce disparities in economic and social development in general. In this respect, the agricultural sector, which has been the mainstay of underdeveloped regions and states, required added credit support from the banking institutions in those areas as they have been historically neglected.

Judged against this background, the inter-regional disparities in credit distribution by scheduled commercial banks for agricultural in particular appear to be very wide. Table 4.20 seeks to juxtapose region-wise distribution of total agricultural credit and similar distribution of all-India number of farmer households.<sup>14</sup>

It is found that today, 46% of total agricultural loan accounts and 33% of loans outstanding are obtained by the southern region, but this region accounts for only 18% of the total number of farmer households in the country. On the other hand, the country's central region houses 30% of the country's farm households but accounts for 21% of agricultural loan accounts and less than 18% of loan amounts outstanding. Likewise, the eastern region has 24% share in farm households but gets only 8.2% of farm loans.

| Region   |                                 |                      | Marc                       | h 2006               |                                    |                      | Jan-Dec 2  | 2003                 |  |  |  |
|--|---------------------------------|----------------------|----------------------------|----------------------|------------------------------------|----------------------|--|----------------------|--|--|--|
|  | Total No.<br>of Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Credit<br>Outstanding<br>(₹ crore) | Per cent<br>to Total | Estimated<br>No. of Farmer<br>Households<br>('100) | Per cent<br>to Total |  |  |  |
|  | 1                               | 2                    | 3                          | 4                    | 5                                  | 6                    | 7  | 8                    |  |  |  |
| Northern   | 11,821                          | 16.7                 | 29,74,089                  | 10.2                 | 40,615                             | 23.5                 | 56,380   | 6.3                  |  |  |  |
| North-<br>Eastern  | 1,949                           | 2.8                  | 4,46,242                   | 1.5                  | 1,458                              | 0.8                  | 3,48,74  | 3.9                  |  |  |  |
| Eastern  | 12,308                          | 17.4                 | 39,34,473                  | 13.5                 | 14,133                             | 8.2                  | 21,11,40   | 23.6                 |  |  |  |
| Lastern         12,505         17.4         35,54,475         15.5         14,155         5.2         21,11,40         25.6           Central         14,104         19.9         61,76,074         21.2         30,416         17.6         27,13,41         30.4 |                                 |                      |                            |                      |                                    |                      |  |                      |  |  |  |
| Central         14,104         19.9         61,76,074         21.2         30,416         17.6         27,13,41         30.4           Western         10,996         15.5         24,64,602         8.5         29,739         17.2         15,67,42         17.5 |                                 |                      |                            |                      |                                    |                      |  |                      |  |  |  |
| Southern   | 19,598                          | 27.7                 | 130,72,633                 | 45.0                 | 56,322                             | 32.6                 | 16,15,78   | 18.1                 |  |  |  |
| All-India  | 70,776                          | 100                  | 29,068,113                 | 100                  | 172,684                            | 100                  | 89,35,04   | 100.0                |  |  |  |

<sup>14</sup> A similar comparison is made elsewhere between agricultural incomes and bank credit.

When such a comparison is made, there are three distinct scenario that are discernible. First, the northern and southern regions, which are known to be agriculturally advanced, house relatively smaller proportions of farm households but account for relatively much higher absorptions of bank credit. Second, there are the cases of three underdeveloped regions – the central, eastern and north-eastern – which face a contrary situation: low level of bank credit and high proportions of the number of farm households. Finally, there is the western region wherein credit-farmer household relationships are relatively more evenly distributed (except for loan accounts because of a higher proportion of large size loans).

Nirupam Mehrotra (2011) is credited with bringing out yet another picture portraying the nature of regional inequality in credit disbursements against the background of a fresh set of real sector indicators, namely, share in gross cropped area (GCA), share in gross irrigated area (GIA), and cropping intensity (measured by the ratio of GCA to net cropped area). These data show equally glaring inter-regionally disparities in bank credit disbursed in relation to the potentials measured by physical indicators. Thus, the central region, which accounts for over 27% of the country's gross cropped area or nearly onethird of the gross irrigated area, gets only 13% of ground level credit disbursed. This is so despite the cropping intensity of the region being the third best

| Table      | 4.19: Regi                     | ional Distr<br>Eleventl        | ibution of Agricultu<br>1 Plan Period – All I  | re Credit d<br>ndia (%) | luring Tent     | th and                |
|------------|--------------------------------|--------------------------------|--|-------------------------|-----------------|-----------------------|
| Region     | 10th FYP<br>(Average<br>Share) | 11th FYP<br>(Average<br>Share) | Share in GLC As<br>per Average Credit<br>Disbursed During<br>the Period 2007-08 -<br>2010-11 | Share in<br>GCA         | Share in<br>GIA | Cropping<br>Intensity |
| Northern   | 28.69                          | 27.44                          | 26.55  | 20.11                   | 26.32           | 148.00                |
| North-east | 0.38                           | 0.44                           | 0.62   | 2.83                    | 0.68            | 128.00                |
| Eastern    | 6.67                           | 7.27                           | 7.59   | 14.66                   | 15.25           | 151.00                |
| Central    | 15.10                          | 13.20                          | 13.29  | 27.26                   | 31.66           | 139.00                |
| Western    | 14.17                          | 14.10                          | 3.83   | 16.47                   | 9.74            | 114.00                |
| Southern   | 34.99                          | 37.55                          | 38.19  | 18.68                   | 16.36           | 124.00                |
| All-India  | 100.00                         | 100.00                         | 100.00   | 100.00                  | 100.00          |                       |

GCA, GIA denotes gross cropped area and gross irrigated area, respectively. Both figures are average for the four year period 2007-08 to 2010-11. FYP denotes five-year plan.

Northern region=Chandigarh, New Delhi, Haryana, Himachal Pradesh, Jammu and Kashmir, Punjab, and Rajasthan. North-eastern region=Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim. Eastern region=Bihar, Jharkhand, Orissa, West Bengal, Andaman and Nicobar Islands. Central region=Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Uttaranchal.

Western region=Dadra and Nagar Haveli, Daman and Diu, Gujarat, Goa, Maharashtra.

Southern region=Andhra Pradesh, Karnataka, Kerala, Lakshadweep, Pondicherry, Tamil Nadu.

Source: Credit figures from NABARD and GCA, GIA from Centre for Monitoring Indian Economy, Mumbai

amongst the six regions and higher than the national average (about 137%). Amongst all regions, the eastern region, consisting of Bihar, Jharkhand, Orissa and West Bengal, has the highest cropping intensity of 158% and has fairly high share of 28-33% of GCA and GIA, gets only less than 8% of institutional credit; as stated earlier the region is credited with a 24% of farmer households. At the other extreme, the crop intensity is the poorest in the southern region and it accounts for only 16 to 17% of GCA and GIA and yet it absorbs over 38% of institutional credit in the county (Table 4.19).

#### Trends in Regional Shares in Agricultural Credit

The regional disparities in banking development are a part of the country's history, but what is disquieting is their persistence. Table 4.20 presents data on the region-wise distribution of agricultural credit and changes therein over the past three decades or more. Such state-wise distributions over the past four and a half decades are depicted in Annexure E. Two key results stand out from these data. First, the proportions of agricultural credit acquired by the relatively underdeveloped regions in the country - the eastern and north-eastern regions - in all-India total, have persistently declined until 2009, but since then there have been some corrections as a result of the policy thrust of "financial inclusion" (Part A of Table 4.21). Within the eastern region, the states of Bihar and West Bengal have suffered, over a period, losses in their shares of farm loans. Interestingly, while the western region has suffered a similar loss in share, the central region has gained in such share. But what is striking is that the southern region has retained the firm grip on its farm credit share which has been the highest in the range of 33 to 36%; the region accounts for only 18% of farm households in the country as cited earlier (Annexure E). A marginal decline in the southern region's share in farm credit from 36.3% in March 1992 to 32.6% in March 2006 is accompanied by a sizeable increase in the share of the northern region from 17.5% to 23.5% – a region which is relatively well-developed (Part B of Table 4.20). While the agricultural sector of the southern region marches forward in cornering high share of the country's farm credit, the northern region has faced an erosion as per data until March 2011.

Secondly, befitting the all-India trend, all regions except the central have faced declining trends in the proportions of agricultural credit in their respective regions' total bank credit (Part B of Table 4.21). A major plausible reason for the absence of any such declining trend in the share of agricultural credit in total bank credit in the central region (consisting of Uttar Pradesh, Madhya Pradesh, Chattisgarh and Uttaranchal) is probably the paucity of any

|                       |                      |                   | Table 4.20           | : Region-wi       | se Agricultu         | re Credit \$      | Share               |                   |                     |                   |
|-----------------------|----------------------|-------------------|----------------------|-------------------|----------------------|-------------------|---------------------|-------------------|---------------------|-------------------|
| Region                | Amount               | % to<br>All-India | Amount               | % to<br>All-India | Amount               | % to<br>All-India | Amount              | % to<br>All-India | Amount              | % to<br>All-India |
|                       |                      |                   |                      | Part A: Region    | al Share in All      | -India Agricu     | lture Credit        |                   |                     |                   |
|                       | Mar                  | r-11              | Mar                  | -10               | Mar                  | 60-               | Mar                 | -08               | Mar-                | 07                |
| NT                    | 1000000              | 1 00              | 0000000              | 000               | 10101                | 1 00              | 001110              | 010               | 1010001             | 0 10              |
| Northern              | 10323083             | 7.7.4             | 8823393<br>999704    | 0.27              | 0/100070             | 20.4              | 0111439             | 21.9              | 0/03094             | 0.02              |
| NOTUI-Eastern         | 407030               | 0.9               | 332/84               | 0.9               | 249099               | 0.0               | QC0177              | 0.0               | 1000/1              | 0 0               |
| Eastern               | 4051812              | ×.                | 3310036              | 8.5               | 2431135              | 1.9               | 2801634             | 10.0              | 2004087             | 8.7               |
| Central               | 7573531              | 16.4              | 7074332              | 18.1              | 5677680              | 18.3              | 4690821             | 16.8              | 3734328             | 16.2              |
| Western               | 5867067              | 12.7              | 5325303              | 13.6              | 4220656              | 13.6              | 4859432             | 17.4              | 3684123             | 16.0              |
| Southern<br>All-India | 17879005 $46102188$  | 38.8<br>100.0     | 14163784 $39029832$  | 36.3<br>100.0     | 11111898<br>30946944 | 35.9<br>100.0     | 9268011<br>27952995 | 33.2<br>100.0     | 7654124<br>23019107 | 33.3<br>100.0     |
|                       | Mar                  | -106              | Mar                  | -02               | Mar                  | 92                | Dec                 | 82                | Dec-                | 72                |
|                       |                      | 0                 |                      |                   |                      |                   | .0100.              |                   |                     |                   |
| Northern              | 4061481              | 23.5              | 1411621              | 22.1              | 353475               | 17.5              | 123561              | 21.9              | 6584                | 13.1              |
| North-Eastern         | 145835               | 0.8               | 58992                | 0.9               | 40558                | 2.0               | 8333                | 1.5               | 2721                | 5.4               |
| Eastern               | 1413343              | 8.2               | 528527               | 8.3               | 227699               | 11.3              | 61077               | 10.8              | 6671                | 13.3              |
| Central               | 3041622              | 17.6              | 1160774              | 18.1              | 359966               | 17.8              | 86615               | 15.4              | 5685                | 11.4              |
| Western               | 2973876              | 17.2              | 1033041              | 16.1              | 307369               | 15.2              | 90126               | 16                | 11221               | 22.4              |
| Southern              | 5632249              | 32.6              | 2207900              | 34.5              | 734698               | 36.3              | 194125              | 34.4              | 17209               | 34.4              |
| All-India             | 17268406             | 100               | 6400855              | 100               | 2023765              | 100               | 563837              | 100               | 50092               | 100               |
|                       |                      | Ps                | art B: Agricultu     | ire Credit Shai   | re in Each Regi      | ion's Total Ba    | nk Credit           |                   |                     |                   |
|                       | Mar                  | -11               | Mar                  | -10               | Mar                  | 60                | Mar                 | -08               | Mar-                | 07                |
| Northern              | 10323683             | 10.7              | 8823593              | 11.7              | 7256476              | 11.4              | 6111439             | 11.7              | 5763594             | 13.5              |
| North-Eastern         | 407090               | 12.1              | 332784               | 11.0              | 249099               | 10.1              | 221658              | 9.5               | 178851              | 9.2               |
| Eastern               | 4051812              | 12.3              | 3310036              | 11.7              | 2431135              | 10.8              | 2801634             | 13.4              | 2004087             | 11.5              |
| Central               | 7573531              | 24.2              | 7074332              | 26.6              | 5677680              | 26.1              | 4690821             | 23.6              | 3734328             | 23.7              |
| Western               | 5867067              | 4.5               | 5325303              | 4.9               | 4220656              | 4.5               | 4859432             | 6.2               | 3684123             | 6.0               |
| Southern              | 17879005<br>46102188 | 10.7              | 14163784<br>39029832 | 15.2              | 30946944             | 13.7              | 9268011             | 13.6              | 7654124<br>23019107 | 13.8              |
|                       |                      |                   |                      |                   |                      |                   |                     |                   |                     |                   |
|                       | Mar                  | -06               | Mar                  | -02               | Mar                  | 92                | Dec                 | 82                | Dec-                | 72                |
| Northern              | 4061481              | 12.1              | 1411621              | 10.0              | 353475               | 14.6              | 123561              | 16.4              | 6584                | 9.2               |
| North-Eastern         | 145835               | 8.4               | 58992                | 6.1               | 40558                | 15.8              | 8333                | 18.5              | 2721                | 39.6              |
| Eastern               | 1413343              | 10.7              | 528527               | 8.8               | 227699               | 13.5              | 61077               | 12.7              | 6671                | 6.7               |
| Central               | 3041622              | 24.1              | 1160774              | 19.8              | 359966               | 22.6              | 86615               | 23.9              | 5685                | 13.4              |
| Western               | 2973876              | 6.2               | 1033041              | 4.9               | 307369               | 8.0               | 90126               | 9.3               | 11221               | 5.9               |
| Southern              | 5632249              | 13.3              | 2207900              | 12.6              | 734698               | 19.1              | 194125              | 21.6              | 17209               | 12.0              |
| All-India             | 17268406             | 11.4              | 6400855              | 9.8               | 2023765              | 14.8              | 563837              | 16.1              | 50092               | 9.0               |
| Source: Banking S     | statistics: Basic    | : Statistical Ret | urns of Schedu       | led Commercia     | d Banks in Indi      | a, March 2011     | (Vol.40) & earl     | ier issues. See   | also Annexure       | E.                |

significant economic diversification within the region; as shown later, the share of services sectors in state domestic product remain low in this region. The southern region, which has a well-spread banking network and which also enjoys a relatively better diversified economic structure, presents a picture of much steeper decline in its share of agricultural credit in total bank credit. The southern states have all experienced this phenomenon up to March 2004 but after the policy of doubling began, the agricultural share in total credit has increased. Interestingly, the central region states of Uttar Pradesh and Madhya Pradesh have shown a contrary picture with their farm credit shares declining after 2004 (Annexure E). The latter are the states which have shown relatively poorer agricultural growth; they have also diversified less. In the eastern region, West Bengal had shown some decline in agricultural share until 2004 but experienced an improvement thereafter like the all-India picture. Bihar did not experience any such fall reflecting the same feature of poor diversification, but after 2004, there has been a substantial increase in its agricultural share in total credit possibly reflecting an improvement in its output performance.

A third and final interesting revelation regarding inter-state disparities is brought out in the same Table 4.21. In the state-wise distribution of agricultural loan accounts in total all-India agricultural loan accounts, the four southern states have experienced steady improvement between the mid-1990s and now. The northern states of Haryana, Punjab, and Rajashtan stood their ground until 2004 but lost some thereafter. An underdeveloped state to show still better improvement is Uttar Pradesh; its share in farm loan accounts increased from 13% in the mid-1990s to 15 to 16% until March 2007; thereafter there has been a fall. In contrast, laggards in this respect are Gujarat and Maharashtra in the western region and Bihar, West Bengal and Orissa in the eastern region – all have experienced loses in their shares of all-India agricultural loan accounts (Table 4.21).

The above trends in the state-wise distribution of agricultural loan accounts broadly hold true also for the corresponding distribution of agricultural loan amounts outstandings. However, there is a major qualitative difference between the two distributions. First, the percentage shares in loan amounts in underdeveloped states like Bihar and UP are considerably smaller than their relative shares in loan accounts, implying that they obviously absorb lower average size per loan account; the opposite is true of Maharashtra, Punjab and Haryana, while the shares of loan amounts far exceed percentage shares in loan accounts. Secondly, the southern states of Andhra Pradesh, Tamil Nadu and Kerala which have enjoyed a growing share in agricultural loan accounts, have not benefited from similar increases in loan amount share until 2009; thereafter there have been some noticeable increases in Maharashtra, which

| anding      | ala Tamil<br>Nadu    |              | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$  |               |
|-------------|----------------------|--------------|--|---------------|
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| and Amor    | Andhra Ka<br>Pradesh |              | 110.2         111.3           111.3         111.4           111.4         111.3           111.4         111.4           111.4         111.4           111.3         111.4           111.4         111.4           111.4         111.4           111.4         111.4           111.4         111.4  |               |
| Accounts    | <b>Maharashtra</b>   | ndia)        | Image: Second state  |               |
| of Loan     | Gujarat 1            | ent to All-I | cent to         addression  |               |
| Number      | Uttar<br>Pradesh     | ints (Per co | ading (Per 10.55) 10.55 10.57 10.55  |               |
| Credit: 1   | Madhya<br>Pradesh    | oan Accou    | dit         dit         44.00000000440400000000000000000000000   |               |
| ulture (    | West<br>Bengal       | cultural L   | 1       1         1       33200001         1       1   | tB            |
| Agric       | Orissa               | r of Agric   | Agriculture       33333344444450538470         1000       333333344444490538         1000       3333333344444490538         1000       3333334666         1000       33333333466         1000       33333333333346         1000       33333333333334         1000       33333333333333333         1000       333333333333333333333333333333333333  | in Exhibi     |
| -India      | Bihar                | Numbe        | mount         5000000000000000000000000000000000000  | esented       |
| in All      | Assam                | A.           | $\begin{array}{c} 0.66\\ 0.56\\ 0.05\\$   | utions pr     |
| ise Share   | Rajasthan            |              |  | -wise distrib |
| State-w     | Punjab               |              |  | , see state   |
| 4.21: \$    | Haryana              |              | 110<br>110<br>110<br>110<br>110<br>110<br>110<br>110   | For details,  |
| Table       | State/<br>Years      |              | Dec-72<br>Dec-72<br>Dec-75<br>Dec-81<br>Dec-84<br>Dec-84<br>Mar-96<br>Mar-96<br>Mar-02<br>Mar-02<br>Mar-02<br>Mar-02<br>Mar-02<br>Mar-07<br>Mar-06<br>Mar-09<br>Mar-09<br>Mar-09<br>Mar-05<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-07<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-07<br>Mar-06<br>Mar-07<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Mar-06<br>Ma | Source:       |

has found a reduction in loan account share, got a substantial increase in loan amount share, implying a growing rise in the average size of loans in the state.

#### F. Bank Group-Wise Distribution of Agricultural Credit

The profiles of agricultural lendings by different categories of banks provide a picture of diversity. Table 4.22 broadly sums the picture. First, overwhelming proportions of bank loan accounts in both the major categories of banks, namely, (i) SBI and its subsidiaries, and (ii) nationalized banks, have been agricultural loan accounts. In both the cases, the proportions which were at roughly one-third in the early 1970s, have reached near or over 50% in the latest period of March 2011. This is one aspect of social banking embedded in the policy of bank nationalization, which is truly commendable. It does not mean that there has not been any problem with bank lendings for agriculture; there have been many a problem.

As explained earlier, the decline in the share of agriculture in total bank credit outstanding, preference of banks for large-size loan accounts, overtly large and growing operations of banks on the periphery of rural areas, that is, in urban and metropolitan areas, for farm lendings, etc. are issues that raise doubt regarding the quality of agricultural lendings. Even so, the social obligations shouldered by the public sector banks are sure to impose a heavy operational cost on these banks. This is brought out rather starkly when we realise that over 99% of bank accounts of the foreign banks operating in India pertain to more lucrative services sector area, or in the case of private sector banks, only about 10% of loan accounts belong to the agricultural sector and they also possess near 90% of accounts from those lucrative services sector areas. Contrasted to these, public sector banks have to shoulder heavy social responsibilities in the form of agricultural loans and largely small-size loans.

As for the agricultural sector's share in total bank credit rendered by the public sector banks, it is worth recalling that both SBI and its subsidiaries and the nationalised banks expanded their exposure to the agricultural sector sizeably in the 1970s and 1980s under the impulse of socio-economic philosophy embedded in the nationalisation objectives. But, interestingly, as soon the reforms began and a competitive environment was promoted in the 1990s, the banks began to unshackle themselves from the heavy burden of agricultural lendings in terms of amounts. With the help of creating many agricultural branches, the SBI group had expanded its farm sector share in total advances to near 26% in the mid-1980s, but it steadily declined to 11.4% in March 2011. Likewise, the nationalised banks, which had raised their share to near 17%, slipped to a low share of 11.2% in the latest period (Table 4.22).

|  |   | Tab  | le 4.22:                                 | Bank Gro  | up-wise  | Distributi   | ion of Cr   | edit by Ma  | ajor Sect  | tors (   | in percents   | iges to total)   |
|--|---|--|--|---|--|--|---|---|--|--|---|--|
|  |   |  | SBI and it                               | s Associates  |  |  |   |   | National   | lised Banks  |   |  |
|  | Agr   | iculture   | Ind                                      | lustry  | 0  | thers  | Agri  | culture   | In   | dustry   | Ô   | thers  |
|  | No. of<br>Accounts  | Amount<br>Outstanding  | No. of<br>Accounts                       | Amount<br>Outstanding   | No. of<br>Accounts   | Amount<br>Outstanding  | No. of<br>Accounts  | Amount<br>Outstanding   | No. of<br>Accounts   | Amount<br>Outstanding  | No. of<br>Accounts  | Amount<br>Outstanding  |
| 73<br>87<br>997<br>997<br>997<br>997<br>997<br>997<br>997<br>997<br>9005<br>0005<br>0                                  | 32.3<br>539.1<br>539.1<br>539.1<br>539.1<br>337.7<br>44.5<br>54.5<br>54.5<br>54.5<br>57.7<br>44.5<br>59.2<br>8<br>9.2<br>8<br>28<br>54.5<br>59.2<br>8<br>57.7<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50<br>50 | $\begin{smallmatrix} 7.9 \\ 25.6 \\ 17.0 \\ 11.6 \\ 11.7 \\ 12.2 \\ 13.52 \\ 11.40 \\ 1$ | οκασανασιάς<br>οκασανασιάς<br>οφούομας   | 67.2<br>441.7<br>283.3<br>283.3<br>283.3<br>283.3<br>285.9<br>46.7<br>285.9<br>46.7<br>5<br>36.7<br>5<br>46.7<br>5<br>36.9<br>46.7<br>5<br>36.9<br>46.7<br>5<br>36.9<br>46.7<br>5<br>36.9<br>5<br>36.9<br>5<br>46.7<br>36.9<br>5<br>36.9<br>5<br>46.7<br>36.9<br>5<br>36.9<br>36.9<br>36.9<br>5<br>4<br>46.7<br>36.9<br>36.9<br>36.9<br>4<br>47.7<br>36.9<br>36.9<br>36.9<br>36.9<br>36.9<br>36.9<br>36.9<br>36.9 | 61.7<br>61.7<br>61.7<br>61.7<br>61.7<br>61.7<br>61.7<br>61.7   | 28<br>28<br>28<br>28<br>29<br>29<br>29<br>29<br>29<br>29<br>29<br>29<br>29<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20 | 34.2<br>345.1<br>355.2<br>355.2<br>355.2<br>355.2<br>355.2<br>441.9<br>556.1<br>555.1<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2  | 100<br>1465<br>1465<br>1125<br>1125<br>1125<br>1125<br>1125<br>1125<br>1125<br>11   | 1<br>1<br>1<br>1<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2 | 75<br>75<br>75<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76<br>76   | 60.7<br>60.7<br>60.7<br>60.5<br>60.5<br>60.5<br>60.5<br>60.5<br>60.5<br>60.5<br>60.5  | 34.6<br>342.8<br>37.4<br>387.4<br>387.4<br>387.4<br>50.5<br>550.0<br>57.1<br>477.1<br>477.1<br>477.1<br>477.1<br>477.6<br>477.6<br>477.1<br>477.6  |
|  |   |  | R  | RBs   |  |  |   | Other   | Scheduled  | Commercial   | Banks   |  |
| 73<br>84<br>87<br>1992<br>1997<br>2005<br>2005<br>2006<br>2006<br>2007<br>2008<br>2009<br>2009<br>2009<br>20010        | 555555<br>5750<br>5750<br>5750<br>5750<br>5750<br>5750<br>57  | 007444000000000<br>00744000000000<br>007440004400000<br>00004400000000   | 00007000000000000000000000000000000000   |   | 422.33<br>38.55<br>39.55<br>40.16<br>40.16<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.17<br>40.10 | 88<br>86<br>86<br>86<br>86<br>86<br>86<br>87<br>86<br>87<br>86<br>87<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86<br>86       | 27.0<br>17.38<br>17.38<br>17.38<br>17.38<br>11.1<br>10.6<br>11.1<br>10.6<br>11.1<br>10.6<br>11.1<br>10.6<br>10.5<br>10.5<br>10.5<br>10.5<br>10.5<br>10.5<br>10.5<br>10.5  | లాగాజాగా 444700088<br>జరాజాలు 444700088   |  | 2006<br>2007<br>2007<br>2008<br>2008<br>2008<br>2008<br>2008<br>2008   | 71777777777777777777777777777777777777  | 659555865333555665335566<br>61110975555555555555555555555555555555555  |
|  |   |  | Foreig                                   | n Banks   |  |  |   | All S   | cheduled (   | Commercial B   | anks  |  |
| 73<br>84<br>87<br>1992<br>1997<br>2005<br>2005<br>2005<br>2006<br>2006<br>2006<br>2007<br>2008<br>2009<br>2009<br>2010 | 0.1<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0<br>0.0  | 0.20<br>0.20<br>0.20<br>0.20<br>0.20<br>0.20<br>0.20<br>0.20   | 0000010110<br>01110000000<br>01010000000 | 65.6<br>515.6<br>515.6<br>515.6<br>515.6<br>43.4<br>40.5<br>382.4<br>40.5<br>382.4<br>40.5<br>382.4<br>40.5<br>5<br>1.1   | 00000000000000000000000000000000000000   | 8.6695555555<br>8.675555555<br>8.000755555555<br>8.00085555555555555555555555555   | 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94<br>17,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11,75<br>11, | 70000000000000000000000000000000000000   | 58<br>46<br>46<br>46<br>47<br>47<br>46<br>47<br>46<br>46<br>47<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46<br>46 | 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| 32.5<br>361.0<br>37.5<br>37.5<br>37.5<br>37.5<br>51.1<br>4<br>37.5<br>51.1<br>4<br>50.1<br>2<br>4<br>50.1<br>2<br>50.1<br>4<br>2<br>3<br>37.5<br>5<br>51.4<br>4<br>51.1<br>4<br>51.1<br>4<br>51.1<br>4<br>51.1<br>51.1 |
| : RBI:   | Basic Stat  | tistical Return.   | s, Various Is                            | ssues   |  |  |   |   |  |  |   |  |

Another commendable aspect of this bank group-wise picture is the performance RRBs. In their case, the proportions of loan accounts as well as loan amounts in respect of agriculture are very high (about 55% to 60%) and interestingly, both of them match each other, implying that size distributions of loans for agriculture are hardly uneven.

As RRBs are playing a pivotal role in credit delivery in rural areas, particularly for agriculture, the government has been pursuing a policy of technology and capital upgradation. Based on recommendations of the Dr. K.C. Chakraborty committee, a recapitalisation support was to be given to 40 RRBs in 21 states in the ratio of 50:15:35 by the centre, states and sponsor banks. The recapitalisation process began in 2010-11 and was to be completed by 2011-12, but the process could not be completed as the state governments did not release their share. The scheme has thus been extended up to March 2014. Till December 31, 2012 the central government released ₹668.9 crore in favour of 27 RRBs (The Government of India's *Economic Survey 2012-13*, p.115).

With a view to further strengthening the operational efficiencies of RRBs a system of amalgamation of geographically contiguous, RRBs in a state has been initiated by the Government. Till January 1, 2013, 22 RRBs had been amalgamated into nine RRBs (Ibid).

#### G. "Priority Sector" Now a Nebulous Concept

In November 1991, the Committee on the Financial System (Narasimham Committee – I) had observed that while the directed credit programmes had played a useful role in extending the reach of the banking system to the then neglected sectors, two decades of such preferred credit dispensation was a long enough period for re-examination of its continued relevance; the Committee argued that the growth of agriculture and small industry in India had reached a point where the legitimate productive requirements of these sectors (or large parts of them) could be met by banks on the basis of their commercial judgement. Any further pursuit of distributive justice should use the instrumentality of the fiscal rather than the credit system. The Committee, therefore, suggested that the system of directed credit programmes should be gradually phased out. In the meantime, some sectors may continue to need such support; therefore, the redefined priority sector should consist of "small and marginal farmers, tiny sector of industry, small business and transport operators, village and cottage industries, rural artisans and other weaker sections". The Committee said that the target for these should be fixed at 10% of aggregate bank credit.

But, because of the society's imperative needs for distributive justice as inspired by political undercurrent, the 40% target for the traditionally defined 'priority sector' could not be dispensed with. Subsequently, the Committee on

Banking Sector Reforms (Narasimham Committee – II, April 1998) noted the reasons why the Government could not accept the earlier recommendation of reducing the priority sector target from 40% to 10%. According to the assessment made by RBI, the above redefined "priority sectors" would itself account for a little less than 30% of net bank credit. The Committee, therefore, conceded that though there were high NPAs in priority sector advances, any sudden reduction of the target could have the danger of a disruption in the flow of credit to the deprived sectors.

In the continuance of the 40% target, however, the authorities have been overtly influenced by the pursuit of reform measures, and hence they have sought to nullify, through back door, the social and distributional objectives of the priority sector target by including vast numbers of loan categories which, by no stretch of imagination, could be conceived as belonging to the weaker section borrowings that would not pass the test of bankability. Thus, the definition has been expanded to cover bank finance to agriculture through NBFCs and finance for distribution of inputs for activities allied to agriculture, that is, agri-clinics and agri-businesses, up to ₹15 lakh (raised from ₹5 lakh). Again, in agriculture, apart from finance to individual farmers including SHGs and other farmer groups, finance rendered to corporates, partnership firms and institutions up to an aggregate amount of ₹ one crore for major agricultural purposes including pre-harvest and post-harvest activities, and one-third of loans in excess of ₹ one crore in the aggregate per borrower for all agriculture and allied activities.

Such definitional liberalisation has been equally liberal in non-farm sector targets. The ceiling of ₹2 lakh has been raised to ₹5 lakh in respect of professionals and self-employed persons. For medical practitioners, a higher ceiling of ₹10 lakh for rural and semi-urban areas and a further advance of ₹10 lakh for the purchase of a one motor vehicle have been reckoned under priority sector lending. Also, investments in special bonds of specified institutions and investment in venture capital are eligible for inclusion under priority sector lending. The number of vehicles permitted for transport operators has been increased from two to six and finally to ten from October 1997. New housing loans up to ₹5 lakh for individuals and loans to software industry even up to ₹1 crore have been likewise included under this category.

Therefore, any systematic evaluation of banks' performance in regard to 'priority sector' advances is not possible because of these frequent definitional changes. A more damaging consequence of these definitional changes has been in diverting the focus of priority sectors from the truly informal agriculture and small industry categories to the "others" category; within the priority sectors, the share of these "others" category has shot up to double its original size of 20% to 26% prevailed during the whole of the 1990s to 44% to 48% during the latest six to seven years (Table 4.23). Year-after-year the RBI has been reporting that the public sector banks, which are the mainstay of priority sector lendings, have been fulfilling the 40% target except for a 0.4 percentage shortfall as on the last Friday of March 2007 (RBI 2007, p.142). However, as stated above, the target has been achieved because the 'other priority sector' advances now constitute over 40% of the priority sector advances themselves as against 20% a decade ago; these obviously have been done at the cost of agriculture and small-scale industries. It is thus shown that agricultural advances under the priority sector of public sector banks have ranged from 14 to 16% of net bank credit as per these reportings; they have never achieved the 18% target (Table 4.24).

It is not our contention that the old definition and coverage of priority sector deserve to be treated as immutable. It is just that the umbrella of credit policy direction and targeting has to be used primarily for the weak and disadvantaged sectors and sections of society whose investment and incomeearning activities are not overtly bankable and hence deserve the clutches in the form of credit policy directives and targeting. The target had to be kept high at 40% because the two largest sectors of the economy by employment and by contribution to value of output, namely, agriculture and small-scale industries, as also other informal sectors, are covered under the "priority sector".

|  |  | Та   | uble 4.2  | 3: Pric  | ority Se  | ctor A  | dvances  |  | (Rup   | ees, crore)  |
|--|--|--|---|--|---|---|--|--|--|--|
| Year   | Agriculture  | % to<br>GNBC   | SSI   | % to<br>GNBC   | Others  | % to<br>GNBC  |  | Total<br>Priority<br>Sector  | % to<br>GNBC   | Gross<br>Non-food<br>Bank<br>Credit<br>(GNBC)  |
| (1)  | (2)  | (3)  | (4)   | (5)  | (6)   | (7)   | (8)  | (9)  | (10)   | (11)   |
| 1990-91<br>1999-00<br>2000-01<br>2001-02<br>2002-03<br>2003-04<br>2004-05<br>2005-06<br>2006-07<br>2007-08<br>2008-09<br>2009-10<br>2010-11<br>2011-12 | 16750<br>44381<br>51922<br>60761<br>73518<br>90541<br>125250<br>173972<br>230398<br>275343<br>338656<br>416133<br>460333<br>522623 | 15.0<br>10.8<br>11.0<br>11.3<br>10.8<br>11.2<br>11.8<br>11.9<br>12.2<br>11.9<br>12.2<br>11.9<br>12.4<br>13.0<br>11.9<br>11.5 | $\begin{array}{c} 17181\\ 52814\\ 56002\\ 57199\\ 60394\\ 65855\\ 74588\\ 91212\\ 117880\\ 132698\\ 168997\\ 206401\\ 229101\\ 229101\\ 259191 \end{array}$ | 15.4<br>12.9<br>11.9<br>10.7<br>8.9<br>8.2<br>7.0<br>6.2<br>6.3<br>5.7<br>6.2<br>6.5<br>5.9<br>5.7 | $\begin{array}{r} 8984\\ 34632\\ 46490\\ 57299\\ 77697\\ 107438\\ 181638\\ 245554\\ 285864\\ 340032\\ 424806\\ 469645\\ 549952\\ 617286\end{array}$ | 8.0<br>8.4<br>9.9<br>10.7<br>11.4<br>13.3<br>17.1<br>16.7<br>15.2<br>14.7<br>15.6<br>14.7<br>14.2<br>13.6 | [20.9]<br>[26.3]<br>[30.1]<br>[32.7]<br>[40.7]<br>[47.6]<br>[48.1]<br>[45.1]<br>[45.4]<br>[45.6]<br>[43.0]<br>[44.4]<br>[44.1] | $\begin{array}{r} 42915\\131827\\154414\\175259\\211609\\263834\\381476\\510738\\634142\\748073\\932459\\1092179\\1239386\\1399100\end{array}$ | 38.4<br>32.1<br>32.8<br>32.7<br>31.1<br>32.8<br>36.0<br>34.8<br>33.6<br>32.3<br>34.2<br>34.2<br>34.2<br>32.0<br>30.9 | 111795<br>410267<br>471443<br>535745<br>679736<br>804824<br>1059308<br>1466386<br>1884669<br>2317515<br>2729338<br>3196299<br>3877800<br>4530548 |
| Notes: (i)<br>(ii)<br>Source: R  | Data are prov<br>onwards) whi<br>Figures withir<br>BI (2012): Hay  | risional a<br>ch accou<br>1 square   | nd relate t<br>nt for 90%<br>brackets in  | to select<br>of bank<br>1 col.8 au   | banks (47<br>credit of a<br>re percenta   | banks f<br>ll schedu<br>ges to to   | or 2003-04<br>led comme<br>tal "priority<br>0011-12 (w   | and 52 ba<br>ercial banks<br>sector adv  | anks from<br>ances" ir   | m 2004-05<br>n col.9.  |

Table 4.24: Advances to the Priority Sector by Public Sector Banks

| Year   | P   | griculture  |                               | Small-                   | scale Indus                   | tries                         | Other                   | r Priority S<br>Advances   | ector                         | Total              | Priority Se<br>Advances    | ctor                          | Net Bank<br>Credit         |
|--|---|---|-------------------------------|--------------------------|-------------------------------|-------------------------------|-------------------------|----------------------------|-------------------------------|--------------------|----------------------------|-------------------------------|----------------------------|
|  | No. of<br>Accounts                            | Amount<br>Outstand-<br>ing                        | Per cent<br>to ANBC<br>or OBE | No. of<br>Accounts       | Amount<br>Outstand-<br>ing    | Per cent<br>to ANBC<br>or OBE | No. of<br>Ac-<br>counts | Amount<br>Outstand-<br>ing | Per cent<br>to ANBC<br>or OBE | No. of<br>Accounts | Amount<br>Outstand-<br>ing | Per cent<br>to ANBC<br>or OBE | Amount<br>Outstand-<br>ing |
| Mar-96   | 208   | 26351   | (14.3)                        | 33                       | 29482                         | (16.0)                        | 115                     | 13751                      | (7.5)                         | 356                | 60969                      | (37.8)                        | 184391 @                   |
| Mar-97   | 195   | 31012   | (16.3)                        | 32                       | 31542                         | (16.6)                        | 107                     | 16548                      | (8.7)                         | 334                | 79131                      | (41.7)                        | 189684 @                   |
| Mar-98   | 192   | 34305   | (15.7)                        | 30                       | 38109                         | (17.5)                        | 103                     | 18881                      | (8.7)                         | 325                | 91319                      | (41.8)                        | 218219 @                   |
| Mar-99   | 166   | 37631   | (14.2)                        | 24                       | 42591                         | (16.1)                        | 93                      | 23661                      | (8.9)                         | 284                | 104094                     | (39.2)                        | 265554                     |
| Mar-00   | 160   | 45296   | (14.3)                        | 22                       | 46045                         | (14.6)                        | 81                      | 30816                      | (9.7)                         | 265                | 127478                     | (40.3)                        | 316427                     |
| Mar-01   | 188   | 53571   | (15.7)                        | 20                       | 48400                         | (14.2)                        | 80                      | 40791                      | (12.0)                        | 288                | 149116                     | (43.7)                        | 341291                     |
| Mar-02   | 158   | 58142   | (14.8)                        | 19                       | 54268                         | (13.8)                        | 81                      | 59074                      | (15.0)                        | 258                | 171484                     | (43.5)                        | 394064                     |
| Mar-03   | 168   | 70502   | (14.5)                        | 17                       | 52646                         | (10.8)                        | 85                      | 71197                      | (14.7)                        | 273                | 199786                     | (41.2)                        | 485271                     |
| Mar-04   | 190   | 84435   | (15.1)                        | 17                       | 58311                         | (10.4)                        | 89                      | 96170                      | (17.1)                        | 301                | 244456                     | (43.6)                        | 560819                     |
| Mar-05   | 202   | 109917  | (15.3)                        | 14                       | 68000                         | (6.5)                         | 89                      | 125114                     | (17.4)                        | 314                | 307046                     | (42.8)                        | 717419                     |
| Mar-06   | 238   | 155220  | (15.3)                        | 17                       | 82434                         | (8.1)                         | 92                      | 163756                     | (16.1)                        | 358                | 409748                     | (40.3)                        | 1017656                    |
| Mar-07   | 251   | 202614  | (15.6)                        | 17                       | 102550                        | (8.0)                         | 111                     | 206661                     | (15.3)                        | 389                | 521376                     | (39.6)                        | 1313840                    |
| Mar-08   | 276   | 249397  | (17.5)                        |                          |                               |                               |                         |                            |                               | 401                | 610450                     | (44.7)                        | 1364268                    |
| Mar-09   |   | 299415  | (17.6)                        |                          | 191408                        | (11.3)                        |                         | 233327*                    | (13.8)                        |                    | 724150                     | (42.7)                        | 1695902 *                  |
| Mar-10   |   | 372463  | (17.3)                        |                          | 276319                        | (13.3)                        |                         | 214995*                    | (10.4)                        |                    | 863777                     | (41.6)                        | 2076387 *                  |
| Mach 2011  |   | 414991  | (16.5)                        |                          | 376625                        | (15.0)                        |                         | 236999                     | (9.4)                         |                    | 102862                     | (41.0)                        | 2508829 *                  |
| March 11-12  |   | 478600  | (15.8)                        |                          | 396600                        | (13.1)                        |                         | 255500*                    | (8.4)                         |                    | 1130700                    | (37.2)                        | 3039516 *                  |
| \$ Inclusive of<br>under priorit<br><b>Notes:</b> @ prc<br><b>Source:</b> (RBI | f funds prov<br>y sector adv<br>vvisional * E | ided to RR<br>vances<br>Derived by ]<br>Trend and | tBs by thei<br>EPWRF          | ir sponsori<br>of Bankin | ng banks lo:<br>g in India 20 | an to softw<br>011-12         | are indus               | stry food &                | agro-proce                    | essing secto       | or & SHGs e                | eligible for                  | being treated              |
|  | •   |   | )                             |                          | D                             |                               |                         |                            |                               |                    |                            |                               |                            |

It is also true that with the release of larger lendable resources of banks by reducing cash reserve ratio (CRR) and statutory liquidity ratio (SLR) after reforms over time, the quantum of credit available for the 'priority sector' has gone up. Similarly, the absorptive capacities of the informal sectors like agriculture (as measured by their contribution to GDP, for instance) may have been eroded. However, both these questions do not justify any reduction in the intended allocation of 40% of bank credit, or 18% thereof for agriculture and 22% for non-farm informal sectors, as "priority sector" credit. An internal RBI Working Group on Priority Sector Lending (Chairman: C.S. Murthy, September 2005) has clearly spelt out that the rationale for having priority sector prescriptions continues to remain valid:

"Even after 36 years of priority sector lending prescriptions, it is observed that certain important sectors in the economy continue to suffer from inadequate credit flow. Even though the current share of agriculture and allied activities in India's GDP at 22% is less than half of what it was three decades ago, the agriculture sector continues to be the single largest occupation as it still provides livelihood to about two-thirds of the population. Moreover, the production base continues to comprise predominantly small and marginal farmers. It also contributes about 14.7% of the export earnings and provides raw material to a large number of industries. Similarly, the SSI sector occupies a unique position in the Indian economy. In terms of employment generated, this sector is next only to agriculture sector. It has a share of over 40% of the gross industrial value added in the economy. About 50% of the total manufactured exports of the country are directly accounted for by this sector. The policy thrust to this sector has been consistent with multiple objectives of employment generation, regional dispersal of industries and a seedbed for entrepreneurship. A few other segments also impact a large number of small borrowers. However, credit deployment to these sectors of the economy has not been to the desired extent. As such, the need for having priority sector prescriptions continues to exist" (RBI's Internal Working Group on Priority Sector Lending, September 2005, Section 6.2, Emphasis is as in the original).

Except for the above recommendation, the Murthy Working Group has not proposed any significant change in the composition of different items in the priority sector, thus perpetuating the system of allowing relatively largesize loans and loans not for vulnerable sections as part of the 'priority sector'. For instance, by no stretch of imagination can the retail traders with ₹10 lakh credit limit or medical practitioners or self-employed professionals with credit limits of ₹15 lakh or individuals constructing houses with loans up to ₹15 lakh, be considered as non-bankable without the clutches of RBI directed credit programmes. The RBI had issued fresh guidelines on 'priority sector' targets of 18% for agriculture and 40% for all sectors, effective from April 30, 2007. How these have further distorted the quality of targets is explained in a subsequent paragraph.

In the above respect too, the situation seems to have deteriorated in recent years, which is reflected in two or three developments. First, the overall percentage of priority sector advances to net bank credit has declined and finally reached the below 40% level at 37.2%, at the end of March 2012 (Table 4.24). Second, as shown in Table 4.25, growing numbers of banks are defaulting in fulfilling the 40% target. It is surprising in this phase of financial inclusion, as many as 16 public sector banks out of 27 have not fulfilled the 40% target as against just 3 defaulting banks in 2009-10 and 7 in 2010-11. Interestingly, such rising incidence of default is also seen amongst private sector banks and foreign banks.

Third, the default in achieving priority sector lending target is primarily due to the default in the 18% target for agricultural credit. As shown in Table 4.24 earlier, there has been, as is widely known, persistent default in fulfilling the farm credit target. And within it, as displayed in Table 4.26 in respect of public sector banks, the shortfall has been under direct agricultural credit. While the implied target for direct agricultural credit is 13.5% of the adjusted non-food credit (ANBC), the actual ratio for the latest year-ending March 2012 stands at 12.2%. As expected, the shortfall has been the steepest amongst private sector banks (Table 4.25).

Fourth, even as the banks have not been able to fulfill the credit amount target, it is significant that in recent years, the numbers of farm loan accounts have been showing rather moderate increases ranging from 3.3% to 13.2% in successive years (Table 4.26). Between March 2016 and March 2012, the number of farm loan accounts with public sector banks has gone up by 70.2%, the amount of loans outstanding has shot up by 227.4% during the same period.

| Table    | e: 4.25: Number of Banks                | Not Achieving Priority                   | Sector Target                     |
|----------|---|--|-----------------------------------|
| Year-End | Public Sector Banks (27)<br>Target: 40% | Private Sector Banks (22)<br>Target: 40% | Foreign Banks (28)<br>Target: 32% |
| 2006-07  | -                                       | -  | -                                 |
| 2007-08  | 15 (28)                                 | 8(23)                                    | -                                 |
| 2008-09  | 6 (27)                                  | -  | -                                 |
| 2009-10  | 3 (27)                                  | 2(22)                                    | 4(28)                             |
| 2010-11  | 7(26)                                   | 1(22)                                    | -                                 |
| 2011-12  | 16(26)                                  | 6(20)                                    | -                                 |

Note: Figures within brackets are the total numbers of respective banks Source: RBI (2012): *Trend and Progress of Banking in India*, 2011-12, p.73 and earlier issues.

|                           | Table                                 | 4.26: Direct                                   | and Indired<br>In                     | ct Finances for<br>Respect of P    | or Agriculta<br>ublic Secto           | ure Under Pi<br>ir Banks           | iority Secto                          | r Advances                         |                                    |
|---------------------------|---------------------------------------|--|---------------------------------------|------------------------------------|---------------------------------------|------------------------------------|---------------------------------------|------------------------------------|------------------------------------|
| Year                      | Agri                                  | culture  | Direct                                | Finance                            | Indirec                               | t Finance                          | Total Priority                        | Sector Advances                    | ANBC                               |
|                           | No of<br>Accounts<br>(in<br>thousand) | Amount<br>Outstanding<br>(₹ Crore)             | No of<br>Accounts<br>(in<br>thousand) | Amount<br>Outstanding<br>(₹ Crore) | No of<br>Accounts<br>(in<br>thousand) | Amount<br>Outstanding<br>(₹ Crore) | No of<br>Accounts<br>(in<br>thousand) | Amount<br>Outstanding<br>(₹ Crore) | Amount<br>Outstanding<br>(₹ Crore) |
| Mar-01                    | 18753                                 | 45296<br>(14.3)                                | 18482                                 | 34247<br>(10.8)                    | 271                                   | 11049<br>(3.5)                     | 28776                                 | 127478<br>(40.3)                   | 316427                             |
| Mar-02                    | 15777                                 | 53571<br>(15.7)                                | 15291                                 | 38137                              | 486                                   | 15434<br>(4.5)                     | 25790                                 | 149116<br>(43.7)                   | 341291                             |
| Mar-03                    | 16765                                 | 70502  | 16455                                 | 51485                              | 310                                   | 19017                              | 27274                                 | 171485                             | 394064                             |
| Mar-04                    | 18991                                 | 84435  | 18750                                 | 62170<br>62170<br>(11-1)           | 241                                   | 22265<br>(4.0)                     | 30081                                 | 244456<br>(43.6)                   | 560819                             |
| Mar-05                    | 20171                                 | (1.5.3)<br>(15.3)                              | 19494                                 | 83038<br>811 6)                    | 677                                   | 26879<br>(3 7)                     | 31374                                 | 307046<br>(42.8)                   | 717419                             |
| Mar-06                    | 23798                                 | 155219<br>(15.3)                               | 22079                                 | 112126                             | 1719                                  | 43093<br>(4.2)                     | 35840                                 | 409748<br>(40.3)                   | 1017656                            |
| Mar-07                    | 25113                                 | 202614<br>(15.4)                               | 23746                                 | 144372<br>(11.0)                   | 1367                                  | 58242<br>(4.4)                     | 38908                                 | 521376<br>(39.7)                   | 1313840                            |
| Mar-08                    | 27597                                 | 249397<br>(18.3)                               | 27221                                 | (13.0)<br>(13.0)                   | 376                                   | 72139<br>(5.3)                     | 40074                                 | 610450<br>(44.7)                   | 1364268                            |
| Mar-09                    | 28814                                 | 299415 (17.7)                                  | 28266                                 | 217931<br>(12.9)                   | 548                                   | 81484<br>(4.8)                     | 42543                                 | 724149<br>(42.8)                   | 1693437                            |
| Mar-10                    | 31615                                 | 372463 (17.9)                                  | 31015                                 | 265826<br>(12.8)                   | 600                                   | 106637<br>(5.1)                    | 45783                                 | 863778<br>(41.6)                   | 2078397                            |
| Mar-11                    | 33910                                 | 414973<br>(16.6)                               | 33214                                 | 300190<br>(12.0)                   | 696                                   | 114783<br>(4.6)                    | 48339                                 | 1021495<br>(41.0)                  | 2493499                            |
| Mar-12                    | 38461                                 | 479400<br>(15.9)                               | 37586                                 | 367052<br>(12.2)                   | 875                                   | 112348<br>(3.7)                    | 53183                                 | 1124148<br>(37.2)                  | 3018476                            |
| Note: Figur<br>Source: Go | es within brac<br>vernment of In      | kets are as percen<br>idia (2013): <i>Econ</i> | ntages of ANBC<br>omic Survey 20      | 012-13, p.A.63, ['                 | Table 4.6] and                        | earlier issues                     |                                       |                                    |                                    |

|      | Table 4.2   | 7: Sub-C      | Number o                           | f Loan A      | nces: Amoun<br>ccounts | t Outsta             | nding and                           | ₹ Crore)       |  |
|------|---|---------------|------------------------------------|---------------|------------------------|----------------------|-------------------------------------|----------------|--|
| Year | Loan  | s to Indi     | vidual Farmers                     |               | Loans to C<br>Credit L | orporate<br>imit upt | es, Partnership I<br>o and Above ₹1 | Firms,<br>cr.@ |  |
|      | No.of<br>Accounts   | % to<br>Total | Balance<br>outstanding<br>(₹ lakh) | % to<br>Total | No.of<br>Accounts      | % to<br>Total        | Balance<br>outstanding<br>(₹ lakh)  | % to<br>Total  |  |
| 2008 | 29272135  | 95.7          | 176619                             | 76.2          | 278979                 | 0.9                  | 47395                               | 20.5           |  |
| 2009 | 32278593  | 95.1          | 221477                             | 79.8          | 546403                 | 1.6                  | 44939                               | 16.2           |  |
| 2010 | 37041348  | 96.8          | 264493                             | 78.2          | 663571                 | 1.7                  | 65203                               | 19.3           |  |
| 2011 | 36157439  | 97.3          | 3068267                            | 78.5          | 431052                 | 1.2                  | 691711                              | 17.7           |  |
| Year | Loans Granted to Pre & Post Harvest Activities Direct Finance Total |               |                                    |               |                        |                      |                                     |                |  |
|      | No.of<br>Accounts   | % to<br>Total | Balance<br>outstanding<br>(₹ lakh) | % to<br>Total | No.of<br>Accounts      | Balanc               | Balance outstanding<br>(₹ lakh)     |                |  |
| 2008 | 1048427   | 3.4           | 7626                               | 3.3           | 30599541               |                      | 231640                              |                |  |
| 2009 | 1127612   | 3.3           | 11027                              | 4.0           | 33952608               |                      | 277443                              |                |  |
| 2010 | 570204  | 1.5           | 8579                               | 2.5           | 38275123               |                      | 338275                              |                |  |
| 2011 | 589764  | 1.6           | 146297                             | 3.7           | 37178255               |                      | 3906275                             |                |  |

Fifth, it is interesting that about 20% to 24% of direct advances of public sector banks have been to corporates with credit limits of  $\overline{\phantom{t}}$  one crore or more for agricultural operations including pre-and post-harvest activities (Table 4.29). Incidentally, with a view to correcting the inequity involved in bank lendings to corporates, the RBI had contemplated the shifting of such corporate

| Table 4.28: Year-wise Performance under Direct Agriculture Lending By Banks         (₹ crore) |        |                            |  |           |                            |  |  |  |
|---|--------|----------------------------|--|-----------|----------------------------|--|--|--|
| March   |        | PSBs                       |  | Pvt Banks |                            |  |  |  |
|   | Amount | Year-on-Year<br>Growth (%) | Loans under<br>Direct Agri<br>as % to ANBC | Amount    | Year-on-Year<br>Growth (%) | Loans under<br>Direct Agri<br>as % to ANBC |  |  |
| 2001  | 38003  | -                          | 11.15                                      | 2269      | -                          | 4.02                                       |  |  |
| 2002  | 44909  | 18.2                       | 11.31                                      | 2533      | 11.6                       | 4.02                                       |  |  |
| 2003  | 51799  | 15.3                       | 10.84                                      | 5201      | 105.3                      | 6.26                                       |  |  |
| 2004  | 61957  | 19.6                       | 11.09                                      | 8717      | 67.6                       | 7.81                                       |  |  |
| 2005  | 82613  | 33.3                       | 11.52                                      | 12157     | 39.5                       | 7.59                                       |  |  |
| 2006  | 111636 | 35.1                       | 10.97                                      | 22317     | 83.6                       | 8.96                                       |  |  |
| 2007  | 146941 | 31.6                       | 11.15                                      | 28013     | 25.5                       | 8.32                                       |  |  |
| 2008  | 176135 | 19.9                       | 12.91                                      | 37349     | 33.3                       | 10.88                                      |  |  |
| 2009  | 215635 | 22.4                       | 12.73                                      | 46511     | 24.5                       | 11.44                                      |  |  |
| 2010  | 265071 | 22.9                       | 12.78                                      | 52112     | 12                         | 11.12                                      |  |  |
| 2011  | 300084 | 13.2                       | 12.03                                      | 60043     | 15.2                       | 11.25                                      |  |  |
| 2012  | 366400 | 22.1                       | 12.14                                      | -         | -                          | -  |  |  |

**Source:** RBI (2012): [Reproduced from the M.V. Nair Committee Report on Priority Sector Lendings, February 2012, p.9and updated from the other RBI publications].

loans to indirect advances but due to pressures from banks, corporate loans for agriculture have again shifted to the direct advances category (More on it later).

Such changes in guidelines in favour of corporates, combined with the facility of making investments by banks in securitised assets representing priority sector loans of other banks, have helped the banks in private sector, to improve their participation in agricultural loans. As shown in Table 4.28, their farm loans as percentage of their ANBC, which were below 8% until March 2005, have increased to over 11% in recent years, which have been close to 12 to 13% achievement of public sector banks.

# Finally, we have the M.V. Nair Committee which examined the whole gamut of priority sector targets $de \ novo^{15}$

It may be recalled that as there were many distortions noticed in the implementation of the extant priority sector guidelines, there were demands from several quarters on the need to take a fresh look at those guidelines. In particular, it was perceived that "banks are increasingly using intermediaries in directing credit to the priority sector, and there is growing incidence of misclassification of non-priority sector accounts as priority sector" (Subbarao, August 2012, p.1407). It was in that spirit of the possibilities of a significant diversion of funds and such other incidences of arbitrage, that the Malegam Committee on Microfinance (January 2011) had recommended that the existing guidelines on bank lending to the priority sectors be revisited. The Malegam Committee had specifically recommended that those mFIs which did not comply with the regulations on small income criteria, interest and margin ceilings, etc. should be denied "the priority sector" lending status. Against this background, it was expected that the Nair Committee would streamline the coverage of items under the 'priority sector' category on the consideration that "priority sector can deliver on its promise only if the eligible sectors are restricted to a select few which are important from the perspective of improving livelihoods". (Subbarao, op.cit, p.1408).

Any detailed review of the Nair Committee recommendations is beyond the scope of this note. However, we wish to make two observations on the Nair Committee and its aftermath, which are germane to the prospects for better agricultural credit delivery and which deserve to be highlighted.

<sup>&</sup>lt;sup>15</sup> A part of this sub-section has appeared as a note in *Economic and Political Weekly*. See Deokar and Shetty, EPW, April 20, 2013.

## Large Expansion of Eligible Categories

The first one concerns the unduly large expansion of the list of eligible categories under the priority sector loans scheme, which is against its spirit. As referred to above, it was hoped that the Nair Committee would recommend pruning it on the obvious ground that "the more sectors we include in priority sector lendings (PSL), the more they will compete for the same fixed pool of resources and crowd each other out (ibid, p.1408). No attempt has been made either in the recommendations of the Nair Committee Report or in the RBI's revised priority sector guidelines to correct the above distortions. On the contrary, the Nair Committee has recommended that the distinction between "direct' and "indirect" agricultural lending be done away with, thus allowing farmers engaged in production activity to compete with the traders engaged in storage and distribution of inputs in the agriculture value chain on the specious plea that "agriculture is an important sector considering the livelihood it generates for almost two-thirds of India's population. It is also critical for ensuring food security and poverty alleviation and this sector needs to be seen as a single set of activities encompassing production, storage and distribution. As there is a seamless interconnectedness of the entire agriculture value chain, its impact on output, income and employment in rural economy is highly positive" (Nair Committee Report 2012, pp.vii-viii).

Fortunately, the RBI did not accept the proposal to dispense with the direct and indirect distinction on the ground that "the focus of the guidelines is on direct agricultural lending to individuals, Self Help Groups (SHGs) and Joint Liability Groups (JLGs)" (Chakrabarty 2012, p.1822). However, the RBI's revised guidelines on priority sector lendings go entirely counter to the very principle of eligible sectors being restricted to a select few so as to derive the maximum benefit "from the perspectives of improving livelihoods".

As enumerated below, the Nair Committee sought to considerably expand the scope of certain kinds of indirect advances on the ground of accounting for inflation. Thus, the maximum loan against pledge/hypothecation of agricultural produce up to 12 months was raised from ₹10 lakh to ₹20 lakh and similarly, for bank credit for purchase and distribution of inputs for the allied activities, and for dealers in drip/sprinkler irrigation system and in agricultural machinery, the limit was raised from ₹30-40 lakh to ₹70 lakh.

In respect of both of the above cases, the RBI has further expanded their scope and coverage. As shown below, the RBI guidelines have finally raised the first limit to ₹25 lakh from ₹20 lakh proposed by the Nair Committee and second limit to ₹1 crore from ₹70 lakh.

| <b>Revision of Limits for Agriculture Activities under Priority Sector</b> |   |                       |                   |                   |  |  |  |  |
|--|---|-----------------------|-------------------|-------------------|--|--|--|--|
| No.  | Activity Description  | Existing<br>Limits    | Revised<br>Limits | RBI<br>Guidelines |  |  |  |  |
| 1  | Maximum loan against pledge / hypothecation of agricultural produce up to 12 months [ <i>Direct</i> loans to farmers and <i>indirect</i> loans to corporates, etc]  | ₹10 lakh              | ₹20 lakh          | ₹25 lakh          |  |  |  |  |
| 2  | Credit for purchase and distribution of inputs for the allied activities, dealers in drip / sprinkler irrigation system / agricultural machinery [ <i>Indirect</i> loans under RBI guidelines]                    | ₹40 lakh/<br>₹30 lakh | ₹70 lakh          | ₹1 crore          |  |  |  |  |
| Sou  | <b>Source:</b> (i) M.V. Nair Committee on <i>Report on Priority Sector Lendings</i> , February 2012 .<br>(ii) RBI <i>Guidelines on "Priory Sector Lending – Targets and Classifications" dated July 20, 2012.</i> |                       |                   |                   |  |  |  |  |

## Sub-Targets for Small and Marginal Farmers

Another damage that the RBI's new guidelines have inflected on its own principles underlying these guidelines. The RBI has taken pleasure in highlighting the four basic pillars/philosophy upon which these guidelines are based; two important of these are:

"Priority sector refers to those sectors of the economy which, though viable and creditworthy, may not get timely and adequate credit in the absence of this special dispensation. Typically, these are small value loans to farmers for agriculture and allied activities, micro and small enterprises, poor people for housing, students for education and other low income groups and weaker sections. Those sectors which are able to get timely and adequate credit would not qualify for priority sector status.

"Banks should lend directly to beneficiaries instead of routing these loans through intermediaries. This will ensure better management of risks and also reduction in transaction costs for such loans" (Charkrabarty, October 2012, p.1821)

In the same vein, the RBI rejected the Nair Committee recommendations for prescribing additional sub-targets for small and marginal farmers (More on it later). It has justified it thus:

"though we have not prescribed fresh targets, the interests of small and marginal farmers and other individuals will be taken care by shifting the direct part of agricultural loans to corporates, partnership firms and other institutions to indirect agriculture" (Charkrabarty, October 2012, p.1822). Contrary to this promise made based on the guidelines issued on July 20, 2012, very soon thereafter on October 17, 2012, the RBI guidelines were revised based on feedbacks received from banks, which totally negated the earlier objectives of "minimising the competition for the same fixed pool of resources" and excluding the corporate borrowings for direct agriculture finance so that the interests of the small and marginal farmers are protected. The October 17, 2012 guidelines have negated both these objectives. The revised guidelines have not only reintroduced the direct agricultural advance provision in respect of corporates, partnership firms, etc. but also doubled the limit from ₹1 crore to ₹2 crore. What is more if the aggregate loan limit per borrower given in favour of corproates, etc. exceeds ₹2 crore, the balance is allowed to be treated as indirect finance for agriculture.

There cannot be any objection to the banks lending in favour of corproates and such other entities engaged in agricultural activities. The principal point that is sought to be made here is that such lendings should be based on commercial judgement of banks and should not be dependent on the clutches of the directed credit arrangement. It is not as though the borrowing parties are hoping to get easier credit at a lower cost. As the RBI Governor (August 2012) has clearly termed it as a possible myth: "The lower cost issue is a clear misunderstanding since there is no regulatory interest rate ceiling on priority sector lending (PSL)". Likewise, the expectation of easier access too is misguided. As cited above, the more sectors we include in PSL, the more they will compete for the same fixed pool of resources and crowed each other out (Subbarao, August 2012).

It is thus very clear that it is the banking fraternity which has put pressure on the RBI to revise its guidelines and thus to allow corporates to compete with small and marginal farmers for "the same fixed pool of resources". By granting loans to a handful of corporates, the banks would find it easier to show improved performance under direct finance target for agriculture than take the trouble of financing a myriad number of small and marginal farmers – which is admittedly the social philosophy behind the priority sector guidelines.

# Vastly Unequal Competition between Corporates and Small and Marginal Farmers

Such a vastly unequal competition between corporates and small and marginal farmers for scarce bank resources could have obviated to an extent at least, if a separate sub-target of priority sector target was kept for the neglected sections of society like small and marginal farmers. It was, therefore, noteworthy that the Nair Committee under discussion thought it fit to prescribe such a sub-target for, amongst other poorer segments, small and marginal farmers. The Committee explained its rationale in these words:

"Findings of the Committee indicate that small and marginal farmers who constitute more than 80% of total farmer households in the country face exclusion from the formal financial channels. Therefore, a sub-target for small and marginal farmers within agriculture and allied activities is recommended, equivalent to 9% of ANBC or CEOBE, whichever is higher to be achieved in stages by 2015-16. Banks are also encouraged to ensure that the number of outstanding beneficiary accounts register a minimum annual growth rate of 15%. With this dispensation, significantly large number of eligible and willing small and marginal farmer households would have access to credit from formal channels" (p.viii)

They have similarly covered micro and small enterprises, and other economically weaker sections. The RBI has not accepted these recommendations and explained its position in the following words:

"One important area where we have diverged from the views of the Nair Committee is that we have not imposed any new targets under the priority sector framework. The Nair Committee had recommended certain additional sub-targets for credit to micro enterprises, small and marginal farmers and realignment of certain existing targets. We have consciously decided against this as we believe that fresh targets would distort the allocation of credit" (Charkrabarty, October 2012, p.1822).

In the same spirit, RBI had taken pleasure in proposing that the interests of small and marginal farmers and other individuals will be taken care by shifting the direct part of agricultural loans to corporates, partnership firms and other institutions to indirect agriculture – only to be rescinded soon in response to pressures from banks. There is no doubt that the RBI's policy perspectives are sure to hurt eventually the interests of the small and marginal farmers. Also, so long as banking institutions do not imbibe rather genuinely the imperatives of broader social goals in bank lendings, there is no hope for deprived sections of society.

#### H. Discrepancies in Agricultural Credit Data

For a study of the trends in agricultural credit in respect of scheduled commercial banks which constitute the large and growing purveyor of credit, there are two sources: first, there is the progress in agricultural credit published in RBI publications and those published by the Government of India in its Economic Survey each year, apparently based on special control returns filed by banks; and second, there is the RBI's *Basic Statistical Returns of Scheduled Commercial Banks* (BSR). The latter is a more scientifically designed annual survey conducted by the RBI, the data for which are directly obtained from the bank branch ledgers of scheduled commercial banks individually and hence, their quality is not influenced by the regional offices and head offices of banks. An attempt has been made by us to reconcile the two sets of data: those data on agriculture credit as reported by the special returns filed by banks and published in detail in the Government of India's *Economic Survey* each year and those as reported by the Reserve Bank of India's *Basic Statistical Returns (BSR)*. Both are in the form of bank credit outstanding against agriculture and allied activities. These comparable data are available only in respect of public sector banks including RRBs. Table 4.29 makes a comparison of the two sets of such data.

 Table 4.29: Discrepancies in Priority Sector Data in Respect of Agriculture

 Credit by Public Sector Banks

| Year  | No  | of accounts |          | Amount Outstanding |        |          |  |  |  |  |
|---|---|-------------|----------|--------------------|--------|----------|--|--|--|--|
|   | Agriculture                                 | Direct      | Indirect | Agriculture        | Direct | Indirect |  |  |  |  |
|   | Priority Sector Data As Per Economic Survey |             |          |                    |        |          |  |  |  |  |
| Mar-00  | 16047                                       | 15754       | 293      | 45296              | 34247  | 11049    |  |  |  |  |
| Mar-01  | 18753                                       | 18482       | 271      | 82156              | 38137  | 44019    |  |  |  |  |
| Mar-02  | 15777                                       | 15291       | 486      | 58143              | 44019  | 14124    |  |  |  |  |
| Mar-03  | 16765                                       | 16455       | 310      | 70502              | 51485  | 19017    |  |  |  |  |
| Mar-04  | 18992                                       | 18750       | 241      | 84435              | 62170  | 22265    |  |  |  |  |
| Mar-05  | 20171                                       | 19494       | 677      | 109917             | 83038  | 26879    |  |  |  |  |
| Mar-06  | 23798                                       | 22079       | 1719     | 155219             | 112126 | 43093    |  |  |  |  |
| Mar-07  | 25113                                       | 23746       | 1367     | 202614             | 144372 | 58242    |  |  |  |  |
| Mar-08  | 28349                                       | 27908       | 441      | 248685             | 176135 | 72550    |  |  |  |  |
| Mar-09  | 28814                                       | 28266       | 548      | 299415             | 217931 | 81484    |  |  |  |  |
| Mar-10  | 31616                                       | 31015       | 600      | 372463             | 265826 | 106637   |  |  |  |  |
| Mar-11  | 33910                                       | 33214       | 696      | 414973             | 300190 | 114783   |  |  |  |  |
|   | BSR Data                                    |             |          |                    |        |          |  |  |  |  |
| Mar-00  | 19926                                       | 19621       | 305      | 42987              | 36538  | 6449     |  |  |  |  |
| Mar-01  | 19229                                       | 18968       | 261      | 48720              | 41179  | 7541     |  |  |  |  |
| Mar-02  | 19798                                       | 19211       | 587      | 60221              | 45197  | 15025    |  |  |  |  |
| Mar-03  | 20256                                       | 19639       | 617      | 70635              | 55239  | 15395    |  |  |  |  |
| Mar-04  | 20561                                       | 20025       | 537      | 88682              | 65000  | 23682    |  |  |  |  |
| Mar-05  | 25583                                       | 25009       | 575      | 113552             | 87158  | 26394    |  |  |  |  |
| Mar-06  | 27669                                       | 27090       | 578      | 158194             | 114070 | 44125    |  |  |  |  |
| Mar-07  | 31959                                       | 31294       | 665      | 204020             | 154289 | 49731    |  |  |  |  |
| Mar-08  | 35983                                       | 35391       | 592      | 237551             | 184951 | 52600    |  |  |  |  |
| Mar-09  | 35762                                       | 35081       | 680      | 269565             | 211574 | 57991    |  |  |  |  |
| Mar-10  | 39921                                       | 38199       | 1722     | 341035             | 259776 | 81259    |  |  |  |  |
| Mar-11  | 43141                                       | 40890       | 2251     | 397051             | 325058 | 71994    |  |  |  |  |
| Source: Various issues of BSR and Government of India's Economic Survey |   |             |          |                    |        |          |  |  |  |  |

(No. of Accounts in Thousand & Amount in Rupee Crore)

A closer examination of the coverage of the above two sets of data and the definitional differences between them raise a few interesting questions. Key coverage and definitional differences boil down to the following. First, while the BSR data cover all agricultural accounts irrespective of the size of loan for direct advances, those under the priority sector have some size limits. For instance, *control returns* cover agricultural advances under the "priority sector" which by definition should normally exclude many big-size advances given against agricultural operations (such as loans beyond ₹10 lakh against pledge/hypothecation of agricultural produce, and loans for input distribution for allied activities beyond  $\overline{\mathbf{x}}40$  lakh shown as indirect finance), whereas the BSR data include all agricultural advances. Likewise, finance provided to corporates, partnership firms and other institutions for agriculture and allied actions for an aggregate amount up to ₹ one crore or one-third of loans in excess of ₹ one crore, are only taken into account as part of direct agriculture advance under the "priority sector", whereas the BSR data do not make any such distinction based on size. This classification difference *ipso facto* should make the BSR data appear to be more than the priority sector data insofar as agriculture credit figures are concerned.

On the other hand, there is a contrary issue insofar as the indirect agricultural advances are concerned. While the BSR data specifically excludes from agricultural loans, for instance, loans given for the distribution of fertilizers, seeds and other inputs as well as farm machinery at the retail as well as wholesale level and covers them under "Trading" activities, whereas the 'priority sector' advances cover credit for purchase and distribution of various inputs for agriculture as well as allied activities under "indirect finance" for agriculture. "Trading" under BSR is an independent occupation category and it is not covered even as "indirect" agricultural credit; these are covered under wholesale and retail trade codes 51403 and 52301 [BSR's Handbook of Instructions, March 2008, pp.65-66].

Another reason for the difference could be the treatment of loan accounts. While the BSR data treat loan accounts separately depending upon the nature of accounts (crop loans or terms loans), for priority sector purposes, it appears that a single agricultural borrower is treated as having one agricultural loan account irrespective of difficult types of loan accounts he/she may enjoy.

The differences in the above two sets of data do not seem to be falling in line with their definitional differences enumerated above. Briefly, these differences are (i) first, the numbers of loans accounts have consistently remained higher in BSR data as compared with the numbers of farm loan accounts reported under the "priority sector" – both for direct and indirect loans. There are two contrary pulls insofar as the numbers in the BSR data are concerned vis a vis the numbers of accounts under 'priority sectors'. On the one hand, as explained above, loans given to trading activities concerning input distribution under "credit for financing the distribution of fertilizers, pesticides, seeds, etc." stand excluded from agricultural advances under BSR, which is not the case under "priority sector". On the other, again as opined above, the possibilities are that different types of loan accounts (crop loans, term loans, etc.) are treated separately for number counting under the BSR, whereas the "priority sector" loans probably treat each farmer-borrower as a single loan account holder irrespective the numbers of loan accounts he/ she may enjoy. Despite loan accounts of a trading nature being excluded from indirect advances under the BSR system of reporting, indirect loan accounts are much larger in that data set than under "priority sector" advances. The numbers of loan accounts are also much larger in direct advances under the BSR system, probably explained by the separation of the types of loan accounts described above. Thus, in March 2011, BSR data show the number of direct advances at 40.89 lakh as compared with 33.21 lakh under the "priority sector" in respect of public sector banks.

In amounts of loans, direct advances under BSR appear somewhat higher at ₹325,008 crore at the end of March 2011 as compared with ₹300,190 crore under the "priority sector", a contrary picture is observed in indirect advances. Indirect advances appear considerably lower at ₹71,994 crore under BSR as contrasted with the figure of ₹114,783 crore – more than one-third lower. These differences cannot be fathomed with our knowledge of definitional differences and thus they appear a mystery!

#### Second Set of Differences

Yet another set of differences in the same variety of agricultural credit outstandings is to be found between the data put out by the RBI in its successive issues of annual publication *Handbook of Statistics on the Indian Economy* which is supposedly the most up-to-date and those revealed by the RBI's *Basic Statistical Returns* of Scheduled Commercial Banks (BSR) which is said to be the most authentic (Table 4.30). The definitional differences brought out in the earlier paragraphs may explain some part of this set of differences too. It is equally true that the higher amounts of *Handbook* series over the BSR series cannot be explained by the definitional differences. Doubts do arise regarding the quality of control returns which are the basis for the *Handbook* series.

| Table 4.30: Second Set of Differences: Agriculture Credit (₹ crore  |                       |          |        |                       |          |        |            |          |         |
|---|-----------------------|----------|--------|-----------------------|----------|--------|------------|----------|---------|
| Year  | BSR Data              |          |        | Handbook Data         |          |        | Difference |          |         |
|   | SCBs (including RRBs) |          |        | SCBs (including RRBs) |          |        |            |          |         |
|   | Direct                | Indirect | Total  | Direct                | Indirect | Total  | Direct     | Indirect | Total   |
| Mar-00  | 38561                 | 7077     | 45638  | 39433                 | 12997    | 52430  | -872       | -5920    | -6792   |
| Mar-01  | 43420                 | 8310     | 51730  | 45519                 | 18825    | 64344  | -2099      | -10515   | -12614  |
| Mar-02  | 47430                 | 16578    | 64009  | 53392                 | 18238    | 71630  | -5961      | -1660    | -7621   |
| Mar-03  | 59058                 | 16878    | 75935  | 64064                 | 23690    | 87754  | -5007      | -6812    | -11819  |
| Mar-04  | 70099                 | 26146    | 96245  | 79825                 | 28520    | 108345 | -9726      | -2374    | -12099  |
| Mar-05  | 94635                 | 29750    | 124385 | 112228                | 36071    | 148299 | -17593     | -6322    | -23914  |
| Mar-06  | 124563                | 48121    | 172684 | 157112                | 57175    | 214287 | -32549     | -9054    | -41603  |
| Mar-07  | 171497                | 58694    | 230191 | 196576                | 82564    | 279140 | -25079     | -23870   | -48949  |
| Mar-08  | 212567                | 61574    | 274141 | 236012                | 93443    | 329455 | -23445     | -31869   | -55314  |
| Mar-09  | 238703                | 70767    | 309469 | 293486                | 110702   | 404188 | -54783     | -39935   | -94719  |
| Mar-10  | 296850                | 93449    | 390298 | 361718                | 145554   | 507272 | -64868     | -52105   | -116974 |
| <ul> <li>Source: (i) RBI's Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011, (Vol. 40).</li> <li>(ii) RBI 's Handbook of Statistics on the Indian Economy 2011-12.</li> </ul> |                       |          |        |                       |          |        |            |          |         |

## **Third Set of Differences**

In the previous section, we have made a reference to data issues concerning bank credit outstanding against agriculture from scheduled commercial banks. Data on total institutional flows appear to be facing much more complex problems. In this respect, we may recall that the RBI (and later NABARD) had instituted a system of collating a special set of data on flows (or the same as loans issued) of institutional assistance for agriculture and allied activities as distinguished from loans outstanding against the sector separately for cooperatives, RRBs and commercial banks. In fact, agriculture and allied activities was the only sector for which such separate sets of data on loans issued and outstandings were being obtained from institutions, tabulated and disseminated; credit data in respect of all other sectors have been made available, as now, only in the form of bank credit outstanding.

However, in the above set of official statistics on agricultural credit issued, there has occurred a break in the series. Earlier, the RBI, in coordination with NABARD, was publishing such flow and stock figures of agricultural loans in its annual publication *Handbook of Statistics on the Indian Economy*, but this publication has discontinued the dissemination of continuous series after 2001-02. In the sequence of events thereafter, a number of disruptive developments in the early 1990s affected agricultural lendings and also the accurate flow of data on the subject (*Economic Survey*, 1994-95, pp. 51-52).

With a view to giving a boost to agricultural lendings, public sector banks were asked to prepare by June 1994, *special agricultural credit plans* (SACPs) for 1994-95 and thereafter and thus meet the agricultural credit sub-target of 18% under the priority sector. For this purpose, some changes were introduced in the scope of priority sector advances; for agriculture in particular, direct and indirect advances were allowed to be clubbed together for meeting the 18% sub-target, though with some limit on indirect lendings to be counted as part of the priority sector.

It is based on the above system of *special agricultural credit plans* that the RBI has been obtaining control returns from commercial banks from 1995-96 onwards and transmitting them to NABARD, and NABARD in turn has been compiling the data on aggregate credit disbursements for agriculture by combing RBI figures on scheduled commercial banks and its own control returns on RRBs and the cooperative sector. The kink in the series referred to above has thus come about because the RBI data on farm credit from commercial banks have covered both direct and indirect advances.

Finally, anyone who tries to study the trends in disbursements of farm loans will be aghast at the divergences observed between the data put out by NABARD on the flow of total ground-level credit and those published in the successive issues of RBI's annual publication *Handbook of Statistics on the Indian Economy* which is supposedly most up-to-date. As depicted in Table 4.31, these differences, which were very high at 182% in 1999-2000, have been gradually receding. Even so, the year 2007-08 for which comparable data are available, faced a difference of 50%.

Such differences give rise to serious misgiving regarding the quality of reportings on the performance under the priority sector. Research workers find it difficult to relate the intensity of credit in, say, agricultural output and work out such analytical ratios as the production elasticity of bank credit. Is it not possible for RBI and NABARD to coordinate and putout for public consumption uniform sets of data on outstandings and flows of agricultural credit so that misgivings on the quality of data base can be obviated?

#### **Continued Relevance of Agricultural Credit Target**

Within the priority sector, the case for targeted lending for the agricultural sector appears the strongest. Those propagating financial sector reforms are influenced by the philosophy as advanced by the Narasimham Committee (November 1991) that "Marco credit guidance should continue to be legitimate aspect of developmental credit policy but micro credit intervention sometime bordering on behest lending, should be eschewed" (p.42). Based on

|  |                                   |  |                    |                 |            | (₹ crore) |  |  |
|--|-----------------------------------|--|--------------------|-----------------|------------|-----------|--|--|
| Year   | Nabard's                          | RBI's Handb                                | ook Data S         | Difference      | Percentage |           |  |  |
|  | Annual Report Data                | Loar                                       | s Issued           | Credit          | Difference |           |  |  |
|  | Flow of<br>Total GLC <sup>8</sup> | Short-term +<br>Long-term<br>Direct Credit | Indirect<br>Credit | Total<br>Credit |            |           |  |  |
|  | 1                                 | 2  | 3                  | 4               | 5=(4-1)    |           |  |  |
| 1999-00  | 46268                             | 45014                                      | 85624              | 130638          | 84370      | 182.4     |  |  |
| 2000-01  | 52827                             | 47700                                      | 95304              | 143004          | 90177      | 170.7     |  |  |
| 2001-02  | 62045                             | 53752                                      | 92081              | 145833          | 83788      | 135.0     |  |  |
| 2002-03  | 69560                             | 65175                                      | 98412              | 163587          | 94027      | 135.2     |  |  |
| 2003-04  | 86981                             | 83427                                      | 102502             | 185929          | 98948      | 113.8     |  |  |
| 2004-05  | 125309                            | 105303                                     | 135860             | 241163          | 115854     | 92.5      |  |  |
| 2005-06  | 180486                            | 144021                                     | 149818             | 293839          | 113353     | 62.8      |  |  |
| 2006-07  | 229400                            | 189513                                     | 174506             | 364019          | 134619     | 58.7      |  |  |
| 2007-08  | 254658                            | 194953                                     | 186056             | 381009          | 126351     | 49.6      |  |  |
| 2008-09  | 301908                            | 245976                                     |                    |                 |            |           |  |  |
| 2009-10  | 384514                            |  |                    |                 |            |           |  |  |
| 2010-11  | 468291                            |  |                    |                 |            |           |  |  |
| 2011-12  | 509040                            |  |                    |                 |            |           |  |  |
| \$ - covers crop loans and term loans including others; 'others' includes storage/market yards, forestry/<br>waste land development, RIDF, bullock & bullock cartsand bio-gas. |                                   |  |                    |                 |            |           |  |  |

**Source:** Col. (i) from NABARD's Annual Reports

Cols. (2) to (4) from RBI's Handbook of Statistics on the Indian Economy, 2011-12., pp.136-137

this philosophy, the Committee had postulated that "the growth of agriculture and small industry in India has now reached a point where the legitimate productive requirements of these sectors (or large parts of them) could be met by banks on the basis of their commercial judgement" (*ibid*, p.43). But, the factual premises underlying this statement have been found to be invalid. Vast segments of the agricultural sector have remained outside the reach of the formal banking institutions, and in the meantime, the social philosophy of an egalitarian pattern of development has acquired an added impetus in socio-political undercurrents of the society due to acute and growing inequality pervading the system. The Committee, however, believed that "the pursuit of distribute justice should use the instrumentality of the fiscal rather than the credit system" (*ibid*.p.42). But, history of country experiences has proved beyond doubt that such rigid compartmentalisation of public policies can never help achieve the objectives of distributive justice.

As brought out earlier, the Narasimham Committee-II (April 1998) was not only satisfied with the widening of the scope of beneficiaries under the priority sector since the earlier Report of 1991, it itself proposed "that given the importance and needs of employment-oriented sectors like food processing and related service activities in agriculture, fisheries, poultry and dairying, these sectors should also be covered under the priority sector lending" (p.26). Subsequent to the Narasimham Committee I or II, many committees and study groups have been confronted with the question of the continued need for directed credit arrangements for agriculture and allied activities in the face of the relative decline in the GDP share of the sector. Everyone of them has felt the need for the system of directed credit for agriculture, but differed on the method to be adopted for achieving the objective. In 1995, after the Narasimham Committee I (1991), the RBI appointed a High Level Committee on Agricultural Credit through Commercial Banks (R.V. Gupta Committee). The Gupta Committee proposed a novel method of self-set targets for agricultural lending by commercial banks themselves but based on the flow of credit. The banks were required to prepare Special Agricultural Credit Plans (SACPs), with the RBI indicating every year the expected increase in the flow of credit over the previous year. The Committee felt that once such SACPs were in place, the 18% target based on outstandings would cease to have much relevance.

The R.V. Gupta Committee did express misgivings about the 18% target on two counts. First, the target based on outstandings had the drawback of failing to accommodate the effects of improved recovery and write-offs. The combined effect of better recovery and write-offs was to statistically reduce the share of lending to agriculture in total credit, though the pace of lending may not have slowed down. Secondly, the target of 18% for agricultural credit was fixed when the reserve requirement for banks was 63%. With progressive reductions in reserve requirements and consequential increases in lendable resources of banks, the base on which the 18% target is measured would go up. The Committee estimated that this base had doubled and hence the banks would have to double their size of lendings to agriculture to sustain the predetermined share.

In reality, the R.V. Gupta Committee's misgivings cited above, turned out to be specious arguments against the 18% target for agriculture. In the first place better recoveries and write-offs are not a perennial feature; they occur sporadically and in special circumstances. In situations of drought and poor agricultural crops, recoveries slide down, and such are the times when the agricultural sector requires higher credit support. As for the higher base of lendable resources, the question of inter-sectoral equity comes into play. Why should the system allow the increased bank resources to be set against only for non-farm sectors when the farm sector too is crying for larger resources? More significantly, mere reductions in reserve requirements do not assure the system of higher levels of bank credit; banks continue to pretend that the requirements were unchanged and keep placing their funds in government securities. As a result, the annual growth rate in non-food credit during the post-reform period has not improved at all; the average growth rate during 1970s was 18.9% which fell to an average of 15.9% during the 1980, and improved only fractionally to 16.6% per annum during the 1990s.

Subsequently, in the first decade of the 21<sup>st</sup> century, there were two committees, both headed by Professor V. S. Vyas, specifically, dealing with agricultural credit, and a third working group headed by Shri C.S. Murthy of RBI with focus on priority sector lendings. The first Expert Committee on Rural Credit (Chairman: V.S.Vyas), appointed by NABARD in July 2001, had suggested that the mandated 18% target for agriculture (and also 40% for priority sectors) should be reviewed after five years. It visualised the possibility of significant structural and other changes in this period, which should constitute the base for a more realistic reappraisal of credit needs.

In the meantime, it was found that despite the preparation of Special Agricultural Credit Plans (SACPs) by banks, there had been persistent shortfall in the 18% target for agriculture. Therefore, the flow of credit to different segments of agricultural producers without impairing the health of the banking system, remained a live issues. Therefore, the RBI constituted in December 2003 the V.S.Vyas Advisory Committee on the Flow of Credit to Agriculture and Related Activities. The Committee made a number of recommendations, the most important of which was that the existing target of 18% of net bank credit for lending to agriculture should continue though until a more comprehensive review of the priority sector targets including that for agriculture is undertaken. The Committee was categoric that 'fixing targets on the basis of disbursements would not establish a link between the total advances of any bank and its lending to agriculture - obviously taking into account inter-sectoral equity considerations. The Committee noted with satisfaction that all major actors in the financial system concerned that they have to play a pro-active role in stepping up the flow of credit to rural masses in a cost-effective manner, lest the rural-urban divide should further widen. Other recommendations of the Committee related to indirect lendings within the 18% target for agriculture, the time-phasing of the achievement by public sector and private sector banks of 13.5% direct finance, the need to ensure the share of small and marginal farmers in agricultural credit commensurate with their land holdings, and interest rates offered to banks on RIDF.

Thereafter, in the first decade of the new century, the C.S. Murthy Working Group on Priority Sector Lending (RBI, September 2005) has accorded considerable thought to the relevance of continuing with the directed credit arrangement for agriculture and allied activities. No doubt, the failure of scheduled commercial banks to expand their credit base for agriculture is also to be seen against the relative decline in the share of agriculture in the country's economy. In a nutshell, the share of agriculture and allied activities in total GDP has steadily slipped from 38.9% in 1980-81 to 31.3% in 1990-91 and further to 17.5% in 2006-07; it has remained at 17.5% in 2011-12 and at 17.4% in 2012-13. Therefore, an obvious policy question that is repeatedly asked is whether the 18% of net bank credit target set for agriculture should still be valid. As reviewed above, various experts have held that it remains valid. There are a few other important considerations which make us perceive so. First, the proportions of paid-out costs in terms of modern inputs have considerably increased in agriculture over the years. Second, vast diversifications are taking place in agriculture away from crop husbandry and in favour of horticultural and livestock products, which require higher amounts of short-term and investment credit. Third, these are the new production activities which have a large export potential, and in the context of a competitive environment under the WTO arrangement, they could be supported by special credit facilities. Fourth, the proportion of workforce dependent on agriculture remains at about 56.5% as per the latest NSSO results for 2004-05 and at 53.2% in 2009-10. Fifth, as brought out in the initial part of this study, the proportion of marginal and small-size operational holdings constitutes 87.6% of the total and they account for 43.5% of the area operated as per 59<sup>th</sup> NSSO Round for 2002-03 or 84.97% and 44.32%, respectively, as per the Agricultural Census of 2010-11. Very large numbers of such farmers require credit support not only for agricultural operations but also in their diversification activities into allied agricultural activities as well as into non-farm enterprise areas; the latter will be treated as farm sector borrowers until they graduate into independent non-farm professions. In fact, as per the Agricultural Census data, in the first decade of this century, the number of marginal holdings has shot up from 75.41 million to 92.36 million and their landholdings have increased from 32.03 million to 35.41 million. Finally, of the 89 million farm households in the country, as many as 46 million or 51.4% stand excluded from any credit arrangement, official or private. The exclusion by official agencies is as much as 80% of farm households. This explains the gap that is required to be filled if a genuine policy of "financial inclusion" has to be pursued.

## I. Non-Performing Assets

That the agricultural sector is replete with varied risks is widely known. Fluctuations in business fortunes and market uncertainties are also found in small-scale industries and all other informal enterprises. About 80% of GDP and over 90% of the country's employment come from these two sets of sectors, which are predominantly informal in character. While risks associated with agriculture and other informal sectors are encountered by banks in lending to them, there is nevertheless a responsibility on the financial system to evolve appropriate devices to come round the risks in lending, given their importance in the national economy. Also, the non-performing assets (NPAs) of banks, particularly from informal sectors, got magnified after the introduction of new prudential norms under the financial sector reform agenda, essentially because the reforms agenda has failed to build checks and balances to take account of the special needs of agriculture and other informal sectors.

Be that as it may, the public sector banks were indeed facing high levels of NPAs until the first half of the 1990s. They were ruling at peak levels of 15% to 16% of total gross advances around 1996-97; they have steadily declined to 11.1% in 2000-01 and steeply thereafter to 3.7% in 2005-06 and to 2.0% in 2008-09. In fact, in the process of cleaning up the balance sheets, improved loan recovery arrangements and enlargement of loan loss provisioning, net NPAs as percentage of advances in respect of public sector banks have been brought down to 1.30% in 2005-06 or 0.9% by the end of March 2009 – similar to international standards or better than the performances of emerging market economies [Rakesh Mohan (2005), p.1115]. Since then, there has been some deterioration in the NPAs of public sector banks. Gross NPAs to gross advances ratio rose to 2.2% in 2009-10, to 2.4% in 2010-11 and rather sharply to 3.3% in 2011-12 – a period in which the overall economic growth has seen a down turn.

It is not as though the NPAs of public sector banks as percentage of sectoral advances have always been higher in agriculture than those in priority sectors as a whole or than those in non-priority sectors. Rakesh Mohan (2004), who has presented a three-year average data for 2001 to 2003, makes the following judgement:

"It is found that the proportion of NPAs are indeed higher for agriculture than they are for the non-priority sector. However, they are not as high as those for small scale industries (SSI) and for other priority sectors. In fact, it is likely that if public sector enterprises are excluded from the data for the non-priority sector, the performance of NPAs in agriculture may not be much higher than for lending to the non-priority sector private sector credit exposure as a whole" (Lecture delivered by Rakesh Mohan at the 17<sup>th</sup> National Conference of Agricultural Marketing, Indian Society of Agricultural Marketing, Hyderabad, February 5, 2004).

We have made an independent assessment of the NPA positions of public sector banks. As shown in Table 4.39, the percentage share of agriculture in the total NPAs of public sector banks has been ranging from 14% to 15% for the years March ending 2001 to March ending 2006, which has been just equivalent to the sector's share in net bank credit. As Rakesh Mohan (2004) spelt out above, the NPAs situation has been more discouraging in respect of small-scale industries (SSIs) and other priority sectors. Interestingly, there has occurred a very sharp rise in NPAs of "other priority sectors", that is, those miscellaneous categories for which banks have found it very attractive to lend in preference to lending for agricultural and SSIs (Table 4.32).

A more direct evidence of the satisfactory performance of the agricultural sector vis- $\dot{a}$ -vis other priority sector categories is to be seen in Table 4.33. As seen therein, there has occurred a sharp decline in the proportion of NPAs in total agricultural advances, from 13.7% in 2001 to 1.9% in 2009.

However, in the latest three years 2010 to 2012, the situation relating to NPAs has deteriorated, with the NPAs in agriculture as percentage of advances touching 4.7% in March 2012. Interestingly, all categories of commercial banks have experienced such deterioration – from SBI group from 2.2% to 6.1%, nationalised banks from 1% to 4.1% and private sector banks from 1.9% to 2.4% during the period. This may have something to do with the policy of doubling bank credit for agriculture – a forced phase of credit expansion after 2004-05. It is not our contention that agricultural lendings are risk-free; it is just that agricultural lendings are in no way more risky than the lendings to other sectors. More importantly, NPAs are a function of the organisational efforts put in to lend and to recover loans. Also, considering the fact that farmers face a variety of risks and uncertainties, the lending institutions have to show greater sensitivities to their problems and needs.

#### J. Weighted Average of Interest Rates on Agricultural Loans

It should be admitted that these data do not cover small borrowal accounts of below ₹2 lakh which may fetch lower rate of interest. Even so, the limited point sought to be made here is that on an average banks do earn reasonable rates of interest from agriculture – certainly much higher than the prime lending rates (PL₹) which recover all costs and provisions; small loans
|         |               |                         |         | Table                   | 4.32: 9  | Sector-w                | ise NPAs                      | of Pub                  | lic Sec          | tor Ban                 | ks  | (Amount                 | in Rupees      | Crores)                    |
|---------|---------------|-------------------------|---------|-------------------------|----------|-------------------------|-------------------------------|-------------------------|------------------|-------------------------|---|-------------------------|----------------|----------------------------|
|         |               |                         |         |                         |          | Pu                      | blic Sector                   | Banks                   |                  |                         |   |                         |                |                            |
| Year    | Agriculture   | Per<br>cent<br>to Total | ISS     | Per<br>cent<br>to Total | Others   | Per<br>cent<br>to Total | Priority<br>Sector<br>(2+3+4) | Per<br>cent<br>to Total | Public<br>Sector | Per<br>cent<br>to Total | Non-Priority<br>Sector<br>(including<br>public sector)<br>(6+7) | Per<br>cent<br>to Total | TOTAL<br>(5+8) | Per<br>cent<br>to<br>Total |
| (1)     | (2)           |                         | (3)     |                         | (4)      |                         | (5)                           |                         | (9)              |                         | (8)   |                         | (6)            |                            |
| Mar-95  |               |                         |         |                         |          |                         | 19208                         | 48.4                    | 1316             | 3.3                     | 19177   | 48.3                    | 39701          | 100                        |
| Mar-96  |               |                         |         |                         |          |                         | 19106                         | 46.6                    | 1411             | 3.4                     | 20478   | 50.0                    | 40995          | 100                        |
| Mar-97  |               |                         |         |                         |          |                         | 20774                         | 46.1                    | 1461             | 3.2                     | 22802   | 50.6                    | 45037          | 100                        |
| Mar-98  |               |                         |         |                         |          |                         | 21184                         | 45.1                    | 1362             | 2.9                     | 24469   | 52.0                    | 47015          | 100                        |
| Mar-99  |               |                         |         |                         |          |                         | 22606                         | 42.5                    | 1496             | 2.8                     | 29104   | 54.7                    | 53206          | 100                        |
| Mar-00  |               |                         |         |                         |          |                         | 23715                         | 43.6                    | 1055             | 1.9                     | 29579   | 54.4                    | 54349          | 100                        |
| Mar-01  | 7377          | 13.4                    | 10339   | 18.8                    | 6440     | 11.7                    | 24156                         | 44.0                    | 1711             | 3.1                     | 29018   | 52.9                    | 54885          | 100                        |
| Mar-02  | 7822          | 13.6                    | 10584   | 18.4                    | 6734     | 11.7                    | 25139                         | 43.6                    | 1116             | 1.9                     | 31367   | 54.4                    | 57622          | 100                        |
| Mar-03  | 7077          | 14.3                    | 10162   | 18.9                    | 7069     | 13.1                    | 24938                         | 46.3                    | 1087             | 2.0                     | 27869   | 51.7                    | 53894          | 100                        |
| Mar-04  | 7240          | 14.3                    | 8838    | 17.4                    | 7762     | 15.3                    | 23840                         | 47.0                    | 610              | 1.2                     | 26308   | 51.8                    | 50759          | 100                        |
| Mar-05  | 7254          | 15.1                    | 7835    | 16.3                    | 8308     | 17.3                    | 23397                         | 48.6                    | 450              | 0.9                     | 24299   | 50.5                    | 48146          | 100                        |
| Mar-06  | 6203          | 14.9                    | 6917    | 16.6                    | 9253     | 22.2                    | 22374                         | 53.6                    | 341              | 0.8                     | 19004   | 45.6                    | 41719          | 100                        |
| Mar-07  | 6506          | 16.6                    | 5843    | 14.9                    | 10604    | 27.1                    | 22953                         | 58.7                    | 490              | 1.3                     | 15648   | 40.0                    | 39091          | 100                        |
| Mar-08  | 8268          | 20.6                    | 5805    | 14.5                    | 11214    | 28.0                    | 25287                         | 63.1                    | 299              | 0.7                     | 14462   | 36.1                    | 40048          | 100                        |
| Mar-09  | 5708          | 12.8                    | 6984    | 15.7                    | 11626    | 26.1                    | 24318                         | 54.6                    | 474              | 1.1                     | 19725   | 44.3                    | 44517          | 100                        |
| Mar-10  | 8330          | 14.5                    | 11537   | 20.1                    | 10981    | 19.2                    | 30848                         | 53.8                    | 524              | 0.9                     | 26453   | 46.2                    | 57301          | 100                        |
| Mar-11  | 14487         | 20.4                    | 14340   | 20.2                    | 12417    | 17.5                    | 41244                         | 58.1                    | 278              | 0.4                     | 29802   | 41.9                    | 71046          | 100                        |
| Mar-12  | 22700         | 20.2                    | 17800   | 15.8                    | 15700    | 14.0                    | 56200                         | 50.0                    | 3200             | 2.8                     | 56300   | 50.0                    | 112500         | 100                        |
| Source: | RBI (2012): F | Seport on               | Trend a | nd Progres              | s of Ban | king in Inc             | lia 2011-12                   | and earli               | er issues        |                         |   | _                       | -              |                            |

# Table 4.33: Sector-wise NPAs of Public Sector Banks and Private Sector Banks

(Amount in Rupees Crore)

|        | State I             | Bank Group                       |                            |
|--------|---------------------|----------------------------------|----------------------------|
| Year   | Agriculture<br>NPAs | Total<br>Agriculture<br>Advances | NPAs as%<br>of<br>Advances |
| Mar-01 | 3019                | 20519                            | 14.7                       |
| Mar-02 | 3162                | 22793                            | 13.9                       |
| Mar-03 | 2974                | 23782                            | 12.5                       |
| Mar-04 | 2501                | 26540                            | 9.4                        |
| Mar-05 | 2274                | 33296                            | 6.8                        |
| Mar-06 | 2304                | 47633                            | 4.8                        |
| Mar-07 | 2377                | 63419                            | 3.7                        |
| Mar-08 | 3321                | 82558                            | 4.0                        |
| Mar-09 | 3707                | 95946                            | 3.9                        |
| Mar-10 | 2589                | 116579                           | 2.2                        |
| Mar-11 | 5268                | 129434                           | 4.1                        |
| Mar-12 | 9800                | 161700                           | 6.1                        |
|        | Nationa             | alised Banks                     |                            |
| Mar-01 | 4357                | 33166                            | 13.1                       |
| Mar-02 | 4659                | 40290                            | 11.6                       |
| Mar-03 | 4734                | 49725                            | 9.5                        |
| Mar-04 | 4740                | 59646                            | 7.9                        |
| Mar-05 | 4980                | 79179                            | 6.3                        |
| Mar-06 | 3899                | 107267                           | 3.6                        |
| Mar-07 | 4057                | 141672                           | 2.9                        |
| Mar-08 | 4947                | 166128                           | 3.0                        |
| Mar-09 | 2001                | 200910                           | 1.0                        |
| Mar-10 | 5741                | 254150                           | 2.3                        |
| Mar-11 | 9220                | 285557                           | 3.2                        |
| Mar-12 | 12900               | 316600                           | 4.1                        |
| I      | All Scheduled       | Commercial                       | Banks                      |
| Mar-01 | 7699                | 59080                            | 13.0                       |
| Mar-02 | 8261                | 71105                            | 11.6                       |
| Mar-03 | 8244                | 85380                            | 9.7                        |
| Mar-04 | 7699                | 103839                           | 7.4                        |
| Mar-05 | 7719                | 133948                           | 5.8                        |
| Mar-06 | 6718                | 191085                           | 3.5                        |
| Mar-07 | 7367                | 257147                           | 3.0                        |
| Mar-08 | 9735                | 306387                           | 3.2                        |
| Mar-09 | 7149                | 373030                           | 1.9                        |
| Mar-10 | 10353               | 460497                           | 2.2                        |
| Mar-11 | 16660               | 507127                           | 3.3                        |
| Mar 19 | 24900               | 582500                           | 43                         |

|        | Public \$           | Sector Banks                     |                            |
|--------|---------------------|----------------------------------|----------------------------|
| Year   | Agriculture<br>NPAs | Total<br>Agriculture<br>Advances | NPAs as%<br>of<br>Advances |
| Mar-01 | 7377                | 53685                            | 13.7                       |
| Mar-02 | 7822                | 63083                            | 12.4                       |
| Mar-03 | 7707                | 73507                            | 10.5                       |
| Mar-04 | 7240                | 86187                            | 8.4                        |
| Mar-05 | 7254                | 112475                           | 6.4                        |
| Mar-06 | 6203                | 154900                           | 4.0                        |
| Mar-07 | 6506                | 205091                           | 3.2                        |
| Mar-08 | 8268                | 248685                           | 3.3                        |
| Mar-09 | 5708                | 296856                           | 1.9                        |
| Mar-10 | 8330                | 370729                           | 2.2                        |
| Mar-11 | 14487               | 414991                           | 3.5                        |
| Mar-12 | 22700               | 478300                           | 4.7                        |
|        | Private             | Sector Banks                     |                            |
| Mar-01 | 322                 | 5394                             | 6.0                        |
| Mar-02 | 439                 | 8022                             | 5.5                        |
| Mar-03 | 537                 | 11873                            | 4.5                        |
| Mar-04 | 459                 | 17652                            | 2.6                        |
| Mar-05 | 465                 | 21473                            | 2.2                        |
| Mar-06 | 515                 | 36185                            | 1.4                        |
| Mar-07 | 861                 | 52056                            | 1.7                        |
| Mar-08 | 1467                | 57702                            | 2.5                        |
| Mar-09 | 1441                | 76174                            | 1.9                        |
| Mar-10 | 2023                | 89768                            | 2.3                        |
| Mar-11 | 2172                | 92136                            | 2.4                        |
| Mar-12 | 2200                | 104200                           | 2.1                        |
|        |                     |                                  |                            |

Source: (RBI) Report on Trend and Progress of Banking in India, 2011-12 and earlier issues.

| Table 4.34: O     | ccupation-wise Wei | ghted Average Lend | ling Rates |
|-------------------|--------------------|--------------------|------------|
| Years (End-March) | Agriculture        | Industry           | Total      |
| 1990              | 12.80              | 15.3               | 14.6       |
| 1991              | 13.50              | 15.7               | 15.0       |
| 1992              | 15.00              | 17.6               | 16.7       |
| 1993              | 15.80              | 17.8               | 17.0       |
| 1994              | 15.60              | 17.4               | 16.6       |
| 1995              | 15.50              | 16.6               | 16.1       |
| 1996              | 15.90              | 17.9               | 17.2       |
| 1997              | 15.90              | 17.6               | 17.0       |
| 1998              | 15.40              | 16.9               | 16.4       |
| 1999              | 15.40              | 15.6               | 15.6       |
| 2000              | 14.96              | 15.1               | 14.9       |
| 2001              | 14.58              | 14.7               | 14.3       |
| 2002              | 14.05              | 14.2               | 13.8       |
| 2003              | 13.54              | 14.0               | 13.5       |
| 2004              | 13.30              | 13.7               | 13.3       |
| 2005              | 12.73              | 13.5               | 13.0       |
| 2006              | 11.96              | 12.9               | 12.2       |
| 2007              | 11.90              | 12.6               | 12.1       |
| 2008              | 11.93              | 12.7               | 12.5       |
| 2009              | 11.08              | 11.4               | 11.6       |
| 2010              | 10.06              | 10.5               | 10.6       |
|                   | 1                  | 1                  | 1          |

**Notes:** (i) For years March 1990 to March 1998, data on outstanding credit relate to accounts, each with credit limit of over ₹25,000. (ii) For years March 1999 and thereafter, data on outstanding credit relate to accounts, each with credit limit of over ₹2 Lakh.

**Source:** (i) Data for the period up to 2000 have been calculated by EPWRF from the RBI's Basic Statistical Returns. (ii) Data for the period 2002 onwards, see RBI: Statistical Tables Relating to Banks in India 2011-12 and earlier issues. Such weighted average of lending rates has been published by the RBI for the first time in the Statistical Tables of 2002-03 (page 117).

had been governed by the PLRs of each bank until the introduction of the base rate.

# ----- Interest Subvention Scheme

In this respect, it may be recalled that a scheme of interest subvention began towards the end of March 2006. As per this scheme, an amount equal to two percentage points of the borrower's interest liability on the principal amount up to  $\gtrless$  One lakh was credited to his/her bank account before March 31, 2006. As per the Union Budget for 2006-07, Government had decided to ensure, effective the kharif operations of 2006-07, that the farmer received short-term credit at 7% up to a loan amount of  $\gtrless$ 3 lakh on the principal amount. This was sought to be done by providing a certain level of subvention to NABARD (about 2% subvention for each farmer). This 2% subvention scheme for shortterm crop loans has been continued in 2007-08 and thereafter each year up to 2009-10. In the year 2009-10, apart from the above 2% subvention, an additional subvention of 1% as an incentive to the farmers who repay their short-term crop loans on schedule, thus reducing their interest rate to 6% per annum. This 1% incentive for prompt payment of loans was raised to 2% in 2010-11 and again to 3% in 2011-12, thus finally reducing the effective rate of interest for crop loans up to ₹3 lakh to 4% per annum. This interest subvention scheme has been continued in 2012-13 and further extended to post-harvest loans up to six months against negotiable warehouse receipts for small and marginal farmers who have a Kisan Credit Card (KCC). RBI writes that "this is

| Table 4.3                | 5: Bank Grou             | p-wise and (          | Occupation-v            | vise Weighte                         | d Average L      | ending Rates               |
|--------------------------|--------------------------|-----------------------|-------------------------|--------------------------------------|------------------|----------------------------|
| Years<br>(End-<br>March) | State Bank<br>Bank Group | Nationalised<br>Banks | Regional<br>Rural Banks | Other Sch.<br>Scheduled<br>Com.Banks | Foreign<br>Banks | All Scheduled<br>Com.Banks |
|                          |                          |                       | Agric                   | ulture                               |                  |                            |
| 2001                     | 14.21                    | 14.19                 | 16.00                   | 15.84                                | 13.74            | 14.42                      |
| 2002                     | 13.52                    | 13.81                 | 15.51                   | 14.74                                | 13.55            | 13.87                      |
| 2003                     | 13.12                    | 13.20                 | 14.75                   | 14.26                                | 12.66            | 13.33                      |
| 2004                     | 12.56                    | 12.90                 | 14.18                   | 14.55                                | 13.49            | 13.03                      |
| 2005                     | 12.00                    | 12.23                 | 13.28                   | 13.88                                | 15.80            | 12.45                      |
| 2006                     | 11.34                    | 11.76                 | 12.49                   | 11.75                                | 14.77            | 11.70                      |
| 2007                     | 11.50                    | 11.64                 | 11.71                   | 12.01                                | 13.50            | 11.72                      |
| 2008                     | 11.42                    | 11.64                 | 12.12                   | 12.45                                | 12.74            | 11.77                      |
| 2009                     | 11.00                    | 10.82                 | 12.30                   | 11.21                                | 11.10            | 10.99                      |
| 2010                     | 10.16                    | 9.66                  | 11.88                   | 10.41                                | 10.72            | 9.99                       |
| 2011                     | 11.05                    | 11.09                 | 11.87                   | 11.09                                | 10.36            | 11.11                      |
|                          |                          |                       | Indu                    | ıstry                                |                  |                            |
| 2001                     | 13.99                    | 14.58                 | 16.40                   | 15.34                                | 14.24            | 14.47                      |
| 2002                     | 13.13                    | 14.07                 | 15.38                   | 14.59                                | 13.99            | 13.98                      |
| 2003                     | 12.60                    | 13.73                 | 14.51                   | 14.17                                | 14.74            | 13.68                      |
| 2004                     | 12.78                    | 13.12                 | 13.77                   | 14.53                                | 14.3             | 13.44                      |
| 2005                     | 12.61                    | 12.81                 | 13.00                   | 14.03                                | 15.46            | 13.21                      |
| 2006                     | 11.96                    | 12.65                 | 12.07                   | 12.72                                | 14 05            | 12.58                      |
| 2007                     | 12.10                    | 12.43                 | 11.70                   | 12.37                                | 12.77            | 12.36                      |
| 2008                     | 12.06                    | 12.10                 | 12.23                   | 12.01                                | 12.31            | 12.00                      |
| 2000                     | 11.17                    | 11 10                 | 12.20                   | 12.71                                | 12.01            | 11 34                      |
| 2000                     | 10.43                    | 10.54                 | 12.17                   | 10.89                                | 9.50             | 10.52                      |
| 2010                     | 11.75                    | 11.81                 | 12.32                   | 11.59                                | 9.96             | 11.68                      |
|                          |                          | I                     | То                      | tal                                  |                  | 1                          |
| 2001                     | 13.60                    | 14.05                 | 15.41                   | 15.28                                | 14.48            | 14.14                      |
| 2002                     | 12.92                    | 13.53                 | 14.88                   | 14.57                                | 14.33            | 13.66                      |
| 2003                     | 12.44                    | 13.20                 | 14.21                   | 14.05                                | 14.68            | 13.31                      |
| 2004                     | 12.16                    | 12.56                 | 13.64                   | 14.13                                | 14.64            | 12.96                      |
| 2005                     | 11.91                    | 12.16                 | 12.82                   | 13.28                                | 14.95            | 12.57                      |
| 2006                     | 11.49                    | 11.89                 | 12.19                   | 12.19                                | 13.43            | 11.97                      |
| 2007                     | 11.64                    | 11.89                 | 11.70                   | 11.91                                | 13.03            | 11.92                      |
| 2008                     | 11.82                    | 12.33                 | 12.18                   | 12.68                                | 13.05            | 12.34                      |
| 2009                     | 11.02                    | 11.09                 | 12.10                   | 12.00                                | 13.14            | 11 47                      |
| 2010                     | 10.25                    | 10.38                 | 11.90                   | 11 19                                | 11.05            | 10.53                      |
| 2010                     | 11 31                    | 11 49                 | 11.86                   | 11.12                                | 10.93            | 11 44                      |
| 2011                     | 11.01                    | 11.40                 | 11.00                   |                                      | 70.00            | 11.11                      |

**Notes:** Data on outstanding credit relate to accounts, each with credit limit of over ₹2 lakh. Amount Outstanding figures are used as weights for calculating average lending rates. **Source:** RBI, Statistical Tables related to Banks in India, 20011-12 and earlier issues.

expected to discourage distress sale of crops by these farmers and encourage them to store their produce in warehouses (p.31).

To an extent these interest rate subventions, to the extent they could be captured in the above data in respect of above ₹2 lakh of loans, are noticed in these data. The reductions in the weighted average of loan rates from about 11.77% at the end of March 2008 to 10.99% and 9.99% in the next two years may be reflective of this phenomenon.

As part of the interest subvention scheme, interest subvention has been given to NABARD by the Government of India for providing concessional finance to scheduled commercial banks and RRBs at 4.0% and 4.5% interest rate, respectively. The amounts involved in the interest subvention scheme as given by NABARD are as follows:

As part of the interest subvention scheme, interest subvention has been given to NABARD by the Government of India for providing concessional finance to scheduled commercial banks and RRBs at 4.0% and 4.5% interest rate, respectively. The amounts involved in the interest subvention scheme as given by NABARD are as follows: Because of the complex nature of the interest subvention scheme, it has been difficult to derive the possible sizes of farm loans involved in these subvention schemes.

# K. Credit-Deposit Ratio as a Potent Instrument of Achieving Distributional Goals in Credit Delivery in Rural Areas

# The Rationale

With a view to reducing inter-regional imbalances in credit delivery and encouraging banks to deploy the bulk of rural and semi-urban deposit funds in those areas themselves, the public sector banks had been asked to achieve a credit-deposit ratio of 60% in their rural and semi-urban branches since March 1979. This target was subsequently extended to private sector banks also. There was no state-level target but the 60% norm had emerged as a yardstick to judge banks' performance in backward states and districts. In other words, this is a target which every bank, and not necessarily every rural or semi-urban branch, was required to achieve.

The 60% C-D ratio generally allowed for the banks' non-credit requirements of cash reserve ratio (CRR) and statutory liquidity ratios (SLR) including cash with themselves. The imposition of such a target ratio had its rationale in the historical neglect by the banking industry of rural and semiurban areas, of backward regions and states and of agriculture and other informal sectors – all of which were found to be closely linked. It was even found that, except for the initial thrust after bank nationalisation, the scheduled commercial banks again tended to neglect rural areas in their branch banking programmes. Therefore, the government was forced to set up regional rural banks (RRBs) for the specified underdeveloped districts though, as the *Report of the Working Group on Rural Banks*, July 1975 (Chairman: M. Narasimham) had repeatedly emphasized,

"the setting up of new institutions should not in any way lead to a let up in the pace of either rural branch expansion or extension of rural credit by the commercial banks......" (pp.12-13).

or

"The rural banks are not being set up as substitutes for commercial or cooperative banks" (p.12).

# **The Initial Success**

Alongside the opening of rural bank branches between 1970 and 1991, shares of rural deposits and rural credit in aggregate deposits and credit had risen. More significantly, with the prescribed targets of 60% credit-deposit ratio, the C-D ratios of rural branches had touched 61-97% by the beginning of the 1990s (Table 4.36).

These positive developments have uniformly suffered a setback after the beginning of the 1990s. No doubt, rural C-D ratios appear much higher based

| Table 4.36      | 6: Popul | ation Gro   | up-wise  | C-D ratio   | as per   | sanction    | and util | ization     |
|-----------------|----------|-------------|----------|-------------|----------|-------------|----------|-------------|
| Year/Population | Ju       | n-80        | Ma       | ar-90       | Ma       | ar-00       | Ma       | ur-06       |
| Group           | San      | ction       | Sanction | Utilization | Sanction | Utilization | Sanction | Utilization |
| Rural           | 5        | 4.5         | 61.2     | 97.1        | 40.4     | 49.3        | 55.8     | 88.2        |
| Semi-Urban      | 4        | 7.2         | 49.1     | 48.5        | 34.7     | 40.0        | 50.1     | 57.8        |
| Urban           | 6        | 0.0         | 55.6     | 52.9        | 41.9     | 42.1        | 57.0     | 64.1        |
| Metropolitan    | 8        | 7.0         | 69.9     | 58.0        | 78.9     | 73.2        | 87.5     | 76.3        |
| All-India       | 6        | 7.2         | 60.7     | 60.7        | 56.0     | 56.0        | 72.4     | 72.4        |
| Year/Population | Ma       | r-08        | Ma       | ar-09       | Ma       | ar-10       | Ma       | ur-11       |
| Group           | Sanction | Utilization | Sanction | Utilization | Sanction | Utilization | Sanction | Utilization |
| Rural           | 60.3     | 106.5       | 57.1     | 85.1        | 59.3     | 91.6        | 60.0     | 79.6        |
| Semi-Urban      | 53.2     | 59.5        | 50.0     | 58.7        | 52.1     | 59.9        | 53.2     | 63.1        |
| Urban           | 58.4     | 65.5        | 55.6     | 60.6        | 59.1     | 62.8        | 61.6     | 70.2        |
| Metropolitan    | 87.2     | 75.7        | 86.9     | 78.4        | 85.9     | 77.4        | 88.4     | 79.9        |
| All-India       | 74.4     | 74.4        | 72.6     | 72.6        | 73.3     | 73.3        | 75.6     | 75.6        |

**Source:** RBI, Banking Statistics: Basic Statistical Returns of Scheduled Commercial Bank in India, March 2011 (Vol. 40) and earlier issues

on *utilisation* rather than *sanction* of bank credit<sup>16</sup>, but even such C-D ratios have experienced sharp reductions between 1990 and 2000; overall only 36% of the incremental deposits in rural areas in the whole of the 1990s have been deployed in the very areas even after taking into account the net in-migration of credit from outside the rural areas. The bank credit so migrated are truly those of relatively large loan account holders. For instance, as of March 1990, the number of extra loan accounts as per utilization as compared with sanction was 2,53,068 but they accounted for extra bank credit of ₹9,333.65 crore, thus resulting in an average credit of ₹3.71 lakh per loan account for these extra accounts. This contrasts with the average loan amount of just ₹5,708 per account in a rural branch as per sanction. In fact, the average amount per loan account migrated has further shot up from around ₹4.1 lakh to ₹5.5 lakh until 1998 to a range of ₹28.2 lakh to ₹34.3 lakh up to 2003 and to a range of ₹10.9 lakh to ₹19.8 lakh thereafter (Table 4.37). Second, in the 1990s, the incidence of migration has got reduced in respect of rural branches but has again picked up after 2005. This is a distinct sign of the policy of doubling of bank credit giving rise to the phenomenon of credit being sanctioned in branches outside the rural areas but appearing as utilized in rural areas. Third, the average size of loans has risen to such an extent, as shown above, that the migrated bank credit has completely lost its rural and semi-urban characteristics. Also, net migration has occurred essentially from metropolitan branches of banks (Annexure F). In view of the above, the C-D ratio of rural branches as per utilisation cannot be characterised as high unless a detailed study on the nature of loan accounts so migrating into rural areas is undertaken. This is particularly so after 2005 when the policy of "doubling" of agricultural credit had begun to be implemented. During this period, the C-D ratio of rural branches has shot up from a range of 52% as per sanction to 60% to that of 75% to 107% as per *utilisation* (except in March 2011 when both showed a C-D ratio of just 33%).

#### Sanction and Utilisation Differences in Bank Credit at the States' level too

A significant point to note in regard to inter-regional disparities in credit flow is that the improvement that took place in narrowing the disparities during the first two decades of bank nationalisation, has been reversed and that there

<sup>&</sup>lt;sup>16</sup> An innovative data set gathered in the RBI's *Basic Statistical Returns* relates to the capturing of the phenomenon of migration of bank credit from the place of *sanction* to the place of *utilization*. This is the distinction between C-D ratios based on *sanction* and *utilization*.kar and Shetty, EPW, April 20, 2013.

Table 4.37: Population Group-Wise Outstanding Credit Of Scheduled Commercial BanksAccording to Place of Sanction & Utilisation

**Rural Branches** 

|        |                    |                   |                            |                      |               |                    |                   |                            |                      |               |                              | (AI                | nount in Rup               | ees Lakh)         |
|--------|--------------------|-------------------|----------------------------|----------------------|---------------|--------------------|-------------------|----------------------------|----------------------|---------------|------------------------------|--------------------|----------------------------|-------------------|
| Year   |                    | As Per Pl         | ace Of Sanct               | ion                  |               |                    | As Per Pla        | ice Of Utilisa             | tion                 |               | Extent<br>of net             | In-Migratio        | n of Credit i<br>Areas     | nto Rural         |
|        | No. of<br>Accounts | % to All<br>India | Amount<br>Out-<br>standing | % to<br>All<br>India | C-D-<br>Ratio | No. of<br>Accounts | % to All<br>India | Amount<br>Out-<br>standing | % to<br>All<br>India | C-D-<br>Ratio | migration<br>(in<br>percent) | No. of<br>Accounts | Amount<br>Out-<br>standing | Average<br>Amount |
|        | 1                  |                   | 2                          |                      | n             | 4                  |                   | 2                          |                      | 9             | 7                            | 8                  | 6                          | 10                |
| 1990   | 28147793           | 52.3              | 1606785                    | 15.4                 | 61.2          | 28400861           | 52.7              | 2546750                    | 24.4                 | 97.1          | 58.5                         | 253068             | 939965                     | 3.7               |
| 1991   | 32282038           | 52.1              | 1859897                    | 15.0                 | 60.0          | 32465094           | 52.4              | 2664386                    | 21.5                 | 85.9          | 43.3                         | 183056             | 804489                     | 4.4               |
| 1992   | 33895809           | 51.5              | 2069226                    | 15.1                 | 57.9          | 34015483           | 51.6              | 2752005                    | 20.1                 | 77.0          | 33.0                         | 119674             | 682779                     | 5.7               |
| 1993   | 32746252           | 52.7              | 2290640                    | 14.1                 | 55.3          | 32881221           | 52.9              | 3038283                    | 18.7                 | 73.4          | 32.6                         | 134969             | 747643                     | 5.5               |
| 1994   | 32203250           | 54.0              | 2467035                    | 14.0                 | 50.0          | 32310293           | 54.2              | 3086300                    | 17.5                 | 62.6          | 25.1                         | 107043             | 619265                     | 5.8               |
| 1995   | 29200944           | 50.3              | 2517431                    | 11.9                 | 48.6          | 29406873           | 50.6              | 3352916                    | 15.9                 | 64.7          | 33.2                         | 205929             | 835485                     | 4.1               |
| 1996   | 28580976           | 50.4              | 2901237                    | 11.4                 | 47.3          | 28795008           | 50.8              | 3861351                    | 15.2                 | 63.0          | 33.1                         | 214032             | 960114                     | 4.5               |
| 1997   | 27104273           | 48.7              | 3252522                    | 11.4                 | 44.1          | 27280171           | 49.0              | 4025888                    | 14.2                 | 54.6          | 23.8                         | 175898             | 773366                     | 4.4               |
| 1998   | 26568062           | 49.6              | 3759808                    | 11.4                 | 43.4          | 26761082           | 49.9              | 4813214                    | 14.6                 | 55.5          | 28.0                         | 193020             | 1053406                    | 5.5               |
| 1999   | 24433632           | 46.7              | 4209081                    | 11.0                 | 41.0          | 24473040           | 46.8              | 5390862                    | 14.1                 | 52.5          | 28.1                         | 39408              | 1181781                    | 30.0              |
| 2000   | 25038199           | 46.1              | 4875339                    | 10.6                 | 40.4          | 25079582           | 46.1              | 5942576                    | 12.9                 | 49.3          | 21.9                         | 41383              | 1067237                    | 25.8              |
| 2001   | 22457677           | 42.9              | 5443125                    | 10.1                 | 39.0          | 22510707           | 43.0              | 6888194                    | 12.8                 | 49.4          | 26.5                         | 53030              | 1445069                    | 27.3              |
| 2002   | 25101576           | 44.5              | 6668190                    | 10.2                 | 41.8          | 25162856           | 44.6              | 8771289                    | 13.4                 | 55.0          | 31.5                         | 61280              | 2103099                    | 34.3              |
| 2003   | 25532535           | 42.9              | 7715335                    | 10.2                 | 43.7          | 25636572           | 43.1              | 10647948                   | 14.1                 | 60.3          | 38.0                         | 104037             | 2932613                    | 28.2              |
| 2004   | 25408923           | 38.3              | 8502095                    | 9.7                  | 43.6          | 25564806           | 38.5              | 10990745                   | 12.5                 | 56.3          | 29.3                         | 155883             | 2488650                    | 16.0              |
| 2005   | 29067890           | 37.7              | 10997562                   | 9.5                  | 51.6          | 29357131           | 38.1              | 16047983                   | 13.9                 | 75.3          | 45.9                         | 289241             | 5050421                    | 17.5              |
| 2006   | 28576751           | 33.4              | 12607834                   | 8.3                  | 55.8          | 29053685           | 34.0              | 19942287                   | 13.2                 | 88.2          | 58.2                         | 476934             | 7334453                    | 15.4              |
| 2007   | 30464649           | 32.3              | 15489797                   | 8.0                  | 61.2          | 31028901           | 36.3              | 23570374                   | 15.6                 | 93.2          | 52.2                         | 564252             | 8080577                    | 14.3              |
| 2008   | 32741086           | 30.6              | 18310681                   | 7.6                  | 60.3          | 33545717           | 39.3              | 32313248                   | 21.3                 | 106.5         | 76.5                         | 804631             | 14002567                   | 17.4              |
| 2009   | 33307651           | 30.3              | 20792613                   | 7.3                  | 57.1          | 33822539           | 39.6              | 30962636                   | 20.5                 | 85.1          | 48.9                         | 514888             | 10170023                   | 19.8              |
| 2010   | 36192714           | 30.5              | 24927696                   | 7.5                  | 59.3          | 37073602           | 43.4              | 38514955                   | 25.4                 | 91.6          | 54.5                         | 880888             | 13587259                   | 15.4              |
| 2011   | 39129655           | 32.4              | 29581454                   | 7.3                  | 60.0          | 40018065           | 33.1              | 39244949                   | 9.6                  | 79.6          | 32.7                         | 888410             | 9663495                    | 10.9              |
| Source | s: As in Tabl      | le 4.44. Set      | e Also Annex               | ure F.               |               |                    |                   |                            |                      |               |                              |                    |                            |                   |

|                | Tabl          | le 4.38          | 8: Reg        | ional            | Scena         | rio of           | Credi         | t-Depo           | osit Ra       | atios            |               |                  |
|----------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|
| Region         | Sanc-<br>tion | Utili-<br>sation | San-<br>ction | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation |
|                | Ma            | r-11             | Mar           | r-10             | Mar           | r-09             | Ma            | r-08             | Maı           | r-07             | Ma            | r-06             |
| Northern       | 82.5          | 83.4             | 74.4          | 74.9             | 68.9          | 71.1             | 67.7          | 70.1             | 69.6          | 71.2             | 64.6          | 67.9             |
| North-Eastern  | 33.8          | 36.3             | 35.5          | 39.1             | 36.0          | 39.2             | 40.7          | 48.3             | 40.7          | 48.6             | 40.7          | 52.3             |
| Eastern        | 51.4          | 53.3             | 50.8          | 53.5             | 48.8          | 50.8             | 51.5          | 58.2             | 54.1          | 60.6             | 49.2          | 55.6             |
| Central        | 46.7          | 50.9             | 47.3          | 51.0             | 44.3          | 48.7             | 46.1          | 54.6             | 47.4          | 52.3             | 44.2          | 50.0             |
| Western        | 79.5          | 74.1             | 79.1          | 74.7             | 85.6          | 77.0             | 88.6          | 76.0             | 90.1          | 77.3             | 92.0          | 78.9             |
| Southern       | 94.5          | 98.3             | 92.7          | 94.8             | 87.9          | 94.1             | 89.1          | 96.8             | 87.0          | 96.6             | 84.4          | 90.8             |
| All-India      | 75.6          | 75.6             | 73.3          | 73.3             | 72.6          | 72.6             | 74.4          | 74.4             | 75.0          | 75.0             | 72.4          | 72.4             |
|                | Ma            | r-02             | Maı           | r-96             | Maı           | r-92             | Dec           | -82              | Dec           | -72              |               |                  |
| Northern       | 56.2          | 55               | 51.4          | 50.4             | 51.1          | 49.3             | 70            | 67.7             | 47.6          | 46.6             |               |                  |
| North-Eastern  | 27.2          | 53.2             | 35.5          | 41.1             | 46.7          | 66.3             | 41.2          | 57.5             | 36.3          | 71.4             |               |                  |
| Eastern        | 37.6          | 41.4             | 47            | 46.4             | 49.5          | 49.1             | 56.1          | 55.2             | 62.9          | 62.6             |               |                  |
| Central        | 33.9          | 38.4             | 40            | 42               | 47.6          | 50.2             | 47.8          | 50.6             | 39.1          | 44.4             |               |                  |
| Western        | 79.7          | 71.3             | 72.2          | 71.4             | 58.2          | 56.5             | 73.7          | 73               | 76.2          | 71.8             |               |                  |
| Southern       | 64.6          | 68.9             | 74.2          | 74.8             | 76.5          | 77.7             | 79.2          | 80.2             | 91.1          | 94.7             |               |                  |
| All-India      | 58.4          | 58.4             | 59.8          | 59.8             | 57.7          | 57.7             | 67.1          | 67.1             | 66.4          | 66.4             |               |                  |
| Source: RBI, B | anking S      | Statistics       | : Basic S     | Statistica       | al Return     | is of Sch        | eduled        | Commer           | cial Ban      | k in Indi        | ia, Marc      | h 2011           |

(Vol. 40) and earlier issues.

has occurred a sizeable fall in C-D ratios of the less developed regions in the 1990s in terms of both *sanction* and *utilisation* [Tables 4.38 and 4.39].

|                 | Tabl          | e 4.39           | e: Cre        | dit-De           | posit         | Ratio            | s for S       | Selecte          | ed Sta        | tes              |               |                  |
|-----------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|
| Region          | Sanc-<br>tion | Utili-<br>sation | San-<br>ction | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation | Sanc-<br>tion | Utili-<br>sation |
|                 | Ma            | r-11             | Ma            | r-10             | Ma            | r-09             | Ma            | r-08             | Ma            | r-07             | Ma            | <b>-06</b>       |
| Rajasthan       | 90.4          | 95.8             | 88.4          | 96.6             | 80.6          | 87.5             | 82.4          | 100.0            | 82.9          | 90.9             | 77.3          | 86               |
| Bihar           | 29.5          | 31.6             | 29.0          | 29.7             | 26.8          | 26.6             | 28.2          | 45.0             | 32.4          | 49.0             | 30.3          | 40               |
| West-Bengal     | 63.7          | 65.1             | 61.5          | 64.8             | 60.7          | 62.2             | 62.4          | 65.8             | 64.7          | 68.4             | 56.3          | 61.4             |
| Madhya Pradesh  | 55.6          | 60.1             | 60.6          | 63.7             | 57.4          | 61.9             | 60.1          | 65.9             | 61.8          | 64.6             | 60.5          | 67.2             |
| Uttar Pradesh   | 44.0          | 48.2             | 43.3          | 47.4             | 42.2          | 46.5             | 43.7          | 52.6             | 45.1          | 50.4             | 41            | 46.3             |
| Gujarat         | 66.2          | 74.4             | 65.3          | 75.2             | 63.7          | 74.6             | 66.5          | 97.8             | 63.7          | 88.4             | 55.6          | 75.3             |
| Maharashtra     | 83.0          | 75.0             | 82.9          | 75.8             | 91.2          | 78.7             | 93.9          | 73.1             | 96.8          | 76.5             | 100.2         | 81.3             |
| Tamil Nadu      | 115.1         | 119.4            | 113.8         | 113.5            | 108.1         | 115.2            | 114.7         | 117.0            | 114.5         | 118.6            | 110.5         | 109.3            |
| All-India       | 75.6          | 75.6             | 73.3          | 73.3             | 72.6          | 72.6             | 74.4          | 74.4             | 75.0          | 75.0             | 72.4          | 72.4             |
|                 | Ma            | r-02             | Ma            | r-96             | Ma            | r-92             | Dec           | -82              | Dec           | -72              |               |                  |
| Rajasthan       | 48.4          | 55.4             | 45.4          | 45.3             | 55.6          | 59.3             | 70.1          | 74.1             | 48.6          | 54.5             |               |                  |
| Bihar           | 21.3          | 21.9             | 30.1          | 31.1             | 36.9          | 38.5             | 42.8          | 50.7             | 28.1          | 53               |               |                  |
| West-Bengal     | 45.8          | 49.2             | 55.2          | 53.3             | 52.8          | 51               | 59.3          | 54.1             | 76            | 65.5             |               |                  |
| Madhya Pradesh  | 46.6          | 50.3             | 56.2          | 60.6             | 61            | 63.2             | 58.2          | 61.2             | 46.6          | 51.8             |               |                  |
| Uttar Pradesh   | 29.9          | 34.3             | 33.8          | 35               | 42.5          | 45.3             | 44.7          | 47.3             | 36.9          | 42.2             |               |                  |
| Gujarat         | 44.1          | 54.7             | 52.9          | 56.9             | 52.4          | 57.3             | 52            | 53.9             | 56.4          | 64.6             |               |                  |
| Maharashtra     | 92.3          | 77.5             | 79.6          | 77.3             | 60.7          | 57.1             | 83.7          | 81.7             | 83.8          | 74.8             |               |                  |
| Tamil Nadu      | 85.4          | 88.5             | 94.9          | 94.4             | 89            | 89.1             | 94.6          | 94.5             | 109.5         | 110              |               |                  |
| All-India       | 58.4          | 58.4             | 59.8          | 59.8             | 57.7          | 57.7             | 67.1          | 67.1             | 66.4          | 66.4             |               |                  |
| Source: RBL Ban | kina Sta      | itistics:        | Basic St      | atistica         | l Return      | s of Sch         | eduled (      | Commer           | cial Ban      | k in Ind         | ia Mara       | h 2011           |

Source: RBI, Banking Statistics: Basic Statistical Returns of Scheduled Commercial Bank in India, March 2011 (Vol. 40) and earlier issues

However, the only silver-lining in this respect has been that the data show that after March 2000, there has been an improvement in C-D ratios of backward regions, particularly in terms of *utilisation*. It should be recognised that even this has occurred when there has been a sizeable improvement in the overall C-D ratio at the all-India level due to sharp reductions in cash reserve and statutory reserve rations and due to vast increases in personal loans and other retail sector credit (EPWRF 2006); it is only in the recent period agricultural loans may have played a role.

It may be argued that credit absorptive capacities of backward states and regions may have eroded during the decade of the 1990s, but as is shown in a subsequent section, this is only partially true; the supply of credit has been found to have fallen behind the demand for it rather significantly. Also, even after taking into account the *utilization* of credit, the C-D ratios of underdeveloped regions are far below 60%, thus suggesting that substantial proportions of deposits in these regions are being used elsewhere. Generation of deposits could also be considered as a measure of economic potential for bank lendings.

# Inter-district Disparities in Bank Credit - Initial Improvement and Subsequent Setback

Inter-regional and inter-state disparities are better reflected when we disaggregate the banking data into district level positions; such desegregation throws up the presence of vast intra-state disparities

The improvement in banking development in the post-nationalisation period was reflected in a large number of districts sporting noticeably higher growth in bank deposits, higher credit growth and improved C-D ratios. Number of districts enjoying C-D ratios of 60% and above shot up from 136 in March 1980 to 209 in March 1985; thereafter they remained in the range of 177-163 until March 1992. In the 1990s, this improvement was arrested with the number of districts having 60% C-D ratio at the all-India level dwindled to as low as 110 in March 2004. However, in the second half of the last decade, particularly after 2005, the number of districts with 60% C-D ratio has begun to improve; it has risen from 110 in March 2004 to 210 in March 2011. Such improvement took place in rural centres of districts too (See Annexure G).

But, as in the case of other banking indicators cited earlier, a large number of districts began to experience in the 1990s reductions in credit delivery in relation to deposits that they generated. At one extreme, in March 1990 or even up to March 1992, there were just about 20-28 districts (out of

| Table 4   | <b>1.40: Cl</b>           | assifica                | tion of I             | District                   | s By Ra                  | nge of                    | C-D Rat                  | ios (per                 | cent)              |  |  |  |
|---|---------------------------|-------------------------|-----------------------|----------------------------|--------------------------|---------------------------|--------------------------|--------------------------|--------------------|--|--|--|
| C-D Ratio Range<br>(Per cent)                           | March<br>2011             | March<br>2010           | March<br>2006         | March<br>2005              | March<br>2004            | March<br>2000             | March<br>1990            | March<br>1985            | March<br>1980      |  |  |  |
|   |                           |                         | Numb                  | er of Dist                 | ricts                    |                           |                          |                          |                    |  |  |  |
| < 20  | 36                        | 28                      | 28                    | 54                         | 79                       | 105                       | 28                       | 20                       | 29                 |  |  |  |
| 20 - 30   | 116                       | 112                     | 69                    | 97                         | 117                      | 130                       | 49                       | 37                       | 59                 |  |  |  |
| 30 - 40   | 102                       | 106                     | 67                    | 105                        | 127                      | 97                        | 71                       | 71                       | 64                 |  |  |  |
| 40 - 50   | 95                        | 91                      | 88                    | 84                         | 83                       | 85                        | 60                       | 49                       | 64                 |  |  |  |
| 50 - 60 73 87 62 87 73 47 69 41 49                      |                           |                         |                       |                            |                          |                           |                          |                          |                    |  |  |  |
| 60 – 100  | 155                       | 158                     | 196                   | 149                        | 98                       | 87                        | 142                      | 157                      | 114                |  |  |  |
| > 100   | 56                        | 49                      | 91                    | 23                         | 12                       | 14                        | 35                       | 52                       | 22                 |  |  |  |
| Total   | 633                       | 631                     | 601                   | 599                        | 589                      | 565                       | 454                      | 427                      | 401                |  |  |  |
| <b>Source:</b> Classification<br>Basic Statistical Retu | on compile<br>urns of Sch | d by EPWI<br>ieduled Co | RF from d<br>mmercial | istrict-wise<br>Banks in I | e data con<br>ndia, Marc | tained in F<br>ch 2011 (V | RBI(2011),<br>ol.40) and | Banking s<br>earlier iss | Statistics:<br>ues |  |  |  |

401-478) which had C-D ratios of less than 20%, but in March 2000, there were as many as 105 districts (out of 565) within this lowest range of C-D ratios (Table 4.40). It is heartening to find that thereafter the number of districts having such lowest C-D ratios has dwindled to as low a figure as 28 in March 2010 and 36 in March 2011.

Classification of districts by their C-D ratios and by states reveals an interesting picture (Annexure G). As presented in a summary table (Table 4.41) as of March 2006, north-eastern, eastern and central regions have their districts concentrated in low C-D ratio loops, while the western region districts appear somewhat spread out across various C-D ratio ranges. The southern region enjoys the distinction of its districts being concentrated in high C-D ratio loops (Table 4.41; see also Annexure H).

| Table 4.41: Regio    | n/Stat | e-wise<br>acros | e Classi<br>ss Regio | ficatio<br>ns/Se | on of I<br>lected | Distric<br>State | ts by F<br>s | Range o    | f C-D ]  | Ratios |
|----------------------|--------|-----------------|----------------------|------------------|-------------------|------------------|--------------|------------|----------|--------|
| Region/State         |        |                 | Ra                   | nge of (         | C-D Rati          | ios as po        | er Utilisa   | tion       |          |        |
|                      | 0-40   | 41-60           | 61-100               | >100             | Total             | 0-40             | 41-60        | 61-100     | >100     | Total  |
|                      | :      | Number          | of Distric           | ts, 2006         | 6                 |                  | Number       | of Distric | ets, 200 | 3      |
| Northern Region      | 23     | 20              | 41                   | 13               | 97                | 43               | 26           | 24         | 4        | 97     |
| North-Eastern Region | 22     | 25              | 19                   | 13               | 79                | 44               | 14           | 8          | 5        | 71     |
| Eastern Region       | 54     | 26              | 24                   | 11               | 115               | 73               | 26           | 12         | 2        | 113    |
| Central Region       | 54     | 46              | 33                   | 14               | 147               | 87               | 33           | 20         | 3        | 143    |
| Western Region       | 7      | 13              | 33                   | 11               | 64                | 18               | 10           | 29         | 7        | 64     |
| Southern Region      | 4      | 20              | 46                   | 29               | 99                | 15               | 30           | 40         | 14       | 99     |
| India                | 164    | 150             | 196                  | 91               | 601               | 280              | 139          | 133        | 35       | 587    |
| Bihar                | 23     | 8               | 3                    | 4                | 38                | 32               | 6            | -          | -        | 38     |
| Jharkhand            | 20     | 1               | 1                    | -                | 22                | 17               | 2            | 1          | -        | 20     |
| Madhya Pradesh       | 10     | 15              | 15                   | 8                | 48                | 17               | 15           | 11         | 2        | 45     |
| Orissa               | 1      | 9               | 14                   | 6                | 30                | 6                | 14           | 8          | 2        | 30     |

Note: C-D denotes Credit-Deposit

**Source:** Computed by EPWRF from RBI, *Basic Statistical Returns of Scheduled Commercial Banks in India,* 2003 and 2006. For details, See Annexure H

# **Intra-State Disparities: Further Evidence**

Also, as expected, there have been acute inter-district disparities within states in banking development. The district-wise data base built by the EPWRF reveals uniform deterioration of these intra-state disparities since the beginning of the 1990s. An example of the data for the four states of Maharasthra, Andhra Pradesh, West Bengal and Karnataka, presented in Table 4.54, brings out how such a deterioration has occurred between March 1992 and March 2006. The acute concentration of bank credit share amongst the top five districts, in each of these states, has intensified after March 1992. In Maharashtra, the credit share of top five districts has further risen from 89.9% in March 1992 to March 2006. In Andhra Pradesh, the corresponding share of top five districts has risen from 59.3% to 65.8%. Likewise, in Karnataka and West Bengal, the proportions of top five districts have risen from 70% to 78% and from 81.8% to 84.8%, respectively. In metropolitan-oriented states like Maharashtra and West Bengal, the top centres obviously absorb disproportionately high credit shares (Table 4.42). At the other extreme, the credit shares of bottom five districts

| Table                        | • <b>4.42</b> :          | Distri                      | ct-wise                   | Aggre                       | egate Deposits a   | nd Ba                    | nk Cre                      | dit                       |                             |
|------------------------------|--------------------------|-----------------------------|---------------------------|-----------------------------|--------------------|--------------------------|-----------------------------|---------------------------|-----------------------------|
| Districts                    | En<br>March              | d of<br>1 2006              | En<br>March               | d of<br>1992                | Districts          | En<br>March              | d of<br>1 2006              | En e<br>March             | 1 of<br>1992                |
|                              | Credit<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio | Credit-<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio |                    | Credit<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio | Credit-<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio |
|                              |                          |                             |                           | A. Maha                     | rashtra and Andhra | Pradesh                  |                             |                           |                             |
| Maharashtra                  |                          |                             |                           |                             | Andhra Pradesh     |                          |                             |                           |                             |
| State total                  | 100.0                    | 81.3                        | 100.0                     | 60.7                        | State total        | 100.0                    | 86.2                        | 100.0                     | 80.1                        |
| Top 5 districts              | 92.4                     | 81.3                        | 89.9                      | 60.5                        | Top 5 districts    | 65.8                     | 92.4                        | 59.3                      | 91.2                        |
| Mumbai                       | 80.6                     | 82.0                        | 79.5                      | 61.2                        | Hyderabad          | 42.8                     | 95.9                        | 36.3                      | 101.3                       |
| Pune                         | 5.6                      | 75.0                        | 5.4                       | 66.9                        | Visakhapatnam      | 6.3                      | 48.7                        | 6.7                       | 65.5                        |
| Thane                        | 2.9                      | 61.0                        | 1.7                       | 32.4                        | East Godavari      | 5.9                      | 145.5                       | 6.0                       | 80.7                        |
| Raigad                       | 2.0                      | 236.5                       | 2.1                       | 56.6                        | Krishna            | 5.7                      | 109.2                       | 5.8                       | 71.2                        |
| Nagpur                       | 1.4                      | 58.2                        | 1.2                       | 69.2                        | Guntur             | 5.1                      | 117.7                       | 4.5                       | 132.6                       |
| Bottom 5 Districts           | 0.23                     | 51.7                        | 0.67                      | 35.2                        | Bottom 5 Districts | 4.9                      | 61.3                        | 6.4                       | 55.5                        |
| B. Karnataka and West Bengal |                          |                             |                           |                             |                    |                          |                             |                           |                             |
| Karnataka                    |                          |                             |                           |                             | West Begal         |                          |                             |                           |                             |
| State total                  | 100.0                    | 93.4                        | 100.0                     | 84.8                        | State total        | 100.0                    | 63.6                        | 100.0                     | 51.0                        |
| Top 5 districts              | 78.0                     | 96.8                        | 70.0                      | 78.1                        | Top 5 districts    | 84.8                     | 66.4                        | 81.8                      | 49.8                        |
| Bangalore Urban              | 61.5                     | 90.4                        | 46.7                      | 85.1                        | Kolkata            | 71.5                     | 79.6                        | 64.1                      | 51.7                        |
| Bangalore Rural              | 7.4                      | 596.6                       | 8.8                       | 57.0                        | Barddhaman         | 3.8                      | 36.5                        | 4.0                       | 29.1                        |
| Dakshin Kannada              | 3.3                      | 58.4                        | 5.8                       | 94.9                        | North 24 Paraganas | 3.4                      | 20.1                        | 4.9                       | 40.7                        |
| Bellary                      | 3.1                      | 157.0                       | 4.5                       | 65.8                        | Paschim Medinipur  | 3.2                      | 82.5                        | 4.5                       | 57.4                        |
| Mysore                       | 2.8                      | 74.1                        | 4.2                       | 66.2                        | Haora              | 2.9                      | 43.4                        | 4.3                       | 62.4                        |
| Bottom 5 Districts           | 2.2                      | 84.8                        | 6.2                       | 67.2                        | Bottom 5 Districts | 2.7                      | 43.3                        | 3.3                       | 47.9                        |
| Source: RBI, Basic S         | Statistica               | ıl Return:                  | s, March                  | 1992 an                     | d March 2006.      |                          |                             |                           |                             |

have slipped from 0.67% to 0.23% between March 1992 and March 2006 in the case of Maharashtra and from 6.4% to 4.9% in the case of Andhra Pradesh (Table 4.42). Likewise, in the case of Karnataka and West Bengal, the shares of the bottom districts have fallen from 6.2% to 2.2% and from 3.3% to 2.7%, respectively.

# High C-D Ratio is Associated with High Agricultural Credit Share

The objective of reviewing the C-D ratios of a few chosen districts of selected states has been to bring home that there is some correlation between C-D ratios and agricultural credit share in total bank credit in the chosen districts. As shown in Annexures U(A), U(B), U(C) and U(D), in all the four states of Maharashtra, Andhra Pradesh, Karnataka and West Bengal and in all the three years of 1992, 2004 and 2011, the top districts with high agricultural credit share generally coincide with the high C-D ratios, implying that better credit base created by banks tends to expand credit delivery for agriculture (see also Table 4.43). This is also brought out by a scatter diagram using the C-D ratios on Y-axis and agricultural credit share on X-axis (both in percentages as

| Table                | Table 4.43: District-wise Aggregate Deposits and Bank Credit |                             |                           |                             |                      |                          |                             |                           |                             |  |  |
|----------------------|--|-----------------------------|---------------------------|-----------------------------|----------------------|--------------------------|-----------------------------|---------------------------|-----------------------------|--|--|
| Districts            | En e<br>March  | d of<br>1 2006              | Ene<br>March              | d of<br>1992                | Districts            | End of<br>March 2006     |                             | Enc<br>March              | 1 of<br>1992                |  |  |
|                      | Credit<br>Share<br>(in%)                                     | Credit-<br>Deposit<br>Ratio | Credit-<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio |                      | Credit<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio | Credit-<br>Share<br>(in%) | Credit-<br>Deposit<br>Ratio |  |  |
|                      | A. Maharashtra and Andhra Pradesh                            |                             |                           |                             |                      |                          |                             |                           |                             |  |  |
| Maharashtra          |  |                             |                           |                             | Andhra Pradesh       |                          |                             |                           |                             |  |  |
| State total          | 100.0  | 81.3                        | 100.0                     | 60.7                        | State total          | 100.0                    | 86.2                        | 100.0                     | 80.1                        |  |  |
| Top 5 districts      | 92.4   | 81.3                        | 89.9                      | 60.5                        | Top 5 districts      | 65.8                     | 92.4                        | 59.3                      | 91.2                        |  |  |
| Mumbai               | 80.6   | 82.0                        | 79.5                      | 61.2                        | Hyderabad            | 42.8                     | 95.9                        | 36.3                      | 101.3                       |  |  |
| Pune                 | 5.6  | 75.0                        | 5.4                       | 66.9                        | Visakhapatnam        | 6.3                      | 48.7                        | 6.7                       | 65.5                        |  |  |
| Thane                | 2.9  | 61.0                        | 1.7                       | 32.4                        | East Godavari        | 5.9                      | 145.5                       | 6.0                       | 80.7                        |  |  |
| Raigad               | 2.0  | 236.5                       | 2.1                       | 56.6                        | Krishna              | 5.7                      | 109.2                       | 5.8                       | 71.2                        |  |  |
| Nagpur               | 1.4  | 58.2                        | 1.2                       | 69.2                        | Guntur               | 5.1                      | 117.7                       | 4.5                       | 132.6                       |  |  |
| Bottom 5 Districts   | 0.23   | 51.7                        | 0.67                      | 35.2                        | Bottom 5 Districts   | 4.9                      | 61.3                        | 6.4                       | 55.5                        |  |  |
|                      |  |                             |                           | B. Ka                       | arnataka and West Be | engal                    |                             |                           |                             |  |  |
| Karnataka            |  |                             |                           |                             | West Begal           |                          |                             |                           |                             |  |  |
| State total          | 100.0  | 93.4                        | 100.0                     | 84.8                        | State total          | 100.0                    | 63.6                        | 100.0                     | 51.0                        |  |  |
| Top 5 districts      | 78.0   | 96.8                        | 70.0                      | 78.1                        | Top 5 districts      | 84.8                     | 66.4                        | 81.8                      | 49.8                        |  |  |
| Bangalore Urban      | 61.5   | 90.4                        | 46.7                      | 85.1                        | Kolkata              | 71.5                     | 79.6                        | 64.1                      | 51.7                        |  |  |
| Bangalore Rural      | 7.4  | 596.6                       | 8.8                       | 57.0                        | Barddhaman           | 3.8                      | 36.5                        | 4.0                       | 29.1                        |  |  |
| Dakshin Kannada      | 3.3  | 58.4                        | 5.8                       | 94.9                        | North 24 Paraganas   | 3.4                      | 20.1                        | 4.9                       | 40.7                        |  |  |
| Bellary              | 3.1  | 157.0                       | 4.5                       | 65.8                        | Paschim Medinipur    | 3.2                      | 82.5                        | 4.5                       | 57.4                        |  |  |
| Mysore               | 2.8  | 74.1                        | 4.2                       | 66.2                        | Haora                | 2.9                      | 43.4                        | 4.3                       | 62.4                        |  |  |
| Bottom 5 Districts   | 2.2  | 84.8                        | 6.2                       | 67.2                        | Bottom 5 Districts   | 2.7                      | 43.3                        | 3.3                       | 47.9                        |  |  |
| Source: RBI, Basic S | Statistica   | ıl Returns                  | s, March                  | 1992 and                    | d March 2006.        |                          |                             |                           |                             |  |  |

presented in the above noted Appendices. This is a heavy concentration of these ratios within a narrow radius implying, as inferred above, that if banks make efforts to use higher proportion of deposits for bank lending in a district, they end up lending a higher proportion of their loans for agriculture. Therefore, the policy of using higher C-D ratios as an instrument of better credit delivery has some strong rationale.

# 5

# Total Flow of Ground-Level Credit for Agriculture from All Institutional Agencies

The study hitherto has concentrated only on bank advances extended by scheduled commercial banks including regional rural banks (RRBs) because of three self-evident reasons; increasing and now dominant involvement of these banks in agricultural lendings; definitive policy focus on these banks in terms of priority sector targets after bank nationalisation; and neater availability of data for them through control and statutory returns. But, India has a long history of rural finance from the cooperative sector too.

"Although the share of cooperative credit is now much lower than that of commercial banks, the reach of cooperative credit societies is much wider. With over 1.10 lakh primary credit societies and 127 million members and 45 million borrowing membership, cooperative credit societies have more than twice the number of rural outlets and four times more accounts than those of scheduled commercial banks and RRBs put together. Cooperative credit societies provide small loans to small borrowers in rural areas. In March 2003, while the public sector banks had 164 lakh accounts with an average loan size of ₹31,585, the cooperative societies had 639 lakh account holders whose average borrowing was only ₹6,637" (*Report of the Task Force on Revival of Cooperative Credit Institutions* (Short-Term), February 2005, Chairman: A. Vaidyanathan).

In fact, as we would presently show, loans issued by the cooperative institutions for the agricultural sector until the second half of the 1990s had always been higher than those issued by scheduled commercial banks and RRBs together (Chart 10). In addition, there are sizeable amounts of indirect assistance extended by cooperatives in the form of loans to institutions, state electricity boards and commercial organisations engaged in the distribution of agricultural inputs or in on-lending secondary assistance to weaker sections; in this respect too, available data suggest that the involvement of cooperatives in lending to weaker sections had been much more extensive than that of commercial banks.

The objective of this chapter is to present a review of the aggregate flow of institutional finance for agriculture and allied activities including that from cooperatives and how differing roles are played by cooperatives and commercial banks in rendering crop loans and term loans for the farm sector over years. In doing so, we stern clear of the data problems cited above and concentrate on results as they emerge from the comparative official series. For analytical purposes, we work out from these agricultural credit data their growth, the relative contributions of different agencies – cooperatives, RRBs, and commercial banks – towards crop loans and investment credit, and what is more, relate them to agricultural inputs, capital formation and GDP originating in the sector.

# 1. Changing Roles of Cooperatives and Commercial Banks: 1970s to the Latest

For this section, we rely on two sets of data. The first set consists of long time series from the early 1970s to capture the flow and stock numbers of agricultural bank loans subsequent to bank nationalisation. Such an overview is possible only from the RBI's data disseminated through its Handbook of Statistics on the Indian Economy. The initial part of the section makes use of these data for a review of the banking system's performance in the delivery of agricultural credit.

However, as explained in an earlier paragraph, there is a kink in the above series after 1994-95. We, therefore, attempt a detailed review of the trends and compositional changes in agricultural lendings based on continuous time series only on ground-level flow of agricultural credit from all institutional agencies from 1991-92 onwards as published by NABARD by from time to time. As explained earlier, these also differ significantly from the RBI data series from its Handbook of Statistics. However, this NABARD set of data series appears consistent and the trends revealed by them would have, we hope, some meaningful results.

Annexures I and J depict the changing roles of different agencies in agricultural credit over the 40-year period 1970-71 to 2011-12. Annexure I presents shares of cooperatives, RRBs and commercial banks in loans issued separately for short-term and long-term credit as well as for the aggregate farm credit. Annexure J repeats the same distribution of credit by different agencies for loans outstanding (as distinguished from loans issued). While these Annexures thus provide relative shares by agencies and by type of loans, Annexure K depicts relative proportions of short-term and term loans in the aggregate for all agencies, but separately for loans issued and loans outstanding; this annexure also presents all annual data as percentages of agricultural GDP.

The above set of data put together provide us an insight into the changing roles of different types of farm loans and different types of banking institutions. These data, for instance, vouchsafe for the expanding role of commercial banks in agricultural lendings after bank nationalisation. Correspondingly, the share of cooperatives in crop loans as well as term loans began to recede. But, it must be said to the credit of the cooperative institutions that the decline in their share had been rather slow and gradual until the 1990s. Also, based on their vast institutional reach, cooperatives have retained their specialisation in crop loans, while commercial banks, based on their vast resources and expertise, have expanded their base in investment credit. In terms of absolute amounts of total disbursements, cooperatives have had higher amounts than commercial banks and RRBs put together until 1997-98. It was only thereafter that a push to agricultural lendings by commercial banks was provided, based on the R.V. Gupta Committee report (1997) which introduced a number of procedural simplifications for such bank lending. This was particularly true in crop loans. In term credit, commercial banks and RRBs together had overtaken the cooperatives in the early 1980s; in essence that was how the commercial banks' involvement in agricultural lendings began. Overall, as said earlier, the cooperatives have retained their specialisation in crop loans and commercial banks in term loans.

To dilate a little more on the trends during the four decades after bank nationalisation, the following key results are discernible.

#### First, overall growth:

After a sharp increase in total agriculture credit disbursements (i.e. loans issued) at an annual rate of about 17% in nominal terms during the



initial decade of the 1970s, there was a slowdown particularly after the second half of the 1980s which continued until the early 1990s. In fact, during the 1990s as a whole, the annual growth in outstandings of agricultural credit was generally lowest at less than 10% in many years; it was high at 16.6% during the 1970s as it was over a low base and it fell to an average growth of 13.8% during the 1980s and to 13.4% in the 1990s. There has been a remarkable pick-up in farm credit growth thereafter, to an average of 19.2% per annum during 2001-02 to 2009-10 (Table 5.1).

The lowest growth in farm credit outstandings in the 1990s is officially explained thus:

"This is partly due to writing-off of agricultural debts under Agricultural Debt Relief Scheme of 1990 and partly because of various factors like the vitiated recovery climate and the unsatisfactory recovery performance, lack of requisite infrastructure and inadequate support and cooperation from the concerned development agencies of the State Governments and banks' hesitation in lending to high risk borrowers due to the introduction of prudential norms relating to income recognition, assets classification, provisioning and capital adequacy" (*Economic Survey 1994-95*, p.51-52).

There is an interesting difference between the growth in loans outstandings and loans issued. After the loan waiver of 1990, the loans outstandings grew at historically lower rates for nine years 1990-91 to

Table 5.1: Average Annual Growth Rates in Agricultural Credit:

|                    | 1970s,        | 1980s, 1990s   | (Per cent Pe  | er Annum) |  |  |  |
|--------------------|---------------|--|---------------|-----------|--|--|--|
| Period             | Co-operatives | Co-operativesCommercial<br>BanksScheduled Commercial<br>Banks and RRBs |               |           |  |  |  |
|                    |               | Total Loans  | s Issued      |           |  |  |  |
| 1971-72 to 1981-82 | 12.9          | 29.9   | 31.4          | 17.4      |  |  |  |
| 1981.82 to 1991-92 | 9.3           | 13.7   | 13.6          | 10.7      |  |  |  |
| 1991-92 to 2001-02 | 19.4          | 15.0   | 16.1          | 17.1      |  |  |  |
| 2001-02 to 2009-10 | 12.1          | 34.9   | 33.7          | 24.1      |  |  |  |
|                    |               | Total Loan   | s Outstanding |           |  |  |  |
| 1971-72 to 1981-82 | 11.7          | 29.6   | 30.6          | 16.6      |  |  |  |
| 1981.82 to 1991-92 | 9.8           | 17.3   | 17.7          | 13.8      |  |  |  |
| 1991-92 to 2001-02 | 17.5          | 10.3   | 11.0          | 13.4      |  |  |  |
| 2001-02 to 2009-10 | 6.0           | 27.8   | 27.8          | 19.2      |  |  |  |

or details, see Annexures L and M).

**Note:** Growth rates are averages of annual growth rates.

1998-99 at an average of 9.2% per annum, whereas the loans issued during the same period grew at an average rate of 16.2% per annum. It appears that the banks sought to fill the gap created by loan waivers. Also, concerted efforts were made in the 1990s to achieve better credit recovery and thus reduce non-performing assets (NPAs). At the same time, in the 1990s special efforts were made to expand agricultural credit base. First, the target of 18% of net bank credit for lending to agriculture was introduced in the year 1989 and the banks were required to achieve this target by March 1990 (though there were shortfalls, there were pressures on the banks to issue larger amounts of credit for agriculture). Second, since 1994-95, public sector banks were asked to formulate Special Agricultural Credit Plans (SACP) with a view to achieving a marked improvement in the flow of credit for agriculture. Banks were thus advised to fix the self-set targets showing an increase of at least 20 to 25% over the disbursement in the previous year. Third, the RIDF contributions by banks for shortfalls in agricultural credit targets were introduced in 1995-96; they were also treated as part of agricultural credit, though as indirect and only up to 1.5% of NBC. Fourth, in the year 1998-99 the Kisan Credit Card (KCC) scheme was introduced with a view to facilitating quicker flow of shortterm agricultural credit. All of these factors were responsible for the sizeable increases in the disbursement of farm credit, particularly during 1993-94 (+19.8%), 1994-95 (+25.0%) and 1995-96 (+26.2%).

The bulge of agricultural credit after 1999-2000 almost continuously is explained by a qualitative change in the nature of farm credit extended since then. First, in April 2001 private sector banks were asked to achieve the target of 18% of net bank credit for agriculture within a period of two years, that is, by March 2003. Secondly, simultaneously, it was found that the public sector banks were also not fulfilling the 18% target and hence the banks were advised by Reserve Bank to step up lending to agriculture (and other priority sectors) so as to attain the stipulated targets by March 2003. Thirdly, insofar as agriculture was concerned, the scope of priority sector was expanded during 2000-01 to include (i) bank finance to agriculture through NBFCs, and (ii) finance for distribution of inputs for activities allied to agriculture up to ₹15 lakh (raised from ₹5 lakh). Also, since February 2000, micro-credit had been reckoned as part of banks' priority sector lending. Above all, as explained earlier, a major step taken by the Government, effective from 2004-05, was the introduction of a policy of doubling bank credit within a period of three years (2004-05 to 2006-07) to begin with but continued thereafter.

As a result of these multiplicity of developments, the growth of bank credit against agricultural and allied activities has galloped year-by-year, interestingly

both in terms of loans outstanding and loans disbursed (Appendices M and N). However, unlike in the 1990s when the growth of loans issued outpaced the growth in loans outstanding as a result of better recovery rates, agricultural credit growth during the latest decade has been sizeable but both in terms of loans issued and loans outstanding. Between 1998-99 and 2003-04, there was an average growth of 21.2% per annum in loans issued and 21.8% in loans outstanding. This was followed by yet another bout of farm credit expansion after 2003-04, that is, after the initiation of the policy of doubling of bank credit in 2004-05. Between 2003-04 and 2009-10, the average growth of bank credit has been 24.1% per annum as per loans issued and 19.0% per annum as per loans outstanding. It must be admitted that in the latest period, the lower rate of growth in the outstandings of agricultural credit is not attributable to any better loan recoveries. As explained elsewhere in this Report, the NPAs of scheduled commercial banks have substantially increased in recent years; this has been particularly so in respect of agricultural advances. What has helped to reduce the rigour of loans outstanding has been the Agricultural Debt Relief (ADWDR) Scheme, 2008, whereby a huge amount – ₹52,500 crore – has been waived. Under the Agricultural Debt Waiver and Debt Relief (ADWDR) Scheme 2008, all agricultural loans disbursed up to March 31, 2007 and overdue on December 31, 2007, were covered under the waiver and relief scheme. For all marginal farmers (holding up to 1 hectare) and small farmers (1-2 hectare), there was a complete waiver of all loans overdue on December 31, 2007 and which remained unpaid on February 29, 2008. For others, there was a onetime settlement (OTS) by which a rebate of 25% was given for the payment of the balance of 75%.

Second, short-term loans versus term loans:

Second, the share of short-term loans in total agricultural disbursements has moved in a zigzag course in the 40-year period (Chart 11); it gradually fell from 72% in the early 1970s and reached the lowest level of 57% in 1991-92. Thereafter, the short-term loan share looked up and regained, by the early years of the century, the 71% share obtained in the early 1970s; it again slipped to 65% in 2006-07 but soon moved upward to touch the highest level of 73% in 2009-10. Correspondingly, the share of term loans moved the contrary way (Chart 11).

These zigzag behavior of short-term and term loans are explained by a number of factors on the demand as well as supply sides. On the demand side, the fluctuating nature of farm output specific to some periods did affect credit offtake. In Chapter 2, we have done some periodisation of the agricultural



GDP growth phases. The wider technology dissemination period (1980-81 to 1990-91) saw high farm sector growth and that had been the phase when bank credit absorption was also high. This was one period when the supply-side factors were also very positive, with banks, after nationalisation, being induced to expand their agricultural credit delivery. During the 1990s, agricultural GDP growth was moderate and so was credit growth. This was the confluence of

| Tal                   | Table 5.2: Average Annual Growth Rates in AgriculturalCredit by Different Credit Agencies |                     |               |          |                                  |           |          |           |  |  |  |  |
|-----------------------|---|---------------------|---------------|----------|----------------------------------|-----------|----------|-----------|--|--|--|--|
|                       |   |                     |               |          | -                                |           | (In perc | centages) |  |  |  |  |
|                       |   | Short-Terr          | n             |          |                                  | Long-Tern | n        |           |  |  |  |  |
|                       | Co-opera-<br>tives  | Commercial<br>Banks | SCBs+<br>RRBs | Total@   | al@ Co-opera-<br>tives Banks RRE |           |          |           |  |  |  |  |
| (1)                   | (2)   | (3)                 | (4)           | (5)      | (6)                              | (7)       | (8)      | (9)       |  |  |  |  |
|                       |   | Loans Issued        |               |          |                                  |           |          |           |  |  |  |  |
| 1971-72 to 1981-82    | 13.0  | 24.1                | 24.5          | 16.0     | 14.7                             | 30.0      | 19.9     | 19.0      |  |  |  |  |
| 1981-82 to 1991-92    | 8.6   | 15.1                | 16.4          | 9.6      | 12.1                             | 13.0      | 13.4     | 11.9      |  |  |  |  |
| 1991-92 to 2001-02    | 19.8  | 18.7                | 20.1          | 19.5     | 18.9                             | 10.5      | 10.6     | 13.6      |  |  |  |  |
| 2001-02 to 2009-10    | 14.3  | 34.2                | 33.8          | 24.9     | 5.8                              | 37.2      | 36.0     | 24.1      |  |  |  |  |
|                       |   |                     | 1             | Loans Ou | tstanding                        |           |          |           |  |  |  |  |
| 1971-72 to 1981-82    | 12.0  | 29.3                | 29.7          | 16.9     | 16.7                             | 37.4      | 38.0     | 22.6      |  |  |  |  |
| 1981-82 to 1991-92    | 9.3   | 13.2                | 14.7          | 10.9     | 10.6                             | 19.5      | 20.8     | 15.8      |  |  |  |  |
| 1991-92 to 2001-02    | 16.4  | 15.2                | 16.3          | 16.1     | 19.0                             | 7.9       | 8.1      | 11.8      |  |  |  |  |
| 2001-02 to 2009-10    | 12.7  | 31.5                | 30.7          | 24.3     | -0.1                             | 24.7      | 24.0     | 15.4      |  |  |  |  |
| @ Total includes loar | is issued by S  | State Governm       | ents          |          |                                  |           |          |           |  |  |  |  |

Source: RBI (2007), Handbook of Statistics on the Indian Economy 2006-07, October (See Annexure L and M)

demand and supply-side factors affecting bank credit expansion. Even so, there was the acutely-felt financial exclusion phenomenon prevailing then and hence, the Government introduced the policy of doubling of bank credit.

There has been a more rapid growth in agricultural credit disbursals since 2004-05 but the real GDP growth in agriculture has remained moderate. In many such blocks of years, supply-side factors have played a dominant role in bank credit disbursals.

Finally, despite differing growth rates, the relative shares of different agencies in crop loans, in term loans and in total agricultural loans have generally produced a distinct pattern (See Annexures I and J and Table 5.3). To begin with, in short-term loans, there occurred a steady fall in the shares of cooperatives accompanied by corresponding increases in the shares of commercial banks and RRBs together. In term loans, commercial banks did make a headway in the 1970s and until the mid-1980s, but thereafter they slackened which is reflected in their share falling in 1992-93 and 2001-02; cooperatives' share fell until 1985-86 but increased thereafter (Table 5.3 and also Chart 12).

However, after the policy of doubling of bank credit began to be implemented, commercial banks have expanded their share of term loans issued quite dramatically, with an equally dramatic fall in the term loans share of cooperatives. The share of commercial banks has shot up from 43% in 2001-02 to 75.0% in 2005-06 and further to 83.1% in 2009-10, thus dwarfing



| <b>Fable 5.3</b> : | Changing | Shares of | of Different | Agencies | in A | gricultural | Loans |
|--------------------|----------|-----------|--------------|----------|------|-------------|-------|
|                    |          |           |              |          |      |             |       |

(In percentages)

|               |  |               |                   |               | (1                   | i per contagos,                   |  |  |
|---------------|--|---------------|-------------------|---------------|----------------------|-----------------------------------|--|--|
| Period        | Short  | -Term         | Long              | Term          | Tot<br>(Short-Term - | Total<br>(Short-Term + Long-Term) |  |  |
|               | Co-<br>operatives  | SCBs+<br>RRBs | Co-<br>operatives | SCBs+<br>RRBs | Co-<br>operatives    | SCBs+<br>RRBs                     |  |  |
|               |  |               | Loans             | Issued        |                      |                                   |  |  |
| 1971-72       | 84.5   | 12.2*         | 65.2*             | 34.8*         | 87.1                 | 1.6                               |  |  |
| 1981-82       | 65.5   | 22.7          | 43.9              | 56.1          | 57.7                 | 38.7                              |  |  |
| 1985-86       | 60.7   | 31.5          | 35.3              | 64.7          | 51.3                 | 43.7                              |  |  |
| 1992-93       | 57.3   | 37.6          | 42.9              | 57.1          | 51.7                 | 45.2                              |  |  |
| 2001-02       | 56.8   | 43.2          | 57.0              | 43.0          | 56.4                 | 55.4                              |  |  |
| 2005-06       | 37.9   | 62.1          | 25.0              | 75.0          | 33.4                 | 66.6                              |  |  |
| 2009-10       | 29.9   | 70.1          | 16.9              | 83.1          | 26.4                 | 73.6                              |  |  |
|               |  |               | Loans Ou          | tstanding     |                      |                                   |  |  |
| 1971-72       | 86.7   | 13.3          | -                 | -             | 85.6                 | 14.4                              |  |  |
| 1981-82       | 56.7   | 36.1          | 55.2              | 44.8          | 55.8                 | 44.2                              |  |  |
| 1985-86       | 55.3   | 44.7          | 35.8              | 64.2          | 42.8                 | 57.2                              |  |  |
| 1992-93       | 50.5   | 49.5          | 34.9              | 65.1          | 40.2                 | 59.8                              |  |  |
| 2001-02       | 47.6   | 52.4          | 50.7              | 49.3          | 49.4                 | 50.6                              |  |  |
| 2005-06       | 31.6   | 68.4          | 36.7              | 63.3          | 34.4                 | 65.6                              |  |  |
| 2009-10       | 21.5   | 78.5          | 11.8              | 88.2          | 17.5                 | 82.5                              |  |  |
| * For 1973-74 | Ling in the second seco |               |                   |               |                      |                                   |  |  |

**Source:** RBI (2012), Handbook of Statistics on the Indian Economy 2011-12, September. For details, see Annexure I and J.

the share of cooperatives at 16.9% in the latest year as against 57% that prevailed in 2001-02 (Table 5.3 and chart 12). Almost the same trend is observed in loans outstanding.

It must be noted that the broad characterisation of the changing roles of cooperatives and commercial banks, were induced by different policy interventions in different points in time. First, after bank nationalisation, in the early 1980s, the 20-point programmes were introduced and the targets of priority sectors enhanced. In 1979-80, the IRDP programme was introduced. Second, towards the end of the 1980s, the socio-political undercurrents resulted in such policy actions as loan waivers. Third, with serious organisational weaknesses faced by banks, the 1990s began with banking reforms and consequential slowdown in agricultural lendings by commercial banks, but the processes of provisioning and reducing NPAs got an impetus. The crisis in agriculture combined with sharp reductions in farm loans by banks brought forth the government response in the form of introducing special credit plans in 1994-95 which gave a push to farm loans by commercial banks. Even so, until the end of the decade of the 1990s, the commercial banks faltered on their lending operations. In this period, when commercial banks thus narrowed their agricultural credit base after the introduction of the banking reforms in the 1990s, cooperatives came to the rescue of the agricultural sector to an extent, as is evident from a slight improvement in their share, particularly in term loans in which they were loosing ground for two decades in the 1970s and 1980s to the commercial banks (Table 5.3); the share of cooperatives in agricultural term loans issued, which had steeply declined to about 35% by the mid-1980s, improved to 43% in 1992-93 and further to 57% in 2001-02 (Table 5.3 and Chart 12).

#### Trends in Farm Credit and Agriculture GDP

As shown in Annexure K and depicted in Chart 13, the ratios of direct farm loans issued and outstanding to agricultural GDP, suggest that the banking system had achieved a steady and brisk improvement in delivering direct credit in proportion to the growth in agricultural GDP. The ratio had improved steadily from less than 10% in the early 1970s to over 20% in the early 1990s. As described in Chapter 2, this period covered the Green Revolution phase of the second half of the 1960s and 1970s and wider technology dissemination period of the 1980s when agricultural growth rate got accelerated; with increasing use of modern inputs, the demand for borrowed funds by cultivators would have gone up and the rising credit to GDP ratio suggests that the system of credit delivery sought to satisfy it. An indication of this is to be found in the coefficient of correlation (R) rising from 0.8066 in the 1970s to 0.8200 in the 1980s, thus suggesting that the two variables -credit and agricultural GDP – are highly positively correlated and this correlation has further improved from the 1970s to the 1980s.

The 1990s, on the other hand, experienced a slippage in the correlation coefficient to 0.7595. This is also reflected in the decline of credit intensity (credit to GDP ratio) from near 21% in 1990-91 to 13.3% in 1998-99 and 17.9% in 1999-2000<sup>17</sup>.

Interestingly, the experiences of the 1990s and thereafter has been a peculiar one. The agricultural output had slipped until 2004-05 at any rate, but the growth of bank credit has been very rapid and this credit growth has been much faster than the growth in agricultural GDP, so much so that credit intensity ratio has more than doubled from 17.9% in 1999-2000 to 40.6 in

<sup>&</sup>lt;sup>17</sup> This improvement in 1999-2000 is primarily statistical due to kinks in data, but thereafter the increases have been steady and sharp based on consistent series. Hence, despite there being limited numbers of observations, we have worked out these crude coefficients of correlation.

2009-10. The correlation coefficient has further improved to 0.9120 for the period 2001-02 to 2009-10.

Overall for the entire period from 1971-72 to 2009-10, the coefficient of correlation works out to 0.8942 suggesting that bank credit and income have been positively correlated. As shown in Chart 10, the credit intensity of agriculture has shown a dramatic increase. As explained earlier, the data for the period after 1999-2000 are not comparable with those for the past. Ignoring these differences, the increase from around 10% in the early 1970s to over 40% in the latest period is truly a remarkable achievement.

Going a step further, we have made a rough attempt to work out the output elasticity of agricultural credit for the period 1990-91 to 2009-10 depending upon the availability of consistent data series. Giving a statistically significant elasticity on the *ceteris paribus* assumption, the results suggest that every 1% increase in agricultural credit in real terms has produced 0.23% increase in real agricultural GDP with a year's lag<sup>18</sup>. The specified model has given us the following results:

Ln (Agl.GDP) = 10.339 + 0.2335 Ln (Agl. Credit ) - 1 (36.04)\* (9.77)\*

Adjusted  $R^2 = 0.84007 DW = 0.7759 P.Value = 0.000375$ 

\* At 1% level of significance

#### Phenomenal Increases in Indirect Lendings After the 1990s

Even as banks exhibited a lukewarm attitude towards direct agricultural lendings due to slackness in their branch network and the farm sector's own slackness in growth and limits in credit absorptive capacity, they intensified their indirect lendings on a sizeable scale in the 1990s and thereafter. This has also been in consonance with the diversification taking place in agriculture, with value chain and supply chain activities making a significant headway during the past two decades and banks finding such activities easier to finance.

As repeatedly emphasized earlier, data on indirect lendings are varied and appear non-comparable, there being serious gaps in official sources. Broadly, as shown in Annexure N, it can be said that cooperatives have a much larger size of indirect lendings than commercial banks, though in recent years commercial banks also have expanded their involvement in indirect lendings.

 $<sup>^{18}</sup>$  We owe this to the model adopted in RBI Governor's address on "Agricultural Credit – Accomplishments and Challenges" (Subbarao Auguest 2012, p.1413). We have applied the same model for another set of data on grond level credit in a subsequent paragraph.

As shown in Chart 17, in respect of commercial banks, the share of indirect lendings in total lendings has steadily improved from about 6.5% in 1987-88 to 26.5% in 2002-03; interestingly, thereafter there has been a relative stagnation in this share at around 28%, with the share of direct lendings falling from about 94% to 72% and ruling at that level in the recent period [Annexure N(i)]. What seems to have worked in favour of direct lendings to farmers by commercial banks has been the policy of doubling of bank credit for the agriculturists after 2004-05.

Contrariwise, cooperatives have a large share of over 71% in the form of indirect lendings. Though cooperatives have also participated in the policy of doubling of bank credit, their share of indirect credit had shown only a fractional decline from the peak of 76.7% in 1990-2000 to 71.7% in 2004-05 and remained stuck at that level (71.7%) even in 2007-08. In the early 1990s, the indirect share was around 26%. In other words, if commercial banks lend about 28% of their credit issued as indirect credit, cooperatives lend about 72% as indirect credit. This ratio had indeed shot up in 1999-2000 after the inclusion of the data for SCARDBs and PCARDBs, as shown in Chart 15.

As may be seen therefrom, there was a 184% increase in total reported loans issued in the aggregate for 1999-2000 or 142% increase in loans outstanding. By far the largest upward revision took place under indirect credit, that is, from ₹21,857 crore to ₹82,186 crore or by 276% in loans issued

|           |        |                  |        |          | (F              | Rupees, Cror |
|-----------|--------|------------------|--------|----------|-----------------|--------------|
| Year      |        | Cooperatives     |        | Commerci | al Banks Inclu  | ding RRBs    |
|           | Direct | Indirect         | Total  | Direct   | Indirect        | Total        |
| 19987-88  | 4710   | 2453<br>(34.3)   | 7163   | 4009     | 277<br>(6.5)    | 4286         |
| 1990-91   | 4819   | 1727<br>(26.4)   | 6546   | 5010     | 209<br>(4.0)    | 5219         |
| 1995-96   | 12483  | 17371<br>(58.3)  | 29854  | 10655    | 1037<br>(8.9)   | 11692        |
| 1999-2000 | 25678  | 82186<br>(76.2)  | 107804 | 19335    | 3438<br>(15.1)  | 22773        |
| 2004-05   | 45009  | 114132<br>(71.7) | 159141 | 60294    | 21728<br>(26.5) | 82022        |
| 2007-08   | 57643  | 145778<br>(71.7) | 203421 | 137310   | 40278<br>(22.7) | 177588       |
| 2009-10   | 74,938 | -                | -      | 208823   | 82839<br>(28.4) | 291662       |

**Note:** Figures within brackets represent percentages to respective totals. (-) Not available **Source:** see Annexure M and N

# Table 5.5: Impact of the Inclusion of SCARDBs and PCARDBsData from 1999-2000 in Respect of Cooperatives

(Rupees, Crore)

| Loans Issued Including Loans issued Excluding |   |  |   |   |   |  |  |  |  |  |
|---|---|--|---|---|---|--|--|--|--|--|
| Those o                                       | f SCARDBs &   | PCARDBs  | Those of SCARDBs & PCARDBs  |   |   |  |  |  |  |  |
| Direct  | Indirect  | Total  | Direct  | Indirect  | Total   |  |  |  |  |  |
|   | Part A: Loans Issued in Respect of Cooperatives   |  |   |   |   |  |  |  |  |  |
| 15,099  | 20,818  | 35,917   | 15,099  | 20,818  | 35,917  |  |  |  |  |  |
| 25,678  | 82,186  | 107,864  | 16,115  | 21,857  | 37,972  |  |  |  |  |  |
| 27,295  | 91,337  | 118,638  | 17,235  | 22,952  | 40,187  |  |  |  |  |  |
| 30,569  | 84,092  | 114,661  | 18,202  | 24,108  | 42,310  |  |  |  |  |  |
|   | Part B: Loa   | ans Outstandir   | ng in Respect o   | f Cooperatives  |   |  |  |  |  |  |
| 22,199  | 22,022  | 44,221   | 22,199  | 22,022  | 44,221  |  |  |  |  |  |
| 41,950 <sup>@</sup>                           | 67,361  | 109,311  | 23,175  | 22,022  | 45,197  |  |  |  |  |  |
| 46,135 <sup>@</sup>                           | 79,567  | 125,702  | 24,237  | 24,714  | 48,951  |  |  |  |  |  |
| 52,110 <sup>@</sup>                           | 89,092  | 141,202  | 25,321  | 27,634  | 52,955  |  |  |  |  |  |
|   | Loa<br>Those o<br>Direct<br>15,099<br>25,678<br>27,295<br>30,569<br>22,199<br>41,950 <sup>@</sup><br>46,135 <sup>@</sup><br>52,110 <sup>@</sup> | Loans Issued Incla           Those of SCARDBs &           Direct         Indirect           15,099         20,818           25,678         82,186           27,295         91,337           30,569         84,092           Part B: Log           22,199         22,022           41,950@         67,361           46,135@         79,567           52,110@         89,092 | Loans Issued Including           Those of SCARDBs & PCARDBs           Direct         Indirect         Total           Part A: Loans Issued in 15,099           20,818         35,917           25,678         82,186         107,864           27,295         91,337         118,638           30,569         84,092         114,661           Part B: Loans Outstandin           22,199         22,022         44,221           41,950@         67,361         109,311           46,135@         79,567         125,702           52,110@         89,092         141,202 | Loans Issued Including         Loans           Those of SCARDBs & PCARDBs         Those of O           Direct         Indirect         Those of O           Direct         Indirect         Those of O           Direct         Indirect         Total         Direct           Part A: Loans Issued in Respect of C           15,099         20,818         35,917         15,099           25,678         82,186         107,864         16,115           27,295         91,337         118,638         17,235           30,569         84,092         114,661         18,202           Part B: Lowns Outstanding in Respect of C           22,199         22,022         44,221         22,199           41,950@         67,361         109,311         23,175         46,135@           79,567         125,702         24,237         52,110@         89,092         141,202         25,321 | Loans Issued Including         Loans issued Excludie           Those of SCARDBs & PCARDBs         Those of SCARDBs & PCA           Direct         Indirect         Total         Direct         Indirect           Part A: Loans Issued Including           15,099         20,818         35,917         15,099         20,818           25,678         82,186         107,864         16,115         21,857           27,295         91,337         118,638         17,235         22,952           30,569         84,092         114,661         18,202         24,108           Part B: Lours Outstanding in Respect of Cooperatives           22,199         22,022         44,221         22,199         22,022           41,950 <sup>@</sup> 67,361         109,311         23,175         22,022           46,135 <sup>@</sup> 79,567         125,702         24,237         24,714           52,110 <sup>@</sup> 89,092         141,202         25,321         27,634 |  |  |  |  |  |

<sup>@</sup> Inclusion SCARDBs and PCARDBs data began to be reported in the RBI's annual publication *Handbook of Statistics on the Indian Economy* in the year 2007-08, effective from the year 1999-2000 (pp.113-114). In the previous issue of the *Handbook (2006-07)*, the above three year data were reported by covering only PACs and not SCARDBs and PCARDBs (pp.113-114) as shown on the right side of the table.

or from ₹22,022 crore to ₹67,361 crore in loans outstanding or by 206% (see also Charts 13a and 13b).

As we point out in a subsequent paragraph, the above turns out to be a major source of uncertainty in regard to the cooperative sector data.



Incidentally, the following table presents an estimate of the impact of the inclusion of data for SCARDBs and PCARDBs and the consequential upward revisions made in direct and indirect agricultural credit issued:

# 2. Progress in Farm Credit As Per Agency-Wise Ground-Level Credit Flow

As explained earlier, the long time series on direct institutional credit reviewed above (which we may characterise as *Handbook* series), separately for loans issued and loans outstandings, have some kinks arising from noncomparable SACP series from 1994-95 and those arising from the freshly inclusion of data for SCARDs and PCARDBs from 1999-2000 onwards. On the other hand, we have a fairly consistent set of data on ground-level flow of agricultural credit as officially put out by NABARD in its publications. These data are a mixture of direct and indirect credit disbursed at the ground level. There are two sources for them: first, the RBI data on commercial banks which include indirect advances and second, NABARD's own data obtained from RRBs and cooperatives.

Table 5.6 presents agency-wise ground level credit flow for 21 years 1991-92 to 2011-12. The annual growth rates depicted in this table show the

|                               | Table 5.                | 6: Ag                      | ency-w                  | vise C                     | round Le                   | vel C                        | redit Flow                      | 7: Off                       | icial Se          | ries                       |                  |
|-------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|----------------------------|------------------------------|---------------------------------|------------------------------|-------------------|----------------------------|------------------|
|                               |                         | 0                          | •                       |                            |                            |                              |                                 |                              |                   |                            | (₹ crore)        |
| Year                          | Co-<br>operative        | Per<br>cent<br>to<br>Total | RRBs                    | Per<br>cent<br>to<br>Total | Commercial<br>Banks        | Per<br>cent<br>to To-<br>tal | Commercial<br>Banks and<br>RRBs | Per<br>cent<br>to To-<br>tal | Other<br>Agencies | Per<br>cent<br>to<br>Total | Total            |
|                               |                         |                            | P                       | art A:                     | Absolute Am                | ounts a                      | and Relative                    | Shares                       |                   |                            |                  |
| 1991-92<br>1992-93            | 5800<br>9378            | 51.8<br>61.8               | 596<br>831              | 5.3<br>5.5                 | 4806<br>4960               | 42.9<br>32.7                 | 5402<br>5791                    | 48.2<br>38.2                 |                   |                            | 11202<br>15169   |
| 1993-94                       | 10117                   | 61.3<br>50.2               | 977                     | 5.9<br>5.8                 | 5400<br>8255               | 32.7                         | 6377                            | 38.7<br>19.8                 |                   |                            | 16494            |
| 1995-96                       | 10479                   | 47.6                       | 1381                    | 6.3                        | 10172                      | 46.2                         | 11553                           | 52.4                         |                   |                            | 22032            |
| 1996-97                       | 14085                   | 45.2<br>44.1               | 1684<br>2040            | 6.4<br>6.4                 | 12783                      | 48.4<br>49.5                 | 14467<br>17871                  | 54.8<br>55.9                 |                   |                            | 31956            |
| 1998-99<br>1999-00            | 15957<br>18260          | 43.3<br>39.5               | 2460<br>3172            | 6.7<br>6.9                 | 18443<br>24733             | 50.0<br>53.5                 | 20903<br>27905                  | 56.7<br>60.3                 | 103               | 0.2                        | 36860<br>46268   |
| 2000-01<br>2001-02            | 20718<br>23524          | 39.2<br>37.9               | 4220<br>4854            | 8.0<br>7.8                 | 27807<br>33587             | 52.6<br>54.1                 | 32027<br>38441                  | 60.6<br>62.0                 | 82<br>80          | 0.2<br>0.1                 | 52827<br>62045   |
| 2002-03<br>2003-04            | 23636<br>26875          | 34.0<br>30.9               | 6070<br>7581            | 8.7<br>8.7                 | 39774<br>52441             | 57.2<br>60.3                 | 45844<br>60022                  | 65.9<br>69.0                 | 80<br>84          | 0.1<br>0.1                 | 69560<br>86981   |
| 2004-05<br>2005-06            | 31231<br>39404          | 24.9<br>21.8               | 12404<br>15223          | 9.9<br>8.4                 | 81481<br>125477            | 65.0<br>69.5                 | 93885<br>140700                 | 74.9<br>78.0                 | 193<br>382        | 0.2                        | 125309<br>180486 |
| 2006-07                       | 42480                   | 18.5                       | 20434                   | 8.9                        | 166485                     | 72.6                         | 186920                          | 81.5                         | 002               | 0.2                        | 229400           |
| 2007-08                       | 48258                   | 19.0<br>15.2               | 25312<br>26765          | 9.9<br>8.9                 | 228951                     | 75.8                         | 208400<br>255716                | 84.7                         | 226               | 0.1                        | 254658<br>301908 |
| 2009-10<br>2010-11<br>2011-12 | 63497<br>78007<br>87963 | 16.5<br>16.7<br>17.2       | 35217<br>44293<br>54450 | 9.2<br>9.5                 | 285800<br>345877<br>368616 | 74.3<br>73.9<br>72.1         | 321017<br>390170<br>423066      | 83.5<br>83.3                 | 114               | 0.02                       | 384514<br>468291 |

|                               | Pa                    | rt B: Annual Gro | wth Rates           |                              |       |
|-------------------------------|-----------------------|------------------|---------------------|------------------------------|-------|
| Year                          | Co-operative<br>Banks | RRBs             | Commercial<br>Banks | Commercial<br>Banks and RRBs | Total |
| 1991-92                       |                       |                  |                     |                              |       |
| 1992-93                       | 61.7                  | 39.4             | 3.2                 | 7.2                          | 35.4  |
| 1993-94                       | 7.9                   | 17.6             | 8.9                 | 10.1                         | 8.7   |
| 1994-95                       | -7.0                  | 10.8             | 52.9                | 46.4                         | 13.6  |
| 1995-96                       | 11.4                  | 27.5             | 23.2                | 23.7                         | 17.5  |
| 1996-97                       | 14.0                  | 21.9             | 25.7                | 25.2                         | 19.9  |
| 1997-98                       | 17.9                  | 21.1             | 23.8                | 23.5                         | 21.0  |
| 1998-99                       | 13.3                  | 20.6             | 16.5                | 17.0                         | 15.3  |
| 1999-00                       | 14.4                  | 28.9             | 34.1                | 33.5                         | 25.5  |
| 2000-01                       | 13.5                  | 33.0             | 12.4                | 14.8                         | 14.2  |
| 2001-02                       | 13.5                  | 15.0             | 20.8                | 20.0                         | 17.4  |
| 2002-03                       | 0.5                   | 25.1             | 18.4                | 19.3                         | 12.1  |
| 2003-04                       | 13.7                  | 24.9             | 31.8                | 30.9                         | 25.0  |
| 2004-05                       | 16.2                  | 63.6             | 55.4                | 56.4                         | 44.1  |
| 2005-06                       | 26.2                  | 22.7             | 54.0                | 49.9                         | 44.0  |
| 2006-07                       | 7.8                   | 34.2             | 32.7                | 32.9                         | 27.1  |
| 2007-08                       | 13.6                  | 23.9             | 8.8                 | 10.4                         | 11.0  |
| 2008-09                       | -4.7                  | 5.7              | 26.4                | 23.9                         | 18.6  |
| 2009-10                       | 38.1                  | 31.6             | 24.8                | 25.5                         | 27.4  |
| 2010-11                       | 22.9                  | 25.8             | 21.0                | 21.5                         | 21.8  |
| 2011-12                       | 12.8                  | 22.9             | 6.6                 | 8.4                          | 9.1   |
|                               | Part C: A             | verage Growth F  | ates Per Annum      | · · · · · ·                  |       |
| Year                          | Co-operative<br>Banks | RRBs             | Commercial<br>Banks | Commercial<br>Banks and RRBs | Total |
| 1991-92 to 1994-95            | 20.8                  | 22.6             | 21.6                | 21.3                         | 19.3  |
| 1994-95 to 2003-04            | 12.5                  | 24.2             | 23.0                | 23.1                         | 18.7  |
| 2003-04 to 2006-07            | 16.7                  | 40.2             | 47.4                | 46.4                         | 38.4  |
| 2006-07 to 2011-12            | 16.9                  | 22.0             | 17.5                | 18.0                         | 17.5  |
| <b>Source:</b> As in the text | 1                     |                  | 1                   | 11                           |       |

vast sizes of forced lednings by RRBs and commercial banks immediately during 2004-05 and 2005-06. RRBs expanded agricultural by 63.6% during 2004-05 followed by 22.7% the next year. Commercial banks increased by 55.4 and 54.0 during those two years. As ordained by the Government, RRBs and commercial banks more than doubled their credit disbursements within three years 2004-05 to 2006-07. The broad policy of accelerated credit growth has continued even thereafter. RRBs and commercial banks together expanded their agricultural credit base by 112% within three years 2004-05 to 2006-07 and by another 126% in the next five years 2006-07 to 2011-12. No doubt, cooperative banks also participated in this process of rapid expansion in agricultural credit, but due to lower resource base, their expansion has not been as fast as in the case of commercial banks. Cooperative banks increased their disbursements of 58.1% during the above first three years and by another 107% in the next five years.

# Steeper Decline in the Share of Cooperative

NABARD data on ground-level credit flow agency-wise show a much steeper decline in the share of cooperatives after the latter half of the 1990s, than that shown by the RBI's *Handbook* series reviewed by us earlier. The share cooperatives in this NABARD's flow data had suddenly dropped from 61.8% in 1992-93 and 61.3% in 1993-94 to 50.2% in 1994-95 and steadily fallen thereafter to as low a figure as 15.2% in 2008-09 and 17.2% in 2011-12. In the RBI's *Handbook* series, on the other hand, the share of cooperatives was as high as 61.5% in 1999-2000 (as against 39.5% in the NABARD data) and it fell to 37.1% in 2007-08 (as against 19% in the NABARD data).To dilate a while on these differences, it is obvious that it is as a result of the changes in the reporting arrangement under the special agricultural credit plans (SACPs) for commercial banks since 1994-95 that the relative shares of cooperatives and commercial banks underwent significant changes in these NABARD data (as explained earlier).

More than the relative shares, it is the absolute differences as between the earlier *Handbook* series and the *SACP* series after 1994-95 that stand out, particularly for commercial banks, as shown in columns (8) and (11) in Table 5.7. *SACP* series began with a small difference over the *Handbook* series in 1995-96, but thereafter it steadily increased but rather steeply. Thus, for commercial banks, the special reporting under SACP series has placed

| Year April- | Cooperatives       |                | RRBs               |                | <b>Commercial Banks</b> |                |   | Total              |                |   |
|-------------|--------------------|----------------|--------------------|----------------|-------------------------|----------------|---|--------------------|----------------|---|
| March       | Handbook<br>Series | SACP<br>Series | Handbook<br>Series | SACP<br>Series | Handbook<br>Series      | SACP<br>Series | Percent-<br>age<br>Excess<br>of<br>SACP<br>Series | Handbook<br>Series | SACP<br>Series | Excess<br>of SACP<br>Series<br>(In<br>percent-<br>ages) |
| (1)         | (2)                | (3)            | (4)                | (5)            | (6)                     | (7)            | (8)   | (9)                | (10)           | (11)  |
| 1994-95     | 9,876              | 9,406          | 1,083              | 1,083          | 7,408                   | 8,255          |   | 18,773             | 18,744         |   |
| 1995-96     | 12,483             | 10,479         | 1,381              | 1,381          | 9,274                   | 10,172         | 9.7   | 23,692             | 22,032         | -7.0  |
| 1996-97     | 13,254             | 11,944         | 1,748              | 1,684          | 10,675                  | 12,783         | 19.7  | 26,345             | 26,414         | 0.3   |
| 1997-98     | 14,159             | 13,975         | 2,103              | 2,040          | 11,537                  | 15,831         | 37.2  | 28,656             | 31,956         | 11.5  |
| 1998-99     | 15,099             | 15,870         | 2,515              | 2,460          | 14,663                  | 18,443         | 25.8  | 32,697             | 36,860         | 12.7  |
| 1999-2000   | 16,115             | 18,260         | 2,985              | 3,172          | 16,350                  | 24,773         | 51.5  | 35,971             | 46,268         | 28.6  |
| 2000-01     | 17235              | 20,718         | 3,966              | 4,220          | 16,440                  | 27,807         | 69.1  | 38,127             | 52,827         | 38.6  |
| 2001-02     | 18,202             | 23,524         | 4,546              | 4,854          | 18638                   | 33,587         | 80.2  | 41,828             | 62,045         | 48.3  |
| 2002-03     |                    | 23,636         | 5,879              | 6,070          | 25,256                  | 39,774         | 57.5  | -                  | -              | -   |
| 2003-04     | -                  | 26,875         | 7,175              | 7,581          | 36,203                  | 52,441         | 44.8  | -                  | -              | -   |
| 2004-05     | -                  | 31,231         | 11,927             | 12,404         | 48,367                  | 81,481         | 68.5  | -                  | -              | -   |



agricultural credit disbursements on direct basis at ₹33,587 crore for 2001-02 or ₹39,774 crore for 2002-03 as against the figure of direct disbursements at ₹18,638 crore and ₹25,256 crore, respectively, as reported earlier from the RBI's *Handbook*.

This reveals that the official data overestimate the ground-level direct disbursements of commercial banks by over 80% for 2001-02 or by 58% for 2002-03. In the aggregate including the differences so reported for cooperatives and RRBs, the ground-level credit flows is placed at ₹62,045 crore for 2001-02, that is, over 48% higher than that reported earlier (₹41,828 crore) (see Chart 14).

There is thus considerable mix-up in the official data on agricultural lendings as between direct lendings and indirect credit disbursals and outstandings, as also between crop loans and investment credit. The data vastly differ as between sources giving rise to considerable misgivings regarding their quality. Unless these data sets are cleaned up, it is extremely difficult to provide any accurate assessment of the trends in growth and composition of agricultural credit-flows and outstandings, those that are directly rendered in favour of farmers and those rendered indirectly through supply chain agencies.

# An Obvious Mix-Up in the SACPs Data

To collaborate the issue raised above, we have attempted a closer examination of the above data to convince ourselves of the mix-up in SACPs data between direct and indirect lendings. As stated above, the data for commercial banks in the above Table 5.6 include indirect lendings but the same does not appear to be true of cooperative banks. This observation is based on the fact that for many years the *SACP* series for cooperatives are lower than the *Handbook* series. RIDF deposits are covered in commercial banks' lendings and cannot be so in cooperatives data. Also, if the RBI's *Handbook* series are to be believed, indirect lendings by cooperative banks have constituted much larger sums than those by commercial banks (see, for details, an earlier paragraph and Annexure N). As a result, the decline in the proportion of agricultural credit attributable to cooperative banks cannot be as sharp as the NABARD data indicate; NABARD data obviously exclude indirect credit data in respect of cooperatives. As for commercial banks, our conviction of the proposition of mix-up is based on the following factual position.

The Advisory Committee on Flow of Credit To Agriculture and Related Activities From the Banking System (Chairman: V.S. Vyas; June 2004) had obtained the relevant data from the Rural Planning and Credit Department of the RBI as reproduced in Table 5.8. As shown in the caption of the table (page 13 of V.S. Vyas 2004), these data are in respect of public sector banks. To prove that these represent the same RBI data on commercial banks' disbursements

| Table 5.8: Disbursement of Credit to Agriculture under SACP(by Public Sector Banks) |                      |                      |                         |                     |                       |  |  |  |  |  |
|---|----------------------|----------------------|-------------------------|---------------------|-----------------------|--|--|--|--|--|
| Year  | Production<br>Credit | Investment<br>Credit | Total Direct<br>Lending | Indirect<br>Lending | Total<br>Disbursement | Total<br>Disbursements<br>by Public<br>Sector Banks* |  |  |  |  |
| (1)   | (2)                  | (3)                  | (4)                     | (5)                 | (6)                   | (7)  |  |  |  |  |
| 1995-96   | 4,951                | 4,040                | 8,991                   | 1,182               | 10,172                | -  |  |  |  |  |
| 1996-97   | 6164<br>(24.5)       | 4,896<br>(21.2)      | 11,061<br>(23.0)        | 1,721<br>(45.7)     | 12,782<br>(25.6)      | -  |  |  |  |  |
| 1997-98   | 7,299<br>(18.4)      | 5,373<br>(9.7)       | 12,672<br>(14.6)        | 2,136<br>(24.1)     | 14,808<br>(15.8)      | 14,808   |  |  |  |  |
| 1998-99   | 8,204<br>(12.4)      | 6,063<br>(12.9)      | 14,267<br>(12.6)        | 3,521<br>(64.8)     | 17,787<br>(20.1)      | 17,788   |  |  |  |  |
| 1999-2000   | 9,903<br>(20.7)      | 6,120<br>(1.0)       | 16,023<br>(12.1)        | 5,890<br>(67.3)     | 21,913<br>(23.2)      | 21,913   |  |  |  |  |
| 2000-01   | 11,615<br>(17.3)     | 6,818<br>(1.1)       | 18,433<br>(15.0)        | 6,221<br>(5.6)      | 24,654<br>(12.5)      | 24,654   |  |  |  |  |
| 2001-02   | 15,385<br>(32.5)     | 7,288<br>(6.9)       | 22,673<br>(23.0)        | 6,659<br>(7.0)      | 29,332<br>(18.0)      | 29,332   |  |  |  |  |
| 2002-03   | 18,319<br>(19.1)     | 7,831<br>(7.5)       | 26,150<br>(15.3)        | 7,771<br>(16.7)     | 33,921<br>(15.6)      | 33,921   |  |  |  |  |
| * Including R   | IDF. Figures in      | brackets indic       | ate year-on-yea         | r growth rates      | S.                    |  |  |  |  |  |

Source: (i) RBCD, RBI as Reproduced from V.S. Vyas Advisory Committee Report, June 2004, p.13
(ii) Special tabulations supplied to EPWRF for the project by the RBI [column (7)]

inclusive of indirect lendings which constitute a part of the total ground-level disbursements given in Table 5.6, we present in the same Table 5.8 the data provided to us by the RBI on total disbursements by public sector banks (Column 7). The Vyas Advisory Committee report has clearly spelt out that the data in Table 5.8 represent credit to agriculture under SCAP disbursed by public sector banks, which conforms to the data given by the RBI also for public sector banks, as inclusive of indirect lendings. As NABARD has spelt out in its publications, the ground-level flows include RIDF deposits of scheduled commercial banks attributable to their shortfall in priority sector targets for agricultural credit; by definition these are part of indirect lendings. On the other hand, available data also suggest that the data on disbursements of farm credit by cooperatives and RRBs do not include indirect lendings. Besides, we have evidence that the quantum of indirect lendings of commercial banks have grown to very high levels in recent years after 2003-04 – all of which are apparently included in the officially-reported ground-level disbursements. Between 2003-04 and 2009-10, indirect lendings of public sector banks have galloped from ₹8,936 crore to ₹82,839 crore; as a ratio of total credit, such indirect lendings of commercial banks has shot up from 17.1% to 28.4% during the same period.

Any attempt to cleaning up of the NABARD data faces a serious problem of non-availability of details. Hence, we have not made any adjustments for the inconsistencies in the data series of ground-level credit flows. As data for cooperatives in this set do not cover indirect advances (see earlier Table 5.4), the kink in the series of indirect advances of cooperative banks reported earlier does not affect the ground-level flow series. Taking these issues into account, the subsequent review is based on the NABARD's data on ground-level flows as they appear in its official publications.

# Crop loans Vs Term loans

The RBI's *Expert Group on Investment Credit* (May 2005), reviewing the trends in agricultural credit, had said that both term credit and short-term credit were growing at the same pace. To quote the report:

"During the period 1995-96 to 2002-03, short-term credit increased at a compound growth rate of 18.1% term credit and short-term credit both increased at more or less the same pace of 18%. The share of short-term credit in total credit has been hovering around 65%, the balance being accounted for by term credit. The term credit which facilitates investment in agriculture, seems to have been declining in its importance particularly after 2000-01, as indicated by the year-to-year growth rates" (ibid, p.30).

As may be seen in Table 5.9, this was the situation obtaining until the year 2002-03 or thereabout. The share of term loans in total ground-level disbursements slightly receded from the peak of 37.4% in 1999-00 to 34.5% on 2002-03. By and large, the features described by the Investment Credit Expert Group had remained true, that the ratio of 65:35 remained for a number of years as between crop loans and investment credit and that the growth rates between the two had similarly remained more or less the same. But, after 2003-04, the share of term loans have begun to look up in the official data for some years. The share of term loans issued rose from 36.8% in 2003-04 to 41.6% in 2005-06 or 39.6 in 2006-07. However, as the story has unfolded earlier, these official data contain a flaw, which is that the figures include indirect lendings including those of bank deposits kept under RIDF. As we explain in a later paragraph, such indirect lendings are covered under term loans. Despite, that, the share of term loans has declined from 39.6% in 2006-07 to 22.5% in 2011-12, the latest available data (Table 5.9).

|          | Agriculture and Allied Activities |                          |                         |                      |                    |  |  |  |  |  |  |
|----------|-----------------------------------|--------------------------|-------------------------|----------------------|--------------------|--|--|--|--|--|--|
|          |                                   | NABARD's Official Series |                         |                      |                    |  |  |  |  |  |  |
| Year     | Crop Loans<br>(₹ crore)           | Per cent<br>to Total     | Term Loans<br>(₹ crore) | Per cent<br>to Total | Total<br>(₹ crore) |  |  |  |  |  |  |
| 1991-92  |                                   |                          |                         |                      | 11202              |  |  |  |  |  |  |
| 1992-93  | 10091                             | 66.5                     | 5078                    | 33.5                 | 15169              |  |  |  |  |  |  |
| 1993-94  | 11271                             | 68.3                     | 5223                    | 31.7                 | 16494              |  |  |  |  |  |  |
| 1994-95* | 11932**                           | 63.7                     | 6841                    | 36.5                 | 18744**            |  |  |  |  |  |  |
| 1995-96  | 14525                             | 65.9                     | 7507                    | 34.1                 | 22032              |  |  |  |  |  |  |
| 1996-97  | 16998                             | 64.4                     | 9413                    | 35.6                 | 26411              |  |  |  |  |  |  |
| 1997-98  | 20640                             | 64.6                     | 11316                   | 35.4                 | 31956              |  |  |  |  |  |  |
| 1998-99  | 23903                             | 64.8                     | 12957                   | 35.2                 | 36860              |  |  |  |  |  |  |
| 1999-00  | 28965                             | 62.6                     | 17303                   | 37.4                 | 46268              |  |  |  |  |  |  |
| 2000-01  | 33314                             | 63.1                     | 19513                   | 36.9                 | 52827              |  |  |  |  |  |  |
| 2001-02  | 40509                             | 65.3                     | 21536                   | 34.7                 | 62045              |  |  |  |  |  |  |
| 2002-03  | 45586                             | 65.5                     | 23974                   | 34.5                 | 69560              |  |  |  |  |  |  |
| 2003-04  | 54977                             | 63.2                     | 32004                   | 36.8                 | 86981              |  |  |  |  |  |  |
| 2004-05  | 76,062                            | 60.7                     | 49,247                  | 39.3                 | 125,309            |  |  |  |  |  |  |
| 2005-06  | 105,350                           | 58.4                     | 75,136                  | 41.6                 | 180,486            |  |  |  |  |  |  |
| 2006-07  | 138,455                           | 60.4                     | 90,945                  | 39.6                 | 229,400            |  |  |  |  |  |  |
| 2007-08  | 181,393                           | 71.2                     | 73,265                  | 28.8                 | 254,658            |  |  |  |  |  |  |
| 2008-09  | 210,461                           | 69.7                     | 91,447                  | 30.3                 | 301,908            |  |  |  |  |  |  |
| 2009-10  | 276,656                           | 71.9                     | 107,858                 | 28.1                 | 384,514            |  |  |  |  |  |  |
| 2010-11  | 335,550                           | 71.7                     | 132,741                 | 28.3                 | 468,291            |  |  |  |  |  |  |
| 2011-12  | 396,158                           | 77.5                     | 114871                  | 22.5                 | 511,029            |  |  |  |  |  |  |

| Table 5.9: Agency-wise and Sub-sector-wise Ground Level Credit Flow for |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|
| Agriculture and Allied Activities                                       |  |  |  |  |  |  |  |

\*: Data are from RBI's Handbook of Statistics on Indian Economy 2006-07.

\*\*: The total includes ₹407 crore of crop loans issued by state governments.

Source: NABARD Annual Report 2011-12 and earlier issues.

Overall, what seems obvious is the continued dominance of crop loans (or short-term loans) in the dispensation of credit flow from the banking system including cooperatives. The share of such crop loans which had slipped from around 67-68% in the early 1990s to 60% by 2006-07, registered a sharp increase to near 78%, in the latest period.

# **Commercial Banks Remain Major Purveyors of Even Crop Loans**

Available data on distribution of crop loans and term loans by agency suggests that even in crop loans, commercial banks dominate and generally on a rising scale. The share of cooperative banks in crop loans was over 70% in the early 1990s and it fell to about one-third in 2005-06, after the first year of farm credit doubling. Thereafter, there has occurred a steep decline in this ratio around 21% by 2011-12. Correspondingly, the share of RRBs and commercial banks together has further shot up from 66.8%, in 2004-05 to near 80% during the above period; earlier in the early 1990s this share was less than 30%.

| A. Crop Loan (Short Term - Production Credit) |                       |                            |       |                            |                     |                            |                   |                            |         |  |  |
|---|-----------------------|----------------------------|-------|----------------------------|---------------------|----------------------------|-------------------|----------------------------|---------|--|--|
| Year  | Co-operative<br>Banks | Per<br>cent<br>to<br>Total | RRBs  | Per<br>cent<br>to<br>Total | Commercial<br>Banks | Per<br>cent<br>to<br>Total | Other<br>Agencies | Per<br>cent<br>to<br>Total | Total   |  |  |
| 1991-92                                       |                       |                            |       |                            |                     |                            |                   |                            |         |  |  |
| 1992-93                                       | 7170                  | 71.1                       | 489   | 4.8                        | 2432                | 24.1                       |                   |                            | 10091   |  |  |
| 1993-94                                       | 7839                  | 69.6                       | 732   | 6.5                        | 2700                | 24.0                       |                   |                            | 11271   |  |  |
| 1994-95*                                      | 7250                  | 58.6                       | 688   | 5.8                        | 3842*               | 32.2                       |                   |                            | 11780   |  |  |
| 1995-96                                       | 8331                  | 57.4                       | 849   | 5.8                        | 5345                | 36.8                       |                   |                            | 14525   |  |  |
| 1996-97                                       | 9328                  | 54.9                       | 1121  | 6.6                        | 6549                | 38.5                       |                   |                            | 16998   |  |  |
| 1997-98                                       | 10877                 | 52.7                       | 1396  | 6.8                        | 8349                | 40.5                       | 18                |                            | 20640   |  |  |
| 1998-99                                       | 12514                 | 52.4                       | 1710  | 7.2                        | 9622                | 40.3                       | 59                |                            | 23905   |  |  |
| 1999-00                                       | 14771                 | 51.0                       | 2423  | 8.4                        | 11697               | 40.4                       | 74                | 0.3                        | 28965   |  |  |
| 2000-01                                       | 16528                 | 49.6                       | 3245  | 9.7                        | 13486               | 40.5                       | 55                | 0.2                        | 33314   |  |  |
| 2001-02                                       | 18787                 | 46.4                       | 3777  | 9.3                        | 17904               | 44.2                       | 41                | 0.1                        | 40509   |  |  |
| 2002-03                                       | 19668                 | 43.1                       | 4775  | 10.5                       | 21104               | 46.3                       | 39                | 0.1                        | 45586   |  |  |
| 2003-04                                       | 22640                 | 41.2                       | 6088  | 11.1                       | 26192               | 47.6                       | 57                | 0.1                        | 54977   |  |  |
| 2004-05                                       | 27157                 | 36.7                       | 10010 | 13.5                       | 36793               | 49.7                       | 104               | 0.1                        | 74064   |  |  |
| 2005-06                                       | 34930                 | 33.2                       | 12712 | 12.1                       | 57640               | 54.7                       | 68                | 0.1                        | 105,350 |  |  |
| 2006-07                                       | 38622                 | 27.9                       | 16631 | 12.0                       | 83202               | 60.1                       |                   |                            | 138,455 |  |  |
| 2007-08                                       | 40515                 | 22.1                       | 20715 | 11.3                       | 122289              | 66.6                       |                   |                            | 183,519 |  |  |
| 2008-09                                       | 40230                 | 19.1                       | 22413 | 10.6                       | 147818              | 70.2                       |                   |                            | 210,461 |  |  |
| 2009-10                                       | 56946                 | 20.6                       | 29802 | 10.8                       | 189908              | 68.6                       |                   |                            | 276,656 |  |  |
| 2010-11                                       | 69038                 | 20.6                       | 38121 | 11.4                       | 228391              | 68.1                       |                   |                            | 335,550 |  |  |
| 2011-12#                                      | 81829                 | 20.7                       | 47401 | 12.0                       | 266928              | 67.4                       |                   |                            | 396,158 |  |  |

Table 5.10: Agency-wise and Sub-sector-wise Ground Level Credit Flow for

#: Provisional

| B. Terms Loans (Medium Term & Long Term - Investment Credit) |                       |                            |      |                            |                     |                            |                   |                            |           |  |  |
|--|-----------------------|----------------------------|------|----------------------------|---------------------|----------------------------|-------------------|----------------------------|-----------|--|--|
|  |                       |                            |      |                            |                     |                            |                   |                            | (₹ crore) |  |  |
| Year   | Co-operative<br>Banks | Per<br>cent<br>to<br>Total | RRBs | Per<br>cent<br>to<br>Total | Commercial<br>Banks | Per<br>cent<br>to<br>Total | Other<br>Agencies | Per<br>cent<br>to<br>Total | Total     |  |  |
| 1991-92  |                       |                            |      |                            |                     |                            |                   |                            |           |  |  |
| 1992-93  | 2208                  | 43.5                       | 342  | 6.7                        | 2528                | 49.8                       |                   |                            | 5078      |  |  |
| 1993-94  | 2278                  | 43.6                       | 245  | 4.7                        | 2700                | 51.7                       |                   |                            | 5223      |  |  |
| 1994-95*   | 2879                  | 42.1                       | 395  | 5.8                        | 3566                | 52.1                       |                   |                            | 6841      |  |  |
| 1995-96  | 2148                  | 28.6                       | 532  | 7.1                        | 4827                | 64.3                       |                   |                            | 7507      |  |  |
| 1996-97  | 2616                  | 27.8                       | 563  | 6.0                        | 6234                | 66.2                       |                   |                            | 9413      |  |  |
| 1997-98  | 3098                  | 27.4                       | 644  | 5.7                        | 7482                | 66.1                       | 92                |                            | 11,316    |  |  |
| 1998-99  | 3356                  | 25.9                       | 750  | 5.8                        | 8821                | 68.1                       | 30                |                            | 12,957    |  |  |
| 1999-00  | 3489                  | 20.2                       | 749  | 4.3                        | 13036               | 75.3                       | 29                | 0.2                        | 17,303    |  |  |
| 2000-01  | 4190                  | 21.5                       | 974  | 5.0                        | 14321               | 73.4                       | 28                | 0.1                        | 19,513    |  |  |
| 2001-02  | 4737                  | 22.0                       | 1077 | 5.0                        | 15683               | 72.8                       | 39                | 0.2                        | 21,536    |  |  |
| 2002-03  | 3968                  | 16.6                       | 1295 | 5.4                        | 18670               | 77.9                       | 41                | 0.2                        | 23,974    |  |  |
| 2003-04  | 4235                  | 13.2                       | 1493 | 4.7                        | 26249               | 82.0                       | 27                | 0.1                        | 32,004    |  |  |
| 2004-05  | 4074                  | 8.0                        | 2394 | 4.7                        | 44688               | 87.2                       | 89                | 0.2                        | 51,245    |  |  |
| 2005-06  | 4474                  | 6.0                        | 2511 | 3.3                        | 67837               | 90.3                       | 314               | 0.4                        | 75,136    |  |  |
| 2006-07  | 3858                  | 4.2                        | 3804 | 4.2                        | 83283               | 91.6                       |                   |                            | 90945     |  |  |
| 2007-08  | 3169                  | 4.8                        | 4099 | 6.2                        | 58798               | 89.0                       |                   |                            | 66066     |  |  |
| 2008-09  | 5962                  | 6.5                        | 4352 | 4.8                        | 81133               | 88.7                       |                   |                            | 91447     |  |  |
| 2009-10  | 6551                  | 6.1                        | 5415 | 5.0                        | 95892               | 88.9                       |                   |                            | 107,858   |  |  |
| 2010-11  | 9083                  | 6.8                        | 6172 | 4.6                        | 117486              | 88.5                       |                   |                            | 132,741   |  |  |
| 2011-12  | 6134                  | 5.3                        | 7049 | 6.1                        | 101688              | 88.5                       |                   |                            | 114,871   |  |  |
|  |                       |                            |      |                            |                     |                            |                   |                            |           |  |  |

\*: This solitary gap filled in from RBI's Hand Book series.

**Source:** Special Tabulations supplied for the project by NABARD up to 2005-06 and thereafter, from Agricultural Statistics at a Glance, 2012 (Ministry of Agriculture (See Annexure O).

In term loans, the dominance of commercial banks has been even more and on rising scale. This share was about 50% in the early 1990s and it had reached over 90% by 2005-06 as per the NABARD series. Thereafter, as per the *Handbook* series also, the rising trend has been sustained and has reached about 79% by 2009-10.

# Increased Support for Allied Activities within Term Loans for Agriculture

Within agricultural loans, there are significant amounts of loans for allied activities, but details of short-term and long-term loans for them are not available in the official data base reviewed here. However, in the NABARD data series on ground-level flow of farm credit, there is a set of sub-divisions under investment credit for agriculture, which obviously constitutes lendings in favour of allied activities; specific sub-groups in this set are: (i) plantation and horticulture (ii) animal husbandry; and (iii) fisheries. There are two other sub-groups, namely, (iv) high-tech agriculture and (v) others (including storage and market yards, forestry and waste land development, bullock and bullock carts, bio-gas and RIDF).
Assuring that all these belong to allied agricultural activities as they seem obvious, data presented in Table 5.11 reveal that insofar as term loans are concerned, an overwhelming proportion of term loans under agriculture goes to these allied activities. This ratio has gone up from 53.0% in 1997-98 to 77.2% in 2003-04, to 80.5% in 2004-05 and 84.3% in 2010-11. The balance of the term loans, namely about 16% has gone in favour of physical investment in

| ,          | Table 5.11: Sub-Sector-<br>Allied Activities: W | Wise Gr<br>ith Deta | ound Le<br>ails of Te | evel Cree<br>erm Loa | dit Flow<br>ns for A | for Agr<br>Ilied Ac | iculture<br>tivities: | and               |
|------------|---|---------------------|-----------------------|----------------------|----------------------|---------------------|-----------------------|-------------------|
| Sr.<br>No. | Sector/Sub-Sector                               | 1997-98             | 1998-99               | 1999-00              | 2000-01              | 2001-02             | 2002-03               | 2003-04           |
| I.         | Short-Term<br>(ST - Production Credit)          | 20,640              | 23,903                | 28,965               | 33,314               | 40,509              | 45,586                | 54,977            |
| II.        | Term Loans<br>(MT & LT Investment Credit)       | 11,316              | 12,957                | 17,303               | 19,513               | 21,536              | 23,974                | 32,004            |
|            | i. Minor Irrigation (MI)                        | 1,584               | 1,790                 | 2,346                | 1,821                | 1,845               | 1,976                 | 2,730             |
|            | ii. Land Development (LD)                       | 173                 | 217                   | 319                  | 290                  | 307                 | 393                   | 579               |
|            | iii. Farm Mechanisation (FM)                    | 3,566               | 3,936                 | 3,889                | 4,125                | 3,847               | 3,600                 | 3,986             |
|            | Allied Activities (iv to viii)                  | 5,993<br>(53.0)     | 7,014<br>(54.1)       | 10,749<br>(62.1)     | 13,277<br>(68.0)     | 15,537<br>(72.1)    | 18,005<br>(75.1)      | 24,709<br>(77.2)  |
|            | iv Plantation & Horticulture                    | 755                 | 767                   | 777                  | 755                  | 765                 | 1,195                 | 1,436             |
|            | v Animal Husbandry                              | 1763                | 1996                  | 2119                 | 2188                 | 2221                | 2637                  | 2928              |
|            | vi Fisheries                                    | 338                 | 448                   | 405                  | 318                  | 508                 | 539                   | 1142              |
|            | vii Hi-tech agriculture                         | 1101                | 1339                  | 1360                 | 2088                 | 2257                | 2268                  | 4017              |
|            | viii Others                                     | 2036                | 2464                  | 6088                 | 7929                 | 9786                | 11366                 | 15186             |
| Tota       | al (I + II)                                     | 31,956              | 36,860                | 46,268               | 52,827               | 62,045              | 69,560                | 86,981            |
| Sr.<br>No. | Sector/Sub-Sector                               | 2004-05             | 2005-06               | 2006-07              | 2007-08              | 2008-09             | 2009-10               | 2010-11           |
| I.         | Short-Term<br>(ST - Production Credit)          | 76,062              | 105,350               | 138,455              | 181,393              | 210,461             | 276,656               | 335,550           |
| II.        | Term Loans<br>(MT & LT Investment Credit)       | 49,247              | 75,136                | 90,945               | 73,265               | 91,447              | 107,858               | 132,741           |
|            | i. Minor Irrigation (MI)                        | 4,186               | 8,663                 | 8,566                | 2,840                | 3,180               | 5,197                 | 4,363             |
|            | ii. Land Development (LD)                       | 840                 | 1,749                 | 2,285                | 2,553                | 2,887               | 3,669                 | 3,615             |
|            | iii. Farm Mechanisation (FM)                    | 4,555               | 9,695                 | 10,113               | 8,303                | 8,334               | 10,211                | 12,800            |
|            | Allied Activities (iv to viii)                  | 39,666<br>(80.5)    | 55,029<br>(73.2)      | 69,981<br>(76.9)     | 59,569<br>(81.3)     | 77,046<br>(84.3)    | 88,781<br>(82.3)      | 111,963<br>(84.3) |
|            | iv Plantation & Horticulture                    | 1,720               | 4,481                 | 5,266                | 5,910                | 6,045               | 6,407                 | 6,610             |
|            | v Animal Husbandry                              | 3097                | 7341                  | 8045                 | 9034                 | 10398               | 10260                 | 12773             |
|            | vi Fisheries                                    | 1301                | 1019                  | 1424                 | 1248                 | 1281                | 1854                  | 1931              |
|            | vii Hi-tech agriculture                         | 6648                | 9737                  | 21498                | 33325                | 41694               | 50797                 | 82774             |
|            | viii Others                                     | 26900               | 32451                 | 33748                | 10052                | 17628               | 19463                 | 7875              |
| Tota       | d (I + II)                                      | 125,309             | 180,486               | 229,400              | 254,658              | 301,908             | 384,514               | 468,291           |

**Note:** Figures within brackets are ratios of allied activities to total term loans. **Source:** NABARD Annual Report up to 2011-12.

 Table 5.12: Ground Level Credit Flow for Agriculture & Allied Activities

(₹ Crore)

| Year      | In   | cludin        | g Allied Activ                                       | vities        |            | E  | xcludir       | ng Allied Activ                                      | vities        |         |
|-----------|--|---------------|--|---------------|------------|--|---------------|--|---------------|---------|
|           | Short-<br>Term<br>(ST -<br>Production<br>Credit) | % to<br>Total | Term-<br>Loans<br>( MT & LT<br>Investment<br>Credit) | % to<br>Total | Total      | Short-<br>Term<br>(ST -<br>Production<br>Credit) | % to<br>Total | Term-<br>Loans<br>( MT & LT<br>Investment<br>Credit) | % to<br>Total | Total   |
| 1997-98   | 20,640   | 64.6          | 11,316   | 35.4          | 31,956     | 20,640   | 79.5          | 5,323  | 20.5          | 25,963  |
| 1998-99   | 23,903   | 64.8          | 12,957   | 35.2          | 36,860     | 23,903   | 80.1          | 5,943  | 19.9          | 29,846  |
| 1999-00   | 28,965   | 62.6          | 17,303   | 37.4          | 46,268     | 28,965   | 81.5          | 6,554  | 18.5          | 35,519  |
| 2000-01   | 33,314   | 63.1          | 19,513   | 36.9          | 52,827     | 33,314   | 84.2          | 6,235  | 15.8          | 39,549  |
| 2001-02   | 40,509   | 65.3          | 21,536   | 34.7          | 62,045     | 40,509   | 87.1          | 5,999  | 12.9          | 46,508  |
| 2002-03   | 45,586   | 65.5          | 23,974   | 34.5          | 69,560     | 45,586   | 88.4          | 5,969  | 11.6          | 51,555  |
| 2003-04   | 54,977   | 63.2          | 32,004   | 36.8          | 86,981     | 54,977   | 88.3          | 7,295  | 11.7          | 62,272  |
| 2004-05   | 76,062   | 60.7          | 49,247   | 39.3          | 125,309    | 76,062   | 88.8          | 9,581  | 11.2          | 85,643  |
| 2005-06   | 105,350  | 58.4          | 75,136   | 41.6          | 180,486    | 105,350  | 84.0          | 20,107   | 16.0          | 125,457 |
| 2006-07   | 138,455  | 60.4          | 90,945   | 39.6          | 229,400    | 138,455  | 86.8          | 20,964   | 13.2          | 159,419 |
| 2007-08   | 181,393  | 71.2          | 73,265   | 28.8          | 254,658    | 181,393  | 93.0          | 13,696   | 7.0           | 195,089 |
| 2008-09   | 210,461  | 69.7          | 91,447   | 30.3          | 301,908    | 210,461  | 93.6          | 14,401   | 6.4           | 224,862 |
| 2009-10   | 276,656  | 71.9          | 107,858  | 28.1          | 384,514    | 276,656  | 93.5          | 19,077   | 6.5           | 295,733 |
| 2010-11   | 335,550  | 71.7          | 132,741  | 28.3          | 468,291    | 335,550  | 94.2          | 20,778   | 5.8           | 356,328 |
| Source: N | IABARD Annu                                      | ial Rep       | ort, 2011-12 a                                       | and ear       | lier issue | s.   |               |  |               |         |

direct agriculture in the form of minor irrigation, land development and farm mechanisation. In absolute amount, these three investment items together have absorbed ₹20,778 crore (15.7%), while the above defined allied activities have absorbed nearly ₹112,000 crore (84.3%) during 2010-11. There is thus a decisive shift in bank lendings, particularly commercial bank lendings, in favour of allied activities. These of course have included RIDF deposits of individual years which have grown from ₹2,158 crore in 2003-04 to ₹6,092 crore in 2005-06, to ₹6,956 crore in 2006-07, to ₹13,056 crore in 2010-11 and to ₹15,241 crore in 2011-12 (see earlier Table 4.29).

#### **Credit Flow and Agricultural GDP**

On an earlier occasion, we have established some significant positive association ship between farm credit and agricultural GDP. Statistically, we have done this at three levels. First, we have worked out the trends in credit intensity, that is, the ratio of agricultural credit to agricultural GDP in percentages. Second, we have measured correlation coefficients indicating the extent to which the two variables, credit and agricultural GDP, are correlated. Finally, taking into account the high level of correlation between the two, we went a step further and measured the output elasticity of bank credit for agriculture. We noticed that for the period as a whole (1990-91 to 2009-10), - a 1% increase in real credit produces a 0.23% increase in real farm output, of course, on the *ceteris paribus* assumption.

The above results were based on the RBI's *Handbook* data series available up to 2009-10, which has a serious question of kinks in the time series. In this sub-section, we have reviewed the progress of agricultural credit based on ground-level flow data regularly published by NABARD. These data also have some blemishes but their merit is that they are consistent series and hence amenable to some econometric exercises, which is what we have attempted here.

Table 5.13 presents the basic data on farm credit flow and GDP – both *real* and *nominal* as well as credit intensity. The data show how credit intensity

|         | Table 5                                    | .13: Basic I<br>Real Gl                 | Data on Rea<br>DP and Cre    | al Farm Credit<br>dit Intensity            | t Flow and                              |  |
|---------|--|---|------------------------------|--|---|--|
|         | Agricultural<br>GDP - Nominal<br>(₹ Crore) | Agricultural<br>GDP - Real<br>(₹ Crore) | GDP<br>Deflator<br>(2004-05) | Agriculture<br>Credit-Nominal<br>(₹ Crore) | Agriculture<br>Credit-Real<br>(₹ Crore) | Credit<br>intensity:<br>Credit to GDP<br>Ratio (%) |
| 1991-92 | 180313                                     | 390201                                  | 46.2                         | 11202                                      | 24247                                   | 6.21   |
| 1992-93 | 202219                                     | 416153                                  | 48.6                         | 15169                                      | 31212                                   | 7.50   |
| 1993-94 | 234566                                     | 429981                                  | 54.6                         | 16494                                      | 30209                                   | 7.03   |
| 1994-95 | 270107                                     | 450258                                  | 60.0                         | 18744                                      | 31240                                   | 6.94   |
| 1995-96 | 293701                                     | 447127                                  | 65.7                         | 22032                                      | 33534                                   | 7.50   |
| 1996-97 | 353142                                     | 491484                                  | 71.9                         | 26411                                      | 36733                                   | 7.47   |
| 1997-98 | 374744                                     | 478933                                  | 78.2                         | 31956                                      | 40864                                   | 8.53   |
| 1998-99 | 430384                                     | 509203                                  | 84.5                         | 36860                                      | 43621                                   | 8.57   |
| 1999-00 | 455302                                     | 522795                                  | 87.1                         | 46268                                      | 53121                                   | 10.16  |
| 2000-01 | 460608                                     | 522755                                  | 88.1                         | 52827                                      | 59963                                   | 11.47  |
| 2001-02 | 498620                                     | 554157                                  | 90.0                         | 62045                                      | 68939                                   | 12.44  |
| 2002-03 | 485080                                     | 517559                                  | 93.7                         | 69560                                      | 74237                                   | 14.34  |
| 2003-04 | 544667                                     | 564391                                  | 96.5                         | 86981                                      | 90136                                   | 15.97  |
| 2004-05 | 565426                                     | 565426                                  | 100.0                        | 125309                                     | 125309                                  | 22.16  |
| 2005-06 | 637772                                     | 594487                                  | 107.3                        | 180486                                     | 168207                                  | 28.29  |
| 2006-07 | 722984                                     | 619190                                  | 116.8                        | 229400                                     | 196404                                  | 31.72  |
| 2007-08 | 836518                                     | 655080                                  | 127.7                        | 254658                                     | 199419                                  | 30.44  |
| 2008-09 | 943204                                     | 655689                                  | 143.8                        | 301908                                     | 209950                                  | 32.02  |
| 2009-10 | 1083514                                    | 660987                                  | 162.9                        | 384514                                     | 236043                                  | 35.71  |
| 2010-11 | 1306942                                    | 713477                                  | 179.1                        | 468291                                     | 261469                                  | 36.65  |
| 2011-12 | 1465753                                    | 739495                                  | 194.5                        | 509040                                     | 261717                                  | 35.39  |
| 2012-13 | 1643145                                    | 752746                                  | -                            | -  | -                                       | -  |

(-) Not Available

**Source:** (i) For agricultural GDP, see CSO's National Accounts Statistics 2012 and earlier series; and (ii) For agricultural credit, see Table 5.6 earlier.

of agriculture, that is, real credit to real GDP ratio, has made a metamorphic jump after the beginning of the current century, particularly after the policy of doubling of bank credit for agriculture was introduced in 2004-05. As shown in Table 5.13 and Chart 16, there has been a sharp jump in 2004-05, and because of the persistence on the part of the government to continue with the policy of "doubling", the credit-intensity continued to gallop thereafter up to 2010-11/2011-12. The credit intensity ratio, which was at 16% in 2003-04, jumped to 22% the next year and steadily increased to about 35-36% by 2011-12.

A pertinent question is whether the above trend reflects any commensurate improvement in agricultural production – commensurate with the increase in bank credit. An answer to that question requires a more systematic study on the multiple factors that determine agricultural growth and agricultural productivity trends and the possible role that farm credit plays in such trends; such a comprehensive study is beyond the scope of this exercise. For the present, we have discerned the correlation coefficient (R value) between ground-level credit flow and agricultural GDP; it is found to be very high at 0.9741 thus confirming again that the two are highly positively correlated.

Going beyond the measure of associationship, we have again worked out the output elasticity of bank credit based on these ground-level flow data. As in the case of the *Handbook* series, the ground-level disbursement data also show positive and statistically significant elasticity. The model in the form of a linear regression has taken the following form.

> Ln (Agl. GDP) = 10.8818 + 0.2082 Ln (Agl. GLC Flow)<sub>-1</sub> (86.8059)\* (18.7731)\* Adj R<sup>2</sup> = 0.9462 DW=0.9626

\* Significant 1% level of significance

The results suggest that as compared with an elasticity of 0.22 under the *Handbook* series, here the GLC data give an elasticity of 0.21, that is, an increase of 1 percentage point in real agricultural credit gives an increase 0.21% with a one-year lag on the *ceteris paribus* assumption.

#### Broad results of this sub-section are follows:

First, the steady decline in share of cooperatives or the corresponding rise in the share of commercial banks and RRBs, stands out so much so that today cooperatives account for only about 17% of aggregate credit flow, or commercial banks and RRBs account for 83%; this contrasts with shares

of 70% and 30% respectively in the early 1990s. This increase in the role of commercial banks on a more rapid scale has happened after the forced lending that began since 2004-05.

Second, in the total ground-level credit, an overwhelming proportion is absorbed by crop loans – about 72%. Even this phenomenon got accentuated after the phenomenon of doubling of bank credit began to operate in its second round from 2006-07 onwards. Earlier, the share of term loans had gradually risen from about 35%-37% to 40%-42%. Since then, with the increase in shortterm loans, the share of term loans has dropped to about 28% by 2010-11

Third, interestingly, even in crop loans, cooperatives have lost ground, with the decline from about 70% in the early 1990s to around 27 to 28%, appearing glaring. In term loans, the commercial banks have always been dominating and it has been on an increasing scale. About 85% of the term loans are rendered by commercial banks and RRBs. But, this high share of term loans by commercial banks has occurred when the overall size of term loans has dwindled rather significantly.

Fourth, an overwhelming proportion of term loans have gone in favour of diversified activities (horticulture, animal husbandry, fisheries and high tech agriculture and others) and very limited funds have been earmarked for direct investment in agriculture (minor irrigation, land development and farm mechanisation). These disbursements for diversified activities also cover RIDF deposits which are directed towards building rural infrastructures.

Finally, as in the case of *Handbook* data series earlier, attempts made to measure the associationship between ground-level credit flow and agricultural GDP, confirms that there is a high positive correlation between the two, and what is more, when elasticity is measured, we find that there is evidence of positive and statistically significant output elasticity of GLC flow; a 1 percentage point increase in credit results in a 0.21% increase in output, as usual on the *cetris paribus* assumption.

#### 8. Inter-Regional Disparities in Total Institutional Credit Flow (Including Cooperatives)

We have succeeded in procuring special tabulations on state-wise and region-wise credit flows from NABARD and RBI. These constitute massive sets of data in respect of all states and regions, some of them for over a decade and a half from 1994-95 through 2010-11. These cover data on cooperatives, RRBs and commercial banks, separately and aggregated. We have collated them systematically and placed them as part of this project report for record. The data sets are appended as Annexures to this study:

- Annexure P : State-Level Flow of Ground-Level Credit for Agriculture and Allied Activities by All Agencies for 1995-96 to 2010-11
- Annexure Q : State-wise and Agency-wise Ground-Level Credit Flow for Agriculture and Allied Activities from 2002-03 to 2005-06 (With Disaggregated Data on SCBs/CCBs and LDBs)
- Annexure R : State-wise and Agency-wise Ground-Level Credit Flow for Agriculture and Allied Activities Separately for Production and Investment Credit
- Annexure S : Special Agricultural Credit Plans Targets and Achievements of Public Sector Banks by States
- Annexure S(i): Special Agricultural Credit Plans Targets and Achievements of Private Sector Banks

In addition, in these data sets, there are also much more disaggregated statistics on the cooperative sector and RRBs state-wise thus:

- Crop loans (or production credit) and investment credit: from 1998-99 and 2005-06;
- Credit flow from state cooperative banks/central cooperative banks and land development banks;
- Credit flow through SCBs/CCBs from 1998-99 to 2005-06;
- Credit flow from SCARDB from 1998-99 to 2005-06;
- Credit flow from RRBs from 1998-99 to 2005-06;
- State-wise and sector-wise flow of ground-level credit disbursements from 1998-99 to 2005-06; and
- State-wise ground-level credit disbursements under non-farm sector from 2001-02 to 2005-06.

#### **Caution on Data**

These massive sets of data have been tabulated, analysed and their results summarised in the following paragraphs. Before we site the results, we require to insert a note of caution on the data used to depict inter-state disparities in ground-level credit flows in favour of agricultural and allied activities.

First, in many of these statistics, ground-level credit data include indirect lendings of commercial banks both in the aggregate data series (Annexure P) as well as in the data set on individual agencies (Annexure R and S). Data on commercial banks, which had been specially provided by the RBI for this research project, are based on control returns prescribed by the central bank for public sector banks (Annexure S) and private sector banks [Annexure S(i)] under the special agricultural credit plans which began in 1995-96 (as cited earlier; these data on disbursements of agricultural credit do cover indirect advances including RIDF deposits of banks). RIDF deposits are obviously lump sum transfers to the fund by individual banks and cannot be distributed across states; only NABARD disbursements for infrastructure projects done under RIDF can be covered state-wise, but the statements do not appear to cover them. As they primarily concern scheduled commercial banks, a commentary on inter-state and inter-regional disparities in the distribution of projects under RIDF has been presented in Section IV above. Also, in preparing the state-wise and region-wise distribution of ground-level credit data, RIDF funds and other bonds are thus excluded from the aggregate credit flow.

Second, in the time series in Annexure P, the data cover public sector banks along with RRBs and cooperatives and do not include data for private sector banks until 2005-06; therefore, the state-wise and region-wise distribution is exclusive of private commercial banks until 2005-06. In Annexure S(i), however, a separate state-wise and region-wise distribution of credit by the private sector banks is presented. Incidentally, private sector banks' disbursements for agriculture constitute about 10 to 13% of the total ground-level disbursements, presented in Annexure P.

Finally, a major problem with the co-operative sector data is that the ground-level disbursements are apparently worked out taking into account the available data for state-level and district-level cooperative banks (SCBs and DCBs) along with the data for land development banks (SCARDBs and PCRDBs). In reality, the ground-level disbursements for agriculture by the cooperative system are pre-dominantly done at the level of primary agricultural credit societies (PACs), though the bulk of their funds are provided through refinance by SCBs/DCBs. However, we have no way of knowing how these data for the ground-level disbursements for cooperative sector are arrived at. In Exhibit A, we present some concrete data on all tiers of the cooperative sector only as examples of standalone data that are available for different tiers.

A major uncertainty arises in cooperative sector data from the divergent methods revealed in official literature on the treatment given to loans issued and loans outstanding in respect of land development banks – SCARDBs and PCARDBS. On an earlier occasion, we brought out how (see Table 5.5) the RBI's *Handbook* began to incorporate data in respect of these development banks for the first time in 1990-2000, as a result of which there was a sudden 184% increase in total loans issued in respect of cooperatives in that year or 142% increase in loans outstanding. However, such a kink is not seen in the NABARD's ground-level data. It is not known if the SCARDBs and PCARDBs are covered in the GLC data for cooperatives. One possible reasons why their data are not so covered in GLC flow is that the latter do not cover indirect advances in respect of cooperatives, whereas the bulk of SCARDBs and PCARDBs are in the form of indirect advances (as explained earlier in Table 5.5). Be that as it may, all of these put together raise uncertainties regarding the quality of cooperative sector data too.

#### Total Ground-Level Credit Flow: State-Wise And Region-Wise Trends

Detailed data contained in Annexures P and Q are summed up in Table 5.14, which presents a two-way classification of region-wise and agencywise GLC distribution, but this is possible only for the period up to 2005-06. For the period after 2005-06, state-wise GLC data are not available agencywise. Hence, the two-way classification of GLC region-wise agency-wise could not be done. Instead, a summary table – Table 5.15 – could be done for years ranging from 1995-96 to 2010-11.

The first revelation in these data is the confirmation of the widely-known feature of an acute interregional and inter-state disparities in the distribution of agricultural credit disbursements, and what is more, their persistence. We have used two real sector indicators to juxtapose the credit distribution data: state-wise distribution of the number of farm households and similar distribution of agricultural state incomes which have been presented and reviewed at length in a subsequent sections. It is found that the highest proportions of farm households in the country reside in central and eastern regions (30.6% and 23.6%, respectively in 2003), while these regions were provided with the lowest shares of ground-level farm credit (16.1% and 6.3%) in 1995-96 amongst the large-size regions; the latter proportions are even lower than the regions' shares in agricultural gross state domestic product (GSDP) (at 22-23% and 17-19%). At the other extreme, the southern and northern regions enjoyed in 1995-96 the highest shares (37.4% and 20.7%) in farm credit but possessed less than half of them as their proportions in the number of farm households

| Š                     | s in Crore) |              | All India<br>Total |                  | 100                | 100                           | 100                | 100                | 100<br>100         |             | 100<br>100         | 100     | 100     | 100                | 100                | 100<br>100         |              | 100     | 100     | 100     | 100     | 100        | 100     | 100     | 100     |            |
|-----------------------|-------------|--------------|--------------------|------------------|--------------------|-------------------------------|--------------------|--------------------|--------------------|-------------|--------------------|---------|---------|--------------------|--------------------|--------------------|--------------|---------|---------|---------|---------|------------|---------|---------|---------|------------|
| n Acros               | (Rupees     | it Flow      | Southern           |                  | 48.1<br>46.6       | 45.8<br>44.2<br>49.7          | 42.0<br>39.6       | 39.8<br>38.2       | 37.1<br>36.5       |             | 25.2<br>26.6       | 28.2    | 28.2    | 28.3               | 25.8<br>26.1       | $24.0 \\ 27.8$     |              | 37.4    | 37.8    | 36.9    | 36.8    | 35.2       | 34.7    | 34.4    | 34.6    |            |
| stributic             |             | India Cred   | Western            | anks             | 16.5<br>16.6       | 16.0<br>16.3                  | 13.5               | 12.5<br>12.5       | $12.1 \\ 11.7$     | 3anks       | 23.6<br>21.2       | 21.2    | 21.4    | 23.5               | 19.2<br>16.9       | $18.6 \\ 19.1$     | ding RRBs    | 19.3    | 18.2    | 14.0    | 17.5    | 17.2       | 14.7    | 13.1    | 13.1    |            |
| ies: Dis              |             | re in All-l  | Central            | mercial <b>H</b> | 12.5<br>13.9       | 13.8<br>13.1                  | 12.7               | 13.1<br>13.2       | 13.9<br>13.3       | perative l  | 18.7<br>17.9       | 17.7    | 14.0    | 13.5               | 17.1               | $15.2 \\ 12.6$     | ies (Inclue  | 16.1    | 16.2    | 12.0    | 14.0    | 13.9       | 16.1    | 15.9    | 14.7    |            |
| Activit               |             | ional Sha    | Eastern            | Com              | 7.5                | 0.0<br>1.9<br>4.0             | 0.9<br>0.0<br>0.0  | 7.0<br>6.8         | 6.9<br>6.5         | C0-0        | 4.9                | 3.9     | 4.5     | 4.7                | 5.1<br>6.5         | 5.9<br>6.0         | All Agenci   | 6.3     | 6.3     | 5.4     | 5.2     | 5.9<br>5.9 | 6.2     | 6.6     | 6.4     |            |
| Allied                |             | B: Reg       | North<br>Eastern   |                  | 0.3<br>0.4         | 0.00                          | 0.3                | 0.6                | 0.5                | -           | 0.1<br>0.1         | 0.7     | 0.1     | 0.0                | 0.1                | 0.0<br>0.1         |              | 0.2     | 0.3     | 0.0     | 0.3     | 0.2        | 0.2     | 0.4     | 0.4     |            |
| ture and<br>-96 to 2  |             |              | Northern           |                  | 15.0<br>14.8       | 17.8<br>19.6<br>24.0          | 24.9<br>25.3       | 27.3<br>28.7       | 29.6<br>31.5       |             | 27.6<br>29.2       | 28.3    | 31.2    | 29.9               | 32.7<br>32.6       | 36.2<br>34.5       | -            | 20.7    | 21.3    | 24.6    | 26.3    | 26.4       | 28.1    | 28.7    | 30.7    |            |
| Agricult<br>for 1995  |             |              | All India<br>Total |                  | 46.2<br>47.7       | 47.5<br>47.4<br>48.2          | 47.3<br>49.3       | 52.1<br>54.5       | 59.5<br>62.3       |             | 47.6<br>45.8       | 45.5    | 43.9    | 43.6               | 38.0<br>35.4       | 29.0<br>27.0       |              | 100     | 100     | 100     | 100     | 1001       | 100     | 100     | 100     |            |
| lents for             | D           | ion-wise     | Southern           | -                | 59.4<br>58.9       | 56.7<br>56.8                  | 54.1<br>55.4       | 59.8<br>60.5       | 64.7<br>65.6       |             | 32.1<br>32.2       | 33.4    | 33.7    | 33.6               | 28.2<br>26.9       | 20.4<br>21.7       | -            | 100     | 100     | 100     | 100     | 100        | 100     | 100     | 100     |            |
| isbursen<br>tes and I |             | : Flow : Reg | Western            | nks              | 39.6<br>43.7       | 42.7<br>43.0<br>41.5          | 36.8               | 44.4<br>51.2       | 54.8<br>55.5       | unks        | 58.1<br>53.6       | 54.3    | 53.9    | 59.2<br>56.5       | 49.7<br>44.9       | 41.3<br>39.2       | ng RRBs)     | 100     | 100     | 100     | 100     | 100        | 100     | 001     | 100     |            |
| Level D               |             | te in Credit | Central            | mercial Ba       | 36.0<br>40.8       | 41.6<br>43.1<br>42.3          | 43.3               | 42.2<br>43.8       | 52.0<br>56.4       | perative Ba | 55.4<br>50.7       | 51.0    | 45.4    | 42.1<br>39.5       | 40.4<br>38.2       | 27.6<br>23.1       | ies (Includi | 100     | 100     | 100     | 100     | 100        | 100     | 100     | 100     |            |
| Ground                |             | y-wise Shaı  | Eastern            | Com              | 55.5<br>58.1       | 55.0<br>55.8<br>53.1          | 54.0               | 58.3<br>55.4       | 60.8<br>62.5       | C0-0        | 37.0<br>35.9       | 34.4    | 37.9    | 35.9               | 31.2<br>34.8       | 25.4<br>25.0       | All Agenci   | 100     | 100     | 100     | 100     | 100        | 100     | 001     | 100     |            |
| 4: Total              |             | A: Agenc     | North<br>Eastern   |                  | 67.5<br>76.3       | 40.9<br>29.5                  | 66.5<br>80.4       | 73.9<br>82.2       | 74.3<br>77.7       |             | 12.8<br>12.7       | 54.2    | 22.9    | 20.2               | 9.5<br>4.6         | 3.6<br>5.0         |              | 100     | 100     | 100     | 100     | 1001       | 100     | 100     | 100     | and U      |
| able 5.1              |             |              | Northern           |                  | 33.3<br>33.2       | 37.8<br>37.7<br>44 0          | 45.4               | 50.8<br>54.4       | 59.2<br>64.0       |             | 63.2<br>62.9       | 57.7    | 52.2    | 50.1 $48.1$        | 44.3<br>40.2       | 35.2<br>30.4       | -            | 100     | 100     | 100     | 100     | 100        | 100     | 100     | 100     | mexures T  |
| E                     |             | Regions      | Year               |                  | 1995-96<br>1996-97 | 1997-98<br>1998-99<br>1999-00 | 2000-01<br>2001-02 | 2002-03<br>2003-04 | 2004-05<br>2005-06 |             | 1995-96<br>1996-97 | 1997-98 | 1999-00 | 2000-01<br>2001-02 | 2002-03<br>2003-04 | 2004-05<br>2005-06 |              | 1995-96 | 1996-97 | 1998-99 | 1999-00 | 2001-02    | 2002-03 | 2003-04 | 2005-06 | Source: Ar |

(18.1% and 6.3%); of course, these two regions enjoy relatively better shares in farm incomes (22-24% and 17%) but even these income shares are much lower than their proportions in farm credit. Some of the states which fare badly in this comparison are Bihar, Jharkhand, Orissa, and West Bengal in the eastern region, Madhya Pradesh *plus* Chhattisgarh in the central region and the north-eastern region generally.

The second result that strikes in these data is that there has not been any noticeable improvement in the credit shares of poorer regions identified above. The share of eastern region in fact fell rather steadily though slowly, from 6.3% in 1995-96 to 5.3% in 1999-2000 but thereafter there has been some pick-up with the share reaching 6.7% in 2004-05 and 7.4% in 2010-11. The performance of the central region has been still worse; overall, its share in GLC has persistently fallen from from 16.1% in 1995-96 to 13.3% in 2007-08 and further to 12.1% in 2010-11. Interestingly, the policy of doubling of credit has not benefited the central region, even as much as it has benefited the eastern region. Within the eastern region, Bihar has lagged behind rather considerably, and in the central region, Uttar Pradesh.

#### **Role of cooperatives and RRBs**

We have had an occasion to present the region-wise distribution of agricultural credit rendered by scheduled commercial banks (see earlier Table 4.20) based on RBI's *Basic Statistical Returns* (BSR). It had brought out how inter-regional disparities have persisted except for some marginal corrections over time. In this sub-section, an attempt is made to see if RRBs and cooperatives have fared any the better in regional spread of farm credit.

Data presented in Annexure Q seek to depict the relative roles of cooperatives<sup>19</sup> and RRBs compared with those of commercial banks up to the year 2005-06. A separate Annexure Y presents the subsequent limited data agency-wise up to the year 2010-11.

RRBs were created as an institution to fill the gaps in banking infrastructure in under-developed regions and states. Significantly, the highest presence of RRBs, judged by their farm credit disbursements, is to be found in the southern region. There may be pockets within the region which required RRB presence.

<sup>&</sup>lt;sup>19</sup> There may be some gaps in these data. For instance, it is found that Maharashtra has no Land Development Bank lendings in some years which is unlikely.

#### Table 5.15: Region-wise Ground Level Credit Disbursements

(Amount in ₹ Crore)

| Region            |         |                              |         | Part A: C                    | redit Dist | ribution b                   | y Regions |                              |        |                              |
|-------------------|---------|------------------------------|---------|------------------------------|------------|------------------------------|-----------|------------------------------|--------|------------------------------|
|                   | 201     | 0-11                         | 200     | 7-08                         | 200        | 4-05                         | 1999      | -2000                        | 199    | 5-96                         |
|                   | Amount  | Per cent<br>to All-<br>India | Amount  | Per cent<br>to All-<br>India | Amount     | Per cent<br>to All-<br>India | Amount    | Per cent<br>to All-<br>India | Amount | Per cent<br>to All-<br>India |
| Northern          | 166,518 | 32.1                         | 68,280  | 26.9                         | 32,125     | 29.8                         | 10,918    | 26.3                         | 4,566  | 20.7                         |
| North-<br>Eastern | 4,415   | 0.9                          | 944     | 0.4                          | 402        | 0.4                          | 112       | 0.3                          | 50     | 0.2                          |
| Eastern           | 38,467  | 7.4                          | 17,835  | 7.0                          | 7,243      | 6.7                          | 2,182     | 5.3                          | 1,383  | 6.3                          |
| Central           | 62,786  | 12.1                         | 33,820  | 13.3                         | 17,142     | 15.9                         | 5,810     | 14.0                         | 3,540  | 16.1                         |
| Western           | 62,804  | 12.1                         | 37,251  | 14.7                         | 14,111     | 13.1                         | 7,262     | 17.5                         | 4,254  | 19.3                         |
| Southern          | 184,047 | 35.5                         | 95,835  | 37.7                         | 36,831     | 34.1                         | 15,285    | 36.8                         | 8,240  | 37.4                         |
| All-India         | 519,037 | 100.0                        | 253,966 | 100.0                        | 107,853    | 100                          | 41,569    | 100.0                        | 22,032 | 100                          |

|                                  | Part B: Real E  | conomic Indica           | tors by Regions       |                       |                       |  |  |  |  |  |  |  |  |  |
|----------------------------------|---|--------------------------|-----------------------|-----------------------|-----------------------|--|--|--|--|--|--|--|--|--|
| <b>Regions/UTs</b>               | Januaryary-Decem  | ber 2003                 | Ave                   | age Shares in G       | SDP                   |  |  |  |  |  |  |  |  |  |
|                                  | Estimated Number of<br>Farmer Households  | Per cent to<br>All-India | 1993-94 to<br>1995-96 | 2002-03 to<br>2004-05 | 2009-10 to<br>2011-12 |  |  |  |  |  |  |  |  |  |
| Northern 109460 12.3 16.95 17.22 |   |                          |                       |                       |                       |  |  |  |  |  |  |  |  |  |
| Northern Eastern                 | Normerin         109400         12.3         16.95         17.22           Northern Eastern         34874         3.9         3.69         3.99 |                          |                       |                       |                       |  |  |  |  |  |  |  |  |  |
| Eastern                          | 211140  | 23.6                     | 17.43                 | 19.03                 |                       |  |  |  |  |  |  |  |  |  |
| Central                          | 271341  | 30.4                     | 22.47                 | 23.14                 |                       |  |  |  |  |  |  |  |  |  |
| Western                          | 103662  | 11.6                     | 15.04                 | 14.41                 |                       |  |  |  |  |  |  |  |  |  |
| Southern                         | 161578  | 18.1                     | 24.43                 | 22.21                 |                       |  |  |  |  |  |  |  |  |  |
| Union Territory                  | 732   | 0.1                      |                       |                       |                       |  |  |  |  |  |  |  |  |  |
| All India Total                  | 893504  | 100.0                    | 100.0                 | 100.0                 |                       |  |  |  |  |  |  |  |  |  |
| Note: GSDP= Gross                | State Domestic Product.   |                          |                       |                       |                       |  |  |  |  |  |  |  |  |  |

Overall the southern region had accounted for 37.4% of RRBs' disbursements in 1995-96 and increased further to 43.7% in 1999-2000 and further to 46.9% in 2004-05. But thereafter there has occurred some correction, with the share of the southern region falling significantly to 43.7% in 2007-08 and to 40.4% in 2010-11. Amongst the under-banked regions, the central region had shown some significant improvement in its share in the RRBs' farm credit disbursements until 1999-2000 but thereafter the region seems to face a setback in this respect. On the other hand, the other large-size under-banked region, namely, the eastern region, did not enjoy any increase in credit share until 1999-2000, but thereafter it has experienced a noticeable improvement. The eastern region's share has thus increased from 5.5% in 1999-2000 to 13.8% in 2010-11 (Table 5.16).

Amongst the major underdeveloped status, the one which has experienced some improvement in farm credit disbursements of RRBs, is Bihar; its share

| Table 5.16: Regional Patt | ern of RR    | Bs Disbursements  | : Percenta     | ge Share in Total |
|---------------------------|--------------|-------------------|----------------|-------------------|
| Regions/Year              | 1995-96      | Per cent to Total | 2005-06        | Per cent to Total |
| Northern Region           | 156<br>(3.4) | 11.0              | 2498<br>(5.0)  | 16.4              |
| North-Eastern Region      | 10<br>(19.7) | 0.7               | 110<br>(11.8)  | 0.7               |
| Eastern Region            | 105<br>(7.6) | 7.4               | 1155<br>(9.5)  | 7.6               |
| Central Region            | 305<br>(8.6) | 21.4              | 4399<br>(19.0) | 28.8              |
| Western Region            | 100<br>(2.3) | 7.0               | 706<br>(2.7)   | 4.6               |
| Southern Region           | 706<br>(8.6) | 49.6              | 6354<br>(10.0) | 41.6              |
| All-India Total           | 1423         | 100               | 15271          | 100               |

in total disbursements has steadily risen from 1.8% in 1999-2000 to 8.0% in 2010-11. The other underdeveloped state to achieve some fractional gain is Uttar Pradesh; its share, which was 17.2% in 1995-96, reached 22.4% in 2004-05 but slipped thereafter to 19.9% in 2010-11. On the other hand, Madhya Pradesh is a major state that has lost in the credit share, from 15.7% in 1999-2000 to 7.1% 2010-11 (Table 5.16).

Essentially, there were 14 major states in which farm credit from cooperatives historically played a significant role. As shown in Table 5.17, these were the states in which cooperatives had proportions of total credit ranging from 28% to 75%. The average for 14 states was something like 47.6% which had been sustained until 1990-2000 but thereafter there has been rapid declines in the share of cooperatives; the average fell to 29% in 2004-05, to 19% in 2007-08 and to just 15% in 2010-11. The western region states of Maharashtra and Gujarat, as is widely known, have continued to enjoy significant roles for cooperatives, with the share in farm credit being fairly high at 23%% each when the average for major states was 15%. The highest cooperative sector share has been for Orissa (36.9% in 2010-11) followed by Punjab (32.5%); Haryana (25.5%) and Madhya Pradesh have also been having fairly high shares and cooperative credit. Amongst the southern states, Kerala (18.2%) tops the list followed by Karnataka (15.2%). Practically every state has experienced steep decline in the importance of cooperative credit in total farm credit. Abismally small shares are now experienced by Bihar (4.6%), Tamil Nadu (6.5%) and Andhra Pradesh (10.7%).

|                     |                 |               |                  |                 |               |                  | •               |               |                  |                 |               | 8                |                 |               | (₹ crore)        |
|---------------------|-----------------|---------------|------------------|-----------------|---------------|------------------|-----------------|---------------|------------------|-----------------|---------------|------------------|-----------------|---------------|------------------|
| Year                | 1               | 995-9         | 6                | 1               | 1999-0        | 0                |                 | 2004-0        | )5               | 2               | 2007-0        | 8                | 2               | 2010-1        | 1                |
| Regions             | Co-Op<br>Credit | % to<br>Total | Total<br>Credit* |
| Northern            | 2888            | 63.2          | 4566             | 5694            | 52.2          | 10918            | 11308           | 35.2          | 32125            | 17667           | 25.9          | 68280            | 24605           | 14.8          | 166518           |
| North-Eastern       | 7               | 13.1          | 50               | 26              | 23.4          | 112              | 14              | 3.5           | 402              | 33              | 3.5           | 944              | 81              | 1.8           | 4415             |
| Eastern             | 511             | 36.9          | 1383             | 827             | 37.9          | 2182             | 1841            | 25.4          | 7243             | 3260            | 18.3          | 17835            | 7415            | 19.3          | 38467            |
| Central             | 1962            | 55.4          | 3540             | 4183            | 72.0          | 5810             | 4738            | 27.6          | 17142            | 7025            | 20.8          | 33820            | 10586           | 16.9          | 62786            |
| Western             | 2471            | 58.1          | 4254             | 3916            | 53.9          | 7262             | 5822            | 41.3          | 14111            | 9156            | 24.6          | 37251            | 13862           | 22.1          | 62804            |
| Southern            | 2641            | 32.1          | 8240             | 5156            | 33.7          | 15285            | 7508            | 20.4          | 36831            | 11117           | 11.6          | 95835            | 21459           | 11.7          | 184047           |
| All-India Total     | 10,479          | 47.6          | 22,032           | 19,802          | 47.6          | 41,569           | 13,231          | 29.0          | 107,853          | 48,258          | 19            | 253,966          | 78,007          | 15.0          | 519,037          |
| Major States        |                 |               |                  |                 |               |                  |                 |               |                  |                 |               |                  |                 |               |                  |
| Haryana             | 1131            | 74.8          | 1511             | 2293            | 73.7          | 3113             | 4321            | 50.0          | 8640             | 5814            | 43.3          | 13442            | 6808            | 25.5          | 26685            |
| Punjab              | 1156            | 59.0          | 1959             | 2220            | 49.7          | 4465             | 4681            | 36.6          | 12794            | 8002            | 33.1          | 24146            | 11294           | 32.5          | 34700            |
| Rajasthan           | 570             | 65.1          | 877              | 1101            | 56.0          | 1967             | 2129            | 41.2          | 5172             | 3537            | 28.9          | 12240            | 5928            | 23.2          | 25584            |
| Bihar               | 94              | 25.8          | 367              | 49              | 11.7          | 4221             | 294             | 16.2          | 1817             | 356             | 11.3          | 3136             | 421             | 4.6           | 9106             |
| Orissa              | 176             | 42.3          | 416              | 467             | 57.9          | 807              | 971             | 48.9          | 1985             | 1623            | 37.0          | 4390             | 3857            | 36.9          | 10456            |
| West Bengal         | 239             | 40.0          | 598              | 309             | 32.6          | 947              | 572             | 18.9          | 3022             | 1275            | 13.1          | 9723             | 3099            | 18.6          | 16696            |
| Madhya Pradesh      | 777             | 59.4          | 1309             | 1542            | 76.6          | 2014             | 1985            | 37.5          | 5293             | 3436            | 27.3          | 12579            | 5064            | 23.0          | 22013            |
| Uttar Pradesh       | 1184            | 53.1          | 2231             | 2640            | 69.6          | 3796             | 2135            | 20.5          | 10429            | 2579            | 14.5          | 17784            | 3880            | 12.0          | 32402            |
| Gujarat             | 829             | 55.6          | 1491             | 1329            | 47.9          | 2772             | 2624            | 39.7          | 6609             | 3745            | 27.3          | 13695            | 5454            | 23.2          | 23464            |
| Maharashtra         | 1636            | 59.9          | 2730             | 2580            | 57.9          | 4456             | 3189            | 43.0          | 7421             | 5403            | 23.2          | 23274            | 8395            | 22.6          | 37105            |
| Andhra Pradesh      | 1034            | 33.6          | 3083             | 1857            | 35.1          | 5287             | 2077            | 15.4          | 13491            | 2357            | 8.1           | 29173            | 5919            | 10.7          | 55090            |
| Karnataka           | 556             | 33.0          | 1686             | 1159            | 33.0          | 3511             | 1246            | 17.1          | 7281             | 3100            | 16.5          | 18737            | 4663            | 15.2          | 30646            |
| Kerala              | 353             | 37.5          | 942              | 811             | 35.9          | 2257             | 1932            | 33.8          | 5712             | 4103            | 24.3          | 16876            | 7009            | 18.2          | 38495            |
| Tamil Nadu          | 692             | 27.8          | 2488             | 1324            | 31.6          | 4191             | 2240            | 21.9          | 10219            | 1531            | 5.0           | 30717            | 3857            | 6.5           | 58965            |
| All India Total     | 10479           | 47.6          | 22032            | 19802           | 47.6          | 41569            | 31231           | 29.0          | 107853           | 48258           | 19.0          | 253966           | 78007           | 15.0          | 519037           |
| * Credit by all age | ncies           |               |                  |                 |               |                  |                 |               |                  |                 |               |                  |                 |               |                  |

Table 5.17: Relative Presence of Co-operatives in Different Regions and States

These fluctuating changes are reflected in the relative position of states and regions in the share of farm credit issued by PACS [Table 66(A)]. In respect of the 14 states mentioned above, the share of their PACS in agricultural credit issued has constituted 96% each in 2001-02 and 2005-06. However, there is evidence in PACS' data on agriculture credit issued of the loss of share in respect of the four states which have lost their momentum in total cooperative sector credit; the states are: Uttar Pradesh, Andhra Pradesh. Tamil Nadu and West Bengal (Table 5.17).

#### **Crop loans Vs. Investment Credit**

Data presented in Annexure Q (and summarised in Tables 5.18, 5.19) and 5.20) provide statistics on the flow of credit from the cooperative sector separately for SCBs / CCBs and LDBs, but there is no functional classification of assistance, particularly of SCBs / CCBs, into crop loans and investment credit state-wise. However, such state-wise information is available for cooperative banks and RRBs (see Annexure R). Amongst the 13 major states with considerable presence of cooperative credit, seven, namely, Punjab, Rajasthan,

## Table 5.18: States with Relatively High Levels of Co-operative CreditCrop Loans Vs Investment Credit

(₹ crore)

| States   |  | 1999         | -2000         |             |              | 2004          | 004-05          |             |  |  |
|--|--|--------------|---------------|-------------|--------------|---------------|-----------------|-------------|--|--|
|  | Produ<br>Cre   | ction<br>dit | Invest<br>Cre | ment<br>dit | Produ<br>Cre | iction<br>dit | Investr<br>Crea | nent<br>lit |  |  |
| Haryana  | 2050   | (89.4)       | 244           | (10.6)      | 3851         | (89.1)        | 470             | (10.9)      |  |  |
| Punjab   | 1891   | (85.2)       | 329           | (14.8)      | 4041         | (86.3)        | 641             | (13.7)      |  |  |
| Rajasthan  | 837  | (76.0)       | 264           | (24.0)      | 1863         | (87.5)        | 266             | (12.5)      |  |  |
| Assam  | 0.2  | (1.2)        | 12            | (98.8)      | 10           | (82.7)        | 2               | (17.3)      |  |  |
| Bihar  | 37   | (75.6)       | 12            | (24.4)      | 274          | (93.2)        | 20              | (6.8)       |  |  |
| Orissa   | 426  | (91.2)       | 41            | (8.8)       | 947          | (97.5)        | 24              | (2.5)       |  |  |
| Madhya Pradesh                                       | 964  | (87.8)       | 134           | (12.2)      | 1676         | (84.5)        | 308             | (15.5)      |  |  |
| Uttar Pradesh  | 999  | (64.8)       | 543           | (35.2)      | 1514         | (70.9)        | 621             | (29.1)      |  |  |
| Gujarat  | 1216   | (86.5)       | 190           | (13.5)      | 2432         | (92.7)        | 191             | (7.3)       |  |  |
| Maharashtra  | 1982   | (76.8)       | 599           | (23.2)      | 2798         | (87.8)        | 390             | (12.2)      |  |  |
| Andhra Pradesh                                       | 1434   | (77.2)       | 423           | (22.8)      | 1932         | (93.0)        | 145             | (7.0)       |  |  |
| Karnataka  | 972  | (83.9)       | 187           | (16.1)      | 1120         | (89.9)        | 126             | (10.1)      |  |  |
| Kerala   | 666  | (82.0)       | 146           | (18.0)      | 1683         | (87.1)        | 249             | (12.9)      |  |  |
| Tamil Nadu   | 1092   | (80.9)       | 257           | (19.1)      | 1972         | (88.0)        | 268             | (12.0)      |  |  |
| All-India  | 14845  | (80.8)       | 3518          | (19.2)      | 27157        | (87.0)        | 4074            | (13.0)      |  |  |
| <b>Note:</b> Figures within <b>Source:</b> See Annex | Note: Figures within brackets are percentage shares of total co-operative credit.<br>Source: See Annexure V. These data are not available beyond 2004-05 |              |               |             |              |               |                 |             |  |  |

Madhya Pradesh, Uttar Prdesh, Maharashtra, Tamil Nadu and Kerala, have relatively high proportions of term credit in total farm credit (Table 5.18). And these proportions have sharply declined over years. Seven other states, namely, Haryana (10.9%), Bihar (6.8%), Orissa (2.5%), Gujarat (7.3%), Andhra Pradesh (7.0%) and Karnataka (10.1%) have very low term credit share.

#### **Concurrent Role of RRBs**

Annexure R presents a break-up state-wise, separately for cooperatives and RRBs, which are available only up to 2004-05.

It is interesting that important roles played by RRBs in rendering crop loans and investment credit have occurred generally in the very states which have a significant presence of cooperatives. As shown in Table 5.19, the ten cooperatively advanced states, namely, Haryana, Punjab, Rajasthan, West Bengal, Orissa, Madhya Pradesh, Uttar Pradesh, Gujarat, Maharashtra and Kerala identified above also have generally enjoyed high proportions of RRB lendings in the form of crop loans. The states where cooperatives have become weak but RRBs have filled the gap are Assam, Bihar, Andhra Pradesh and Karnataka.

| T                             | able 5.       | 19: Cc   | ompari     | son of    | Role o   | f Co-oj   | perativ | res in F         | arm Cı      | redit v  | is-a-vis         | the R      | ole of            | RRBs           |              |   |
|-------------------------------|---------------|----------|------------|-----------|----------|---|---------|------------------|-------------|----------|------------------|------------|-------------------|----------------|--------------|---|
|                               |               |          |            |           |          |   |         |                  |             |          |                  |            |                   |                | <b>₹</b> )   | Crore)  |
| States                        |               |          |            | Co-opei   | ratives  |   |         |                  |             |          |                  | RR         | Bs                |                |              |   |
|                               | Ű             | rop Loa  | u          | Invest    | tment C  | redit   | To      | tal              | Ü           | rop Loa  | u                | Inves      | tment C           | redit          | Tot          | al  |
|                               |               |          |            |           |          |   |         | 1999-            | 2000        |          |                  |            |                   |                |              |   |
|                               |               | 1.000    |            |           | 000      | i j   | 0000    | í cu             |             | į        | 000              |            | 10 000            |                |              | Ĩ   |
| Haryana<br>Diniah             | 10202         | (89.4)   | {65.65}    | 244       | (10.6)   | {7.8}<br>77.1   | 2293    | {73.7}<br>/10.71 | 104<br>78   | (77.9)   | {3.3}<br>2.8     | 42         | (28.8)<br>(22.83) | {1.4}<br>(0.5) | 146          | {4.7}<br>50.31  |
| Raiasthan                     | 837           | (200)    | {42.5}     | 264       | (0.4.0)  | {13.4}  | 1101    | {220')<br>{56.0} | 0.00        | (50.3)   | {4.2}            | 38         | (49.7)            | {4,1}          | 161          | 2.4<br>(4)  |
| Assam                         | 0.2           | (1.2)    | $\{0.2\}$  | 12        | (98.8)   | {16.1}  | 12      | {16.3}           | 2           | (4.2)    | $\{1.2\}$        | 20         | (95.8)            | {27.0}         | 21           | $\{28.2\}$  |
| Bihar                         | 37            | (75.6)   | 8.8        | 12        | (24.4)   | {2.8}   | 49      | {11.7}           | 19          | (29.5)   | $\{4.4\}$        | 45         | (70.5)            | $\{10.6\}$     | 63           | $\{15.0\}$  |
| Orissa                        | 426           | (91.2)   | $\{52.8\}$ | 41        | (8.8)    | $\{5.1\}$   | 467     | {57.9}           | 75          | (78.7)   | $\{9.3\}$        | 20         | (21.3)            | $\{2.5\}$      | 95           | $\{11.8\}$  |
| Madhya Pradesh                | 964           | (87.8)   | {47.9}     | 134       | (12.2)   | $\{6.6\}$   | 1098    | $\{54.5\}$       | 64          | (42.6)   | $\{3.2\}$        | 86         | (57.4)            | $\{4.3\}$      | 149          | {7.4}   |
| Chhattisgarh                  | 000           |          |            | i<br>I    |          |   |         |                  | 000         |          | 6                |            |                   | i j            |              |   |
| Uttar Fradesh<br>Ilttarakhand | 666           | (64.8)   | {20.3}     | 543       | (2.02)   | $\{14.3\}$  | 1542    | {40.0}           | 303         | (64.8)   | {9.0}            | 197        | (2.02)            | {2.c}          | 196          | {14.8}  |
| Guiarat                       | 1216          | (86.5)   | {43.9}     | 190       | (13.5)   | {6.8}   | 1406    | {50.7}           | 118         | (81.9)   | {4.2}            | 26         | (18.1)            | {6.0}          | 144          | $\{5.2\}$   |
| Maharashtra                   | 1982          | (76.8)   | {44.5}     | 599       | (23.2)   | $\{13.4\}$  | 2581    | {57.9}           | 85          | (74.7)   | {1.9}            | 29         | (25.3)            | {0.6}          | 114          | $\{2.6\}$   |
| Andhra Pradesh                | 1434          | (77.2)   | {27.1}     | 423       | (22.8)   | {8.0}   | 1857    | $\{35.1\}$       | 514         | (89.5)   | {9.7}            | 09         | (10.5)            | {1.1}          | 574          | $\{10.9\}$  |
| Karnataka                     | 972           | (83.9)   | {27.7}     | 187       | (16.1)   | $\{5.3\}$   | 1159    | {33.0}           | 443         | (86.7)   | $\{12.6\}$       | 68         | (13.3)            | $\{1.9\}$      | 511          | $\{14.6\}$  |
| Kerala                        | 666           | (82.0)   | $\{29.5\}$ | 146       | (18.0)   | $\{6.5\}$   | 811     | $\{35.9\}$       | 317         | (95.6)   | {14.0}           | 14         | (4.4)             | {0.6}          | 331          | $\{14.7\}$  |
| Tamil Nadu                    | 1092          | (80.9)   | $\{26.1\}$ | 257       | (19.1)   | $\{6.1\}$   | 1349    | $\{32.2\}$       | 131         | (92.0)   | $\{3.1\}$        | 11         | (8.0)             | {0.3}          | 142          | $\{3.4\}$   |
| All-India                     | 14845         | (80.8)   | $\{32.1\}$ | 3518      | (19.2)   | {7.6}   | 18363   | {39.7}           | 2423        | (76.4)   | $\{5.2\}$        | 749        | (23.6)            | {1.6}          | 3172         | {6.9}   |
|                               |               |          |            |           |          |   |         | 2004             | 1-05        |          |                  |            |                   |                |              |   |
| Haryana                       | 3851          | (89.1)   | {44.6}     | 470       | (10.9)   | $\{5.4\}$   | 4321    | {50.0}           | 577         | (95.6)   | {6.7}            | 27         | (4.4)             | {0.3}          | 604          | {7.0}   |
| Punjab                        | 4041          | (86.3)   | $\{31.6\}$ | 641       | (13.7)   | $\{5.0\}$   | 4681    | $\{36.6\}$       | 372         | (89.2)   | $\{2.9\}$        | 45         | (10.8)            | $\{0.4\}$      | 417          | $\{3.3\}$   |
| Rajasthan                     | 1863          | (87.5)   | $\{36.0\}$ | 266       | (12.5)   | $\{5.1\}$   | 2129    | $\{41.2\}$       | 582         | (81.5)   | $\{11.3\}$       | 133        | (18.5)            | $\{2.6\}$      | 715          | $\{13.8\}$  |
| Assam                         | 10            | (82.7)   | $\{3.9\}$  | 2         | (17.3)   | {0.8}   | 13      | $\{4.7\}$        | 30          | (47.5)   | $\{11.2\}$       | 33         | (52.5)            | $\{12.4\}$     | 63           | $\{23.6\}$  |
| Bihar                         | 274           | (93.2)   | $\{15.1\}$ | 20        | (6.8)    | $\{1.1\}$   | 294     | $\{16.2\}$       | 151         | (35.1)   | {8.3}            | 280        | (64.9)            | $\{15.4\}$     | 431          | $\{23.7\}$  |
| Orissa                        | 947           | (97.5)   | $\{47.7\}$ | 24        | (2.5)    | $\{1.2\}$   | 971     | $\{48.9\}$       | 214         | (70.3)   | $\{10.8\}$       | 61         | (29.7)            | $\{4.6\}$      | 305          | $\{15.3\}$  |
| Madhya Pradesh                | 1676          | (84.5)   | $\{31.7\}$ | 308       | (15.5)   | {5.8}   | 1985    | {37.5}           | 67.c        | (84.6)   | {10.9}           | c01        | (15.4)            | {2.0}          | 089          | {12.8}  |
| Chhattisgarh                  | 339           | (87.3)   | {43.0}     | 49        | (17.7)   | {6.3}   | 388     | {49.3}           | 96          | (0.27)   | {12.2}           | 36         | (0.72)            | {4.6}          | 133          | {16.9}  |
| Uttar Flaucsu                 | 913<br>13     | (00 E)   | 14.0)      | 170       | (1.67)   | (0.0)<br>12 6)  | 020     | 120.02           | 2130        | (50.0)   | (1.12)<br>(1.12) | 124        | (1.01)            | (4.0)<br>[9 6] | 2019         |   |
| Guiarat                       | 0120          | (0.26)   | (36.8)     | 101       | (0, 1)   | (0 6)   | 2002    | 120.47           | 307         | (85.1)   | (4 C)            | 27         | (1.04)            | 20.02<br>20.02 | 360          | 2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2 |
| Maharashtra                   | 2012          | (87.8)   | (2.22)     | 390       | (0.0)    | 2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2<br>2 | 3189    | {43.0}           | 149         | (1.00)   |                  | 43         | (003)             | (9.0)          | 191          | (9.0)<br>(9.0)  |
| Andhra Pradesh                | 1932          | (0.70)   | {14.3}     | 145       | (2.21)   | {1.1}   | 2077    | {15.4}           | 1951        | (72.6)   | {14.5}           | 736        | (27.4)            | {5.5}          | 2687         | {19.9}  |
| Karnataka                     | 1120          | (89.9)   | $\{15.4\}$ | 126       | (10.1)   | $\{1.7\}$   | 1246    | {17.1}           | 1011        | (83.9)   | {13.9}           | 195        | (16.1)            | $\{2.7\}$      | 1205         | {16.6}  |
| Kerala                        | 1683          | (87.1)   | $\{29.5\}$ | 249       | (12.9)   | $\{4.4\}$   | 1932    | $\{33.8\}$       | 1046        | (97.1)   | $\{18.3\}$       | 31         | (2.9)             | $\{0.5\}$      | 1077         | $\{18.8\}$  |
| Tamil Nadu                    | 1972<br>97157 | (88.0)   | {19.3}     | 268       | (12.0)   | {2.6}   | 2240    | {21.9}           | 456<br>7304 | (89.8)   | {4.5}            | 12404      | (10.2)            | {0.5}<br>/11 5 | 508<br>14708 | {5.0}<br>/13.7  |
| vili-und                      | 10117         | (0.10)   | 120.25     | 101       | (0.01)   | 10.05   | 10710   | 50.621           | 1007        | (7.01)   | 12.25            | 12404      | (0.00)            | JC.III         | 14/20        | 110.15  |
| Notes: (i) Figures in         | n round t     | orackets | are share  | es within | the agen | icies. (ii)   | Figures | in brace         | brackets    | are perc | centages         | to Total I | Farm Cr           | edit given     | by All A     | gencies   |

|             | ees Lakh) |                | Per<br>cent to<br>All-<br>India | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  |
|-------------|-----------|----------------|---------------------------------|---|
|             | it in Rup | e              | Per<br>cent to<br>Agri<br>Total | 411<br>411<br>411<br>411<br>411<br>411<br>411<br>411  |
|             | (Amoun    | ndirect Financ | Amount<br>Outstanding           | 1740<br>1740<br>21599<br>21599<br>22711<br>22711<br>22741<br>22741<br>22741<br>22773<br>23779<br>2573<br>2573<br>33779<br>2573<br>33779<br>2573<br>33779<br>2573<br>33779<br>2573<br>3647<br>2573<br>3647<br>2573<br>3647<br>2573<br>3679<br>36793<br>36793<br>36793<br>36793<br>36793<br>36793<br>36793<br>36793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37793<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>37795<br>377  |
| tBs         |           | B) I           | Per<br>cent to<br>Agri<br>Total | 7.<br>7.<br>7.<br>7.<br>7.<br>7.<br>7.<br>7.<br>7.<br>7.  |
| ect by RF   |           |                | No. of<br>Accounts              | 81570<br>81570<br>67108<br>67108<br>67108<br>67108<br>62397<br>62397<br>62397<br>6233934<br>6233934<br>6233934<br>623391<br>623391<br>60576<br>60676<br>60676<br>60676<br>60677<br>11496<br>71496<br>60677<br>60677<br>1123214<br>1123214<br>1123214<br>116158<br>116158<br>116158<br>117750<br>117750<br>117750<br>117750<br>117755<br>117755<br>117755<br>117775<br>117755<br>117775<br>117775<br>117775<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>1117755<br>11177555<br>11177555<br>11177555<br>11177555<br>11177555<br>11177555<br>1117755555<br>1117755555<br>1117755555<br>111775555555555   |
| l Indire    |           |                | Per<br>cent to<br>All-<br>India | (3.3)<br>(3.3)<br>(3.3)<br>(3.3)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8)<br>(4.4.8  |
| ect and     |           | 6)             | Per<br>cent to<br>Agri<br>Total | 855<br>8659<br>8669<br>8669<br>8669<br>9913<br>99205<br>99205<br>9950<br>9950<br>9950<br>9950<br>9951<br>9950<br>9951<br>9950<br>9951<br>9950<br>9951<br>9950<br>9951<br>9950<br>9951<br>9950<br>9951<br>9950<br>9950   |
| ulture: Dir |           | Direct Finance | Amount<br>Outstanding           | 10551<br>14306<br>13942<br>24144<br>27712<br>24144<br>27712<br>551811<br>551811<br>55181<br>55181<br>551811<br>55181<br>55181<br>110943<br>1106043<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>154933<br>155942<br>255533<br>2561403<br>541182<br>255533<br>2961200<br>347736<br>11783970<br>1023942<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>2961200<br>840268<br>541182<br>255533<br>296120<br>1023942<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>1177830<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11783970<br>11785970<br>11785970<br>11785970<br>11785970<br>11785970<br>11785970<br>11785970<br>11785970<br>117859700<br>117859700000000000000000000000000000000000   |
| o Agric     |           | <b>A</b> )     | Per<br>cent to<br>Agri<br>Total | 92.7<br>95.17<br>95.13<br>95.14<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>95.33<br>9 |
| Credit to   |           |                | No. of<br>Accounts              | 1036920<br>1304335<br>1304335<br>14901535<br>14901535<br>1553681<br>1682479<br>21553681<br>20559565<br>33035046<br>33035046<br>330357440<br>40112197<br>44012197<br>44012324<br>44013732<br>45142197<br>5558410<br>5558410<br>5558410<br>5558410<br>5558410<br>5558410<br>555842<br>5558410<br>555842<br>5558410<br>555842<br>5558410<br>5558333<br>5558410<br>5558333<br>555842<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>555956<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558410<br>5558333<br>5558333<br>5558333<br>5558410<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>55583333<br>55583333<br>55583333<br>55583333<br>55583333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5557333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>5558333<br>55583333<br>55558333<br>55558333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>5555333<br>55553333<br>55555333<br>55555333<br>55555333<br>55555333<br>555555   |
| 5.20:       |           |                | Per<br>cent<br>to All<br>India  | 3.9<br>3.9<br>5.4<br>5.2<br>5.2<br>5.2<br>5.2<br>5.2<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3<br>7.3  |
| Table       |           | lture Total    | Amount<br>Outstanding           | 12291 12291 16465 166465 166465 16675 266445 266445 266454 266445 30612 266445 554384 554384 124038 124038 124038 124038 124038 124038 124038 124038 125034 26105 155034 26105 266364 26105 164260 164260 164260 164260 164260 16426 1664 166 1664 166 1664 166 166 166 166  |
|             |           | I) Agricu      | Per<br>cent<br>to All<br>India  | 12.<br>13.38<br>13.38<br>13.38<br>13.68<br>13.68<br>14.44<br>13.68<br>14.44<br>13.68<br>14.44<br>13.68<br>12.12<br>13.68<br>12.12<br>13.68<br>12.12<br>13.68<br>13.68<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.12<br>12.1  |
|             |           |                | No. of<br>Accounts              | 1118490<br>1371443<br>1371443<br>1554578<br>1554578<br>1554578<br>15654578<br>1565256<br>22712599<br>33097664<br>33097664<br>33097664<br>33097664<br>335915593<br>56712593<br>5677129<br>5677129<br>5544296<br>5579326<br>5579335<br>56672115<br>66529906<br>5574296<br>55767188<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520135<br>66520355<br>66520135<br>66520135<br>665203550<br>665203550<br>665203550<br>665203550<br>576037550<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>8875719<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>88757112<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>8875712<br>88757712<br>88757712<br>88757712<br>88757712<br>88757712<br>8875   |
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While on the subject of RRBs' role in farm credit, we are attracted by a special feature which is that their performance in agriculture credit has been distinctly more impressive than that of other scheduled commercial banks (SCBs). It is found that while the proportions of other SCBs in the number of agriculture loan accounts and agriculture credit outstanding have consistently declined in the 1990s, RRBs have played a unique role, in that they have not only sustained their shares but have even improved upon them. This is based on an independent source of data available in the RBI's Basic Statistical Returns of Scheduled Commercial Banks in India. As shown in Table 5.17, RRBs' share in total number of agriculture loan accounts went up from 24.2% in March 1990 to 28.1% in March 2000 and further to 30.6% in March 2004. In terms of amount outstanding, RRBs' share in farm loans from 10.5% in March 1989 to 13.8% in March 2000 and further to 14.0% in March 2003. It is only thereafter when the public sector banks and other SCBs were made to double their loan portfolio that the share of RRBs has slightly slipped back. In terms of the number of accounts, the RRBs' share has fallen from 30.6% in March 2004 to 24.7% in March 2011 and in terms of amount, it has fallen from 14% in March 2003 to 11.6% in March 2011. It is to be noted that this fall in the share of credit amount has not been as sharp as in the case of the number of accounts. Under the impulse of farm credit doubling by scheduled commercial banks in the initial years, the RRBs' share did decline from 13.2% March 2005 to 10.9% in March 2006, but thereafter the RRBs have sustained their tempo of farm lendings, with their share remaining finally at 10.4% to 10.8% during the next five years until March 2011. Also, it deserves to be noted that RRBs, which account for only 3.0% of aggregate deposits and 2.0% of aggregate loans of all scheduled commercial banks together, account for as much as 25% in agriculture loan accounts or near 12% of farm loan amounts outstanding.

#### Inter-State Disparities in Credit Disbursements of Public Sector Banks

Within the banking sector as a whole, public sector banks have the largest resources. They were brought under social control and nationalised with the explicit objective of reorienting the distribution of their credit sectorally in favour of informal sectors and regionally in favour underdeveloped and underbanked regions and states. As alluded to earlier, a number of socially-oriented policies like priority sector targets and higher credit-deposit ratios for rural and semi-urban areas, have been prescribed for achieving, amongst other things, better regional distribution of bank credit.

The above policies have primarily focused on the public sector banks. With a view to evaluating their performance in regional distribution of agricultural credit, special tabulations of data by the RBI based on statistics obtained under *special agricultural credit plans* (SACP) have been studied and analysed and the relevant results presented in Annexure S. As alluded to earlier, SACPs are the only source for data on disbursements by scheduled commercial banks. Such flow data are not available in RBI's BSR. Hence, special tabulations prepared for this study by RBI from their SACP series, have become very useful to make an assessment of the performance of public sector banks here.

The above data as summarised in Table 5.21 represent aggregate lendings of public sector banks for agriculture and allied activities as direct as well as indirect lendings. With a view to making a comparison of the PSB's shares with the regional shares of all institutions, comparable proportions are presented alongside in the same table.

It is truly disquieting that the public sector banks (PSBs), with such large resource and organisational clouts, have hardly made any difference insofar as the shares of underdeveloped regions in total farm credit flows are concerned. Eastern region had a share of 7.0% in PSB's credit disbursements in 2004-05, while the total credit including those of RRBs and cooperatives had a share of 6.7% in the same year (Table 5.11 earlier). In the central region, the relative share of PSBs is slightly better at 17.3% as against 15.9% for the credit flow in the aggregate.

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| Table 5.2     | 1: Relative I   | for Agricu    | lture and     | Allied Ac     | tivities     | ublic Sect  | or Bank   |
|---------------|-----------------|---------------|---------------|---------------|--------------|-------------|-----------|
|               | A: Regional Dis | stribution in | Percentage    | s Year-wise f | or Public Se | ctor Banks  |           |
| Regions       | Northern        | North         | Eastern       | Central       | Western      | Southern    | All India |
| Year          |                 | Eastern       |               |               |              |             | Total     |
| 1999-00       | 22.5            | 0.4           | 5.8           | 13.7          | 14.1         | 43.5        | 100.0     |
| 2000-01       | 23.1            | 0.3           | 6.5           | 14.3          | 12.5         | 43.3        | 100.0     |
| 2001-02       | 23.7            | 0.3           | 6.8           | 15.8          | 12.9         | 40.6        | 100.0     |
| 2002-03       | 25.3            | 0.4           | 6.9           | 15.5          | 11.9         | 40.1        | 100.0     |
| 2003-04       | 26.7            | 0.6           | 6.7           | 15.8          | 11.3         | 38.9        | 100.0     |
| 2004-05       | 26.8            | 0.5           | 7.0           | 17.3          | 10.7         | 37.8        | 100.0     |
| B: \$         | Shares of Publi | c Sector Bar  | nks in the Ag | gregates of   | all Agency I | Disbursemen | ts        |
| 1999-00       | 47.8            | 77.0          | 62.0          | 54.6          | 45.0         | 66.1        | 55.8      |
| 2000-01       | 49.9            | 79.6          | 64.1          | 57.9          | 40.4         | 66.2        | 56.2      |
| 2001-02       | 51.9            | 91.2          | 66.9          | 60.5          | 43.2         | 66.8        | 57.9      |
| 2002-03       | 55.7            | 90.5          | 68.7          | 59.6          | 49.9         | 71.6        | 61.9      |
| 2003-04       | 59.8            | 95.3          | 65.2          | 61.8          | 54.8         | 72.9        | 64.5      |
| 2004-05       | 64.8            | 96.4          | 74.6          | 78.2          | 58.7         | 79.6        | 72.0      |
| Source: See A | nnexure S.      |               |               |               |              |             |           |

Also, in respect of these underbanked regions, corrections to the credit distribution have hardly taken place over time, not even in the current period of implementing the credit doubling policy in the hands of public sector banks. The relative share of the eastern region was 6.9% in 2002-03, 6.7% in 2003-04 and it edged up to 7.0% in 2004-05, while in the case of the central region, the comparable ratios were 15.5%, 15.8% and 17.3%. No doubt, the shares of southern states in farm credit, which have been the highest amongst all regions, have been on the decline in the process of correcting regional imbalances (from 43.5% in 1999-2000 to 37.8% in 2004-05). But, interestingly these losses in the share of the southern region have hardly moved in favour of the underdeveloped regions like the eastern and central regions. Instead, the southern region's losses in credit share have been accompanied by steady increases in the shares of the northern region, which is generally well-developed and which is already enjoying relatively high proportion of bank credit. The northern region's share has gone up from 22.5% in 1999-2000 to 26.8% in 2004-05. Amongst the relatively advanced regions, the public sector bank credit share of the western region consisting of Maharashtra and Gujarat as major states has suffered a steady fall from 14.1% in 1999-2000 to 10.7% in 2004-05. Impliedly, the benefits of this correction have also accrued to the northern region. As Delhi seems to have acquired these benefits, the chances are that the bulk of the credit disbursements may have been in the form of indirect lendings.

The above special tabulation data are available only up to 2004-05. For the period thereafter, we have some useful inferences from the overall picture of farm credit flow for all agencies together, as depicted and reviewed earlier in Annexure P. As per these data, the share of the central region in total GLC, which was around 16% until 2004-05, has steadily slipped to 12.1% in 2010-11. Likewise, the share of the eastern region, which stood at around 6.7% until 2004-05, fluctuated somewhat thereafter but remained at 6.7% in 2009-10 and edged up to 7.4% in 2010-11. In respect of the southern region, on the other hand, its share, which had fallen to 34.1% in 2004-05, increased thereafter to 37.3% in 2008-09, only to fall back to 34% -35% in the next two years. Because of the dominance of public sector banks in the total credit flow, it can be inferred that the above overall trend in not improving the regional disparities may have been contributed by the very public sector banks.

Private sector banks

It is also significant that the performance of public sector banks in regional distribution of farm credit disbursements is hardly better than that of private sector banks.

| Table 5.22: Region-wise Distribution of Agriculture Credit by Private Sector Banks |                             |                      |               |                      |         |                      |              |                      |  |  |  |
|--|-----------------------------|----------------------|---------------|----------------------|---------|----------------------|--------------|----------------------|--|--|--|
| Regions  | Private Sector Banks Public |                      |               |                      |         | Public See           | Sector Banks |                      |  |  |  |
|  | 2005-06                     | Per cent<br>to Total | 2006-07       | Per cent<br>to Total | 2005-06 | Per cent<br>to Total | 2006-07      | Per cent<br>to Total |  |  |  |
| Northern   | 4830                        | 20.1                 | 10801         | 24.9                 | 28625   | 31.5                 | 34042        | 28.7                 |  |  |  |
| North-Eastern  | 322                         | 1.3                  | 184           | 0.4                  | 488     | 0.5                  | 460.31       | 0.4                  |  |  |  |
| Eastern  | 1167                        | 4.8                  | 2697          | 6.2                  | 5875    | 6.5                  | 7857.3       | 6.6                  |  |  |  |
| Central  | 1184                        | 4.9                  | 2816          | 6.5                  | 12105   | 13.3                 | 17244        | 14.6                 |  |  |  |
| Western  | 6279                        | 26.1                 | 9634          | 22.2                 | 10640   | 11.7                 | 13496        | 11.4                 |  |  |  |
| Southern   | 10178                       | 42.3                 | 17121         | 39.5                 | 33124   | 36.4                 | 45261        | 38.2                 |  |  |  |
| Unclassified   | 100                         |                      | 125           |                      | 49      |                      | 59           |                      |  |  |  |
| All-India  | 24060                       | 100.0                | 43378         | 100.0                | 90905   | 100.0                | 118420       | 100.0                |  |  |  |
| Source: Special Ta   | abulations b                | y the RBI fo         | or the Projec | et.                  |         |                      |              |                      |  |  |  |

(Table 5.22) amongst the states having some dominant presence of private sector banks in farm lendings are just four in number: Tamil Nadu (21%), Maharashtra (17%), Delhi (13%) and Andhra Pradesh (10%). In 2006-07, these four states had accounted for 61% of agricultural credit disbursements by private sector banks in India

#### 9. Increased Ground-Level Assistance for Diversified Activities Allied to Agriculture and Non-Farm Sector

Earlier, we made a brief reference to the increase in share of term loans under ground-level credit flows being assigned to diversified activities allied to agriculture in recent years. As shown in Table 5.11 earlier, while term loans granted to these allied activities grew by 25.3% per annum during the period 1997-98 to 2002-03, the same galloped by 45.5% per annum during the subsequent three-year period 2003-04 to 2005-06. Out of these ground-level credit support for allied activities, agriculture-related activities – plantations and horticulture, animal husbandry, fisheries, and hi-tech agriculture – accounted for over two-thirds, the balance being 'others' which covered items which essentially belonged to the non-farm sector activities. In recent years, these 'others' have constituted over two-thirds of the term loan disbursements and they have also covered a number of non-farm activities (See for details for 7 years from 1998-99 to 2004-05 in Annexure T). In addition, they embrace funds deposited with RIDF. Interestingly, it is found that about 75% of amounts sanctioned and disbursed under RIDF until the end of March 2012 are for rural infrastructure activities undertaken outside farming activities (Table 5.23).

As depicted in Table 5.10 earlier, all agencies are involved in rendering term loan assistance to allied activities including those 'others'. In the year

#### Table 5.23: Sanctions and Disbursements Under RIDF for Various Sectors

|                       | Amount<br>Sanctioned                                       | Per cent<br>to Total | Amount<br>Phased | Per cent<br>to Total | Amount<br>Disbursed | Per cent<br>to Total |  |  |  |  |  |
|-----------------------|--|----------------------|------------------|----------------------|---------------------|----------------------|--|--|--|--|--|
| March 2012            |  |                      |                  |                      |                     |                      |  |  |  |  |  |
| Irrigation            | 42,586   | 29.9                 |                  |                      |                     |                      |  |  |  |  |  |
| Rural Roads & Bridges | 615,23   | 43.2                 |                  |                      |                     |                      |  |  |  |  |  |
| Social Sector         | 209,23   | 14.7                 |                  |                      |                     |                      |  |  |  |  |  |
| Power                 | 2,274  | 1.6                  |                  |                      |                     |                      |  |  |  |  |  |
| Others                | 151,65   | 10.6                 |                  |                      |                     |                      |  |  |  |  |  |
| Total                 | 142,471  | 100.0                |                  |                      |                     |                      |  |  |  |  |  |
|                       | March 2010   |                      |                  |                      |                     |                      |  |  |  |  |  |
| Irrigation            | 333,42   | 32.1                 | 28629            | 33.4                 | 21987               | 32.1                 |  |  |  |  |  |
| Rural Roads & Bridges | 45,282   | 43.7                 | 37257            | 43.5                 | 31419               | 45.9                 |  |  |  |  |  |
| Social Sector         | 13,611   | 13.1                 | 10317            | 12.1                 | 7979                | 11.7                 |  |  |  |  |  |
| Power                 | 1,980  | 1.9                  | 1670             | 2.0                  | 1301                | 1.9                  |  |  |  |  |  |
| Others                | 9,503  | 9.2                  | 7724             | 9.0                  | 5753                | 8.4                  |  |  |  |  |  |
| Total                 | 103,718  | 100.0                | 85,597           | 100.0                | 68,440              | 100.0                |  |  |  |  |  |
|                       | March 2009   |                      |                  |                      |                     |                      |  |  |  |  |  |
| Irrigation            | 29,166   | 33.0                 | 24,923           | 33.8                 | 18,873              | 33.7                 |  |  |  |  |  |
| Rural Roads & Bridges | 38,313   | 43.4                 | 32,299           | 43.8                 | 25,653              | 45.8                 |  |  |  |  |  |
| Social Sector         | 11,051   | 12.5                 | 8,347            | 11.3                 | 6,022               | 10.7                 |  |  |  |  |  |
| Power                 | 1,845  | 2.1                  | 1,543            | 2.1                  | 1,230               | 2.2                  |  |  |  |  |  |
| Others                | 7,984  | 9.0                  | 6,620            | 9.0                  | 4,273               | 7.6                  |  |  |  |  |  |
| Total                 | 88,359   | 100.0                | 73,734           | 100.0                | 56,052              | 100.0                |  |  |  |  |  |
|                       |  | Marc                 | h 2007           |                      |                     |                      |  |  |  |  |  |
| Irrigation            | 20,432   | 33.2                 | 17,552           | 33.4                 | 12,752              | 34.0                 |  |  |  |  |  |
| Rural Roads & Bridges | 27,140   | 44.1                 | 23,783           | 45.2                 | 18,011              | 48.0                 |  |  |  |  |  |
| Social Sector         | 6,988  | 11.4                 | 5,432            | 10.3                 | 3,039               | 8.1                  |  |  |  |  |  |
| Power                 | 1,434  | 2.3                  | 1,381            | 2.6                  | 932                 | 2.5                  |  |  |  |  |  |
| Others                | 5,547  | 9.0                  | 4,431            | 8.4                  | 2,825               | 7.5                  |  |  |  |  |  |
| Total                 | 61,540   | 100.0                | 52,579           | 100.0                | 37,560              | 100.0                |  |  |  |  |  |
| Source: NABARD, Annua | Source: NABARD, Annual Report, 2011-12 and earlier issues. |                      |                  |                      |                     |                      |  |  |  |  |  |

(Amount in rupees, crore)

2004-05, commercial banks have accounted for 50% of the ground-level assistance for all allied activities, RRBs 20% and cooperative banks 30%. In the 'others' category, commercial banks have accounted for 80% because of the involvement of RIDF funds in it.

Overall, there is thus a growing share of ground-level credit being earmarked by commercial banks for allied activities in which the potential for growth is indeed high. Simultaneously, a growing proportion is being earmarked for rural infrastructure activities which may indirectly support agricultural growth. While there is thus a felt-need for rural infrastructures, commercial banks in particular are also probably finding such lending activities easier and more profitable to undertake.

#### **Ground-Level Disbursements for Non-Farm Sector**

The importance of non-farm activities in rural areas arises from the structural transformation that is taking place in the Indian economy. Briefly, the growing marginalisation of agriculture, the need to shift a large part of over 56% of the labour force dependent on agriculture away from the sector, rapid technological and organisational changes occurring in the corporate world unable to absorb any high proportion of labour force – all of these make it imperative that the rural economy gets diversified into a wide range of non-farm activities so as to provide productive employment to the growing rural labour force, reduce the wide economic differences between rural and urban areas, and generally expand the domestic market for facilitating higher and more egalitarian growth. More importantly, with increased rural incomes, there is the upward social mobility giving rise to increased demand for non-farm activities. It is said that the remarkable spread of rural roads (4 lakh kms built in the last 12 years), cell phones and electrification as well as spread of education, are bringing about remarkable changes in rural lives.

While there is no foolproof definition of the rural non-farm sector, it obviously consists of a vast number of sub-sectors with varying degrees of importance: rural tiny, small and medium manufacturing enterprises, handicrafts and village industries, transport and local communications, storage and warehousing, repairing services, health and educational services and vast sets of grocery and other retail outlets and other service sectors.

Recognising the importance of the rural non-farm sector, NABARD has been consciously promoting the sector by providing training facilities for rural

| Year    | NABARD Refinance for<br>Non-Farm Sector (₹ Crore) | NABARD's Total Refinance<br>(Rupees, Crore) |
|---------|---|---|
| 1991-92 | 970.01  |   |
| 1992-93 | 1074.61   |   |
| 1993-94 | 1279.80   |   |
| 2004-05 | 2542.58   |   |
| 2005-06 | 2285.98   |   |
| 2006-07 | 2265.16   |   |
| 007-08  | 2747.95   |   |
| 2008-09 | 2706.79   |   |
| 2009-10 | 3465.99   | 12009.08                                    |
| 2010-11 | 3446.40   | 13485.87                                    |
| 2011-12 | 3574.21   | 15421.70                                    |

entrepreneurs, by facilitating entrepreneurial development as well as supporting establishment of new enterprises, and above all, by providing refinancing facilities in respect of bank loans for industrial activities (manufacturing and processing) in small, tiny, collage and village industries. The refinance facilities for the non-farm sector have been sizeable as shown below (Table 5.24):

Based on these refinance support and, more importantly on their own, the various credit agencies have been rendering ground-level assistance to the non-farm sector enterprises. The institutional credit expansion for the non-farm sector, as reported by NABARD, has thus been taking place at a decent rate of 15 to 20% in each of the past few years. But, the GLC for the agricultural sector has been growing at a still faster rate. As a result, the non-farm sector GLC as a proportion of agriculture GLC has been receding in these years (Table 5.25).

| Table 5.25: Ground-Level Credit (GLC) Disbursements for Non-Farm Sector |                              |                                  |   |  |  |  |  |  |  |
|---|------------------------------|----------------------------------|---|--|--|--|--|--|--|
| Year  | GLC for Non-Farm<br>Sector   | Aggregate GLC for<br>Agriculture | Non-Farm Sector as Percentage<br>of Aggregate Agriculture GLC |  |  |  |  |  |  |
| (1)   | (2)                          | (3)                              | (4)   |  |  |  |  |  |  |
| 2001-02   | 16,282                       | 62,045                           | 26.2  |  |  |  |  |  |  |
| 2002-03   | 17,788 (+10.7)               | 69,560 (+12.1)                   | 25.6  |  |  |  |  |  |  |
| 2003-04   | 20,887 (+17.4)               | 86,981 (+25.0)                   | 24.0  |  |  |  |  |  |  |
| 2004-05   | 25,042 (+19.9)               | 125,309 (+44.1)                  | 20.0  |  |  |  |  |  |  |
| 2005-06   | 28,803 (+15.0)               | 149,286 (+19.1)                  | 19.3  |  |  |  |  |  |  |
| Source: Special   | tabulations made available b | y NABARD for the projec          | t. Not available beyond 2005-06.                              |  |  |  |  |  |  |

#### Regional disparities in non-farm GLC

It is found that regional disparities in the distribution of GLC for the non-farm sector are truly acute. About 48% of non-farm loans are disbursed in the southern region alone. With another 24% disbursed in the northern region, about 72% of non-farm sector loans are purveyed by banks in the two regions of south and north (Table 5.23); these two regions together account for just 32% of the country's population or 35% of the rural population or 42% of the urban population.

Interestingly, the regional disparities in the distribution of non-farm GLC are much more acute as compared with the distribution of agriculture GLC (Table 5.27). While about 34%-35% of GLC for are absorbed by the southern region, the region absorbs 47%-50% of GLC for non-farm sectors. a per the recent trends, only a fractional deadline in the share of the southern region has occurred but interestingly, again it has moved in favour of the northern region.

## Table 5.26: State-wise/Broad Sector-wise Ground Level Credit (GLC) Disbursements under Priority Sector

|                           |  |                           |                                 |                           |                               | (1                        | inount in rt                | ipces, lakii)             |
|---------------------------|--|---------------------------|---------------------------------|---------------------------|-------------------------------|---------------------------|-----------------------------|---------------------------|
| Name of the<br>States/UTs | Primary<br>Sector<br>(Agriculture<br>and<br>Allied<br>Activities)# | Percentage<br>to<br>Total | Secondary<br>Sector<br>(NFS) \$ | Percentage<br>to<br>Total | Service<br>Sector<br>(OPS) \$ | Percentage<br>to<br>Total | Total<br>Priority<br>Sector | Percentage<br>to<br>Total |
|                           |  |                           |                                 | 2001                      | -02                           |                           |                             |                           |
| Northern Region           | 1481532  | 26.4                      | 379230                          | 23.3                      | 419509                        | 18.3                      | 2280271                     | 23.9                      |
| NE Region                 | 11645  | 0.2                       | 10245                           | 0.6                       | 33317                         | 1.4                       | 55207                       | 0.6                       |
| Eastern Region            | 329231   | 5.9                       | 65850                           | 4.0                       | 276521                        | 12.0                      | 671602                      | 7.0                       |
| Central Region            | 846144   | 15.1                      | 220983                          | 13.6                      | 340441                        | 14.8                      | 1407568                     | 14.8                      |
| Western Region            | 966829   | 17.2                      | 127713                          | 7.8                       | 210968                        | 9.2                       | 1305510                     | 13.7                      |
| Southern Region           | 1974869  | 35.2                      | 824183                          | 50.6                      | 1017296                       | 44.3                      | 3816348                     | 40.0                      |
| Total                     | 5610250  | 100.0                     | 1628204                         | 100.0                     | 2298052                       | 100.0                     | 9536506                     | 100.0                     |
|                           |  |                           |                                 | 2003                      | -04                           |                           |                             | 1                         |
| Northern Region           | 2181869  | 28.7                      | 510483                          | 24.4                      | 755258                        | 18.0                      | 3447610                     | 24.8                      |
| NE Region                 | 29994  | 0.4                       | 19070                           | 0.9                       | 65506                         | 1.6                       | 114570                      | 0.8                       |
| Eastern Region            | 504740   | 6.6                       | 104284                          | 5.0                       | 590699                        | 14.1                      | 1199723                     | 8.6                       |
| Central Region            | 1248734  | 16.4                      | 275432                          | 13.2                      | 510474                        | 12.2                      | 2034640                     | 14.7                      |
| Western Region            | 1012247  | 13.3                      | 137444                          | 6.6                       | 298303                        | 7.1                       | 1447994                     | 10.4                      |
| Southern Region           | 2613740  | 34.4                      | 1042010                         | 49.9                      | 1978785                       | 47.1                      | 5634535                     | 40.6                      |
| Total                     | 7591324  | 100.0                     | 2088723                         | 100.0                     | 4199025                       | 100.0                     | 13879072                    | 100.0                     |
| # Under Agricult          | ure and Allie  | d Activities (            | Bs figures a                    | are taken fro             | m RPCD,R                      | BI                        |                             |                           |

(Amount in rupees, lakh)

\$ NABARD Regional Offices/Sub-Offices \* State wise data not available

Note: Figures in Italics indicates percentage to total

Source: NABARD Regional Offices/Sub-Offices

#### Scarcity of resources with NABARD

It must be added in parenthesis that NABARD's refinances are growing in a niggardly fashion because the institution is faced with a serious constraint. Apart from the stoppage of contribution to the National Rural Credit (Long-Term Operations) Fund, there are three other developments which have constricted NABARD's ability to expand its promotional activities through refinance and other methods. First, NABARD has been made to approach the market at market rates of interest. Today about 40% of its working funds are at market rates of interest as against 19% at the end of March 2003. Second, NABARD's profits are being charged to income-tax. Finally, RBI has dispensed with the practice of giving general line of credit (GLC). The annual line was ₹6,600 crore a few years ago and the entire amount has been recalled by the RBI as on January 31, 2007.

6

### An Interesting Story of Rural Infrastructure Development Fund (RIDF): A Critical Review

Dr. Manmohan Singh, as the then Finance Minister, wrote in his Budget Speech of 1995-96 thus:

"Inadequacy of public investment in agriculture is today a matter of general concern. This is an area which is the responsibility of the States, but many States have neglected investment in infrastructure for agriculture. There are many rural infrastructure projects, which have been started but are lying incomplete for want of resources. They represent a major loss of potential income and employment to the rural population" (p.7).

Thus, to encourage quicker completion of incomplete infrastructure projects, the Government of India established the Rural Infrastructure Development Fund (RIDF) from 1995. The Fund was to "provide loans to State Governments and State owned Corporations for completing ongoing projects relating to medium and minor irrigation, soil conservation, watershed management and other forms of rural infrastructure (Ibid p.7). The loans were to be on a projectspecific basis with repayment and interest guaranteed by the concerned state government As for the source of funding, it was said: "resources for the Fund will come from commercial banks which will be required by Reserve Bank of India (RBI) to contribute an amount equivalent to a bank's shortfall in achieving the priority sector target for agricultural lending, subject to a maximum of 1.5% of the bank's net credit. This is expected to create a corpus of about ₹2,000 crore for completion of rural infrastructure projects" (*ibid.* P.7). Banks, in other words, were given this RIDF escape root in fulfilling the agricultural credit target under the priority sector only to the extent of 1.5% NBC so that they do not escape social obligations beyond a point.

The state governments apparently began to show considerable enthusiasm after the successful completion of the sanction process under the first tranche of ₹2,000 crore; they started counting upon the RIDF as one of the important sources for taking up a wide range of rural infrastructure projects (NABRD 1992). Thus, what was started essentially as a scheme for the completion incomplete irrigation projects, got widened over years to cover a vast set of rural infrastructure projects. The successive Union Budgets

| Fiscal Year         Tranche         Allocation for the<br>Corpus         Separate Window<br>for Bharat Nirman<br>Programme/Others*         Total (3+4)           (1)         (2)         (3)         (4)         (5)           (1)         (2)         (3)         (4)         (5)           Closed Tranches (I to XI) as at =nd-March 2012           1995-96         I         2.000         2.000           1996-97         II         2.500         2.500           1997-98         III         2.500         2.500           1998-99         IV         3.000         2.500           1999-00         V         3.500         3.500           2000-01         VI         4.500         4.500           2001-02         VII         5.000         3.500           2002-03         VIII         5.500         5.500           2003-04         IX         8.000         3.600           2004-05         XI         8.000         8.000           2005-06         XII         10.000         4.000         16.000           2006-07         XII         10.000         4.000         16.000           2006-07         XIII         10.000         4.000 <t< th=""><th colspan="11">Table 6.1:Tranche-wise Details of RIDF(As at end-March)</th></t<>  | Table 6.1:Tranche-wise Details of RIDF(As at end-March) |         |                              |   |             |  |  |  |  |  |  |  |
|---|---|---------|------------------------------|---|-------------|--|--|--|--|--|--|--|
| Fiscal YearTrancheAllocation for the<br>CorpusSeparate Window<br>for Bharat Nirman<br>Programme/Others*Total (3+4)(1)(2)(3)(4)(5)(1)(2)(3)(4)(5)Closed Turches (It o XI) as at Hard 20121995-96I2,000-2,0001996-97II2,500-2,5001997-98III2,500-2,5001998-99IV3,000-3,5001999-00V3,500-3,5002000-01VI4,500-4,5002001-02VII5,500-5,5002002-03VIII5,500-5,5002003-04IX5,500-8,0002004-05XI8,000-8,0002005-06XII10,0004,00014,0002007-08XIII12,0004,00016,0002007-08XIIV14,0004,00016,0002008-09XIV14,0006,50020,5002010-11XVII16,000-16,0002011-12XVII18,000(2,006*)20,000   | (Amount in Rupees Crore)                                |         |                              |   |             |  |  |  |  |  |  |  |
| (1)         (2)         (3)         (4)         (5)           Closed Tranches (I to XI) as at end-March 2012           1995-96         I         2,000         -         2,000           1996-97         II         2,500         -         2,500           1997-98         III         2,500         -         2,500           1998-99         IV         3,000         -         3,000           1999-00         V         3,500         -         3,500           2000-01         VI         4,500         -         4,500           2001-02         VII         5,000         -         5,500           2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         8,000           2004-05         X         8,000         -         8,000           2005-06         XII         10,000         4,000         14,000           2006-07         XIII         12,000         4,000         16,000           2006-07         XIII         12,000         4,000         18,000           2006-07         XIII         14,000         6,500         20,500 <th>Fiscal Year</th> <th>Tranche</th> <th>Allocation for the<br/>Corpus</th> <th>Separate Window<br/>for Bharat Nirman<br/>Programme/Others*</th> <th>Total (3+4)</th> | Fiscal Year   | Tranche | Allocation for the<br>Corpus | Separate Window<br>for Bharat Nirman<br>Programme/Others* | Total (3+4) |  |  |  |  |  |  |  |
| Closed Tarches (I to XI) as at ard-March 2012           1995-96         I         2,000         -         2,000           1996-97         II         2,500         -         2,500           1997-98         III         2,500         -         2,500           1998-99         IV         3,000         -         3,000           1999-00         V         3,500         -         3,500           2000-01         VI         4,500         -         4,500           2001-02         VII         5,000         -         5,000           2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         8,000           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2006-07         XII         12,000         4,000         16,000           2006-07         XII         10,000         4,000         16,000           2006-07         XII         14,000         4,000         16,000 </td <td>(1)</td> <td>(2)</td> <td>(3)</td> <td>(4)</td> <td>(5)</td>   | (1)   | (2)     | (3)                          | (4)   | (5)         |  |  |  |  |  |  |  |
| 1995-96         I         2,000         -         2,000           1996-97         II         2,500         -         2,500           1997-98         III         2,500         -         2,500           1998-99         IV         3,000         -         3,000           1999-00         V         3,500         -         3,500           2000-01         VI         4,500         -         4,500           2001-02         VII         5,000         -         5,000           2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         8,000           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         4,000         18,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVII         18,000   | Closed Tranches (I to XI) as at end-March 2012          |         |                              |   |             |  |  |  |  |  |  |  |
| 1996-97II2,500-2,5001997-98III2,500-2,5001998-99IV3,000-3,0001999-00V3,500-3,5002000-01VI4,500-4,5002001-02VII5,000-5,5002002-03VIII5,500-5,5002003-04IX5,500-5,5002004-05X8,000-8,0002005-06XI8,000-8,000Corgoing Tranches2006-07XII10,0004,00014,0002007-08XIII12,0004,00016,0002008-09XIV14,0004,00018,0002009-10XV14,0006,50020,5002010-11XVII16,000-16,0002011-12XVII18,000(2,00 <sup>8</sup> )20,000  | 1995-96   | I       | 2,000                        | -   | 2,000       |  |  |  |  |  |  |  |
| 1997-98III2,500-2,5001998-99IV3,000-3,0001999-00V3,500-3,5002000-01VI4,500-4,5002001-02VII5,000-5,0002002-03VIII5,500-5,5002003-04IX5,500-5,5002004-05X8,000-8,0002005-06XI8,000-8,000Congoing Tranches2006-07XII10,0004,00014,0002007-08XIII12,0004,00016,0002008-09XIV14,0006,50020,5002009-10XV14,0006,50020,5002010-11XVII16,000-16,0002011-12XVII18,000(2,008*)20,000  | 1996-97   | П       | 2,500                        | -   | 2,500       |  |  |  |  |  |  |  |
| 1998-99IV3,000-3,0001999-00V3,500-3,5002000-01VI4,500-4,5002001-02VII5,000-5,0002002-03VIII5,500-5,5002003-04IX5,500-5,5002004-05X8,000-8,0002005-06XI8,000-8,000Corgoing Tranches2006-07XII10,0004,00014,0002007-08XIII12,0004,00016,0002009-10XV14,0006,50020,5002010-11XVI16,000-16,0002011-12XVII18,000(2,000 <sup>8</sup> )20,000  | 1997-98   | III     | 2,500                        | -   | 2,500       |  |  |  |  |  |  |  |
| 1999-00V3,500-3,5002000-01VI4,500-4,5002001-02VII5,000-5,0002002-03VIII5,500-5,5002003-04IX5,500-5,5002004-05X8,000-8,0002005-06XI8,000-8,000Ongoing Tranches2006-07XII10,0004,00014,0002007-08XIII12,0004,00016,0002008-09XIV14,0006,50020,5002009-10XV14,0006,50020,5002010-11XVII16,000-16,0002011-12XVII18,000(2,000 <sup>8</sup> )20,000   | 1998-99   | IV      | 3,000                        | -   | 3,000       |  |  |  |  |  |  |  |
| 2000-01         VI         4,500         -         4,500           2001-02         VII         5,000         -         5,000           2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         5,500           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 1999-00   | V       | 3,500                        | -   | 3,500       |  |  |  |  |  |  |  |
| 2001-02         VII         5,000         -         5,000           2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         5,500           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2008-09         XIV         14,000         4,000         16,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2000-01   | VI      | 4,500                        | -   | 4,500       |  |  |  |  |  |  |  |
| 2002-03         VIII         5,500         -         5,500           2003-04         IX         5,500         -         5,500           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2001-02   | VII     | 5,000                        | -   | 5,000       |  |  |  |  |  |  |  |
| 2003-04         IX         5,500         -         5,500           2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2005-06         XI         8,000         -         8,000           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2002-03   | VIII    | 5,500                        | -   | 5,500       |  |  |  |  |  |  |  |
| 2004-05         X         8,000         -         8,000           2005-06         XI         8,000         -         8,000           Ongoing Tranches           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         4,000         18,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2003-04   | IX      | 5,500                        | -   | 5,500       |  |  |  |  |  |  |  |
| 2005-06         XI         8,000         -         8,000           Ongoing Tranches           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         4,000         18,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2004-05   | Х       | 8,000                        | -   | 8,000       |  |  |  |  |  |  |  |
| Ongoing Tranches           2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         4,000         18,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000   | 2005-06   | XI      | 8,000                        | -   | 8,000       |  |  |  |  |  |  |  |
| 2006-07         XII         10,000         4,000         14,000           2007-08         XIII         12,000         4,000         16,000           2008-09         XIV         14,000         4,000         18,000           2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  |   | 1       | Ongoing Tranch               | es  |             |  |  |  |  |  |  |  |
| 2007-08XIII12,0004,00016,0002008-09XIV14,0004,00018,0002009-10XV14,0006,50020,5002010-11XVI16,000-16,0002011-12XVII18,000(2,000 <sup>8</sup> )20,000  | 2006-07   | XII     | 10,000                       | 4,000   | 14,000      |  |  |  |  |  |  |  |
| 2008-09XIV14,0004,00018,0002009-10XV14,0006,50020,5002010-11XVI16,000-16,0002011-12XVII18,000(2,000 <sup>8</sup> )20,000  | 2007-08   | XIII    | 12,000                       | 4,000   | 16,000      |  |  |  |  |  |  |  |
| 2009-10         XV         14,000         6,500         20,500           2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000   | 2008-09   | XIV     | 14,000                       | 4,000   | 18,000      |  |  |  |  |  |  |  |
| 2010-11         XVI         16,000         -         16,000           2011-12         XVII         18,000         (2,000 <sup>8</sup> )         20,000  | 2009-10   | XV      | 14,000                       | 6,500   | 20,500      |  |  |  |  |  |  |  |
| 2011-12 XVII 18,000 (2,000 <sup>s</sup> ) 20,000  | 2010-11   | XVI     | 16,000                       | -   | 16,000      |  |  |  |  |  |  |  |
|   | 2011-12   | XVII    | 18,000                       | (2,000 <sup>s</sup> )                                     | 20,000      |  |  |  |  |  |  |  |
| 2012-13 XVIII 20,000 (5,000 <sup>s</sup> ) 25,000   | 2012-13   | XVIII   | 20,000                       | (5,000 <sup>s</sup> )                                     | 25,000      |  |  |  |  |  |  |  |
| 2013-14 XIX 20,000 (5,000 <sup>s</sup> ) 25,000   | 2013-14   | XIX     | 20,000                       | (5,000 <sup>\$</sup> )                                    | 25,000      |  |  |  |  |  |  |  |
| Total         1,74,000         30,500         1,29,500  |   | Total   | 1,74,000                     | 30,500  | 1,29,500    |  |  |  |  |  |  |  |

\*: Successive year's allocations as indicated in the Union Government Budget Speeches (Subsequently allocated by the RBI to each commercial bank based on its shortfall in priority sector/agriculture credit).  $^{8}$  For creating warehousing facilities from out of the allocation in Col.3.

**Source:** RBI (2010): *Report on Trend and Progress of Banking in India* 2009-10, p.133 (Updated from the Union Government Budget Speeches for 2010-11, 2011-12 and 2012-13).

have made enhanced allocations to the RIDF corpus, thus raising the annual allocation from ₹2,000 crore under RIDF-I (1995-96) to ₹20,000 crore each in the latest two tranches XVIII (2012-13) and XIX (2013-14) (See Table 6.1]. Apart from the corpus for rural infrastructure development, a separate window with a corpus of ₹4,000 crore was started in the XII tranche (2006-07) for rural roads component of the Bharat Nirman Programme. This arrangement has continued for four years and in the tranche XV of 2009-10, the Bharat Nirman component has been raised to ₹6,500 crore. However, with the creation of other

funds, separate allocation from bank funds for the Bharat Nirman component has been discontinued since  $2010-11^{20}$ .

And the source of the allocations has remained the same, namely "contribution by commercial banks on the basis of their shortfall in achieving the target of 18% for agriculture under priority sector. Interest is paid to banks by NABARD at the Bank rate and it is inversely related to the level of shortfall" (NABARD 2010, p.19)<sup>21</sup>. As the Budget Speech of 2011-12 (p.8) has affirmed, "RIDF is an important instrument for routing bank funds for financing rural infrastructure"<sup>22</sup>.

This is a classic case of public policy taking advantage of the double coincidence of (a) the availability of the potential investible funds because of banks' failure to fulfil the priority sector targets, and (b) large numbers of infrastructure projects at the rural level getting delayed or not getting implemented for want of funds at the states level.

As described in the Government of India's Economic Survey of 2008-09, "The domestic scheduled commercial banks (DCBs), both in the public and private sector, which fail to achieve the priority sector and/or agriculture lending

<sup>21</sup> As explained subsequently, interest rates have varied from period to period.

<sup>22</sup> The latest Budget Speech for 2013-14 writes: "RIDF has successfully utilized 18 tranches so far. I propose to raise the corpus of RIDF-XIX in 2013-14 to ₹20,000 crore (p.9).

<sup>&</sup>lt;sup>20</sup> It was also announced that certain other funds will be set up with NABARD and other institutions: Short-Term Cooperative Rural Credit (STCRC) (Refinance) Fund with a corpus of ₹5,000 crore; SIDBI (corpuses of ₹2,000 crore each for Micro Small and Medium Enterprises (Refinance) Fund; and MSME (Risk Capital) Fund; NHB (Rural Housing Fund with a corpus of ₹1,200 crore) from contributions by SCBs which failed to achieve their obligation to lend to the priority sector. These funds were set up with the concerned agencies, with contributions from domestic banks which had not achieved their target in lending to the priority sector and/ or agriculture as on the last reporting Friday of March 2008, in June 2008 and the bank-wise allocations for depositing in these Funds were once revised in August 2008. The revised corpus allocations were: ₹10,000 crore for RIDF-XIV, ₹4,000 crore for the separate window under RIDF-XIV for rural roads component of Bharat Nirman Programme and ₹5,000 crore for Short-Term Cooperative Rural Credit (STCRC) (Refinance) Fund with NABARD; ₹1,600 crore for Micro, Small and Medium Enterprises (MSME) (Refinance) Fund and ₹1,000 crore for MSME (Risk Capital) Fund with SIDBI; and ₹1,000 crore for Rural Housing Fund with NHB. The balance portion (₹4,000 crore) of the corpus of RIDF-XIV shall be allocated to SCBs on the basis of shortfall in achievement of priority sector lending target/sub-targets as on the last reporting Friday of March 2009 (The Government of India's Economic Survey 2008-09, p.100). Two additional allocations have been made in the last two budget speeches: (i) ₹10,000 crore as contribution to NABARD's Short-Term Rural Credit Fund for 2011-12 from the shortfall in priority sector lending by scheduled commercial banks; and (ii) A Short-Term RRB Credit Refinance Fund has been set up in 2012-13 by allocating ₹10,000 crore to NABARD for refinancing RRBs through this Fund so that their capacity to disburse short-term crop loans to the small and marginal farmers is enhanced.

targets, are required to deposit into RIDF such amounts as may be allocated to them by the Reserve Bank of India" (*The Economic Survey 2008-09*, p.100). Thus, against the corpuses indicated in the Union budget speeches (with no funds from the budget whatsoever), the RBI assesses the agricultural credit shortfall of each bank in the preceding year and allocates the amount of the given RIDF tranche for the current year amongst the banks in proportion to the bank's shortfall in agricultural credit target. While the total size of each tranche is not known, what is not public knowledge is the bank-wise apportionment of the tranche amount.

However, the processes involved in the operation of RIDF are rather hazy, not clearly explained in official literature. We have built an account of the processes based on official documents and discussions with senior officials of NABARD: what is this creative idea of an RIDF, how does it get concretised, and what are the actual size of funds involved? The answers to questions are on the following lines.

First, as described earlier, the Finance Minister indicates in each year's budget speech an aggregate amount which is the size of the corpus for the relevant tranche of RIDF. As shown in Table 6.1, at the end of March 2013, 19 such tranches have been created and funds allocated. The aggregate allocation has touched ₹1,74,000 crore. This is a notional fund in existence only in the imagination of the Finance Minister. A Corpus commonly understood as a concrete accumulation of funds does not exist in reality either in the balance sheet of NABARD where it has been instituted or in the Annual Financial Statement of the Government of India (Government Financial Statement is of course not concerned with it). Not even the commercial banks who are supposed to contribute to the Corpus from out of their shortfalls in agricultural credit targets of 18% of net bank credit, have any definitive amount spelt out in their balance sheets as contribution to the RIDF Corpus or in any of their publications, least of all in any bank balance sheet except probably hidden under priority sector advances; in reality it should be considered as a commitment, a contingent liability until it is called upon to fulfil it.

Notwithstanding the above situation, RIDF is a reality and has grown to be a sizeable sum. In practice, it has turned out to be a very creative and innovative idea of extracting development finance from commercial banks which are resource rich and which fail to fulfil certain social obligations; they are allowed to leverage public deposits precisely for serving the credit needs of the society.

Second, once the size of the tranche is indicated by the Finance Minister, the RBI apportions the required contributions amongst the scheduled commercial banks in proportion to the extent of their relative shortfall in the priority sector target for agricultural lending subject to a maximum of 1.5% of net bank credit<sup>23</sup>. The amount of contribution thus worked out by RBI for a bank in respect of each tranche of RIDF, becomes the concerned bank's potential burden of funds for which NABARD may place demand on the bank depending upon the anticipated disbursements of loans to state governments and government-owned corporations, again in proportion to the share of each bank in the consortium. Now, the NABARD places this demand on banks only when there is in sight a specific infrastructure project ready for financing. Such a tight-rope arrangement is an essential condition for the RIDF operations, for the NABARD as an intermediary has no any other way of earning on funds so obtained from banks than by lending to state governments for which the scheme is meant. Also, the margin on the funds between interest rate paid by NABARD and that paid by state governments is kept very low, just fractional at one-half of a percentage point. The novelty of this creative idea of RIDF lies in what was specified in the Union Budget Speech of 1995-96 when the first tranche was set up; that is: "The loans will be on a project-specific basis with repayment and interest guaranteed by the concerned state government".

Finally, when NABARD calls upon individual banks to participate in the consortium of a specific RIDF tranche, banks deposit the relevant amount with NABARD. It is at this stage that a given RIDF tranche begins to operate. These deposits are not in the form of Corpus which can be utilized for any purpose. Individual bank deposits given by banks to NABARD are project-specific and they are lent to state governments against pre-determined projects. When the

<sup>&</sup>lt;sup>23</sup> The corpuses are only government's intentions of setting a limit of RIDF size each year. There is no question of any government provision in the budget for this purpose. The RIDF is created entirely out of the deposits given by banks from out of the shortfall in their priority sector targets. Therefore, one is surprised at the following claim made by the RBI in its *Report on Trend and Progress of Banking in India* 2009-10 (p.132):

<sup>&</sup>quot;RIDF is one of the most important schemes entrusted with NABARD by the government of India to increase flow of credit for the development of rural infrastructure. The fund was set up in 1995 with an initial corpus of 2,000 crore. Apart from contributions of the Government of India, RIDF also receives deposits from commercial banks to the extent of shortfall in their lending to agriculture. As at end-March 2010, out of the total funds received by RIDF since its inception both from the Government of India as well as via deposits, more than half was from contributions by the Government of India".

This is patently incorrect. As explained below, the GoI makes no contribution to RIDF. Accordingly, the tabular data published by the RBI in this respect in the same RBI publication is quite misleading.

 Table 6.2: RIDF Deposits: Annual Receipts, Repayments and Outstandings

| Year Deposit Received<br>from Banks |        | Repayments Made<br>to Banks | Deposit Outstandings<br>(year-end) |
|-------------------------------------|--------|-----------------------------|------------------------------------|
| 1995-96                             | 350    | -                           | 350                                |
| 1996-97                             | 1042   | -                           | 1,392                              |
| 1997-98                             | 1007   | -                           | 2399                               |
| 1998-99                             | 1338   | 129                         | 3,608                              |
| 1999-2000                           | 2,306  | 395                         | 5,426                              |
| 2000-01                             | 2,654  | 475                         | 7,251                              |
| 2001-02                             | 3,591  | 1.117                       | 9,725                              |
| 2002-03                             | 3,857  | 1,423                       | 12,159                             |
| 2003-04                             | 2,159  | 2,229                       | 12,089                             |
| 2004-05                             | 4,353  | 7273@                       | 9,169                              |
| 2005-06                             | 6,092  | 1,287                       | 13,974                             |
| 2006-07                             | 6,966  | 786                         | 20,155                             |
| 2007-08                             | 11,808 | 1,370                       | 30,593                             |
| 2008-09                             | 18,805 | 2,375                       | 47,023                             |
| 2009-10                             | 16,399 | 3,553                       | 59,869                             |
| 2010-11                             | 13,056 | 5,047                       | 67,878                             |
| 2011-12                             | 15,241 | 8,012                       | 75,107                             |

(Rupees Crore)

<sup>®</sup> An unusually high size of repayment during 2004-05 was due to prepayment of past high interest rate borrowings by state governments; NABARD in turn repaid to banks ₹7,273 crore on deposits made under tranches RIDF II to IX up to March 31, 2005. It may be recalled that the interest rates on RIDF loans to state governments were gradually reduced from 13% under RIDF I to 11.5% under RIDF IV, 10.5% under RIDF VII and was fixed at 2% above the bank rate (8.5% at the prevailing bank rate) under tranches VIII and IX. Considering the declining trend in interest rates, the lending rates in respect of undisbursed amounts of RIDF tranches IV to IX were restructured with effect from 1 November 2003 with the approval of the RBI. Accordingly, the lending rates for loans disbursed under tranches IV to VII were fixed at 7% and 6.5% for RIDF VIII and IX, respectively (NABARD Annual Report 2003-04. p.74).

Source: Culled out from individual annual reports of NABAED for respective years.

project-specific loans are redeemed by the state governments, the same are repaid to banks.

The end results of the above fund operations – deposits received, repayment made, and the resultant outstandings each year – is depicted in Table 6.2. Amounts of deposits shown against individual yeas in this table pertain to different tranches of RIDF in operations in the respective years; so are repayments. Deposits outstandings broadly represent loans outstandings against state governments. There has occurred a steady increase in annual deposits by banks implying that NABARD has been steadily expanding demands on them for rural infrastructure loans for state governments; they have touched ₹75,107 crore as at the end of March 2012.

#### An Unexplained and Hidden Gap

The process explained above in the operations of RIDF leave behind two major gaps in the information system. First, the so-called RIDF Corpus indicated by the Finance Minister and distributed amongst banks in proportion to their shortfall in agricultural credit target under priority sector is not fully called up by the NABARD for subscription to the Fund. Because of the evolving nature of its operations, it is difficult to discern this gap tranche-wise. Second, the entire default in credit target does not form part of the Corpus; the bank are not called upon to use it for any agricultural purposes. There is some excess left with the banks as part of their lendable resources unattached to any social objective.

There is no public knowledge of the above excess of credit target defaults and the Corpus indicated by the Finance Minister. This calls for an accurate compilation of data which is possible only at the RBI level. No such information has been put out in official publications except for a few years – an information which Professor Radhakrishna's *Expert Group on Agricultural Indebtedness* (July 2007) obtained specially from the RBI and published in its report. We reproduce this data set in Table 6.3 below.

As shown in the above table for three years 2003-04 to 2005-06, the amounts of default in achieving the agricultural credit target were ₹24,586 crore, ₹31,759 crore and ₹36,628 crore, respectively. Against these amounts, the Corpus proposed by the Union Finance Minister and the amounts allocated to banks by the RBI (both of which are the same) were for the succeeding

| Table 6  | Table 6.3: Measured Gap Between Default and RIDF Allocation for all Domestic         Scheduled Commercial Banks |  |  |  |  |  |  |  |  |  |  |
|--|---|--|--|--|--|--|--|--|--|--|--|
|  | (Amount in ₹ crore)   |  |  |  |  |  |  |  |  |  |  |
| Year   | Difference<br>between<br>Amount<br>defaulted and<br>allocations   |  |  |  |  |  |  |  |  |  |  |
| (1)  | (2)   | (3)  | (4)  | (5)  |  |  |  |  |  |  |  |
|  | 1995-96 to 2002-03 Not available  |  |  |  |  |  |  |  |  |  |  |
| 2003-04  | 45  | ₹24,585.65   | ₹8,000 crore for RIDF-X (for 2004-05)  | ₹16,586 crore  |  |  |  |  |  |  |  |
| 2004-05  | 43  | ₹31,759.11   | ₹8,000 crore for RIDF-XI (for 2005-06)   | ₹23,759 crore  |  |  |  |  |  |  |  |
| 2005-06  | 44  | ₹36,627.81   | ₹14,000** crore for RIDF-XII (for 2006-07)   | ₹22,628 crore  |  |  |  |  |  |  |  |
|  | 2006-07 and onwards not available   |  |  |  |  |  |  |  |  |  |  |
| Note: * No<br>Nirman Pr<br>in a specia<br>Source: F<br>July 2007 | ot yet allocated. **<br>rogramme under H<br>al communication<br>Report of the <i>Exp</i><br>)                   | ₹4,000 crores a<br>RIDF-XII for 200<br>to the Expert 0<br>ert Group on A | under the separate window for rural roads con<br>06-07 and RIDF XIII for 2007-08. This table wa<br>Group on Agricultural Indebtedness.<br>Agricultural Indebtedness (Chairman: Prof. 1 | nponent of Bharat<br>s provided by RBI<br>R. Radhakrishna) |  |  |  |  |  |  |  |

years thus: ₹8,000 crore, ₹8,000 crore and ₹14,000 crore, respectively. If these three years data are to be treated as the yardstick , the difference between the defaults in priority sector credit and the amounts allocated to the RIDF, has been over 60% each year (or under each tranche).

We do not have such accurate data on the estimated sizes of farm credit defaults for recent years when, it should be admitted, there have been reductions in defaults as well as increases in RIDF Corpus allocations. Even so *a priori* indications are that the gap between the two has further widened because of the higher base of bank credit operations. We have attempted a tentative estimate of the possible defaults in agricultural credit based on banks' performance in priority sector dispensation for three years ending March 2010, March 2011 and March 2012.

Again, except for two years 2009-10 and 2010-11 for which the preceeding years' default data appear suspect, the tentative estimates made here show that the difference between the defaults in agricultural credit target and the amounts allocated to RIDF has been about 65% in 2010-11 and 79% in 2011-12.

The implication of the above differences is that RIDF has turned out to be an insufficient measure to induce banks to set aside 18% of their net bank credit to agriculture directly or indirectly through rendering support for rural infrastructural development. The system appears to adopt a lukewarm approach to introducing effective instruments of incentives and disincentives for goading banks to fulfil the credit targets, let alone adopting punitive measures

| Tab      | Table 6.4: Tentative Estimate of Agricultural Credit Default and RIDFAllocations for Public and Private Sector Banks |                        |        |                              |                  |  |  |  |  |  |  |
|----------|--|------------------------|--------|------------------------------|------------------|--|--|--|--|--|--|
| Year-End | Amount of Agricu   | ultural Credited Defau | lted@  | RIDF                         | Difference       |  |  |  |  |  |  |
|          | Public Sector Bank   | PrivateSector Bank     | Total  | Allocations<br>For Next Year |                  |  |  |  |  |  |  |
| 2008-09  | 6,805  | -                      | 6,805  | 14000*                       |                  |  |  |  |  |  |  |
| 2009-10  | 2,081  | -                      | 2,081  | 16000*                       |                  |  |  |  |  |  |  |
| 2010-11  | 37,726   | 13,498                 | 51,224 | 18,000                       | 33,224<br>(64.9) |  |  |  |  |  |  |
| 2011-12  | 66,640   | 26,961                 | 93,601 | 20,000                       | 73,601<br>(78.6) |  |  |  |  |  |  |

<sup>@</sup> Derived indirectly from the data on priority sector performance presented in RBI's publication *Report on Trend and Progress of Banking in India, 2010-11* (p.85) and 2011-12 (p.75)

\* Data reported on priority sector targets appear suspect as RIDF allocations made in succeeding years are considerably higher than the credit target defaults.

(Figures within brackets are percentages of difference over the sizes of credit defaulted)

for the purpose. This is not any critical comment on banks' behaviour, for it was an explicit part of public policy not to allow banks to earmark more than 1.5% of net bank credit for RIDF as indirect credit under the priority sector target. But, if the banks default more, there is no punishment of an RIDF contribution and hence they can easily escape the priority sector obligations. How much is that, is what one is required to know.

# Divergences between Bank's Actual Deposits into RIDF and Sizes of Corpuses

What is more, the processes involved in placing demand on individual banks for contributing to RIDF based on each bank's share in the Corpus assigned by RBI, have left behind sizeable amounts with banks themselves

| Table 6.5: Tranche-wise Details of RIDF (As at end-March 2010) |                                |                    |            |                      |                     |                    |   |  |  |  |  |
|--|--------------------------------|--------------------|------------|----------------------|---------------------|--------------------|---|--|--|--|--|
| (Amount in ₹ crore)  |                                |                    |            |                      |                     |                    |   |  |  |  |  |
| Tranche  | Beginning<br>of the<br>Tranche | No. of<br>Projects | Corpus*    | Deposits<br>Received | Loans<br>Sanctioned | Loans<br>Disbursed | Ratio of Loans<br>Disbursed to Loans<br>Sanctioned (per cent) |  |  |  |  |
| Ι  | 1995                           | 4,168              | 2,000      | 1,587                | 1,906               | 1,761              | 92.4  |  |  |  |  |
| II   | 1996                           | 8,193              | 2,500      | 2,225                | 2,636               | 2,398              | 91.0  |  |  |  |  |
| III  | 1997                           | 14,345             | 2,500      | 2,308                | 2,733               | 2,454              | 89.8  |  |  |  |  |
| IV   | 1998                           | 6,171              | 3,000      | 1,413                | 2,903               | 2,482              | 85.5  |  |  |  |  |
| V  | 1999                           | 12,106             | 3,500      | 3,052                | 3,435               | 3,055              | 88.9  |  |  |  |  |
| VI   | 2000                           | 43,168             | 4,500      | 4,081                | 4,489               | 4,071              | 90.7  |  |  |  |  |
| VII  | 2001                           | 24,598             | 5,000      | 4,074                | 4,582               | 4,053              | 88.5  |  |  |  |  |
| VIII   | 2002                           | 20,887             | 5,500      | 5,188                | 5,950               | 5,149              | 86.5  |  |  |  |  |
| IX   | 2003                           | 19,548             | 5,500      | 4,873                | 5,638               | 4,916              | 87.2  |  |  |  |  |
| Х  | 2004                           | 16,530             | 8,000      | 6,420                | 7,672               | 6,489              | 84.6  |  |  |  |  |
| XI   | 2005                           | 29,771             | 8,000      | 6,421                | 8,320               | 6,605              | 79.4  |  |  |  |  |
|  |                                |                    | Close      | ed Tranche           | s I to XI           |                    |   |  |  |  |  |
| XII  | 2006                           | 41,955             | 10,000     | 7,775                | 10,411              | 7,280              | 69.9  |  |  |  |  |
| XIII   | 2007                           | 36,890             | 12,000     | 7,835                | 12,706              | 7,601              | 59.8  |  |  |  |  |
| XIV  | 2008                           | 85,465             | 14,000     | 6,442                | 14,708              | 6,653              | 45.2  |  |  |  |  |
| XV   | 2009                           | 39,015             | 14,000     | 4,228                | 15,630              | 3,474              | 22.2  |  |  |  |  |
| XVI  | 2010                           | 41,779             | 16,000     |                      | 18,315              | 3731               | 20.4  |  |  |  |  |
| Total  |                                | 4,02,810           | 1,00,000   | 67,921               | 1,03,718            | 68,440             | 66.0  |  |  |  |  |
|  |                                | Separa             | ate Window | of Bharat            | Nirman Prog         | gramme             |   |  |  |  |  |
| XII  | 2006                           | -                  | 4,000      | 3,946                | 4,000               | 4,000              | 100   |  |  |  |  |
| XIII   | 2007                           | -                  | 4,000      | 3,416                | 4,000               | 4,000              | 100   |  |  |  |  |
| XIV  | 2008                           | -                  | 4,000      | 3,817                | 4,000               | 4,000              | 100   |  |  |  |  |
| XV   | 2009                           | -                  | 6,500      | 3,626                | 6,500               | 6,500              | 100   |  |  |  |  |
|  | -                              |                    |            |                      |                     |                    |   |  |  |  |  |
| Total  |                                | -                  | 18,500     | 14,805               | 18,500              | 18,500             | 100   |  |  |  |  |
| Grand Tot  | al                             | 4,02,810           | 1,18,500   | 82,725               | 1,22,218            | 86,940             | 71.1  |  |  |  |  |
|  |                                |                    |            |                      |                     |                    |   |  |  |  |  |

-': Nil/Not Available. \*: Provided by the Government of India.

**Source:** NABARD. [This is a reproduction from RBI (2010): *Report on Trend and Progress of Banking in India 2009-10*, p.133; even the above footnotes are from the same source].

without being called up for contributing to the Fund. We have not able to discern from NABARD publications possible reason for such divergences except for lower off-take of RIDF loans because of poor absorbing capacity in some cases and because of weak implementing apparatuses in others.

To put the record straight, we are presenting two tabular data on banks' RIDF deposis and juxtapose them Corpus-wise and year-wise. Table 6.5 presents deposit data tranche-wise, as NABARD does place demand for individual banks based on banks' shares in different tranches. Table 6.6

| Table 6.6: Yea           | ar/Tranch  | e-wise Dis             | sbursen    | nents and Dep              | posits re | eceived          | under RIDF       |
|--------------------------|------------|------------------------|------------|----------------------------|-----------|------------------|------------------|
|                          |            | (AS                    | on 51 f    |                            |           | (Am              | ount in ₹ Crore) |
| Year                     | Corpus/    | Y                      | ear-wise I | Details                    | Tı        | anche-wis        | e Details        |
|                          | Allocation | Deposits<br>Year- Wise |            | Disbursements<br>Year-Wise | Tranche   | Deposits         | Disbursements    |
| 1995-96                  | 2,000      | 350.0                  |            | 387.3                      | I         | 1586.6           | 1760.9           |
| 1996-97                  | 2,500      | 1042.3                 |            | 1087.1                     | II        | 2225.0           | 2398.0           |
| 1997-98                  | 2,500      | 1007.0                 |            | 1009.0                     | III       | 2308.0           | 2453.5           |
| 1998-99                  | 3,000      | 1338.0                 |            | 1313.1                     | IV        | 1412.5           | 2482.0           |
| 1999-00                  | 3,500      | 2306.6                 |            | 2277.9                     | V         | 3051.9           | 3055.0           |
| 2000-01                  | 4,500      | 2653.6                 |            | 3176.9                     | VI        | 4080.5           | 4070.9           |
| 2001-02                  | 5,000      | 3590.7                 |            | 3790.4                     | VII       | 4073.8           | 4052.6           |
| 2002-03                  | 5,500      | 3857.1                 |            | 4103.4                     | VIII      | 5188.1           | 5148.5           |
| 2003-04                  | 5,500      | 2158.7                 |            | 3922.1                     | IX        | 4873.1           | 4916.5           |
| 2004-05                  | 8,000      | 4353.5                 |            | 4316.9                     | X         | 6420.2           | 6489.4           |
| 2005-06                  | 8,000      | 6092.4                 |            | 5953.3                     | XI        | 6421.2           | 6604.8           |
| 2006-07                  | 14,000     | 6966.4                 | 6,966      | 6222.6                     | XII       | 7774.5           | 7280.4           |
|                          | (4,000)*   | (0.00)                 |            | (0.00)*                    | *         | 3946.0           | 4000.0           |
| 2007-08                  | 16,000     | 7369.5                 | 11,808     | 8033.6                     | XIII      | 7834.6           | 7600.6           |
|                          | (4,000)*   | (4438.4)*              |            | (4500.0)*                  | *         | 3415.7           | 4000.0           |
| 2008-09                  | 18,000     | 12157.8                | 18,805     | 10458.6                    | XIV       | 6442.5           | 6652.5           |
| 0000 10                  | (4,000)*   | (6647.4)*              | 10.000     | (7500.0)                   | *         | 3817.2           | 4000.0           |
| 2009-10                  | 20,500     | 12677.0                | 16,396     | 12387.5                    | XV<br>*   | 5300.0<br>6401.1 | 3474.4           |
| 2010 11                  | 16,000     | 12 056 2               |            | 12,060,0                   | VIЛ       | 4 000 0          | 2 721 4          |
| 2010-11                  | 18,000     | 15 941 29              |            | 14,000.0                   |           | 4,000.0          | 3,731.4          |
| Warehousing              | (2000)**   | 15,241.52              |            | 14,927                     | AVII      |                  |                  |
| warenousing              | (2000)**   |                        |            |                            |           |                  |                  |
| <u>Other Categorie</u> s |            |                        |            |                            |           |                  |                  |
| Bharat Nirman            |            |                        |            |                            |           |                  |                  |
| Cumulative               |            | -                      |            | 18,500                     |           |                  |                  |
| Warehousing              | 2,000      |                        |            | Sanctioned 2,253           |           |                  |                  |
|                          |            |                        |            | Disbursed (1.118)          |           |                  |                  |
| Total                    |            |                        |            | ,                          | Total     |                  |                  |

\* Figures in parentheses indicate corpus/deposits under Bharat Nirman Programme

\*\*Warehousing Programme (-) Not available

**Source:** NABARD's Annual Report 2009-10 (p.71) and Annual Report 2010-11 (p.58) up to 2010-11. Updated from NABARD Annual Report 2011-12, p.34.

makes a comparison year-wise deposits and year-wise corpus allocations. It is necessary to clarify that yearly deposits are not directly linked to annual corpuses. Even so, a broad indication does suggest that the RIDF deposits have lagged behind the intended contributions of banks to the RIDF Corpuses. For some years (2008-09 and 2009-10, for instance), the gap had been filled by making banks contribute to the rural roads component of the Bharat Nirman Programme.

#### Projects, Sanctions and Disbursements under RIDF

A detailed review of the nature of utilization of RIDF funds is beyond the scope of this study. However, impliedly one of the crucial objectives of RIDF was to bring about better infrastructural development "for increasing the productivity and efficiency of agriculture in the form of improving credit absorbing capacity, enhancing the productivity of crops and livestock, generating employment and increasing farmers' income" (NABARD 2012, p.39). Apart from a more balanced distribution of investment across sectors, RIDF also aims at a better regional distribution of investible funds. Therefore, a brief review of the distribution of RIDF funds across sectors and states is presented in this section.

As depicted earlier, since the inception of RIDF in 1995-96, 18 tranches have been implemented as of March 31, 2013. Initially, under RIDF I, only ongoing projects of irrigation, flood protection and watershed management were to be financed adopting the "last mile approach" to complete projects delayed on account of budgetary constraints. This was followed by financing also rural road and bridge projects under RIDF II. The subsequent tranches gradually broad-based the coverage. By the time RIDF XII was reached, as many as 31 broad activities had been approved by the Government for financing under the scheme, which is the position at present. These 31 activities broadly cover (i) irrigation and other agriculture, (ii) roads and bridges, (iii) social sector, and (iv) power. A cumulative picture of all projects under RIDF I to XVII is presented in Table 6.8. As shown therein, cumulatively, 4,62,229 projects have been sanctioned since the RIDF's inception and these have involved an amount of ₹142,471 crore. Of this total, irrigation, power and other agriculture have accounted for over 42% of the cumulative sanction amount; another 40% are accounted for by 'roads and bridges' and 15% by social sector projects.

A broad picture presented in Table 6.7 suggests that the percentages of disbursed amount have considerably improved over the phased amounts.

| Table 6.7: Allocations, Sanctions and Disbursements(As on 31 March 2012) |   |  |   |  |  |  |  |  |  |  |
|--|---|--|---|--|--|--|--|--|--|--|
| Allocation   | Cumulativ   | Cumulative Amount (₹ in crore)   |   |  |  |  |  |  |  |  |
|  | Sanctioned  | Phased   | Disbursed   |  |  |  |  |  |  |  |
| 50000  | 50233   | 50233  | 44203   | 88   |  |  |  |  |  |  |
|  |   |  |   |  |  |  |  |  |  |  |
| 10000  | 10377   | 10377  | 8368  | 81   |  |  |  |  |  |  |
| 12000  | 12596   | 12594  | 9982  | 79   |  |  |  |  |  |  |
| 14000  | 14723   | 14674  | 10738   | 73   |  |  |  |  |  |  |
| 14000  | 15638   | 9390   | 9459  | 101  |  |  |  |  |  |  |
| 16000  | 18202   | 11000  | 7747  | 70   |  |  |  |  |  |  |
| 1600   | 19207   | 2271   | 3809  | 168  |  |  |  |  |  |  |
| 02000  | 2253*   | 970*   | 1118*   | 115*   |  |  |  |  |  |  |
| 84000  | 92996   | 61276  | 51221   | 84   |  |  |  |  |  |  |
| 18500  | 18500   | 18500  | 18500   | 100  |  |  |  |  |  |  |
| 152500   | 161729  | 130009   | 113924  | 88   |  |  |  |  |  |  |
|  | Allocation<br>50000<br>10000<br>12000<br>14000<br>14000<br>16000<br>1600<br>02000<br>84000<br>18500<br>152500 | Allocation         Cumulative           50000         50233           10000         10377           12000         12596           14000         14723           16000         18202           1600         19207           02000         2253*           84000         92996           18500         18500           152500         161729 | Allocation         Cumulative Amount (₹           Sanctioned         Phased           50000         50233         50233           10000         10377         10377           12000         12596         12594           14000         14723         14674           14000         15638         9390           16000         18202         11000           16000         19207         2271           02000         2253*         970*           84000         92996         61276           18500         18500         18500           152500         161729         130009 | Allocation         Cumulative Amount (₹ in crore)           Sanctioned         Phased         Disbursed           50000         50233         50233         44203           10000         10377         10377         8368           12000         12596         12594         9982           14000         14723         14674         10738           14000         15638         9390         9459           16000         18202         11000         7747           1600         19207         2271         3809           02000         2253*         970*         1118*           84000         92996         61276         51221           18500         18500         18500         18500           152500         161729         130009         113924 |  |  |  |  |  |  |

\* inclusive of ₹759 crore sanctioned and released as Refinance under Warehousing Facilities to Banks **Source:** NABARD (2012): Annual Report 2011-12, p.38.

#### **Better Regional Distribution of RIDF**

In the initial phase, say until the first eleven tranches, I to XI (which have now been closed), the state-wise distribution of sanctions and disbursements were somewhat skewed. It was found that the highest proportions of over 30% each of sanctions as well as disbursements had been assigned to the southern region which is the most well-banked region. Of the 7.28 lakh villages in the country, only 11% belong to the southern region or as said earlier, only 18% of the country's farm households reside in this region.

On the other hand, the three less-banked regions, namely, central, eastern and north-eastern, which together account for near - about 70% of the villages or 58% of farm households, had got just 38% of the RIDF project funds sanctioned and 35.4% of the project funds disbursed during the above phase (Table 6.9). Amongst the eastern region states, Bihar, which is the largest and the least banked one, had got only 2.3% and 0.8% of the sanctions and disbursements, respectively; it has 7.9% of rural households or an equivalent proportion of farmer households.

A number of factors like the issues of governance and organisational initiative, population density, and the absorptive capacity for the RIDF funds themselves, may have played a role. Even so, *a priori* there is reason
# Table 6.8: Activity-wise Cumulative Sanctions(As on 31 March 2012)

Cumulative (I-XVII)

| No. | Sanctions                           | RIDF<br>XVII. No. | Amount   | No.      | Amount    | Ach. (%) |
|-----|-------------------------------------|-------------------|----------|----------|-----------|----------|
| Ι   | Irrigation Sector                   | 2717              | 5686.32  | 237137   | 42586.38  | 29.89    |
|     | 1 Minor                             | 2691              | 2625.73  | 234463   | 21517.80  | 15.10    |
|     | 2 Medium                            | 15                | 725.93   | 322      | 5808.54   | 4.08     |
|     | 3 Major                             | 10                | 2105.03  | 313      | 13227.73  | 9.28     |
|     | 4 Micro Irrigation                  | 1                 | 229.63   | 2039     | 2032.31   | 1.43     |
| II  | Roads & Bridges                     | 7154              | 7675.54  | 101932   | 61522.56  | 43.18    |
|     | 1 Roads                             | 6294              | 5011.57  | 86372    | 44766.42  | 31.42    |
|     | 2 Bridges                           | 860               | 2663.97  | 15560    | 16756.14  | 11.76    |
| III | Social Sector                       | 3311              | 3707.11  | 88698    | 20923.25  | 14.69    |
|     | 1 Drinking Water                    | 303               | 2781.15  | 10887    | 12625.19  | 8.86     |
|     | 2 Primary/Middle Schools            | 0                 | 0.00     | 19986    | 1393.10   | 0.98     |
|     | 3 Public Health                     | 126               | 247.70   | 12904    | 1680.01   | 1.18     |
|     | 4 S.Sch/Colleges/Ru.Service Centre  | 338               | 273.00   | 17474    | 3578.83   | 2.51     |
|     | 5 Pay & Use Toilets                 | 20                | 204.00   | 3258     | 324.44    | 0.23     |
|     | 6 Anganwadi Centres                 | 2524              | 201.26   | 24189    | 1321.68   | 0.93     |
| IV  | Power Sector                        | 5                 | 127.15   | 766      | 2273.68   | 1.60     |
|     | 1 System Improvement                | 0                 | 0.00     | 687      | 1195.44   | 0.84     |
|     | 2 Mini Hydel                        | 5                 | 127.15   | 79       | 1078.24   | 0.76     |
| V   | Other Agriculture                   | 4975              | 3505.00  | 33696.00 | 15164.80  | 10.66    |
|     | 1 Soil conservation                 | 0                 | 0.00     | 5633     | 1520.89   | 1.07     |
|     | 2 Flood Protection                  | 304               | 585.04   | 2382     | 3968.78   | 2.79     |
|     | 3 Watershed Development             | 31                | 24.89    | 2420     | 1924.91   | 1.35     |
|     | 4 Drainage                          | 178               | 460.94   | 683      | 1405.59   | 0.99     |
|     | 5 Forest Development                | 77                | 58.09    | 2633     | 604.44    | 0.42     |
|     | 6 Rural Market/Yard/Godown          | 23                | 13.64    | 1623     | 720.00    | 0.51     |
|     | 7 Fishing harbour/jetties           | 14                | 68.78    | 165      | 412.25    | 0.29     |
|     | 8 Rain W.Hvstg.                     | 105               | 120.86   | 4034     | 468.70    | 0.33     |
|     | 9 CADA                              | 0                 | 0.00     | 29       | 438.94    | 0.31     |
|     | 10 Inland Waterways                 | 0                 | 0.00     | 1        | 10.00     | 0.01     |
|     | 11 Food Park                        | 0                 | 0.00     | 5        | 41.37     | 0.03     |
|     | 12 Seed/Agri/Hoti. Farms            | 8                 | 4.79     | 1544     | 197.68    | 0.14     |
|     | 13 Cold Storage                     | 0                 | 0.00     | 7        | 17.19     | 0.01     |
|     | 14 Animal Husbandry                 | 664               | 302.62   | 7071     | 1033.51   | 0.73     |
|     | 15 Rubber Plantation                | 1                 | 6.94     | 22       | 27.07     | 0.02     |
|     | 16 Meat Process                     | 0                 | 0.00     | 12       | 49.72     | 0.03     |
|     | 17 Riverine Fisheries               | 0                 | 0.00     | 297      | 73.13     | 0.05     |
|     | 18 Rural Library                    | 0                 | 0.00     | 41       | 2.55      | 0.00     |
|     | 19 Citizen Information Centres      | 70                | 65.43    | 98       | 126.05    | 0.09     |
|     | 20 Vill.Know.Centre/E-VikasKendras  | 2382              | 299.16   | 3621     | 428.04    | 0.30     |
|     | 21 Rural Industrial Estates/Centres | 0                 | 0.00     | 8        | 116.40    | 0.08     |
|     | 22 Comprehensive Infrastructure     | 0                 | 0.00     | 249      | 83.77     | 0.06     |
|     | 23 Warehousing/Rural Godowns        | 1118              | 1493.82  | 1118     | 1493.82   | 1.05     |
|     | Grand Total                         | 18162             | 20701.12 | 462229   | 142470.67 | 100.02   |

Source: NABARD (2012): Annual Report 2011-12, p.37.

#### Table 6.9: State-wise, Tranche-wise Sanction and Disbursement Under RIDF as on March 31, 2006 (IDF I to RIDF XI)

| State/Region         | TOTAL (RIDF I to RIDF XI) |          |              |          |                  |  |  |
|----------------------|---------------------------|----------|--------------|----------|------------------|--|--|
|                      | Sanction                  | Per cent | Disbursement | Per cent | Disbursement     |  |  |
|                      |                           |          |              |          | As % of Sanction |  |  |
| Northern Region      | 5620.56                   | (10.96)  | 3857.16      | (12.31)  | 68.6             |  |  |
| Haryana              | 1314.96                   | (2.56)   | 846.04       | (2.70)   | 64.3             |  |  |
| Himachal Pradesh     | 1241.61                   | (2.42)   | 854.60       | (2.73)   | 68.8             |  |  |
| Jammu & Kashmir      | 1097.14                   | (2.14)   | 810.06       | (2.59)   | 73.8             |  |  |
| Punjab               | 1966.85                   | (3.84)   | 1346.46      | (4.30)   | 68.5             |  |  |
| North-Eastern Region | 2063.24                   | (4.02)   | 989.97       | (3.16)   | 48.0             |  |  |
| Arunachal Pradesh    | 368.32                    | (0.72)   | 179.56       | (0.57)   | 48.8             |  |  |
| Assam                | 1061.61                   | (2.07)   | 425.73       | (1.36)   | 40.1             |  |  |
| Manipur              | 38.20                     | (0.07)   | 8.95         | (0.03)   | 23.4             |  |  |
| Meghalaya            | 169.61                    | (0.33)   | 109.60       | (0.35)   | 64.6             |  |  |
| Mizoram              | 109.45                    | (0.21)   | 88.79        | (0.28)   | 81.1             |  |  |
| Nagaland             | 161.71                    | (0.32)   | 89.43        | (0.29)   | 55.3             |  |  |
| Tripura              | 154.34                    | (0.30)   | 87.91        | (0.28)   | 57.0             |  |  |
| Eastern Region       | 7527.38                   | (14.68)  | 3746.93      | (11.96)  | 49.8             |  |  |
| Bihar                | 1184.59                   | (2.31)   | 248.97       | (0.79)   | 21.0             |  |  |
| Jharkhand            | 545.62                    | (1.06)   | 234.71       | (0.75)   | 43.0             |  |  |
| Orissa               | 2269.78                   | (4.43)   | 1230.48      | (3.93)   | 54.2             |  |  |
| Sikkim               | 62.53                     | (0.12)   | 53.75        | (0.17)   | 86.0             |  |  |
| West Bengal          | 3464.86                   | (6.76)   | 1979.02      | (6.32)   | 57.1             |  |  |
| Central Region       | 9946.87                   | (19.40)  | 6365.69      | (20.32)  | 64.0             |  |  |
| Chattisgarh          | 1280.79                   | (2.50)   | 794.47       | (2.54)   | 62.0             |  |  |
| Madhya Pradesh       | 3485.00                   | (6.80)   | 2227.13      | (7.11)   | 63.9             |  |  |
| Uttar Pradesh        | 4451.61                   | (8.68)   | 2941.83      | (9.39)   | 66.1             |  |  |
| Uttaranchal          | 729.47                    | (1.42)   | 402.26       | (1.28)   | 55.1             |  |  |
| Western Region       | 10677.21                  | (20.82)  | 6953.30      | (22.20)  | 65.1             |  |  |
| Rajasthan            | 2719.93                   | (5.30)   | 1796.65      | (5.74)   | 66.1             |  |  |
| Goa                  | 66.76                     | (0.13)   | 44.71        | (0.14)   | 67.0             |  |  |
| Gujarat              | 4727.16                   | (9.22)   | 2814.83      | (8.99)   | 59.5             |  |  |
| Maharashtra          | 3163.36                   | (6.17)   | 2297.11      | (7.33)   | 72.6             |  |  |
| Southern Region      | 15447.75                  | (30.12)  | 9414.21      | (30.05)  | 60.9             |  |  |
| Andhra Pradesh       | 7383.56                   | (14.40)  | 4267.07      | (13.62)  | 57.8             |  |  |
| Karnataka            | 2818.19                   | (5.50)   | 1800.87      | (5.75)   | 63.9             |  |  |
| Kerala               | 1563.15                   | (3.05)   | 890.79       | (2.84)   | 57.0             |  |  |
| Tamil Nadu           | 3682.85                   | (7.18)   | 2455.48      | (7.84)   | 66.7             |  |  |
| All India - Total    | 51283.01                  | (100.00) | 31327.26     | (100.00) | 61.1             |  |  |

Figures in brackets represents percent to total

Source: NABARD's Annual Report 2006-07 and other previous issues

to believe, based on preliminary analysis, that the objectives of improving rural infrastructures and the credit absorbing capacities of under-developed regions with the help of RIDF resources were not being achieved in the initial period.

Subsequent to the RIDF XI, NABARD claims that "the RIDF funds under ongoing tranches are more judiciously distributed across states, with a larger share going to the less developed and NE states" (NABARD 2012, p.40). As depicted in Table 6.10, the share of the eastern region in disbursements, which was 12% in the RIDF I-XI phase, has improved to 16% in the subsequent period. Within the eastern region, it is Bihar which has experienced a noticeable improvement from 0.8% to 3.2% as between the two phases. Correspondingly, the shares of the western and southern regions have slipped from 22.2% to 15.5% and from 30.1% to 26.7%, respectively.

# Moderate Interest Rates Offered on RIDF Deposits and In Turn on Loans to State Governments

The structure of interest rates on banks' RIDF deposits and in turn on infrastructure loans therefrom to state governments, has varied from time to time. Certain principles seem to have been adopted most of the time, though there have been exceptions in some years. On the deposit side, the principle involved was that of a degree of punitiveness for banks because of their failure to fulfil the priority sector targets. Hence, the interest rates offered to banks could not be too attractive for them to ignore their social obligations. On the lending side, the rates on loans charged had to ensure the viability of infrastructure projects. But, it is not known if in the operation of the RIDF interest rate structure, any social-cost benefit analysis at the micro level has ever been undertaken so as to apply appropriate interest rates. Considering the enormity of infrastructure gaps and the expected vast economic and social benefits, the interest rate structure reflected the policy rate even when the rate was high in the initial phase of the RIDF operations.

As depicted in Table 6.11, the rates on RIDF deposits began with a 12% Bank rate which got gradually reduced to 6% in April 2003. During this period from 1995-96 to 2002-03, RIDF deposits earned a flat rate as per the Bank rate. From then on for six years 2003 to 2008-09, there was a graduated rate offered inversely related to the shortfall in priority sector targets. Thereafter, again, a flat rate at the Bank rate has been offered to RIDF deposits.

What is significant is that in recent years after introducing reforms in interest rates by the RBI, the Bank rate has been drastically reduced to 6% and

# Table 6.10: Utilisation Percentage of RIDF (I TO XVII)(As on 31 March 2012)

(₹ Crore)

| States                 | Sanctions    | % to All-<br>India | Phasing  | % to All-<br>India | Drawn  | % to<br>All-India | Utilisation<br>(%) |
|------------------------|--------------|--------------------|----------|--------------------|--------|-------------------|--------------------|
| Northern Region        | 26031        | 18.3               | 20273    | 18.3               | 17615  | 18.6              | 86.9               |
| Haryana                | 3528         | 2.5                | 2462     | 2.2                | 2284   | 2.4               | 92.8               |
| Himachal Pradesh       | 3537         | 2.5                | 2671     | 2.4                | 2312   | 2.4               | 86.6               |
| Jammu & Kashmir        | 4108         | 2.9                | 3381     | 3.1                | 2982   | 3.2               | 88.2               |
| Punjab                 | 5129         | 3.6                | 4278     | 3.9                | 3810   | 4.0               | 89.1               |
| Rajasthan              | 9729         | 6.8                | 7481     | 6.8                | 6227   | 6.6               | 83.2               |
| North-Eastern Region   | 6189         | 4.3                | 4513     | 4.1                | 3665   | 3.9               | 81.2               |
| Arunachal Pradesh      | 758          | 0.5                | 711      | 0.6                | 616    | 0.7               | 86.6               |
| Assam                  | 2335         | 1.6                | 1743     | 1.6                | 1477   | 1.6               | 84.7               |
| Manipur                | 329          | 0.2                | 109      | 0.1                | 105    | 0.1               | 96.3               |
| Meghalaya              | 601          | 0.4                | 399      | 0.4                | 400    | 0.4               | 100.3              |
| Mizoram                | 387          | 0.3                | 196      | 0.2                | 258    | 0.3               | 131.6              |
| Nagaland               | 709          | 0.5                | 532      | 0.5                | 338    | 0.4               | 63.5               |
| Tripura                | 1070         | 0.8                | 823      | 0.7                | 471    | 0.5               | 57.2               |
| Eastern Region         | 25977        | 18.2               | 18741    | 16.9               | 15053  | 15.9              | 80.3               |
| Bihar                  | 6011         | 4.2                | 4375     | 4.0                | 3064   | 3.2               | 70.0               |
| Jharkhand              | 3905         | 2.7                | 2725     | 2.5                | 2374   | 2.5               | 87.1               |
| Odisha                 | 7059         | 5.0                | 5130     | 4.6                | 4143   | 4.4               | 80.8               |
| Sikkim                 | 476          | 0.3                | 332      | 0.3                | 225    | 0.2               | 67.8               |
| West Bengal            | 8526         | 6.0                | 6179     | 5.6                | 5247   | 5.5               | 84.9               |
| Central Region         | 27115        | 19.0               | 21966    | 19.8               | 18442  | 19.5              | 84.0               |
| Chhatisgarh            | 1939         | 1.4                | 1562     | 1.4                | 1418   | 1.5               | 90.8               |
| Madhya Pradesh         | 10248        | 7.2                | 8284     | 7.5                | 6354   | 6.7               | 76.7               |
| Uttar Pradesh          | 11999        | 8.4                | 10253    | 9.3                | 8930   | 9.4               | 87.1               |
| Uttarakhand            | 2929         | 2.1                | 1867     | 1.7                | 1740   | 1.8               | 93.2               |
| Western Region         | 20846        | 14.6               | 15881    | 14.3               | 14659  | 15.5              | 92.3               |
| Goa                    | 449          | 0.3                | 356      | 0.3                | 376    | 0.4               | 105.6              |
| Gujarat                | 10902        | 7.7                | 8852     | 8.0                | 7947   | 8.4               | 89.8               |
| Maharashtra            | 9495         | 6.7                | 6673     | 6.0                | 6336   | 6.7               | 94.9               |
| Southern Region        | 36312        | 25.5               | 29375    | 26.5               | 25231  | 26.7              | 85.9               |
| Andhra Pradesh         | 14358        | 10.1               | 12424    | 11.2               | 10014  | 10.6              | 80.6               |
| Karnataka              | 7173         | 5.0                | 5885     | 5.3                | 4980   | 5.3               | 84.6               |
| Kerala                 | 4572         | 3.2                | 2894     | 2.6                | 2751   | 2.9               | 95.1               |
| Tamil Nadu             | 9829         | 6.9                | 7992     | 7.2                | 7353   | 7.8               | 92.0               |
| Puducherry             | 380          | 0.3                | 180      | 0.2                | 133    | 0.1               | 73.9               |
| RIDF Total (All-India) | 142471       | 100                | 110750   | 100                | 94665  | 100               | 85.5               |
| Bharat Nirman          | 18500        |                    | 18500    |                    | 18500  |                   | 100                |
| Warehousing Ref.       | 759          |                    | 759      |                    | 759    |                   | 100                |
| Grand Total            | 161730       |                    | 130009   |                    | 113924 |                   | 88                 |
| Source: NABARD (2012): | : Annual Rep | ort 2011-1         | 2, p.39. |                    |        |                   |                    |

| 1k Rate & Effective from           12% (9.10.1991)           12% (9.10.1991)           12% (9.10.1991)           11% (16.04.1197)           10% (26.6.1997)           9% (22 10 1997) | RIDF Deposit Rate           12.50%           12.50%           12.00%   | <b>Lending Rates</b><br>13%<br>13%   |
|---|--|--|
| 12% (9.10.1991)<br>12% (9.10.1991)<br>11% (16.04.1197)<br>10% (26.6.1997)<br>9% (22 10 1997)  | 12.50%<br>12.50%<br>12.0%  | 13%<br>13%   |
| 12% (9.10.1991)<br>11% (16.04.1197)<br>10% (26.6.1997)<br>9% (22 10 1997)   | 12.50%<br>12.0%  | 13%  |
| 11% (16.04.1197)<br>10% (26.6.1997)<br>9% (22.10.1997)  | 12.0%  |  |
| 570 (22.10.1337)  |  | 13%  |
| 10.5% (19.3.1998)   | 11.0%  | 12%  |
| 8% (2.3.1999)   | 8.0% *   | 11.5%  |
| 7% (2.4.2000)<br>8% (22.7.2000)   | 7.0%*  | 10.5%  |
| 7% (2.3.2001)   | 7.0%*  | 8.5%   |
| 6.25% (30.10.2002)  | 7.0%*  | 8.5%   |
| 6% (30.4.203)   | 6.0%*  | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 6% (30.4.203)   | 6.0%   | 6.5%   |
| 9.50% (14-2-12)<br>9% (17-04-2012   | 9.0%   | 6.5%   |
| 9%  | 9%   | $7.5\%^{@}$  |
|   | 6% (30.4.203)<br>6% (30.4.203)<br>6% (30.4.203)<br>6% (30.4.203)<br>6% (30.4.203)<br>9.50% (14-2-12)<br>9% (17-04-2012<br>9% | 6% (30.4.203)       6.0%         6% (30.4.203)       6.0%         6% (30.4.203)       6.0%         6% (30.4.203)       6.0%         6% (30.4.203)       6.0%         6% (30.4.203)       6.0%         9.50% (14-2-12)       9.0%         9%       9% |

\* A graded system inversely proportional to the shortfall in priority sector targets.

Source: Culled out From NABARD Annual Reports

the lending rates 6.0% plus 0.5 percentage point. NABARD (2012) writes that "the rate of interest payable even under RIDF XVII is the Bank rate (6%). The Bank rate has changed from 6% to 9.5% w.e.f. 13 February 2012. "However, the RBI has allowed the state governments to pay at the previous Bank rate *plus* 0.5% that is, 6.5% to NABARD till 31 March 2012. Loan disbursements from RIDF on or after April 1, 2012 will be at 1.5% below the prevailing Bank rate" (p.35).

### **Economic and Social Benefits of RIDF**

Based on its monitoring arrangement, NABARD has said that, RIDF gives rise to significant potential benefits such as (i) unlocking of sunk investment already made by the State Governments, (ii) creation of additional irrigation potential, (iii) generation of additional employment for the rural people, (iv) contribution to the economic wealth of the State economy, (v) improved connectivity to villages and marketing centres, (vi) improvements in quality of life through facilities in education, health and drinking water supply (NABARD *Annual Report*, 2011-12, p.39). Cumulative Economic and social benefits generated as on 31 March 2012 is presented in Table 6.12.

|            | Table 6.12: Cumulative Economic and social benefits<br>(As on March 31, 2012)   |   |  |  |  |  |  |  |
|------------|---|---|--|--|--|--|--|--|
| Sl.<br>No. | Particulars   | Additional Benefits                         |  |  |  |  |  |  |
| 1          | Irrigation potential (lakh ha.)   | 204.07                                      |  |  |  |  |  |  |
| 2          | Rural Roads (kms.)  | 354344                                      |  |  |  |  |  |  |
| 3          | Rural Bridges (mts.)  | 796899                                      |  |  |  |  |  |  |
| 4          | Rural Market Yards/Godowns (MTs)  | 325270                                      |  |  |  |  |  |  |
| 5          | Gross Domestic Product (₹ Crore)  | 24580                                       |  |  |  |  |  |  |
| 6          | Recurring Employment (No. of jobs)<br>Non Recurring Employment<br>A. Irrigation (lakh mandays)<br>B. Rural Road and Rural Bridges(lakh mandays)<br>C. Others (lakh mandays) | 8543283<br>30097.76<br>41098.51<br>24228.44 |  |  |  |  |  |  |
| 7          | Power Sector<br>A. Hydel Power Generation (MW)<br>B. System Improvements to minimise<br>T & D Losses (lakh units/year)  | 212.83<br>23215                             |  |  |  |  |  |  |
| 8          | Social Sector (People/Students benefited)<br>A. Health Centres (lakh)<br>B. Primary & Secondary Schools (lakh)<br>C. Rural Drinking Water Supply (lakh)                     | 615.83<br>100.06<br>1250.60                 |  |  |  |  |  |  |
| Sou        | rce: NABARD's Annual Report 2011-12. p.39   |   |  |  |  |  |  |  |

Some evaluation studies have even revealed the ultimate benefits derived in the form of increased absorption of ground-level credit ranging from 35% to 55% in some districts and from 17% to 18% in some other districts (NABARD 2010, p.72).

#### **RIDF – An Assessment**

It is to be recognised that RIDF is emerging as a major parallel development programme – parallel to the five-year plan programmes undertaken at the states level for rural infrastructure as per the Planning Commission's blueprints. The Eleventh Five Year Plan (2007-2012) Vol.I has claimed that "out of the total projected investment of ₹1,436,559 crore to be incurred by the Centre and States in the Eleventh Plan, ₹435,349 crore (or 30.3%) would be spent exclusively towards improvement of rural infrastructure" (p.259). This works out to an average plan investment of ₹87,070 and the RIDF's possible annual contribution of ₹20,000 crore may appear miniscule, but the Fund's outstanding sanctions have already reached ₹161,730 crore or drawn amount of ₹113,924 crore which may operationally belong to the latest five tranches or so. The Government's Bharat Nirman programme launched in 2005, has envisaged construction of 146,185 Kms of new rural roads (Eleventh Five Year Plan, p.259). Whereas the RIDF investments are said to have already created 354,344 Kms of rural roads (see Table 6.12).

In the above sense, RIDF contribution appears very sizeable. There is hardly any mention of these programmes in the five-year plan documents except a solitary reference in the Eleventh Five Year Plan (2007-2012) Vol III (p.301) in the following box item:

#### Box 1: Some Options of Resource Mobilization for Rural Roads

**Domestic Borrowings**: Recently, NABARD in India has come up in a significant way to provide loan assistance for construction of rural roads in several States under RIDF programme. As the financial institution like NABARD may not have the requisite technical expertise, it may be worthwhile to consider providing NABARD loans with technical and management inputs of NRRDA. This would enhance the financial and technical discipline, as well as help in adoption of uniform standards for these roads, on the lines of the PMGSY. This can be channelized by transferring the total loan amount to a pool to be availed of by the States under guidelines similar to that of PMGSY [Eleventh Five Year Plan 2007-2012 Vol III, p.301]

Be that as it may, RIDF is a highly innovative programme for strengthening rural infrastructure which is facing gigantic gaps, both in adding new capacities and maintaining the existing ones. Of late, key features of RIDF operations seem encouraging as states are appearing to be enthusiastic, and despite their statutory borrowing limitations and administrative constraints in absorbing investments in general, their offtake of RIDF loans has improved. Secondly, unlike in the initial phases (I-XI tranches), projects selection by NABARD across states has been more judicious and *egalitarian*, with a distinctly larger share being allotted to less developed and the north-eastern states. Finally, evaluation reports from outside agencies as well as NABARD's internal monitoring of projects for deriving estimates of economic and social benefits, have produced encouraging results. As referred to above, the most pertinent result seen in terms of increased absorption of ground-level credit is indeed noteworthy.

When such is the case, the sudden pushing up of the Bank rate from 6% to 9% can be disruptive of the RIDF operations. The RBI of course has permitted NABARD to apply the same 6% plus 0.5 percentage point loan rate until March 2012. But, thereafter the loan rate has been kept at 1.5 percentage point below

the Bank rate, which would mean a rise in the lending rate from 6.5% to 7.5% at the present Bank rate of 9%. In the case of RIDF, the RBI balance sheet is not touched and hence RIDF loans should continue to carry the moderate interest rate structure as in the past as such a structure prevailing for a long period has given an impetus to the Fund's operations.

On the NABARD part, it has identified gigantic gaps in rural infrastructure which cannot be bridged by state governments due to their limited resources and weak organisational structures. The ability of the state governments to raise resources is restricted by the borrowing limits imposed on them under Article 293(3) of the Constitution. For completing the RIDF projects, the state governments have to earmark adequate funds in their budgets so as to match their funds with the phasing of the projects within the prescribed time frame. With a view to obviating these problems NABARD is "looking at leveraging private resources and technical competence implementing specific projects under the public-private participation (PPP) model (NABARD *Annual Report 2010-12*, p.30). PPP model involves very complex processes of identifying qualified entrepreneurs, guidelines for financial biddings, formulating approximate terms and conditions, and appraisal and approval. In this respect, NABARD would be better of:

- (i) if it takes advantage of the Planning Commission suggestions enumerated in the Box item above; and
- (ii) if it further collaborates with the public private partnership appraisal committee (PPP-AC) constituted by the Union Finance Ministry in consultation with the Planning Commission, with a view to conducting a thorough scrutiny and due diligence in the formulation, appraisal and approval of PPP projects.

Though that appraisal committee is obviously concerned with large size projects, there are also what are called EFC mechanism for smaller projects (*Eleventh Five Year Plan*, 2007-12, Vol.I, p.261). It is said that a PPP Appraisal Unit (PPPAU) has also been set up within the Secretariat for the Committee on Infrastructure in the Planning Commission to appraise PPP projects received from Central and state/UTs governments.

We venture to make these detailed observations because we believe that the present method of forced expansion of ground-level credit is facing a serious stumbling block in the absence of better absorptive capacity with the farm sector which, in turn, can be greatly augmented by better rural infrastructural facilities. The instrumentality of RIDF can be further widened to embrace all types of rural infrastructural needs as NABARD has sought to do through speeding up of the existing RIDF projects as well as through the PPP model.

### Kisan Credit Card – An Innovation in Agricultural Lending and an Instrument of Financial Inclusion

A distinct fall-out of the banking reforms of the 1990s was the contraction in bank lendings for informal sectors, farmers in particular. The banks' enthusiasm for agricultural lendings also waned after the first major debt waiver, the Agricultural Rural Debt Relief Scheme of 1990. By the end of the there were serious concerns about the niggardly flow of credit for agriculture. Therefore, the Reserve Bank of India appointed a one-man committee of Shri R.V. Gupta in December 1997 with a mandate to suggest measures for the removal of the constraints faced by commercial banks in increasing flow credit to agriculture. The committee found that apart from the negative mind set, there were a number of procedural hassles and conceptual issues which constrained the flow of agricultural credit.

Around the time the RBI was implementing the recommendations of the R.V. Gupta committee, particularly the preparation of special agricultural credit plans (SACPs) by banks, the then Union Finance Minister in his Budget Speech of 1998-99 said thus:

"NABARD is being asked to formulate a model scheme for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilisers, pesticides etc. and draw cash for their production needs" (Speech of Shri Yashwant Sinha, Minister of Finance, June 1, 1999, p.5).

NABARD formulated the KCC scheme in consultation with RBI and the same was circulated to the banks in August 1998 (see Box).

The scheme aimed at adequate and timely flow of production credit in a hassle-free and cost effective manner to the farmers for their cultivation needs including purchase of inputs. Both the borrows and lending banks are expected to derive benefits from the scheme compared with the prevailing demand loan system. KCC has enabled drawing of loans within sanctioned limits, as and when required for the whole year. Even consumption requirements are dovetailed into the loan limits. As frequent debits and credits are allowed in an account, and interest is measured on outstanding balances, there is scope for economising on interest cost on crop loans unlike in a demand loan.

#### Kisan Credit Card Scheme

Kisan Credit Card Scheme was introduced in 1998-1999 to facilitate access to credit from Commercial Banks and Regional Rural Banks. The salient features of the Scheme are as given below:

- (a) Farmers eligible for production credit of ₹5000 or more are eligible for issue of Kisan Credit Card.
- (b) Eligible farmers to be provided with a Kisan Card and pass book or card-cumpass book.
- (c) Provision of revolving cash credit facility involving any number of drawals and repayments within the limit.
- (d) Entire production credit needs for full year plus ancillary activities related to crop production considered while fixing limit. In due course, all activities and non-farm credit needs may also be covered.
- (e) Limit to be fixed on the basis of operational land holding, cropping pattern and scale of finance.
- (f) Sub-limits may be fixed at discretion of banks.
- (g) Card valid for 3 years subject to annual review.
- (h) Each drawal to be repaid within 12 months.
- (i) Conversion/reschedulement of loans also permissible in case of damage to crops due to natural calamities.
- (j) As incentive for good performance, credit limits could be enhanced to take care of increase in costs, change in cropping pattern etc.
- (k) Security, margin, rate of interest as per RBI norms.
- (l) Operations may be through issuing branch or at the discretion of bank, through other designated branches.
- (m) Withdrawals through slips/cheques accompanied by card and passbook.

Source: Economic Survey 1999-2000, Government of India, p.142

Over a period, the KCC scheme has been further streamlined. Until 2004, only crop loans for production purposes were allowed under the scheme. Since 2004, term loans up to ₹50,000 have been added to the base amount. Entire production needs for a year *plus* a portion of the base amount to meet the costs of ancillary activities related to crop production and working capital for non-farm activities are covered. Also, crop loans disbursed under the KCC for notified crops are covered under the National Crop Insurance

Scheme. Besides, Personal Accident has been included in the KCC at a nominal premium for a cover of up to ₹50,000 to the card holder for death or permanent disability; this being a social cost, banks share a portion of the premium.

#### Access Achieved in the Number of Cards Issued and Flow of Credit

The growth in the number of KCCs issued has been steady at about 3% per annum. From about 76 lakh cards in March 2002, the number has risen to 115 lakh in 2011-12, touching a little over 7% of the total number of operational holdings in the country (Table 7.1).

Agency-wise distribution of cards suggests that about 47% have been issued by commercial banks followed by 38% by cooperative banks and 15% by RRBs. While the number of cards issued by banks had shown a steady improvement until 2007-08; thereafter following the loans waiver scheme, namely, Agricultural Debt Waiver and Debt Relief Scheme 2008, there have been absolute declines in the numbers of cards issued by all agencies. Regionwise, it is found that next to the southern region which has always been in the forefront in farm-credit absorption, it is the two under banked regions, namely, central and eastern, that have attracted the second and third best members of KCCs issued more than 55% of the cards have been absorbed by these two regions. In amount of loans sanctioned under KCC, the eastern region has continued to lag behind but the central region has absorbed a relatively a high

|           | Tab                  | le 7.1        | : Agency                   | -wise         | Kisan C                  | redit (       | Cards Is | sued                                   |  |
|-----------|----------------------|---------------|----------------------------|---------------|--------------------------|---------------|----------|--|--|
|           |                      |               |                            |               |                          |               |          |  | (in lakh)  |
| Year      | Cooperative<br>Banks | % to<br>Total | Regional<br>Rural<br>Banks | % to<br>Total | Com-<br>mercial<br>Banks | % to<br>Total | Total    | No. of<br>Opera-<br>tional<br>Holdings | Percentage<br>of Total No.<br>of Cards to<br>Operational<br>Holdings |
| 1998-99   | 1.56                 | 19.9          | 0.06                       | 0.8           | 6.22                     | 79.3          | 7.84     |  |  |
| 1999-00   | 35.95                | 70.0          | 1.73                       | 3.4           | 13.66                    | 26.6          | 51.34    |  |  |
| 2000-01   | 56.14                | 64.9          | 6.48                       | 7.5           | 23.90                    | 27.6          | 86.52    |  |  |
| 2001-02   | 54.36                | 58.2          | 8.34                       | 8.9           | 30.71                    | 32.9          | 93.41    |  |  |
| 2002-03   | 45.79                | 55.6          | 9.64                       | 11.7          | 27.00                    | 32.8          | 82.43    |  |  |
| 2003-04   | 48.78                | 52.8          | 12.74                      | 13.8          | 30.94                    | 33.5          | 92.46    |  |  |
| 2004-05   | 35.56                | 36.7          | 17.29                      | 17.9          | 43.95                    | 45.4          | 96.80    |  |  |
| 2005-06   | 25.98                | 32.4          | 12.49                      | 15.6          | 41.65                    | 52.0          | 80.12    | 1292.22                                | 6.2  |
| 2006-07   | 22.97                | 27.0          | 14.06                      | 16.5          | 48.08                    | 56.5          | 85.11    |  |  |
| 2007-08   | 20.91                | 24.7          | 17.73                      | 20.9          | 46.06                    | 54.4          | 84.70    |  |  |
| 2008-09   | 13.44                | 15.6          | 14.14                      | 16.5          | 58.30                    | 67.9          | 85.90    |  |  |
| 2009-10   | 17.50                | 19.4          | 19.50                      | 21.6          | 53.10                    | 58.9          | 90.10    |  |  |
| 2010-11   | 28.10                | 27.7          | 17.70                      | 17.4          | 55.80                    | 54.9          | 101.60   | 1377.57                                | 7.4  |
| 2011-12   | 29.60                | 25.2          | 19.90                      | 16.9          | 68.04                    | 57.9          | 117.60   |  |  |
| Source: N | labard's Annua       | l Repor       | t, various is              | sues.         |                          |               |          |  |  |

amount of KCC loans *pari passu* with the higher numbers of credit cards. As for the amount of credit flow under KCC, it appears interesting that despite a growing share of crop loans in total agricultural credit, the share of credit flow under KCC in total agricultural credit flow has tended to continuously fall until 2009-10; it has declined from 41.7% in 2001-02 to 15% in 2009-10 but only fractionally edged up to 18% in 2011-12 (Table 7.2).

A major study which has been published probably after Bhaskaran's (2012) study, is a recent NABARD field research (Samantara 2010) undertaken on a comprehensive basis covering 14 states in which a total of 1,876 KCC holders from 178 bank branches from all the three bank agencies were selected. The results brought out in this study too are truly illuminating and quite a

|         | Table 7                   | 7.2 : Tota                 | al Flow o<br>20          | of Credit<br>000-01 to | to Agric<br>2010-1 | ulture a                  | nd KCC                      | Share:                   |                 |
|---------|---------------------------|----------------------------|--------------------------|------------------------|--------------------|---------------------------|-----------------------------|--------------------------|-----------------|
| Vear    |                           | Flow of C                  | redit to A               | griculture             |                    | C                         | redit Flow                  | (Amount 1                | n < Crore)      |
|         | Coop-<br>erative<br>Banks | Regional<br>Rural<br>Banks | Com-<br>mercial<br>Banks | Other<br>Agencies      | Total              | Coop-<br>erative<br>Banks | Regional<br>Rural-<br>Banks | Com-<br>mercial<br>Banks | Total           |
| 2000-01 | 20712                     | 4220                       | 27807                    | 82                     | 52827              | 9412<br>(45.4)            | 1400<br>(33.2)              | 5615<br>(20.2)           | 16427<br>(31.1) |
| 2001-02 | 23524                     | 4854                       | 33587                    | 80                     | 62045              | 15952<br>(67.8)           | 2382<br>(49.1)              | 7524<br>(22.4)           | 25858<br>(41.7) |
| 2002-03 | 23636                     | 6070                       | 39774                    | 80                     | 69560              | 15841<br>(67)             | 2955<br>(48.7)              | 7481<br>(18.8)           | 26277<br>(37.8) |
| 2003-04 | 26875                     | 7581                       | 52441                    | 84                     | 86981              | 9855<br>(36.7)            | 2599<br>(34.3)              | 9331<br>(17.8)           | 21785<br>(25.1) |
| 2004-05 | 31231                     | 12404                      | 81481                    | 193                    | 125309             | 15597<br>(49.9)           | 3833<br>(30.9)              | 14756<br>(18.1)          | 34186<br>(27.3) |
| 2005-06 | 39404                     | 15223                      | 125477                   | 382                    | 180486             | 20339<br>(51.6)           | 8583<br>(56.4)              | 18780<br>(14.9)          | 47702<br>(26.4) |
| 2006-07 | 42480                     | 20435                      | 166485                   | -                      | 229400             | 13141<br>(30.9)           | 7373<br>(36.1)              | 19786<br>(11.9)          | 40300<br>(17.6) |
| 2007-08 | 48258                     | 25312                      | 181088                   | -                      | 254658             | 19991<br>(41.4)           | 8743<br>(34.5)              | 19900<br>(10.9)          | 48634<br>(19.1) |
| 2008-09 | 45966                     | 26765                      | 228951                   | 226                    | 301908             | 13172<br>(28.7)           | 7632<br>(28.5)              | 25865<br>(11.3)          | 46669<br>(15.5) |
| 2009-10 | 63497                     | 35217                      | 285800                   | -                      | 384514             | 7605.8<br>(11.9)          | 10131.7<br>(28.8)           | 39940.5<br>(13.9)        | 57678<br>(15)   |
| 2010-11 | 78007                     | 44293                      | 345877                   | 114                    | 468291             | 10719<br>(13.7)           | 11468<br>(25.9)             | 50438<br>(14.6)          | 72625<br>(15.5) |
| 2011-12 | 86185                     | 54239                      | 368616                   | -                      | 509040             | 10640<br>(12.3)           | 11520<br>(21.2)             | 69510<br>(18.9)          | 91670<br>(18.0) |
| CAGR(%) | 14.0                      | 27.3                       | 29.2                     |                        | 24.9               | -1.9                      | 20.6                        | 24.5                     | 14.4            |

**Note:** The figures within brackets are percentages to the total flow of credit.

**Source:** RBI's, Report on Trend and Progress of Banking in India and Nabard's Annual Report, various issues.

|   | Cooper          | ative Banks          | Regior          | al Rural Banks       | Commo           | ercial Banks         |                 | otal                 |
|---|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|-----------------|----------------------|
| No.   | Cards<br>issued | Amount<br>sanctioned | Cards<br>issued | Amount<br>sanctioned | Cards<br>issued | Amount<br>sanctioned | Cards<br>issued | Amount<br>sanctioned |
| (1) (2)                                     | (3)             | (4)                  | (5)             | (9)                  | (2)             | (8)                  | (6)             | (10)                 |
| Jorthern region                             | 189             | 8.6                  | 188             | 26.1                 | 745             | 152.7                | 1.122           | 188.6                |
| 1   Haryana                                 | 26              | 1.8                  | 47              | 6.2                  | 118             | 25.7                 | 191             | 33.7                 |
| 2   Himachal Pradesh<br>3   Jammu & Kashmir | 13              | 0.04                 | 16<br>8         | 1.7                  | 34<br>4 R       | 3.6                  | 63<br>14        | 7.2                  |
| 4 New Delhi #S                              | - '             | ÷                    | ' C             | · ·                  | ດດ              | 1.3                  | 22              | 1.3                  |
| 5   Punjab<br>6   Paiasthan                 | 195             | 2.3<br>2 8           | 25<br>09        | 5.4<br>19.3          | 165             | 59.5<br>61.6         | 214<br>633      | 67.2<br>77 7         |
| 7 Chandigarh #8                             |                 | 0.0                  | 4 '             | C.21<br>-            | 410             | 0.0                  | 22              | 0.6                  |
| Vorth-eastern region                        | 31              | 0.3                  | 130             | 2.8                  | 236             | 7.8                  | 397             | 10.9                 |
| o Arunachal Pradesh #                       | 、 '             | 1.0                  | , 0             | C.2<br>,             |                 | 0.2                  | 107             | 0.2                  |
| 10 Meghalaya #                              | ę               | 0.03                 | 2               | 0.04                 | 20              | 0.7                  | 25              | 0.7                  |
| 11   Mizoram #                              |                 | 0.01                 |                 | 0.02                 | ഗറ              | 0.3                  | 90              | 0.3                  |
| 12 Magaland #                               |                 |                      | 1 1             |                      | ۰<br>11         | 0.4                  | °.11            | 1.0                  |
| 14 Tribura #                                | 21              | 0.2                  | 43              | 0.5                  | 28              | 0.7                  | $\frac{92}{92}$ | 1.4                  |
| 15   Sıkkım **<br>Vestern region            | 333             | 10.2                 | ' 83            | 4.1                  | 895             | 93.0                 | 1.311           | 0.1                  |
| 16   Gujarat                                | 126             | 0.0                  | 37              | 2.0                  | 200             | 29.0                 | 363             | 34.3                 |
| 17   Maharashtra<br>18   Goa <sup>s</sup>   | 206             | 0.02                 | 46              | 2.1                  | 694<br>1        | 63.8                 | 946<br>2        | 72.8                 |
| 19 Daman and Diu @#\$                       | . 1             |                      | ,               | ı                    | ' '             | 0.03                 | · ۱             | 0.03                 |
| 20   Dadra and Nagar Haveli 🕬               | - 192           | 57.9                 | - 689           | -<br>42.8            | 1 349           | 0.01                 | 3 223           | 0.01                 |
| 21   Uttar Pradesh                          | 476             | 9.4                  | 521             | 32.2                 | 946             | 98.9                 | 1,943           | 140.4                |
| 22 Uttarakhand                              | 48              | 1.1                  | တရု             | 0.5                  | 80              | 0.0                  | 136             | 10.6                 |
| 23   Madhya Pradesh<br>24   Chhaftisøarh    | 473<br>195      | 39.6                 | 79<br>74        | 8.1                  | 289             | 36.7                 | 303             | 84.4                 |
| Southern region                             | 419             | 17.3                 | 352             | 17.7                 | 2,509           | 243.2                | 3,280           | 278.1                |
| 25   Karnataka<br>26   Kerala               | 199             | 4.2                  | 93<br>71        | 6.0<br>4 1           | 427<br>162      | 49.6                 | 629<br>349      | 59.8<br>35.4         |
| 27 Andhra Pradesh                           | 27              | 1.7                  | 143             | 5.2                  | 1,244           | 82.0                 | 1,414           | 88.9                 |
| 28   Tamil Nadu<br>20   I.akshdween @\$     | 154             | 4.3                  | 65              | 2.4                  | 662             | 86.2                 | 881<br>1        | 92.9                 |
| 30 Puducherry*                              |                 | 1                    | I               | 1                    | 13              | 1.1                  | 13              | 1.1                  |
| Sastern region                              | 797             | 11.0                 | 560             | 21.6<br>1.5          | 1,070           | 50.9                 | 2,427           | 83.5                 |
| 32 West Bengal                              | 177             | 2.1                  | 203             | 6.1                  | 331             | 14.0                 | 611             | 22.2                 |
| 33 Andaman and Nicobar Islands #8           | -10             | 0.03                 | ' .             | 0.01                 | 1               | 0.01                 | 2               | 0.0                  |
| 34 Binar<br>35 Jharkhand                    | 10              | 0.8                  | 204<br>69       | 12.9                 | 345<br>143      | 23.4<br>5.1          | 222<br>222      | 37.1<br>6.3          |
| Total 2                                     | 2,961           | 106.4                | 1,995           | 115.2                | 6,804           | 695.1                | 11,760          | 916.8                |

large number of them overlap the results of the earlier studies summarised in Bhaskaran's (2012) publication. The only observation we wish to make on the NABARD-Samantara 2010 study is that the presentation of the results would have been richer if only it had contained a literature review and an indication that the field study was undertaken against the backdrop of known knowledge of the successes and problems associated with the KCC scheme. It is unlikely that such prior knowledge would have adversely influenced the conduct of the study. In any case, such knowledge would have enriched the study's attempt at drawing lessons for improving the scheme.

#### A Critical Evaluation of the KCC Scheme

The KCC scheme, amongst many loan schemes of banks, has received the maximum attention amongst individual scholars as well as apex and academic institutions to review its overall progress and to study its operational effectiveness and impact on the flow of ground-level credit. In crystallising the varied results of these multiple studies into a coherent theme of assessment and evaluation, R Bhaskaran (2012) has rendered a yeomen service in this respect by summarising all studies of NABARD, NCAER, BIRD as well as those of 33 individual scholars and presenting them in a comprehensive publication titled *Kisan Credit Card: Evolution and Prospects* (Macmillan Publishers India Ltd 2012).

Specifically relevant for the present study is the "Overview of the Research Studies" which Bhaskaran (2012) has provided. Briefly, they are as follows:

(a) KCC and Landholdings:

Most studies have found a positive relationship with landholding size. The access and distribution of rural credit is skewed in favour of better endowed regions and within the same regions tilted towards better off households.

(b) KCC and Bank Credit:

KCC by and large, has acceptability among the bankers and the borrower and has been found efficient in extending short term production credit requirement.

Due to the doubling efforts there has been a huge spurt in the average amount sanctioned and disbursed per KCC.

Even as there were no efforts to market KCC or expand its coverage it is seen that small farmers were not purposely avoided. Studies have hinted on the possibility of a few households having multiple KCC.

#### (c) Impact:

KCC farmers could adopt appropriate farming practices, as they had adequate funds and, therefore, the cropping intensity in the case of KCC farmers was found better than that of non-KCC farmers.

The small farmer had taken up odd jobs/occupations generally linked to farm activities and could earn by doing labour jobs in other farms.

(d) End-Use

It has been seen that, generally the limits were utilized for the intended purpose.

In the case of small farmers the ratio of borrowed funds used for other purposes has been higher because the sources of income for a small farmer are very limited.

(e) KCC and Processes:

The sanction and review procedures are cumbersome and obtaining the abstract of land record continues to be a difficult job.

That it is not a credit card has been brought out forcibly, by the studies.

The fact that all the aspects of KCC are not available has been highlighted.

(f) Appraisal and period of limit of KCC:

The KCC was sanctioned as a cash credit for three to five years but remained, in practice, a loan account with one or two withdrawals and one repayment coinciding with the income of sale proceeds of grains. Banks adopted scale-of-finance for arriving at the credit amount.

It is seen that the rate of interest and charges levied in the account are kind of uniform across the country and this has made KCCs for large farmers more viable than the smaller ones.

(g) Suggested Areas for Improvement:

Improvements in KCC have been suggested in terms of making it a cash credit account on par with cash credits extended in Business and Trade, use of electronic cards to make available cash at villages level and consider cyclical credit in the case of mono crops. The farmers have appreciated the KCC but have not taken to the possibility of withdrawing on more than one or two occasions.

Before we delve into the findings/observations of the NABARD-Samantara (2010) study which we think are in any case very crucial and illuminating, we may make a couple of observations on the same study. It is stated in one place thus: "It is observed that most of the KCC holders were not aware of the modalities, usefulness/benefits of KCC scheme" (p.xii). On the same page elsewhere, it is stated thus: "about 19% of the sample KCC holders were not aware of the modalities usefulness/benefits of KCC scheme". The scale 19% cannot constitute "most of the KCC-holders". Similarly, it is said in another context (p.xiii) that "majority of KCC holders (33%) were availing the facilities....."

Be that it may, NABARD-Samantara (2010) study results are indeed illuminating and noteworthy. What we propose to do in the following paragraphs is to consolidate the key lessons and recommendations of the Bhaskaran (2012) as well as NABARD-Samantara (2010) studies and present a set of what we think are crucial suggestions for making the KCC scheme more effective and fill the gap that is noticed between the goals of a hassle-free and egalitarian credit arrangement and the grassroots level reality.

# Major Findings Which Throw Up Suggestions for Improving the KCC Scheme

1. Improve the MIS on KCC Reportings

NABARD's latest study (Samantara 2010) has clearly brought out how the officially recorded 717.51 lakh KCCs get corrected to 472.68 – about 34% less when four types of shortcomings are taken into account:

(a) more than one family member having the same operational holding have been issued the KCC, (b) the same person has been issued multiple KCC by various banks, (c) in certain cases, KCC lapsed after a period of three years, but were still counted as valid ones in the MIS and finally, (d) in certain cases, KCC were renewed after a period of three years, but such cards were shown to be freshly issued.

2. Enhance Publicity of The Scheme and Educate the Borrowers

Most of the KCC-holders were not aware of the modalities, usefulness/ benefits of KCC Scheme like, revolving cash credit facility (RCCF) involving any number of drawals and repayments, credit limits for full year including ancillary activities related to crop production and other NFS activities, sub limit for consumption purposes, etc..

#### 3. KCC Outreach Deserves to be Expanded

The estimated number of KCCs in operation (4.33 crore) against nearly 14.79 crore rural households and 8.935 crore operational land holdings would clearly show that a large number of farmers have not been covered by KCC. Farmers who did not have a KCC account have stated that reasons such as unwillingness of the banks to consider oral lease, unwillingness to consider small loans, etc., are also some important reasons.

4. KCC and Type of Farmers

Access to KCC seems to be easier for the big farmers than small farmers.

The number of small farmers financed under KCC is much less than the number of small farmers eligible for credit.

It is evident that the owner cultivator is preferred for the issue of KCC than farmers with oral lease and other forms of tenancy. In the mean time, the RBI has issued guidelines on General Credit Card (GCC) for financial inclusion. As GCC is more easily accessible, it is worth considering if tenant farmers can be brought under GCC.

5. Collateral and KCC

Banks are not allowed to take any security for loans up to ₹50,000. For the rest banks take surety or mortgage. It should be possible for the state governments to speed up computerisation of land records and mortgage becomes easy.

### 6. Sanction Process, Scale-of Finance (SOF) and KYC

Various studies and field visits by Baskaran Team suggest that small and marginal farmers who cultivate crops which have a lower SOF find it difficult to get sanction under KCC. On RBI's institutions, general credit cards (GCC) have to be issued as part of financial inclusion, credit by merely giving proof of residence and without any commitment of end use at least up to ₹25,000 should be available for marginal farmers.

7. Product Design

KCC is not a card *per se*. It is only a pass book with an ID and all financing details. Steps must be taken to convert it into a regular credit card or a biometric card.

#### 8. Crop Insurance

(i) If the NAIS procedures are simplified, the crop insurance can be used as a safety net for farmers in case of natural calamities and losses of crops. (ii) Wherever state governments adopt them, weather-based crop insurance scheme with cyclical credit can go long way in providing relief to the distressed farmers. Crop insurance continues to be "Crop loan insurance".

9. KCC and Term Loans

As regards term loans being included in the KCC, it is seen that banks have still not implemented this aspect fully. There is a need for offering composite loan products including crop loan and investment loans (Vyas Committee and the R V Gupta Committee). This can be done in two ways (a) A five year composite loan (crop loan and term loan) may be sanctioned to the farmer with annual reduction in the limit on account of term loan portion with a stipulation that interest should be repaid annually or (b) the crop loan can be sanctioned with a condition that the account should show some credit each year and that in the year of good crop, the credit should be at least 50% of the loan sanctioned.

8

### **Complex Demand-Side Issues and the Ground Reality**

In our study of the flow of agricultural credit over years, we have discerned three or four phases. We noticed these phases particularly in the context of long-period behaviour of scheduled commercial banks after bank nationalisation in Chapter 4. These phases are: rapid expansion for about two decades of the 1970s and 1980s; relative slowdown during the 1990s; and a pick-up after 2002-03 soon followed by galloping credit disbursements almost until 2006-07; and some pause thereafter. Even when we combined the scheduled commercial banks' lendings with those of cooperative banks, the same picture of four phases has been discernible.

In all evaluations of the performance of the banking system including that presented in this study so far, the emphasis has been on supply-side issues of public policies which have contributed to the given expansions or contractions in bank credit. Broadly, in the phases of expansion, various credit targets and targets for branch banking associated with bank nationalisation and social banking, or in the latest phase, the policy of doubling of bank credit for agriculture, have been emphasized as contributory factors. There were also earlier intermittent policy interventions such inclusive rural development programme (IRDP) in 1979-80 or special agricultural credit plans (SACP) in 1995-96. Similarly, for the relative contraction phase of the 1990s, it is said that the result was seen as a response of the policy planners to reform the banking system with the help of rigorous prudential norms which constrained the commercial banks from expanding credit exposures to risky sectors and individuals. For banks themselves, in the face of accumulated disabilities reduced bottom line, large NPAs, and insufficiency of loan loss provisions, poor capital base, overstaffing and other organisations weaknesses -, the process of cleaning up and consolidating their operations had become a great challenge in the 1990s.

#### A Caricature of Demand-Side Issues

The aforesaid supply-side issues have no doubt been dominant factors explaining the divergent trends in credit delivery for the agricultural sector in particular in different phases. But, there cannot be any dispute that the behaviour of the banking industry cannot be explained by supply-side factors alone. Within the financial system, the commercial banks are highly risk averse as they are socially empowered to leverage public deposits which have to be protected. Therefore, the importance of demand-side factors for their credit delivery performances cannot be ignored. For instance, no doubt scheduled commercial banks have drastically reduced their share of agriculture in total bank credit from 17-18% in the latter half of the 1980s to about 10-11% in recent years, but it is contented that at the same time, the share of agriculture and allied activities in the country's total GDP at current prices (2000-05 series) have steadily fallen from 35.4% in 1980-81 to 18.3% in 2006-07 and further to 17.4% in 2012-13. During the period, banks have been faced with drastic structural changes in the economy in that while the share of agriculture has so fallen and that of industry has stagnated at around 26-28%, the share of services sector in GDP has jumped from 40% to 56.5%. Thus, there cannot be any doubt that there are significant demand-side constraints for improved credit delivery for agriculture and other informal sectors. But, as we referred to it once, and as we shall presently explain, the conventional demand-side factors have their limitations insofar as ensuring of certain role for bank credit in the process of an inclusive and egalitarian pattern of development.

For the present, it is necessary to steer clear of the demand-side picture that emerges by relating supply of bank credit to macro-level demand indicators such as sectoral gross domestic product (GDP), agricultural inputs and gross capital formation. With a view to spreading these ideas of demand-side issues, to regional and state level distribution of bank credit, such broad indicators as bank credit to state domestic product (SDP), ratios or relative shares in bank credit and SDP could be analysed. These brief reviews of the trends in relevant indicators are attempted in this section.

#### 1. Sectoral Bank Credit to GDP Ratios

When we work out bank credit to sectoral GDP ratios, we find that the three-phase picture of rise, fall and recovery emerges insofar as agriculture is concerned, whereas for the other two sectors – industry and services – the trends have been one of continuous rise (Table 8.1 and Chart 8.1). Thus, direct credit for agriculture as percentage of sectoral GDP steadily improved from a little over 6% in the early 1980s to a peak of 10.5% in 1989-90 or remained around 10 to 10.5% towards the end of the 1980s. This happened when, during the 1980s agriculture fared well and secured a decent average growth rate of over 3.1% per annum (see Chapter 3 in this report). But, thereafter for nearly a decade, credit to sectoral GDP ratio fell and reached the lowest level of 7.4% in 1994-95 or low level of 7.9% in 1998-99, and interestingly, as shown in Chapter 2 of this study, this period of the 1990s has not been a period of any serious slowdown in agriculture growth; in fact, the average agricultural

|         |   |                                 |          | (In pe                      | ercentages)     |
|---------|---|---------------------------------|----------|-----------------------------|-----------------|
| Year    | Total Agriculture<br>Credit (Direct + Indirect) | Direct Credit to<br>Agriculture | Industry | Others<br>(Services Sector) | Total<br>Credit |
| 1972-73 | 2.6   | 1.2                             | 31.8     | 9.5                         | 11.4            |
| 1973-74 | 2.5   | 1.2                             | 34.5     | 10.7                        | 11.9            |
| 1974-75 | 3.0   | 1.4                             | 32.0     | 9.0                         | 11.5            |
| 1975-76 | 3.8   | 2.1                             | 33.1     | 12.1                        | 13.6            |
| 1976-77 | 4.5   | 2.7                             | 32.7     | 15.3                        | 15.5            |
| 1977-78 | 5.1   | 3.8                             | 33.4     | 15.9                        | 15.9            |
| 1978-79 | 6.5   | 5.0                             | 34.4     | 17.2                        | 17.6            |
| 1979-80 | 7.9   | 6.1                             | 35.1     | 16.7                        | 18.3            |
| 1980-81 | 8.1   | 6.1                             | 35.8     | 15.5                        | 17.7            |
| 1981-82 | 9.1   | 6.9                             | 34.9     | 15.4                        | 18.1            |
| 1982-83 | 9.7   | 7.2                             | 36.6     | 16.5                        | 19.3            |
| 1983-84 | 9.8   | 7.4                             | 33.9     | 19.1                        | 19.6            |
| 1984-85 | 11.2  | 8.5                             | 33.1     | 20.0                        | 20.4            |
| 1985-86 | 11.5  | 9.1                             | 34.0     | 19.4                        | 20.6            |
| 1986-87 | 12.1  | 9.5                             | 36.1     | 18.6                        | 21.2            |
| 1987-88 | 12.7  | 10.1                            | 37.5     | 17.0                        | 21.0            |
| 1988-89 | 12.2  | 9.9                             | 38.7     | 17.2                        | 21.2            |
| 1989-90 | 12.6  | 10.2                            | 42.0     | 18.3                        | 22.8            |
| 1990-91 | 12.0  | 9.7                             | 41.9     | 19.8                        | 23.4            |
| 1991-92 | 11.2  | 9.2                             | 41.8     | 18.6                        | 22.3            |
| 1992-93 | 10.9  | 9.0                             | 43.5     | 19.3                        | 23.1            |
| 1993-94 | 9.8   | 7.9                             | 40.6     | 18.3                        | 21.5            |
| 1994-95 | 9.2   | 7.4                             | 38.1     | 20.9                        | 22.1            |
| 1995-96 | 9.8   | 8.4                             | 39.9     | 20.1                        | 22.8            |
| 1996-97 | 9.0   | 7.7                             | 40.5     | 18.8                        | 21.8            |
| 1997-98 | 9.4   | 8.1                             | 42.1     | 19.4                        | 22.8            |
| 1998-99 | 9.5   | 7.9                             | 43.8     | 19.1                        | 22.9            |
| 1999-00 | 10.0  | 8.5                             | 45.6     | 21.7                        | 24.9            |
| 2000-01 | 11.2  | 9.4                             | 45.5     | 24.8                        | 27.0            |
| 2001-02 | 12.8  | 9.5                             | 49.8     | 28.5                        | 30.3            |
| 2002-03 | 15.7  | 12.2                            | 50.5     | 29.9                        | 32.3            |
| 2003-04 | 17.7  | 12.9                            | 49.0     | 32.2                        | 33.6            |
| 2004-05 | 22.0  | 16.7                            | 53.8     | 36.9                        | 38.8            |
| 2005-06 | 27.1  | 19.5                            | 59.4     | 43.1                        | 44.6            |
| 2006-07 | 31.8  | 23.7                            | 65.1     | 46.6                        | 49.3            |
| 2007-08 | 32.8  | 25.4                            | 69.8     | 50.3                        | 52.7            |
| 2008-09 | 32.8  | 25.3                            | 75.6     | 49.1                        | 53.7            |
| 2009-10 | 36.0  | 27.4                            | 79.9     | 48.0                        | 54.8            |
| 2010-11 | 35.3  | 28.9                            | 80.5     | 50.6                        | 56.1            |

#### Table 8.1: Trends in Bank Credit to GDP Ratios: By Sectors

**Note:** Bank Credit data up to March 1989 represent averages of two half-yearly data for June and December. These ratios represent bank credit outstanding for scheduled commercial banks divided by sectoral GDP for the year at current prices.

**Source:** Bank credit data are from *RBI's Basic Statistical Returns* presented in earlier sections and GDP ata are from the CSO's National Accounts Statistics based on the latest 2004-05 series

GDP growth had attained a 3.16% during 1990-91 to 1999-2000 (earlier Table 2.7). And then came a drastic fall in the rate of agricultural GDP growth during 2000-01 to 2004-05 (with also vast year-to-year fluctuations) but there has occurred, during this period, an unprecedented increase in bank credit to GDP



ratio for the sector, from 9.4% in 1997-98 to 27.1% 2005-06 and further to a whopping 35%-36% in years 2009-10/2010-11.

Thereby hangs an important supply-side story of commercial banks behaviour, to which we have made pointed reference in Chapter 4 earlier. The three-phase behaviour of credit to GDP ratios – expansion, slowdown and rapid rise – has been almost similar when we consider total agricultural credit including indirect lendings (Part B of Table 8.1). When we juxtapose bank credit to sectoral GDP ratios of all the three major sectors – agriculture, industry and services, we find that there has hardly been any erosion in these ratios in respect of industry and services to the extent that have occurred for agriculture in the 1990s. While, for the services sector, the ratio has been continuously on the uptrend, the industry ratio fell only for a brief period in the mid-1990s and continued to rise thereafter – so much so that the industry's credit share at 80.5% in 2010-11 has touched more than three times the industrial sector's GDP share at 26.1 (Table 8.2); likewise, the services sector credit share at 50.6% has grown fast and come close to the sector's GDP share at 56.5%. Any detailed probing into the behaviour of these sectoral ratios is beyond the scope of this study, but there is no doubt that the agricultural sector has received some step-motherly treatment in the hands of the scheduled commercial banks, which brought about the social pressure to implement the policy of doubling of bank credit for the sector during the recent years (2004-05 and thereafter) though such a knee-jerk reaction by government is also fraught with many an adverse consequence (more on it later).

|             | Table 8.2: Cre         | edit to Secto         | oral GDP R             | atios and G           | DP Share               |                       |
|-------------|------------------------|-----------------------|------------------------|-----------------------|------------------------|-----------------------|
| Year        | Agricult               | ure                   | Indu                   | ıstry                 | Serv                   | vices                 |
|             | Credit to GDP<br>Ratio | Sectoral<br>GDP Share | Credit to<br>GDP Ratio | Sectoral<br>GDP Share | Credit to<br>GDP Ratio | Sectoral<br>GDP Share |
| 1990-91     | 12.0                   | 29.0                  | 41.9                   | 26.5                  | 19.8                   | 44.2                  |
| 1998-99     | 9.5                    | 25.8                  | 43.8                   | 25.7                  | 19.1                   | 48.3                  |
| 2002-03     | 15.7                   | 20.7                  | 50.5                   | 26.2                  | 29.9                   | 53.0                  |
| 2003-04     | 17.7                   | 20.8                  | 49.0                   | 26.0                  | 32.2                   | 53.2                  |
| 2004-05     | 22.0                   | 19.0                  | 53.8                   | 27.9                  | 36.9                   | 53.0                  |
| 2005-06     | 27.1                   | 18.8                  | 59.4                   | 28.1                  | 43.1                   | 53.1                  |
| 2006-07     | 31.8                   | 18.3                  | 65.1                   | 28.8                  | 46.6                   | 52.9                  |
| 2007-08     | 32.8                   | 18.3                  | 69.8                   | 29.0                  | 50.3                   | 52.7                  |
| 2008-09     | 32.8                   | 17.8                  | 75.6                   | 28.3                  | 49.1                   | 53.9                  |
| 2009-10     | 36.0                   | 17.7                  | 79.9                   | 27.8                  | 48.0                   | 54.5                  |
| 2010-11     | 35.3                   | 18.0                  | 80.5                   | 27.6                  | 50.6                   | 54.4                  |
| Source: See | the text               | ·                     | <u>.</u>               | •                     |                        | •                     |

#### 2. Total Institutional Credit Flow for Agriculture

Interestingly, NABARD data presented in the previous section on the total flow of institutional credit for agriculture from all banking institutions including cooperatives, when the same are related to the sector's output, inputs and capital formation, generally confirm the earlier results.

First, the sectoral credit to GDP ratios. The historical series presented in Annexure K show that there was an uptrend in these ratios in the 1970s and 1980s and general slowdown in the 1990s (For a summary, see Table 8.3). With the commercial banks' involvement in agricultural lending,

|                 | Table 83: 1    | Direct Credit    | to GDP I | Ratios for Ag | riculture      |                |
|-----------------|----------------|------------------|----------|---------------|----------------|----------------|
|                 |                |                  |          |               | (Ir            | n percentages) |
| Selected        | Loans Iss      | sued by All Ager | ıcies    | Loans Out     | standing of Al | l Agencies     |
| Years           | Short-Term     | Long-Term        | Total    | Short-Term    | Long-Term      | Total          |
| 1970-71         | 3.2            | 1.2              | 4.4      | 4.3           | 5.7            | 10.0           |
| 1980-81         | 4.2            | 2.9              | 7.1      | 6.7           | 8.9            | 15.6           |
| 1987-88         | 5.7            | 3.8              | 9.5      | 7.6           | 14.2           | 21.8           |
| 1990-91         | 3.9            | 2.7              | 6.6      | 6.5           | 12.5           | 19.0           |
| 1998-99         | 4.8            | 2.8              | 7.6      | 5.5           | 7.9            | 13.3           |
| 2001-02         | 7.6            | 3.1              | 10.9     | 9.1           | 12.1           | 21.2           |
| 2002-03         | 9.3            | 4.1              | 13.4     | 11.2          | 14.2           | 25.4           |
| 2005-06         | 14.8           | 7.8              | 22.6     | 16.9          | 20.6           | 37.5           |
| 2006-07         | 17.0           | 9.2              | 26.2     | 18.3          | 21.2           | 39.5           |
| 2007-08         | 16.3           | 7.0              | 23.3     | 19.4          | 16.6           | 36.1           |
| 2008-09         | 18.9           | 7.1              | 26.1     | 21.1          | 16.8           | 37.9           |
| 2009-10         | 20.8           | 7.4              | 27.5     | 23.7          | 16.8           | 40.4           |
| (For details, s | ee Annexure K) |                  |          |               |                |                |

much the larger part of the increase in credit to GDP ratio has occurred in long-term disbursements, and more so in outstandings, because of staggered repayment schedules. Again, because the commercial banks took a back seat in the 1990s, the sharpest fall in the ratio has occurred in long-term farm credit outstandings (Table 8.3).

#### Official series for the 1990s and thereafter

We have discussed the profiles of fresh data disseminated by NABARD in coordination with RBI for the 1990s and thereafter, the relevant data are presented in Table 8.4 (original series) along with the ratios displaying the relationship between credit and real sector indicators.

The fresh credit flow data so worked out are thus related to four demandside indicators: gross value of gross output; sectoral GDP; inputs; and gross capital formation. These data confirm that after 2000-01 or thereabout, there

| Table<br>Alli | 8.4: Total<br>ed Activit                | l Ground-<br>ties in Re                           | Level Flo<br>lation to                                | w of Inst<br>Output, I            | itutional (<br>nputs and                         | Credit for<br>d GDP - C                     | Agricu<br>Official | lture and<br>Series           |
|---------------|---|---|---|-----------------------------------|--|---|--------------------|-------------------------------|
| Year          | Value of<br>Output<br>of<br>Agriculture | Value of<br>Input of<br>Agriculture<br>and Allied | GDP from<br>Agriculture<br>and Allied<br>Activities # | Short-Term<br>Credit<br>(₹ Crore) | Total Credit<br>Flow (Short<br>and<br>Long Term) | Short-Term<br>Credit as<br>Percentage<br>of | Total Ci<br>Pero   | redit Credit as<br>centage of |
|               | Activities<br>(₹ Crore)                 | (₹ Crore)   | (Clore)   |                                   | (Clore)  | Value<br>of Input                           | Value of<br>Output | Agriculture<br>GDP            |
| (1)           | (2)                                     | (3)   | (4)   | (5)                               | (7)  | (8)   | (9)                | (10)                          |
| 1991-92       | 210108                                  | 60361   | 180313  |                                   | 11202  |   | 5.3                | 6.2                           |
| 1992-93       | 232571                                  | 64613   | 202219  |                                   | 15169  |   | 6.5                | 7.5                           |
| 1993-94       | 266297                                  | 71121   | 234566  | 11271                             | 16494  | 15.8  | 6.2                | 7.0                           |
| 1994-95       | 306075                                  | 81709   | 270107  | 11932                             | 18744  | 14.6  | 6.1                | 6.9                           |
| 1995-96       | 335498                                  | 92302   | 293701  | 14525                             | 22032  | 15.7  | 6.6                | 7.5                           |
| 1996-97       | 392046                                  | 95539   | 353142  | 16998                             | 26411  | 17.8  | 6.7                | 7.5                           |
| 1997-98       | 416589                                  | 106617  | 374744  | 20640                             | 31956  | 19.4  | 7.7                | 8.5                           |
| 1998-99       | 478802                                  | 119828  | 430384  | 23903                             | 36860  | 19.9  | 7.7                | 8.6                           |
| 1999-00       | 512628                                  | 138082  | 455302  | 28965                             | 46268  | 21.0  | 9.0                | 10.2                          |
| 2000-01       | 512970                                  | 137338  | 460608  | 33314                             | 52827  | 24.3  | 10.3               | 11.5                          |
| 2001-02       | 553591                                  | 147343  | 498620  | 40509                             | 62045  | 27.5  | 11.2               | 12.4                          |
| 2002-03       | 540755                                  | 153174  | 485080  | 45586                             | 69560  | 29.8  | 12.9               | 14.3                          |
| 2003-04       | 615691                                  | 170561  | 544667  | 54977                             | 86981  | 32.2  | 14.1               | 16.0                          |
| 2004-05       | 638530                                  | 175865  | 565426  | 76062                             | 125309   | 43.3  | 19.6               | 22.2                          |
| 2005-06       | 716839                                  | 194936  | 637772  | 105350                            | 180486   | 54.0  | 25.2               | 28.3                          |
| 2006-07       | 801496                                  | 214187  | 722984  | 138455                            | 229400   | 64.6  | 28.6               | 31.7                          |
| 2007-08       | 828785                                  | 231800  | 836518  | 181393                            | 254658   | 78.3  | 30.7               | 30.4                          |
| 2008-09       | 1049121                                 | 264214  | 943204  | 210461                            | 301908   | 79.7  | 28.8               | 32.0                          |
| 2009-10       | 1199744                                 | 301056  | 1083514   | 276656                            | 384514   | 91.9  | 32.0               | 35.5                          |
| 2010-11       | 1416441                                 | 354437  | 1306942   | 335550                            | 468291   | 94.7  | 33.1               | 35.8                          |
| 2011-12       |   |   | 1465753   |                                   | 509040   |   |                    | 34.7                          |

Note: Data are at Current Prices.

**Source:** (i) Value of output, Value of inputs and GDP are from *CSO's National Accounts Statistics 2012* and back series (ii) For Credit flow, data see earlier Table 5.9.

has occurred a significant rise in the proportions of credit to these indicators. As percentage of gross value of output, total credit issued in the original series shot up from 9.0% in 1999-2000 to 19.6% in 2004-05 and to 33.1% in 2010-11, or as percentage of agriculture GDP, from 10.2% to 22.2% and to 34.7% in these years.

A better indicator of current demand is the value of agricultural inputs, which when related to short-term credit issued by all agencies, shows a very impressive rise in recent years. This ratio had stagnated in the 1990s and ruled between 19% to 24% between 1997-98 to 2000-01; it suddenly shot up to 27.5% in 2001-02 and galloped to 43.3% in 2004-05 (Table 8.4). This was followed by a steep jump in short-term credit to inputs ratio to 78.3% in 2007-08 and further to 94.7% in 2010-11. This latter period is when the agricultural sector experienced moderate but highly fluctuating growth scenario. At the same time, the banks have been pushed to rapidly expand bank credit for the sector.

The implication of the above result is that very close to the full part of inputs is now being financed by institutional credit. As we have argued in a subsequent section, this has serious implications for the economics of farming. If inputs financed by bank borrowings do not yield commensurate output, the possibilities of such forced lendings may lead to increased non-performing assets. This also raises the distributional issues in that in a known unequal situation, some farmers may be cornering crop loans much more than their cost of inputs, while many others may be deprived of it.

#### 3. Term Credit Flow to Private Capital Formation Ratio in Agriculture

Yet another important indicator of the role of credit demand is the extent to which private capital formation in agriculture is financed by term loans of banks. In this regard, it may be recalled that an important contributory factor for the crisis in agriculture was the persistent decline in investment. As shown in Table 2.9 of Section 2, public sector investment in agriculture as percentage of agricultural GDP steadily fell for two decades from near 4% in 1980-81 to 1.7% in 1998-99, while private sector investment stagnated at around 5 to 6% during these two decades. But, in recent years after 1999-2000, there appears a distinct improvement in all components of capital formation in agriculture – public, private and total, and each one of them as percentage of agriculture GDP. Amongst them, the most conspicuous improvement has taken place in private sector investment. As percentage of agriculture GDP, private investment has averaged 10.4% during the latest four-year period 2001-02 to 2004-05 and it further improved to near 14% in the latest three years 2008-09 to 2010-11 as against 7.4% in the preceding four-year period (see earlier Table 2.9). The above improvement in private capital formation in agriculture seems to have been supported by increased institutional credit flow (Table 8.5). Over the latest two decades for which turn loans from GLC are related to private capital formation in nominal numbers, there has been a zig-zag movement in the relevant ratio. In the initial period between 1992-93 to 1995-96 term credit flow as percentage of private investment in agriculture registered a smart recovery from 33.2% to 51.4%. This rise, however, appears statistical, in that there was a steep decline in private investment during 1993-94 to 1995-96 when turn credit for the sector continued to rise and hence the credit to investment registered a jump.

The period after 1995-96 shows an interesting trend. Private investment as percentage of GDP, it may be recalled [see earlier Table 2.9(a)] began to register a steady improvement. But, following the full-fledged implementation of banking reforms, the share of agricultural credit in total bank credit had drastically fallen from the peak of near 18% towards the second half of the 1980s to around 9% to 10% in March 2002 (see earlier Table 4.5). As a consequence, the ratio of term credit to private farm investment dipped for the next six years from 51.4% in 1995-96 to 42.4% in 2002-03.

| (Rupees, Crore                |                                  |                       |                       |  |  |  |  |  |
|-------------------------------|----------------------------------|-----------------------|-----------------------|--|--|--|--|--|
| Year                          | Private Sector Capital Formation | Term Credit           | Term Credit as%       |  |  |  |  |  |
|                               | For Agriculture and Allied       | From All Institutions | of Private Sector GCF |  |  |  |  |  |
|                               | Activities (₹)                   | (₹)                   | (₹)                   |  |  |  |  |  |
| (1)                           | (2)                              | (3)                   | (5)                   |  |  |  |  |  |
| 1992-93                       | 15,307                           | 5,078                 | 33.2                  |  |  |  |  |  |
| 1993-94                       | 13,512                           | 5,223                 | 38.7                  |  |  |  |  |  |
| 1994-95                       | 13,284                           | 6,841                 | 51.5                  |  |  |  |  |  |
| 1995-96                       | 14,601                           | 7,507                 | 51.4                  |  |  |  |  |  |
| 1996-97                       | 18,521                           | 9,413                 | 50.8                  |  |  |  |  |  |
| 1997-98                       | 23,024                           | 11,316                | 49.1                  |  |  |  |  |  |
| 1998-99                       | 28,100                           | 12,957                | 46.1                  |  |  |  |  |  |
| 1999-00                       | 46,137                           | 17,303                | 37.5                  |  |  |  |  |  |
| 2000-01                       | 43,697                           | 19,513                | 44.7                  |  |  |  |  |  |
| 2001-02                       | 60,279                           | 21,536                | 35.7                  |  |  |  |  |  |
| 2002-03                       | 56,525                           | 23,974                | 42.4                  |  |  |  |  |  |
| 2003-04                       | 52,988                           | 32,004                | 60.4                  |  |  |  |  |  |
| 2003-04<br>2004-05<br>2005-06 | 58,498                           | 49,247<br>75,136      | 84.2<br>112.3         |  |  |  |  |  |
| 2006-07                       | 72,570                           | 90,945                | 125.3                 |  |  |  |  |  |
| 2007-08                       | 91,094                           | 73,265                | 80.4                  |  |  |  |  |  |
| 2008-09                       | 127,816                          | 91,447                | 71.5                  |  |  |  |  |  |
| 2009-10                       | 142,966                          | 107,858               | 75.4                  |  |  |  |  |  |
| 2010-11<br>2011-12            | 148,591                          | 132,741<br>114,871    | 89.3                  |  |  |  |  |  |

The next phase has been a phase of public policy support for rapid bank credit expansion. Because of the serious social revulsion against financial exclusion, there were renewed pressures on banks to expand bank and a special policy of bank credit doubling within a period three years was adopted, as explained earlier, in 2004-05. This policy of rapid bank credit expansion has been reflected in phenomenal increases in the extent to which private investment in agriculture has been financed by term credit from banks. In the initial three years of this new policy period the credit to investment ratio has jumped to 84.2% in 2004-05 and to 112.3% in 2005-06 and to 125.3% in 2006-07. In the subsequent four years, the ratio has ranged from 71.5% in 2008-09 to 89.3% in 2010-11, the latest year for which the data are available. The ratio may have slipped down in 2011-12 as there has occurred a 13% fall in investment credit from banks in that year (Table 8.5).

On the face of it, it appears unrealistic that about 90 percent of private capital formation in agriculture, in some years more than 100%, is financed by the institutional credit agencies, but there is no way of generating more dependable data in this regard. However, as we have repeatedly pointed out, the inclusion of indirect lendings by commercial banks in the ground-level disbursement data have distorted the data series. But, we have no way of making systematic any adjustments to the official series on ground-level disbursements. As brought out earlier, an overwhelming proportion of farm sector term loans – over 80% has gone to allied activities – plantation and horticulture, animal husbandry and fisheries as also high tech agriculture and storage and marketing yards, etc.; this also includes RIDF deposits by banks which are lent to state governments for rural infrastructure. Therefore, the high credit to private investment ratio is a misnomer.

#### 4. Demand-side Indicators at the States and Regional Levels

As a surrogate for demand-side indicators, we have the estimation of gross state domestic product (GSDP) which have been turned around to relate to state-wise and region-wise distribution of institutional credit in two ways: first, state-wise and region-wise farm credit disbursements to agricultural GSDP ratios; and second, a comparison of the relative shares of states and regions in agricultural GSDP and bank credit so as to judge if the relative disparities have narrowed over years.

At the other extreme, what stands out is the depressingly low level of increases in three under banked regions – eastern, north-eastern and central regions. For all these regions, the ratios have remained far below the national average.

The above analysis has been done separately for two periods: first, from 1995-96 to 2003-04, that is, prior to the process of doubling of bank credit began in 2004-05, and second, a period thereafter from 2004-05 to 2010-11. The farm credit to agricultural GSDP ratios are presented in Parts A and B of Tables 8.6 for the two period specified above. These, along with the curves depicted in Chart 8.2, reveal a few interesting features.

| By States and Regions                |         |         |               |               |               |               |               |         |  |
|--------------------------------------|---------|---------|---------------|---------------|---------------|---------------|---------------|---------|--|
| (In percer                           |         |         |               |               |               |               | rcentages)    |         |  |
| Regions/States/UTs                   | Part -A |         |               |               |               |               |               |         |  |
|                                      | 1997-98 | 1998-99 | 1999-<br>2000 | 2000-<br>2001 | 2001-<br>2002 | 2002-<br>2003 | 2003-<br>2004 | 2004-05 |  |
| Northern Region                      | 11.0    | 12.4    | 15.0          | 16.9          | 18.8          | 24.2          | 24.2          | 35.0    |  |
| Haryana                              | 15.7    | 16.6    | 19.5          | 21.9          | 23.5          | 26.4          | 32.1          | 42.1    |  |
| Himachal Pradesh                     | 4.0     | 5.6     | 5.1           | 5.3           | 6.4           | 7.7           | 8.5           | 12.4    |  |
| Jammu & Kashmir                      | 0.7     | 0.8     | 0.8           | 0.8           | 1.1           | 1.1           | 1.2           | 1.8     |  |
| Punjab                               | 14.1    | 17.1    | 17.6          | 19.1          | 21.7          | 27.9          | 30.6          | 39.8    |  |
| Rajasthan                            | 6.7     | 7.3     | 8.4           | 10.3          | 10.6          | 16.5          | 10.6          | 19.2    |  |
| Northern Eastern Region <sup>1</sup> | 1.4     | 1.4     | 0.7           | 0.5           | 0.6           | 0.8           | 1.5           | 1.9     |  |
| Arunachal Pradesh                    | 0.8     | 0.8     | 0.4           | 0.6           | 0.8           | 1.5           | 0.5           | 1.8     |  |
| Assam                                | 1.7     | 1.7     | 0.7           | 0.5           | 0.6           | 0.8           | 1.5           | 2.0     |  |
| Manipur                              | 0.4     | 0.2     | 0.2           | 0.1           | 0.1           | 0.4           | 0.5           | 1.7     |  |
| Meghalaya                            | 0.8     | 0.7     | 0.9           | 0.6           | 0.6           | 0.5           | 4.6           | 2.1     |  |
| Mizoram                              | 0.6     | 0.5     | 1.2           | 0.7           | 0.7           | 1.4           | 1.0*          | 3.6*    |  |
| Nagaland                             | 0.7     | 0.6     | 1.0           | 0.5           | 0.4           | 0.4           | 0.4*          | 1.0*    |  |
| Tripura                              | 1.0     | 0.7     | 0.9           | 1.2           | 1.0           | 1.1           | 1.7           | 2.1     |  |
| Eastern Region                       | 2.4     | 2.5     | 2.8           | 3.5           | 3.9           | 4.4           | 5.3           | 7.3     |  |
| Bihar                                | 3.0     | 2.8     | 2.6           | 3.3           | 4.0           | 3.5           | 7.6           | 8.9     |  |
| Jharkhand                            |         |         |               | 1.4           | 1.9           | 2.6           | 2.5           | 4.4     |  |
| Orissa                               | 3.8     | 4.9     | 6.1           | 7.5           | 7.0           | 7.9           | 7.0           | 11.0    |  |
| Sikkim                               | 0.9     | 1.3     | 1.3           | 1.8           | 1.6           | 1.2           | 1.4           | 1.7     |  |
| West Bengal                          | 2.0     | 1.9     | 2.3           | 2.8           | 3.3           | 4.2           | 4.4           | 6.1     |  |
| A & N Islands                        | 1.0     | 1.9     | 1.4           | 1.1           | 1.7           | 0.9           | 0.7*          | 0.9*    |  |
| Central Region                       | 6.2     | 5.7     | 6.1           | 7.3           | 8.5           | 10.0          | 10.5          | 14.0    |  |
| Chattisgarh                          |         |         |               | 4.8           | 3.7           | 7.7           | 6.0           | 9.7     |  |
| Madhya Pradesh                       | 9.3     | 7.7     | 7.8           | 9.4           | 8.9           | 13.0          | 10.9          | 17.2    |  |
| Uttar Pradesh                        | 5.9     | 5.8     | 6.4           | 7.1           | 9.1           | 9.2           | 11.0          | 13.3    |  |
| Uttranchal                           |         |         |               | 3.7           | 6.3           | 10.5          | 8.6           | 12.0    |  |
| Western Region <sup>2</sup>          | 10.4    | 10.8    | 12.6          | 15.4          | 15.8          | 13.1          | 14.3          | 20.0    |  |
| Goa                                  | 6.5     | 6.1     | 4.3           | 4.4           | 3.2           | 3.3           | 5.4           | 9.6     |  |
| Gujarat                              | 11.1    | 9.7     | 15.2          | 19.9          | 18.5          | 20.6          | 15.8          | 24.0    |  |
| Maharashtra                          | 9.9     | 11.6    | 11.5          | 13.6          | 14.8          | 10.2          | 13.3          | 17.6    |  |
| Southern Region <sup>3</sup>         | 14.2    | 13.0    | 15.0          | 15.9          | 18.7          | 21.2          | 24.3          | 31.3    |  |
| Andhra Pradesh                       | 14.8    | 13.1    | 14.2          | 14.4          | 17.2          | 17.9          | 20.2          | 25.9    |  |
| Karnataka                            | 12.0    | 11.3    | 12.6          | 13.0          | 17.2          | 18.8          | 24.1          | 28.2    |  |
| Kerala                               | 11.2    | 11.3    | 14.6          | 16.4          | 19.3          | 20.0          | 24.0          | 35.2    |  |
| Tamil Nadu                           | 17.6    | 15.5    | 19.5          | 21.9          | 22.8          | 32.6          | 35.3          | 43.9    |  |
| Lakshadweep                          |         |         |               |               |               |               |               |         |  |
| Pondicherry                          | 15.5    | 13.2    | 14.7          | 16.9          | 17.3          | 20.7          | 26.6          | 58.0    |  |
| Total                                | 8.6     | 8.6     | 9.9           | 11.3          | 12.5          | 13.8          | 15.2          | 20.7    |  |

### Table 8.6: Trends in Bank Credit to Agriculture GSDP Ratios:By States and Regions

GSDP= Gross State Domestic Product \* Estimated

1 Regional total excludes data for Delhi and Chandigarh; 2. Regional total excludes data for Dadra & Nagar Haveli and Daman & Diu; 3. Regional total excludes data for Pondicherry

### Table 8.6: Trends in Bank Credit to Agriculture GSDP Ratios:By States and Regions

(In percentages)

| Region / States                  |            |         |         | Part –B |         |         |         |
|----------------------------------|------------|---------|---------|---------|---------|---------|---------|
|                                  | 2004-05    | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 |
| Northern Region                  | 27.3       | 33.4    | 35.0    | 34.9    | 33.7    | 38.3    | 38.3    |
| Haryana                          | 39.1       | 47.1    | 41.1    | 39.0    | 35.0    | 42.6    | 48.6    |
| Himachal Pradesh                 | 10.0       | 14.1    | 15.6    | 18.9    | 20.8    | 24.4    | 21.7    |
| Jammu & Kashmir                  | 1.5        | 11.2    | 7.0     | 4.4     | 5.3     | 7.5     | 7.3     |
| Punjab                           | 40.5       | 44.9    | 50.2    | 50.5    | 48.9    | 48.8    | 49.8    |
| Rajasthan                        | 15.8       | 21.9    | 25.3    | 25.1    | 24.1    | 31.6    | 28.9    |
| North-Eastern Region             | 1.8        | 3.5     | 2.9     | 3.2     | 4.6     | 4.3     | 10.2    |
| Arunachal Pradesh                | 1.0        | 1.0     | 1.6     | 1.3     | 1.7     | 1.9     | 3.0     |
| Assam                            | 2.0        | 3.9     | 3.1     | 3.5     | 4.9     | 4.7     | 6.1     |
| Manipur                          | 1.5        | 4.2     | 2.0     | 3.0     | 2.0     | 1.9     | 66.5    |
| Meghalaya                        | 1.6        | 3.5     | 2.2     | 1.9     | 4.3     | 3.3     | 5.0     |
| Mizoram                          | 3.2        | 3.8     | 4.8     | 5.4     | 4.0     | 2.4     | 8.1     |
| Nagaland                         | 1.0        | 1.1     | 2.1     | 1.9     | 0.5     | 1.5     | 2.0     |
| Tripura                          | 1.7        | 3.4     | 3.7     | 3.5     | 9.5     | 8.3     | 24.2    |
| Eastern Region                   | 7.1        | 11.2    | 12.2    | 12.2    | 13.5    | 15.1    | 17.8    |
| Bihar                            | 7.4        | 8.6     | 9.6     | 9.9     | 10.7    | 12.8    | 17.2    |
| Jharkhand                        | 4.6        | 5.2     | 4.9     | 4.3     | 5.6     | 7.8     | 11.7    |
| Odisha                           | 10.9       | 16.2    | 18.0    | 14.1    | 17.1    | 24.5    | 27.7    |
| Sikkim                           | 1.7        | 3.4     | 3.6     | 3.3     | 2.9     | 2.3     | 34.9    |
| West Bengal                      | 6.1        | 11.7    | 13.0    | 13.9    | 15.3    | 14.0    | 15.5    |
| Andaman & Nicobar Islands        | 2.0        | 6.2     | 18.4    | 1.9     | 3.0     | 1.9     | 9.6     |
| Central Region                   | 13.8       | 16.8    | 20.8    | 20.2    | 18.8    | 22.0    | 23.5    |
| Chhattisgarh                     | 7.8        | 10.2    | 11.2    | 11.5    | 11.2    | 29.2    | 22.6    |
| Madhya Pradesh                   | 16.9       | 20.0    | 24.9    | 31.1    | 27.3    | 28.7    | 34.9    |
| Uttar Pradesh                    | 13.4       | 16.5    | 20.5    | 17.2    | 16.4    | 18.1    | 19.2    |
| Uttarakhand                      | 11.5       | 16.0    | 20.9    | 21.6    | 21.3    | 25.6    | 25.5    |
| Western Region                   | 17.9       | 27.2    | 28.3    | 26.6    | 31.0    | 32.3    | 26.7    |
| Goa                              | 8.0        | 9.9     | 14.1    | 18.9    | 8.8     | 16.2    | 118.6   |
| Gujarat                          | 20.2       | 26.2    | 23.8    | 23.7    | 23.8    | 26.4    | 24.2    |
| Maharashtra                      | 16.5       | 28.3    | 31.8    | 28.8    | 37.0    | 36.9    | 27.2    |
| Southern Region                  | 27.7       | 40.9    | 47.2    | 47.3    | 49.2    | 54.8    | 58.6    |
| Andhra Pradesh                   | 23.9       | 32.8    | 36.6    | 33.6    | 35.3    | 40.8    | 41.5    |
| Karnataka                        | 23.3       | 33.7    | 39.3    | 40.6    | 40.9    | 43.9    | 45.7    |
| Kerala                           | 27.4       | 43.0    | 48.7    | 61.5    | 76.5    | 89.4    | 98.5    |
| Tamil Nadu                       | 41.9       | 65.1    | 73.4    | 73.5    | 69.2    | 71.1    | 79.7    |
| ALL-INDIA                        | 18.4       | 25.5    | 28.5    | 28.4    | 29.2    | 32.6    | 33.7    |
| Please see the notes in the prev | ious table |         |         |         |         |         |         |

First, for the country as a whole, the increase in the farm credit to Agricultural GSDP ratio had been niggardly until the end of the 1999s and after 2002-03 or thereabout there began a rapid increase in the ratio, which got accelerated after 2004-05. The ratio edged up from 7.6% in 1995-96 to 11.8% in 2001-02; in the next phase it increased to 13.3% in 2002-03 and galloped thereafter to 18.4% in 2004-05 and to 33.8% in 2010-11. This has indeed been a phenomenal expansion during the past decade or so at the all-India level.



Second, what these tabular data being out is the vast inter-state and interregional disparities. To begin with, the steepest increase has taken place in the relatively well-developed southern and northern regions. The increase in the ratio in the generally well-banked western region (from 9.9% in 1995-96 to 26.7% in 2010-11) has been sizeable, but the increase achieved as well as the level attained has been far below the national average (from 7.6% to 33.8%). At the other extreme, what stands out is the depressingly low level of increases



in the three under-banked regions eastern, north-eastern and central. For all these regions, the ratios have remained unduly low, so much so, for the north-eastern the relative ratio has remained nearly one-sixth or the best performing southern state, for the eastern region, nearly one-fourth, and for the central region, roughly 40%.

Third, a more glaring picture that stands out is the feature of inter-state disparities. Pitiably limited increases in the farm credit to agricultural SDP ratios have occurred in a few known underdeveloped states of Bihar, West Bengal and Uttar Pradesh. Bihar's ratio had increased from 3.4% in 1995-96 to 6.6% in 2003-04, West Bengal's from 2.5% to 4.3% and UP's from 5.8% to 11.1%. It is true that even in respect of these states, the increases in the ratio have been somewhat more impressive: Bihar's to 17.2% in 2010-11, West Bengal's 15.5% and Uttar Pradesh's 19.2%.

#### **Narrowing of Relative Disparities**

This brings us to the second question as to whether the relative disparities between regions and states have narrowed over years Table 8.7 presents a summary picture of the scenario in this regard. With a view to measuring the degree of narrowing of disparities, we have worked out the percentage spread between the weaker regions, namely, eastern and central, as compared with the relatively best performing regions, southern and northern (Table 8.6B). The spread represents the percentage of credit to GSDP ratios of the best performing regions to the ratio of weaker regions. A similar spread has been worked out between the middle level, western region, and the best performing regions. Key results are enumerated below.

| Table 8.7: Spread Between Best Performing Regions and Laggard Regions in         Regard to Credit to GSDP Ratios |                                       |              |            |         |         |              |            |         |  |  |
|--|---------------------------------------|--------------|------------|---------|---------|--------------|------------|---------|--|--|
|  | Pa                                    | rt I: 1995-9 | 96 to 2003 | -04     | Par     | t II: 2004-( | 05 to 2010 | -11     |  |  |
|  |                                       |              |            | Rati    | o for   |              |            |         |  |  |
|  | 1995-96                               | 1997-98      | 2000-01    | 2003-04 | 2004-05 | 2006-07      | 2008-09    | 2009-10 |  |  |
| Southern Region  | 11.5                                  | 14.2         | 15.3       | 23.4    | 27.7    | 47.2         | 49.2       | 54.8    |  |  |
| Northern Region  | 9.2                                   | 10.7         | 14.7       | 19.8    | 27.3    | 35.0         | 33.7       | 38.3    |  |  |
| Eastern Region   | 2.7                                   | 2.4          | 3.4        | 5.2     | 7.1     | 12.2         | 13.5       | 15.1    |  |  |
| Central Region   | 5.5                                   | 6.2          | 7.3        | 10.6    | 13.8    | 20.8         | 18.8       | 22.0    |  |  |
| Western Region   | 9.9                                   | 10.4         | 14.9       | 12.8    | 17.9    | 28.3         | 31.0       | 26.7    |  |  |
|  | Percentage Spread for the Above Years |              |            |         |         |              |            |         |  |  |
| Eastern to Southern  | 426                                   | 592          | 450        | 450     | 390     | 387          | 364        | 363     |  |  |
| Eastern to Northern  | 341                                   | 446          | 432        | 381     | 385     | 287          | 250        | 254     |  |  |
| Central to Southern  | 209                                   | 229          | 210        | 221     | 201     | 227          | 262        | 249     |  |  |
| Central to Northern  | 167                                   | 173          | 201        | 187     | 198     | 168          | 179        | 174     |  |  |
| Western to Southern  | 116                                   | 137          | 103        | 183     | 155     | 167          | 159        | 205     |  |  |
| Western to Northern  | 93                                    | 103          | 99         | 155     | 153     | 124          | 109        | 143     |  |  |

First, the western region, consisting of Goa, Gujarat and Maharashtra, has generally suffered setback in the phase of doubling of farm credit; it is found that as compared with the best performing southern region, the spread for the western region which was at 155% in 2004-05, shot up, after some fluctuation, to 205% in 2010-11. Earlier in the 1990s the western region ratio of credit to GSDP had kept pace with the ratio of the southern region, and what is more, it had improved upon the ratio of the northern region.

Second, unlike the middle level western region, the poorest eastern region has improved its relative position *vis a vis* both the well-banked regions, southern and northern, in the credit doubling phase. Thus, the spread for the eastern region fell *vis a vis* the southern region from 450 in 2003-05 to 363%, in 2010-11 and that *vis a vis* the northern region, it fell from 381% to 254% during the same period. Contrariwise, the central region has not derived similar benefit during the credit doubling phase at any rate not *vis a vis* the southern region. Its spread *vis a vis* the southern region, the central region has performed relatively better.

Finally, we are presenting yet another analytical picture to measure interregional disparities in GLC distribution in the form of this distribution compared with the potential demand indicators for credit flow (Table 8.8). In this table, we have made a comparison of regions' relative shares in these indicators: relative shares in the number of farmer households, GSDP originating in agriculture and allied activities, and in GLC disbursements. These data suggest that a depressing picture of persistent regional inequalities is not only prevalent, it is in fact getting worsened.

First, the southern region accounts for 39.3% of total GLC for agriculture in 2010-11 while it has only 24.1% of agricultural GSPD of all states, and what is more, it houses only about 18% of farmer households as per 2003 NSSO survey. Even as per the 2010-11 agricultural census, the share of the southern region in the country's total operational holdings was only 18% and the share in area operated was just about 20%. Similarly, the northern region enjoys a phase of 25% in GLC but has a share of 18% in agricultural incomes and 12.3% in the number of farm households. The northern region's shares in the number and area of operational holdings in 2010-11 were 12% and 10% respectively.

Secondly, in the contrast, the central region has the highest share in the country's total farm households and a fairly high share of a farm income at 21.2%; but it has obtained only 13.4% of total farm GLC. The central region also has high percentages of the number (25%) and area (20%) of operational

|                      | Table 8.               | 8: Distribı<br>Farm | ution of Ba<br>Ler Housel | ank Credit<br>holds – An | , Total Sta<br>Inter-Reg | ite Income<br>ional Com  | s and the<br>parison | Number of                         | £-1                 |                          |
|----------------------|------------------------|---------------------|---------------------------|--------------------------|--------------------------|--------------------------|----------------------|-----------------------------------|---------------------|--------------------------|
|                      |                        |                     |                           | Part – I: 1993           | 3-94 to 2004-            | 05                       |                      |                                   |                     |                          |
| Regions/UTs          | Estimated<br>Number of | Year                | Average Sha               | rres in GSDP             |                          | Total Ground             | l Level Credit       | : (GLC) disbur<br>d Activities हि | sements for         |                          |
|                      | Farmer                 | Der cent to         | 1993-94 to                | 2002-03 to               |                          | Wancu                    |                      |                                   | Tant                |                          |
|                      | Households             | All-India           | 1995-96                   | 2004-05                  | 1995-96<br>(₹ lakh)      | Per cent to<br>All-India | 2001-02<br>(₹ lakh)  | Per cent to<br>All-India          | 2005-06<br>(₹ lakh) | Per cent to<br>All-India |
| Northern             | 109460                 | 12.3                | 16.95                     | 17.22                    | 456645                   | 20.7                     | 1481531              | 26.4                              | 4472784             | 30.7                     |
| Northern Eastern     | 34874                  | 3.9                 | 3.69                      | 3.99                     | 5016                     | 0.2                      | 11277                | 0.2                               | 62906               | 0.4                      |
| Eastern              | 211140                 | 23.6                | 17.43                     | 19.03                    | 138276                   | 6.3                      | 329599               | 5.9                               | 939628              | 6.4                      |
| Central              | 271341                 | 30.4                | 22.47                     | 23.14                    | 353968                   | 16.1                     | 846144               | 15.1                              | 2147285             | 14.7                     |
| Western              | 103662                 | 11.6                | 15.04                     | 14.41                    | 425381                   | 19.3                     | 966829               | 17.2                              | 1916380             | 13.1                     |
| Southern             | 161578                 | 18.1                | 24.43                     | 22.21                    | 823957                   | 37.4                     | 1974869              | 35.2                              | 5047503             | 34.6                     |
| Union Territory      | 732                    | 0.1                 |                           |                          |                          |                          |                      |                                   |                     |                          |
| All India Total      | 893504                 | 100.0               | 100.0                     | 100.0                    | 2203243                  | 100.0                    | 5610249              | 100.0                             | 14591356            | 100.0                    |
| Note: GSDP= Gross St | tate Domestic F        | roduct.             |                           |                          |                          |                          |                      |                                   |                     |                          |
|                      |                        |                     |                           | Part – II:               | : 2004-05 to             | 2010-11                  |                      |                                   |                     |                          |
| Regions/UTs          | Estimated<br>Number of | Year                | Average Sha               | rres in GSDP             |                          | Total Ground             | I Level Credit       | (GLC) disbur                      | sements for         |                          |
|                      | Farmer                 | Der cent to         | 2004-05 to                | 2008-09 to               |                          | เมาะเริง                 |                      |                                   | ידמשזון             |                          |
|                      | Households             | All-India           | 2006-07                   | 2010-11                  | 1995-96<br>(₹ lakh)      | Per cent to<br>All-India | 2003-04<br>(₹ lakh)  | Per cent to<br>All-India          | 2010-11<br>(₹ lakh) | Per cent to<br>All-India |
| Northern             | 109460                 | 12.3                | 17.6                      | 18.1                     | 456645                   | 20.7                     | 2181869              | 28.7                              | 11563644            | 24.7                     |
| Northern Eastern     | 34874                  | 3.9                 | 4.0                       | 3.4                      | 5016                     | 0.2                      | 29569                | 0.4                               | 441480              | 0.9                      |
| Eastern              | 211140                 | 23.6                | 17.7                      | 17.1                     | 138276                   | 6.3                      | 505165               | 6.7                               | 3846749             | 8.2                      |
| Central              | 271341                 | 30.4                | 21.5                      | 21.2                     | 353968                   | 16.1                     | 1248734              | 16.4                              | 6278590             | 13.4                     |
| Western              | 103662                 | 11.6                | 15.3                      | 16.0                     | 425381                   | 19.3                     | 1012247              | 13.3                              | 6280425             | 13.4                     |
| Southern             | 161578                 | 18.1                | 23.9                      | 24.1                     | 823957                   | 37.4                     | 2613740              | 34.4                              | 18404686            | 39.3                     |
| Union Territory      | 732                    | 0.1                 |                           |                          |                          |                          |                      |                                   |                     |                          |
| All India Total      | 893504                 | 100.0               | 100.0                     | 100.0                    | 2203243                  | 100.0                    | 7591324              | 100.0                             | 46815574            | 100.0                    |
| Note: GSDP= Gross St | ate Domestic F         | roduct.             |                           |                          |                          |                          |                      |                                   |                     |                          |

holdings. Similarly, the eastern region houses 23.6% of farm households and 22% and 20% of the under and area of operational holdings. Its relative share in agricultural incomes is also high at 17.1 but its share in farm GLC is the lowest at 8.2% amongst the major regions.

Finally, what is most disquieting is the further widening of the interregional disparities in GLC flow when compared with real indicators. For, instance, it is found that the relative shares in agricultural incomes of almost all the developed and underdeveloped regions have remained the same as between the early 1990s and the last three years of the latest decade: 17% and 17.6% for the northern region, 17.4% and 17.1% for the eastern region, 22.5% and 21.5% for the central region, 15.0% and 16% for the western region, and 24.4% and 24.1% for the southern region. On the other hand, the farm GLC shares of the advanced regions have sharply increased, while those of the underdeveloped regions have declined except the eastern region for which the credit share has move up from 6.7% in 1995-96 to 8.2% in 2010-11. The farm credit share of the central region has slipped from 16.1% to 13.4% and that of the western region from rather sharply 19.3% to 13.4%. On the other hand, the farm credit share of the northern region has increased from 20.7% to 24.7% and that of the southern region from 37.4% to 39.3%.

9

# Branch Banking: A Costly Neglect and the Imperatives of Resurrecting the Rural Financial Architecture

Recognisedly, an outstanding aspect of banking development after the nationalisation of banks in July 1969 had been the rapid growth and territorial spread of branch network all over the country, particularly in rural and semiurban areas as well as in underdeveloped regions. From a base of a little over 8,000 bank branches in 1969, the presence now of over 96,000 branches indeed represents an unprecedented growth of scheduled commercial banking in India. However, the bulk of this expansion took place before the 1990s. In the first two decades (1970-1991), 53,537 branches of scheduled commercial banks were added, that is, 2,550 branches per year. But, thereafter in about a 16-year period until March 2007, only 8,987 branches had been added, that is, 562 branches per year or about one-fifth of what was achieved until the 1990s.

While some slowdown was expected after the initial spread at a rapid pace, it is the neglect of rural areas that stands out. By the early 1990s, the number of bank branches operating in rural areas had crossed 35,000 or about 57% of the total number of bank branches operating in the country (as per the centres with 10,000 of population classified based on the 1981 population census data at that time). Reclassification of the areas based on the 1991 census to an extent contributed to the bringing down of the number of rural bank branches from 33,017 in March 1995 to 32,981 in March 1996. But, thereafter, on a comparable basis, the number of rural branches had steadily come down to as low a figure as 31,967 by March 2005 (Table 9.1) by mergers and swapping of rural branches. Again, partly due to the reclassification of centres based on the 2001 Census, the number of rural branches had declined to 30,610 in March 2006 and further to 30,393 in March 2007.

It is significant that the first Narasimham Committee Report - I on the Financial System (November 1991) had specifically recommended that "each public sector bank should set up one or more rural banking subsidiaries to takeover all its rural branches" and that the operations of regional rural banks (RRBs) should be expanded to embrace all types of banking business (*ibid*. pp.76-78). Thus, the imperative of continuing with the expansion of branch banking in rural areas and underdeveloped regions was recognised even by the Narasimham Committee – I (1991). Earlier, there was a branch expansion programme monitored by the RBI which got disbanded. On the expiry, on March

# Table 9.1: Spread of Bank Branch Network in India(Scheduled Commercial Banks including RRBs)

| Period-end    | Rura                          | al                   | Semi-Url                   | ban                  | Total                      |                      |
|---------------|-------------------------------|----------------------|----------------------------|----------------------|----------------------------|----------------------|
|               | Number of<br>Bank<br>Branches | Per cent<br>to Total | Number of<br>Bank Branches | Per cent<br>to Total | Number of<br>Bank Branches | Per cent<br>to Total |
| December 1969 | 1,443                         | 17.6                 | 3,337                      | 40.8                 | 8,187                      | 100                  |
| March 1991    | 35,134                        | 56.9                 | 11,566                     | 18.7                 | 61,724                     | 100                  |
| 1991 Census   |                               |                      |                            |                      |                            |                      |
| March 1995    | 33,017                        | 51.7                 | 13,502                     | 21.2                 | 63,817                     | 100                  |
| March 1996    | 32,981                        | 51.2                 | 13,731                     | 21.3                 | 64,456                     | 100                  |
| March 2002    | 32,443                        | 47.8                 | 14,910                     | 21.9                 | 67,897                     | 100                  |
| March 2003    | 32,283                        | 47.4                 | 15,042                     | 22.1                 | 68,078                     | 100                  |
| March 2004    | 32,107                        | 46.8                 | 15,252                     | 22.2                 | 68,645                     | 100                  |
| March 2005    | 31,967                        | 45.7                 | 15,619                     | 22.3                 | 69,969                     | 100                  |
| 2001 Census   |                               |                      |                            |                      |                            |                      |
| March 2006    | 30,610                        | 43.3                 | 15,471                     | 21.9                 | 70,706                     | 100                  |
| March 2007    | 30,393                        | 41.5                 | 16,352                     | 22.3                 | 73,199                     | 100                  |
| March 2008    | 30,898                        | 39.8                 | 17,695                     | 22.8                 | 77,699                     | 100                  |
| March 2009    | 31,549                        | 38.6                 | 19,021                     | 23.3                 | 81,802                     | 100                  |
| March 2010    | 32,320                        | 37.2                 | 20,601                     | 23.7                 | 86,960                     | 100                  |
| March 2011    | 33,367                        | 36.2                 | 22,725                     | 24.7                 | 92,117                     | 100                  |
| March 2012*   | 35,364                        | 36.8                 | 25,076                     | 26.1                 | 96,059                     | 100                  |

**Notes:** Decline in March 1996 is partly due to reclassification of centres based on the1991 Census. Similarly, in March 2006, the decline is due to reclassification based on 2001 Census. **Source:** Reserve Bank of India: *Basic Statistical Returns*, various issues. \* RBI's *Quarterly Handout*.

31, 1995, of this branch expansion programme 1990-95, no fresh programme was drawn up on the ground that the subject had to be left to the commercial judgements of banks (RBI, 1997). Banks were allowed to convert their non-viable rural branches into satellite offices or closure of bank branches at rural centres served by two commercial banks. RRBs were allowed to relocate their loss-making branches at new places even outside the rural areas. What is more, the programme of opening branches was made privy to achievements in prudential norms. To quote the RBI's *Trends and Progress of Banking in India, 1996-97:* 

"Banks had been given the operational freedom to open and relocate branches at semi-urban, urban and metropolitan centres subject to approval of respective Boards and ensuring track record of profit in the last three years. The loss-making banks are subject to restrictions on opening of branches. With regard to opening up a branch in rural areas, prior approval of the Reserve Bank is required subject to conditions such as the recommendation from the Directorate of Institutional
Finance of the concerned State Government. Banks falling under the category of having achieved 8% CRAR, declaring net profit for the last three consecutive years, containing their NPAs within 15% of their total advances and with a minimum of ₹100 crore as owned funds have to prepare a Plan of Action for opening branches during the next 12 months. This has to be forwarded to the Reserve Bank for prior approval after taking clearance from the concerned Board of Directors" (RBI, 1997:42-43).

#### Emergence of Financial Inclusion as a Pivotal Policy and the Consequential Impetus on Branch Banking

As brought out in a subsequent section, the phenomenon of financial exclusion and the consequential neglect of rural areas and underdeveloped regions, became a live subject and came into focus in many public policy pronouncements around 2005-06 and thereafter. But, all programmes of financial inclusion essentially focussed on providing access to the financially excluded rural cultivator/non-cultivator households, financial products such as "bank accounts, credit, remittances and payment services, financial advisory services and insurance facilities" through the instrumentality of 'agency banking' rather than though directly present "brick and mortar" bank branches. Even the branch banking policy commended by the Rangarajan Committee on Financial Inclusion (GoI, 2008) had been ignored. Until recently, there has been thus total reluctance to encourage commercial banks to open branches in rural areas. Nevertheless, in an environment of social revulsion against financial exclusion and physical targets set for financial inclusion, commercial banks have been forced to increase branch banking in rural areas too albeit gently and gradually. Thus, in five years between March 2007 and March 2012, scheduled commercial banks opened 4,971 branches in rural areas, i.e., 21.7% of the total 22,860 branches opened during the same period (Table 9.1). RRBs have played a major role in this respect; in their case, near 50% of their branches opened during the period have been in rural areas, that is, 736 (or 48.8%) out of a total of new 1518 branches.

#### Neglect of Branch Banking in Underdeveloped Regions after The 1990s

Three historically under-banked regions, also underdeveloped economically, namely, north-eastern, eastern, and central regions, had received special attention in the branch expansion programme of scheduled commercial banks until the 1990s. These three regions accounting for about 50% of the country's population, had about 25% of bank branches in 1969. By March 1992, their proportion of bank branches had shot up to 42.6%, that is, from

a total of 2,068 branches to 26,439. But after the 1990s, the proportion of bank branches opened in these regions has steadily declined, and by March 2007, it has declined to 40.6% of the total. No doubt, the branch expansion programme in totality had received a setback after the 1990s, but interestingly, even out of the reduced rate of expansion, the proportions obtained by the underdeveloped regions have suffered more. Interestingly, even after 2007 when, as explained above, banks embraced the spirit of financial inclusion, the shares of the above three underdeveloped regions in total bank branches has not improved at all. In fact, between March 2007 and March 2011 the shares of these three regions fell from 40.6% to 38.8%. We are not stressing this point beyond a point as it raises the whole question of the absorptive capacity of the underdeveloped regions beyond a point. We have an occasion to make some observations on this aspect at a later stage. Suffice it to say for the present, these underdeveloped regions, whose population share has further increased to 51.5% have together only 38.8% of bank branches (Table 9.2).

Looking at it differently, it is found that slower growth of bank branches is reflected in the measure of population per bank office, that is, the average size of population each bank office serves (Table 9.2). The consistent and rapid decline in this measure until 1991, got reversed thereafter. At the all-India level, there has been a fractional correction in the last few years after 2007; this too has occurred due to a more rapid decline in population per office in the developed regions. In the three underdeveloped regions of north-eastern, eastern and central, three occurred significant deterioration between 1991 and 2007, with the population per bank office moving up from 17,000 to 21,000, from 16,000 to 19,000 and from 16,000 to 20,000, respectively (Table 9.2). While some improvement has taken place in the latest period after 2007, the level attained in population coverage per bank office has still remained higher than that attained in 1991. Amongst the major states, while Bihar and Uttar Pradesh have this measure above the respective regional averages, Madhya Pradesh and West Bengal have it below the regional averages.

While on the subject of branch banking in rural areas and the associated issues of financial exclusion, it is heartening to find that the authorities have awakened to the adverse consequences of repeated financial exclusion. They seem to have made the authorities looks inward.

The phenomenon of financial exclusion had been the result of a series of policy pitfalls after the financial sector reforms began in the 1990s. Reforms were needed but it was possible to accommodate the reform goals of banking efficiency, profitability and sustainability of operations, along with the pursuit

| Table 9.2: Population Per Bank Office by Region and State |   |            |            |            |            |            |            |            |            |            |            |            |
|---|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Region/State  | Number of Offices Population per Office ('000s) |            |            |            |            |            |            |            |            |            |            |            |
|   | Mar-<br>11                                      | Mar-<br>07 | Mar-<br>01 | Mar-<br>91 | Dec-<br>81 | Dec-<br>72 | Mar-<br>11 | Mar-<br>07 | Mar-<br>01 | Mar-<br>91 | Dec-<br>81 | Dec-<br>72 |
| Northern Region   | 16,176  | 12,399     | 10,788     | 9426       | 6138       | 2396       | 10         | 12         | 12         | 11         | 13         | 26         |
| Haryana   | 2,690   | 1,868      | 1,529      | 1280       | 857        | 321        | 9          | 13         | 14         | 13         | 15         | 31         |
| Himachal Pradesh  | 1,077   | 861        | 787        | 736        | 400        | 122        | 6          | 8          | 8          | 7          | 11         | 28         |
| Jammu and Kashmir   | 1,041   | 894        | 829        | 786        | 529        | 128        | 12         | 12         | 12         | 10         | 11         | 36         |
| Punjab  | 3,895   | 2,962      | 2,571      | 2178       | 1644       | 721        | 7          | 9          | 9          | 9          | 10         | 19         |
| Rajasthan   | 4,507   | 3,651      | 3,379      | 3105       | 1724       | 637        | 15         | 17         | 17         | 14         | 20         | 40         |
| Chandigarh  | 337   | 261        | 201        | 137        | 88         | 37         | 3          | 4          | 4          | 5          | 5          | 7          |
| Delhi   | 2,629   | 1,902      | 1,492      | 1204       | 896        | 430        | 6          | 8          | 9          | 8          | 7          | 9          |
| North-Eastern Region                                      | 2378  | 2003       | 1935       | 1870       | 831        | 202        | 19         | 21         | 20         | 17         | 30         | 97         |
| Arunachal Pradesh   | 86  | 72         | 69         | 68         | 22         | 5          | 16         | 17         | 16         | 13         | 29         | 94         |
| Assam   | 1,546   | 1,307      | 1,268      | 1236       | 548        | 152        | 20         | 22         | 21         | 18         | 33         | 96         |
| Manipur   | 83  | 77         | 84         | 84         | 39         | 7          | 33         | 33         | 27         | 22         | 36         | 153        |
| Meghalaya   | 221   | 192        | 181        | 158        | 63         | 17         | 13         | 13         | 13         | 11         | 21         | 60         |
| Mizoram   | 100   | 85         | 79         | 73         | 12         | 1          | 11         | 12         | 11         | 9          | 41         | 332        |
| Nagaland  | 95  | 78         | 71         | 71         | 42         | 6          | 21         | 24         | 28         | 17         | 18         | 86         |
| Tripura   | 247   | 192        | 183        | 180        | 105        | 14         | 15         | 18         | 17         | 15         | 20         | 111        |
| Eastern Region  | 15,138  | 12,603     | 11,950     | 11362      | 6207       | 1625       | 18         | 20         | 19         | 16         | 24         | 76         |
| Bihar   | 4,323   | 3,685      | 3,620      | 4906       | 2701       | 574        | 24         | 25         | 23         | 18         | 26         | 98         |
| Jharkhand   | 1,984   | 1,571      | 1,468      |            |            |            | 17         | 19         | 18         |            |            |            |
| Orissa  | 3,029   | 2,431      | 2,249      | 2103       | 1114       | 217        | 14         | 16         | 16         | 15         | 24         | 101        |
| Sikkim  | 82  | 61         | 47         | 29         | 5          |            | 7          | 10         | 12         | 14         | 63         |            |
| West Bengal   | 5,678   | 4,818      | 4,535      | 4303       | 2375       | 830        | 16         | 18         | 18         | 16         | 23         | 53         |
| A & N Islands   | 42  | 37         | 31         | 21         | 12         | 4          | 9          | 12         | 11         | 13         | 16         | 29         |
| Central Region  | 18,194  | 14,494     | 13,681     | 13005      | 6878       | 2171       | 17         | 20         | 19         | 16         | 24         | 60         |
| Chhattisgarh  | 1,423   | 1,098      | 1,056      |            |            |            | 18         | 21         | 20         |            |            |            |
| Madhya Pradesh  | 4,453   | 3,643      | 3,524      | 4414       | 2360       | 728        | 16         | 18         | 17         | 15         | 22         | 57         |
| Uttar Pradesh   | 11,040  | 8,803      | 8,254      | 8591       | 4518       | 1443       | 18         | 21         | 20         | 16         | 25         | 61         |
| Uttaranchal   | 1,278   | 950        | 847        |            |            |            | 8          | 10         | 10         |            |            |            |
| Western Region  | 14417   | 11352      | 10633      | 9526       | 6412       | 3223       | 12         | 14         | 14         | 13         | 15         | 24         |
| Goa   | 470   | 374        | 332        | 263        | 248        | 127        | 3          | 4          | 4          | 4          | 4          | 6          |
| Gujarat   | 5,073   | 3,976      | 3,777      | 3471       | 2388       | 1297       | 12         | 14         | 13         | 12         | 14         | 21         |
| Maharashtra   | 8,816   | 6,965      | 6,498      | 5775       | 3771       | 1795       | 13         | 15         | 15         | 14         | 17         | 28         |
| Dadra and Nagar Haveli                                    | 343   | 19         | 11         | 7          | 5          | 4          | 10         | 16         | 20         | 20         | 21         | 19         |
| Daman and Diu   | 243   | 18         | 15         | 10         |            |            | 10         | 12         | 11         | 10         |            |            |
| Southern Region   | 25,814  | 20,348     | 18,538     | 16535      | 11469      | 5033       | 10         | 12         | 12         | 12         | 14         | 27         |
| Andhra Pradesh  | 7,571   | 5,765      | 5,268      | 4703       | 2923       | 1047       | 11         | 14         | 14         | 14         | 18         | 42         |
| Karnataka   | 6,518   | 5,362      | 4,881      | 4407       | 2914       | 1422       | 9          | 11         | 11         | 10         | 13         | 21         |
| Kerala  | 4,690   | 3,812      | 3,362      | 2912       | 2401       | 947        | 7          | 9          | 9          | 10         | 11         | 23         |
| Tamil Nadu  | 6,864   | 5,299      | 4,932      | 4434       | 3172       | 1588       | 11         | 12         | 13         | 13         | 15         | 26         |
| Lakshadweep   | 12  | 10         | 9          | 8          | 5          | 4          | 5          | 6          | 7          | 6          | 8          | 8          |
| Pondicherry   | 159   | 100        | 86         | 71         | 54         | 25         | 8          | 11         | 11         | 11         | 11         | 19         |
| All-India   | 92,117  | 73,199     | 67,525     | 61724      | 37935      | 14650      | 13         | 15         | 15         | 14         | 18         | 37         |

Note: Population statistics considered is that of the respective population census except for 2007 for which the mid-year population is taken. Source: (i) RBI: Basic Statistical Returns of Scheduled Commercial Banks, various issues, for banking data. (ii) GOI,

Economic Survey, 2011-12 and earlier issues, for decennial population data.

of 'financial inclusion' embedded in the post-nationalisation banking policy goals, but it did not happen and the incidence of financial exclusion became a conspicuous feature. The contraction in rural branch network, weakening of such innovative institutions as the lead bank scheme, neglect of rural credit delivery, distortions in priority sector advances, and above all, steep declines in the share of small loans, say with credit limits of ₹25,000 or less both in terms of amount and the number of accounts served, have all arisen out of poor policy focus on the issues of access to financial services for the vast informal and vulnerable sections of society, resulting in a growing gap. Despite the apparent neglect for over a decade and a half, admittedly 'the term "financial inclusion" was explicitly used for the first time in the Reserve Bank's annual policy statement for 2005-06 (RBI, 2009: 56 and RBI 2008:36). This was in response to distinct signs of social revulsion like farmers' suicides preceding this period. In a direct response, the government introduced the policy of 'doubling' of bank credit for agriculture and allied activities. In a broader sense, since then, the Central government and the RBI have taken a number of steps to achieve financial inclusion with the avowed objective of delivering financial services 'at affordable cost to the vast sections of disadvantaged/low-income groups who tend to be excluded from the financial system' (RBI, 2008a:36).

#### Resurrection of the Rural Financial Architecture<sup>24</sup>

First, the RBI recognised the acute institutional vacuum existing in rural and semi-urban areas, and therefore, proposed a comprehensive framework to revive the cooperative credit system, revitalise the RRBs and reorient commercial banking towards the credit-disadvantaged sections of society.

As for the opening of commercial bank branches to fill the vacuum created during the past decade and a half, the RBI's initial emphasis was on opening bank branches by RRBs. During 2008-09, the RBI had granted licences to RRBs to open 785 branches, of which 474 had already been opened taking the cumulative number of RRB branches to 15,181 as on March 31, 2009. Further, the GoI had fixed a target of 2,000 additional branches of RRBs in the next two years, of which 263 branches had been opened during 2009-10 (NABARD, 2010: 87).

Insofar as the scheduled commercial banks were concerned, the RBI was reluctant to push them to opening more brick and mortar branches. Instead, the emphasis was on using intermediaries under the agency system consisting of business correspondents (BCs) and business facilitators (BFs). As

<sup>&</sup>lt;sup>24</sup> This section has copiously used the ideas and even contents of the publication S.L. Shetty (2012): *Microfinance in India - Issues, Problems and Prospects: A Critical Review of Literature,* Academic Foundation 2012, pp.596-618).

part of the policy of financial inclusion, the philosophy and the concrete action programme for this purpose were set out by the RBI's *High Level Committee to Review the Lead Bank Scheme* (August 2009), whose recommendations were duly accepted and incorporated in to policy guidelines. The Committee recommended that, to begin with, a banking outlet should be made accessible to each village having population of over 2,000 at least once a week on a regular basis. The banking services may not necessarily be through a brick and mortar branch but can be provided through various forms of branchless banking – mobile banking, extension counters, satellite offices and kiosks – and also through BCs. To quote Usha Thorat, the Deputy Governor-in-Charge of the Financial Inclusion Policy in the RBI until recently, and author of the above High Level Committee: '…our preference is to have a bank-led system with nonbank players as partners and service providers, so that regulatory resources are focused on banks' (Usha Thorat 2010).

However, on a review of the banks' performance in areas of financial inclusion, the RBI revisited its policy on banks opening brick and mortar branches. In its *Annual Monetary Policy Statement* of May 3, 2011 for the year 2011-12, the RBI said that while banks have proposed to use BCs in a big way, the enhanced goal of 'bringing banking services to identified 72,800 villages by March 2012 and thereafter progressively to all villages over a period of time, there is a need for opening of more brick and mortar branches, besides the use of BCs' (p.20). Accordingly, in a policy circular issued on July 15, 2011, the RBI has advised banks that while preparing their annual branch expansion plans, they should allocate at least 25% of the total number of branches proposed to be opened during a year in unbanked rural (Tier-5 and Tier-6) centre that does not have a brick and mortar structure of any scheduled commercial bank for customer-based banking transactions. The bank branches so opened in unbanked villages may be low cost intermediary kiosks with simple structures,

- (i) Classification of centres(tier-wise) Population (as per 2001 Census)
  - Tier 1 1,00,000 and above
  - Tier 2 50,000 to 99,999
  - Tier 3 20,000 to 49,999
  - Tier 4 10,000 to 19,999
  - Tier 5 5,000 to 9,999
  - Tier 6 Less than 5000
- (ii) Population-group wise classification of centres Rural Centre - Population up to 9,999 Semi-urban centre - from 10,000 to 99,999 Urban centre - from 1,00,000 to 9,99,999 Metropolitan centre - 10,00,000 and above

<sup>&</sup>lt;sup>25</sup> Details of tier-wise classification of centres based on population

requiring minimum infrastructure for operating small customer transactions and supporting up to 8-10 BCs at a reasonable distance of 2-3 kms (RBI, 2011: 86). This renewal of interest in the rural institutional structure in terms of branch banking should go a long way in achieving the objectives of financial inclusion, particularly expanding the credit base of farmers.

Given the option, the scheduled commercial banks would not like to operate in rural areas. This has been proved clearly since March 1995 after the disbanding of branch licensing policy and the granting of freedom to bank boards to decide on their branch expansion programme. Since then, there has been a reduction of roughly 3,000 rural branches instead of an addition of at least 10,000 bank branches in rural areas under the erstwhile policy weaknesses. This approach has, thus, spawned a serious institutional vacuum in rural credit structure. Merging and strengthening of RRBs and allowing them to open branches are a policy in the right direction, but then they can hardly meet the branch requirements of vast areas of central, eastern and northeastern India. They are also financially and organisationally weak institutions, whereas principal public sector banks have the necessary resources and strength. As recommended by the Rangarajan Committee on Financial Inclusion (GoI, 2008), the scheduled commercial banks have to re-introduce a definitive programme of branch expansion in rural areas, particularly in districts where population per rural and semi-urban branch office is much higher than the national average (Ibid.: 4). Social pressures are beginning to bear fruit. It is reported that SBI has opened about 481 new branches in rural and semiurban areas during 2008-09 and another 520 during 2009-10. In 2007-08 and 2008-09, there were opening of 525 and 591 new rural bank branches, respectively, by all SCBs including RRBs.

The central government now seems to have gone to the other extreme of pushing commercial banks to open more branches in rural areas. Inaugurating the opening of 300 bank branches in a day in Uttar Pradesh on March 29, 2013, the largest number of bank branches launched in a single day in India. Emphasizing that bank branches were important for financial inclusion an increase in credit-deposit ratio, deposit mobilisation and credit growth, the Union Finance Minister, P. Chidambaram, revealed on the occasion thus:

"The branches, belonging to 30 banks, are spread over 75 districts, primarily in rural areas in UP. By March 2014, 2,700 branches would be opened in the state to reduce the ratio of banks to population from 16,000 to the national average of 13,000. A total of 450 branches would be opened in June, 600 in September, 750 in December and 900 in March 2014.

All existing, as well as new branches, would have automated teller machines (ATMs) by the end of the next financial year. Currently, Uttar Pradesh has about 13,000 bank branches. Chidambaram called upon banks to reach out to un-served regions more aggressively. He added if banks could achieve the target of opening 3,000 branches in the state by March 2014, they could also open 12,000 branches in other regions of the country. "In the last couple of years, banks have been opening 6,000 branches every year across India — about 18 branches a day," he said, adding banks were important for financial inclusion, an increase in the credit-deposit ratio, deposit mobilisation and credit growth. He said, "Banks have done remarkably well. Today, we have over 1,00,000 bank branches in the country and about 1,06,000 ATMs" (Reported in all Financial Dailies of next day. For Instance, see *Business Standard*, March 30, 2013)

The presence of bank branches in rural areas helps to build forward and backward linkages between the rural economy and the credit system, as the past experience has shown. There is case for expanding branch network on a nuanced scale which can be achieved by operating a rural branch licensing policy with a system of incentives and disincentives for the banks as in the past. It is heartening to see that the RBI and the government have has at last recognised its need. Only such a branch expansion policy will also make it possible for the growth of SHG bank's linkage programme. It is hoped that the SCBs will accept this as a business opportunity and expand their branch network and outreach.

#### Pivotal Role Assigned to Business Correspondents (BCs)

As explained above, the authorities have placed immense faith in the system of agency banking involving non-banking grassroots level institutions serving as BFs and BCs, the scope of which has been considerably expanded. But, for it to succeed with the permitted distance between a BC and the base branch, the numbers of base bank branches have to be considerably expanded. There is also the question of due diligence to be exercised by banks, which calls for large staff and organisational support.

# Ambitious Programmes of Villages to be covered by Banking Services and Financial Inclusion

The most ambitious programme that the Reserve Bank of India (and the Government) have set out concerns the coverage of all villages with population above 2,000 with access to financial services by March 2012 (about 73,113

villages indicated in the November 2, 2010 policy statement) and thereafter progressively to all villages over a period of time. The RBI had advised all banks – both in the public and privates sectors – to put in place a Board-approved three-year financial inclusion plan (FIP) up to March 2013 and submit the same to RBI by March 2010. What is meant by banking coverage? A village is covered by banking, if either a bank branch is present or a BC is physically present or visiting that village.

In pursuance of the monetary policy statement of April 2010, the State-Level Banker's Committees prepared the roadmap to provide banking services in every village with a population of over 2,000 and have allotted to various banks 73,313 unbanked identified villages as per the 2001 Census for the provision of banking services by March 2012 (as against the earlier timeline of March 2011)<sup>26</sup>.

Now, as per the board-approval action programmes submitted by all domestic scheduled commercial banks, the three-year targets until March 2013, as set out in Table 9.3, appear unduly ambitious. As expected, a preponderant part of the coverage of villages is to be achieved through BCs. The numbers of bricks and mortar branches envisaged, though appearing moderate, are noteworthy – increases of 1,185 during 2010-11, 1,934 during 2011-12 and 1,076 during 2012-13. These are expected to serve as support base for such large additions in BC-served villages as 43,643, 120,693 and 122,918 in the above three years, respectively. What appears unrealistic is the sudden anticipated increases in the ratio (or multiple) of the average numbers of BC-

| Table 9.3: Villages Covered for Banking Services: Achievements and Targets      |            |            |            |            |  |  |  |  |
|---|------------|------------|------------|------------|--|--|--|--|
| Villages Covered  | Achiev     | ements     | Targets    |            |  |  |  |  |
|   | March 2010 | March 2011 | March 2012 | March 2013 |  |  |  |  |
| A. Total Villages   | 54,757     | 99,840     | 223,473    | 348,283    |  |  |  |  |
| (i) With less than 2000 population  | 27,014     | 46,443     | 133,816    | 254,653    |  |  |  |  |
| (ii) With more than 2,000   | 27,743     | 53,397     | 89,657     | 93,630     |  |  |  |  |
| B. Villages Covered   | 54,757     | 99,840     | 223,473    | 348,283    |  |  |  |  |
| (i) Through branches  | 21,499     | 22,684     | 24,618     | 25,694     |  |  |  |  |
| (ii) Through BCs  | 33,158     | 76,801     | 197,494    | 320,412    |  |  |  |  |
| (iii) Through ATMs, Mobile Vans, etc.   | 100        | 355        | 1,361      | 2,177      |  |  |  |  |
| C. Ratio of BC-served Villages to bank branch<br>-served villages (in Multiple) | 1.54       | 3.39       | 8.02       | 12.47      |  |  |  |  |
| Source: Chakrabarty (2011)  |            |            |            |            |  |  |  |  |

<sup>26</sup> The RBI's Annual Report for 2010-11 (p.86) says that 'about 72,800 such unbanked villages have been identified and allotted to various banks through State-Level Bankers Committees'.

supported villages to the total numbers of bank branch–served villages, from 3.39 to 8.02 and further to 12.47, respectively. The latest RBI Annual Report for 2010-11 (p.86) sets out the broad prospective policy in this regard thus:

"In future, banks would focus more on opening of brick and mortar branches in unbanked villages. It may be a low cost intermediary kiosk with a simple structure, requiring minimum infrastructure for operating small customer transactions and supporting up to 8-10 BCs at a reasonable distance of 2-3 Kms".

Even more unrealistic is the expected increase in the coverage of smallsize peripheral villages with less than 2,000 population with banking services. The increase is expected to be much more rapid in these villages, that is, by 188% within a year during 2011-12 as against an increase of 68% in the villages with more than, 2,000 population. Banks had been asked to reach out to another 1.2 lakh villages over the next 15-odd months, i.e., by March 2012, to cover all villages that have a population of 1,000-2,000 in what is described as the third round of banking push (For a rough estimate, see Table 9.5). The need for such a push has apparently been necessitated by the government's decision to move to a system of cash transfers of subsidy entitlements ranging from fuel subsidy to payments for the rural employment guarantee scheme (RBI, 2010: 92-94).

As the bulk of these have to be covered by BCs, it is the increase in the number of BCs employed by banks that seems truly mind-boggling. As at the end of March 2010, the number of BCs covered was 30,042 and it would gallop six-fold to 1,87,972 within the above three years, that is, by March 2013. The RBI's latest Annual Report for 2010-11 (p.85) has revealed that as at end-March 2011, domestic commercial banks have reported deploying 58,361 BCs/customer service providers (CSPs), providing banking services in 76,801 villages. A CAB (Pune) study quoted below has reported that there were 96,000 CSPs serving rural and urban locations by the end of March 2012. These BCs CSPs would require an equally large size of infrastructures, particularly staff and IT-related technology platforms and arrangements. The quality of such infrastructural facilities would be a major question to be watched.

That there is something amiss in the operation of the BC system is evident from Dr. K. C. Chakrabarty's laments in this regard:

"We are trying to use BCs to take banking to the people's doorsteps. The BC model is aimed at reducing the transaction costs of banking services as the cost of regular bank employees is very high, making it difficult to provide low cost banking services to the unbaked poor. However, banks do not seem willing to pay reasonably to these people from the unorganised sector. The poor BCs are paid so low that people accept this job only if they do not have any other option and at the very fi rst opportunity, leave the BC's work. The BC needs to be paid reasonably and also supported through appropriate ICT enabled infrastructure. How do we integrate the BC model with the overall delivery model of the banking services is another challenge for making financial Inclusion a reality (Chakrabarty 2013, p.14)

#### Equally Unrealistic is the Nature of Targets Set for Financial Inclusion

Broadly, the operational definitions of financial exclusion/inclusion have evolved from the underlying public policy concerns that many people, particularly those living on low income, cannot access mainstream financial products such as bank accounts and low cost loans, which, in turn, imposes real costs on them—often the most vulnerable people' [H.M. Treasury (2004)] quoted in RBI, 2008a: 296]. Based on this broad perspective, the Reserve Bank has approached the subject of financial inclusion with concrete measures to 'connect' people with the banking system. Apart from the coverage of villages with the agency banking arrangement combined with a few 'bricks and mortar' branches, the measures initiated include introduction of 'no-frills' accounts (Table 4.47), promotion of financial literacy and responsible borrowing and encouraging adoption of ICT solutions for achieving greater outreach as also for reducing transaction costs (RBI, 2008: 38-39). In November 2005, banks were advised to make available a basic banking 'no-frills' account with low or nil minimum balances. Similar types of accounts, though with different names, have been extended by banks in various other countries with the same

| Table 9.4: Progress in No. Frill Accounts: Targets and Achievements |               |               |               |               |  |  |  |  |
|---|---------------|---------------|---------------|---------------|--|--|--|--|
| Parameters  | Achiev        | ements        | Targets       |               |  |  |  |  |
|   | March<br>2010 | March<br>2011 | March<br>2012 | March<br>2013 |  |  |  |  |
| 1. Number of 'no-frills' Accounts (NFAs) opened (in million)        | 49.55         | 74.39         | 109.60        | 153.30        |  |  |  |  |
| 2. Amount in NFAs (₹ crore)   | 4,895         | 6,566         | 9,311         | 11,323        |  |  |  |  |
| 3. Number of NFAs with Overdraft (OD) facilities (in million)       | 0.14          | 4.20          | 36.30         | 53.30         |  |  |  |  |
| 4. NFAs with OD amount outstanding (₹ crore)                        | 9.10          | 199           | 1,446         | 2,228         |  |  |  |  |
| 5. Number of Kisan Credit Cards (KCC) issued (in million)           | 19.50         | 22.49         | 32.30         | 40.70         |  |  |  |  |
| 6. Amount Outstanding in KCC (₹ crore)                              | 107,519       | 143,862       | 152,114       | 179,255       |  |  |  |  |
| 7. No. of General Purpose Credit Cards (GCC) issued (in million)    | 0.67          | 0.95          | 4.68          | 8.11          |  |  |  |  |
| 8. Amount outstanding in GCCs (₹ crore)                             | 840           | 1,308         | 3,229         | 5,670         |  |  |  |  |
| Source: Chakrabarty (2011)  |               |               |               |               |  |  |  |  |

| Table 9.5: Progress of banks* in Financial Inclusion Plan in India |   |                         |                         |                         |                             |                                   |  |  |  |
|--|---|-------------------------|-------------------------|-------------------------|-----------------------------|-----------------------------------|--|--|--|
| Sr.<br>No.   | Particulars   | Year<br>ended<br>Mar 10 | Year<br>ended<br>Mar 11 | Year<br>ended<br>Mar 12 | Quarter<br>ended<br>June 12 | Progress<br>April 11-<br>March 12 |  |  |  |
| 1  | Total No. of Branches   | 85457                   | 91145                   | 99242                   | 99771                       | 8097                              |  |  |  |
| 2  | No. of Rural Branches   | 33433                   | 34811                   | 37471                   | 37635                       | 2660                              |  |  |  |
| 3  | No. of CSPs Deployed  | 34532                   | 60993                   | 116548                  | 120098                      | 55555                             |  |  |  |
| 4  | Banking outlets in Villages with population > 2000                          | 37791                   | 66447                   | 112130                  | 113173                      | 45683                             |  |  |  |
| 5  | Banking outlets in Villages with population < 2000                          | 29903                   | 49761                   | 69623                   | 74855                       | 19862                             |  |  |  |
| 6  | Banking Outlets through Brick & Mortar Branches                             | 33378                   | 34811                   | 37471                   | 37635                       | 2660                              |  |  |  |
| 7  | Banking Outlets through BCs   | 34174                   | 80802                   | 141136                  | 147167                      | 60334                             |  |  |  |
| 8  | Banking Outlets through Other Modes   | 142                     | 595                     | 3146                    | 3226                        | 2551                              |  |  |  |
| 9  | Total Banking Outlets   | 67694                   | 116208                  | 181753                  | 188028                      | 65545                             |  |  |  |
| 10   | Urban Locations covered through BCs   | 447                     | 3771                    | 5891                    | 6968                        | 2120                              |  |  |  |
| 11   | No Frill A/Cs (No. In million)  | 73.45                   | 104.76                  | 138.5                   | 147.94                      | 33.74                             |  |  |  |
| 12   | Amount in No Frill A/Cs (Amt In billion)                                    | 55.02                   | 76.12                   | 120.41                  | 119.35                      | 44.29                             |  |  |  |
| 13   | No Frill A/Cs with OD (No. in million)                                      | 0.18                    | 0.61                    | 2.71                    | 2.97                        | 2.1                               |  |  |  |
| 14   | No Frill A/Cs with OD (Amt In billion)                                      | 0.1                     | 0.26                    | 1.08                    | 1.21                        | 0.82                              |  |  |  |
| 15   | KCCs-Total-No. In million   | 24.31                   | 27.11                   | 30.23                   | 30.76                       | 3.12                              |  |  |  |
| 16   | KCCs-Total-Amt In billion   | 1240.07                 | 1600.05                 | 2068.39                 | 2094                        | 468.34                            |  |  |  |
| 17   | GCC-Total-No. in million  | 1.39                    | 1.7                     | 2.11                    | 2.29                        | 0.41                              |  |  |  |
| 18   | GCC-Total-Amt In bilion   | 35.11                   | 35.07                   | 41.84                   | 43.21                       | 6.77                              |  |  |  |
| 19   | ICT Based A/Cs-through BCs (No. in million)                                 | 13.26                   | 31.65                   | 57.08                   | 62.77                       | 25.44                             |  |  |  |
| 20   | ICT Based A/Cs-Transactions (No. in million)                                | 26.52                   | 84.16                   | 141.09                  | 45.96                       | 141.09                            |  |  |  |
| * Sc<br>Sou  | * Scheduled commercial banks (excluding RRBs)<br>Source: Chakrabarty (2012) |                         |                         |                         |                             |                                   |  |  |  |

objective of making financial services accessible to the common man (For details of countrywide facilities, see RBI, 2008: 306-307). Second, KYC norms for opening accounts with balances not exceeding ₹50,000 and for credit not exceeding  $\gtrless 1,00,000$  in a year, were simplified. Third, besides the use of Kisan Credit Cards (KCCs) which have been in vogue since 1998-99, all SCBs, including RRBs, were advised to introduce a General Purpose Credit Card (GCC) facility up to ₹25,000 at their rural and semi-urban branches. Limits are to be sanctioned without any collaterals or insistence on purpose and 50% of GCC loans are initially treated as priority sector lending but in May 2008, this limit was raised to 100%. Fourth, under the scheme of achieving 100% financial inclusion in selected districts, 342 districts had been identified by September 2006 for 100% financial inclusion, of which 155 districts in 19 states and six union territories had seen the targets achieved by March 2011.

#### **CAB Study on BCs**

Fortunately, as late as in March-May 2012, the College of Agricultural Banking (Pune) has conducted a nation-wide survey of 860 Customer Service Points (CSPs) of Business Corresponds. As a background, the study reveals the

presence of an estimated 96,000 active CSPs. The survey has contacted 1030 CSPs for the survey, of whom 170 declined to be interviewed. Thus, 860 were interviewed, spread over 11 states. The results were hardly encouraging:

- i. Overall, CSPs are new and the quality of service would need to improve substantially to offer value to clients;
- ii. Most CSPs are not positioned as effective extensions of the banking system to offer a larger suite of products and services; thus they focus on completing transactions on behalf of their bank partners and do not offer a wide array of banking services;
- iii. There is a significant mismatch between demand for and supply of financial products; bank seemed to prefer offering savings remittances through CSPs rather than other products, while CSPs tend to prioritize, at any rate currently, payments over banking services;
- iv. Most CSPs report operational constraints: delayed remuneration, liquidity problems and technology failures;
- v. Their earnings form CSP work are less than half of what they expect in most cases.

These are consolidated findings, but they are diverse across India:

- i. Rajastan's CSPs report widespread operational problems. Tamil Nadu's are particularly dissatisfied with their revenue; other states seem to do better. CSPs in Delhi and Gujatrat generate significantly more transactions and revenue.
- ii. Those moving points CSPs about 30% have higher transactions than fixed points ones, but moving points ones are not always available.
- iii. CSP activities are the sole source of income for nearly half of all CSPs.
- iv. Those active CSPs are those who offer more offer more than one product, operate in an urban location and for them, CSP is one amongst several sources on income.
- v. Rural CSPs have fever transactions and revenues there should be concern about their quality of service to clients as well their sustainability.
- vi. More than four out of five CSPs were managed by a BC company, also called a BC Agent Network Manager. Most of these are specialised BC companies (78% of the CSPs in the sample). Though about 5% of CSPs

are managed by large corporates, individual CSPs directly engaged by the banks are significant at 17% of the sample.

Steps suggested by the study to improve the system:

- i. Improving remuneration of CSPs should be a priority.
- ii. Banks should facilitate higher volume of transactions through better marketing strategies.
- iii. Clearly delineate CSPs' work: full extensions of banking for CSPs and where they are to remain minimalist remote tellers.

Overall, the space offered by regulation has not been fully utilized by the banks and BCs; but there is hope as motivation to continue remains high on the part of CSPs.

# Need for Reinvigorating the Lead Bank Scheme for Integrating the Processes of Financial Inclusion with those of Development Plans for Inclusive Growth

#### **The Genesis**

The origin of the Lead Bank Scheme can be traced to the "Area Approach" recommended by the Study Group on the Organisational Framework for the Implementation of the Social Objectives, headed by Prof. D.R. Gadgil, way back in October 1969, for evolving plans and programmes for the development of an adequate banking and credit structure in the rural areas. This was soon followed up by A Committee of Bankers on Branch Expansion Programme of Public Sector Banks under the Chairmanship of Mr. F.K.F. Nariman, which recommended that in order to enable the public sector banks to discharge their social responsibilities, each bank should concentrate on certain districts where it should act as a "Lead Bank" (Nariman Committee Report of 1969).

Accordingly, the Lead Bank Scheme, as an important institutional mechanism for building the rural banking architecture, was introduced by the RBI in December 1969. The Scheme emphasized making specific banks in each district the key instruments of local development by entrusting them with the responsibility of locating growth centres, assessing deposit potential, identifying credit gaps and evolving a co-ordinated approach to credit deployment in each district, in concert with other banks and credit agencies.

Over time the functioning of the Lead Bank framework passed through many stages. The institution of Service Area Approach (SAA) to rural lending, the Lead Bank Officer being given the responsibility of preparing the district credit plans (DCP), the setting of District Consultative Committees, State Level Bankers' Committees and Block Level and many other consultative committees, NABARD being entrusted with the task of planning, coordinating and monitoring the credit programmes of banks and cooperatives as the sole agency at the district level and in turn, NABARD being called upon by the RBI in October 1989 to set up district level offices in all the districts in the country, and finally, dispensing with the system of service area approach in December 2004 and the Annual Credit Plan for each district being prepared based on Potential-Linked Plans (PLPs) drawn up by NABARD since 1989 with stressing the need for dovetailing the District Credit Plan (DCP) with the Development Plan of the district – have all been steps taken to striving towards an effective spread of branch network and fulfilling the credit aspirations of the rural community.

## A Critical Evaluation of the Lead Bank Scheme

The working of the Lead Bank Scheme has been reviewed at frequent intervals by the RBI by conducting sample studies (as in 1981) or appointing review committees (as in 1982-83). It has been a constant endeavour on the part of RBI and NABARD to improve the functioning of the Lead Bank arrangement but the achievements have always left much to be desired. However, landable the objectives may be the machinery at the banks' level as well as at the level of the public administration, has generally failed to rise to the occasion.

And then we have the deterioration in the social role of banks in the form of reduced branch banking in rural areas and substantial reductions in the credit shares of agriculture and other informal sectors in the 1990s. Social banking had received a setback by the end of that decade. As the NIBM study (N.B. Shete, NIBM December 2004) opined, "the 1990s was a lost decade for rural credit and agricultural sector, mostly because of the application of prudential norms" (p.255).

Around that time, NIBM undertook the study to take a fresh look at the whole Lead Bank Scheme in a consultative manner at three stages: (i) a comprehensive questionnaire sent to about 540 Lead Development Managers/Lead Bank Officers, for which 333 replied; (ii) a separate schedule for GMs of priority sector credit in public sector banks, for which 19 GMS responded; and (iii) a back-to back programme to share the findings of the study and for improving the working of the LBS and the role of LBMs/LBOs; in all 54 participants from RBI, NABARD and commercial banks attended the programme.

The conclusion of the study was unequivocal: "The programme is very much relevant for the present-day needs. The decision-makers may seriously consider the views expressed on the programme for making LBS more effective" (p.266).

The study argued that various committees like Block Level Bankers Committee, District Coordination Committee and District Review Committee seldom function with all seriousness. The Lead District Manager who is responsible for preparing the credit plan and who monitors the progress is burdened with a number of other responsibilities like mobilizing deposits. He should only be given the task of coordinating the preparation and implementation of credit plans, given more authority and made accountable. In fact, he should be deemed to have been deputed to the Reserve Bank of India (RBI) and given functional freedom and the functionaries from line departments like agriculture, horticulture and animal husbandry responsible for assessing and implementing the credit requirements of the district should be placed under him. The District Development Manager (DDM) of NABARD should be a member of the team. The Annual Credit Plan based on Potential Liked Credit Plan (PLCP) for each district prepared by NABARD should, in fact, be prepared in close consultation with District Lead Manager and other functionaries from line departments. The plan should have added focus on agriculture, including animal husbandry and horticultural development. In fact, there is little agriculture in the whole credit plan in the current scheme of things. It is important that while preparing such plans, the scientist incharge of the Krishi Vigyan Kendra located in that district should be actively involved. Once the plan is ready, it should be discussed threadbare in a meeting chaired by Deputy Commissioner and attended by all involved including the scientist in-charge of the Krishi Vigyan Kendra. And once the plan is finalized, it should be mandatory to implement the plan and accomplish the targets. The Lead District Manger should be responsible for implementing the plan. For this, he should be provided with adequate infrastructure and technology like computers.

#### Renewed Emphasis on the Lead Bank Scheme in the Usha Thorat High-Level Committee

The Report of the High-Level Committee to Review the Lead Bank Scheme (Chairperson: Usha Thorat, August 2009) has raised the overall policy perspective on the institutional framework of the Lead Bank Scheme to a higher plateau. Emphasizing its usefulness, the Committee designed the overarching objective of the Lead Bank Scheme as enabling banks and state governments to work together to achieve the national goals of financial inclusion and inclusive growth, which are two sides of the same coin. At one level, this inclusive growth requires a comprehensive programme for achieving financial inclusion both by achieving extensive penetration of banking outlets through various forms (brick and mortar branches, mobile banking, extension counters, satellite offices and business correspondents) and by promoting better credit culture and creditplus initiatives by banks. The Committee has ordained that "In the light of the above, the Committee recommends that the scope of the Scheme may be broadened to specifically cover financial inclusion, role of State Governments, financial literacy and credit counselling, 'credit plus' activities, formulation of time bound monitorable action plans to facilitate 'enablers' and remove / minimise 'impeders' for banking development for inclusive growth and debt settlement and grievance redressal mechanisms (p.29). At another level, the state and district-level Development Plans have to aim at inclusive growth.

## NABARD's Potential-Linked Plans, District Planning Processes, etc, as Integral Parts of the Panchayati Raj System

NABARD's potential linked plans and Lead Managers' District Credit Plans based on them constitute the quintessential inputs for District Development Plans in the changed context of an overwhelmingly large proportion of private sector investment ingrained in the liberalised planning process. Such private investment is in turn overwhelmingly based on external finance (or institutional credit) for the farmers, and other rural enterprises. The Planning Commission has decided that District Development Plans be an integral part of the individual state's five-year plans.

It is in the above context, that the machinery of the Lead Bank constitutes an important foundation for the Panchayati Raj system, and potential-linked plans, District Credit Plans and Annual Action Plans most crucial blue-prints for rural development. Therefore, the Usha Thorat Committee has envisaged vastly expanded role for the Lead Bank Scheme in the planning processes.

First, it has recommended the formulation of a one-time comprehensive State-level as well as District-Level Development Plan which can take stock of positives and negatives in banking development and evolve appropriate strategies to facilitate development for financial inclusion and inclusive growth. These development strategies would earmark roles and responsibilities for different stakeholders – banks, state government and other stake holders. The institutional arrangements for these would be state-level banking committee for the state development plan and the Lead Development Manager – headed district coordination committee (DCC).

At the second stage, NABARD'S PLP to be ready by August each year (instead of October-November) so that the state governments may factor in the projections made in the PLP; in turn NABARD should factor in suggestions made in the District Development Plans:

> "The Committee advocates that while preparing the District Development Plans by the Government officials, the commitments made in PLP/ACP should appropriately be taken into account. The Committee further suggests that while preparing the credit plans under the Lead Bank Scheme, the annual plans/ five year plans prepared under the District Planning Process by the DPC may be referred to for having a dovetailed approach towards the development process as envisaged by the gram panchayats/ municipalities (p.71)

Second, the institutional arrangement for the operationalization of the Lead Bank Scheme as part of the State and District Development Plans has been neatly set out in the Usha Thorat Committee Report. The State Level Bankers' Committee (SLBC) becomes the focal point for the implementation of the Development Plan at state and district levels for inclusive growth. While the CMD of the convenor bank chairs the meeting of SLBC, the Chief Secretary of the concerned state should co-chair the meeting. The Lead District Manager (LDM), District Coordination Committee (DCC) headed by him/her, district-level government officials functioning as part of the *Panchyati Raj* System, District Development Manager of NABARD and Lead District Officer of RBI, constitute at the district level the core group to formulate plans and oversee their implementation. With a view to integrating the state and district-level development plans aiming at *inclusive growth* with state and district credit plans designed for financial inclusion, the Usha Thorat Committee has proposed the following:

"An annual conference of Chief Secretaries/Development Commissioners, CMDs of SLBC convenor banks may be convened under the Chairmanship of the Governor, Reserve Bank to discuss important policy issues in the area of financial inclusion and priority sector lending. In each State, a full day sensitisation workshop may be convened in April/May every year (p.74).

Finally, the Lead Bank Review Committee has focussed also on a wider perspective of rural development requiring "credit plus" services by banks but supported by state governments.

> "The DLCCs/SLBCs may monitor initiatives for providing 'credit plus' services by banks and State Government. These initiatives are aimed at capacity/skill building of prospective small entrepreneurs/borrowers and enhancing the farmers' capability of absorbing new technology and practices. 'Credit plus' activities such as those providing skills and capacity building to manage businesses and linking to markets are required to be taken up on a much larger scale. The Planning Commission has now approved the proposal of setting up of RSETIS (RUDSETIS) in all districts of the country and a sum of ₹100 crore has initially been earmarked for the purpose. As per the roll out plan, the aim is to establish one RSETI in each district in the country by 2011-12, out of which approximately, 100 would be established in 2008-09 itself. The Ministry of Rural Development has appointed NIRD

as 'Nodal Agency' for implementing the scheme. The lead banks would need to take expeditious steps to set up RSETIs as per the plan projections" (p.36).

RESETIS have arisen out of the conversion of the erstwhile SGSY programme into a full-fledged National Rural Livelihood Mission (NRLM). Besides, there are large numbers of small and marginal farmers, marginal farmers in particular, who would need to develop skills in ancillary and even non-farm occupations, and therefore the setting up of RSETIS in all district of the country by the banking system would be most crucial. Overseeing the progress made in setting up the RSETIS in individual districts will be the responsibility of the Lead Bank.

The Usha Thorat Committee has rightly viewed the imperatives of integrating the State and District-Level Development Plans with *inclusive growth* objectives with State and District Level Credit Plans with *financial inclusion* goals, and the institutional arrangement for this is centred around the Lead Bank Scheme and the associated potential-linked plans prepared by NABARD in each district of the country. The banks have got to treat the position of the Lead District Manager as a pivotal one in the whole programme of financial inclusion.

# Agricultural Insurance, Risk-Preventive Measures and Remote Sensing for Crop Surveillance as Effective Alternatives to Loan Waivers and Other Short-Term Palliatives for Farmers' Distresses<sup>27</sup>

The story that has unfolded in earlier sections of the study has provided a number of lessons on the more effective involvement of formal banking institutions in meeting credit support for farmers. It is the considered theme of this study that the three key short-term palliatives introduced by the government, namely, loan waivers, doubling of bank credit for agriculture, and interest subvention schemes, have been harmful for both the banking institutions as well as the farm community. We have set out in an earlier section how resurrection and reinvigoration of the rural financial architecture along with definitive social goals will help achieve an enduring role by the banking institutions, particularly in fulfilling the objectives of financial inclusion.

Notwithstanding the initiation of multiple developmental programmes for agriculture or the efforts at improving the working of the rural financial architecture, Indian farmer would continue to face multiple risks arsing from uncertain weather conditions, rainfall variability natural, natural disasters and fluctuating output prices, which at times affect incomes and livelihoods of large sections of the farm community, particularly the majority of small and marginal farmers who have limited ability to withstand adverse weather conditions, particularly dips in rainfall. Therefore, there is the imperative of operating insurance schemes for agriculture that can mitigate the adverse consequences of weather failures.

#### **Insurance Schemes in Operation**

The subject of crop insurance has received focussed attention in the country. There are four key control insurance schemes operation:

- (i) National Agricultural Insurance Scheme (NAIS)
- (ii) Modified NAIS on a Pilot Bais
- (iii) Pilot Weather-Based Crop Insurance Scheme (WBCIS)
- (iv) Pilot Coconut Palm Insurance Scheme (CPIS)

<sup>&</sup>lt;sup>27</sup> This is a tentative part of the study requiring some further firming up the broad conclusions of the study will remain valid.

Despite the multifarious odds in implementing complex insurance systems against yield losses or against adverse weather conditions, these diverse insurance schemes have been evolved based on step-by-step pilot experiments and constant attempts at increasing coverage of farmers, crops and risk varieties. These schemes now provide rich experiences in the country for building comprehensive insurance protection to farmers against crop damages due to natural calamities (drought, floods, hailstorm and cyclone) or due to widespread incidence of pests and diseases as well as against anticipated losses based on adverse weather conditions using weather-based insurance products. With the emergence of Remote Sensing technology as a powerful tool even to forecast not only at its advanced stage of growth but also at sowing stage through econometric and agro-meteorology models "using previous years' crop acreage and production data, market prices and current reason weather data" (Ministry of Agriculture 2012, p.15), or what has come to be known as FASAL (Forecasting Agricultural Output Using Space, Agro-meteorology and Landbased observations), vast possibilities have been opened up for firming up agricultural insurance up agricultural insurance systems for protecting farmer interests against yield losses or against potential losses due to adverse weather conditions.

Appendices 100, 101, 102 and 103 present comprehensive data on the coverage of the above four agricultural insurance schemes, state-wise and yearwise. These show that the numbers of farmers insured, area insured, sums insured, claims paid, and the number of farmers benefited expanded over years. In a short-term context, these benefits obviously fluctuate depending upon the incidence of crop failures or of weather frailties. As depicted in the above Appendices, over the long-run there has been a steady there has been a steady there has been a steady increase. The longest to prevail for over a decade has been the NAIS. The two worst drought years of 2002-03 and 2008-09 and 2009-10 saw a steep jump in the number of farmers benefited - from 42.97 lakh in the first period to 61.96 lakh/90.13 lakh in the next set of years.

Overall, the penetration/coverage of the above four schemes is said to have touched 25% of the number of farmers/cropped areas in 2011-12. The number is steadily increasing; it was 19.13 million in 2007-08, increased to 26.21 million in 2009-10 and further to 27.67 million in 2010-11 and to 29.54 million in 2011-12. The latest Annual Report of the Agricultural Insurance Company of India Ltd., for 2011-12 writes: "However, there is a huge scope for increasing coverage as out of 120 million farmers, only 25 million are insured under crop insurance schemes. Majority of the farmers, nearly 90%, are loanee

| Table 11.1 A Summa | ary Picture of Four Insurance Schemes |
|--------------------|---------------------------------------|
|--------------------|---------------------------------------|

(₹ in lakhs)

| Sl.<br>No.         | Year                               | Farmers<br>Insured<br>(no) | Area Insured<br>(ha) | Sum<br>Insured | Premium   | Claims Paid/<br>payable | Farmers<br>benefitted<br>(no) |  |  |  |
|--------------------|------------------------------------|----------------------------|----------------------|----------------|-----------|-------------------------|-------------------------------|--|--|--|
| X <sup>th</sup> Pl | X <sup>th</sup> Plan Terminal Year |                            |                      |                |           |                         |                               |  |  |  |
| 1                  | 2006-07                            | 17912097                   | 27305875.36          | 2130167.59     | 61017.41  | 229087.27               | 4521941                       |  |  |  |
| XI <sup>th</sup> P | XI <sup>th</sup> Plan              |                            |                      |                |           |                         |                               |  |  |  |
| 2                  | 2007-08                            | 19128731                   | 29210232.09          | 2626652.13     | 83138.41  | 183100.62               | 3397897                       |  |  |  |
| 3                  | 2008-09                            | 19599952                   | 26974769.88          | 2770143.02     | 88933.08  | 392853.76               | 6423542                       |  |  |  |
| 4                  | 2009-10                            | 26214803                   | 37077862.19          | 4359426.80     | 159549.90 | 515886.52               | 10383842                      |  |  |  |
| 5                  | 2010-11                            | 27669862                   | 38195818.13          | 5151991.96     | 232720.20 | 194728.81               | 6011456                       |  |  |  |
| 6                  | 2011-12*                           | 29539380                   | 19940905.00          | 5807286.00     | 313145.00 | 257789.00               | 56649043                      |  |  |  |
| 1                  |                                    |                            |                      |                |           |                         |                               |  |  |  |

\* Provisional; in the claims paid, there was obviously a clerical error in the figure as unbelievably large as 2577890 or ₹25,779 crore whereas in the previous year, it was ₹1,947 crore. Likewise, the farmers benefited as 56.65 million is unbelievably large; it may be 5.66 million compared with 6.01 within in the previous year!

Source: Ministry of Agriculture (2013): Department of Agriculture and Cooperation, *Annual Report* 2012-13, p.57 and Annual Report 2011-12, p.64

farmers whereas the penetration of non-loanee farmers is abysmally low at 10%" (see a summary picture in Table 11.1)

#### NAIS and Modified NAIS

The most extensive country-wide crop insurance is NAIS which is a public sector initiative to mitigate yield risk. Replacing the earlier Comprehensive Crop Insurance Scheme (1985-99) with vastly improved features consisting of increased coverage of farmers, crops and risk elements, NAIS was introduced from Rabi 1999-2000 to provide a comprehensive insurance solution to the farmers against crop losses in the event of failure or damage to any of the notified crops as a result of natural calamities (drought, flood, hailstorm and cyclone) or widespread incidence of pests or diseases. All the farmers, loanee and non-loanee, irrespective of the land-size, are covered under the scheme. The scheme has envisaged coverage of all food crops and major non-food and horticultural crops. The premium rates are 3.5% of sum insured for bajra and oilseeds, 2.5% for other kharif crops, 1.5% for wheat and 2% for other rabi crops. In the case of commercial and horticultural crops, actuarial rates are charged. Originally, the scheme had provided for 50% subsidy in the premium charged for small and marginal farmers, which has been phased out over a period of five years and now, a 10% subsidy is provided to them, which is shared equally between the centre and state governments. Some State Governments have decided to extend additional premium subsidy to their farmers in select

areas/ crops to all farmers/ small & marginal farmers. State Government of West Bengal decided to bear 100% premium apart from usual premium subsidy in Rabi 2011-12, while Andaman & Nicobar Islands administration decided to follow the same in Kharif 2011 and Rabi 2011-12 seasons.

The NAIS is operational for states/UTs, but considering the importance of the scheme for farmers, 25 states out of 29 and 2 UTs have joined the scheme. The four states not joining the scheme are Punjab, Arunachal Prades, Manipur and Nagaland, giving varied reasons<sup>28</sup>.

There are two novel aspects of the scheme which have contributed to its success. First, the scheme has been made mandatory for bank borrowers as a result of which the selection process does not give any chance for discrimination; at the same time, the insurance business gets automatically pooled and ensures "the uninterrupted participation of farmers both in good and bad years" (Nair, Reshmy, February 2010, p.19). Second, given the practically impossible situation of implementing the scheme on an individual basis, the NAIS has chosen to operate the scheme with the second best method of an "Area Approach", that is, defined homogenous area for each notified crop considered as an insurance unit. Twelve state governments and two UTs have reduced the insurance unit to *Gram Panchayat* as in the case of the modified NAIS from the initially adopted level of Mandal/Block/Tehsil/Taluka/District.

#### An Assessment of the NAIS

During the past 25 seasons, beginning from Rabi 1999-2000 till Rabi 2011-12, 192.94 million farmers have been covered for a sum insured of ₹25,531 crore and cultivating area of 291.50 million hectares; the total amount of claims of ₹24,528 crore at a claim-premium ratio of 359% benefitting of 50.56 million farmers. Over 26% of the insured farmers have received claims. The share of the non-loanee farmers is said to be around 25%. The claims-premium ratio has varied from a low of 142% in 1999-2000 to a maximum of 7.66% in 2003-04.

Nair, Reshmy (February 2010) has reported that more than 60% of the farmers, who have benefitted under food crops and oilseeds, belong to the small and marginal category (operating less than 2 hectares). Given their lower

<sup>&</sup>lt;sup>28</sup> Though Mizoram has been notified during kharif 2009, statistics reveal that there has been no business from the state so far. These four states have not joined NAIS and have extended different reasons for the same. While north-eastern states were interested in covering perennial horticultural crops under NAIS, Punjab was not interested in the multi-peril crop insurance based on area approach.

holdings and hence lower sum assured, small and marginal farmers account for only one-third of total claims; but "this is significantly higher for crops like paddy, wheat and sugarcane, where more than half of the total claims disbursed were for these categories" (ibid, p.20).

A closer analysis does reveal some of the drawbacks of the scheme. First, even after two and a decade of its existence less than one-fifth of the farmers are insured. Rajasthan is an exception where 50% of the farmers/ holdings are insured (Nair, Reshmy 2010, p.20). Besides, about 90% of the insured farmers are borrowing farmers. Borrowing farmers themselves constitute less than 25% of the farm households, thus indicating very meagre insurance presentation. Second, the Radhakrishna Committee on Agricultural Indebtedness (Radhakrishna July 2007) had reported that Gujarat alone accounted for 26% of the total claims. Nair, Reshmy (2010, p.20) also placed the Gujarat's share in total indemnity at one-fourth. But, the situation seems to have improved in recent years. As shown in Appendix 100, Gujarat claims payable or paid have constituted only around 17.5% cumulatively at the end of March 2012. The number of farmers benefited in Gujarat have formed less than 8% of the total. The largest share of farmers benefitted has gone to Maharashtra (17.5%). No doubt, crop-wise groundnut alone captures 36% of claims, whereas crops such as maize and jowar accounted for less than 2% of claims each (Sinha, June 2004).

Some of the other weaknesses highlighted in these analytical studies are: seemingly high actuarial rates (8% for cotton or 10% for banana, for instance) and the consequential decline in the coverage of horticultural crops; the noncoverage of perennial crops, fruits and vegetables; the biggest disadvantage of the yield insurance scheme is the delayed claim settlement procedure (that takes at least a year); collusion between implementing agencies and farmers resulting in wrongful claims; and delayed release of the claims share amounts by the central and state governments.

As against these constraints in the operation of NAIS, a number of reform measures have been introduced for making the scheme more farmer friendly and expand the coverage. First, the risk sharing pattern under NAIS has been modified effective from *kharif* 2011whereby the National Agricultural Insurance Scheme (NAIS) has become liable for the entire claims wherever actuarial premium is charged. NAIS is now liable for all claims arising under annual commercial and horticultural crops. Second, the process of disbursing claims has been expedited by disbursing without waiting for the receipt of both the central and state government-shares.

#### **Modified NAIS**

Based on the recommendations of a Joint Group constituted by the GoI, a Modified National Agricultural Insurance Scheme (MNAIS) was introduced but on a pilot basis in 50 districts from Rabi 2010-11. During *kharif* 2011, AIC is implemented MNAIS in 31 districts of 13 states and during Rabi 2011-12 in 37 districts of 16 states. Though it was conceived for the remaining period of the XI Plan (up to 2011-12), the pilot MNAIS has been continued during 2012-13 as well.

There are a number of improvements that the MNAIS has introduced over the traditional NAIS. Some key ones are: higher actuarial premium subsidy; area of insurance reduced to village/panchayat level; on account payment up to 25% of likely claims as immediate relief; the scheme is compulsory for loanee farmers and voluntarily for non-loanee farmers; participation of private insurers for creating a competitive environment for crop insurance; and withdrawal of NAIS from the districts in which MNAIS is being implemented.

During the past 2 to 3 seasons, about 1.54 million farmers have been insured under the MNAIS and 1.46 lakh have benefited (Appendix 102).

#### **Pilot Weather-Based Crop Insurance Scheme (WBICS)**

A more dynamic and courageous scheme that has been brought into being as an alternative to multi-peril NAIS is the weather-based crop insurance scheme (WBICS). Weather insurance pays indemnities based not on the actual losses experienced by the insured, rather on the realisation of a weather index that is highly correlated with actual losses. The index measures a specific weather variable (e.g., rainfall, temperature, relative humidity, wind speed, etc) rather than the extent of loss (in crop yield). In other words, the product proxies the loss that farmers face owing to the adverse weather incidence. WBCIS intends to provide insurance protection to farmers against adverse weather incidence, such as deficit and excess rainfall, long dry spells, fluctuations in minimum and/or maximum temperature, relative humidity, wind speed etc. which deem to impact the crop production adversely. It has the advantage to process claims within a short time of occurrence of adverse weather incidence. WBCIS is based on actuarial rates of premium, but to make the Scheme attractive, premium actually charged from farmers in respect of food and oilseed crops is capped "at par" with NAIS, and for annual commercial and horticultural crops, the same has been capped at 6%.

There are interesting forerunners to the WBCIS. Apparently, "weatherbased insurance was first introduced in India in 2003 by ICICI Lombard for groundnut and castor farmers of Mahboobnagar district in Andhra Pradesh, followed by the pilot rainfall insurance scheme by IFFCO-Tokio General Insurance (ITGI) in 2004-05 in Andhra Pradesh, Karnataka and Gujarat. The Agricultural Insurance Company of India (AIC), the public sector insurer, also introduced rainfall insurance (Varsha Bima) in 20 rain gauge areas spread over Andhra Pradesh, Karnataka, Rajasthan and Uttar Pradesh in 2004-05, providing five different options suiting varied requirements of the farming community – seasonal rainfall insurance based on aggregate rainfall from June to September, sowing failure insurance, rainfall distribution insurance with the weight assigned to different weeks, agronomic index based on the water requirement of crops at different phenophases, and a catastrophic option, covering extremely adverse deviations in rainfall during the season (Nair, Reshmy 2010, p.21).

"Weather insurance in the country received a big boost when the finance minister in his 2007-08 budget speech termed it as a "promising risk mitigation scheme" and earmarked  $\overline{100}$  crore for its implementation on a pilot basis in a few states as an alternative to NAIS. Weather-Based Crop Insurance Scheme (WBCIS) was piloted by the AIC in Karnataka in kharif 2007. Presently, these products are being offered in selected regions for different crops by AIC and private insurers ICICI Lombard General Insurance Company and ITGI. WBCIS also operates on the concept of "area approach", whereby each reference unit area (RUA) is linked to a reference weather station (RWS) and all farmers in a given RUA are deemed to have suffered the same level of adverse weather incidence. WBCIS is based on actuarial rates of premium (with a cap at 8-10% for food crops and oilseeds and 12% for commercial crops) but to make the scheme attractive, premium actually charged from farmers has been restricted to "at par" with the NAIS. The difference between flat premium rates and the actuarial premium rates are borne by the central and the implementing state government on a 50:50 basis. The private companies are extended the same level of financial support by the government. Unlike NAIS, the entire claim under the scheme is borne by the insurers. Weather insurance is already being treated as an "alternative" to NAIS (at least in the pilot areas) as the latter is not available to the farmers in areas where the former is notified" (Nair Reshmy 2010). In areas where WBCIS is implemented, loanee farmers would be compulsorily covered under the scheme. Since NAIS is not implemented in these areas, the farmers do not have the option of choosing amongst the two.

As displayed in Annexure 103, WBICS has made a significant impact in 20 states and has already covered 24.33 million farmers with a period of about five years, insuring about 33.74 million hectares of cultivate land for a sum insured of ₹42,849 crore and benefitting 12.26 million farmers. What is impressive in this weather-based insurance scheme has been the rapid increases in recent years in coverage so much so that in the latest year 2011-12, the coverage under WBICs has been at 11.62 million has been close to 70% of the coverage at 16.74 million under the two-decade old NAIS.

No doubt, the success of the weather-based insurance system is critically dependent on the availability of accurate weather data on a daily basis as also without gaps. The poor density of weather stations and the paucity of weather data in certain regions form a major handicap in the spread of WBCIS product (Nair, Reshmy 2010, p.21). But, with the series of steps being taken to fine tune the FASAL scheme for crop area and production forecasting, using remote sensing and weather data. For this, the expansion of the density of the weather stations would be an essential condition.

As Nair, Reshmy (February 2010) has rightly pointed out, the traditional multi-peril NAIS and WBCIS, need not be treated as mutually exclusive; properly devised using FASAL and Remote Sensing data, they may complement each other.

# 12 Conclusions and Policy Implications

#### A. Myriad Challenges Facing the Agricultural Sector in India

The Indian agriculture has been facing multiple challenges which has culminated into a severe crisis. The farm crisis have twin but inter-related dimensions: an agrarian crisis and an agricultural development crisis. Apart from the poor and declining farm growth, rapdily increasing marginalisation has hit the precipice. As a result, the rural credit institutions have undoubtedly faced a roadblock in their credit delivery efforts.

The answer obviously lies in a revitalisation of the agricultural sector including pressing for diversification and expansion of non-farm economic opportunities, particularly for the small and marginal farmers. Of late, after the mid-term appraisal of the Tenth Five Year Plan, the sector has received from the authorities from 2004-05 onwards added attention for a multi-pronged attack to revive it. Apart from the increased budgetary allocations for agricultural development for raising the agricultural growth rate to 4.0% per annum in the medium term and a special drive bestowed on agricultural extension programmes, the government have now prepared a blue print on *National Policy for Farmers* with farmers' activities defined more comprehensively. Improvement in terms of trade has also aided the uptrend in farm growth noticed recently.

As for the agrarian issues, the questions of survey and settlements and completion of 430 million land records, implementation of land ceiling laws and distribution of surplus land on the lines of West Bengal, acceptance of the proposal to legalise tenancy with adequate safeguards, etc., are long term issues which remain to be addressed. More to the point of addressing agrarian distresses affecting better credit delivery, it is necessary to single out the marginal farmers as distinguished from other farmers, even as distinguished from small farmers, for this purpose. Landholdings of marginal farmers is so tiny that it is almost impossible for them to become viable. In terms of resource availability, certainly such miniscule landholdings as average 0.383 hectare per holding would face more acute resource constraints as compared with small farmers possessing an average of 1.422 hectares per holding. It is for this reason that marginal farmers, even as compared with small farmers, become easy candidates for diversification and for migration to off-farm and non-farm activities. Thus, the marginal farmers become obvious candidates for getting included as part of the erstwhile SGSY programme which has now

been restructured as the National Rural Livelihoods Mission (NRLM) and rechristened, borrowing from the Bihar experiment, as *Aajeevika*. They need programmes for skill formation and, apart from support from self-help groups (SHGs) formed under NRLM, the objective of RSETIs planned to be set up by Lead Banks in each district can be expanded to become a crucial institution for helping skill formation and vocationalization of even marginal farmers. The in turn will be linked with better financial inclusion.

#### **B.** Details of Institutional Finance for Agriculture

Enumerating the series of polices that have shaped the flow of agricultural credit over the past six decades, which has been classified into 14 steps taking the clue from Governor Subbarao's recent speech at a NABARD function, the study has sought to present, as comprehensively as it can, a report card on the performance of the banking system in accomplishing farm credit delivery in different phases. The report card has been divided into two parts: (i) performance of scheduled commercial banks (SCBs) in farm credit delivery, which are by far the dominant segment of the banking system; and (ii) total flow of ground-level institutional credit including that from cooperatives.

The performance of SCBs in farm credit delivery has taken the study through a series of issues – four phases of (i) high expansion after bank nationalisation (ii) a sharp slowdown in the 1990s (iii) forced expansion after signs of social revulsion; and (iv) some pause in the latest period as a reaction to the large forced increases; doubling of farm credit and its quality; credit expansion and land size; emerging importance of indirect credit; trends in nonperforming assets (NPAs); persistent state-wise and inter-regional disparities; debt waiver scheme and interest rate subvention; an analysis of short-term credit in relation to agricultural inputs and term credit in relation to private investment in agriculture; and measurements of credit intensity and trends in income elasticity of agricultural credit. All these have been empirically analysed with all available data over years across states and regions.

Undoubtedly, taking the long period of 1971-72 to 2009-10, the credit intensity ratio (farm credit to agricultural GDP ratio) has shown a significant improvement from around 10% in the early 1970s to over 40% in the latest period, suggesting that the banking system has played a remarkable role in delivering direct bank credit in proportion to the growth in agricultural GDP. Going a step further, the output elasticity of farm credit worked out appears significant and positive; roughly every 1% increase in agricultural credit produces 0.29% increase in agricultural GDP. Truly, there have been differing phases in this performance, and after the 1990s of banking reforms, indirect credit has assumed some added importance. Similarly, review of consistent data series produced by NABARD on the ground-level flow of farm credit, produces some more interesting results. A sharp increase in the role of commercial banks followed by an equally receding role of cooperatives, re-emergence of crop loans to a dominant position and declines in the share of term loans, dominance of commercial banks in both crop loans and term loans, and increased support to allied activities in the form of term loans, and persistence of inter-regional disparities even in GLC flow – are some of the features that stand out in this section.

#### Supply-Side Vs. Demand-Side Issues

In all evaluations of the performance of the banking system including that presented in this study so far, the emphasis has been on supply-side issues of public policies which have contributed to the given expansions or contractions in bank credit.

But, there is no doubt that the behaviour of the banking industry cannot be explained by supply-side factors alone. Within the financial system, the commercial banks are highly risk averse as they are socially empowered to leverage public deposits which hav eto be protected. Therefore, the importance of demand-side factors for their credit delivery performances cannot be ignored. For instance, scheduled commercial banks have no doubt drastically reduced their share of agriculture in total bank credit from 17-18% in the latter half of the 1980s to about 10-11% in recent years, During the same period, banks have been faced with drastic structural changes in the economy in that while the share of agriculture in GDP has fallen and that of industry has stagnated at around 26-28%, the share of services sector in GDP has jumped from 40% to 56.5%. When GLC data on crop loans and term credit are related to their respective current inputs and farm sector private investment, there is the most enviable result of (a) very close to the full part of the farmers' input costs are now being financed by state-term institutional credit, and (b) about 90% of private capital formation, in some years more than 100%, are similarly being financed by bank credit. This appears unrealistic. This in turn leads us to infer that the conventional demand-side factors have their limitations insofar as ensuring of certain role for bank credit in the process of an inclusive and egalitarian pattern of development is concerned.

Apart from the dependence of a large populace on agriculture, vast financial exclusion of the farm community, particularly the lower landsize groups, and generally a growing size of purchased inputs, what is most disquieting is the further widening of the inter-regional disparities in GLC flow when compared with real indicators. For, instance, it is found that the relative shares in agricultural incomes of almost all the developed and underdeveloped regions have remained the same as between the early 1990s and the last three years of the latest decade: 17% and 17.6% for the northern region, 17.4% and 17.1% for the eastern region, 22.5% and 21.5% for the central region, 15.0% and 16% for the western region, and 24.4% and 24.1% for the southern region. In contrast, the farm GLC shares of the advanced regions have sharply increased, while those of the underdeveloped regions have declined except the eastern region for which the credit share has move up from 6.7% in 1995-96 to 8.2% in 2010-11. The farm credit share of the central region has slipped from 16.1% to 13.4% and that of the western region from rather sharply 19.3% to 13.4%. At the other end, the farm credit share of the northern region has increased from 20.7% to 24.7% and that of the southern region from 37.4% to 39.3%. There is thus the vast scope for expanding farm credit to agricultural GDP ratio in the country so as to reduce inter-regional disparities.

## C. New Initiatives for Expanding Credit Base for Agriculture and Other Informal Sectors

#### (i) **Quick-Fix Solutions can be Harmful**

The story that has unfolded in earlier sections of the study has provided a number of solutions on the more effective involvement of formal banking institutions in meeting credit support for farmers. It is the considered theme of this study that the repeated adoption of quick-fix solutions for solving the problem of agricultural indebtedness and for facilitating better credit delivery for farmers, have been harmful for both the banking institutions as well as the long-term interests of the farm community. The Committee on Agricultural Indebtedness (Chairman: Dr. R. Radhakrishna, July 2007) constituted by the Government of India, had addressed the issues in a wholesome manner, but to use the Union Finance Minister's phrase, "stopped short of recommending waiver of agricultural loans" (Budget Speech of 2008-09); the Committee had a deep logic.

The Radhakrishna Committee provided a series of long-term and enduring solutions; it addressed issues relating to the creation of credit absorption capacities, need for risk mitigation practices and risk preventive measures such as drought management systems based on Remote Sensing methods, special credit arrangements for rain-fed areas including the introduction of cyclical credit programme, and strengthening of the financial architecture with the spread of appropriate banking outlets and instruments of credit. Instead, the Union Budget for 2008-09 announced the scheme of agricultural debt waiver and debt relief for farmers, which together was initially expected to impose a fiscal burden of ₹71,680 crore which the government was prepared to shoulder; finally, the actual burden came to ₹52,440 crore. Secondly, earlier in 2004-05, the Union Finance Ministry had introduced a special package scheme of doubling of bank credit for farmers within three years. Thirdly, there is the interest subvention scheme whereby the effective rate of interest for crop loans up to ₹3 lakh has been reduce to 4%.

These short-term approaches to the problem of agricultural indebtedness and farmers credit needs have gone on too far and too deep; they have corrupted the banking environment and the credit market. A stage has come where a close examination of their repercussions on the banking system and the attitudes of farmers regarding their expectations of public policies, is called for. Undoubtedly, instead of promoting an environment of harmonious relationship between the banking institutions and the farm community, such short-term quick-fix approaches appear to have created a schism between the two. The system of repetitive loan waivers has adversely impacted the attitude of farmers towards credit institutions, if bankers' own views and field level reports have to be believed. To an extent, the repayment culture has been hurt. The process of rapid doubling of bank credit, without the preparatory work of strengthening bank branch network and infrastructure and without identifying the demand-side issues, is sure to hurt the quality of lending. The banking fraternity will have scant respect for the policy-making bodies and for the system of governance. They respond equally in an unhealthy manner. Sizeable farm loans from urban and metropolitan branches and large size credit of ₹1 crore and above or ₹10 lakh and above, do not speak well of a healthy farm credit dispensation, just to satisfy the new requirement of doubling hurridly. There are significant evidences of deterioration in the climate for loan recovery and consequential increases in the incidence of non-performing assets in this area of bank lendings with the aftermath of such lendings. A staggering performance of banks since 2004-05 has been the attempt to achieve the target of doubling of bank credit for agriculture in three years and so, banks have adopted a number of unhealthy devices replete with serious potential repercussions. And the interest subvention scheme appears to have created a sense of disrespect for the value of capital and financial savings of the community; these financial savings do not come out of thin air and they have a cost. The banks are unable to evolve a healthy interest rate structure for mobilisation of savings and dispensation of credit in such an environment where interest rates are fixed in such a palpably uneconomic manner. The public authorities have got to realise that the use of such fiscal measures can inflict severe damages on the operating environment for the banking system and in fact it can harm the system's enthusiasm, wherever it exists, for performing social goals.

# (ii) Agricultural Insurance, Risk Preventive Measures and Remote Sensing for Crop Surveillance as Effective Alternatives to Loan Waivers and Other Short-Term Palliatives for Resolving Farmers' Risks

As presented earlier, all the four agricultural insurance products have involved annual claims ranging from ₹1,831 crore to ₹5159 crore during the last four years. When the coverage increases, the claims would of course jump up but even if it jumps much higher, it would be still be better than incurring over ₹50,000 crore of budgetary resources in some years which would be at the cost of many a development programme.

We have described in an earlier section the possibilities of many insurance products, one important of which is the weather-based insurance system which is critically dependent on the availability of accurate weather data on a daily basis and the improved density of weather stations. In this respect, the series of steps being taken to fine tune the FASAL scheme for using remote sensing for a number of purposes, apart from forecasting crop area and weather in remote parts of the country, should go a long way in perfecting different insurance products. This would be a much more scientific way of addressing the problems of farmers rather than loan waiver.

Besides agricultural insurance, risk preventive measures should constitute an important component of resolving the farmers' risk issues. There are three issues which come to our mind in this respect:

(a) Risk preventive measures should consist of better water supplies in water stress periods, reducing ground water stress by grounding well-designed ground water recharge programmes through dug-well recharge, tank recharge and strengthening of water harvesting structures. For facilitating these water supply programmes, we propose to suggest an out-of-the-box idea which, according to us, is workable, and that is, the use of strong water pipes to pump up and move water from areas of surplus water in big rivers to the nearby dry places. These pipes should be similar to the pipes that are being used for carrying petroleum products today. Miles and miles of water pipes can be installed for this purpose and water can be pulled from surplus rivers and deposited in deserts and dry areas where the ground water levels could be augmented. We realise that as yet this is a sketchy idea and we would be able firm it up once it is accepted in principle.

- (b) The second risk preventing measure is to introduce better drought management system based on Remote Sensing technology.
- (c) The third important measure in this area is to strengthen rural infrastructures. NABARD is engaged in goading state governments to use RIDF funds for this purpose. Even so, there is an enormous amount of surplus funds with the banking system from out of their shortfall in priority sector targets for agriculture credit. And there are vast infrastructure gaps in almost all states in the country. Towards this end, ways will have to be devised to expand further the budgetary allocations for state five-year plans for infrastructure development. This will go a long way in strengthening finally the loan absorbing capacity of farmers.
- (d) And finally, prevention of income fluctuations of marginal and small farmers in particular can be minimised by promoting occupational diversifications amongst them. We have explained the NRLM schemes and the training under RSETIs for the poor farmers in this respect. The central government, the RBI, NABARD and the lead banks, will all have to put their heads together for operationalizing these programmes.

#### (iii) "Priority Sector" Has Become a Nebulous Concept and it Calls for a Radical Change if it Has to Serve its Purpose

RBI Governor Subbarao has laid down a cardinal principle in this aspect which is that "priority sector can deliver on its promise only if the eligible sectors are restricted to a select few which are important from the perspective of improving livelihoods ...... the more sectors we include in priority sector lendings (PSL), the more they will compete for the same fixed pool of resources and crowd each other out "(Subbarao, August 2012, p.1408).

And yet, in reality there has occurred an unduly large expansion of the list of eligible categories under the priority sector. A large number of indirect categories has been added to the list, and that, too at a much higher amount of credit limits, even of  $\gtrless1$  crore each, for the purchase and distribution of inputs.

Secondly, contrary to the promise made based on the guidelines issued on July 20, 2012, very soon thereafter on October 17, 2012, the RBI guidelines were revised based on feedbacks received from banks, which totally negated the earlier objectives of "minimising the competition for the same fixed pool of resources" and excluding the corporate borrowings for direct agriculture finance so that the interests of the small and marginal farmers are protected. The October 17, 2012 guidelines have negated both these objectives. The revised guidelines have not only reintroduced the direct agricultural advance provision in respect of corporates, partnership firms, etc. but also doubled the limit from  $\overline{1}$  crore to  $\overline{2}$  crore. What is more, if the aggregate loan limit per borrower given in favour of corporates, etc. exceeds  $\overline{2}$  crore, the balance is allowed to be treated as indirect finance for agriculture.

Such a vastly unequal competition between corporates and small and marginal farmers for scarce bank resources could have been obviated to an extent at least, if a separate sub-target of priority sector target was kept for the neglected sections of society like small and marginal farmers. It was, therefore, noteworthy that the Nair Committee under discussion thought it fit to prescribe such a sub-target for, amongst other poorer segments, small and marginal farmers. They have similarly covered micro and small enterprises, and other economically weaker sections. The RBI has not accepted these recommendations.

# (iv) Haphazard Way of Approaching the Branch Banking Issues should be given up

Similar unhealthy and haphazard approach to branch banking, which played a pivotal role in the 1970s and 1980s in achieving some inclusive banking, has been adopted in recent years. After the banking reforms of the 1990s, the expansion of branch banking in rural areas was halted for almost a decade and a half, particularly since the mid-1990s when the branch licensing policy was disbanded. The number of rural branches of scheduled commercial banks fell from 33,017 in March 1995 to 31,500 in March 2007 or from 51.7% of the total bank branches to 45.0%. Given the option, the scheduled commercial banks would not like to operate in rural areas. This has been proved clearly since March 1995 after the disbanding of branch licensing policy and the granting of freedom to bank boards to decide on their branch expansion programme. Since then, there has been a reduction of roughly 2,500 rural branches instead of an addition of at least 10,000 bank branches in rural areas under the erstwhile policy thrust. This approach has thus spawned a serious institutional vacuum in rural credit structure.

The government approach to filling this institutional vacuum in recent years has passed through many stages. First, it was dead set on not asking the commercial banks to open 'bricks and mortar' branches. Instead, as a substitute arrangement, the Government proposed the agency system, whereby two models, *business facilitator* model *and business correspondent* model, have been commended to the banks for adoption. It was being emphasized that banking services may not necessarily be through brick and mortar branches but can be provided through various forms of banking: mobile banking, extension counters, satellite offices and kiosks and IT-enabled BCs. This scheme has been further reinforced under the policy of "financial inclusion". As indicated elsewhere, the banks are adopting a lukewarm attitude towards this arrangement and the achievement so far has been limited. The Governor and Deputy Governors of RBI have been expressing serious misgivings regarding the end results. Dr. Subbarao, in a speech in Chennai recently said: "I am also conscious that the bulk of our effort so far has been from the supply-side – opening branches, appointing BCs and opening accounts that remain largely inoperative. If this is all that happens, the effort is both futile and wasteful" (Quoted in CAB Report of August 2012).

Secondly, merging and strengthening of RRBs and promoting some rural branches through them has been adopted. Merging and strengthening of RRBs is a policy in the right direction, but then they can hardly meet the branch requirements of vast areas of central, eastern and north-eastern India. They are also financially and organisationally weak institutions,

Thirdly, revitalisation of the short-term as well as long-term cooperative credit structure has been taken up and definitive programmes of action have been put in place. In addition, we now have the Prakash Bakshi Committee recommendations on the revitalisation of the short-term co-operative credit structure to reckon with and to be acted upon. The report makes some very revealing observations:

" Though co-operatives are providing only 17% of agricultural credit, the share of co- operatives in total number of agricultural accounts held by the banking system is substantial. Co-operatives provided agricultural credit to 3.09 crore farmers during 2011-12 compared to only 2.55 crore farmers by commercial banks and 82 lakh by RRBs. In fact, cooperatives financed 67 lakh new farmers during 2-11-12 compared to 21 lakh new farmers by commercial banks and only 9 lakh new farmers by RRBs.

"The success of co-operatives in reaching out to new farmers or those who had gone out of the active credit fold of the banking system is the real impact of the implementation of the Vaidyanathan revival package and implementation of the agricultural debt waiver and debt relief scheme in its true spirit." (pp.10-11)
And there are many more recommendations for expanding the cooperatives' role in agricultural credit:

"The Committee noted with concern that these PACS and CCBs were not performing the role for which they were constituted. The Committee therefore recommends that CCBs should strive to provide at least 70% of their loan portfolio for agriculture" (p.15).

Coming back to the new policy of branch banking, it has of late dawned on the authorities that the policy of "financial inclusion" cannot be successful unless more brick and mortal branches are opened by commercial banks. Therefore, the RBI policy circular of July 15, 2011 laid down that at least 25% of the total number of branches proposed to be opened during a year by a bank are to be allocated to unbanked rural (tier-5 and tier -6) centres. But, as in the case of doubling of bank credit, the Government has now gone to the other extreme of pushing the banks to open more rural branches rather rapidly. The Union Finance Minister inaugurated on March 29, 2013, the opening of 300 branches in UP on a single day; on that occasion he emphasized that bank branches were important for financial inclusion and increase in credit-deposit ratio, deposit mobilisation and credit growth. He also said that by March 2014, 2,700 bank branches could be opened in UP, belonging to 30 banks and spread over 75 districts.

Therefore, at least from now on attempts should be made to resurrect the entire institutional structure in terms of its geographical spread as well as organisational strengthening, if necessary and wherever feasible in combination with 'agency banking'. Only such a structure will be able to achieve a steady and healthy delivery of credit for agriculture and rural enterprises. As recommended by the Rangarajan Committee on Financial Inclusion, the scheduled commercial banks have to re-introduce a definitive programme of branch expansion in rural areas, the policy initiative for which has to come from the RBI. The presence of bank branches in rural areas helps to build forward and backward linkages between the rural economy and the credit system, as the past experience has shown. There is thus a strong case for expanding branch network which can be achieved by operating a rural branch licensing policy with a system of incentives and disincentives for the banks as in the past. The policy planners in this respect have to recognise the experience so far shown of the basic economic doctrine, that supply creates its own demand, provided of course infrastructural facilities, in bank branches are created to take advantage of the opportunities.

## (v) Rural Branch Banking, Agency Model and Mobile Banking

The authorities have also proposed a system of agency banking involving non-banking grassroots level institutions serving as *business facilitators* and *business correspondents*. Though nearly a decade has passed by, the system is still to find its grooves. Some of the suggestions contained in the CAB's report cited earlier deserve to be addressed with utmost urgency.

## (vi) **Qualified Personnel**

With vast modern input requirements and diversification into horticultural products and other allied areas underway, agriculture would require a more sophisticated system of credit delivery, for which induction of a sizeable number of qualified agricultural science graduates and graduates with other relevant technical qualifications would be necessary. Some of the banks have begun to implement this policy, but in a half-hearted manner like contract appointments. Instead, it is necessary to create a rural cadre of officers with specialised qualifications combined with appropriate incentive structures.

And also, the banks adopt a lukewarm attitude when it comes posting sufficient number of staff in rural branches; there is scope for strengthening rural branches with adequate staff strength and IT infrastructures befitting the new role of financial inclusion and of expanding agricultural credit that bank branches have taken on.

## (vii) Adoption of Primary Agricultural Societies (PACS)

Unlike cooperatives, scheduled commercial banks possess large deposit resources leveraged with the help of public deposits. On the other hand, cooperatives are rooted in local-level environments. Therefore, there is scope for close link-up between cooperative credit institutions and commercial banks, with appropriate checks and balances, such as through an adoption process which was in vogue earlier. In any case, PACS may function as BCs for the chosen commercial banks and central co-operative banks (CCBs).

## (viii) Reinvigoration of the Lead Bank Scheme

It is necessary to reinforce close coordination between district planning authorities and banking institutions operating in a district. The system of lead bank scheme and associated district-level coordination committees of bankers has apparently become inactive. The lead bank scheme needs to be re-invigorated with clear guidelines on respecting the bankers' commercial judgements even as they are required to fulfill their sectoral targets. As an NIBM Study (Shete, 2004) has revealed, various committees like Block Level Bankers Committee, District Coordination Committee and District Review Committee seldom function with all seriousness. The Lead District Manger who is responsible for preparing the credit plan and who monitors the progress is burdened with a number of other responsibilities like mobilizing deposits. He should only be given the task of coordinating the preparation and implementation of credit plans, given more authority and made accountable. In fact, he should be deemed to have been deputed to the Reserve Bank of India (RBI) and given functional freedom and the functionaries from line departments like agriculture, horticulture and animal husbandry responsible for assessing and implementing the credit requirements of the district should be placed under him. The District Development Manager (DDM) of NABARD should be a member of the team. The Annual Credit Plan based on Potential Liked Credit Plan (PLCP) for each district prepared by NABARD should, in fact, be prepared in close consultation with District Lead Manager and other functionaries from line departments. The plan should have added focus on agriculture, including animal husbandry and horticultural development. In fact, there is little agriculture in the whole credit plan in the current scheme of things. It is important that while preparing such plans, the scientist in-charge of the Krishi Vigyan Kendra located in that district should be actively involved. Once the plan is ready, it should be discussed threadbare in a meeting chaired by Deputy Commissioner and attended by all involved including the scientist in-charge of the Krishi Vigyan Kendra. And once the plan is finalized, it should be mandatory to implement the plan and accomplish the targets. The Lead District Manger should be responsible for monitoring the implementation of the plan. For this, he should be provided with adequate infrastructures, particularly the IT-related ones.

In addition, the Usha Thorat High-Level Committee has further instilled life into the Lead Bank Scheme by proposing that the processes of "financial inclusion" to be attained with state and district-level Credit Plans be dovetailed into the processes involved in achieving the objective of "inclusive growth" to be attained with the help of state and district-level Development Plans. The Committee has proposed four- step tasks before the system : (i) one-time comprehensive state-level as well district-level development plans; (ii) NABARD's PLP for each district to be ready in August each year; (iii)The institutional arrangements for linking various bankers' committees with the Panchayati Raj institutions; and (iv) The Lead Bank Review Committee to focus on a wider perspective of rural development requiring "credit plus" services by banks but supported by state governments. As part of this exercise, overseeing the progress made in setting up RSETIs for training in individual districts will be the responsibility of the Lead Bank.

## (ix) Micro-Finance is to be an Integral Part of the Mainstream Banking

A word of caution is required to be entered in regard to the almost universal, - and uncritical - expectations of a pivotal role to be played by the micro-finance movement in the rural credit system of the country. First, over 54% of NGO- supported SHGs are concentrated in four southern states or over 48% within them in Andhra Pradesh alone. SHG formations in other regions are hampered by the absence of a dedicated NGO movement. Second, women up-liftment is an important goal, but the goal of poverty-alleviation has to have a wider coverage. Recent reports on progress of SHG-Bank linkage reaffirm that 90% of the SHGs continue to comprise only of women members. When the micro-finance system is brought into the mainstream, concentration only on women SHGs will not work and formation of SHGs amongst men entrepreneurs is a much arduous task. Third, interest rates are said to be high in micro-credit lendings mediated through NGOs and SHGs. Studies on Grameen Bank and other micro-financing schemes have emphasized how high rates of interest, while they are accepted by the poor initially because of their state of helplessness, nevertheless become a burden on their incomes and their future stream of savings. Fourth, studies express similar misgivings regarding the apparent prompt and regular loan repayments by the micro borrowers because in reality they are known to repay not out of the income stream flowing from assets gained, but through further borrowings; repetitive borrowings unrelated to economic activities have become a common feature.

Finally, the micro-credit system cannot be a substitute for the large credit needs of the poor in general; the objective of socio-economic empowerment of the poor households in a villages would be better served only if all sections of the village - myriad small and marginal farmers, farm households in general, village artisans, and other household enterprises - partake the benefits of increased institutional credit but such a requirement is unlikely to be served without co-opting the borrowing needs of all small borrowing households as a responsibility of the banking system and not just the NGO-supported and SHG-based micro enterprises.

The RBI has just given credence to the estimates of ₹450,000 crore as the credit requirements of small borrowers which the existing framework of SHG movement cannot satisfy. Though the basis of it is not known, there is no doubt that the gap and financial exclusion at the informal sectors level, is indeed huge. Banks, which have in recent years, shied away from small borrowal accounts, should treat providing micro-finance as part of their mainstream banking responsibility. We have shown how the commercial banks in particular have neglected the small borrowers with say, ₹25,000 or less credit limits. This situation has to be corrected.

## (x) Effective Implementation of the Measures of 'Financial Inclusion'

As cited in the previous section, at the all-India level, as much as 46 million farm households (or 52%) out of a total of 89 million remain excluded from any form of debt facilities. A large number of them are small and marginal farmers. Of the 43 million who are indebted only 25 million enjoy the benefits of institutional loans. Thus, there is the need for bringing in 72% of the farm households (i.e., 65 million out of 89 million) into the institutional fold for credit delivery. This deprivation has been the steepest in central, eastern and north-eastern regions. Thus, 'financial inclusion' encompasses two tasks: first, improving the share of institutional credit flow to those who are heavily indebted to non-institutional sources; and second, extending institutional credit to those farmer households which do not have access to any source of finance.

The issue of 'financial exclusion' can be addressed only by a multipronged approach: expanding the branch network and improving the overall credit architecture if necessary with link-ups with the local institutions, increasing credit-deposit ratios in underdeveloped regions and implementing effectively the series of working group recommendations for better credit delivery for the farm community in particular.

# (xi) Kisan Credit Card (KCC) to become a Regular Credit Card

At present, KCC is not a card *per se*. It is only a pass book with an ID and all financing details. Amongst the many reforms suggested earlier in this respect, an important one is that steps must be taken to convert KCC into a regular credit card or a biometric card, with all the necessary precautions.

## (xii) Credit Architecture for Central, Eastern and North-Eastern Regions to be Placed on a Mission Mode

All the measures suggested above, which would go to strengthen the institutional credit structure in the country, should be prioritised for making the most ficussed impact by covering these underdeveloped regions; the promotion of credit architecture should thus be placed on a mission mode in central, eastern and north-eastern regions. It must be noted that the existing system of opening deposit accounts for the poor in north-east and some other selected districts as part of 'financial inclusion' is a misconceived idea; it is not a solution to the crying credit needs of the poor.<sup>29\*</sup>

<sup>&</sup>lt;sup>29</sup> \* One such plan of action is contained in the recommendations of Report of the Committee on Financial Sector Plan for North Eastern Region (Reserve Bank of India, July 2006a).

## (xiii) Systematic Monitoring of Credit Guidelines

There have been a plethora of guidelines issued by the RBI and the government but implementation has been truly weak and slack. There is, therefore, the need for systematic monitoring of the effective implementation of various guidelines, both at the level of the RBI and NABARD and also at the individual bank levels. The RBI bestows enormous amount of efforts at monitoring various prudential norms of banks and financial institutions; it is necessary that the RBI assigns the same sanctity to the social goals of banking operations. In this respect, it is easy for the RBI to enforce the guidelines wherein there are quantitative targets to be achieved, ifit does apply the required norm of sanctity. In the case of others where guidelines do not indicate specific targets but only broad policy intentions, the RBI and NABARD have to monitor the organisational arrangements including branch-spread and manning of branches attempted by banks for effective implementation of various guidelines.

## (xiv) Need for Streamlining the Data Base on Agricultural Credit

Though incidental, it is necessary for NABARD and RBI to take a fresh look at their data base on bank credit flows and outstandings against agriculture. This is also related to the lackadaisical approach adopted in the monitoring of credit targets and guidelines for agriculture and other informal sectors. It is found by research scholars that the data on agricultural advances as put out by NABARD and RBI tend to overstate amounts of the outstanding credit when compared with the data obtained from the RBI's *Basic Statistical Returns*, which directly come from the branches and which are said to be more reliable – an issue that has been highlighted earlier. It is known that the reported data on agricultural advances are found to be faulty when they are subjected to auditing which is a requirement for claiming government subvention for the concessional interest rate provided to the farmers on bank loans. It is now being admitted that probably the application of core banking solutions (CBSs) may resolve some of the problems.

And there is considerable mix-up between direct agricultural credit and indirect credit. Some definitive clarity is to be introduced in the data base on agricultural credit in the country.

And when it comes to the data base on agricultural credit, co-operative sector data leaves much to be desired: both in regard to timeliness and the quality. This deserves to be pursued by NABARD much more vigorously so that its publication *Statistical Tables Relating to Co-operative Movement in India* (Credit and Non-Credit Societies), which provides both financial and economic data on the co-operative sector, is brought out on time.

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# Annexures

|        | Ani                | nexure               | A: Direct                  | and In               | direct Cre         | dit of                | Schedule                   | d Com                 | mercia                | ll Banks t         | o Agric               | ulture                     |                       |                      |
|--------|--------------------|----------------------|----------------------------|----------------------|--------------------|-----------------------|----------------------------|-----------------------|-----------------------|--------------------|-----------------------|----------------------------|-----------------------|----------------------|
| Year   | Ι                  | ) Agricul            | ture Total                 |                      |                    | A) Dů                 | rect Finance               |                       |                       |                    | B) Indi               | irect Financ               | ຍ                     |                      |
|        | No. of<br>Accounts | % to<br>All<br>India | Amount<br>Outstand-<br>ing | % to<br>All<br>India | No. of<br>Accounts | % to<br>Agri<br>Total | Amount<br>Outstand-<br>ing | % to<br>Agri<br>Total | % to<br>All-<br>India | No. of<br>Accounts | % to<br>Agri<br>Total | Amount<br>Outstand-<br>ing | % to<br>Agri<br>Total | % to<br>All<br>India |
| 1      | 2                  | с                    | 4                          | ъ                    | 9                  | 7                     | 8                          | 6                     | 10                    | 11                 | 12                    | 13                         | 14                    | 15                   |
| Dec-72 | 1371975            | 31.6                 | 50091                      | 9.0                  | 1218422            | 88.8                  | 23681                      | 47.3                  | (4.3)                 | 102494             | 7.5                   | 12504                      | 25.0                  | (2.3)                |
| Jun-73 | 1455103            | 31.1                 | 57165                      | 9.0                  | 1275200            | 87.6                  | 26208                      | 45.8                  | (4.1)                 | 109379             | 7.5                   | 16222                      | 28.4                  | (2.6)                |
| Dec-73 | 1806363            | 32.0                 | 66477                      | 9.4                  | 1571419            | 87.0                  | 33315                      | 50.1                  | (4.7)                 | 140634             | 7.8                   | 15188                      | 22.8                  | (2.1)                |
| Jun-74 | 1842359            | 33.4                 | 70874                      | 8.9                  | 1595868            | 86.6                  | 34877                      | 49.2                  | (4.4)                 | 137153             | 7.4                   | 17109                      | 24.1                  | (2.1)                |
| Dec-74 | 2210826            | 36.6                 | 83034                      | 10.2                 | 1929074            | 87.3                  | 41785                      | 50.3                  | (5.1)                 | 143255             | 6.5                   | 20208                      | 24.3                  | (2.5)                |
| Jun-75 | 2342480            | 37.9                 | 96870                      | 10.8                 | 2171472            | 92.7                  | 52212                      | 53.9                  | (5.8)                 | 156182             | 6.7                   | 31079                      | 32.1                  | (3.4)                |
| Dec-75 | 3042170            | 41.3                 | 107058                     | 10.7                 | 2656887            | 87.3                  | 58936                      | 55.1                  | (5.9)                 | 191383             | 6.3                   | 25076                      | 23.4                  | (2.5)                |
| Jun-76 | 3428582            | 41.2                 | 121422                     | 10.4                 | 3208940            | 93.6                  | 73750                      | 60.7                  | (6.3)                 | 203925             | 5.9                   | 32588                      | 26.8                  | (2.8)                |
| Dec-76 | 4349042            | 41.9                 | 138251                     | 10.5                 | 3754071            | 86.3                  | 83167                      | 60.2                  | (6.3)                 | 263627             | 6.1                   | 25643                      | 18.5                  | (2.0)                |
| Jun-77 | 4382374            | 40.8                 | 139942                     | 10.4                 | 4119024            | 94.0                  | 94932                      | 67.8                  | (7.1)                 | 243232             | 5.6                   | 29985                      | 21.4                  | (2.2)                |
| Dec-77 | 5423762            | 44.3                 | 173405                     | 11.5                 | 5116317            | 94.3                  | 131096                     | 75.6                  | (8.7)                 | 307445             | 5.7                   | 42309                      | 24.4                  | (2.8)                |
| Jun-78 | 5845609            | 44.9                 | 196098                     | 12.3                 | 5509597            | 94.3                  | 140503                     | 71.6                  | (8.8)                 | 336012             | 5.7                   | 55595                      | 28.4                  | (3.5)                |
| Dec-78 | 7059556            | 47.2                 | 234233                     | 13.2                 | 6667686            | 94.4                  | 180219                     | 76.9                  | (10.2)                | 391870             | 5.6                   | 54014                      | 23.1                  | (3.0)                |
| Jun-79 | 7333791            | 47.7                 | 252114                     | 13.2                 | 6964689            | 95.0                  | 194574                     | 77.2                  | (10.2)                | 369102             | 5.0                   | 57540                      | 22.8                  | (3.0)                |
| Dec-79 | 8776469            | 49.5                 | 292895                     | 14.2                 | 8348239            | 95.1                  | 231434                     | 79.0                  | (11.2)                | 428230             | 4.9                   | 61461                      | 21.0                  | (3.0)                |
| Jun-80 | 9008669            | 50.0                 | 315204                     | 14.8                 | 8601344            | 95.5                  | 241779                     | 76.7                  | (11.3)                | 407325             | 4.5                   | 73425                      | 23.3                  | (3.4)                |
| Dec-80 | 10339615           | 51.1                 | 372232                     | 15.7                 | 9920498            | 95.9                  | 288662                     | 77.5                  | (12.2)                | 419117             | 4.1                   | 83570                      | 22.5                  | (3.5)                |
| Jun-81 | 10611697           | 51.1                 | 416022                     | 16.7                 | 10264381           | 96.7                  | 303267                     | 72.9                  | (12.2)                | 347316             | 3.3                   | 112755                     | 27.1                  | (4.5)                |
| Dec-81 | 11231727           | 50.5                 | 486330                     | 17.1                 | 10857070           | 96.7                  | 375646                     | 77.2                  | (13.2)                | 374657             | 3.3                   | 110684                     | 22.8                  | (3.9)                |
| Jun-82 | 11882278           | 50.5                 | 507594                     | 17.2                 | 11515373           | 96.9                  | 380306                     | 74.9                  | (12.9)                | 366905             | 3.1                   | 127288                     | 25.1                  | (4.3)                |
| Dec-82 | 12146981           | 50.8                 | 563855                     | 16.6                 | 11795375           | 97.1                  | 418952                     | 74.3                  | (12.4)                | 351606             | 2.9                   | 144903                     | 25.7                  | (4.3)                |
| Jun-83 | 12870122           | 50.3                 | 578599                     | 16.5                 | 12503298           | 97.1                  | 425964                     | 73.6                  | (12.2)                | 366824             | 2.9                   | 152635                     | 26.4                  | (4.4)                |
| Dec-83 | 13992651           | 50.4                 | 614166                     | 15.8                 | 13668236           | 97.7                  | 512446                     | 83.4                  | (13.2)                | 324415             | 2.3                   | 101720                     | 16.6                  | (2.6)                |
| Jun-84 | 14615538           | 49.5                 | 765477                     | 17.7                 | 14278443           | 97.7                  | 614351                     | 80.3                  | (14.2)                | 337095             | 2.3                   | 151125                     | 19.7                  | (3.5)                |
| Dec-84 | 15844321           | 50.2                 | 807286                     | 17.5                 | 15513154           | 97.9                  | 650156                     | 80.5                  | (14.1)                | 331167             | 2.1                   | 157131                     | 19.5                  | (3.4)                |
| Jun-85 | 16628244           | 49.5                 | 882024                     | 17.6                 | 16298306           | 98.0                  | 733892                     | 83.2                  | (14.7)                | 329938             | 2.0                   | 148132                     | 16.8                  | (3.0)                |
| Dec-85 | 18276338           | 50.2                 | 884959                     | 16.9                 | 17909463           | 98.0                  | 754987                     | 85.3                  | (14.5)                | 366875             | 2.0                   | 129972                     | 14.7                  | (2.5)                |
| Jun-86 | 18977234           | 48.9                 | 977027                     | 17.4                 | 18627601           | 98.2                  | 831223                     | 85.1                  | (14.8)                | 349633             | 1.8                   | 145804                     | 14.9                  | (2.6)                |

|            | Annexu             | re A: D              | irect and                  | Indired              | st Credit o        | f Sche                | duled Co                   | mmerc                 | ial Baı               | uks to Agı         | ricultur              | <b>:e</b> (Concle          | <i>l.</i> )           |                      |
|------------|--------------------|----------------------|----------------------------|----------------------|--------------------|-----------------------|----------------------------|-----------------------|-----------------------|--------------------|-----------------------|----------------------------|-----------------------|----------------------|
| Year       | Ι                  | ) Agriculi           | ture Total                 |                      |                    | A) Di                 | rect Finance               |                       |                       |                    | B) Indi               | irect Financ               | e                     |                      |
|            | No. of<br>Accounts | % to<br>All<br>India | Amount<br>Outstand-<br>ing | % to<br>All<br>India | No. of<br>Accounts | % to<br>Agri<br>Total | Amount<br>Outstand-<br>ing | % to<br>Agri<br>Total | % to<br>All-<br>India | No. of<br>Accounts | % to<br>Agri<br>Total | Amount<br>Outstand-<br>ing | % to<br>Agri<br>Total | % to<br>All<br>India |
| Dec-86     | 20341699           | 48.9                 | 1010460                    | 16.8                 | 20002064           | 98.3                  | 858654                     | 85.0                  | (14.3)                | 339635             | 1.7                   | 151806                     | 15.0                  | (2.5)                |
| Jun-87     | 20794441           | 47.9                 | 1101875                    | 17.3                 | 20447073           | 98.3                  | 931822                     | 84.6                  | (14.6)                | 347368             | 1.7                   | 170053                     | 15.4                  | (2.7)                |
| Dec-87     | 21907916           | 47.4                 | 1211236                    | 17.7                 | 21571143           | 98.5                  | 1033715                    | 85.3                  | (15.1)                | 336773             | 1.5                   | 177521                     | 14.7                  | (2.6)                |
| Jun-88     | 22386610           | 46.7                 | 1251661                    | 17.6                 | 22043027           | 98.5                  | 1079366                    | 86.2                  | (15.1)                | 343583             | 1.5                   | 172295                     | 13.8                  | (2.4)                |
| Dec-88     | 23630536           | 46.2                 | 1384669                    | 17.4                 | 23275141           | 98.5                  | 1217617                    | 87.9                  | (15.3)                | 355395             | 1.5                   | 167052                     | 12.1                  | (2.1)                |
| Jun-89     | 23571891           | 45.2                 | 1526580                    | 17.3                 | 23228724           | 98.5                  | 1338978                    | 87.7                  | (15.2)                | 343167             | 1.5                   | 187602                     | 12.3                  | (2.1)                |
| Mar-90     | 24520595           | 45.5                 | 1662607                    | 15.9                 | 24080094           | 98.2                  | 1443532                    | 86.8                  | (13.8)                | 440501             | 1.8                   | 219075                     | 13.2                  | (2.1)                |
| Mar-91     | 27257093           | 44.0                 | 1857338                    | 15.0                 | 26799101           | 98.3                  | 1597132                    | 86.0                  | (12.9)                | 457992             | 1.7                   | 260206                     | 14.0                  | (2.1)                |
| Mar-92     | 27736718           | 42.1                 | 2023764                    | 14.8                 | 27344748           | 98.6                  | 1783555                    | 88.1                  | (13.0)                | 391970             | 1.4                   | 240208                     | 11.9                  | (1.8)                |
| Mar-93     | 26216787           | 42.2                 | 2206022                    | 13.6                 | 25798375           | 98.4                  | 1949350                    | 88.4                  | (12.0)                | 418412             | 1.6                   | 256672                     | 11.6                  | (1.6)                |
| Mar-94     | 25535132           | 42.8                 | 2287287                    | 13.0                 | 25098918           | 98.3                  | 1966974                    | 86.0                  | (11.2)                | 436214             | 1.7                   | 320312                     | 14.0                  | (1.8)                |
| Mar-95     | 24813999           | 42.7                 | 2494802                    | 11.8                 | 24437780           | 98.5                  | 2142051                    | 85.9                  | (10.2)                | 376219             | 1.5                   | 352750                     | 14.1                  | (1.7)                |
| Mar-96     | 24188573           | 42.7                 | 2880896                    | 11.3                 | 23868444           | 98.7                  | 2455613                    | 85.2                  | (9.6)                 | 320129             | 1.3                   | 425282                     | 14.8                  | (1.7)                |
| Mar-97     | 22524364           | 40.5                 | 3163415                    | 11.1                 | 22224763           | 98.7                  | 2721736                    | 86.0                  | (9.6)                 | 299601             | 1.3                   | 441680                     | 14.0                  | (1.6)                |
| Mar-98     | 21720055           | 40.5                 | 3526252                    | 10.7                 | 21407723           | 98.6                  | 3050890                    | 86.5                  | (9.2)                 | 312332             | 1.4                   | 475362                     | 13.5                  | (1.4)                |
| Mar-99     | 19788385           | 37.8                 | 4088926                    | 10.7                 | 19520405           | 98.6                  | 3394114                    | 83.0                  | (8.9)                 | 267980             | 1.4                   | 694812                     | 17.0                  | (1.8)                |
| Mar-00     | 20532891           | 37.8                 | 4563827                    | 9.9                  | 20214350           | 98.4                  | 3856079                    | 84.5                  | (8.4)                 | 318541             | 1.6                   | 707748                     | 15.5                  | (1.5)                |
| Mar-01     | 19843289           | 37.9                 | 5173035                    | 9.6                  | 19564089           | 98.6                  | 4342026                    | 83.9                  | (8.1)                 | 279200             | 1.4                   | 831008                     | 16.1                  | (1.5)                |
| Mar-02     | 20351184           | 36.1                 | 6400855                    | 9.8                  | 19740112           | 97.0                  | 4743042                    | 74.1                  | (7.2)                 | 611072             | 3.0                   | 1657813                    | 25.9                  | (2.5)                |
| Mar-03     | 20840434           | 35.0                 | 7593522                    | 10.0                 | 20195464           | 96.9                  | 5905756                    | 77.8                  | (2.8)                 | 644970             | 3.1                   | 1687766                    | 22.2                  | (2.2)                |
| Mar-04     | 21304168           | 32.1                 | 9624504                    | 10.9                 | 20719954           | 97.3                  | 7009873                    | 72.8                  | (8.0)                 | 584214             | 2.7                   | 2614631                    | 27.2                  | (3.0)                |
| Mar-05     | 26656308           | 34.6                 | 12438487                   | 10.8                 | 26010380           | 97.6                  | 9463537                    | 76.1                  | (8.2)                 | 645928             | 2.4                   | 2974950                    | 23.9                  | (2.6)                |
| Mar-06     | 29068113           | 34.0                 | 17268407                   | 11.4                 | 28418193           | 97.8                  | 12456294                   | 72.1                  | (8.2)                 | 649920             | 2.2                   | 4812113                    | 27.9                  | (3.2)                |
| Mar-07     | 33216567           | 38.9                 | 23019108                   | 15.2                 | 32482876           | 97.8                  | 17149683                   | 74.5                  | (8.8)                 | 733691             | 2.2                   | 5869425                    | 25.5                  | (3.0)                |
| Mar-08     | 38205178           | 40.5                 | 27414112                   | 14.1                 | 37516330           | 98.2                  | 21256714                   | 77.5                  | (8.8)                 | 688848             | 1.8                   | 6157398                    | 22.5                  | (2.5)                |
| Mar-09     | 39980494           | 36.3                 | 30946944                   | 10.9                 | 39256293           | 98.2                  | 23870280                   | 77.1                  | (8.4)                 | 724201             | 1.8                   | 7076664                    | 22.9                  | (2.5)                |
| Mar-10     | 42769829           | 36.0                 | 39029830                   | 11.7                 | 41001637           | 95.9                  | 29684957                   | 76.1                  | (8.9)                 | 1768192            | 4.1                   | 9344872                    | 23.9                  | (2.8)                |
| Mar-11     | 46639101           | 38.6                 | 46102188                   | 11.3                 | 44341119           | 95.1                  | 37799177                   | 82.0                  | (9.3)                 | 2297982            | 4.9                   | 8303010                    | 18.0                  | (2.0)                |
| Source: RB | ll, Banking St     | atistics: B          | asic Statistica            | l Returns            | of Scheduled       | Commei                | rcial Banks ir             | ı India, M            | larch 201             | 1 (Vol.40) an      | d earlier i           | ssues                      |                       |                      |

| Annexure B: Size-wise            | Distribut         | tion of                    | f Outstand            | ling C                     | redit of S        | chedi                      | uled Comn             | nercia                     | d Banks           | to Ag                      | riculture             |                            |
|----------------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|
|                                  |                   |                            |                       |                            |                   |                            |                       |                            |                   | (Amc                       | unt in rupees         | lakh)                      |
| Credit Limit Range               |                   | Agric                      | ulture                |                            |                   | Direct                     | Finance               |                            |                   | Indirec                    | t Finance             |                            |
|                                  | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total |
|                                  | -                 |                            | -                     |                            | -                 | Mar                        | 11                    |                            | -                 |                            | -                     |                            |
| ₹25,000 and Less                 | 16817606          | 36.1                       | 2660915               | 5.8                        | 15975401          | 36.0                       | 2515173               | 6.7                        | 842205            | 36.6                       | 145741                | 1.8                        |
| Above ₹25,000 and upto ₹2 Lakh   | 25939516          | 55.6                       | 16405265              | 35.6                       | 24711096          | 55.7                       | 15610804              | 41.3                       | 1228420           | 53.5                       | 794461                | 9.6                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 3681120           | 7.9                        | 11323290              | 24.6                       | 3489475           | 7.9                        | 10693463              | 28.3                       | 191645            | 8.3                        | 629826                | 7.6                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 183643            | 0.4                        | 3426717               | 7.4                        | 154083            | 0.3                        | 2696774               | 7.1                        | 29560             | 1.3                        | 729943                | 8.8                        |
| Above ₹1 Crore & Upto ₹10 Crore  | 14990             | 0.0                        | 3297246               | 7.2                        | 9683              | 0.0                        | 2152137               | 5.7                        | 5307              | 0.2                        | 1145109               | 13.8                       |
| Above ₹10 Crore & Upto ₹25 Crore | 1185              | 0.0                        | 1380635               | 3.0                        | 808               | 0.0                        | 925886                | 2.4                        | 376               | 0.0                        | 454749                | 5.5                        |
| Above ₹25 Crore                  | 1041              | 0.0                        | 7608121               | 16.5                       | 572               | 0.0                        | 3204939               | 8.5                        | 469               | 0.0                        | 4403182               | 53.0                       |
| Total                            | 46639101          | 100.0                      | 46102189              | 100.0                      | 44341119          | 100.0                      | 37799177              | 100.0                      | 2297982           | 100.0                      | 8303011               | 100.0                      |
|                                  |                   |                            |                       |                            |                   | Mar                        | 10                    |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 17101401          | 40.0                       | 2511908               | 6.4                        | 16391193          | 40.0                       | 2407847               | 8.1                        | 710208            | 40.2                       | 104060                | 1.1                        |
| Above ₹25,000 and upto ₹2 Lakh   | 22588025          | 52.8                       | 13855594              | 35.5                       | 21734087          | 53.0                       | 13324192              | 44.9                       | 853938            | 48.3                       | 531402                | 5.7                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 2917150           | 6.8                        | 8971107               | 23.0                       | 2756146           | 6.7                        | 8431312               | 28.4                       | 161004            | 9.1                        | 539794                | 5.8                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 149843            | 0.4                        | 2796798               | 7.2                        | 113409            | 0.3                        | 1851013               | 6.2                        | 36434             | 2.1                        | 945786                | 10.1                       |
| Above ₹1 Crore & Upto ₹10 Crore  | 11669             | 0.0                        | 2549132               | 6.5                        | 6076              | 0.0                        | 1302259               | 4.4                        | 5593              | 0.3                        | 1246872               | 13.3                       |
| Above ₹10 Crore & Upto ₹25 Crore | 839               | 0.0                        | 1094011               | 2.8                        | 421               | 0.0                        | 563345                | 1.9                        | 418               | 0.0                        | 530666                | 5.7                        |
| Above ₹25 Crore                  | 902               | 0.0                        | 7251281               | 18.6                       | 305               | 0.0                        | 1804989               | 6.1                        | 597               | 0.0                        | 5446292               | 58.3                       |
| Total                            | 42769829          | 100.0                      | 39029831              | 100.0                      | 41001637          | 100.0                      | 29684957              | 100.0                      | 1768192           | 100.0                      | 9344872               | 100.0                      |
|                                  |                   |                            |                       |                            |                   | Mar                        | 60-                   |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 18806772          | 47.0                       | 2468083               | 8.0                        | 18550972          | 47.3                       | 2432361               | 10.2                       | 255800            | 35.3                       | 35722                 | 0.5                        |
| Above ₹25,000 and upto ₹2 Lakh   | 18808645          | 47.0                       | 11233558              | 36.3                       | 18496975          | 47.1                       | 11013098              | 46.1                       | 311670            | 43.0                       | 220460                | 3.1                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 2259963           | 5.7                        | 7005742               | 22.6                       | 2131352           | 5.4                        | 6574897               | 27.5                       | 128611            | 17.8                       | 430845                | 6.1                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 94451             | 0.2                        | 1975637               | 6.4                        | 71392             | 0.2                        | 1395206               | 5.8                        | 23059             | 3.2                        | 580431                | 8.2                        |
| Above ₹1 Crore & Upto ₹10 Crore  | 9314              | 0.0                        | 1958150               | 6.3                        | 5108              | 0.0                        | 1020661               | 4.3                        | 4206              | 0.6                        | 937489                | 13.2                       |
| Above ₹10 Crore & Upto ₹25 Crore | 664               | 0.0                        | 826063                | 2.7                        | 309               | 0.0                        | 366002                | 1.5                        | 355               | 0.0                        | 460061                | 6.5                        |
| Above ₹25 Crore                  | 685               | 0.0                        | 5479713               | 17.7                       | 185               | 0.0                        | 1068056               | 4.5                        | 500               | 0.1                        | 4411657               | 62.3                       |
| Total                            | 39980494          | 100.0                      | 30946946              | 100.0                      | 39256293          | 100.0                      | 23870281              | 100.0                      | 724201            | 100.0                      | 7076665               | 100.0                      |

| Annexure B: Size-wise Dist       | ribution          | of Out                     | istanding (           | Credi                      | t of Schee        | duled                      | Commerci              | ial Ba                     | nks to A          | gricu                      | lture (Con            | td.)                       |
|----------------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|
|                                  |                   |                            |                       |                            |                   |                            |                       |                            |                   | (Amc                       | ount in rupees        | lakh)                      |
| Credit Limit Range               |                   | Agric                      | ulture                |                            |                   | Direct                     | Finance               |                            |                   | Indirec                    | t Finance             |                            |
|                                  | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total |
|                                  |                   |                            |                       |                            |                   | Mar                        | 08                    |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 19620432          | 51.4                       | 2798726               | 10.2                       | 19361491          | 51.6                       | 2764014               | 13.0                       | 258941            | 37.6                       | 34712                 | 0.6                        |
| Above ₹25,000 and upto ₹2 Lakh   | 16588328          | 43.4                       | 9535106               | 34.8                       | 16300824          | 43.4                       | 9349761               | 44.0                       | 287504            | 41.7                       | 185345                | 3.0                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1896225           | 5.0                        | 6056027               | 22.1                       | 1788811           | 4.8                        | 5673722               | 26.7                       | 107414            | 15.6                       | 382305                | 6.2                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 89773             | 0.2                        | 1936879               | 7.1                        | 60013             | 0.2                        | 1241077               | 5.8                        | 29760             | 4.3                        | 695802                | 11.3                       |
| Above ₹1 Crore & Upto ₹10 Crore  | 9135              | 0.0                        | 2052388               | 7.5                        | 4722              | 0.0                        | 1055597               | 5.0                        | 4413              | 0.6                        | 996791                | 16.2                       |
| Above ₹10 Crore & Upto ₹25 Crore | 678               | 0.0                        | 897742                | 3.3                        | 303               | 0.0                        | 375712                | 1.8                        | 375               | 0.1                        | 522030                | 8.5                        |
| Above ₹25 Crore                  | 607               | 0.0                        | 4137245               | 15.1                       | 166               | 0.0                        | 796831                | 3.7                        | 441               | 0.1                        | 3340414               | 54.3                       |
| Total                            | 38205178          | 100.0                      | 27414113              | 100.0                      | 37516330          | 100.0                      | 21256714              | 100.0                      | 688848            | 100.0                      | 6157399               | 100.0                      |
|                                  |                   |                            |                       |                            |                   | Mar                        | -07                   |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 18577402          | 55.9                       | 2511559               | 10.9                       | 18186021          | 56.0                       | 2459245               | 14.3                       | 391381            | 53.3                       | 52314                 | 0.9                        |
| Above ₹25,000 and upto ₹2 Lakh   | 13000708          | 39.1                       | 7292421               | 31.7                       | 12774916          | 39.3                       | 7160703               | 41.8                       | 225792            | 30.8                       | 131718                | 2.2                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1563267           | 4.7                        | 4769687               | 20.7                       | 1474055           | 4.5                        | 4463559               | 26.0                       | 89212             | 12.2                       | 306128                | 5.2                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 66378             | 0.2                        | 1487350               | 6.5                        | 43923             | 0.1                        | 897559                | 5.2                        | 22455             | 3.1                        | 589791                | 10.0                       |
| Above ₹1 Crore & Upto ₹10 Crore  | 7439              | 0.0                        | 1687794               | 7.3                        | 3404              | 0.0                        | 798164                | 4.7                        | 4035              | 0.5                        | 889630                | 15.2                       |
| Above ₹10 Crore & Upto ₹25 Crore | 728               | 0.0                        | 901344                | 3.9                        | 357               | 0.0                        | 441052                | 2.6                        | 371               | 0.1                        | 460292                | 7.8                        |
| Above ₹25 Crore                  | 645               | 0.0                        | 4368956               | 19.0                       | 200               | 0.0                        | 929403                | 5.4                        | 445               | 0.1                        | 3439553               | 58.6                       |
| Total                            | 33216567          | 100                        | 23019108              | 100                        | 32482876          | 100                        | 17149683              | 100                        | 733691            | 100                        | 5869425               | 100                        |
|                                  |                   |                            |                       |                            |                   |                            |                       |                            |                   |                            |                       |                            |

| Annexure B: Size-wise Dist       | ribution          | of Ou                      | tstanding             | Credit                     | t of Schee        | duled                      | Commerci              | ial Ba                     | nks to A          | gricu                      | lture (Con            | td.)                       |
|----------------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|
|                                  |                   |                            |                       |                            |                   |                            |                       |                            |                   | (Am                        | ount in rupees        | akh)                       |
| Credit Limit Range               |                   | Agric                      | culture               |                            |                   | Direct                     | Finance               |                            |                   | Indirec                    | t Finance             |                            |
|                                  | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total |
|                                  | -                 |                            | -                     |                            | -                 | Mar                        | 06                    |                            | -                 |                            | -                     |                            |
| ₹25,000 and Less                 | 17802496          | 61.2                       | 2297948               | 13.3                       | 17422090          | 61.3                       | 2252602               | 18.1                       | 380406            | 58.5                       | 45346                 | 0.9                        |
| Above ₹25,000 and upto ₹2 Lakh   | 10052949          | 34.6                       | 5424408               | 31.4                       | 9865661           | 34.7                       | 5318783               | 42.7                       | 187288            | 28.8                       | 105625                | 2.2                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 1159382           | 4.0                        | 3398230               | 19.7                       | 1097417           | 3.9                        | 3173862               | 25.5                       | 61965             | 9.5                        | 224368                | 4.7                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 46047             | 0.2                        | 1050643               | 6.1                        | 30571             | 0.1                        | 595630                | 4.8                        | 15476             | 2.4                        | 455013                | 9.5                        |
| Above ₹1 Crore & Upto ₹10 Crore  | 6215              | 0.0                        | 1460591               | 8.5                        | 2166              | 0.0                        | 511722                | 4.1                        | 4049              | 0.6                        | 948869                | 19.7                       |
| Above ₹10 Crore & Upto ₹25 Crore | 592               | 0.0                        | 738410                | 4.3                        | 215               | 0.0                        | 278078                | 2.2                        | 377               | 0.1                        | 460332                | 9.6                        |
| Above ₹25 Crore                  | 432               | 0.0                        | 2898179               | 16.8                       | 73                | 0.0                        | 325618                | 2.6                        | 359               | 0.1                        | 2572561               | 53.5                       |
| Total                            | 29068113          | 100                        | 17268409              | 100                        | 28418193          | 100                        | 12456295              | 100                        | 649920            | 100                        | 4812114               | 100                        |
|                                  |                   |                            |                       |                            |                   | Mar                        | 05                    |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 17751065          | 66.6                       | 2211547               | 17.8                       | 17339500          | 66.7                       | 2164927               | 22.9                       | 411565            | 63.7                       | 46620                 | 1.6                        |
| Above ₹25,000 and upto ₹2 Lakh   | 8089462           | 30.3                       | 4236688               | 34.1                       | 7926635           | 30.5                       | 4143629               | 43.8                       | 162827            | 25.2                       | 93059                 | 3.1                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 776512            | 2.9                        | 2225379               | 17.9                       | 721345            | 2.8                        | 2022442               | 21.4                       | 55167             | 8.5                        | 202937                | 6.8                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 34212             | 0.1                        | 791637                | 6.4                        | 20994             | 0.1                        | 422205                | 4.5                        | 13218             | 2.0                        | 369432                | 12.4                       |
| Above ₹1 Crore & Upto ₹10 Crore  | 4491              | 0.0                        | 998684                | 8.0                        | 1744              | 0.0                        | 386881                | 4.1                        | 2747              | 0.4                        | 611803                | 20.6                       |
| Above ₹10 Crore & Upto ₹25 Crore | 318               | 0.0                        | 411633                | 3.3                        | 112               | 0.0                        | 135789                | 1.4                        | 206               | 0.0                        | 275844                | 9.3                        |
| Above ₹25 Crore                  | 248               | 0.0                        | 1562917               | 12.6                       | 50                | 0.0                        | 187663                | 2.0                        | 198               | 0.0                        | 1375254               | 46.2                       |
| Total                            | 26656308          | 100                        | 12438485              | 100                        | 26010380          | 100                        | 9463536               | 100                        | 645928            | 100                        | 2974949               | 100                        |
|                                  |                   |                            |                       |                            |                   | Mar                        | -04                   |                            |                   |                            |                       |                            |
| ₹25,000 and Less                 | 15123748          | 71.0                       | 1804078               | 18.7                       | 14744306          | 71.2                       | 1764022               | 25.2                       | 379442            | 64.9                       | 40056                 | 1.5                        |
| Above ₹25,000 and upto ₹2 Lakh   | 5534822           | 26.0                       | 2935315               | 30.5                       | 5390548           | 26.0                       | 2852100               | 40.7                       | 144274            | 24.7                       | 83215                 | 3.2                        |
| Above ₹2 Lakh & Upto ₹10 Lakh    | 613081            | 2.9                        | 1696685               | 17.6                       | 567321            | 2.7                        | 1529906               | 21.8                       | 45760             | 7.8                        | 166779                | 6.4                        |
| Above ₹10 Lakh & Upto ₹1 Crore   | 27865             | 0.1                        | 664576                | 6.9                        | 16426             | 0.1                        | 323126                | 4.6                        | 11439             | 2.0                        | 341450                | 13.1                       |
| Above ₹1 Crore & Upto ₹10 Crore  | 4086              | 0.0                        | 918270                | 9.5                        | 1214              | 0.0                        | 266288                | 3.8                        | 2872              | 0.5                        | 651982                | 24.9                       |
| Above ₹10 Crore & Upto ₹25 Crore | 347               | 0.0                        | 462122                | 4.8                        | 91                | 0.0                        | 108486                | 1.5                        | 256               | 0.0                        | 353636                | 13.5                       |
| Above ₹25 Crore                  | 219               | 0.0                        | 1143456               | 11.9                       | 48                | 0.0                        | 165944                | 2.4                        | 171               | 0.0                        | 977512                | 37.4                       |
| Total                            | 21304168          | 100                        | 9624502               | 100                        | 20719954          | 100                        | 7009872               | 100                        | 584214            | 100                        | 2614630               | 100                        |

| Annexure B: Size-wise Dist               | ribution          | of Ou                      | tstanding             | Credit                     | of Sched          | luled                      | Commerci              | ial Ba                     | nks to A          | gricul                     | lture (Cont           | (')                        |
|--|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|-------------------|----------------------------|-----------------------|----------------------------|
|  |                   |                            |                       |                            |                   |                            |                       |                            |                   | (Ame                       | ount in rupees        | lakh)                      |
| Credit Limit Range                       |                   | Agric                      | ulture                |                            |                   | Direct                     | Finance               |                            |                   | Indirect                   | t Finance             |                            |
|  | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total | No of<br>Accounts | Per<br>cent<br>to<br>Total | Amount<br>Outstanding | Per<br>cent<br>to<br>Total |
|  |                   |                            | -                     |                            | -                 | Mar                        | 03                    |                            | -                 |                            | -                     |                            |
| ₹25,000 and Less                         | 15821026          | 75.9                       | 1791029               | 23.6                       | 15338568          | 76.0                       | 1743402               | 29.5                       | 482458            | 74.8                       | 47627                 | 2.8                        |
| Above ₹25,000 and upto ₹2 Lakh           | 4618296           | 22.2                       | 2608829               | 34.4                       | 4512557           | 22.3                       | 2542869               | 43.1                       | 105739            | 16.4                       | 65960                 | 3.9                        |
| Above ₹2 Lakh & Upto ₹10 Lakh            | 371455            | 1.8                        | 1063881               | 14.0                       | 324743            | 1.6                        | 881579                | 14.9                       | 46712             | 7.2                        | 182302                | 10.8                       |
| Above ₹10 Lakh & Upto ₹1 Crore           | 25666             | 0.1                        | 478754                | 6.3                        | 17160             | 0.1                        | 281336                | 4.8                        | 8506              | 1.3                        | 197418                | 11.7                       |
| Above ₹1 Crore & Upto ₹10 Crore          | 3081              | 0.0                        | 560461                | 7.4                        | 1794              | 0.0                        | 236480                | 4.0                        | 1287              | 0.2                        | 323981                | 19.2                       |
| Above ₹10 Crore & Upto ₹25 Crore         | 628               | 0.0                        | 303501                | 4.0                        | 472               | 0.0                        | 105735                | 1.8                        | 156               | 0.0                        | 197766                | 11.7                       |
| Above ₹25 Crore                          | 282               | 0.0                        | 787069                | 10.4                       | 170               | 0.0                        | 114357                | 1.9                        | 112               | 0.0                        | 672712                | 39.9                       |
| Total                                    | 20840434          | 100                        | 7593524               | 100                        | 20195464          | 100                        | 5905758               | 100                        | 644970            | 100                        | 1687766               | 100                        |
|  |                   |                            |                       |                            |                   | Mar                        | 00                    |                            |                   |                            |                       |                            |
| ₹25,000 and Less                         | 17532985          | 85.4                       | 1606168               | 35.2                       | 17305978          | 85.6                       | 1586528               | 41.1                       | 227007            | 71.3                       | 19640                 | 2.8                        |
| Above ₹25,000 and upto ₹2 Lakh           | 2786916           | 13.6                       | 1479265               | 32.4                       | 2714085           | 13.4                       | 1442747               | 37.4                       | 72831             | 22.9                       | 36518                 | 5.2                        |
| Above ₹2 Lakh & Upto ₹10 Lakh            | 198109            | 1.0                        | 533982                | 11.7                       | 187287            | 0.9                        | 494595                | 12.8                       | 10822             | 3.4                        | 39387                 | 5.6                        |
| Above ₹10 Lakh & Upto ₹1 Crore           | 13503             | 0.1                        | 303409                | 6.6                        | 6445              | 0.0                        | 149903                | 3.9                        | 7058              | 2.2                        | 153506                | 21.7                       |
| Above ₹1 Crore & Upto ₹10 Crore          | 1266              | 0.0                        | 303612                | 6.7                        | 536               | 0.0                        | 120378                | 3.1                        | 730               | 0.2                        | 183234                | 25.9                       |
| Above ₹10 Crore & Upto ₹25 Crore         | 67                | 0.0                        | 77763                 | 1.7                        | 13                | 0.0                        | 17066                 | 0.4                        | 54                | 0.0                        | 60697                 | 8.6                        |
| Above ₹25 Crore                          | 45                | 0.0                        | 259627                | 5.7                        | 9                 | 0.0                        | 44862                 | 1.2                        | 39                | 0.0                        | 214765                | 30.3                       |
| Total                                    | 20532891          | 100                        | 4563826               | 100                        | 20214350          | 100                        | 3856079               | 100                        | 318541            | 100                        | 707747                | 100                        |
|  |                   |                            |                       |                            |                   | Mar                        | -95                   |                            |                   |                            |                       |                            |
| ₹25,000 and Less                         | 23835882          | 96.1                       | 1298259               | 52.0                       | 23494551          | 96.1                       | 1274018               | 59.5                       | 341331            | 90.7                       | 24241                 | 6.9                        |
| Above ₹25,000 and upto ₹2 Lakh           | 929666            | 3.7                        | 649739                | 26.0                       | 907260            | 3.7                        | 633944                | 29.6                       | 22406             | 6.0                        | 15795                 | 4.5                        |
| Above ₹2 Lakh & Upto ₹10 Lakh            | 38818             | 0.2                        | 128244                | 5.1                        | 32529             | 0.1                        | 97121                 | 4.5                        | 6289              | 1.7                        | 31123                 | 8.8                        |
| Above ₹10 Lakh & Upto ₹1 Crore           | 8905              | 0.0                        | 190299                | 7.6                        | 3159              | 0.0                        | 76822                 | 3.6                        | 5746              | 1.5                        | 113477                | 32.2                       |
| Above ₹1 Crore & Upto ₹10 Crore          | 688               | 0.0                        | 139916                | 5.6                        | 274               | 0.0                        | 49944                 | 2.3                        | 414               | 0.1                        | 89972                 | 25.5                       |
| Above ₹10 Crore                          | 40                | 0.0                        | 88343                 | 3.5                        | 7                 | 0.0                        | 10201                 | 0.5                        | 33                | 0.0                        | 78142                 | 22.2                       |
| Total                                    | 24813999          | 100                        | 2494800               | 100                        | 24437780          | 100                        | 2142050               | 100                        | 376219            | 100                        | 352750                | 100                        |
| Source: RBI, Banking Statistics: Basic S | Statistical Re    | turns of                   | Scheduled Co          | mmerci                     | al Banks in I     | ndia, M                    | arch 2011 (Vo         | l.40) an                   | d earlier iss     | sues.                      |                       |                            |

#### Annexure C: Estimated number of Rural Households and Total and Indebted Farmer Households

| Northern Region83667(if.)56380(if.)24842(if.)1564.4Haryana31474(.1)19445(.2.)10303(.2.4)55.1Himachal Pradesh11928(0.0)9432(.1.1)3003(0.7)33.4Jamnu & Kashmr10418(0.7)9432(.1.1)3003(0.7)33.6Punjab29847(2.0)18442(2.1)12069(.6.6)(.7.6)Arunachal Pradesh15412(1.0)12247(0.0)67.5(.7.6)(.7.6)(.7.6)Assam41525(2.8)25040(2.8)4535(.0.0)18.41Mainpur2685(0.0)22443(0.0)14.3(.7.6)(.7.6)Mgahaya3401(0.2)2543(0.3)10.3(.0.0)4.4.1Mizoram973(0.1)805(0.1)244(.0.1)36.5Agaland973(0.1)805(.0.1)2.4.8(.7.6)36.0Jbarkhand36303(2.5)28238(.3.2)58.93(.1.4)20.5Jbarkhand36303(2.5)28238(.3.1)11.4920.64.4.7Jbarkhand36369(2.5)27.94(.3.1)1.4.92.6.1Jbarkhand36.93(.1.6)17.420.501.4.72.5.8Jbarkhand36.93(.1.6)17.42.0.53.6.12.5.8Jbarkhand36.93(.1.6)17.4 <t< th=""><th>State/Region</th><th>Estimat<br/>Number<br/>Rural<br/>Househo</th><th>ted<br/>r of<br/>l<br/>olds</th><th>Estima<br/>Numbe<br/>Farm<br/>Househ</th><th>ated<br/>er of<br/>er<br/>olds</th><th>Estima<br/>Numbe<br/>Indeb<br/>Farm</th><th>ted<br/>r of<br/>ted<br/>er</th><th>Percentage<br/>of Farmer<br/>Households<br/>Indebted</th></t<> | State/Region          | Estimat<br>Number<br>Rural<br>Househo | ted<br>r of<br>l<br>olds | Estima<br>Numbe<br>Farm<br>Househ | ated<br>er of<br>er<br>olds | Estima<br>Numbe<br>Indeb<br>Farm | ted<br>r of<br>ted<br>er | Percentage<br>of Farmer<br>Households<br>Indebted |
|---|-----------------------|---------------------------------------|--------------------------|-----------------------------------|-----------------------------|----------------------------------|--------------------------|---|
| Haryana31474(2.1)19445(2.2)10330(2.4)53.1Himachal Pradesh11928(0.8)9061(1.0)3003(0.7)33.4Jammu & Kashmir10418(0.7)9432(1.1)3003(0.7)33.4Junjab29847(2.0)18442(2.1)12069(2.8)65.4North-Eastern Region70915(4.8)34874(3.9)6870(1.6)19.7Arunachal Pradesh15412(1.0)1227(0.1)72(0.0)5.9Assam41525(2.8)25040(2.8)4553(0.1)8439Manipur2685(0.2)2146(0.2)533(0.1)24.6Magalada3401(0.2)2543(0.3)10.3(0.0)4.1Mizoram942(0.1)780(0.1)184(0.0)23.6Nagaland973(0.1)805(0.1)248(0.1)36.5Tripura5977(0.4)2333(0.3)1148(0.0)49.2Orissa66199(4.5)42434(4.7)20250(4.7)47.6Orissa66199(4.5)28238(3.2)5893(1.4)20.5Orissa66199(4.5)27598(3.1)11092(2.6)40.2Mathya Pradesh39388(6.3)63206(7.7)34666(8.0)55.9Mathya Pradesh221499(15.0)171575(1  | Northern Region       | 83667                                 | (5.7)                    | 56380                             | (6.3)                       | 28432                            | (6.5)                    | 50.4  |
| Himachal Pradesh11928(0.8)9061(1.0)3030(0.7)33.4Jammu & Kashmir10418(0.7)9432(1.1)3003(0.7)33.4Punjab29847(2.0)18442(2.1)12060(2.8)65.4North-Eastern Region70915(4.8)34874(3.9)6670(1.6)19.7Arunachal Pradesh15412(1.0)1227(0.1)72(0.0)5.5Assam41525(2.8)25040(2.8)4536(1.0)18.1Manipur2685(0.2)2146(0.2)533(0.1)24.6Mghalaya3401(0.2)22543(0.3)10.8(0.0)4.1Mizoram942(0.1)7805(0.1)1844(0.0)23.6Ngaland973(0.1)805(0.1)294(0.1)36.5Tripura5977(0.4)2333(0.3)1148(0.3)49.2Eastern Region342461(2.2)21140(2.6)84396(1.4)40.0Bihar116853(7.9)70804(7.9)23333(5.4)33.00.5Orissa66199(4.5)42341(4.7)20250(4.7)47.6Sikkim812(0.1)531(0.1)174(0.0)32.6West bengal121667(8.2)65926(7.7)34696(8.0)65.1Chattisgarh363662215983(1.1)  | Haryana               | 31474                                 | (2.1)                    | 19445                             | (2.2)                       | 10330                            | (2.4)                    | 53.1  |
| Jammu & Kashmir     10418     (0.7)     9432     (1.1)     3003     (0.7)     31.8       Punjab     29847     (2.0)     18442     (2.1)     12069     (2.8)     65.4       North-Eastern Region     70915     (4.8)     34874     (3.0)     6870     (1.6)     19.7       Arunachal Pradesh     15412     (1.0)     1227     (0.0)     772     (0.0)     5.8       Assam     41525     (2.8)     25440     (2.8)     4535     (1.0)     24.8       Manipur     2685     (0.2)     2146     (0.2)     533     (0.1)     24.8       Magaland     973     (1.1)     805     (1.1)     22.8     11.4     0.00     23.6       Magaland     973     (1.0)     84396     (1.1)     24.9     14.9     23.8     14.9     24.9       Stastmarkegion     342461     (23.2)     211140     (23.6)     43.4     14.7     20250     (4.7)     24.9       Jharkhand     36930     (2.5) <td>Himachal Pradesh</td> <td>11928</td> <td>(0.8)</td> <td>9061</td> <td>(1.0)</td> <td>3030</td> <td>(0.7)</td> <td>33.4</td>  | Himachal Pradesh      | 11928                                 | (0.8)                    | 9061                              | (1.0)                       | 3030                             | (0.7)                    | 33.4  |
| Punjab     29847     (2.0)     18442     (2.1)     12069     (2.8)     65.4       North-Eastern Region     70915     (4.8)     34874     (3.9)     6870     (1.6)     19.7       Arunachal Pradesh     15412     (1.0)     1227     (0.1)     72     (0.0)     5.5       Assam     41552     (2.8)     25040     (2.8)     533     (0.1)     34.0       Manjpur     2685     (0.2)     2146     (0.2)     533     (0.1)     44.0       Mizoram     942     (0.1)     7800     (0.1)     184     (0.0)     2333       Nagaland     973     (0.1)     8805     (0.1)     294     (0.1)     36.5       Tripar     9424     (0.2)     2333     (0.1)     40.0     36.5       Bihar     116853     (7.9)     70804     (7.9)     23383     (1.4)     20.0     36.0       Orissa     66199     (4.5)     24241     (4.7)     20250     (4.7)     50.0   | Jammu & Kashmir       | 10418                                 | (0.7)                    | 9432                              | (1.1)                       | 3003                             | (0.7)                    | 31.8  |
| North-Eastern Region70915(4.8)34874(3.9)6870(1.6)19.7Arunachal Pradesh15412(1.0)1227(0.1)72(0.0)5.55.5Assam41525(2.8)25040(2.8)4536(1.0)18.1Manipur2685(0.2)2146(0.2)533(0.0)4.1Mizoram3401(0.2)2543(0.3)10.3(0.0)4.1Mizoram942(0.1)780(0.1)18.8(0.0)36.5Tripura5977(0.4)2333(0.3)11.48(0.3)44.2Bihar116853(7.9)70804(7.9)23383(1.4)40.0Jharkhand36930(2.5)2828(3.2)5893(1.4)20.5Orissa66199(4.5)42341(4.7)20250(4.7)47.8Sikkim812(0.1)531(0.1)11.49(0.0)32.8Orissa66199(4.5)271341(3.4)11.092(2.6)47.7Sikkim36367(8.2)63206(7.1)32110(7.4)50.6Utar Pradesh93898(6.3)63206(7.1)32110(7.4)50.6Utar Pradesh221499(15.0)17157(19.2)69199(15.9)44.3Utar Aradesh21399(6.3)37845(4.2)19644(4.5)51.4Maharshtra118177(8.0)65817 <td>Punjab</td> <td>29847</td> <td>(2.0)</td> <td>18442</td> <td>(2.1)</td> <td>12069</td> <td>(2.8)</td> <td>65.4</td>   | Punjab                | 29847                                 | (2.0)                    | 18442                             | (2.1)                       | 12069                            | (2.8)                    | 65.4  |
| Arunachal Pradesh   15412   (1.0)   1227   (0.1)   72   (0.0)   5.5     Assam   41525   (2.8)   25040   (2.8)   4536   (1.0)   18.1     Manipur   2685   (0.2)   2146   (0.2)   533   (0.1)   24.8     Meghalaya   3401   (0.2)   2543   (0.3)   1013   (0.0)   23.6     Magaland   973   (0.1)   805   (0.1)   244   (0.0)   23.6     Tripura   5977   (0.4)   2333   (0.3)   1148   (0.0)   24.6     Bihar   116853   (7.9)   70804   (7.9)   23383   (5.4)   3.6.0     Orissa   66199   (4.5)   24234   (4.7)   20250   (4.7)   47.8     Sikkim   812   (0.1)   553   (0.1)   1144   (0.0)   32.5     Vest bengal   121667   (8.2)   69226   (7.7)   34696   (8.0)   50.1     Chattisgarh   36316   (2.5)   27598   (3.1)   11092   (2.6)  | North-Eastern Region  | 70915                                 | (4.8)                    | 34874                             | (3.9)                       | 6870                             | (1.6)                    | 19.7  |
| Assam41525(2.8)25040(2.8)4536(1.0)18.1Manipur2685(0.2)2146(0.2)533(0.1)24.8Meghalaya3401(0.2)2543(0.3)103(0.0)4.1Mizoram942(0.1)780(0.1)184(0.0)23.6Nagaland973(0.1)805(0.1)294(0.1)36.5Tripura5977(0.4)2333(0.3)1148(0.3)49.2Easter Region342461(23.2)21140(23.6)84396(19.4)40.0Bihar116853(7.9)70804(7.9)23383(5.4)33.03.0Jharkhand36930(2.5)28238(3.2)5893(1.4)20.5Orissa66199(4.5)42341(4.7)20250(4.7)47.5Sikkim812(0.1)531(0.1)174(0.0)32.5West bengal121667(8.2)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.5Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region25164(17.0)156742(17.5)83570(19.2)55.3Aglasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)<   | Arunachal Pradesh     | 15412                                 | (1.0)                    | 1227                              | (0.1)                       | 72                               | (0.0)                    | 5.9   |
| Manipur     2685     (0.2)     2146     (0.2)     533     (0.1)     24.8       Meghalaya     3401     (0.2)     2543     (0.3)     103     (0.0)     4.1       Mizoram     942     (0.1)     780     (0.1)     184     (0.0)     23.6       Nagaland     973     (0.1)     2333     (0.3)     1148     (0.3)     49.2       Tripura     5977     (0.4)     2333     (0.3)     1148     (0.3)     49.2       Bihar     116853     (7.9)     70804     (7.9)     23383     (5.4)     33.0       Jharkhand     36930     (2.5)     28238     (3.2)     5893     (1.4)     20.5       Orissa     66199     (4.5)     42341     (4.7)     20250     (4.7)     47.8       Sikkim     812     (0.1)     531     (0.1)     174     (0.0)     32.6       Mathy Pradesh     9389     (6.3)     63206     (7.1)     32110     (7.4)     50.8       Uttar   | Assam                 | 41525                                 | (2.8)                    | 25040                             | (2.8)                       | 4536                             | (1.0)                    | 18.1  |
| Meghalaya3401(0.2)2543(0.3)103(0.0)4.1Mizoram942(0.1)780(0.1)184(0.0)23.6Nagaland973(0.1)805(0.1)294(0.1)36.5Tripura5977(0.4)2333(0.3)1148(0.3)49.2Eastern Region342461(23.2)211140(23.6)84396(19.4)40.0Bihar116853(7.9)70804(7.9)23383(5.4)33.0Jharkhand36930(2.5)28238(3.2)5893(1.4)20.5Orissa66199(4.5)42341(4.7)20250(4.7)47.8Sikkim812(0.1)531(0.1)174(0.0)32.6West bengal121667(8.2)69226(7.7)34696(8.0)50.1Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.6Uttra Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttra Pradesh221499(6.3)37845(4.2)19644(4.5)51.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3) <t< td=""><td>Manipur</td><td>2685</td><td>(0.2)</td><td>2146</td><td>(0.2)</td><td>533</td><td>(0.1)</td><td>24.8</td></t<>  | Manipur               | 2685                                  | (0.2)                    | 2146                              | (0.2)                       | 533                              | (0.1)                    | 24.8  |
| Mizoram     942     (0.1)     780     (0.1)     184     (0.0)     23.6       Nagaland     973     (0.1)     805     (0.1)     294     (0.1)     36.5       Tripura     5577     (0.4)     2333     (0.3)     1148     (0.3)     49.2       Eastern Region     342461     (23.2)     211140     (23.6)     84396     (19.4)     40.0       Bihar     116853     (7.9)     70804     (7.9)     23383     (5.4)     33.0       Jharkhand     36930     (2.5)     28238     (3.2)     5893     (1.4)     20.25       Orissa     66199     (4.5)     42341     (4.7)     20250     (4.7)     47.8       Sikkim     812     (0.1)     5131     (0.1)     1149     (0.0)     32.8       West bengal     121667     (8.2)     69226     (7.7)     34696     (8.0)     50.1       Chattisgarh     363672     (24.6)     27598     (3.1)     11092     (2.6)     40.3   | Meghalaya             | 3401                                  | (0.2)                    | 2543                              | (0.3)                       | 103                              | (0.0)                    | 4.1   |
| Nagaland     973     (0.1)     805     (0.1)     294     (0.1)     365       Tripura     5977     (0.4)     2333     (0.3)     1148     (0.3)     49.2       Eastern Region     342461     (23.2)     211140     (23.6)     84396     (19.4)     40.0       Bihar     116853     (7.9)     70804     (7.9)     23383     (5.4)     33.0       Jharkhand     36930     (2.5)     28238     (3.2)     5893     (1.4)     20.5       Orissa     66199     (4.5)     42341     (4.7)     20250     (4.7)     47.5       Sikkim     812     (0.1)     531     (0.1)     174     (0.0)     32.5       West bengal     121667     (8.2)     69226     (7.7)     34696     (8.0)     50.1       Chattisgarh     363672     (24.6)     271341     (30.4)     11092     (2.6)     40.2       Madhya Pradesh     93898     (6.3)     63206     (7.1)     32110     (7.4)     50.5  | Mizoram               | 942                                   | (0.1)                    | 780                               | (0.1)                       | 184                              | (0.0)                    | 23.6  |
| Tripura5977(0.4)2333(0.3)1148(0.3)449.2Eastern Region342461(23.2)211140(23.6)84396(19.4)40.0Bihar116853(7.9)70804(7.9)23383(5.4)33.0Jharkhand36930(2.5)28238(3.2)5893(1.4)20.5Orissa66199(4.5)42341(4.7)20250(4.7)47.8Sikkim812(0.1)531(0.1)174(0.0)32.8West bengal121667(8.2)69226(7.7)34696(8.0)50.1Chartal Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttarchal11959(0.8)8962(1.0)644(0.1)7.2Mestern Region251364(17.0)156742(17.5)83570(19.2)53.3Guiparat63015(4.3)37845(4.2)19644(4.5)51.5Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra  | Nagaland              | 973                                   | (0.1)                    | 805                               | (0.1)                       | 294                              | (0.1)                    | 36.5  |
| Eastern Region     342461     (23.2)     211140     (23.6)     84396     (19.4)     44.0       Bihar     116853     (7.9)     70804     (7.9)     23383     (5.4)     33.0       Jharkhand     36930     (2.5)     28238     (3.2)     5893     (1.4)     20.5       Orissa     66199     (4.5)     42341     (4.7)     20250     (4.7)     47.8       Sikkim     812     (0.1)     531     (0.1)     174     (0.0)     32.8       West bengal     121667     (8.2)     69226     (7.7)     34696     (8.0)     50.1       Central Region     363672     (24.6)     271341     (30.4)     11092     (2.6)     44.2       Madhya Pradesh     93898     (6.3)     63206     (7.1)     32110     (7.4)     50.8       Uttrarchal     11959     (0.8)     8962     (1.0)     644     (0.1)     7.2       Matarashtra     11959     (0.8)     8962     (1.0)     64.4     54.4   | Tripura               | 5977                                  | (0.4)                    | 2333                              | (0.3)                       | 1148                             | (0.3)                    | 49.2  |
| Bihar   116853   (7.9)   70804   (7.9)   23383   (5.4)   33.0     Jharkhand   36930   (2.5)   28238   (3.2)   5893   (1.4)   20.5     Orissa   66199   (4.5)   42341   (4.7)   20250   (4.7)   47.8     Sikkim   812   (0.1)   531   (0.1)   174   (0.0)   32.8     West bengal   121667   (8.2)   69226   (7.7)   34696   (8.0)   50.1     Central Region   363672   (24.6)   271341   (30.4)   11092   (2.6)   44.2     Madhya Pradesh   93898   (6.3)   63206   (7.1)   32110   (7.4)   50.8     Uttar Pradesh   93898   (6.3)   63206   (7.1)   32100   (7.4)   50.8     Uttar Pradesh   93898   (6.3)   63206   (7.1)   32100   (7.4)   50.8     Uttar Pradesh   221499   (15.0)   171575   (19.2)   683970   (19.2)   53.3     Rajasthan   70172   (4.7)   53080   (5.9) <th>Eastern Region</th> <th>342461</th> <th>(23.2)</th> <th>211140</th> <th>(23.6)</th> <th>84396</th> <th>(19.4)</th> <th>40.0</th>   | Eastern Region        | 342461                                | (23.2)                   | 211140                            | (23.6)                      | 84396                            | (19.4)                   | 40.0  |
| Jharkhand36930(2.5)28238(3.2)5893(1.4)20.5Orissa66199(4.5)42341(4.7)20250(4.7)47.8Sikkim812(0.1)531(0.1)174(0.0)32.8West bengal121667(8.2)69226(7.7)34696(8.0)50.1Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.6Uttra Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.9Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.064.4Karnataka69908(4.7)40413(4.5)24897(5.7)61.6 </td <td>Bihar</td> <td>116853</td> <td>(7.9)</td> <td>70804</td> <td>(7.9)</td> <td>23383</td> <td>(5.4)</td> <td>33.0</td>   | Bihar                 | 116853                                | (7.9)                    | 70804                             | (7.9)                       | 23383                            | (5.4)                    | 33.0  |
| Orissa66199(4.5)42341(4.7)20250(4.7)47.8Sikkim812(0.1)531(0.1)174(0.0)32.8West bengal121667(8.2)69226(7.7)34696(8.0)50.1Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.6Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tami  | Jharkhand             | 36930                                 | (2.5)                    | 28238                             | (3.2)                       | 5893                             | (1.4)                    | 20.9  |
| Sikkim812(0.1)531(0.1)174(0.0)32.6West bengal121667(8.2)69226(7.7)34696(8.0)50.1Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttar nchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.5Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5 <t< td=""><td>Orissa</td><td>66199</td><td>(4.5)</td><td>42341</td><td>(4.7)</td><td>20250</td><td>(4.7)</td><td>47.8</td></t<>  | Orissa                | 66199                                 | (4.5)                    | 42341                             | (4.7)                       | 20250                            | (4.7)                    | 47.8  |
| West bengal121667(8.2)69226(7.7)34696(8.0)50.1Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)6444(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)55.4Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)3372(0.1)357.6All India1478988(100.0)893504(100.0)434242(100.0)48.6 <td>Sikkim</td> <td>812</td> <td>(0.1)</td> <td>531</td> <td>(0.1)</td> <td>174</td> <td>(0.0)</td> <td>32.8</td>  | Sikkim                | 812                                   | (0.1)                    | 531                               | (0.1)                       | 174                              | (0.0)                    | 32.8  |
| Central Region363672(24.6)271341(30.4)113045(26.0)41.7Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.6Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.064.4Karnataka69908(4.7)40413(4.5)24897(5.7)61.664.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.564.4All India1478988(100.0)893504(100.0)434242(100.0)48.64   | West bengal           | 121667                                | (8.2)                    | 69226                             | (7.7)                       | 34696                            | (8.0)                    | 50.1  |
| Chattisgarh36316(2.5)27598(3.1)11092(2.6)40.2Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.8Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.6Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6  | <b>Central Region</b> | 363672                                | (24.6)                   | 271341                            | (30.4)                      | 113045                           | (26.0)                   | 41.7  |
| Madhya Pradesh93898(6.3)63206(7.1)32110(7.4)50.8Uttar Pradesh221499(15.0)171575(19.2)69199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.5Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)372(0.1)48.6  | Chattisgarh           | 36316                                 | (2.5)                    | 27598                             | (3.1)                       | 11092                            | (2.6)                    | 40.2  |
| Uttar Pradesh221499(15.0)171575(19.2)669199(15.9)40.3Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.5Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.62   | Madhya Pradesh        | 93898                                 | (6.3)                    | 63206                             | (7.1)                       | 32110                            | (7.4)                    | 50.8  |
| Uttranchal11959(0.8)8962(1.0)644(0.1)7.2Western Region251364(17.0)156742(17.5)83570(19.2)53.3Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.9Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.064.4Karnataka69908(4.7)40413(4.5)24897(5.7)61.664.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6   | Uttar Pradesh         | 221499                                | (15.0)                   | 171575                            | (19.2)                      | 69199                            | (15.9)                   | 40.3  |
| Western Region     251364     (17.0)     156742     (17.5)     83570     (19.2)     53.3       Rajasthan     70172     (4.7)     53080     (5.9)     27828     (6.4)     52.4       Gujarat     63015     (4.3)     37845     (4.2)     19644     (4.5)     51.5       Maharashtra     118177     (8.0)     65817     (7.4)     36098     (8.3)     54.8       Southern Region     372544     (25.2)     161578     (18.1)     117470     (27.1)     72.7       Andhra Pradesh     142512     (9.6)     60339     (6.8)     49493     (11.4)     82.0       Karnataka     69908     (4.7)     40413     (4.5)     24897     (5.7)     61.6       Kerala     49942     (3.4)     21946     (2.5)     14126     (3.3)     64.4       Tamil Nadu     110182     (7.4)     38880     (4.4)     28954     (6.7)     74.5       MI for     1478988     (100.0)     893504     (10.0)     434242   | Uttranchal            | 11959                                 | (0.8)                    | 8962                              | (1.0)                       | 644                              | (0.1)                    | 7.2   |
| Rajasthan70172(4.7)53080(5.9)27828(6.4)52.4Gujarat63015(4.3)37845(4.2)19644(4.5)51.9Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)88.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)434242(100.0)48.6  | Western Region        | 251364                                | (17.0)                   | 156742                            | (17.5)                      | 83570                            | (19.2)                   | 53.3  |
| Gujarat63015(4.3)37845(4.2)19644(4.5)51.5Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6   | Rajasthan             | 70172                                 | (4.7)                    | 53080                             | (5.9)                       | 27828                            | (6.4)                    | 52.4  |
| Maharashtra118177(8.0)65817(7.4)36098(8.3)54.8Southern Region372544(25.2)161578(18.1)117470(27.1)72.7Andhra Pradesh142512(9.6)60339(6.8)49493(11.4)82.0Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6  | Gujarat               | 63015                                 | (4.3)                    | 37845                             | (4.2)                       | 19644                            | (4.5)                    | 51.9  |
| Southern Region     372544     (25.2)     161578     (18.1)     117470     (27.1)     77.7       Andhra Pradesh     142512     (9.6)     60339     (6.8)     49493     (11.4)     82.0       Karnataka     69908     (4.7)     40413     (4.5)     24897     (5.7)     61.6       Kerala     49942     (3.4)     21946     (2.5)     14126     (3.3)     64.4       Tamil Nadu     110182     (7.4)     38880     (4.4)     28954     (6.7)     74.5       Uts     2325     (0.2)     732     (0.1)     372     (0.1)     50.8       All India     1478988     (100.0)     893504     (100.0)     434242     (100.0)     48.6   | Maharashtra           | 118177                                | (8.0)                    | 65817                             | (7.4)                       | 36098                            | (8.3)                    | 54.8  |
| Andhra Pradesh   142512   (9.6)   60339   (6.8)   49493   (11.4)   82.0     Karnataka   69908   (4.7)   40413   (4.5)   24897   (5.7)   61.6     Kerala   49942   (3.4)   21946   (2.5)   14126   (3.3)   64.4     Tamil Nadu   110182   (7.4)   38880   (4.4)   28954   (6.7)   74.5     Uts   2325   (0.2)   732   (0.1)   372   (0.1)   50.8     All India   1478988   (100.0)   893504   (100.0)   434242   (100.0)   48.6  | Southern Region       | 372544                                | (25.2)                   | 161578                            | (18.1)                      | 117470                           | (27.1)                   | 72.7  |
| Karnataka69908(4.7)40413(4.5)24897(5.7)61.6Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6   | Andhra Pradesh        | 142512                                | (9.6)                    | 60339                             | (6.8)                       | 49493                            | (11.4)                   | 82.0  |
| Kerala49942(3.4)21946(2.5)14126(3.3)64.4Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)4864  | Karnataka             | 69908                                 | (4.7)                    | 40413                             | (4.5)                       | 24897                            | (5.7)                    | 61.6  |
| Tamil Nadu110182(7.4)38880(4.4)28954(6.7)74.5Uts2325(0.2)732(0.1)372(0.1)50.8All India1478988(100.0)893504(100.0)434242(100.0)48.6  | Kerala                | 49942                                 | (3.4)                    | 21946                             | (2.5)                       | 14126                            | (3.3)                    | 64.4  |
| Uts     2325     (0.2)     732     (0.1)     372     (0.1)     50.8       All India     1478988     (100.0)     893504     (100.0)     434242     (100.0)     48464   | Tamil Nadu            | 110182                                | (7.4)                    | 38880                             | (4.4)                       | 28954                            | (6.7)                    | 74.5  |
| All India     1478988     (100.0)     893504     (100.0)     434242     (100.0)     48.6  | Uts                   | 2325                                  | (0.2)                    | 732                               | (0.1)                       | 372                              | (0.1)                    | 50.8  |
|   | All India             | 1478988                               | (100.0)                  | 893504                            | (100.0)                     | 434242                           | (100.0)                  | 48.6  |

**Note:** Figures in brackets are percentages to all-India total **Source:** NSSO (2005), Indebtedness of Farmer Households, 59 th Round (Jan-Dec 2003) Report No. 498 (59/33/1)

## Annexure D: State-wise Credit to Agriculture: March 2006

| Region/State/<br>Union Territory | No. of<br>Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Agricultural<br>Credit<br>Outstanding | Per cent<br>to Total |
|----------------------------------|---------------------------|----------------------|----------------------------|----------------------|---------------------------------------|----------------------|
|                                  | 1                         | 2                    | 3                          | 4                    | 5                                     | 6                    |
| NORTHERN REGION                  | 11821                     | 16.7                 | 2974089                    | 10.2                 | 4061481                               | 23.5                 |
| Haryana                          | 1764                      | 2.5                  | 600838                     | 2.1                  | 712461                                | 4.1                  |
| Himachal Pradesh                 | 820                       | 1.2                  | 166108                     | 0.6                  | 103674                                | 0.6                  |
| Jammu & Kashmir                  | 873                       | 1.2                  | 45811                      | 0.2                  | 41546                                 | 0.2                  |
| Punjab                           | 2824                      | 4.0                  | 734502                     | 2.5                  | 880983                                | 5.1                  |
| Rajasthan                        | 3512                      | 5.0                  | 1400578                    | 4.8                  | 936417                                | 5.4                  |
| Chandigarh                       | 244                       | 0.3                  | 17979                      | 0.1                  | 219257                                | 1.3                  |
| Delhi                            | 1784                      | 2.5                  | 8273                       | 0.0                  | 1167143                               | 6.8                  |
| NORTH-EASTERN REGION             | 1949                      | 2.8                  | 446242                     | 1.5                  | 145835                                | 0.8                  |
| Arunachal Pradesh                | 69                        | 0.1                  | 10777                      | 0.0                  | 6541                                  | 0.0                  |
| Assam                            | 1273                      | 1.8                  | 259293                     | 0.9                  | 87036                                 | 0.5                  |
| Manipur                          | 78                        | 0.1                  | 18813                      | 0.1                  | 6552                                  | 0.0                  |
| Meghalaya                        | 189                       | 0.3                  | 40569                      | 0.1                  | 19948                                 | 0.1                  |
| Mizoram                          | 80                        | 0.1                  | 13811                      | 0.0                  | 7141                                  | 0.0                  |
| Nagaland                         | 73                        | 0.1                  | 15409                      | 0.1                  | 4836                                  | 0.0                  |
| Tripura                          | 187                       | 0.3                  | 87570                      | 0.3                  | 13781                                 | 0.1                  |
| EASTERN REGION                   | 12308                     | 17.4                 | 3934473                    | 13.5                 | 1413343                               | 8.2                  |
| Bihar                            | 3647                      | 5.2                  | 1288697                    | 4.4                  | 415987                                | 2.4                  |
| Jharkhand                        | 1525                      | 2.2                  | 485829                     | 1.7                  | 93712                                 | 0.5                  |
| Orissa                           | 2333                      | 3.3                  | 1043766                    | 3.6                  | 293991                                | 1.7                  |
| Sikkim                           | 56                        | 0.1                  | 6652                       | 0.0                  | 2607                                  | 0.0                  |
| West Bengal                      | 4713                      | 6.7                  | 1106962                    | 3.8                  | 595673                                | 3.4                  |
| Andaman & Nicobar Islands        | 34                        | 0.0                  | 2567                       | 0.0                  | 11373                                 | 0.1                  |
| CENTRAL REGION                   | 14104                     | 19.9                 | 6176074                    | 21.2                 | 3041622                               | 17.6                 |
| Chhattisgarh                     | 1061                      | 1.5                  | 303608                     | 1.0                  | 143793                                | 0.8                  |
| Madhya Pradesh                   | 3563                      | 5.0                  | 1237474                    | 4.3                  | 946130                                | 5.5                  |
| Uttar Pradesh                    | 8562                      | 12.1                 | 4420100                    | 15.2                 | 1822164                               | 10.6                 |
| Uttaranchal                      | 918                       | 1.3                  | 214892                     | 0.7                  | 129535                                | 0.8                  |
| WESTERN REGION                   | 10996                     | 15.5                 | 2464602                    | 8.5                  | 2973876                               | 17.2                 |
| Goa                              | 357                       | 0.5                  | 14099                      | 0.0                  | 13189                                 | 0.1                  |
| Gujarat                          | 3840                      | 5.4                  | 1094993                    | 3.8                  | 888664                                | 5.1                  |
| Maharashtra                      | 6771                      | 9.6                  | 1353759                    | 4.7                  | 2070747                               | 12.0                 |
| Dadra & Nagar Haveli             | 12                        | 0.0                  | 1461                       | 0.0                  | 1033                                  | 0.0                  |
| Daman & Diu                      | 16                        | 0.0                  | 290                        | 0.0                  | 243                                   | 0.0                  |
| SOUTHERN REGION                  | 19598                     | 27.7                 | 13072633                   | 45.0                 | 5632249                               | 32.6                 |
| Andhra Pradesh                   | 5578                      | 7.9                  | 4952169                    | 17.0                 | 1801283                               | 10.4                 |
| Karnataka                        | 5176                      | 7.3                  | 1940005                    | 6.7                  | 1560128                               | 9.0                  |
| Kerala                           | 3668                      | 5.2                  | 1910312                    | 6.6                  | 580872                                | 3.4                  |
| Tamil Nadu                       | 5074                      | 7.2                  | 4225864                    | 14.5                 | 1672005                               | 9.7                  |
| Lakshadweep                      | 10                        | 0.0                  | 719                        | 0.0                  | 1301                                  | 0.0                  |
| Pondicherry                      | 92                        | 0.1                  | 43564                      | 0.1                  | 16660                                 | 0.1                  |
| ALL-INDIA                        | 70776                     | 100                  | 29068113                   | 100                  | 17268406                              | 100                  |

## Annexure D: State-wise Credit to Agriculture: March 2007 (Contd.)

| Region/State/<br>Union Territory | No. of<br>Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Agricultural<br>Credit<br>Outstanding | Per cent<br>to Total |
|----------------------------------|---------------------------|----------------------|----------------------------|----------------------|---------------------------------------|----------------------|
|                                  | 1                         | 2                    | 3                          | 4                    | 5                                     | 6                    |
| NORTHERN REGION                  | 12399                     | 16.9                 | 3403219                    | 10.4                 | 5763594                               | 26.6                 |
| Haryana                          | 1868                      | 2.6                  | 663115                     | 2.0                  | 990393                                | 4.6                  |
| Himachal Pradesh                 | 861                       | 1.2                  | 192288                     | 0.6                  | 126367                                | 0.6                  |
| Jammu & Kashmir                  | 894                       | 1.2                  | 55062                      | 0.2                  | 102112                                | 0.5                  |
| Punjab                           | 2962                      | 4.0                  | 892936                     | 2.9                  | 1317621                               | 9.4                  |
| Rajasthan                        | 3651                      | 5.0                  | 1567140                    | 4.8                  | 1290930                               | 6.0                  |
| Chandigarh                       | 261                       | 0.4                  | 20890                      | 0.1                  | 311026                                | 1.4                  |
| Delhi                            | 1902                      | 2.6                  | 11788                      | 0.0                  | 1625145                               | 7.5                  |
| NORTH-EASTERN REGION             | 2003                      | 2.7                  | 521510                     | 1.6                  | 178851                                | 0.8                  |
| Arunachal Pradesh                | 72                        | 0.1                  | 10689                      | 0.0                  | 6549                                  | 0.0                  |
| Assam                            | 1307                      | 1.8                  | 310414                     | 0.9                  | 111868                                | 0.5                  |
| Manipur                          | 77                        | 0.1                  | 21785                      | 0.1                  | 9816                                  | 0.0                  |
| Meghalaya                        | 192                       | 0.3                  | 48003                      | 0.1                  | 16487                                 | 0.1                  |
| Mizoram                          | 85                        | 0.1                  | 15631                      | 0.0                  | 8520                                  | 0.0                  |
| Nagaland                         | 78                        | 0.1                  | 20347                      | 0.1                  | 6815                                  | 0.0                  |
| Tripura                          | 192                       | 0.3                  | 94641                      | 0.3                  | 18796                                 | 0.1                  |
| EASTERN REGION                   | 12603                     | 17.2                 | 4508489                    | 13.8                 | 2004087                               | 9.3                  |
| Bihar                            | 3685                      | 5.0                  | 1593488                    | 4.9                  | 664689                                | 3.1                  |
| Jharkhand                        | 1571                      | 2.1                  | 525912                     | 1.6                  | 123775                                | 0.6                  |
| Orissa                           | 2431                      | 3.3                  | 1187583                    | 3.6                  | 381670                                | 1.8                  |
| Sikkim                           | 61                        | 0.1                  | 7599                       | 0.0                  | 4970                                  | 0.0                  |
| West Bengal                      | 4818                      | 6.6                  | 1191021                    | 3.6                  | 815019                                | 3.8                  |
| Andaman & Nicobar Islands        | 37                        | 0.1                  | 2886                       | 0.0                  | 13964                                 | 0.1                  |
| CENTRAL REGION                   | 14494                     | 19.8                 | 6770228                    | 20.6                 | 3734328                               | 17.3                 |
| Chhattisgarh                     | 1098                      | 1.5                  | 347085                     | 1.1                  | 188533                                | 0.9                  |
| Madhya Pradesh                   | 3643                      | 5.0                  | 1176389                    | 3.6                  | 1065102                               | 4.9                  |
| Uttar Pradesh                    | 8803                      | 12.0                 | 5019173                    | 15.3                 | 2340332                               | 10.8                 |
| Uttaranchal                      | 950                       | 1.3                  | 227581                     | 0.7                  | 140361                                | 0.6                  |
| WESTERN REGION                   | 11352                     | 15.5                 | 2383286                    | 7.3                  | 2309361                               | 10.7                 |
| Goa                              | 374                       | 0.5                  | 16595                      | 0.1                  | 23187                                 | 0.1                  |
| Gujarat                          | 3976                      | 5.4                  | 1188265                    | 3.6                  | 1218936                               | 5.6                  |
| Maharashtra                      | 6965                      | 9.5                  | 1176389                    | 3.6                  | 1065102                               | 4.9                  |
| Dadra & Nagar Haveli             | 19                        | 0.0                  | 1564                       | 0.0                  | 784                                   | 0.0                  |
| Daman & Diu                      | 18                        | 0.0                  | 473                        | 0.0                  | 1352                                  | 0.0                  |
| SOUTHERN REGION                  | 20348                     | 27.8                 | 15202247                   | 46.4                 | 7654124                               | 35.4                 |
| Andhra Pradesh                   | 5765                      | 7.9                  | 5889697                    | 18.0                 | 2416803                               | 11.2                 |
| Karnataka                        | 5362                      | 7.3                  | 2281684                    | 7.0                  | 2051451                               | 9.5                  |
| Kerala                           | 3812                      | 5.2                  | 1988615                    | 6.1                  | 850984                                | 3.9                  |
| Tamil Nadu                       | 5299                      | 7.2                  | 4982169                    | 15.2                 | 2311200                               | 10.7                 |
| Lakshadweep                      | 10                        | 0.0                  | 682                        | 0.0                  | 289                                   | 0.0                  |
| Pondicherry                      | 100                       | 0.1                  | 59400                      | 0.2                  | 23397                                 | 0.1                  |
| ALL-INDIA                        | 73199                     | 100                  | 32788979                   | 100                  | 21644345                              | 100                  |

## Annexure D: State-wise Credit to Agriculture: March 2008 (Contd.)

| Region/State/<br>Union Territory | No. of<br>Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Agricultural<br>Credit<br>Outstanding | Per cent<br>to Total |
|----------------------------------|---------------------------|----------------------|----------------------------|----------------------|---------------------------------------|----------------------|
|                                  | 1                         | 2                    | 3                          | 4                    | 5                                     | 6                    |
| NORTHERN REGION                  | 13325                     | 17.1                 | 3559370                    | 9.3                  | 6111439                               | 22.3                 |
| Haryana                          | 2042                      | 2.6                  | 696622                     | 1.8                  | 1104895                               | 4.0                  |
| Himachal Pradesh                 | 905                       | 1.2                  | 183486                     | 0.5                  | 143360                                | 0.5                  |
| Jammu & Kashmir                  | 948                       | 1.2                  | 62533                      | 0.2                  | 98845                                 | 0.4                  |
| Punjab                           | 3165                      | 4.1                  | 857027                     | 2.2                  | 1535239                               | 5.6                  |
| Rajasthan                        | 3879                      | 5.0                  | 1724209                    | 4.5                  | 1597717                               | 5.8                  |
| Chandigarh                       | 289                       | 0.4                  | 12151                      | 0.0                  | 236577                                | 0.9                  |
| Delhi                            | 2097                      | 2.7                  | 23342                      | 0.1                  | 1394806                               | 5.1                  |
| NORTH-EASTERN REGION             | 2085                      | 2.7                  | 592895                     | 1.6                  | 221658                                | 0.8                  |
| Arunachal Pradesh                | 74                        | 0.1                  | 12365                      | 0.0                  | 10309                                 | 0.0                  |
| Assam                            | 1368                      | 1.8                  | 358716                     | 0.9                  | 134507                                | 0.5                  |
| Manipur                          | 76                        | 0.1                  | 23627                      | 0.1                  | 13930                                 | 0.1                  |
| Meghalaya                        | 194                       | 0.2                  | 44703                      | 0.1                  | 14025                                 | 0.1                  |
| Mizoram                          | 90                        | 0.1                  | 17572                      | 0.0                  | 10517                                 | 0.0                  |
| Nagaland                         | 81                        | 0.1                  | 25131                      | 0.1                  | 13459                                 | 0.0                  |
| Tripura                          | 202                       | 0.3                  | 110781                     | 0.3                  | 24911                                 | 0.1                  |
| EASTERN REGION                   | 13152                     | 16.9                 | 4867435                    | 12.7                 | 2262752                               | 8.3                  |
| Bihar                            | 3770                      | 4.9                  | 1673274                    | 4.4                  | 678349                                | 2.5                  |
| Jharkhand                        | 1662                      | 2.1                  | 593059                     | 1.6                  | 137462                                | 0.5                  |
| Orissa                           | 2586                      | 3.3                  | 1313780                    | 3.4                  | 477133                                | 1.7                  |
| Sikkim                           | 71                        | 0.1                  | 7120                       | 0.0                  | 4016                                  | 0.0                  |
| West Bengal                      | 5026                      | 6.5                  | 1274808                    | 3.3                  | 940252                                | 3.4                  |
| Andaman & Nicobar Islands        | 37                        | 0.0                  | 5394                       | 0.0                  | 25540                                 | 0.1                  |
| CENTRAL REGION                   | 15383                     | 19.8                 | 7657480                    | 20.0                 | 4690821                               | 17.1                 |
| Chhattisgarh                     | 1165                      | 1.5                  | 386544                     | 1.0                  | 258232                                | 0.9                  |
| Madhya Pradesh                   | 3828                      | 4.9                  | 1537536                    | 4.0                  | 1385839                               | 5.1                  |
| Uttar Pradesh                    | 9342                      | 12.0                 | 5487526                    | 14.4                 | 2872470                               | 10.5                 |
| Uttaranchal                      | 1048                      | 1.3                  | 245874                     | 0.6                  | 174280                                | 0.6                  |
| WESTERN REGION                   | 12003                     | 15.4                 | 3563497                    | 9.3                  | 4859432                               | 17.7                 |
| Goa                              | 405                       | 0.5                  | 19092                      | 0.0                  | 14929                                 | 0.1                  |
| Gujarat                          | 4209                      | 5.4                  | 1395933                    | 3.7                  | 2190307                               | 8.0                  |
| Maharashtra                      | 7350                      | 9.5                  | 2147394                    | 5.6                  | 2652043                               | 9.7                  |
| Dadra & Nagar Haveli             | 21                        | 0.0                  | 568                        | 0.0                  | 401                                   | 0.0                  |
| Daman & Diu                      | 18                        | 0.0                  | 510                        | 0.0                  | 1752                                  | 0.0                  |
| SOUTHERN REGION                  | 21751                     | 28.0                 | 17964501                   | 47.0                 | 9268011                               | 33.8                 |
| Andhra Pradesh                   | 6240                      | 8.0                  | 6757408                    | 17.7                 | 2923402                               | 10.7                 |
| Karnataka                        | 5666                      | 7.3                  | 2615941                    | 6.8                  | 2449519                               | 8.9                  |
| Kerala                           | 4007                      | 5.2                  | 2727367                    | 7.1                  | 1206311                               | 4.4                  |
| Tamil Nadu                       | 5716                      | 7.4                  | 5787200                    | 15.1                 | 2655907                               | 9.7                  |
| Lakshadweep                      | 10                        | 0.0                  | 817                        | 0.0                  | 249                                   | 0.0                  |
| Pondicherry                      | 112                       | 0.1                  | 75768                      | 0.2                  | 32623                                 | 0.1                  |
| ALL-INDIA                        | 77699                     | 100                  | 38205178                   | 100                  | 27414113                              | 100                  |

## Annexure D: State-wise Credit to Agriculture: March 2009 (Contd.)

| Region/State/<br>Union Territory | No. of<br>Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Agricultural<br>Credit<br>Outstanding | Per cent<br>to Total |
|----------------------------------|---------------------------|----------------------|----------------------------|----------------------|---------------------------------------|----------------------|
|                                  | 1                         | 2                    | 3                          | 4                    | 5                                     | 6                    |
| NORTHERN REGION                  | 14069                     | 17.2                 | 3842314                    | 8.4                  | 7256476                               | 20.6                 |
| Haryana                          | 2192                      | 2.7                  | 772630                     | 1.7                  | 1249225                               | 3.6                  |
| Himachal Pradesh                 | 957                       | 1.2                  | 231085                     | 0.5                  | 168049                                | 0.5                  |
| Jammu & Kashmir                  | 984                       | 1.2                  | 65209                      | 0.1                  | 100043                                | 0.3                  |
| Punjab                           | 3324                      | 4.1                  | 946780                     | 2.1                  | 1681398                               | 4.8                  |
| Rajasthan                        | 4033                      | 4.9                  | 1793254                    | 3.9                  | 1811460                               | 5.2                  |
| Chandigarh                       | 307                       | 0.4                  | 6753                       | 0.0                  | 563970                                | 1.6                  |
| Delhi                            | 2272                      | 2.8                  | 26603                      | 0.1                  | 1682331                               | 4.8                  |
| NORTH-EASTERN REGION             | 2181                      | 2.7                  | 554078                     | 1.2                  | 249099                                | 0.7                  |
| Arunachal Pradesh                | 77                        | 0.1                  | 9727                       | 0.0                  | 6622                                  | 0.0                  |
| Assam                            | 1421                      | 1.7                  | 350133                     | 0.8                  | 163654                                | 0.5                  |
| Manipur                          | 81                        | 0.1                  | 18769                      | 0.0                  | 13974                                 | 0.0                  |
| Meghalaya                        | 205                       | 0.3                  | 30841                      | 0.1                  | 16760                                 | 0.0                  |
| Mizoram                          | 94                        | 0.1                  | 13867                      | 0.0                  | 11981                                 | 0.0                  |
| Nagaland                         | 85                        | 0.1                  | 20855                      | 0.0                  | 8939                                  | 0.0                  |
| Tripura                          | 218                       | 0.3                  | 109886                     | 0.2                  | 27169                                 | 0.1                  |
| EASTERN REGION                   | 13670                     | 16.7                 | 4998541                    | 10.9                 | 2431135                               | 6.9                  |
| Bihar                            | 3904                      | 4.8                  | 2109955                    | 4.6                  | 833833                                | 2.4                  |
| Jharkhand                        | 1747                      | 2.1                  | 495549                     | 1.1                  | 142930                                | 0.4                  |
| Orissa                           | 2733                      | 3.3                  | 1195464                    | 2.6                  | 576534                                | 1.6                  |
| Sikkim                           | 71                        | 0.1                  | 5234                       | 0.0                  | 10062                                 | 0.0                  |
| West Bengal                      | 5178                      | 6.3                  | 1190418                    | 2.6                  | 864985                                | 2.5                  |
| Andaman & Nicobar Islands        | 37                        | 0.0                  | 1921                       | 0.0                  | 2791                                  | 0.0                  |
| CENTRAL REGION                   | 16244                     | 19.9                 | 13870909                   | 30.3                 | 9898336                               | 28.1                 |
| Chhattisgarh                     | 1243                      | 1.5                  | 371814                     | 0.8                  | 257905                                | 0.7                  |
| Madhya Pradesh                   | 4052                      | 5.0                  | 1693671                    | 3.7                  | 1743135                               | 5.0                  |
| Uttar Pradesh                    | 9844                      | 12.0                 | 5744817                    | 12.6                 | 3447886                               | 9.8                  |
| Uttaranchal                      | 1105                      | 1.4                  | 267930                     | 0.6                  | 228754                                | 0.7                  |
| WESTERN REGION                   | 12664                     | 15.5                 | 5792677                    | 12.7                 | 4220656                               | 12.0                 |
| Goa                              | 420                       | 0.5                  | 19771                      | 0.0                  | 15258                                 | 0.0                  |
| Gujarat                          | 4435                      | 5.4                  | 1441577                    | 3.1                  | 1437999                               | 4.1                  |
| Maharashtra                      | 7767                      | 9.5                  | 4330467                    | 9.5                  | 2766516                               | 7.9                  |
| Dadra & Nagar Haveli             | 24                        | 0.0                  | 676                        | 0.0                  | 604                                   | 0.0                  |
| Daman & Diu                      | 18                        | 0.0                  | 186                        | 0.0                  | 279                                   | 0.0                  |
| SOUTHERN REGION                  | 22974                     | 28.1                 | 16714652                   | 36.5                 | 11111898                              | 31.6                 |
| Andhra Pradesh                   | 6635                      | 8.1                  | 6463882                    | 14.1                 | 3783527                               | 10.8                 |
| Karnataka                        | 5950                      | 7.3                  | 2551367                    | 5.6                  | 2673557                               | 7.6                  |
| Kerala                           | 4170                      | 5.1                  | 2088683                    | 4.6                  | 1229314                               | 3.5                  |
| Tamil Nadu                       | 6080                      | 7.4                  | 5537882                    | 12.1                 | 3388798                               | 9.6                  |
| Lakshadweep                      | 11                        | 0.0                  | 761                        | 0.0                  | 374                                   | 0.0                  |
| Pondicherry                      | 128                       | 0.2                  | 72077                      | 0.2                  | 36328                                 | 0.1                  |
| ALL-INDIA                        | 81802                     | 100                  | 45773171                   | 100                  | 35167600                              | 100                  |

## Annexure D: State-wise Credit to Agriculture: March 2010 (Contd.)

| Region/State/<br>Union Territory | No. of<br>Bank<br>Offices | Per cent<br>to Total | No. of<br>Loan<br>Accounts | Per cent<br>to Total | Agricultural<br>Credit<br>Outstanding | Per cent<br>to Total |
|----------------------------------|---------------------------|----------------------|----------------------------|----------------------|---------------------------------------|----------------------|
|                                  | 1                         | 2                    | 3                          | 4                    | 5                                     | 6                    |
| NORTHERN REGION                  | 15087                     | 17.3                 | 4073048                    | 9.5                  | 8823593                               | 22.6                 |
| Haryana                          | 2438                      | 2.8                  | 811083                     | 1.9                  | 1568789                               | 4.0                  |
| Himachal Pradesh                 | 1017                      | 1.2                  | 229376                     | 0.5                  | 222738                                | 0.6                  |
| Jammu & Kashmir                  | 1013                      | 1.2                  | 83641                      | 0.2                  | 126767                                | 0.3                  |
| Punjab                           | 3595                      | 4.1                  | 963324                     | 2.3                  | 2032988                               | 5.2                  |
| Rajasthan                        | 4242                      | 4.9                  | 1966401                    | 4.6                  | 2137438                               | 5.5                  |
| Chandigarh                       | 326                       | 0.4                  | 6451                       | 0.0                  | 739936                                | 1.9                  |
| Delhi                            | 2456                      | 2.8                  | 12772                      | 0.0                  | 1994937                               | 5.1                  |
| NORTH-EASTERN REGION             | 2268                      | 2.6                  | 662334                     | 1.5                  | 332784                                | 0.9                  |
| Arunachal Pradesh                | 80                        | 0.1                  | 11129                      | 0.0                  | 9290                                  | 0.0                  |
| Assam                            | 1477                      | 1.7                  | 446703                     | 1.0                  | 216106                                | 0.6                  |
| Manipur                          | 81                        | 0.1                  | 22831                      | 0.1                  | 19351                                 | 0.0                  |
| Meghalaya                        | 213                       | 0.2                  | 38614                      | 0.1                  | 18595                                 | 0.0                  |
| Mizoram                          | 98                        | 0.1                  | 20912                      | 0.0                  | 19288                                 | 0.0                  |
| Nagaland                         | 90                        | 0.1                  | 24654                      | 0.1                  | 17227                                 | 0.0                  |
| Tripura                          | 229                       | 0.3                  | 97491                      | 0.2                  | 32927                                 | 0.1                  |
| EASTERN REGION                   | 14359                     | 16.5                 | 5736587                    | 13.4                 | 3310036                               | 8.5                  |
| Bihar                            | 4142                      | 4.8                  | 2405876                    | 5.6                  | 1027272                               | 2.6                  |
| Jharkhand                        | 1862                      | 2.1                  | 594601                     | 1.4                  | 202367                                | 0.5                  |
| Orissa                           | 2876                      | 3.3                  | 1369074                    | 3.2                  | 788334                                | 2.0                  |
| Sikkim                           | 74                        | 0.1                  | 9612                       | 0.0                  | 11447                                 | 0.0                  |
| West Bengal                      | 5368                      | 6.2                  | 1355346                    | 3.2                  | 1278442                               | 3.3                  |
| Andaman & Nicobar Islands        | 37                        | 0.0                  | 2078                       | 0.0                  | 2174                                  | 0.0                  |
| CENTRAL REGION                   | 17280                     | 19.9                 | 8693524                    | 20.3                 | 7074332                               | 18.1                 |
| Chhattisgarh                     | 1331                      | 1.5                  | 402474                     | 0.9                  | 566725                                | 1.5                  |
| Madhya Pradesh                   | 4270                      | 4.9                  | 1912755                    | 4.5                  | 2134701                               | 5.5                  |
| Uttar Pradesh                    | 10475                     | 12.0                 | 6086974                    | 14.2                 | 4088449                               | 10.5                 |
| Uttaranchal                      | 1204                      | 1.4                  | 291321                     | 0.7                  | 284457                                | 0.7                  |
| WESTERN REGION                   | 13543                     | 15.6                 | 3945542                    | 9.2                  | 5325303                               | 13.6                 |
| Goa                              | 443                       | 0.5                  | 22762                      | 0.1                  | 19644                                 | 0.1                  |
| Gujarat                          | 4733                      | 5.4                  | 1558467                    | 3.6                  | 1770158                               | 4.5                  |
| Maharashtra                      | 8321                      | 9.6                  | 2363132                    | 5.5                  | 3534322                               | 9.1                  |
| Dadra & Nagar Haveli             | 27                        | 0.0                  | 987                        | 0.0                  | 785                                   | 0.0                  |
| Daman & Diu                      | 19                        | 0.0                  | 194                        | 0.0                  | 394                                   | 0.0                  |
| SOUTHERN REGION                  | 24423                     | 28.1                 | 19658794                   | 46.0                 | 14163784                              | 36.3                 |
| Andhra Pradesh                   | 7132                      | 8.2                  | 7540555                    | 17.6                 | 4919914                               | 12.6                 |
| Karnataka                        | 6271                      | 7.2                  | 2850513                    | 6.7                  | 3097790                               | 7.9                  |
| Kerala                           | 4390                      | 5.0                  | 2383199                    | 5.6                  | 1700429                               | 4.4                  |
| Tamil Nadu                       | 6474                      | 7.4                  | 6794247                    | 15.9                 | 4396220                               | 11.3                 |
| Lakshadweep                      | 11                        | 0.0                  | 815                        | 0.0                  | 357                                   | 0.0                  |
| Pondicherry                      | 145                       | 0.2                  | 89465                      | 0.2                  | 49074                                 | 0.1                  |
| ALL-INDIA                        | 86960                     | 100                  | 42769829                   | 100                  | 39029832                              | 100                  |

## Annexure D: State-wise Credit to Agriculture: March 2011 (Concld.)

(Amount in Rupees Lakh)

| Region/State/<br>Union Territory | No. of<br>Bank | Per cent<br>to Total | No. of<br>Loan | Per cent<br>to Total | Agricultural<br>Credit | Per cent<br>to Total |
|----------------------------------|----------------|----------------------|----------------|----------------------|------------------------|----------------------|
|                                  | Offices        |                      | Accounts       |                      | Outstanding            |                      |
|                                  | 1              | 2                    | 3              | 4                    | 5                      | 6                    |
| NORTHERN REGION                  | 16176          | 17.6                 | 4540656        | 9.7                  | 10323683               | 22.4                 |
| Haryana                          | 2690           | 2.9                  | 883035         | 1.9                  | 1944244                | 4.2                  |
| Himachal Pradesh                 | 1077           | 1.2                  | 284091         | 0.6                  | 235316                 | 0.5                  |
| Jammu & Kashmir                  | 1041           | 1.1                  | 92325          | 0.2                  | 138023                 | 0.3                  |
| Punjab                           | 3895           | 4.2                  | 1019824        | 2.2                  | 2630191                | 5.7                  |
| Rajasthan                        | 4507           | 4.9                  | 2223979        | 4.8                  | 2684507                | 5.8                  |
| Chandigarh                       | 337            | 0.4                  | 9005           | 0.0                  | 662550                 | 1.4                  |
| Delhi                            | 2629           | 2.9                  | 28397          | 0.1                  | 2028852                | 4.4                  |
| NORTH-EASTERN REGION             | 2378           | 2.6                  | 835978         | 1.8                  | 407090                 | 0.9                  |
| Arunachal Pradesh                | 86             | 0.1                  | 12699          | 0.0                  | 8216                   | 0.0                  |
| Assam                            | 1546           | 1.7                  | 590705         | 1.3                  | 286793                 | 0.6                  |
| Manipur                          | 83             | 0.1                  | 27459          | 0.1                  | 23562                  | 0.1                  |
| Meghalaya                        | 221            | 0.2                  | 45372          | 0.1                  | 19148                  | 0.0                  |
| Mizoram                          | 100            | 0.1                  | 21942          | 0.0                  | 18988                  | 0.0                  |
| Nagaland                         | 95             | 0.1                  | 25559          | 0.1                  | 11840                  | 0.0                  |
| Tripura                          | 247            | 0.3                  | 112242         | 0.2                  | 38543                  | 0.1                  |
| EASTERN REGION                   | 15138          | 16.4                 | 6577202        | 14.1                 | 4051812                | 8.8                  |
| Bihar                            | 4323           | 4.7                  | 2667353        | 5.7                  | 1216310                | 2.6                  |
| Jharkhand                        | 1984           | 2.2                  | 711265         | 1.5                  | 255041                 | 0.6                  |
| Orissa                           | 3029           | 3.3                  | 1662152        | 3.6                  | 1039190                | 2.3                  |
| Sikkim                           | 82             | 0.1                  | 4804           | 0.0                  | 4362                   | 0.0                  |
| West Bengal                      | 5678           | 6.2                  | 1529773        | 3.3                  | 1535054                | 3.3                  |
| Andaman & Nicobar Islands        | 42             | 0.0                  | 1855           | 0.0                  | 1855                   | 0.0                  |
| CENTRAL REGION                   | 18194          | 19.8                 | 8658053        | 18.6                 | 7573531                | 16.4                 |
| Chhattisgarh                     | 1423           | 1.5                  | 435372         | 0.9                  | 744016                 | 1.6                  |
| Madhya Pradesh                   | 4453           | 4.8                  | 1586586        | 3.4                  | 2111393                | 4.6                  |
| Uttar Pradesh                    | 11040          | 12.0                 | 6323455        | 13.6                 | 4362902                | 9.5                  |
| Uttaranchal                      | 1278           | 1.4                  | 312640         | 0.7                  | 355221                 | 0.8                  |
| WESTERN REGION                   | 14417          | 15.7                 | 4244963        | 9.1                  | 5867067                | 12.7                 |
| Goa                              | 470            | 0.5                  | 28498          | 0.1                  | 48005                  | 0.1                  |
| Gujarat                          | 5073           | 5.5                  | 1639453        | 3.5                  | 2054312                | 4.5                  |
| Maharashtra                      | 8816           | 9.6                  | 2575582        | 5.5                  | 3763075                | 8.2                  |
| Dadra & Nagar Haveli             | 34             | 0.0                  | 1170           | 0.0                  | 1133                   | 0.0                  |
| Daman & Diu                      | 24             | 0.0                  | 260            | 0.0                  | 541                    | 0.0                  |
| SOUTHERN REGION                  | 25814          | 28.0                 | 21782249       | 46.7                 | 17879005               | 38.8                 |
| Andhra Pradesh                   | 7571           | 8.2                  | 8272518        | 17.7                 | 6124477                | 13.3                 |
| Karnataka                        | 6518           | 7.1                  | 3261247        | 7.0                  | 3701608                | 8.0                  |
| Kerala                           | 4690           | 5.1                  | 2585991        | 5.5                  | 2321266                | 5.0                  |
| Tamil Nadu                       | 6864           | 7.5                  | 7559295        | 16.2                 | 5657318                | 12.3                 |
| Lakshadweep                      | 12             | 0.0                  | 1180           | 0.0                  | 338                    | 0.0                  |
| Pondicherry                      | 159            | 0.2                  | 102018         | 0.2                  | 73997                  | 0.2                  |
| ALL-INDIA                        | 92117          | 100                  | 46639101       | 100                  | 46102188               | 100                  |

**Source:** RBI, Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40) and earlier issues

|                |          | A                 | nnexure  | E: Reg            | ion-wis | e and Si          | tate-wis     | e Agricı          | lture C      | redit Sł          | lare      |                   | (Amount i | n₹ Lakh)          |
|----------------|----------|-------------------|----------|-------------------|---------|-------------------|--------------|-------------------|--------------|-------------------|-----------|-------------------|-----------|-------------------|
| Region         |          |                   |          |                   | A: Re   | gional/State      | e Share in A | VII-India Ag      | riculture Cı | edit              |           |                   |           |                   |
|                | Mar-11   | % to<br>All-India | Mar-10   | % to<br>All-India | Mar-06  | % to<br>All-India | Mar-02       | % to<br>All-India | Mar-92       | % to<br>All-India | Dec-82    | % to<br>All-India | Dec-72    | % to<br>All-India |
| Northern       | 10323683 | 22.4              | 8823593  | 22.6              | 4061481 | 23.5              | 1411621      | 22.1              | 353475       | 17.5              | 123561.32 | 21.9              | 6584      | 13.1              |
| North-Eastern  | 407090   | 0.9               | 332784   | 0.9               | 145835  | 0.8               | 58992        | 0.9               | 40558        | 2.0               | 8333      | 1.5               | 2721      | 5.4               |
| Eastern        | 4051812  | 8.8               | 3310036  | 8.5               | 1413343 | 8.2               | 528527       | 8.3               | 227699       | 11.3              | 61077     | 10.8              | 6671      | 13.3              |
| Central        | 7573531  | 16.4              | 7074332  | 18.1              | 3041622 | 17.6              | 1160774      | 18.1              | 359966       | 17.8              | 86615     | 15.4              | 5685      | 11.4              |
| Western        | 5867067  | 12.7              | 5325303  | 13.6              | 2973876 | 17.2              | 1033041      | 16.1              | 307369       | 15.2              | 90126     | 16.0              | 11221     | 22.4              |
| Southern       | 17879005 | 38.8              | 14163784 | 36.3              | 5632249 | 32.6              | 2207900      | 34.5              | 734698       | 36.3              | 194125.27 | 34.4              | 17209     | 34.4              |
| All-India      | 46102188 | 100.0             | 39029832 | 100.0             | 1.7E+07 | 100               | 6400855      | 100               | 2023765      | 100               | 563837.04 | 100               | 50092     | 100               |
|                |          |                   |          |                   |         |                   | Selected     | States            |              |                   |           |                   |           |                   |
| Rajasthan      | 2684507  | 5.8               | 2137438  | 5.5               | 936417  | 5.4               | 409025       | 6.4               | 101329       | 5.0               | 25074     | 4.4               | 1121      | 2.2               |
| Bihar          | 1216310  | 2.6               | 1027272  | 2.6               | 415987  | 2.4               | 148708       | 2.3               | 98663        | 4.9               | 21479     | 3.8               | 731       | 1.5               |
| Jhakhand       | 255041   | 0.6               | 202367   | 0.5               | 93712   | 0.5               | 63677        | 1.0               |              |                   |           |                   |           |                   |
| Orissa         | 1039190  | 2.3               | 788334   | 2.0               | 293991  | 1.7               | 124439       | 1.9               | 44930        | 2.2               | 16566     | 2.9               | 165       | 0.3               |
| West Bengal    | 1535054  | 3.3               | 1278442  | 3.3               | 595673  | 3.4               | 187709       | 2.9               | 83501        | 4.1               | 22966     | 4.1               | 5775      | 11.5              |
| Chhattisgarh   | 744016   | 1.6               | 566725   | 1.5               | 143793  | 0.8               | 45359        | 0.7               |              |                   |           |                   |           |                   |
| Madhya Pradesh | 2111393  | 4.6               | 2134701  | 5.5               | 946130  | 5.5               | 380589       | 5.9               | 127380       | 6.3               | 26116     | 4.6               | 1038      | 2.1               |
| Uttar Pradesh  | 4362902  | 9.5               | 4088449  | 10.5              | 1822164 | 10.6              | 693409       | 10.8              | 232586       | 11.5              | 60499     | 10.7              | 4647      | 9.3               |
| Uttaranchal    | 355221   | 0.8               | 284457   | 0.7               | 129535  | 0.8               | 41417        | 0.6               |              |                   |           |                   |           |                   |
| Gujarat        | 2054312  | 4.5               | 1770158  | 4.5               | 888664  | 5.1               | 375719       | 5.9               | 125247       | 6.2               | 29352     | 5.2               | 4035      | 8.1               |
| Maharashtra    | 3763075  | 8.2               | 3534322  | 9.1               | 2070747 | 12.0              | 652498       | 10.2              | 178245       | 8.8               | 59331     | 10.5              | 7076      | 14.1              |
| Andhra Pradesh | 6124477  | 13.3              | 4919914  | 12.6              | 1801283 | 10.4              | 757508       | 11.8              | 242002       | 12.0              | 71074     | 12.6              | 4474      | 8.9               |
| Karnataka      | 3701608  | 8.0               | 3097790  | 7.9               | 1560128 | 9.0               | 669503       | 10.5              | 185030       | 9.1               | 46257     | 8.2               | 4930      | 9.8               |
| Kerala         | 2321266  | 5.0               | 1700429  | 4.4               | 580872  | 3.4               | 268543       | 4.2               | 85104        | 4.2               | 23244     | 4.1               | 1860      | 3.7               |
| Tamil Nadu     | 5657318  | 12.3              | 4396220  | 11.3              | 1672005 | 9.7               | 505466       | 7.9               | 219634       | 10.9              | 52048     | 9.2               | 5814      | 11.6              |

|                |          | Annex             | ure E: R | egion-w           | vise and | State-            | wise Agı   | ricultur          | e Credit    | Share (           | (Concld.) |                   | (Amount | in ₹ Lakh)        |
|----------------|----------|-------------------|----------|-------------------|----------|-------------------|------------|-------------------|-------------|-------------------|-----------|-------------------|---------|-------------------|
| Region         |          |                   |          |                   | A: Reg   | gional/State      | share in A | ull-India Ag      | riculture C | redit             |           |                   |         |                   |
|                | Mar-11   | % to<br>All-India | Mar-10   | % to<br>All-India | Mar-06   | % to<br>All-India | Mar-02     | % to<br>All-India | Mar-92      | % to<br>All-India | Dec-82    | % to<br>All-India | Dec-72  | % to<br>All-India |
| Northern       | 10323683 | 10.7              | 8823593  | 11.7              | 4061481  | 12.1              | 1411621    | 10.0              | 353475      | 14.6              | 123561    | 16.4              | 6584    | 9.2               |
| North-Eastern  | 407090   | 12.1              | 332784   | 11.0              | 145835   | 8.4               | 58992      | 6.1               | 40558       | 15.8              | 8333      | 18.5              | 2721    | 39.6              |
| Eastern        | 4051812  | 12.3              | 3310036  | 11.7              | 1413343  | 10.7              | 528527     | 8.8               | 227699      | 13.5              | 61077     | 12.7              | 6671    | 6.7               |
| Central        | 7573531  | 24.2              | 7074332  | 26.6              | 3041622  | 24.1              | 1160774    | 19.8              | 359966      | 22.6              | 86615     | 23.9              | 5685    | 13.4              |
| Western        | 5867067  | 4.5               | 5325303  | 4.9               | 2973876  | 6.2               | 1033041    | 4.9               | 307369      | 8.0               | 90126     | 9.3               | 11221   | 5.9               |
| Southern       | 17879005 | 15.7              | 14163784 | 15.2              | 5632249  | 13.3              | 2207900    | 12.6              | 734698      | 19.1              | 194125    | 21.6              | 17209   | 12.0              |
| All-India      | 46102188 | 11.3              | 39029832 | 11.7              | 17268406 | 11.4              | 6400855    | 9.8               | 2023765     | 14.8              | 563837    | 16.1              | 50092   | 9.0               |
|                |          |                   |          |                   |          |                   | Selected   | States            |             |                   |           |                   |         |                   |
| Rajasthan      | 2684507  | 21.9              | 2137438  | 20.7              | 936417   | 22.3              | 409025     | 23.4              | 101329      | 26.9              | 25074     | 27.3              | 1121    | 12.5              |
| Bihar          | 1216310  | 32.3              | 1027272  | 34.4              | 415987   | 22.7              | 148708     | 22.7              | 98663       | 25.2              | 21479     | 18.4              | 731     | 3.7               |
| Jhakhand       | 255041   | 9.5               | 202367   | 8.7               | 93712    | 9.5               | 63677      | 10.8              |             |                   |           |                   |         |                   |
| Orissa         | 1039190  | 18.2              | 788334   | 16.5              | 293991   | 11.4              | 124439     | 13.2              | 44930       | 20.0              | 16566     | 32.3              | 165     | 3.8               |
| West Bengal    | 1535054  | 7.5               | 1278442  | 7.1               | 595673   | 7.7               | 187709     | 5.0               | 83501       | 7.8               | 22966     | 7.3               | 5775    | 7.6               |
| Chhattisgarh   | 744016   | 23.3              | 566725   | 21.5              | 143793   | 13.3              | 45359      | 8.8               |             |                   |           |                   |         |                   |
| Madhya Pradesh | 2111393  | 25.4              | 2134701  | 28.3              | 946130   | 25.4              | 380589     | 22.8              | 127380      | 23.2              | 26116     | 25.5              | 1038    | 9.0               |
| Uttar Pradesh  | 4362902  | 24.3              | 4088449  | 27.7              | 1822164  | 25.8              | 693409     | 20.5              | 232586      | 22.2              | 60499     | 23.3              | 4647    | 14.9              |
| Uttaranchal    | 355221   | 18.7              | 284457   | 17.8              | 129535   | 17.8              | 41417      | 13.8              |             |                   |           |                   |         |                   |
| Gujarat        | 2054312  | 10.6              | 1770158  | 10.9              | 888664   | 11.2              | 375719     | 10.5              | 125247      | 15.7              | 29352     | 15.3              | 4035    | 9.5               |
| Maharashtra    | 3763075  | 3.5               | 3534322  | 3.9               | 2070747  | 5.2               | 652498     | 3.8               | 178245      | 5.9               | 59331     | 7.8               | 7076    | 4.9               |
| Andhra Pradesh | 6124477  | 18.2              | 4919914  | 18.0              | 1801283  | 17.8              | 757508     | 17.5              | 242002      | 23.9              | 71074     | 35.3              | 4474    | 16.6              |
| Karnataka      | 3701608  | 14.0              | 3097790  | 13.3              | 1560128  | 12.5              | 669503     | 15.4              | 185030      | 20.5              | 46257     | 21.1              | 4930    | 13.2              |
| Kerala         | 2321266  | 18.4              | 1700429  | 17.3              | 580872   | 11.2              | 268543     | 11.9              | 85104       | 17.0              | 23244     | 17.1              | 1860    | 10.1              |
| Tamil Nadu     | 5657318  | 13.8              | 4396220  | 13.7              | 1672005  | 11.5              | 505466     | 7.8               | 219634      | 15.6              | 52048     | 15.7              | 5814    | 9.7               |

Source: As in Annexure A.

|      | ₽¥<br>             | Innexu               | tre F: Popu           | lation (          | Group        | -Wise Ou           | tstand               | ing Credit            | Of Sch            | edule        | d Comme                             | rcial Ba           | nks                   |                   |
|------|--------------------|----------------------|-----------------------|-------------------|--------------|--------------------|----------------------|-----------------------|-------------------|--------------|-------------------------------------|--------------------|-----------------------|-------------------|
|      |                    |                      |                       | ac                | coru         | IIG IO FIA         |                      |                       | OLIIISA           | 11011        |                                     | (A                 | mount in Rupe         | es Lakh)          |
| Year | A                  | S PER PI             | LACE OF SANC          | NOIL              |              | AS                 | S PER PL/            | ACE OF UTILIS         | SATION            |              | Extent                              | Mi                 | gration of Credi      |                   |
|      | No. of<br>Accounts | % to<br>All<br>India | Amount<br>Outstanding | % to<br>All India | C-D<br>Ratio | No. of<br>Accounts | % to<br>All<br>India | Amount<br>Outstanding | % to<br>All India | C-D<br>Ratio | or net<br>migration<br>(in percent) | No. of<br>Accounts | Amount<br>Outstanding | Average<br>Amount |
|      | 1                  |                      | 2                     |                   | 3            | 4                  |                      | 5                     |                   | 6            | 7                                   | 8                  | 6                     | 10                |
|      |                    |                      |                       |                   |              |                    | RI                   | URAL                  |                   |              |                                     |                    |                       |                   |
| 1990 | 28147793           | 52.3                 | 1606785               | 15.4              | 61.2         | 28400861           | 52.7                 | 2546750               | 24.4              | 97.1         | 58.5                                | 253068             | 939965                | 3.7               |
| 1991 | 32282038           | 52.1                 | 1859897               | 15.0              | 60.0         | 32465094           | 52.4                 | 2664386               | 21.5              | 85.9         | 43.3                                | 183056             | 804489                | 4.4               |
| 1992 | 33895809           | 51.5                 | 2069226               | 15.1              | 57.9         | 34015483           | 51.6                 | 2752005               | 20.1              | 77.0         | 33.0                                | 119674             | 682779                | 5.7               |
| 1993 | 32746252           | 52.7                 | 2290640               | 14.1              | 55.3         | 32881221           | 52.9                 | 3038283               | 18.7              | 73.4         | 32.6                                | 134969             | 747643                | 5.5               |
| 1994 | 32203250           | 54.0                 | 2467035               | 14.0              | 50.0         | 32310293           | 54.2                 | 3086300               | 17.5              | 62.6         | 25.1                                | 107043             | 619265                | 5.8               |
| 1995 | 29200944           | 50.3                 | 2517431               | 11.9              | 48.6         | 29406873           | 50.6                 | 3352916               | 15.9              | 64.7         | 33.2                                | 205929             | 835485                | 4.1               |
| 1996 | 28580976           | 50.4                 | 2901237               | 11.4              | 47.3         | 28795008           | 50.8                 | 3861351               | 15.2              | 63.0         | 33.1                                | 214032             | 960114                | 4.5               |
| 1997 | 27104273           | 48.7                 | 3252522               | 11.4              | 44.1         | 27280171           | 49.0                 | 4025888               | 14.2              | 54.6         | 23.8                                | 175898             | 773366                | 4.4               |
| 1998 | 26568062           | 49.6                 | 3759808               | 11.4              | 43.4         | 26761082           | 49.9                 | 4813214               | 14.6              | 55.5         | 28.0                                | 193020             | 1053406               | 5.5               |
| 1999 | 24433632           | 46.7                 | 4209081               | 11.0              | 41.0         | 24473040           | 46.8                 | 5390862               | 14.1              | 52.5         | 28.1                                | 39408              | 1181781               | 30.0              |
| 2000 | 25038199           | 46.1                 | 4875339               | 10.6              | 40.4         | 25079582           | 46.1                 | 5942576               | 12.9              | 49.3         | 21.9                                | 41383              | 1067237               | 25.8              |
| 2001 | 22457677           | 42.9                 | 5443125               | 10.1              | 39.0         | 22510707           | 43.0                 | 6888194               | 12.8              | 49.4         | 26.5                                | 53030              | 1445069               | 27.3              |
| 2002 | 25101576           | 44.5                 | 6668190               | 10.2              | 41.8         | 25162856           | 44.6                 | 8771289               | 13.4              | 55.0         | 31.5                                | 61280              | 2103099               | 34.3              |
| 2003 | 25532535           | 42.9                 | 7715335               | 10.2              | 43.7         | 25636572           | 43.1                 | 10647948              | 14.1              | 60.3         | 38.0                                | 104037             | 2932613               | 28.2              |
| 2004 | 25408923           | 38.3                 | 8502095               | 9.7               | 43.6         | 25564806           | 38.5                 | 10990745              | 12.5              | 56.3         | 29.3                                | 155883             | 2488650               | 16.0              |
| 2005 | 29067890           | 37.7                 | 10997562              | 9.5               | 51.6         | 29357131           | 38.1                 | 16047983              | 13.9              | 75.3         | 45.9                                | 289241             | 5050421               | 17.5              |
| 2006 | 28576751           | 33.4                 | 12607834              | 8.3               | 55.8         | 29053685           | 34.0                 | 19942287              | 13.2              | 88.2         | 58.2                                | 476934             | 7334453               | 15.4              |
| 2007 | 30464649           | 32.3                 | 15489797              | 8.0               | 61.2         | 31028901           | 36.3                 | 23570374              | 15.6              | 93.2         | 52.2                                | 564252             | 8080577               | 14.3              |
| 2008 | 32741086           | 30.6                 | 18310681              | 7.6               | 60.3         | 33545717           | 39.3                 | 32313248              | 21.3              | 106.5        | 76.5                                | 804631             | 14002567              | 17.4              |
| 2009 | 33307651           | 30.3                 | 20792613              | 7.3               | 57.1         | 33822539           | 39.6                 | 30962636              | 20.5              | 85.1         | 48.9                                | 514888             | 10170023              | 19.8              |
| 2010 | 36192714           | 30.5                 | 24927696              | 7.5               | 59.3         | 37073602           | 43.4                 | 38514955              | 25.4              | 91.6         | 54.5                                | 880888             | 13587259              | 15.4              |
| 2011 | 39129655           | 32.4                 | 29581454              | 7.3               | 60.0         | 40018065           | 33.1                 | 39244949              | 9.6               | 79.6         | 32.7                                | 888410             | 9663495               | 10.9              |

|      | 7                  | Annext               | tre F: Popt           | ilation (<br>accord | Group<br>ling to | -Wise Ou<br>Date of | tstandi<br>Sancti    | ing Credit<br>ion & Util | Of Sch<br>isation | <b>edule</b><br>(Conte | d Comme:<br>1.)                     | rcial Baı          | ıks                   |                   |
|------|--------------------|----------------------|-----------------------|---------------------|------------------|---------------------|----------------------|--------------------------|-------------------|------------------------|-------------------------------------|--------------------|-----------------------|-------------------|
|      |                    |                      |                       |                     |                  |                     |                      |                          |                   |                        |                                     | (A)                | mount in Rupe         | es Lakh)          |
| Year | Ł                  | AS PER PI            | LACE OF SANC          | NOIL                |                  | AS                  | S PER PL/            | ACE OF UTILIS            | SATION            |                        | Extent                              | Mi                 | gration of Credi      | t                 |
|      | No. of<br>Accounts | % to<br>All<br>India | Amount<br>Outstanding | % to<br>All India   | C-D<br>Ratio     | No. of<br>Accounts  | % to<br>All<br>India | Amount<br>Outstanding    | % to<br>All India | C-D<br>Ratio           | on net<br>migration<br>(in percent) | No. of<br>Accounts | Amount<br>Outstanding | Average<br>Amount |
|      | 1                  |                      | 2                     |                     | 3                | 4                   |                      | 5                        |                   | 6                      | 7                                   | 8                  | 6                     | 10                |
|      |                    |                      |                       |                     |                  |                     | SEM                  | <b>I-URBAN</b>           |                   |                        |                                     |                    |                       |                   |
| 1990 | 15559090           | 28.9                 | 1787551               | 17.1                | 49.1             | 15459268            | 28.7                 | 1759668                  | 16.9              | 48.5                   | -1.6                                | -99822             | -27883                | 0.3               |
| 1991 | 17478045           | 28.2                 | 2030744               | 16.4                | 49.0             | 17420175            | 28.1                 | 2080012                  | 16.7              | 50.2                   | 2.4                                 | -57870             | 49268                 | -0.9              |
| 1992 | 17157526           | 26.1                 | 2159928               | 15.8                | 46.4             | 17132429            | 26.0                 | 2284209                  | 16.7              | 49.0                   | 5.8                                 | -25097             | 124281                | -5.0              |
| 1993 | 16897525           | 27.2                 | 2359174               | 14.5                | 44.0             | 16885421            | 27.2                 | 2536706                  | 15.6              | 47.3                   | 7.5                                 | -12104             | 177532                | -14.7             |
| 1994 | 16125272           | 27.0                 | 2455394               | 14.0                | 39.0             | 16114114            | 27.0                 | 2648635                  | 15.1              | 42.0                   | 7.9                                 | -11158             | 193241                | -17.3             |
| 1995 | 16843791           | 29.0                 | 2839385               | 13.5                | 39.7             | 16854810            | 29.0                 | 3180732                  | 15.1              | 44.5                   | 12.0                                | 11019              | 341347                | 31.0              |
| 1996 | 15929562           | 28.1                 | 3327877               | 13.1                | 40.0             | 15907178            | 28.1                 | 3689050                  | 14.5              | 44.3                   | 10.9                                | -22384             | 361173                | -16.1             |
| 1997 | 15908331           | 28.6                 | 3738360               | 13.1                | 38.1             | 15838789            | 28.5                 | 4060202                  | 14.3              | 41.4                   | 8.6                                 | -69542             | 321842                | -4.6              |
| 1998 | 15144681           | 28.3                 | 4236013               | 12.8                | 36.6             | 15082849            | 28.1                 | 4651029                  | 14.1              | 40.2                   | 9.8                                 | -61832             | 415016                | -6.7              |
| 1999 | 14454804           | 27.6                 | 4851270               | 12.7                | 35.7             | 14457568            | 27.6                 | 5482002                  | 14.3              | 40.3                   | 13.0                                | 2764               | 630732                | 228.2             |
| 2000 | 14857984           | 27.3                 | 5612744               | 12.2                | 34.7             | 14865267            | 27.3                 | 6479048                  | 14.1              | 40.0                   | 15.4                                | 7283               | 866304                | 118.9             |
| 2001 | 14043306           | 26.8                 | 6173715               | 11.5                | 33.2             | 14046994            | 26.8                 | 7110588                  | 13.2              | 38.2                   | 15.2                                | 3688               | 936873                | 254.0             |
| 2002 | 15039559           | 26.7                 | 7381429               | 11.3                | 34.3             | 15037018            | 26.7                 | 9015634                  | 13.7              | 41.9                   | 22.1                                | -2541              | 1634205               | -643.1            |
| 2003 | 15445695           | 26.0                 | 8541155               | 11.3                | 35.3             | 15434247            | 25.9                 | 10414943                 | 13.8              | 43.1                   | 21.9                                | -11448             | 1873788               | -163.7            |
| 2004 | 16080257           | 24.2                 | 10016603              | 11.4                | 37.3             | 16108316            | 24.3                 | 11487098                 | 13.0              | 42.8                   | 14.7                                | 28059              | 1470495               | 52.4              |
| 2005 | 18202838           | 23.6                 | 13064117              | 11.3                | 44.2             | 18225926            | 23.6                 | 14283629                 | 12.4              | 48.3                   | 9.3                                 | 23088              | 1219512               | 52.8              |
| 2006 | 21282079           | 24.9                 | 15144546              | 10.0                | 50.1             | 21474702            | 25.1                 | 17479436                 | 11.5              | 57.8                   | 15.4                                | 192623             | 2334890               | 12.1              |
| 2007 | 21943167           | 23.2                 | 18823184              | 9.7                 | 52.7             | 22099371            | 25.9                 | 21275279                 | 14.1              | 59.5                   | 13.0                                | 156204             | 2452095               | 15.7              |
| 2008 | 23817432           | 22.3                 | 22903050              | 9.5                 | 53.2             | 24020664            | 28.1                 | 25599845                 | 16.9              | 59.5                   | 11.8                                | 203232             | 2696795               | 13.3              |
| 2009 | 24539599           | 22.3                 | 26492516              | 9.3                 | 50.0             | 24792743            | 29.0                 | 31108903                 | 20.5              | 58.7                   | 17.4                                | 253144             | 4616387               | 18.2              |
| 2010 | 26875601           | 22.7                 | 31997287              | 9.6                 | 52.1             | 27047387            | 31.7                 | 36785945                 | 24.3              | 59.9                   | 15.0                                | 171786             | 4788658               | 27.9              |
| 2011 | 28672791           | 23.8                 | 38157275              | 9.4                 | 53.2             | 28771812            | 23.8                 | 45198703                 | 11.1              | 63.1                   | 18.5                                | 99021              | 7041428               | 71.1              |

| 10 | 10<br>1.2<br>0.6<br>-0.8<br>-0.8                    | 10<br>1.2<br>0.6<br>0.6<br>0.8<br>0.6<br>0.5<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3<br>1.3                         | 10<br>1.2<br>0.6<br>0.6<br>0.8<br>0.6<br>0.8<br>0.6<br>0.5<br>0.5<br>1.3<br>0.5<br>1.3<br>0.5<br>1.3<br>0.5<br>1.3<br>0.5<br>1.3<br>0.5<br>1.3<br>0.5<br>1.3<br>0.3<br>2.2<br>32.9<br>32.9<br>32.9<br>32.9<br>32.9<br>32.9<br>32.  |
|----|---|--|--|
| 6  | 9<br>-116684<br>-40346<br>48570<br>59268            | 9<br>-116684<br>-40346<br>48570<br>59268<br>30558<br>30558<br>-70448<br>186509<br>179554   | 9<br>-116684<br>-40346<br>48570<br>59268<br>30558<br>30558<br>30558<br>-187512<br>-70448<br>186509<br>179554<br>255787<br>50129<br>179554<br>255787<br>50129<br>159709<br>159709<br>159709<br>159709<br>159709   |
| 8  | -98862<br>-98862<br>-72786<br>-58637<br>-77899      | 8<br>-98862<br>-72786<br>-58637<br>-77899<br>-77899<br>-77899<br>-77899<br>-149198<br>-136574<br>-136574<br>-136574<br>-136574             | 8<br>-72786<br>-72786<br>-58637<br>-7289<br>-58637<br>-77899<br>-52084<br>-17899<br>-52084<br>-149198<br>-136574<br>-149198<br>-136574<br>-14485<br>-22409<br>-17144<br>-22409<br>-17144<br>-226547<br>-34547<br>-34547<br>-34547<br>-34547<br>-34547<br>-226547<br>-34557<br>-226547<br>-34557<br>-226547<br>-226547<br>-226547<br>-226547<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-226557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-227557<br>-2275577<br>-2275577<br>-2275577<br>-2275577<br>-2275577<br>-2275577<br>-2275577<br>-227577<br>-227577<br>-22 |
| 2  | -4.9<br>-1.5<br>-1.6<br>1.8                         | 7<br>-4.9<br>-1.5<br>1.6<br>1.8<br>0.9<br>-4.8<br>-1.6<br>3.7<br>3.7   | 7<br>-4.9<br>-1.5<br>-1.6<br>1.6<br>1.8<br>0.9<br>3.7<br>3.1<br>3.7<br>3.1<br>3.7<br>3.1<br>3.7<br>1.6<br>1.7<br>1.6<br>1.6<br>1.7<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6<br>1.6   |
| 9  | 52.9<br>54.5<br>54.5<br>52.6<br>52.6                | 6<br>52.9<br>55.7<br>54.5<br>54.5<br>54.5<br>44.3<br>46.5<br>44.3<br>46.0<br>44.3  | 6<br>52.9<br>55.7<br>55.7<br>55.7<br>54.5<br>54.5<br>54.5<br>54.5<br>44.3<br>44.3<br>44.3<br>44.3  |
|    | 21.5<br>22.0<br>22.0<br>20.7                        | 21.5<br>21.5<br>22.0<br>22.0<br>20.7<br>20.6<br>17.7<br>17.4<br>18.1<br>18.1   | 21.5<br>22.0<br>22.0<br>22.0<br>20.7<br>20.6<br>17.7<br>17.7<br>18.1<br>18.2<br>18.2<br>17.3<br>17.3<br>17.3<br>17.3<br>17.3<br>17.3<br>18.5<br>17.3<br>17.3<br>17.3<br>18.5<br>17.3<br>17.3<br>18.5<br>17.3<br>18.5<br>18.5<br>17.3<br>18.5<br>18.5<br>18.5<br>18.5<br>19.5<br>19.5<br>19.5<br>19.5<br>19.5<br>19.5<br>19.5<br>19   |
| 5  | 5<br>AN<br>2242758<br>2736926<br>3012870<br>3361264 | 5<br>AN<br>2242758<br>2736926<br>3012870<br>3361264<br>361264<br>3617480<br>3617480<br>3727331<br>4439731<br>4439731<br>5179603<br>5179603 | 5<br>2242758<br>2736926<br>3012870<br>3361264<br>361736926<br>36179603<br>3727331<br>4439731<br>4439731<br>5179603<br>5980399<br>7071668<br>7959045<br>9530289<br>1123775699<br>1123775699<br>1123775699<br>1123775699   |
|    | URB.<br>12.6<br>13.1<br>14.2<br>12.9                | URBB URBB 13.1 12.6 13.1 13.0 13.0 13.0 13.0 13.0 13.0 13.0  | URB5<br>13.1<br>12.6<br>13.1<br>12.9<br>13.4<br>13.4<br>13.4<br>13.4<br>13.4<br>13.4<br>13.4<br>13.6<br>13.4<br>13.6<br>13.4<br>13.6<br>13.6<br>13.6<br>13.6<br>13.6<br>13.6<br>13.6<br>13.6   |
| +  | *<br>6769075<br>8094492<br>9358127<br>8008609       | *<br>6769075<br>8094492<br>9358127<br>8008609<br>7348834<br>7534237<br>7034553<br>7034553<br>7454120<br>6902505                            | *<br>6769075<br>8094492<br>9355127<br>8008609<br>734834<br>7534237<br>7034553<br>7034553<br>7034553<br>7034553<br>7034553<br>7034545<br>6992485<br>7794586<br>7794586<br>7794586<br>7794586<br>7794586<br>7794586<br>7794586<br>7794586<br>779453814<br>77971979<br>8931305  |
| N  | 3<br>55.6<br>56.2<br>53.6<br>51.6                   | 3<br>55.6<br>56.2<br>56.2<br>51.6<br>48.3<br>46.5<br>44.4<br>44.4<br>43.0  | 3 3<br>55.6<br>55.2<br>56.2<br>58.2<br>58.2<br>48.3<br>48.3<br>48.3<br>44.4<br>42.6<br>41.9<br>42.6<br>41.9<br>42.6<br>42.6<br>45.5  |
|    | 22.6<br>22.4<br>21.7<br>20.3                        | 22.6<br>22.4<br>21.7<br>20.3<br>20.4<br>18.6<br>17.6<br>17.6   | 22.6<br>22.4<br>21.7<br>20.3<br>20.4<br>17.6<br>17.6<br>17.6<br>17.8<br>17.8<br>17.4<br>17.4<br>16.5<br>16.5   |
|    | 2359442<br>2777272<br>2964300<br>3301996            | 2359442<br>2359442<br>2964300<br>3301996<br>3301996<br>33586922<br>3914843<br>4510179<br>4993094<br>5800845                                | 2359442<br>2777272<br>2964300<br>3301996<br>33586922<br>3914843<br>4510179<br>4993094<br>5800845<br>6815881<br>7908916<br>9370580<br>10825401<br>12366196<br>15033609  |
|    | 12.8<br>13.2<br>14.3<br>13.0                        | 12.8<br>13.2<br>14.3<br>13.0<br>13.0<br>13.0<br>13.2<br>13.2<br>13.5<br>13.0   | 12.8<br>13.2<br>13.2<br>13.2<br>13.2<br>13.2<br>13.5<br>13.6<br>13.4<br>13.6<br>13.6<br>13.6<br>13.6<br>13.5<br>13.6   |
|    | 6867937<br>8167278<br>9416764<br>8086508            | 6867937<br>8167278<br>9416764<br>8086508<br>7400918<br>7683435<br>7171127<br>7500608<br>6945847  | 6867937<br>8167278<br>9416764<br>8086508<br>7400918<br>76083435<br>7171127<br>7500608<br>6945847<br>7009551<br>7816995<br>7950758<br>7950758<br>7950758<br>7950758<br>8871582<br>8871582   |
|    | 1990<br>1991<br>1992<br>1993                        | 1990<br>1991<br>1992<br>1993<br>1995<br>1995<br>1996<br>1996   | 1990<br>1991<br>1992<br>1995<br>1996<br>1996<br>1998<br>1999<br>1999<br>2000<br>2000<br>2000<br>2003   |

| Annexu   | Annexu                                       |  | re F: Pop         | ulation (<br>accord | Group<br>ling to | -Wise Ou<br>Defection | itstand<br>f Sanct   | ing Credit<br>ion & Utili | Of Sch<br>isation | <b>edule</b><br>(Contc | i Comme:<br>L)            | rcial Ba           | aks                   |                   |
|--|--|--|-------------------|---------------------|------------------|-----------------------|----------------------|---------------------------|-------------------|------------------------|---------------------------|--------------------|-----------------------|-------------------|
|  | שטאיטאאס מט מטא זת תמת פו                    |  | NOIL              |                     |                  |                       |                      |                           | MOTTA             |                        | 4                         |                    | mount in Kupe         | es Lakh           |
| AS FEA FLACE OF SAMULION   | The reaction of sampling                     | LACE OF SANCTION                       | NOT               |                     |                  |                       |                      | STILL OF OF OTHER         | NOTING            |                        | ofnet                     |                    |                       |                   |
| No. of % to Amount % to   Accounts All Outstanding All India 1   India India 1 1 1 | % to<br>All Outstanding All India 1<br>India | Amount % to<br>Outstanding All India 1 | % to<br>All India | -                   | C-D<br>Ratio     | No. of<br>Accounts    | % to<br>All<br>India | Amount<br>Outstanding     | % to<br>All India | C-D<br>Ratio           | migration<br>(in percent) | No. of<br>Accounts | Amount<br>Outstanding | Average<br>Amouni |
| 1 2  | 2  | 2                                      |                   |                     | 3                | 4                     |                      | 5                         |                   | 9                      | 7                         | 8                  | 6                     | 10                |
|  |  |  |                   |                     |                  |                       | METR                 | OPOLITAN                  |                   |                        |                           |                    |                       |                   |
| 3275866 6.1 4677415 44.8 69.   | 6.1 4677415 44.8 69.                         | 4677415 44.8 69.                       | 44.8 69.          | 69.                 | 6                | 3221482               | 6.0                  | 3882018                   | 37.2              | 58.0                   | -17.0                     | -54384             | -795397               | 14.6              |
| 4019394 6.5 5752380 46.3 72.   | 6.5 5752380 46.3 72.                         | 5752380 46.3 72.3                      | 46.3 72.          | 72.                 | 00               | 3966994               | 6.4                  | 4938970                   | 39.8              | 62.5                   | -14.1                     | -52400             | -813410               | 15.5              |
| 5390631 8.2 6477128 47.4 65.1  | 8.2 6477128 47.4 65.1                        | 6477128 47.4 65.1                      | 47.4 65.1         | 65.1                |                  | 5354691               | 8.1                  | 5621497                   | 41.1              | 56.5                   | -13.2                     | -35940             | -855631               | 23.8              |
| 4386111 7.1 8294919 51.1 70.9  | 7.1 8294919 51.1 70.9                        | 8294919 51.1 70.9                      | 51.1 70.9         | 70.9                |                  | 4341145               | 7.0                  | 7310475                   | 45.0              | 62.5                   | -11.9                     | -44966             | -984444               | 21.9              |
| 3921365 6.6 9079776 51.6 66.1  | 6.6 9079776 51.6 66.1                        | 9079776 51.6 66.1                      | 51.6 66.1         | 66.1                |                  | 3877564               | 6.5                  | 8236712                   | 46.8              | 60.0                   | -9.3                      | -43801             | -843064               | 19.2              |
| 4368934 7.5 11822253 56.0 68.8   | 7.5 11822253 56.0 68.8                       | 11822253 56.0 68.8                     | 56.0 68.8         | 68.8                |                  | 4301184               | 7.4                  | 10832933                  | 51.4              | 63.1                   | -8.4                      | -67750             | -989320               | 14.6              |
| 4990764 8.8 14729919 57.8 79.2   | 8.8 14729919 57.8 79.2                       | 14729919 57.8 79.2                     | 57.8 79.2         | 79.2                |                  | 4935690               | 8.7                  | 13479079                  | 52.9              | 72.4                   | -8.5                      | -55074             | -1250840              | 22.7              |
| 5104705 9.2 16453354 57.9 76.1   | 9.2 16453354 57.9 76.1                       | 16453354 57.9 76.1                     | 57.9 76.1         | 76.1                |                  | 5044837               | 9.1                  | 15171638                  | 53.4              | 70.2                   | -7.8                      | -59868             | -1281716              | 21.4              |
| 4925366 9.2 19197778 58.2 74.1   | 9.2 19197778 58.2 74.1                       | 19197778 58.2 74.1                     | 58.2 74.1         | 74.1                |                  | 4837520               | 9.0                  | 17549803                  | 53.2              | 67.7                   | -8.6                      | -87846             | -1647975              | 18.8              |
| 6407469     12.3     22366272     58.5     74.7                                    | 12.3 22366272 58.5 74.7                      | 22366272 58.5 74.7                     | 58.5 74.7         | 74.7                |                  | 6382363               | 12.2                 | 20297971                  | 53.1              | 67.8                   | -9.2                      | -25106             | -2068301              | 82.4              |
| 6657219 12.2 27611069 60.0 78.9  | 12.2 27611069 60.0 78.9                      | 27611069 60.0 78.9                     | 60.0 78.9         | 78.9                |                  | 6630962               | 12.2                 | 25627399                  | 55.7              | 73.2                   | -7.2                      | -26257             | -1983670              | 75.5              |
| 7912654 15.1 32855959 61.0 80.9  | 15.1 32855959 61.0 80.9                      | 32855959 61.0 80.9                     | 61.0 80.9         | 80.9                |                  | 7873080               | 15.0                 | 30314307                  | 56.3              | 74.7                   | -7.7                      | -39574             | -2541652              | 64.2              |
| 8565849 15.2 40724288 62.1 82.5  | 15.2 40724288 62.1 82.5                      | 40724288 62.1 82.5                     | 62.1 82.5         | 82.5                |                  | 8527657               | 15.1                 | 35436686                  | 54.0              | 71.8                   | -13.0                     | -38192             | -5287602              | 138.4             |
| 10506431 17.7 46974195 62.1 82.8   | 17.7 46974195 62.1 82.8                      | 46974195 62.1 82.8                     | 62.1 82.8         | 82.8                |                  | 10448389              | 17.6                 | 40246545                  | 53.2              | 70.9                   | -14.3                     | -58042             | -6727650              | 115.9             |
| 16029528 24.1 54478896 61.9 75.9   | 24.1 54478896 61.9 75.9                      | 54478896 61.9 75.9                     | 61.9 75.9         | 75.9                |                  | 15785863              | 23.8                 | 48555981                  | 55.2              | 67.7                   | -10.9                     | -243665            | -5922915              | 24.3              |
| 19858021     25.7     72261457     62.7     83.7                                   | 25.7 72261457 62.7 83.7                      | 72261457 62.7 83.7                     | 62.7 83.7         | 83.7                |                  | 19390921              | 25.1                 | 63685248                  | 55.3              | 73.8                   | -11.9                     | -467100            | -8576209              | 18.4              |
| 22799818 26.7 99054104 65.4 87.5   | 26.7 99054104 65.4 87.5                      | 99054104 65.4 87.5                     | 65.4 87.5         | 87.5                |                  | 21988305              | 25.7                 | 86325949                  | 57.0              | 76.3                   | -12.8                     | -811513            | -12728155             | 15.7              |
| 28888121 30.6 128686092 66.1 88.5  | 30.6 128686092 66.1 88.5                     | 128686092 66.1 88.5                    | 66.1 88.5         | 88.5                |                  | 28059520              | 32.8                 | 114844881                 | 75.9              | 79.0                   | -10.8                     | -828601            | -13841211             | 16.7              |
| 36537312 34.2 162072378 67.1 87.2  | 34.2 162072378 67.1 87.2                     | 162072378 67.1 87.2                    | 67.1 87.2         | 87.2                |                  | 35229913              | 41.2                 | 140728330                 | 93.0              | 75.7                   | -13.2                     | -1307399           | -21344048             | 16.3              |
| 37851498 34.4 191733505 67.3 86.9  | 34.4 191733505 67.3 86.9                     | 191733505 67.3 86.9                    | 67.3 86.9         | 86.9                |                  | 36690410              | 42.9                 | 172843171                 | 114.2             | 78.4                   | -9.9                      | -1161088           | -18890334             | 16.3              |
| 39559873 33.3 221738848 66.3 85.9  | 33.3 221738848 66.3 85.9                     | 221738848 66.3 85.9                    | 66.3 85.9         | 85.9                |                  | 38285096              | 44.8                 | 199854524                 | 132.0             | 77.4                   | -9.9                      | -1274777           | -21884324             | 17.2              |
| 36399327     30.2     271437661     66.6     88.4                                  | 30.2 271437661 66.6 88.4                     | 271437661 66.6 88.4                    | 66.6 88.4         | 88.4                |                  | 35038129              | 29.0                 | 245169414                 | 60.2              | 75.6                   | -9.7                      | -1361198           | -26268247             | 19.3              |

|                         | ees Lakh)    | lit             | Average<br>Amount                   | 10 |       |          |          |          |          |          |          |          |          |          |          |          |          |          |          |          |           |      |           |                        |                                     |  |   |
|-------------------------|--------------|-----------------|-------------------------------------|----|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|------|-----------|------------------------|-------------------------------------|--|---|
| nks                     | mount in Rup | gration of Cree | Amount<br>Outstanding               | 6  |       | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        |           | 0    | 0 0       | 0 0 0                  | 0000                                | 00000  | 000000  |
| rcial Ba                | (A           | Mi              | No. of<br>Accounts                  | 8  |       | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0        | 0         | 0    | 0 0       | 000                    | 0000                                | 00000  |   |
| <b>i Comme</b><br>1.)   |              | Extent          | от пет<br>migration<br>(in percent) | 7  |       | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 0.0      | 00        | 0.0  | 0.0       | 0.0                    | 0.0                                 | 0.0<br>0.0<br>0.0                                | 0.0<br>0.0<br>0.0<br>0.0                                      |
| <b>edule</b><br>Concle  |              |                 | C-D<br>Ratio                        | 9  |       | 60.7     | 61.9     | 57.7     | 58.9     | 54.3     | 55.6     | 59.8     | 56.8     | 55.3     | 54.8     | 56.0     | 56.7     | 58.4     | 59.2     | 58.2     | 66.0      | )    | 72.4      | 72.4<br>75.0           | 72.4<br>75.0<br>74.4                | 72.4<br>75.0<br>74.4<br>72.6                     | 72.4<br>75.0<br>74.4<br>73.3                                  |
| Of Sch<br>sation        |              | SATION          | % to<br>All India                   |    |       | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0     |      | 100.0     | 100.0<br>100.0         | 100.0<br>100.0<br>100.0             | 100.0<br>100.0<br>100.0<br>100.0                 | 100.0<br>100.0<br>100.0<br>100.0<br>100.0                     |
| ng Credit<br>on & Utili |              | CE OF UTILIS    | Amount<br>Outstanding               | 5  | INDIA | 10431193 | 12420293 | 13670582 | 16246729 | 17589127 | 21093912 | 25469211 | 28437330 | 32994444 | 38242503 | 46008068 | 53843379 | 65599308 | 75596882 | 88031203 | 115246793 |      | 151384213 | 151384213<br>194709962 | 151384213<br>194709962<br>241700652 | 151384213<br>194709962<br>241700652<br>284771312 | 151384213<br>194709962<br>241700652<br>284771312<br>334516932 |
| tstandi<br>Sancti       |              | S PER PLA       | % to<br>All<br>India                |    | ALL   | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0     |      | 100.0     | 100.0<br>100.0         | 100.0<br>100.0<br>100.0             | 100.0<br>100.0<br>100.0<br>100.0                 | 100.0<br>100.0<br>100.0<br>100.0<br>100.0                     |
| -Wise Ou<br>Place of    |              | A               | No. of<br>Accounts                  | 4  |       | 53850686 | 61946755 | 65860730 | 62116396 | 59650805 | 58097104 | 56672429 | 55617917 | 53583956 | 52305456 | 54370397 | 52364395 | 56388379 | 59491187 | 66390290 | 77150794  |      | 85435381  | 85435381<br>94442027   | 85435381<br>94442027<br>106990180   | 85435381<br>94442027<br>106990180<br>110056177   | 85435381<br>94442027<br>106990180<br>110056177<br>118647882   |
| uroup<br>ling to        | D            |                 | C-D<br>Ratio                        | 33 |       | 60.7     | 61.9     | 57.5     | 58.9     | 54.3     | 55.6     | 59.8     | 56.8     | 55.3     | 54.8     | 56.0     | 56.7     | 58.4     | 59.2     | 58.2     | 66.0      |      | 72.4      | 72.4<br>75.0           | 72.4<br>75.0<br>74.4                | 72.4<br>75.0<br>74.4<br>72.6                     | 72.4<br>75.0<br>74.4<br>72.6<br>73.3                          |
| accord                  |              | NOIL            | % to<br>All India                   |    |       | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0     |      | 100.0     | 100.0<br>100.0         | 100.0<br>100.0<br>100.0             | 100.0<br>100.0<br>100.0<br>100.0                 | 100.0<br>100.0<br>100.0<br>100.0<br>100.0                     |
| ire F: Popi             |              | ACE OF SANC     | Amount<br>Outstanding               | 2  |       | 10431193 | 12420293 | 13670582 | 16246729 | 17589127 | 21093912 | 25469211 | 28437330 | 32994444 | 38242503 | 46008068 | 53843379 | 65599308 | 75596882 | 88031203 | 115246793 |      | 151384213 | 151384213 $194709962$  | $151384213 \\194709962 \\241700653$ | 151384213<br>194709962<br>241700653<br>284771312 | 151384213<br>194709962<br>241700653<br>284771312<br>334516932 |
| Annexu                  |              | AS PER PL       | % to<br>All<br>India                |    |       | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0    | 100.0     |      | 100.0     | 100.0<br>100.0         | 100.0<br>100.0<br>100.0             | 100.0<br>100.0<br>100.0<br>100.0                 | 100.0<br>100.0<br>100.0<br>100.0<br>100.0                     |
| 4                       |              | ł               | No. of<br>Accounts                  | 1  |       | 53850686 | 61946755 | 65860730 | 62116396 | 59650805 | 58097104 | 56672429 | 55617917 | 53583956 | 52305456 | 54370397 | 52364395 | 56388379 | 59491187 | 66390290 | 77150794  |      | 85435381  | 85435381<br>94442027   | 85435381<br>94442027<br>106990180   | 85435381<br>94442027<br>106990180<br>110056177   | 85435381<br>94442027<br>106990180<br>110056177<br>118647882   |
|                         |              | Year            |                                     |    |       | 1990     | 1991     | 1992     | 1993     | 1994     | 1995     | 1996     | 1997     | 1998     | 1999     | 2000     | 2001     | 2002     | 2003     | 2004     | 2005      | 0000 | 2006      | 2006<br>2007           | 2006<br>2007<br>2008                | 2006<br>2007<br>2008<br>2009                     | 2006<br>2007<br>2008<br>2009<br>2010                          |
| Anne                       | xure G: I           | <b>District-wis</b> | e Classifice     | ation c      | of Bank             | Deposits          | s and Credit     | by Si        | ze of Cre           | dit-Depo          | sit Ratio        |              |
|----------------------------|---------------------|---------------------|------------------|--------------|---------------------|-------------------|------------------|--------------|---------------------|-------------------|------------------|--------------|
|                            |                     |                     |                  |              |                     |                   |                  |              |                     | (Amo              | ount in Rupe     | ees Crore)   |
| C-D Ratio<br>Range         | No. of<br>Districts | Deposit<br>Amount   | Credit<br>Amount | C-D<br>Ratio | No. of<br>Districts | Deposit<br>Amount | Credit<br>Amount | C-D<br>Ratio | No. of<br>Districts | Deposit<br>Amount | Credit<br>Amount | C-D<br>Ratio |
|                            | March               | 2010                |                  |              |                     | March 20          | 11               |              |                     |                   |                  |              |
| All-India<br>(All Centres) |                     |                     |                  |              |                     |                   |                  |              |                     |                   |                  |              |
| <20                        | 28                  | 79490               | 13965            | 17.6         | 36                  | 77809             | 13169            | 16.9         |                     |                   |                  |              |
| 20-30                      | 112                 | 374077              | 94451            | 25.2         | 116                 | 471521            | 120785           | 25.6         |                     |                   |                  |              |
| 30-40                      | 106                 | 392557              | 139537           | 35.5         | 102                 | 352994            | 125407           | 35.5         |                     |                   |                  |              |
| 40-50                      | 16                  | 294995              | 137209           | 46.5         | 95                  | 429839            | 197348           | 45.9         |                     |                   |                  |              |
| 50-60                      | 87                  | 357698              | 200710           | 56.1         | 73                  | 431082            | 237158           | 55.0         |                     |                   |                  |              |
| 60-100                     | 158                 | 2577331             | 2120238          | 82.3         | 155                 | 3098597           | 2602258          | 84.0         |                     |                   |                  |              |
| >100                       | 49                  | 485363              | 638773           | 131.6        | 56                  | 630475            | 833487           | 132.2        |                     |                   |                  |              |
| Total                      | 631                 | 456150942           | 334488254        | 73.3         | 633                 | 5492318           | 4129611.579      | 75.2         |                     |                   |                  |              |
|                            |                     | March 2             | 005              |              |                     | March             | 1 2004           |              |                     | March             | 2000             |              |
| All-India<br>(All Centres) |                     |                     |                  |              |                     |                   |                  |              |                     |                   |                  |              |
| <20                        | 54                  | 72775               | 12570            | 17.3         | 62                  | 122188            | 20226            | 16.6         | 105                 | 99410             | 15391            | 15.5         |
| 20-30                      | 97                  | 176005              | 44351            | 25.2         | 117                 | 163682            | 42254            | 25.8         | 130                 | 114239            | 28827            | 25.2         |
| 30-40                      | 105                 | 148589              | 51854            | 34.9         | 127                 | 192127            | 67756            | 35.3         | 97                  | 98177             | 33811            | 34.4         |
| 40-50                      | 84                  | 161091              | 71110            | 44.1         | 83                  | 112440            | 50472            | 44.9         | 85                  | 64125             | 28881            | 45           |
| 50-60                      | 87                  | 119818              | 65348            | 54.5         | 73                  | 271242            | 157976           | 58.2         | 47                  | 49596             | 27706            | 55.9         |
| 60-100                     | 149                 | 673226              | 479779           | 71.3         | 98                  | 580718            | 459155           | 79.1         | 87                  | 262314            | 179959           | 68.6         |
| >100                       | 23                  | 395309              | 427456           | 108.1        | 12                  | 68876             | 82474            | 119.7        | 14                  | 141314            | 147256           | 104          |
| Total                      | 299                 | 1746814             | 1152468          | 66.0         | 589                 | 1511273           | 880312.16        | 58.2         | 565                 | 829176            | 461831           | 56           |
| <b>Rural Centres</b>       |                     |                     |                  |              |                     |                   |                  |              |                     |                   |                  |              |
| <20                        | 49                  | 27236               | 4037             | 14.8         | 80                  | 44260             | 6670             | 15.1         | 96                  | 33725             | 4893             | 14.5         |
| 20-30                      | 06                  | 46611               | 11400            | 24.5         | 66                  | 40521             | 10083            | 24.9         | 97                  | 25533             | 6307             | 24.7         |
| 30-40                      | 72                  | 29565               | 10126            | 34.3         | 86                  | 29312             | 10262            | 35.0         | 78                  | 15913             | 5422             | 34.1         |
| 40-50                      | 80                  | 28950               | 12769            | 44.1         | 81                  | 18661             | 8329             | 44.6         | 63                  | 11663             | 5323             | 45.6         |
| 50-60                      | 60                  | 17655               | 9630             | 54.5         | 74                  | 21618             | 11540            | 53.4         | 67                  | 9597              | 5261             | 54.8         |
| 60-100                     | 165                 | 42507               | 32505            | 76.5         | 124                 | 28779             | 21659            | 75.3         | 114                 | 17867             | 13835            | 77.4         |
| >100                       | 76                  | 20581               | 29508            | 143.4        | 41                  | 11932             | 16479            | 138.1        | 33                  | 5253              | 7317             | 139          |
| Total                      | 592                 | 213104              | 109976           | 51.6         | 585                 | 195082            | 85021            | 43.6         | 548                 | 119550            | 48359            | 41           |

| Annexure                            | G: Distri                      | ict-wise Cla                      | ssification                        | of Ba                | nk Dep                    | osits and           | Credit by S       | ize of       | Credit-D            | eposit Radia      | <b>atio</b> (Cone | cld.)<br>es Crore) |
|-------------------------------------|--------------------------------|-----------------------------------|------------------------------------|----------------------|---------------------------|---------------------|-------------------|--------------|---------------------|-------------------|-------------------|--------------------|
| C-D Ratio<br>Range                  | No. of<br>Districts            | Deposit<br>Amount                 | Credit<br>Amount                   | C-D<br>Ratio         | No. of<br>Districts       | Deposit<br>Amount   | Credit<br>Amount  | C-D<br>Ratio | No. of<br>Districts | Deposit<br>Amount | Credit<br>Amount  | C-D<br>Ratio       |
|                                     |                                | March 19                          | 990                                |                      |                           | March               | 1985              |              |                     | March             | 1980              |                    |
| <b>All-India</b><br>(All Centres)   |                                |                                   |                                    |                      |                           |                     |                   |              |                     |                   |                   |                    |
| <20                                 | 28                             | 2537                              | 417                                | 16.4                 | 20                        | 2519                | 364               | 14.4         | 29                  | 694               | 102               | 14.6               |
| 20-30                               | 49                             | 14887                             | 3813                               | 25.6                 | 37                        | 3561                | 896               | 25.1         | 59                  | 2208              | 559               | 25.3               |
| 30-40                               | 71                             | 17686                             | 6141                               | 34.7                 | 71                        | 8699                | 3115              | 35.8         | 64                  | 3157              | 1100              | 34.8               |
| 40-50                               | 60                             | 30677                             | 14191                              | 46.3                 | 49                        | 6733                | 3078              | 45.7         | 64                  | 4586              | 2057              | 44.8               |
| 50-60                               | 69                             | 19967                             | 10771                              | 53.9                 | 41                        | 22340               | 11617             | 52           | 49                  | 2563              | 1400              | 54.6               |
| 60-100                              | 142                            | 75694                             | 57304                              | 75.7                 | 157                       | 35673               | 27962             | 78.3         | 114                 | 13227             | 10683             | 80.7               |
| >100                                | 35                             | 10142                             | 11492                              | 113                  | 52                        | 24245               | 34123             | 141          | 22                  | 5712              | 7488              | 131                |
| Total                               | 454                            | 171590                            | 104129                             | 61                   | 427                       | 103770              | 81155             | 78           | 401                 | 32147             | 23388             | 73                 |
|                                     |                                |                                   |                                    |                      | Rura                      | 1 Centres           |                   |              |                     |                   |                   |                    |
| <20                                 | 31                             | 2117                              | 320                                | 15.1                 | 21                        | 468                 | 70                | 14.9         | 42                  | 482               | 62                | 12.9               |
| 20-30                               | 33                             | 2845                              | 745                                | 26.2                 | 26                        | 1093                | 266               | 24.3         | 48                  | 641               | 158               | 24.6               |
| 30-40                               | 51                             | 4727                              | 1637                               | 34.6                 | 35                        | 1257                | 426               | 33.8         | 47                  | 486               | 170               | 34.9               |
| 40-50                               | 43                             | 3246                              | 1451                               | 44.7                 | 52                        | 1384                | 632               | 45.7         | 50                  | 436               | 201               | 46.2               |
| 50-60                               | 47                             | 2351                              | 1280                               | 54.4                 | 42                        | 1105                | 605               | 54.7         | 36                  | 319               | 176               | 55.2               |
| 60-100                              | 140                            | 6780                              | 5274                               | 77.8                 | 132                       | 2897                | 2279              | 78.6         | 107                 | 951               | 730               | 76.8               |
| >100                                | 102                            | 4150                              | 5460                               | 132                  | 123                       | 1870                | 2741              | 147          | 64                  | 407               | 571               | 140                |
| Total                               | 447                            | 26217                             | 16167                              | 62                   | 431                       | 10073               | 7019              | 70           | 394                 | 3720              | 2069              | 56                 |
| Notes & Source: (<br>Scheduled Comm | Classification<br>ercial Banks | worked out fro<br>in India, March | n district-wise<br>1 2011 (Vol.40) | e data co<br>and res | ntained in<br>pective iss | RBI, Bankin<br>ues. | g Statistics: Bas | ic Statis    | tical Returns       | s of              |                   |                    |

| Annexure H: 1         | Region | -wise a | nd Sta    | te-wise | Classi | ficatio | n of Di | istricts  | by acc  | cording | to C-I | ) Ratio | s (Util   | isation |       |
|-----------------------|--------|---------|-----------|---------|--------|---------|---------|-----------|---------|---------|--------|---------|-----------|---------|-------|
|                       |        |         | Mar-09    |         |        |         |         | Mar-06    |         |         |        |         | Mar-03    |         |       |
|                       |        | Numb    | er of Dis | itrcits |        |         | Numb    | er of Dis | strcits |         |        | Numb    | er of Dis | trcits  |       |
| Region/State/Range    | <40    | 41-59   | 66-09     | >100    | Total  | <40     | 41-59   | 66-09     | > 100   | Total   | <40    | 41-59   | 66-09     | >100    | Total |
| Northern Region       |        |         |           |         |        | 23      | 20      | 41        | 13      | 97      | 43     | 26      | 24        | 4       | 97    |
| Haryana               | 0      | 2       | 11        | 00      | 21     | 1       | ĉ       | 12        | 4       | 20      | 4      | 7       | 00        |         | 19    |
| Himachal Pradesh      | က      | ю       |           | 4       | 12     | 9       | 2       | 2         | 2       | 12      | 7      | က       | 2         | 1       | 13    |
| Jammu and Kashmir     | 12     | 2       | n         | 0       | 22     | 10      | 2       | 1         | 1       | 14      | 12     |         | 2         |         | 14    |
| Punjab                | ഹ      | 4       | 6         | 2       | 20     | ŋ       | S       | 8         | 1       | 17      | 00     | IJ      | ŝ         | 1       | 17    |
| Rajasthan             | 4      | 6       | 17        | ŝ       | 33     | 1       | 10      | 16        | ß       | 32      | 12     | 10      | 6         | 1       | 32    |
| Chandigarh            | 0      | 0       | 0         | 1       | 1      |         |         | 1         |         | 1       |        |         |           | 1       | 1     |
| Delhi                 |        |         |           |         |        |         |         | 1         |         | 1       |        | 1       |           |         | 1     |
| North-Eastern Region  |        |         |           |         |        | 22      | 25      | 19        | 13      | 79      | 44     | 14      | 80        | ŋ       | 71    |
| Arunachal Pradesh     | 13     | 1       | 1         | 1       | 16     | 10      | S       |           | 3<br>C  | 16      | 10     | 2       | 1         |         | 13    |
| Assam                 | ი      | 17      | 4         | ი       | 27     | ŋ       | 11      | ß         | З       | 24      | 11     | IJ      | 4         | ŝ       | 23    |
| Manipur               | 4      | 1       | 2         | 2       | 6      | 1       | 2       | 4         | 2       | 6       | S      | S       | 1         | 1       | 8     |
| Meghalaya             | 1      | ഹ       | 0         | 1       | 7      | 1       | 2       |           | 4       | 7       | Ŋ      | 1       |           | 1       | 7     |
| Mizoram               | 0      | 1       | ß         | 2       | 8      | 2       | S       | 2         | 1       | 00      | 4      | S       | 1         |         | 8     |
| Nagaland              | 2      | 1       | 7         | 1       | 11     | 2       | 1       | 8         |         | 11      | 7      |         | 1         |         | 8     |
| Tripura               | ĉ      | 1       |           |         | 4      | 1       | ĉ       |           |         | 4       | 4      |         |           |         | 4     |
| Eastern Region        |        |         |           |         |        | 54      | 26      | 24        | 11      | 115     | 73     | 26      | 12        | 2       | 113   |
| Bihar                 | 31     | 2       | 0         | 0       | 38     | 23      | 00      | 3         | 4       | 38      | 32     | 9       |           |         | 38    |
| Jharkhand             | 21     | n       | 0         | 0       | 24     | 20      | 1       | 1         |         | 22      | 17     | 2       | 1         |         | 20    |
| Orissa                | 7      | 12      | 10        | 1       | 30     | 1       | 6       | 14        | 9       | 30      | 9      | 14      | 00        | 2       | 30    |
| Sikkim                | 1      | 0       | 1         | 2       | 4      | 1       | 1       | 1         | 1       | 4       | S      |         | 1         |         | 4     |
| West Bengal           | 11     | 9       | 2         | 0       | 19     | 80      | 9       | ß         |         | 19      | 14     | ς,      | 2         |         | 19    |
| A & N Islands         | 7      | 1       | 0         | 0       | e      | 1       | 1       |           |         | 2       | 1      | 1       |           |         | 2     |
| <b>Central Region</b> |        |         |           |         |        | 54      | 46      | 33        | 14      | 147     | 87     | 33      | 20        | ŝ       | 143   |
| Chhattisgarh          | 8      | ഹ       | 4         | 1       | 18     | ŋ       | ß       | 2         | 4       | 16      | 10     | 4       | 1         | 1       | 16    |
| Madhya Pradesh        | 12     | 14      | 22        | 2       | 50     | 10      | 15      | 15        | 8       | 48      | 17     | 15      | 11        | 2       | 45    |
| Uttar Pradesh         | 32     | 22      | 17        | 0       | 71     | 30      | 24      | 15        | 1       | 70      | 50     | 12      | 7         |         | 69    |
| Uttaranchal           | 00     | က       | 0         | 2       | 13     | 6       | 2       | 1         | 1       | 13      | 10     | 2       | 1         |         | 13    |

| Annexure H: Regi       | om-wise | and S    | tate-wi   | se Cla  | ssificat | ion of | Distric | ts by a   | ccordi  | ng to C | -D Rat | ios (U1 | cilisatic | <b>n)</b> (Co | ncld.) |
|------------------------|---------|----------|-----------|---------|----------|--------|---------|-----------|---------|---------|--------|---------|-----------|---------------|--------|
|                        |         |          | Mar-09    |         |          |        |         | Mar-06    |         |         |        |         | Mar-03    |               |        |
|                        |         | lmub     | er of Dis | itrcits |          |        | Numb    | er of Dis | strcits |         |        | Numb    | er of Dis | trcits        |        |
| Region/State/Range     | <40     | 41-59    | 66-09     | >100    | Total    | <40    | 41-59   | 66-09     | >100    | Total   | <40    | 41-59   | 66-09     | >100          | Total  |
| Western Region         |         |          |           |         |          | 7      | 13      | 33        | 11      | 64      | 18     | 10      | 29        | 7             | 64     |
| Goa                    | 2       | 0        | 0         | 0       | 2        | 2      |         |           |         | 2       | 2      |         |           |               | 2      |
| Gujarat                | 00      | 9        | 10        | 2       | 26       | 4      | 3       | 15        | 3       | 25      | 12     | 4       | 00        | 1             | 25     |
| Maharashtra            | 2       | 12       | 17        | 4       | 35       |        | 10      | 17        | 7       | 34      | ę      | 9       | 21        | 4             | 34     |
| Dadra & Nagar Haveli   | 0       | 0        | 1         | 0       | 1        |        |         |           | 1       | 1       |        |         |           | 1             | 1      |
| Daman and Diu          | 1       | 0        | 1         | 0       | 2        | 1      |         | 1         |         | 2       | 1      |         |           | 1             | 2      |
| Southern Region        |         |          |           |         |          | 4      | 20      | 46        | 29      | 66      | 15     | 30      | 40        | 14            | 66     |
| Andhra Pradesh         | 0       | 2        | 12        | 6       | 23       | 1      | 9       | 8         | 00      | 23      | 1      | 80      | 12        | 2             | 23     |
| Karnataka              | 2       | n        | 17        | 7       | 29       | 1      | 2       | 15        | 6       | 27      | 2      | 4       | 16        | ß             | 27     |
| Kerala                 | 1       | ß        | 9         | 2       | 14       | 1      | 4       | 7         | 2       | 14      | 9      | ŋ       |           | က             | 14     |
| Tamil Nadu             | 0       | 4        | 15        | 12      | 31       |        | ŋ       | 15        | 10      | 30      | က      | 11      | 12        | 4             | 30     |
| Lakshadweep            | 1       | 0        | 0         | 0       | 1        | 1      | 1       |           |         | 2       | 1      |         |           |               | 1      |
| Pondicherry            | 1       | 2        | 0         | 1       | 4        |        | 2       | 1         |         | က       | 2      | 2       |           |               | 4      |
| All-India              |         |          |           |         |          | 164    | 150     | 196       | 91      | 601     | 280    | 139     | 133       | 35            | 587    |
| Source: Computed by E. | PWRF fr | om BSR ( | database. |         |          |        |         |           |         |         |        |         |           |               |        |

|  | F: Direct Ir           Short term           Short term           Short term           Short term           5515         (69)           5515         (69)           5515         (69)           5515         (69)           5515         (70)           750         (72)           750         (72)           750         (73)           750         (74)           731207         (74)           733594         (71)           33474         (71)           33594         (71)           9243         (71)           9243         (71)           9243         (71)           92448         (71)           100698         (71)           923556         (67)           9243         (71)           100698         (71)           172555         (67)           172555         (67)           172555         (67)           172555         (77)           172555         (77)           172555         (77)           174         (71)           17 | Description         I <th< th=""><th>attivess           attivess            attivess      &lt;</th><th>Z2252222222222222222222222222222222222</th><th>For Ag         For Ag           104a1         104a1           744         744           11187         744           744         744           11187         1139           11187         744           11187         744           11187         1139           11187         1444           11187         1204           11187         1444           11187         1444           11187         1444           11187         1444           11187         1444           11524         33504           9876         6484           6484         6484           85795         5797           55797         5797           335699         1152483           115569         115099           155095         155095           155095         237295           334040         450049           451003         451003           451004         450049           451023         451023</th><th><b>Short t</b><br/><b>Short t</b><br/><b>Short t</b><br/><b>105</b><br/>1466<br/>4565<br/>517<br/>517<br/>517<br/>517<br/>517<br/>517<br/>517<br/>517<br/>517<br/>5273<br/>5273<br/>5477<br/>623<br/>663<br/>963<br/>963<br/>963<br/>963<br/>963<br/>1962<br/>1968<br/>1968<br/>1968<br/>1968<br/>1968<br/>1979<br/>19799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76799<br/>76773<br/>76799<br/>76773<br/>76799<br/>76773<br/>76799<br/>76773<br/>76773<br/>76774<br/>76774<br/>76774<br/>76774<br/>76774<br/>76774<br/>76774<br/>76774<br/>76777<br/>76775<br/>76775<br/>76777<br/>76777<br/>76777<br/>76777<br/>76779<br/>76777<br/>76777<br/>76777<br/>76777<br/>76777<br/>76777<br/>76777<br/>76777<br/>767777<br/>76777<br/>76777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>767777<br/>7677777<br/>7677777<br/>76777777</th><th>Ce         And           Loans         So           So         So           So</th><th>Allied           Issued (₹)           Issue</th><th>Activiti<br/>rore)<br/>s s (51.9)<br/>(51.9)<br/>(53.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.25)<br/>(55.2</th><th>Ces         Sh           Total         Total           1         104a1           2774         2744           2774         2774           975         11263           613         975           11263         613           975         11263           11263         6133           12655         55402           5613         56126           6151         3355           6152         56402           55658         61335           17178         112655           17178         113655           17178         113655           17178         113655           17178         113655           17178         113655           17178         113655           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355&lt;</th><th>are In R<br/>short 1<br/>589<br/>589<br/>589<br/>5884<br/>5884<br/>5884<br/>5884<br/>5884<br/>55516<br/>5575<br/>5575<br/>5575<br/>5575<br/>5575<br/>5575<br/>557</th><th>(72.0)<br/>(72.5)<br/>(72.0)<br/>(72.5)<br/>(72.0)<br/>(72.0)<br/>(72.5)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(72.0)<br/>(7</th><th>Total           Total           Total           Total           Long t           Long t           223           327           327           498           668           15556           15968           15612           68419           9389           15564           15565           15568           15568           15568           15568           15568           15568           15568</th><th>tution<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55<br/>325.55</th><th>Total           1391           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11188           111538           1118</th></th<> | attivess            attivess      < | Z2252222222222222222222222222222222222                             | For Ag         For Ag           104a1         104a1           744         744           11187         744           744         744           11187         1139           11187         744           11187         744           11187         1139           11187         1444           11187         1204           11187         1444           11187         1444           11187         1444           11187         1444           11187         1444           11524         33504           9876         6484           6484         6484           85795         5797           55797         5797           335699         1152483           115569         115099           155095         155095           155095         237295           334040         450049           451003         451003           451004         450049           451023         451023 | <b>Short t</b><br><b>Short t</b><br><b>Short t</b><br><b>105</b><br>1466<br>4565<br>517<br>517<br>517<br>517<br>517<br>517<br>517<br>517<br>517<br>5273<br>5273<br>5477<br>623<br>663<br>963<br>963<br>963<br>963<br>963<br>1962<br>1968<br>1968<br>1968<br>1968<br>1968<br>1979<br>19799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76799<br>76773<br>76799<br>76773<br>76799<br>76773<br>76799<br>76773<br>76773<br>76774<br>76774<br>76774<br>76774<br>76774<br>76774<br>76774<br>76774<br>76777<br>76775<br>76775<br>76777<br>76777<br>76777<br>76777<br>76779<br>76777<br>76777<br>76777<br>76777<br>76777<br>76777<br>76777<br>76777<br>767777<br>76777<br>76777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>767777<br>7677777<br>7677777<br>76777777 | Ce         And           Loans         So           So         So           So | Allied           Issued (₹)           Issue | Activiti<br>rore)<br>s s (51.9)<br>(51.9)<br>(53.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.25)<br>(55.2 | Ces         Sh           Total         Total           1         104a1           2774         2744           2774         2774           975         11263           613         975           11263         613           975         11263           11263         6133           12655         55402           5613         56126           6151         3355           6152         56402           55658         61335           17178         112655           17178         113655           17178         113655           17178         113655           17178         113655           17178         113655           17178         113655           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355           17178         11355< | are In R<br>short 1<br>589<br>589<br>589<br>5884<br>5884<br>5884<br>5884<br>5884<br>55516<br>5575<br>5575<br>5575<br>5575<br>5575<br>5575<br>557 | (72.0)<br>(72.5)<br>(72.0)<br>(72.5)<br>(72.0)<br>(72.0)<br>(72.5)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(72.0)<br>(7 | Total           Total           Total           Total           Long t           Long t           223           327           327           498           668           15556           15968           15612           68419           9389           15564           15565           15568           15568           15568           15568           15568           15568           15568 | tution<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55<br>325.55 | Total           1391           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11187           11188           111538           1118 |
|--|---|---|--|--|---|---|--|--|---|---|--|--|--|--|---|
| [2 P I I I I I I I I I I I I I I I I I I | 40796 (75.<br>47390 (82.<br>48022 (81.<br>61951 (82.<br>les loans issued<br>antexure M<br>in round brackt<br>012), Handbook   | $\begin{array}{c c} \hline \begin{array}{c} \hline \\ \hline $  | 223 (;<br>253 (;<br>765 (;<br>60vernn<br>Covernn<br>rcentages  | 24.5)<br>17.8)<br>18.3)<br>17.3)<br>nents.<br>to total<br>he India | 54019<br>57643<br>58787<br>74938<br>74938   | 82276<br>88620<br>130617<br>my 2012, C  | (60.7)<br>(64.5)<br>(69.8)<br>(69.8)   | 53219<br>48690<br>56572<br>4111  | (35.5)<br>(35.5)<br>(30.2)  | 135494<br>137310<br>187189  | 123072<br>136010<br>178639   | (64.9)<br>(69.8)<br>(72.6)   | 66442<br>58943<br>67337  | (35.1)<br>(30.2)<br>(27.4)   | 245976  |

| Annexure   | I: Direct Institu   | tional Credit Fo | or Agricı  | lture And A  | <b>Mlied</b> | Activities :  | Share In  | Respectiv   | ve Inst  | titution <b>T</b>   | otal (C | oncld.)  |
|--|---|------------------|--|--|--------------|---|---|---|--|---|---------|--|
|  |   |                  |  | Loan   | is Outs      | tanding(₹crore)   |   |   |  |   |         |  |
|  | Co  | operativess      |  |  | SCI          | Bs+RRBs   |   |   |  | Total   |         |  |
|  | Short term  | Long term        | Total  | Short term   |              | Long term   | Total   | Short t   | erm  | Long to   | erm     | Total  |
| 1970-71           1977-72           1977-73           1977-75           1977-75           1977-75           1977-76           1977-78           1977-78           1977-78           1977-78           1977-78           1977-78           1977-78           1977-78           1977-78           1977-78           1978-80           1978-81           1978-82           1978-83           1978-84           1981-81           1982-83           1983-84           1983-84           1983-89           1983-89           1984-85           1985-86           1992-93           1992-93           1992-94           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92           1991-92 <td< th=""><th>696 (43.6)<br/>721 (39.2)<br/>807 (41.8)<br/>904 (41.8)<br/>904 (41.8)<br/>1012 (42.9)<br/>11216 (43.5)<br/>11246 (43.5)<br/>1540 (45.5)<br/>1697 (44.1)<br/>19908 (44.4)<br/>2144 (44.5)<br/>2554 (44.4)<br/>2555 (43.2)<br/>2555 (44.2)<br/>2555 (44.2)<br/>2149 (44.6)<br/>3293 (44.1)<br/>2556 (44.2)<br/>3293 (44.1)<br/>3293 (44.1)<br/>25178 (49.2)<br/>55178 (49.2)<br/>55178 (49.2)<br/>5510 (42.2)<br/>56640 (42.2)<br/>56640 (42.2)<br/>56640 (42.2)<br/>56640 (42.2)<br/>56640 (42.2)<br/>56640 (42.2)<br/>57764 (44.5)<br/>32836 (44.5)<br/>32836 (44.5)<br/>32836 (44.5)<br/>32836 (44.5)<br/>32836 (44.5)<br/>32836 (44.5)<br/>32868 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display="block"> \begin{array}{c} (43.0) \\ (43.0) \\ (421.0) \\ (421.0) \\ (421.0) \\ (422.0) \\ (422.0) \\ (422.1) \\ (424.1) \\ (424.1) \\ (424.1) \\ (424.1) \\ (424.1) \\ (334.1) \\ </math></th><th><math display="block">\begin{array}{c} &amp; &amp; &amp; &amp; &amp; &amp; \\ &amp; &amp; &amp; &amp; &amp; &amp; &amp; \\ &amp; &amp; &amp; &amp; </math></th><th></th><th><math display="block">\begin{array}{c} 1865 \\ 2179 \\ 2179 \\ 2179 \\ 2179 \\ 2179 \\ 2179 \\ 2179 \\ 2179 \\ 22179 \\ 22179 \\ 3147 \\ 33147 \\ 33147 \\ 331574 \\ 11524 \\ 15202 \\ 15308 \\ 46073 \\ 31142 \\ 23084 \\ 46073 \\ 31142 \\ 31142 \\ 31142 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31162 \\ 31167 \\ 31162 \\ 31162 \\ 31167 \\ </math></th></td<> | 696 (43.6)<br>721 (39.2)<br>807 (41.8)<br>904 (41.8)<br>904 (41.8)<br>1012 (42.9)<br>11216 (43.5)<br>11246 (43.5)<br>1540 (45.5)<br>1697 (44.1)<br>19908 (44.4)<br>2144 (44.5)<br>2554 (44.4)<br>2555 (43.2)<br>2555 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|  |  | S  | hort-Term  |  |  |  | Ι  | ong Term   | T  |  |   |          | Short-   | +Long T   | erm  |         |   |
| Year   | Co-opera   | itives   | SCBs+RRI   | ,<br>SS  | Total @  | Co-opera   | tives  | SCBs+  | RRBs   | Total @  | Co-oper   | atives   | State G  | ovts.   | SCBs+1   | RRBs    | Total   |
| 1  | 2  |  | 3  |  | 4  | 5  |  | 9  |  | 7  | 8   |          | 6  |   | 10   |         | 11  |
| $\begin{array}{c} 1970.71\\ 1971.72\\ 1971.73\\ 1973.74\\ 1973.74\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1976.77\\ 1978.88\\ 1989.88\\ 1988.88\\ 1988.88\\ 1988.88\\ 1988.88\\ 1988.88\\ 1988.89\\ 1998.90\\ 1998.99\\ 1998.99\\ 1998.99\\ 1999.99\\ 1999.99\\ 1999.99\\ 1999.99\\ 1999.99\\ 1999.99\\ 1999.90\\ 1999.90\\ 1999.90\\ 1999.00\\ 1999.$ | 515<br>541<br>541<br>663<br>750<br>881<br>1058<br>1058<br>11058<br>11058<br>11058<br>11058<br>11726<br>83394<br>83394<br>83394<br>83394<br>83394<br>83394<br>83394<br>83393<br>117255<br>92387<br>9243<br>9243<br>9243<br>9243<br>9243<br>9243<br>9243<br>9243 | 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| Figu<br>Source: RE   | tres in squi<br>31 (2012), F   | are brac<br>Jandboo  | ckets are perc<br>ok of Statistics   | entage<br>s on th  | es to GDP<br>1e Indian   | in agricult<br>Economy :   | ural a<br>2011-1   | nd allied a<br>[2.   | ictivities   | at curren  | t prices (  | 1999-200 | 00 series)   |   |  |         |   |

| Annexure  | J: Direct Ins  | titutional Cred   | dit Fo                                  | or Agricı   | lture Aı  | nd Allie                   | ed Activi   | ties - Sl   | hare Of  | Institutio   | n In T   | ype of Lo  | an (C   | oncld.)   |
|---|--|---|---|---|---|----------------------------|---|---|--|--|--|--|---|---|
|   |  |   |   |   | Lc  | oans Out                   | standing (₹   | crore)  |  |  |  |  |   |   |
|   |  | Short-Term  |   |   |   | Ι                          | ong Term  |   |  |  | Short  | t+Long Ter   | 8   |   |
| Year  | Co-operatives  | SCBs+RRB  | s                                       | Total @   | Co-opera  | atives                     | SCBs+I  | RBs   | Total @  | Co-opera   | tives  | SCBs+R   | RBs   | Total   |
| 1   | 12   | 13  |   | 14  | 15  |                            | 16  |   | 17   | 18   |  | 19   |   | 20  |
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| 696         (86)           721         (83)           807         (81)           807         (81)           807         (81)           807         (81)           807         (81)           807         (81)           807         (81)           807         (81)           807         (81)           804         (72)           11012         (72)           1540         (67)           1540         (67)           1540         (67)           1553         3237           3371         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (55)           5178         (51)           5178         (51)           5178         (51)           5188         (51)           52178 | 107       107       1179         107       1179       1179         1179       1179       1179         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803<br>860<br>880<br>880<br>880<br>880<br>11150<br>11577<br>11587<br>11587<br>8861<br>8358<br>5338<br>5338<br>5338<br>5338<br>5338<br>5338<br>533 | 807<br>807<br>904<br>1345<br>1530<br>1727<br>1727<br>1727<br>1727<br>1727<br>1727<br>1727<br>2672<br>2672 | M<br>M<br>M<br>M<br>M<br>M | $\begin{array}{c} 179\\ 246\\ 580\\ 793\\ 793\\ 793\\ 793\\ 793\\ 793\\ 7005\\ 70$ | (55.9) | $\begin{array}{c} & & & & & & & & & & & & & & & & & & &$ | $\begin{array}{c} 1598\\ 1596\\ 1597\\ 1970\\ 22357\\ 22357\\ 22357\\ 22357\\ 22357\\ 22357\\ 22357\\ 22355\\ 55735\\ 6367\\ 10556\\ 15575\\ 55735\\ 55735\\ 6367\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 15576\\ 10556\\ 10556\\ 15576\\ 10556\\ 1$ | $ \begin{array}{c} (85.6) \\ (85.6) \\ (774.9) \\ $ | $\begin{array}{c} 268\\ 242\\ 790\\ 790\\ 790\\ 790\\ 790\\ 790\\ 790\\ 790$ | 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| 1865<br>2405<br>2405<br>2405<br>2405<br>2405<br>2405<br>2405<br>240 |
| Figur<br>Source: RBI  | es in square bracl<br>(2012), Handboo  | kets are percentage<br>k of Statistics on th  | es to G<br>he Ind                       | au<br>ADP in agri<br>ian Econoi   | cultural an<br>ny 2011-15   | ld allied a<br>2.          | activities at   | current p   | rices ( 199  | 9-2000 seri  | (es)   |  |   |   |

|   |   |  | Aggre  | gate I   | .0an an<br>ied (₹crore  |                                       |   |   | gricultu   | rean                                   | a Alliea  | ACUIVI   | ttstanding  |  |  |  |
|---|---|--|--|--|---|---------------------------------------|---|---|--|--|---|--|---|--|--|--|
| Year  | Short-T   | erm*   | Long-Tei   | *****  | Total<br>(Short+<br>Long<br>Term)   | Per<br>orig<br>Agrice                 | cent to G<br>inating fr<br>ilture & /<br>Activities | DP<br>om<br>Allied                                | Short-T  | erm                                    | Long-1  | erm  | Total<br>(Short+<br>Long<br>Term)   | Per o<br>origi<br>Agricu               | cent to G<br>inating fro<br>diture & A<br>Activities | DP<br>om<br>Ilied                      |
|   |   |  |  |  |   | Short                                 | Long  | Total   |  |  |   |  |   | Short                                  | Long   | Total                                  |
| 1   | 2   |  | 3  |  | 4   | ß                                     | 9   | 7   | 80   |  | 6   |  | 10  | 11                                     | 12   | 13                                     |
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1970-71<br>1971-72<br>1971-72<br>1973-74<br>1973-74<br>1973-77<br>1973-77<br>1973-77<br>1973-77<br>1973-77<br>1973-78<br>1973-78<br>1973-78<br>1973-78<br>1973-78<br>1973-95<br>1985-86<br>1986-87<br>1986-87<br>1995-96<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-99<br>1999-9 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| $\begin{smallmatrix} 818\\8136\\11367\\11367\\11367\\11367\\11367\\11367\\11367\\11367\\11367\\11367\\110538\\11058\\11058\\11058\\11058\\11058\\11058\\11058\\11058\\11058\\1$ | ๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛๛ |   | 4484488867777778888878888778777777888887888877777 | $\begin{array}{c} 803\\ 803\\ 803\\ 803\\ 803\\ 803\\ 803\\ 803\\$ | 50000000000000000000000000000000000000 | $\begin{smallmatrix} & & & & & & & & & & & & & & & & & & &$ | $\begin{array}{c} (44.1) \\ (44.4) \\ (55.3$ | $\begin{smallmatrix} 186. \\ 21732 \\ 21732 \\ 21732 \\ 21732 \\ 21745 \\ 21745 \\ 21745 \\ 21745 \\ 21745 \\ 21738 \\ 21745 \\ 21738 \\ 21745 \\ 21738 \\ 21745 \\ 21738 \\ 21745 \\ 21738 \\ 21745 \\ 21738 \\ 21745 \\ 21745 \\ 21755 \\ 217$ | 44.004.000.000000000000000000000000000 | жжүүүүүүүүүүүүүүүүүүүүүүүүүүүүүүүүүүү                | 43333322222222222222222222222222222222 |
| * Total inc<br>Note: Figu<br>Source: Rl   | udes loans<br>es in brach<br>3I (2012), F   | kets are<br>Handboo  | by State Gor<br>percentages<br>ok of Statisti                      | vernme:<br>s to rest<br>ics on tl  | nts For not<br>pective aggr<br>he Indian E  | es see An<br>egate (sh<br>conomy      | nexure M<br>ort+long)<br>2011-12                    | Loan  |  |  |   |  |   |  |  |  |

|         |           |           | la      |    | $ \begin{array}{c} (-5.1) \\ (-5.$  |             | $19.0 \\ 11.9 \\ 13.6 \\ 24.1 \\ 24.1$  |              |
|---------|-----------|-----------|---------|----|---|-------------|---|--------------|
| es      |           |           | Toti    | 11 | 345, 5335, 5337, 5345, 5345, 5345, 5345, 5327, 5  |             |   |              |
| h Rat   |           |           | RRBs    |    | $ \begin{array}{c} (-67,0)\\ (-67,0)\\ (512,7)\\ (512$  |             | $19.9 \\ 13.4 \\ 10.6 \\ 36.0 $   |              |
| Growt   |           | п         | SCBs+   | 10 | 345<br>345<br>114<br>114<br>198<br>198<br>325<br>325<br>325<br>325<br>325<br>325<br>325<br>325<br>325<br>325  |             |   |              |
| nnual   |           | ong Teri  | RRBs    | 9  |   |             |   |              |
| es: Aı  |           | Г         | ßs      |    | $ \begin{array}{c} (12.7)\\ (50.2)\\ (50.2)\\ (17.2)$  |             | 30.0<br>13.0<br>10.5<br>37.2  |              |
| ctiviti |           |           | SCI     | 8  | $\begin{array}{c} & & & & & & \\ & & & & & & & \\ & & & & $   |             |   |              |
| lied A  |           |           | ratives |    |   |             | 14.7<br>12.1<br>18.9<br>5.8   |              |
| nd Al   |           |           | Co-ope  | 7  | 229<br>228<br>345<br>214<br>214<br>214<br>214<br>214<br>214<br>214<br>200<br>27<br>2145<br>2145<br>2145<br>2145<br>2145<br>2145<br>2145<br>2145   |             |   |              |
| ure A   | (₹crore)  |           | al      |    |   |             | $     \begin{array}{c}       16.0 \\       9.6 \\       19.5 \\       25.1 \\       25.1 \\     \end{array}   $ |              |
| gricult | Is Issued |           | Tot     | 9  | 589<br>640<br>774<br>1177<br>1178<br>859<br>859<br>859<br>859<br>1782<br>1782<br>2047<br>1782<br>2047<br>1782<br>5516<br>5516<br>5516<br>5516<br>5516<br>5516<br>5516<br>551  |             |   |              |
| For A   | Loan      |           | RRBs    |    | $ \begin{array}{c} (33.8) \\ (777)$  |             | $\begin{array}{c} 24.5\\ 16.4\\ 20.1\\ 33.8\\ 33.8\end{array}$  | -12          |
| Credit  |           | U         | SCBs+1  | 5  | 74<br>177<br>177<br>177<br>2155<br>217<br>217<br>217<br>217<br>217<br>217<br>217<br>217<br>217<br>217   |             |   | omy 2011     |
| ional ( |           | hort-Tern | RRBs    | 4  | <ul> <li>-</li> <li>-</li> <li>-</li> <li>-</li> <li>-</li> <li>101</li> <li>101</li> <li>101</li> <li>101</li> <li>101</li> <li>1122</li> <li>1125</li> <li>1176</li> <li>1176</li> <li>1176</li> <li>1176</li> <li>1176</li> <li>1176</li> <li>1178</li> <li>1</li></ul>  |             |   | lian Econ    |
| stitut  |           | S         | s       |    | $ \begin{array}{c} (33.8) \\ (78.8) \\ (78.8) \\ (78.8) \\ (79.2) \\ (7.9) \\ ($  |             | $24.1 \\ 15.1 \\ 18.7 \\ 34.2 \\ 34.2$  | the Inc      |
| rect In |           |           | SCB     | 3  | $\begin{array}{c} 74\\ 74\\ 105\\ 105\\ 105\\ 105\\ 105\\ 105\\ 105\\ 105$  |             |   | tatistics or |
| L: Di   |           |           | atives  |    |   |             | 13.0<br>8.6<br>19.8<br>14.3   | ok of S      |
| exure   |           |           | Co-oper | 2  | 515<br>515<br>531<br>653<br>653<br>653<br>750<br>851<br>1016<br>11268<br>11207<br>12068<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11005<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11205<br>11200 | rth Rated   |   | ), Handbe    |
| Ann     |           |           |         | 1  |   | nual Grow   | 1981-82<br>1991-92<br>2001-02<br>2009-10  | BI (2012     |
|         |           | Year      |         |    | $\begin{array}{c} 1970.71\\ 1971.72\\ 1973.74\\ 1973.74\\ 1973.74\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.76\\ 1975.78\\ 1975.78\\ 1975.78\\ 1975.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1985.86\\ 1995.90\\ 1999.$  | Average Anr | 1971-72 to<br>1981-82 to<br>1991-92 to<br>2001-02 to  | Source: R    |

| ł.)          |                   |                 |             |    | $\begin{array}{c} (3,2,2,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3$   |                       | $17.4 \\ 10.7 \\ 17.1 \\ 24.1 \\ 24.1 \\ 17.1 \\ 24.1 \\ 17.1 \\ 24.1 \\ 17.1 \\ 24.1 \\ 10.2 \\ $ |                                |
|--------------|-------------------|-----------------|-------------|----|---|-----------------------|--|--------------------------------|
| ates (Conclo |                   |                 | Total       | 17 | 818<br>818<br>11867<br>11867<br>11875<br>11875<br>11875<br>11875<br>11875<br>11875<br>1100<br>1100<br>1100<br>1100<br>1100<br>1100<br>1100<br>11  |                       |  |                                |
| owth R       |                   |                 | 3s          |    | $ \begin{array}{c} (44.1) \\ (44.$  |                       | 31.4<br>13.6<br>16.1<br>33.7   |                                |
| Annual Gro   |                   |                 | SCBs+RRI    | 16 | $\begin{smallmatrix} & 15\\ & 15\\ & 274\\ & 274\\ & 274\\ & 274\\ & 603\\ $  |                       |  |                                |
| Activities:  |                   | erm) Loan       | RRBs        | 15 | 0<br>0<br>101<br>101<br>101<br>101<br>101<br>101<br>101   |                       |  |                                |
| Nlied ∤      |                   | t+Long T        |             |    | $\begin{array}{c} 4.5\\ 4.5\\ 4.5\\ 6.6\\ 6.6\\ 6.6\\ 6.6\\ 6.6\\ 6.6\\ 6.6\\ 6$  |                       | 29.9<br>13.7<br>15.0<br>34.9   |                                |
| ulture And / | ns Issued (₹crore | Aggregate (Shor | SCBs        | 14 | $\begin{array}{c} 15\\ 15\\ 274\\ 274\\ 274\\ 2008\\ 5008\\ $ |                       |  |                                |
| Agric        | Loa               |                 | ,           |    | $\begin{array}{c} (1,1,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2$   |                       | 8.8<br>16.6<br>6.2   | 11-12                          |
| l Credit For |                   |                 | State Govts | 13 | 797<br>797<br>798<br>798<br>798<br>798<br>798<br>798<br>798<br>798  |                       |  | dian Economy 20                |
| tutiona      |                   |                 | es          |    | $ \begin{smallmatrix} & & & & & & & & & & & & & & & & & & $   |                       | 12.9<br>9.3<br>19.4<br>12.1  | s on the In                    |
| Direct Insti |                   |                 | Co-operativ | 12 | $\begin{array}{c} 744\\ 769\\ 958\\ 957\\ 1039\\ 11039\\ 11039\\ 11357\\ 11431\\ 11431\\ 11431\\ 11431\\ 12453\\ 15407\\ 22717\\ 22739\\ 22717\\ 22739\\ 22719\\ 22739\\ 22799\\ 22656\\ 24710\\ 22799\\ 22656\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 22565\\ 22799\\ 2279$  | Rated                 |  | adbook of Statistics           |
| Annexure L:  |                   | Year            |             | 1  | $\begin{array}{c} 1970-71\\ 1972-72\\ 1972-73\\ 1972-75\\ 1975-76\\ 1975-76\\ 1975-76\\ 1975-76\\ 1975-78\\ 1975-78\\ 1975-78\\ 1975-78\\ 1975-78\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-86\\ 1985-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-99\\ 1999-90\\ 1999-99\\ 1999-90\\ 1996-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1999-90\\ 1990-90\\ 1900-90\\ 1000-$  | Average Annual Growth | 1971-72 to 1981-82<br>1981-82 to 1991-92<br>1991-92 to 2001-02<br>2001-02 to 2009-10   | <b>Source:</b> RBI (2012), Hai |

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Dir</b><br><b>. . . . . . . . . .</b> | Cct In           Loa           Loa           Loa           In           Intrafication           Operation           Operation           Operation           Operation           Intrafication           Operation           Operation | stitutic           ns         Outsta           ns         Outsta           scbs+r         scbs+r           scbs+r         scbs+r <th><b>Dnal C</b><br/><b>adding (</b><br/><b>adding (</b><br/><b>a</b></th> <th><math display="block">\begin{array}{  c c c c c c c c c c c c c c c c c c </math></th> <th>For A         al           1: Amnt         1: (1.5.5)           1: (1.7.5)         1: (1.6.5)           1: (1.7.5)         1: (1.7.5)           1: (1.7.5)<th><b>gricul</b><br/>al Grow<br/>al Grow<br/>al Grow<br/>bot<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>co-ope<br/>c</th><th><math display="block">\begin{array}{  c                                  </math></th><th><b>And Al Al 2010</b> 2010 2010 2010 2010 2010 2010 201</th><th>LIIEd A<br/>1 L L (32,29)</th><th>Activit. 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|--|---|---|---|--|---|---|--|--|---|---|---|---|--|--|--|---|--|--|
| Annual Grov  | wth Rated   |   |   |  |   |   |  |  |   |   |   |   |  |  |  |   |  |  |
| to 1981-82<br>to 1991-92<br>to 2001-02<br>to 2009-10               |   | 12.0<br>9.3<br>16.4<br>12.7   |   | 29.3<br>13.2<br>31.5   |   |   | 29.7<br>14.7<br>16.3<br>30.7   |  | 16.9<br>10.9<br>16.1<br>24.3  |   | 16.7<br>10.6<br>19.0<br>0.1                           |   | $^{37.4}_{7.9}$  |  |  | 38.0<br>20.8<br>8.1<br>24.0   |  | 22.6<br>15.8<br>11.8<br>15.4   |
| : RBI (2012  | 3), Handboc   | ok of St  | tatistics on t  | he Indi  | an Econd  | omy 2011.   | -12.   |  | ]   |   |   |   |  |  |  |   |  |  |

| ure M: Direct Institutional Credit For Agriculture And Allied Activities (Concld.) | Loans Outstanding (in ₹crore) : Annual Growth Rates | Short + Long Term | Co-operatives SCBs RRBs SCBs+RRBs Total | 12 13 14 15 16 |   |                         | $\begin{array}{ c c c c c c c c c c c c c c c c c c c$                               | f Statistics on the Indian Economy 2011.12      |
|--|---|-------------------|---|----------------|---|-------------------------|--|---|
| nnexure M: Direct Institutional (  | Loans Outsta  |                   | Co-operatives SC                        | 12             | $ \begin{array}{c} 1598 \\ 1596 \\ 1837 \\ 1837 \\ 1837 \\ 23165 \\ 2364 \\ 3850 \\ 3796 \\ 3850 \\ 3734 \\ 3850 \\ 3734 \\ 3850 \\ 3734 \\ 1001 \\ 3385 \\ 33850 \\ 3744 \\ 1100 \\ 113.8 \\ 3385 \\ 3385 \\ 3385 \\ 1001 \\ 1117 \\ 1117 \\ 113.8 \\ 3385 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1117 \\ 1112$  | Rated                   | 11.7<br>17.5<br>6.0  | dbook of Statistics on the Indian Economy 2011. |
| A  |   | Year              |   | 1              | 1970-71<br>1971-72<br>1972-73<br>1972-76<br>1975-76<br>1975-76<br>1975-76<br>1975-76<br>1975-76<br>1975-76<br>1975-78<br>1975-78<br>1975-78<br>1975-78<br>1975-78<br>1975-78<br>1975-86<br>1985-86<br>1985-86<br>1985-86<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-96<br>1995-06<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-01<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-00<br>2000-0 | Average Annual Growth F | 1971-72 to 1981-82<br>1981-82 to 1991-92<br>1991-92 to 2001-02<br>2001-02 to 2009-10 | Source: RBI (2012). Han                         |

# Annexure N: Indirect Institutional Credit For Agriculture And Allied Activities

(Rupees crore)

| Year     |                   |       | Lo   | ans Issue     | d     |        |                    |                   |        | Loans | outstand      | ling  |        |                    |
|----------|-------------------|-------|------|---------------|-------|--------|--------------------|-------------------|--------|-------|---------------|-------|--------|--------------------|
|          | Co-<br>Operatives | SCBs  | RRBs | SCBs+<br>RRBs | REC   | Total  | Per cent<br>to GDP | Co-<br>Operatives | SCBs   | RRBs  | SCBs+<br>RRBs | REC   | Total  | Per cent<br>to GDP |
| 1        | 2                 | 3     | 4    | 5             | 6     | 7      | 8                  | 9                 | 10     | 11    | 12            | 13    | 14     | 15                 |
| 1971-72  | 325               |       | -    |               | 36    | 361    |                    | 135               | 172    | -     |               | 62    | 369    | 1.9                |
| 1972-73  | 487               |       | -    |               | 49    | 536    |                    | 141               | 190    | -     |               | 112   | 443    | 2.1                |
| 1973-74  | 431               | -     | -    |               | 51    | 481    |                    | 198               | 212    | -     |               | 163   | 572    | 2.1                |
| 1974-75  | 512               | -     | -    |               | 78    | 590    |                    | 295               | 280    | -     |               | 241   | 816    | 2.7                |
| 1975-76  | 557               | -     | -    |               | 76    | 633    |                    | 237               | 302    | -     |               | 316   | 854    | 2.9                |
| 1976-77  | 615               | -     | 2    |               | 88    | 705    |                    | 257               | 350    | -     |               | 400   | 1006   | 3.3                |
| 1977-78  | 569               | -     | 3    |               | 112   | 684    |                    | 380               | 511    | -     |               | 503   | 1395   | 3.9                |
| 1978-79  | 835               | -     | 6    |               | 155   | -      |                    | 481               | 634    | -     |               | 638   | 1752   | 4.7                |
| 1979-80  | 895               | -     | -    |               | 166   | -      |                    | 343               | 733    | 13    | 746           | 781   | 1870   | 4.9                |
| 1980-81  | 1154              | -     | -    |               | 183   | -      |                    | 638               | 998    | 16    | 1014          | 932   | 2584   | 5.3                |
| 1981-82  | 1497              | -     | 9    |               | 192   | -      |                    | 840               | 1158   | 21    | 1180          | 1089  | 3109   | 5.7                |
| 1982-83  | 1956              | -     | 8    |               | 252   | -      |                    | 1338              | 1310   | 23    | 1333          | 1293  | 3964   | 6.7                |
| 1983-84  | 2400              | -     | 9    |               | 303   | -      |                    | 1700              | 1392   | 27    | 1419          | 1494  | 4613   | 6.6                |
| 1984-85  | 2993              | -     | 8    |               | 327   | -      |                    | 2195              | 1459   | 30    | 1490          | 1675  | 5359   | 7.1                |
| 1985-86  | 3744              | -     | -    |               | 355   | -      |                    | 2886              | 1366   | 33    | 1400          | 1921  | 6206   | 7.6                |
| 1986-87  | 1864              | -     | -    |               | 440   | -      |                    | 2132              | 1424   | 34    | 1458          | 2292  | 5882   | 6.8                |
| 1987-88  | 2453              | 266   | 11   | 277           | 655   | 3384   | 3.5                | 2313              | 1510   | 35    | 1546          | 2829  | 6687   | 6.9                |
| 1988-89  | 1942              | 194   | 11   | 205           | 805   | 2951   | 2.5                | 2382              | 1541   | 44    | 1585          | 3458  | 7424   | 6.2                |
| 1989-90  | 1688              | 207   | 10   | 217           | 713   | 2618   | 2.0                | 2230              | 1429   | 48    | 1477          | 3959  | 7666   | 5.8                |
| 1990-91  | 1727              | 200   | 9    | 209           | 709   | 2645   | 1.7                | 2355              | 1189   | 24    | 1213          | 4524  | 8092   | 5.2                |
| 1991-92  | 2002              | 198   | 7    | 205           | 588   | 2795   | 1.5                | 2487              | 1433   | 39    | 1472          | 4875  | 8834   | 4.9                |
| 1992-93  | 2073              | 158   | 5    | 162           | 474   | 2709   | 1.3                | 2591              | 1552   | 40    | 1592          | 5175  | 9391   | 4.6                |
| 1993-94  | 10076             | 332   | 0    | 333           | 692   | 11101  | 4.7                | 13412             | 2099   | 33    | 2132          | 5655  | 21199  | 9.0                |
| 1994-95  | 12337             | 583   | 0    | 583           | 967   | 13887  | 5.1                | 16517             | 2866   | 33    | 2899          | 6192  | 25607  | 9.5                |
| 1995-96  | 17371             | 1036  | 1    | 1037          | 829   | 19237  | 6.5                | 17406             | 3674   | 35    | 3719          | 6629  | 27744  | 9.4                |
| 1996-97  | 18927             | 1271  | 1    | 1271          | 787   | 20986  | 5.9                | 19704             | 4986   | 49    | 5035          | 7151  | 31890  | 9.0                |
| 1997-98  | 19972             | 1904  | 6    | 1911          | 1093  | 22976  | 6.1                | 20817             | 6335   | 13    | 6348          | 7799  | 34963  | 9.3                |
| 1998-99  | 20818             | 1997  | 8    | 2005          | 2203  | 25026  | 5.8                | 22022             | 8117   | 25    | 8142          | 8842  | 39006  | 9.1                |
| 1999-00@ | 82186             | 3431  | 7    | 3438          | 3051  | 88675  | 19.5               | 67361             | 12968  | 29    | 12997         | 12189 | 92547  | 20.3               |
| 2000-01  | 91337             | 3967  | •    | 3967          | 4109  | 99413  | 21.6               | 79567             | 18825  |       | 18825         | 14185 | 112578 | 24.4               |
| 2001-02  | 84092             | 7990  | •    | 7990          | 4722  | 96803  | 19.4               | 89092             | 18238  |       | 18238         | 15936 | 123266 | 24.7               |
| 2002-03  | 92152             | 6261  | •    | 6261          | 6607  | 105019 | 21.6               | 92920             | 23690  |       | 23690         | 16506 | 133116 | 27.4               |
| 2003-04  | 93566             | 8936  | •    | 8936          | 6017  | 108519 | 19.9               | 102307            | 28520  |       | 28520         | 18305 | 149132 | 27.4               |
| 2004-05  | 114132            | 21728 | ·    | 21728         | 7441  | 143301 | 25.3               | 110132            | 36071  |       | 36071         | 21062 | 167265 | 29.6               |
| 2005-06  | 122067            | 27751 | ·    | 27751         | 7489  | 157307 | 24.7               | 119932            | 57175  |       | 57175         | 24564 | 201671 | 31.6               |
| 2006-07  | 135740            | 38766 | ·    | 38766         | 10733 | 185239 | 25.6               | 136392            | 82564  | •     | 82564         | 31262 | 250218 | 34.6               |
| 2007-08  | 145778            | 40278 |      | 40278         | 12953 | 199009 | 23.8               | 147982            | 93443  |       | 93443         | 38615 | 280040 | 33.5               |
| 2008-09  |                   | 73721 |      | 73721         | 17157 |        |                    |                   | 110702 |       | 110702        | 50653 |        |                    |
| 2009-10  |                   | 82839 |      | 82839         | 21132 |        |                    |                   | 145554 |       | 145554        | 65979 |        |                    |
| 2010-11  |                   |       |      |               | 24519 |        |                    |                   | 146923 |       |               | 81725 |        |                    |

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

@ Since 1999-2000, the data are strictly not comparable with the earlier years as it covers not only PACS but also SCARDBs & PCARDBs, while the earlier period covers PACS only

Data for loans from co-operatives since 1993-94 are not strictly comparable with the earlier period as many defaulters became nondefaulters 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 maintainance and reporting system at the field level, resulting in an increase in the amount of loans reported in subsequent years.

Note: 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.

Source: RBI (2012), Handbook of Statistics on the Indian Economy 2011-12

|                | _ 1        | 1          |   |    |  | 1   |
|----------------|------------|------------|---|----|--|---|
| ,              | ees crore) | 1          | Per<br>cent<br>to<br>GDP                              | 13 | ииииии.44,000,000,201,201,100,000,000,000,00,00,00,00,00,00,00,  |   |
| lg)            | (Kup       | Tota       | direct &<br>indirect<br>finance<br>(2+9)              | 12 | 378<br>378<br>378<br>357<br>357<br>357<br>357<br>357<br>357<br>357<br>357  |   |
| tstandiı       |            |            | Per cent<br>to<br>GDP                                 | 11 | 00000  |   |
| nce out        |            |            | Per cent<br>to<br>Total                               | 10 | 23223222222222222222222222222222222222   |   |
| ture (Bala     |            |            | Total<br>Indirect<br>Finance<br>(5+6+7+8)             | 9  | 1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1.125<br>1. | rpose Societies.  |
| o Agricul      |            | finance    | Other<br>type of<br>indirect<br>finance               | 8  | 1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | divasi Multipu  |
| ss' Advances t |            | Indirect   | Loans to farmers<br>through PACS/FSS/<br>LAMPS        | 7  | 200050900000000000000000000000000000000  | . LAMPS: Large-sized A  |
| rcial Banl     |            |            | Loans<br>to electricity<br>boards                     | 9  | 1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641742<br>1641744<br>1641744<br>1641744<br>1641744<br>1641744<br>1641744<br>1641744<br>1641744<br>164   | service Societies   |
| led Commercia  |            |            | Distribution<br>of fertilisers<br>and other<br>inputs | 5  | 44.00000000000000000000000000000000000   | . FSS: Farmers' S<br>3conomy 2011-12  |
| chedul         |            | ce         | Per cent<br>to<br>GDP                                 | 4  | ーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーーー  | dit Societies<br>the Indian I   |
| N(i): S        |            | rect Finan | Per<br>cent<br>to<br>Total                            | 3  | 00010000000000000000000000000000000000   | ultural Cre<br>tatistics on   |
| nexure         |            | Dii        | Total<br>Direct<br>Finance                            | 2  | 223<br>223<br>223<br>223<br>223<br>223<br>223<br>223   | rimary Agric<br>cember.<br>ndbook of St                                       |
| An             |            | Year       |   | 1  | $\begin{array}{c} 1972,772\\ 1972,772\\ 1977,773\\ 1977,775\\ 1977,775\\ 19775,775\\ 19775,775\\ 19775,775\\ 19775,779\\ 19775,779\\ 19975,878\\ 19985,886\\ 19985,886\\ 19985,886\\ 19985,886\\ 19985,886\\ 19985,886\\ 19995,996\\ 100,110\\ 220005,007\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 220005,007\\ 100,110\\ 19995,996\\ 100,110\\ 19995,996\\ 100,110\\ 19995,996\\ 100,110\\ 19995,996\\ 100,110\\ 19995,996\\ 100,110\\ 19995,996\\ 100,110\\ 100,110\\ 100,110\\ 100,110\\ 100,110\\ 100,110\\ 100,110\\ 100,110\\ 100,100\\ 100$  | P : Provisional. PACS: P<br>@ Data relate to end-De<br>Source: RBI (2012), Ha |

|       | n crore) | -03              |                         | (43.1)             | (10.5) | (46.3)            | (0.1)          | (100)         |                    |                         |                  | (16.6)             | (5.4) | (6.77)            | (0.2)          | (100)         |                    |                         |                 | (34.0)             | (8.7) | (57.2)            | (0.1)          | (100)             |                         |
|-------|----------|------------------|-------------------------|--------------------|--------|-------------------|----------------|---------------|--------------------|-------------------------|------------------|--------------------|-------|-------------------|----------------|---------------|--------------------|-------------------------|-----------------|--------------------|-------|-------------------|----------------|-------------------|-------------------------|
|       | (₹ i     | 2002             |                         | 19668              | 4775   | 21104             | 39             | 45586         | 65.5               | 12.5                    |                  | 3968               | 1295  | 18670             | 41             | 23974         | 34.5               | 11.3                    |                 | 23636              | 6070  | 39774             | 80             | 69560             | 12.1                    |
|       |          | -02              |                         | (46.4)             | (9.3)  | (44.2)            | (0.1)          | (100)         |                    |                         |                  | (22.0)             | (5.0) | (72.8)            | (0.2)          | (100)         |                    |                         |                 | (37.9)             | (7.8) | (54.1)            | (0.1)          | (100)             |                         |
|       |          | 2001             |                         | 18787              | 3777   | 17904             | 41             | 40509         | 65.3               | 21.6                    |                  | 4737               | 1077  | 15683             | 39             | 21536         | 34.7               | 10.4                    |                 | 23524              | 4854  | 33587             | 80             | 62045             | 17.4                    |
| e of  |          | -01              |                         | (49.6)             | (6.7)  | (40.5)            | (0.2)          | (100)         |                    |                         |                  | (21.5)             | (5.0) | (73.4)            | (0.1)          | (100)         |                    |                         |                 | (39.2)             | (8.0) | (52.6)            | (0.2)          | (100)             |                         |
| shar  |          | 2000             |                         | 16528              | 3245   | 13486             | 55             | 33314         | 63.1               | 15.0                    |                  | 4190               | 974   | 14321             | 28             | 19513         | 36.9               | 12.8                    |                 | 20718              | 4219  | 27807             | 83             | 52827             | 14.2                    |
| Itage |          | 00-6             |                         | (51.0)             | (8.4)  | (40.4)            | (0.3)          | (100)         |                    |                         |                  | (20.2)             | (4.3) | (75.3)            | (0.2)          | (100)         |                    |                         |                 | (39.5)             | (6.9) | (53.5)            | (0.2)          | (100)             |                         |
| ercen | (.n.     | 1996             |                         | 14771              | 2423   | 11697             | 74             | 28965         | 62.6               | 21.2                    |                  | 3489               | 749   | 13036             | 29             | 17303         | 37.4               | 33.5                    |                 | 18260              | 3172  | 24733             | 103            | 46268             | 25.5                    |
| nd pe | (Con     | 66-9             |                         | (52.3)             | (7.2)  | (40.3)            | (0.2)          | (100)         |                    |                         |                  | (25.9)             | (5.8) | (68.1)            | (0.2)          | (100)         |                    |                         |                 | (43.1)             | (6.7) | (50.0)            | (0.2)          | (100)             |                         |
| ate a | CLOF     | 1998             |                         | 12514              | 1710   | 9622              | 59             | 23905         | 64.9               | 15.8                    |                  | 3356               | 750   | 8821              | 30             | 12957         | 35.2               | 14.5                    |                 | 15870              | 2460  | 18443             | 87             | 36860             | 15.3                    |
| th R  | e ve     | -98              |                         | (52.7)             | (6.8)  | (40.5)            | (0.1)          | (100)         |                    |                         |                  | (27.4)             | (5.7) | (66.1)            | (0.8)          | (100)         |                    |                         |                 | (43.7)             | (6.4) | (49.5)            | (0.3)          | (100)             |                         |
| Grow  | manna    | 1997             |                         | 10877              | 1396   | 8349              | 18             | 20640         | 64.6               | 21.4                    |                  | 3098               | 644   | 7482              | 92             | 11316         | 35.4               | 20.2                    |                 | 13975              | 2040  | 15831             | 110            | 31956             | 21.0                    |
| low,  | Agric    | 5-97             |                         | (54.9)             | (6.6)  | (38.5)            |                | (100)         |                    |                         |                  | (27.8)             | (0.9) | (66.2)            |                | (100)         |                    |                         |                 | (45.2)             | (6.4) | (48.4)            |                | (100)             |                         |
| dit F | IOI S    | 199(             |                         | 9328               | 1121   | 6549              |                | 16998         | 64.4               | 17.0                    |                  | 2616               | 563   | 6234              |                | 9413          | 35.6               | 25.4                    |                 | 11944              | 1684  | 12783             |                | 26411             | 19.9                    |
| l Cre | ncie     | 96-9             |                         | (57.4)             | (5.8)  | (36.8)            |                | (100)         |                    |                         |                  | (28.6)             | (7.1) | (64.3)            |                | (100)         |                    |                         |                 | (47.6)             | (6.3) | (46.2)            |                | (100)             |                         |
| Leve  | s age    | 1995             |                         | 8331               | 849    | 5345              |                | 14525         | 65.9               | 23.3                    |                  | 2148               | 532   | 4827              |                | 7507          | 34.1               | -30.5                   |                 | 10479              | 1381  | 10172             |                | 22032             | -2.5                    |
| puno  | ariou    | 1-95             |                         | (61.5)             | (5.8)  |                   |                | (100)         |                    |                         |                  | (20.0)             | (3.7) | (76.4)            |                | (100)         |                    |                         |                 | (41.6)             | (4.8) | (53.6)            |                | (100)             |                         |
| : Gro | 2        | 199,             |                         | 7250               | 688    | 3842 \$           |                | 11780         | 52.2               | 4.5                     |                  | 2156               | 395   | 8255              |                | 10806         | 47.8               | 106.9                   |                 | 9406               | 1083  | 12097             |                | 22586             | 36.9                    |
| ure O |          | 3-94             |                         | (69.6)             | (6.5)  | (24.0)            |                | (100)         |                    |                         |                  | (43.6)             | (4.7) | (51.7)            |                | (100)         |                    |                         |                 | (61.3)             | (5.9) | (32.7)            |                | (100)             |                         |
| nex   |          | 199(             |                         | 7839               | 732    | 2700              |                | 11271         | 68.3               | 11.7                    |                  | 2278               | 245   | 2700              |                | 5223          | 31.7               | 2.9                     |                 | 10117              | 977   | 5400              |                | 16494             | 8.7                     |
| -WI   |          | 2-93             |                         | (71.1)             | (4.8)  | (24.1)            |                | (100)         |                    |                         |                  | (43.5)             | (6.7) | (49.8)            |                | (100)         |                    |                         |                 | (61.8)             | (5.5) | (32.7)            |                | (100)             |                         |
|       |          | 199              | lit                     | 7170               | 489    | 2432              |                | 10001         | 66.5               |                         |                  | 2208               | 342   | 2528              |                | 5078          | 33.5               |                         |                 | 9378               | 831   | 4960              |                | 15169             |                         |
|       |          | Particulars/Year | I. Production (ST) Cree | Co-operative Banks | RRBs   | Commercial Banks* | Other Agencies | Sub Total (A) | Share of ST Credit | y-o-y Growth (per cent) | II. MT/LT Credit | Co-operative Banks | RRBs  | Commercial Banks* | Other Agencies | Sub Total (B) | Share of ST Credit | y-o-y Growth (per cent) | ST+MT/LT Credit | Co-operative Banks | RRBs  | Commercial Banks* | Other Agencies | Grand Total (A+B) | y-o-y Growth (per cent) |

|   |   | Anne                                    | exure   | O: Gro<br>va                                  | ound I<br>urious                 | evel (<br>agenc            | Credit<br>ies for            | Flow,<br>r Agrie               | Grow               | th Rat<br>e Sect | ce and or (Co | <b>perce</b><br>ncld.) | ntage       | share         | of           |             | £)            | in crore)  |
|---|---|---|---|---|----------------------------------|----------------------------|------------------------------|--------------------------------|--------------------|------------------|---------------|------------------------|-------------|---------------|--------------|-------------|---------------|------------|
| Particulars/Year  | 2003-   | 04                                      | 2004-   | 05  | 2005-                            | 90                         | 2006-                        | 07                             | 2007-              | 08               | 2008          | 60                     | 2009        | 10            | 2010         | 11.         | 2011-         | 12         |
| I. Production (ST) Cree   | lit   |   |   |   |                                  |                            |                              |                                |                    |                  |               |                        |             |               |              |             |               |            |
| Co-operative Banks  | 22640   | (41.2)                                  | 27157   | (36.7)  | 34930                            | (33.2)                     | 38622                        | (27.9)                         | 43684              | (24.1)           | 40230         | (19.1)                 | 56946       | (20.6)        | 69038        | (20.6)      | 81829         | (20.7)     |
| RRBs  | 6088  | (11.1)                                  | 10010   | (13.5)  | 12712                            | (12.1)                     | 16631                        | (12.0)                         | 30840              | (17.0)           | 22413         | (10.6)                 | 29802       | (10.8)        | 38121        | (11.4)      | 47401         | (12.0)     |
| Commercial Banks*   | 26192   | (47.6)                                  | 36793   | (49.7)  | 57640                            | (54.7)                     | 83202                        | (60.1)                         | 106869             | (58.9)           | 147818        | (70.2)                 | 189908      | (68.6)        | 228391       | (68.1)      | 266928        | (67.4)     |
| Other Agencies  | 57  | (0.1)                                   | 104   | (0.1)   | 68                               | (0.1)                      | 0                            | (0.0)                          | 0                  | (0.0)            | 0             | (0.0)                  | 0           | (0.0)         | 0            | (0.0)       | 0             | (0.0)      |
| Sub Total (A)   | 54977   | (100)                                   | 74064   | (100)   | 105350                           | (100)                      | 138455                       | (100)                          | 181393             | (100)            | 210461        | (100)                  | 276656      | (100)         | 335550       | (100)       | 396158        | (100)      |
| Share of ST Credit  | 63.2  |   | 59.1  |   | 58.4                             |                            | 60.4                         |                                | 71.2               |                  | 69.7          |                        | 71.9        |               | 71.7         |             | 77.5          |            |
| y-o-y Growth (per cent)   | 20.6  |   | 34.7  |   | 42.2                             |                            | 31.4                         |                                | 31.0               |                  | 16.0          |                        | 31.5        |               | 21.3         |             | 18.1          |            |
|   |   |   |   |   |                                  |                            |                              |                                |                    |                  |               |                        |             |               |              |             |               |            |
| II. MT/LT Credit  |   |   |   |   |                                  |                            |                              |                                |                    |                  |               |                        |             |               |              |             |               |            |
| Co-operative Banks  | 4235  | (13.2)                                  | 4074  | (8.0)   | 4474                             | (0.9)                      | 3858                         | (4.2)                          | 4574               | (6.2)            | 5962          | (6.5)                  | 6551        | (6.1)         | 9083         | (6.8)       | 6134          | (5.3)      |
| RRBs  | 1493  | (4.7)                                   | 2394  | (4.7)   | 2511                             | (3.3)                      | 3804                         | (4.2)                          | 4099               | (5.6)            | 4352          | (4.8)                  | 5415        | (5.0)         | 6172         | (4.6)       | 7049          | (6.1)      |
| Commercial Banks*   | 26249   | (82.0)                                  | 44688   | (87.2)  | 67837                            | (90.3)                     | 83283                        | (91.6)                         | 58799              | (80.3)           | 81133         | (88.7)                 | 95892       | (88.9)        | 117486       | (88.5)      | 101688        | (88.5)     |
| Other Agencies  | 27  | (0.1)                                   | 89  | (0.2)   | 314                              | (0.4)                      | 0                            | (0.0)                          | 0                  | (0.0)            | 0             | (0.0)                  | 0           | (0.0)         | 0            | (0.0)       | 0             | (0.0)      |
| Sub Total (B)   | 32004   | (100)                                   | 51245   | (100)   | 75136                            | (100)                      | 90945                        | (100)                          | 73265              | (100)            | 91447         | (100)                  | 107858      | (100)         | 132741       | (100)       | 114871        | (100)      |
| Share of ST Credit  | 36.8  |   | 40.9  |   | 41.6                             |                            | 39.6                         |                                | 28.8               |                  | 30.3          |                        | 28.1        |               | 28.3         |             | 22.5          |            |
| y-o-y Growth (per cent)   | 33.5  |   | 60.1  |   | 46.6                             |                            | 21.0                         |                                | -19.4              |                  | 24.8          |                        | 17.9        |               | 23.1         |             | -13.5         |            |
|   |   |   |   |   |                                  |                            |                              |                                |                    |                  |               |                        |             |               |              |             |               |            |
| ST+MT/LT Credit   |   |   |   |   |                                  |                            |                              |                                |                    |                  |               |                        |             |               |              |             |               |            |
| Co-operative Banks  | 26875   | (30.9)                                  | 31231   | (24.9)  | 39404                            | (21.8)                     | 42480                        | (18.5)                         | 48258              | (19.0)           | 46192         | (15.3)                 | 63497       | (16.5)        | 78121        | (16.7)      | 87963         | (17.2)     |
| RRBs  | 7581  | (8.7)                                   | 12404   | (6.9)   | 15223                            | (8.4)                      | 20435                        | (8.9)                          | 25312              | (6.6)            | 26765         | (8.9)                  | 35217       | (9.2)         | 44293        | (9.5)       | 54450         | (10.7)     |
| Commercial Banks*   | 52441   | (60.3)                                  | 81481   | (65.0)  | 125477                           | (69.5)                     | 166485                       | (72.6)                         | 181088             | (1.1)            | 228951        | (75.8)                 | 285800      | (74.3)        | 345877       | (73.9)      | 368616        | (72.1)     |
| Other Agencies  | 84  | (0.1)                                   | 193   | (0.2)   | 382                              | (0.2)                      | 0                            | (0.0)                          | 0                  | (0.0)            | 0             | (0.0)                  | 0           | (0.0)         | 0            | (0.0)       | 0             | (0.0)      |
| Grand Total (A+B)   | 86981   | (100)                                   | 125309  | (100)   | 180486                           | (100)                      | 229400                       | (100)                          | 254658             | (100)            | 301908        | (100)                  | 384514      | (100)         | 468291       | (100)       | 511029        | (100)      |
| y-o-y Growth (per cent)   | 25.0  |   | 44.1  |   | 44.0                             |                            | 27.1                         |                                | 11.0               |                  | 18.6          |                        | 27.4        |               | 21.8         |             | 9.1           |            |
| S This gap has been fille<br>Notes: * Includes Indire<br>Source: Special Tabulat<br>2012. | d in from RB<br>ct Finance m<br>ions supplied | I's Handboc<br>ade by Com<br>  by NABAR | ok Series – N<br>mercial Ban<br>D for the prc | lot Availablı<br>ks. Figures<br>yject upto tl | e<br>in brackets<br>1e year 2005 | are percent<br>-06 and for | ages to resp<br>the years th | ective total:<br>lereafter, da | s<br>ata contained | l in Departn     | nent of Agric | ulture and             | Cooperation | ı, Credit Div | ision (GOI): | Agriculture | Statistics at | t a glance |

#### Anneuxre P: State-wise Flow of Ground Level Credit (GLC) data for Agriculture and Allied Activities by All Agencies

| Sr. | Name of the States/UTs              | 1995-96    | Share in         |                  | 1996-97                      |                    |                  | 1997-98                      |                    |
|-----|-------------------------------------|------------|------------------|------------------|------------------------------|--------------------|------------------|------------------------------|--------------------|
| No. |                                     | (₹lakh)    | All-India<br>(%) | ( <b>₹lakh</b> ) | Share in<br>All-India<br>(%) | Growth<br>Rate (%) | ( <b>₹lakh</b> ) | Share in<br>All-India<br>(%) | Growth<br>Rate (%) |
| 1   | Chandigarh                          | 4960       | 0.23             | 3057             | 0.1                          | (-38.4)            | 6474             | 0.21                         | (111.8)            |
| 2   | New Delhi                           | 8221       | 0.37             | 8957             | 0.3                          | (9.0)              | 21542            | 0.70                         | (140.5)            |
| 3   | Haryana                             | 151056     | 6.86             | 182261           | 7.0                          | (20.7)             | 211094           | 6.87                         | (15.8)             |
| 4   | Himachal Pradesh                    | 7167       | 0.33             | 8515             | 0.3                          | (18.8)             | 9561             | 0.31                         | (12.3)             |
| 5   | Jammu & Kashmir                     | 1666       | 0.08             | 2150             | 0.1                          | (29.1)             | 2204             | 0.07                         | (2.5)              |
| 6   | Punjab                              | 195900     | 8.89             | 239653           | 9.2                          | (22.3)             | 288104           | 9.38                         | (20.2)             |
| 7   | Rajasthan                           | 87675      | 3.98             | 110887           | 4.3                          | (26.5)             | 146208           | 4.76                         | (31.9)             |
|     | Northern Region                     | 456645     | 20.73            | 555480           | 21.3                         | (21.6)             | 685187           | 22.32                        | (23.4)             |
| 8   | Arunachal Pradesh                   | 97         | 0.00             | 274              | 0.0                          | (182.5)            | 346              | 0.01                         | (26.3)             |
| 9   | Assam                               | 3207       | 0.15             | 3885             | 0.1                          | (21.1)             | 15410            | 0.50                         | (296.7)            |
| 10  | Manipur                             | 191        | 0.01             | 436              | 0.0                          | (128.3)            | 292              | 0.01                         | (-33.0)            |
| 11  | Meghalaya                           | 398        | 0.02             | 369              | 0.0                          | (-7.3)             | 523              | 0.02                         | (41.7)             |
| 12  | Mizoram                             | 115        | 0.01             | 355              | 0.0                          | (208.7)            | 197              | 0.01                         | (-44.5)            |
| 13  | Nagaland                            | 325        | 0.01             | 437              | 0.0                          | (34.5)             | 411              | 0.01                         | (-5.9)             |
| 14  | Filura<br>Silulia                   | 083        | 0.03             | 890              | 0.0                          | (30.3)             | 1114             | 0.04                         | (25.2)             |
| 15  | SIKKIIII<br>Northern Festern Design | 90<br>E114 | 0.00             | 244<br>6800      | 0.0                          | (149.0)            | 191              | 0.01                         | (169.9)            |
| 16  | A & N Islands                       | 07<br>07   | 0.23             | 190              | 0.3                          | ( <b>34.7</b> )    | 10404            | 0.00                         | (100.3)            |
| 10  | Ribar                               | 36670      | 0.00             | 109              | 0.0                          | (117.2)            | 290<br>/1088     | 1.37                         | (37.7)             |
| 18  | Iharkhand                           | 30070      | 1.00             | 40420            | 1.7                          | (20.0)             | 41500            | 1.57                         | (-7.0)             |
| 19  | Orissa                              | 41641      | 1.89             | 45130            | 17                           | (8.4)              | 48426            | 1.58                         | (7.3)              |
| 20  | West Bengal                         | 59780      | 2.71             | 73318            | 2.8                          | (22.6)             | 67281            | 2.19                         | (-8.2)             |
|     | Eastern Region                      | 138178     | 6.27             | 164066           | 6.3                          | (18.7)             | 157993           | 5.15                         | (-3.7)             |
| 21  | Chattisgarh                         |            |                  |                  | 0.0                          | (,                 |                  |                              | ()                 |
| 22  | Madhya Pradesh                      | 130850     | 5.94             | 166128           | 6.4                          | (27.0)             | 198599           | 6.47                         | (19.5)             |
| 23  | Uttar Pradesh                       | 223118     | 10.13            | 256260           | 9.8                          | (14.9)             | 285498           | 9.30                         | (11.4)             |
| 24  | Uttranchal                          |            |                  |                  | 0.0                          |                    |                  |                              |                    |
|     | Central Region                      | 353968     | 16.07            | 422388           | 16.2                         | (19.3)             | 484097           | 15.77                        | (14.6)             |
| 25  | Dadra & Nagar Haveli                | 37         | 0.00             | 56               | 0.0                          | (51.4)             | 107              | 0.00                         | (91.1)             |
| 26  | Daman & Diu                         | 55         | 0.00             | 76               | 0.0                          | (38.2)             | 90               | 0.00                         | (18.4)             |
| 27  | Goa                                 | 3228       | 0.15             | 2653             | 0.1                          | (-17.8)            | 3364             | 0.11                         | (26.8)             |
| 28  | Gujarat                             | 149101     | 6.77             | 189148           | 7.3                          | (26.9)             | 230785           | 7.52                         | (22.0)             |
| 29  | Maharashtra                         | 272960     | 12.39            | 281469           | 10.8                         | (3.1)              | 312168           | 10.17                        | (10.9)             |
|     | Western Region                      | 425381     | 19.31            | 473402           | 18.2                         | (11.3)             | 546514           | 17.80                        | (15.4)             |
| 30  | Andhra Pradesh                      | 308261     | 13.99            | 368600           | 14.1                         | (19.6)             | 407635           | 13.28                        | (10.6)             |
| 31  | Karnataka                           | 168550     | 7.65             | 188585           | 7.2                          | (11.9)             | 256663           | 8.36                         | (36.1)             |
| 32  | Kerala                              | 94180      | 4.27             | 133321           | 5.1                          | (41.6)             | 147936           | 4.82                         | (11.0)             |
| 33  | Lakshadweep                         | 36         | 0.00             | 43               | 0.0                          | (19.4)             | 43               | 0.00                         | (0.0)              |
| 34  | Pondicherry                         | 4150       | 0.19             | 2404             | 0.1                          | (-42.1)            | 2730             | 0.09                         | (13.6)             |
| 35  | Tamil Nadu                          | 248780     | 11.29            | 292684           | 11.2                         | (17.6)             | 363237           | 11.83                        | (24.1)             |
|     | Southern Region                     | 823957     | 37.40            | 985637           | 37.8                         | (19.6)             | 1178244          | 38.37                        | (19.5)             |
|     | Total                               | 2203243    | 100.00           | 2607863          | 100.00                       | (18.4)             | 3070519          | 100.00                       | (17.7)             |

|     | and                     | Allied  | Activi                              | ties by               | All Age | encies                              | (Conta                | l.)     |                                     |                       |
|-----|-------------------------|---------|-------------------------------------|-----------------------|---------|-------------------------------------|-----------------------|---------|-------------------------------------|-----------------------|
| Sr. | Name of the States/UTs  |         | 1998-99                             |                       | 1       | 999-2000                            | )                     | 2       | 000-200                             | L                     |
| No. |                         | (₹lakh) | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) | (₹lakh) | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) | (₹lakh) | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) |
| 1   | Chandigarh              | 17471   | 0.50                                | (169.9)               | 21599   | 0.52                                | (23.6)                | 8256    | 0.17                                | (-61.8)               |
| 2   | New Delhi               | 12965   | 0.37                                | (-39.8)               | 96654   | 2.33                                | (645.5)               | 109692  | 2.31                                | (13.5)                |
| 3   | Haryana                 | 250306  | 7.14                                | (18.6)                | 311289  | 7.49                                | (24.4)                | 370357  | 7.79                                | (19.0)                |
| 4   | Himachal Pradesh        | 15973   | 0.46                                | (67.1)                | 15843   | 0.38                                | (-0.8)                | 18152   | 0.38                                | (14.6)                |
| 5   | Jammu & Kashmir         | 3020    | 0.09                                | (37.0)                | 3207    | 0.08                                | (6.2)                 | 3636    | 0.08                                | (13.4)                |
| 6   | Punjab                  | 383715  | 10.95                               | (33.2)                | 446512  | 10.74                               | (16.4)                | 515071  | 10.84                               | (15.4)                |
| 7   | Rajasthan               | 178759  | 5.10                                | (22.3)                | 196743  | 4.73                                | (10.1)                | 210936  | 4.44                                | (7.2)                 |
|     | Northern Region         | 862209  | 24.60                               | (25.8)                | 1091847 | 26.27                               | (26.6)                | 1236100 | 26.02                               | (13.2)                |
| 8   | Arunachal Pradesh       | 425     | 0.01                                | (22.8)                | 244     | 0.01                                | (-42.6)               | 408     | 0.01                                | (67.2)                |
| 9   | Assam                   | 17078   | 0.49                                | (10.8)                | 7584    | 0.18                                | (-55.6)               | 5281    | 0.11                                | (-30.4)               |
| 10  | Manipur                 | 185     | 0.01                                | (-36.6)               | 161     | 0.00                                | (-13.0)               | 134     | 0.00                                | (-16.8)               |
| 11  | Meghalaya               | 515     | 0.01                                | (-1.5)                | 773     | 0.02                                | (50.1)                | 538     | 0.01                                | (-30.4)               |
| 12  | Mizoram                 | 157     | 0.00                                | (-20.3)               | 368     | 0.01                                | (134.4)               | 340     | 0.01                                | (-7.6)                |
| 13  | Nagaland                | 430     | 0.01                                | (4.6)                 | 712     | 0.02                                | (65.6)                | 539     | 0.01                                | (-24.3)               |
| 14  | Tripura                 | 830     | 0.02                                | (-25.5)               | 1332    | 0.03                                | (60.5)                | 1703    | 0.04                                | (27.9)                |
| 15  | Sikkim                  | 223     | 0.01                                | (16.8)                | 240     | 0.01                                | (7.6)                 | 380     | 0.01                                | (58.3)                |
|     | Northern Eastern Region | 19843   | 0.57                                | (7.4)                 | 11414   | 0.27                                | (-42.5)               | 9323    | 0.20                                | (-18.3)               |
| 16  | A & N Islands           | 566     | 0.02                                | (89.9)                | 397     | 0.01                                | (-29.9)               | 347     | 0.01                                | (-12.6)               |
| 17  | Bihar                   | 48721   | 1.39                                | (16.0)                | 42212   | 1.02                                | (-13.4)               | 60491   | 1.27                                | (43.3)                |
| 18  | Jharkhand               |         |                                     |                       |         |                                     |                       | 7089    | 0.15                                |                       |
| 19  | Orissa                  | 65977   | 1.88                                | (36.2)                | 80671   | 1.94                                | (22.3)                | 91173   | 1.92                                | (13.0)                |
| 20  | West Bengal             | 75143   | 2.14                                | (11.7)                | 94721   | 2.28                                | (26.1)                | 113568  | 2.39                                | (19.9)                |
|     | Eastern Region          | 190407  | 5.43                                | (20.5)                | 218001  | 5.24                                | (14.5)                | 272668  | 5.74                                | (25.1)                |
| 21  | Chattisgarh             |         |                                     |                       |         |                                     |                       | 25257   | 0.53                                |                       |
| 22  | Madhya Pradesh          | 189601  | 5.41                                | (-4.5)                | 201399  | 4.84                                | (6.2)                 | 189632  | 3.99                                | (-5.8)                |
| 23  | Uttar Pradesh           | 316129  | 9.02                                | (10.7)                | 379593  | 9.13                                | (20.1)                | 429947  | 9.05                                | (13.3)                |
| 24  | Uttranchal              |         |                                     |                       |         |                                     |                       | 16580   | 0.35                                |                       |
|     | Central Region          | 505730  | 14.43                               | (4.5)                 | 580992  | 13.98                               | (14.9)                | 661416  | 13.92                               | (13.8)                |
| 25  | Dadra & Nagar Haveli    | 155     | 0.00                                | (44.9)                | 347     | 0.01                                | (123.9)               | 90      | 0.00                                | (-74.1)               |
| 26  | Daman & Diu             | 126     | 0.00                                | (40.0)                | 392     | 0.01                                | (211.1)               | 45      | 0.00                                | (-88.5)               |
| 27  | Goa                     | 3308    | 0.09                                | (-1.7)                | 2649    | 0.06                                | (-19.9)               | 3566    | 0.08                                | (34.6)                |
| 28  | Gujarat                 | 233992  | 6.68                                | (1.4)                 | 277189  | 6.67                                | (18.5)                | 321916  | 6.78                                | (16.1)                |
| 29  | Maharashtra             | 393797  | 11.24                               | (26.1)                | 445609  | 10.72                               | (13.2)                | 498216  | 10.49                               | (11.8)                |
|     | Western Region          | 631378  | 18.02                               | (15.5)                | 726186  | 17.47                               | (15.0)                | 823833  | 17.34                               | (13.4)                |
| 30  | Andhra Pradesh          | 481124  | 13.73                               | (18.0)                | 528866  | 12.72                               | (9.9)                 | 612529  | 12.89                               | (15.8)                |
| 31  | Karnataka               | 292057  | 8.33                                | (13.8)                | 351143  | 8.45                                | (20.2)                | 386305  | 8.13                                | (10.0)                |
| 32  | Kerala                  | 157079  | 4.48                                | (6.2)                 | 225740  | 5.43                                | (43.7)                | 240688  | 5.07                                | (6.6)                 |
| 33  | Lakshadweep             | 56      | 0.00                                | (30.2)                | 35      | 0.00                                | (-37.5)               | 29      | 0.00                                | (-17.1)               |
| 34  | Pondicherry             | 2798    | 0.08                                | (2.5)                 | 3605    | 0.09                                | (28.8)                | 4091    | 0.09                                | (13.5)                |
| 35  | Tamil Nadu              | 361578  | 10.32                               | (-0.5)                | 419105  | 10.08                               | (15.9)                | 504375  | 10.62                               | (20.3)                |
|     | Southern Region         | 1294692 | 36.95                               | (9.9)                 | 1528494 | 36.77                               | (18.1)                | 1748017 | 36.79                               | (14.4)                |
|     | Total                   | 3504259 | 100.00                              | (14.1)                | 4156934 | 100.00                              | (18.6)                | 4751357 | 100.00                              | (14.3)                |

# Anneuxre P: State-wise Flow of Ground Level Credit (GLC) data for Agriculture and Allied Activities by All Agencies (Contd.)

#### Anneuxre P: State-wise Flow of Ground Level Credit (GLC) data for Agriculture and Allied Activities by All Agencies (Contd.)

| Sr. | Name of the States/UTs  | 20               | 001-2002              |                                     | 2       | 002-2003              |                                     | 2       | 003-2004              |                                     |
|-----|-------------------------|------------------|-----------------------|-------------------------------------|---------|-----------------------|-------------------------------------|---------|-----------------------|-------------------------------------|
| No. |                         | ( <b>₹lakh</b> ) | Growth<br>Rate<br>(%) | Share<br>in<br>All-<br>India<br>(%) | (₹lakh) | Growth<br>Rate<br>(%) | Share<br>in<br>All-<br>India<br>(%) | (₹lakh) | Growth<br>Rate<br>(%) | Share<br>in<br>All-<br>India<br>(%) |
| 1   | Chandigarh              | 38769            | (369.6)               | 0.69                                | 17848   | (-54.0)               | 0.29                                | 37245   | (108.7)               | 0.49                                |
| 2   | New Delhi               | 141581           | (29.1)                | 2.52                                | 182540  | (28.9)                | 2.93                                | 242367  | (32.8)                | 3.19                                |
| 3   | Haryana                 | 400908           | (8.2)                 | 7.15                                | 463705  | (15.7)                | 7.45                                | 628620  | (35.6)                | 8.28                                |
| 4   | Himachal Pradesh        | 25658            | (41.4)                | 0.46                                | 31358   | (22.2)                | 0.50                                | 38232   | (21.9)                | 0.50                                |
| 5   | Jammu & Kashmir         | 4960             | (36.4)                | 0.09                                | 5746    | (15.8)                | 0.09                                | 6619    | (15.2)                | 0.09                                |
| 6   | Punjab                  | 611309           | (18.7)                | 10.90                               | 762380  | (24.7)                | 12.26                               | 914790  | (20.0)                | 12.05                               |
| 7   | Rajasthan               | 258347           | (22.5)                | 4.60                                | 281911  | (9.1)                 | 4.53                                | 313996  | (11.4)                | 4.14                                |
|     | Northern Region         | 1481532          | (19.9)                | 26.41                               | 1745488 | (17.8)                | 28.06                               | 2181869 | (25.0)                | 28.74                               |
| 8   | Arunachal Pradesh       | 539              | (32.1)                | 0.01                                | 994     | (84.4)                | 0.02                                | 390     | (-60.8)               | 0.01                                |
| 9   | Assam                   | 7318             | (38.6)                | 0.13                                | 10127   | (38.4)                | 0.16                                | 19129   | (88.9)                | 0.25                                |
| 10  | Manipur                 | 142              | (6.0)                 | 0.00                                | 405     | (185.2)               | 0.01                                | 580     | (43.2)                | 0.01                                |
| 11  | Meghalaya               | 642              | (19.3)                | 0.01                                | 552     | (-14.0)               | 0.01                                | 5184    | (839.1)               | 0.07                                |
| 12  | Mizoram                 | 357              | (5.0)                 | 0.01                                | 684     | (91.6)                | 0.01                                | 544     | (-20.5)               | 0.01                                |
| 13  | Nagaland                | 540              | (0.2)                 | 0.01                                | 540     | (0.0)                 | 0.01                                | 742     | (37.4)                | 0.01                                |
| 14  | Tripura                 | 1739             | (2.1)                 | 0.03                                | 1759    | (1.2)                 | 0.03                                | 3000    | (70.6)                | 0.04                                |
| 15  | Sikkim                  | 368              | (-3.2)                | 0.01                                | 325     | (-11.7)               | 0.01                                | 425     | (30.8)                | 0.01                                |
|     | Northern Eastern Region | 11645            | (24.9)                | 0.21                                | 15386   | (32.1)                | 0.25                                | 29994   | (94.9)                | 0.40                                |
| 16  | A & N Islands           | 578              | (66.6)                | 0.01                                | 382     | (-33.9)               | 0.01                                | 385     | (0.8)                 | 0.01                                |
| 17  | Bihar                   | 70746            | (17.0)                | 1.26                                | 72260   | (2.1)                 | 1.16                                | 142172  | (96.8)                | 1.87                                |
| 18  | Jharkhand               | 16101            | (127.1)               | 0.29                                | 20315   | (26.2)                | 0.33                                | 21461   | (5.6)                 | 0.28                                |
| 19  | Orissa                  | 96925            | (6.3)                 | 1.73                                | 109688  | (13.2)                | 1.76                                | 127778  | (16.5)                | 1.68                                |
| 20  | West Bengal             | 144881           | (27.6)                | 2.58                                | 184244  | (27.2)                | 2.96                                | 212944  | (15.6)                | 2.81                                |
|     | Eastern Region          | 329231           | (20.7)                | 5.87                                | 386889  | (17.5)                | 6.22                                | 504740  | (30.5)                | 6.65                                |
| 21  | Chattisgarh             | 28237            | (11.8)                | 0.50                                | 46133   | (63.4)                | 0.74                                | 52377   | (13.5)                | 0.69                                |
| 22  | Madhya Pradesh          | 230071           | (21.3)                | 4.10                                | 290285  | (26.2)                | 4.67                                | 342935  | (18.1)                | 4.52                                |
| 23  | Uttar Pradesh           | 560667           | (30.4)                | 9.99                                | 618123  | (10.2)                | 9.94                                | 810833  | (31.2)                | 10.68                               |
| 24  | Uttranchal              | 27169            | (63.9)                | 0.48                                | 48416   | (78.2)                | 0.78                                | 42589   | (-12.0)               | 0.56                                |
|     | Central Region          | 846144           | (27.9)                | 15.08                               | 1002957 | (18.5)                | 16.12                               | 1248734 | (24.5)                | 16.45                               |
| 25  | Dadra & Nagar Haveli    | 110              | (22.2)                | 0.00                                | 59      | (-46.4)               | 0.00                                |         |                       |                                     |
| 26  | Daman & Diu             | 33               | (-26.7)               | 0.00                                | 24      | (-27.3)               | 0.00                                |         |                       |                                     |
| 27  | Goa                     | 2444             | (-31.5)               | 0.04                                | 2124    | (-13.1)               | 0.03                                | 3938    | (85.4)                | 0.05                                |
| 28  | Gujarat                 | 371251           | (15.3)                | 6.62                                | 408741  | (10.1)                | 6.57                                | 479822  | (17.4)                | 6.32                                |
| 29  | Maharashtra             | 592991           | (19.0)                | 10.57                               | 503275  | (-15.1)               | 8.09                                | 528487  | (5.0)                 | 6.96                                |
|     | Western Region          | 966829           | (17.4)                | 17.23                               | 914223  | (-5.4)                | 14.70                               | 1012247 | (10.7)                | 13.33                               |
| 30  | Andhra Pradesh          | 748287           | (22.2)                | 13.34                               | 754059  | (0.8)                 | 12.12                               | 1001424 | (32.8)                | 13.19                               |
| 31  | Karnataka               | 433752           | (12.3)                | 7.73                                | 466361  | (7.5)                 | 7.50                                | 532600  | (14.2)                | 7.02                                |
| 32  | Kerala                  | 260619           | (8.3)                 | 4.65                                | 302961  | (16.2)                | 4.87                                | 377502  | (24.6)                | 4.97                                |
| 33  | Lakshadweep             | 33               | (13.8)                | 0.00                                | 26      | (-21.2)               | 0.00                                | 78      | (200.0)               | 0.00                                |
| 34  | Pondicherry             | 4073             | (-0.4)                | 0.07                                | 5341    | (31.1)                | 0.09                                | 6970    | (30.5)                | 0.09                                |
| 35  | Tamil Nadu              | 528105           | (4.7)                 | 9.41                                | 627046  | (18.7)                | 10.08                               | 695166  | (10.9)                | 9.16                                |
|     | Southern Region         | 1974869          | (13.0)                | 35.20                               | 2155794 | (9.2)                 | 34.65                               | 2613740 | (21.2)                | 34.43                               |
|     | Total                   | 5610250          | (18.1)                | 100.0                               | 6220737 | (10.9)                | 100.0                               | 7591324 | (22.0)                | 100.0                               |

|     | and                     | Allied   | Activi                | ties b                              | y All Ag | gencie                | <b>s</b> (Cor                       | ntd.)                            |                                  | •                                |                                  |
|-----|-------------------------|----------|-----------------------|-------------------------------------|----------|-----------------------|-------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Sr. | Name of the States/UTs  | 2        | 004-05                |                                     | 2        | 2005-06               |                                     | CAGR                             | CAGR                             | CAGR                             | CAGR                             |
| No. |                         | (₹ lakh) | Growth<br>Rate<br>(%) | Share<br>in<br>All-<br>India<br>(%) | (₹ lakh) | Growth<br>Rate<br>(%) | Share<br>in<br>All-<br>India<br>(%) | 1995-<br>96<br>to<br>1998-<br>99 | 1998-<br>99<br>to<br>2002-<br>03 | 2002-<br>03<br>to<br>2005-<br>06 | 1995-<br>96<br>to<br>2005-<br>06 |
| 1   | Chandigarh              | 90803    | (143.8)               | 0.84                                | 162231   | (78.7)                | 0.92                                | 52.2                             | 0.5                              | 108.7                            | 41.7                             |
| 2   | New Delhi               | 388227   | (60.2)                | 3.60                                | 1307623  | (236.8)               | 7.41                                | 16.4                             | 93.7                             | 92.8                             | 66.0                             |
| 3   | Haryana                 | 864028   | (37.4)                | 8.01                                | 1084743  | (25.5)                | 6.15                                | 18.3                             | 16.7                             | 32.7                             | 21.8                             |
| 4   | Himachal Pradesh        | 61581    | (61.1)                | 0.57                                | 95482    | (55.1)                | 0.54                                | 30.6                             | 18.4                             | 44.9                             | 29.6                             |
| 5   | Jammu & Kashmir         | 11184    | (69.0)                | 0.10                                | 90545    | (709.6)               | 0.51                                | 21.9                             | 17.4                             | 150.7                            | 49.1                             |
| 6   | Punjab                  | 1279416  | (39.9)                | 11.86                               | 1547980  | (21.0)                | 8.77                                | 25.1                             | 18.7                             | 26.6                             | 23.0                             |
| 7   | Rajasthan               | 517225   | (64.7)                | 4.80                                | 756234   | (46.2)                | 4.29                                | 26.8                             | 12.1                             | 38.9                             | 24.0                             |
|     | Northern Region         | 3212464  | (47.2)                | 29.79                               | 5044838  | (57.0)                | 28.59                               | 23.6                             | 19.3                             | 42.4                             | 27.2                             |
| 8   | Arunachal Pradesh       | 1257     | (222.3)               | 0.01                                | 1337     | (6.4)                 | 0.01                                | 63.6                             | 23.7                             | 10.4                             | 30.0                             |
| 9   | Assam                   | 26724    | (39.7)                | 0.25                                | 66332    | (148.2)               | 0.38                                | 74.6                             | -12.2                            | 87.1                             | 35.4                             |
| 10  | Manipur                 | 1923     | (231.6)               | 0.02                                | 5766     | (199.8)               | 0.03                                | -1.1                             | 21.6                             | 142.4                            | 40.6                             |
| 11  | Meghalaya               | 2474     | (-52.3)               | 0.02                                | 5657     | (128.7)               | 0.03                                | 9.0                              | 1.7                              | 117.2                            | 30.4                             |
| 12  | Mizoram                 | 2019     | (271.1)               | 0.02                                | 2432     | (20.5)                | 0.01                                | 10.9                             | 44.5                             | 52.6                             | 35.7                             |
| 13  | Nagaland                | 1978     | (166.6)               | 0.02                                | 2402     | (21.4)                | 0.01                                | 9.8                              | 5.9                              | 64.5                             | 22.1                             |
| 14  | Tripura                 | 3817     | (27.2)                | 0.04                                | 8476     | (122.1)               | 0.05                                | 6.7                              | 20.7                             | 68.9                             | 28.6                             |
| 15  | Sikkim                  | 541      | (27.3)                | 0.01                                | 1169     | (116.1)               | 0.01                                | 31.5                             | 9.9                              | 53.2                             | 28.1                             |
|     | Northern Eastern Region | 40733    | (35.8)                | 0.38                                | 93571    | (129.7)               | 0.53                                | 57.1                             | -6.2                             | 82.5                             | 33.7                             |
| 16  | A & N Islands           | 587      | (52.5)                | 0.01                                | 1528     | (160.3)               | 0.01                                | 86.7                             | -9.4                             | 58.7                             | 33.2                             |
| 17  | Bihar                   | 181726   | (27.8)                | 1.68                                | 212458   | (16.9)                | 1.20                                | 9.9                              | 10.4                             | 43.3                             | 19.2                             |
| 18  | Jharkhand               | 40739    | (89.8)                | 0.38                                | 50588    | (24.2)                | 0.29                                |                                  |                                  | 35.5                             |                                  |
| 19  | Orissa                  | 198549   | (55.4)                | 1.84                                | 312919   | (57.6)                | 1.77                                | 16.6                             | 13.6                             | 41.8                             | 22.3                             |
| 20  | West Bengal             | 302168   | (41.9)                | 2.80                                | 644134   | (113.2)               | 3.65                                | 7.9                              | 25.1                             | 51.8                             | 26.8                             |
|     | Eastern Region          | 723769   | (43.4)                | 6.71                                | 1221627  | (68.8)                | 6.92                                | 11.3                             | 19.4                             | 46.7                             | 24.4                             |
| 21  | Chattisgarh             | 78740    | (50.3)                | 0.73                                | 123321   | (56.6)                | 0.70                                |                                  |                                  | 38.8                             |                                  |
| 22  | Madhya Pradesh          | 529344   | (54.4)                | 4.91                                | 690396   | (30.4)                | 3.91                                | 13.2                             | 11.2                             | 33.5                             | 18.1                             |
| 23  | Uttar Pradesh           | 1042864  | (28.6)                | 9.67                                | 1405866  | (34.8)                | 7.97                                | 12.3                             | 18.3                             | 31.5                             | 20.2                             |
| 24  | Uttranchal              | 63232    | (48.5)                | 0.59                                | 93782    | (48.3)                | 0.53                                |                                  |                                  | 24.7                             |                                  |
|     | Central Region          | 1714180  | (37.3)                | 15.89                               | 2313365  | (35.0)                | 13.11                               | 12.6                             | 18.7                             | 32.1                             | 20.7                             |
| 25  | Dadra & Nagar Haveli    | 76       |                       | 0.00                                | 158      | (107.9)               | 0.00                                | 61.2                             | -21.5                            | 38.9                             | 15.6                             |
| 26  | Daman & Diu             | 5        |                       | 0.00                                | 40       | (700.0)               | 0.00                                | 31.8                             | -33.9                            | 18.6                             | -3.1                             |
| 27  | Goa                     | 8008     | (103.4)               | 0.07                                | 13134    | (64.0)                | 0.07                                | 0.8                              | -10.5                            | 83.5                             | 15.1                             |
| 28  | Gujarat                 | 660930   | (37.7)                | 6.13                                | 1110647  | (68.0)                | 6.30                                | 16.2                             | 15.0                             | 39.5                             | 22.2                             |
| 29  | Maharashtra             | 742083   | (40.4)                | 6.88                                | 1493814  | (101.3)               | 8.47                                | 13.0                             | 6.3                              | 43.7                             | 18.5                             |
|     | Western Region          | 1411102  | (39.4)                | 13.08                               | 2617793  | (85.5)                | 14.84                               | 14.1                             | 9.7                              | 42.0                             | 19.9                             |
| 30  | Andhra Pradesh          | 1349050  | (34.7)                | 12.51                               | 2050124  | (52.0)                | 11.62                               | 16.0                             | 11.9                             | 39.6                             | 20.9                             |
| 31  | Karnataka               | 728127   | (36.7)                | 6.75                                | 1291353  | (77.4)                | 7.32                                | 20.1                             | 12.4                             | 40.4                             | 22.6                             |
| 32  | Kerala                  | 571229   | (51.3)                | 5.30                                | 1032413  | (80.7)                | 5.85                                | 18.6                             | 17.8                             | 50.5                             | 27.1                             |
| 33  | Lakshadweep             | 62       | (-20.5)               | 0.00                                | 115      | (85.5)                | 0.00                                | 15.9                             | -17.5                            | 64.2                             | 12.3                             |
| 34  | Pondicherry             | 12716    | (82.4)                | 0.12                                | 23521    | (85.0)                | 0.13                                | -12.3                            | 17.5                             | 63.9                             | 18.9                             |
| 35  | Tamil Nadu              | 1020670  | (46.8)                | 9.46                                | 1948810  | (90.9)                | 11.05                               | 13.3                             | 14.8                             | 45.9                             | 22.9                             |
|     | Southern Region         | 3681854  | (40.9)                | 34.14                               | 6346336  | (72.4)                | 35.97                               | 16.3                             | 13.6                             | 43.3                             | 22.6                             |
|     | Total                   | 10784102 | (42.1)                | 100.00                              | 17637530 | (63.6)                | 100.00                              | 16.7                             | 15.4                             | 41.5                             | 23.1                             |

# Anneuxre P: State-wise Flow of Ground Level Credit (GLC) data for Agriculture

# Anneuxre P: State-wise Flow of Ground Level Credit (GLC) data for Agriculture and Allied Activities by All Agencies (Contd.)

| Sr.      | Name of the States/UTs  | 200          | 5-06                         |                    | 2006-07                      |                          |          | 2007-08                      |                    |
|----------|-------------------------|--------------|------------------------------|--------------------|------------------------------|--------------------------|----------|------------------------------|--------------------|
| No.      |                         | (₹ lakh)     | Share in<br>All-India<br>(%) | (₹ lakh)           | Share in<br>All-India<br>(%) | Growth<br>Rate (%)       | (₹ lakh) | Share in<br>All-India<br>(%) | Growth<br>Rate (%) |
| 1        | Chandigarh              | 162231       | 0.9                          | 385202             | 1.7                          | (137.4)                  | 280007   | 1.1                          | (-27.3)            |
| 2        | New Delhi               | 1307623      | 7.4                          | 1546895            | 6.9                          | (18.3)                   | 1378437  | 5.4                          | (-10.9)            |
| 3        | Haryana                 | 1084743      | 6.1                          | 1199275            | 5.3                          | (10.6)                   | 1344213  | 5.3                          | (12.1)             |
| 4        | Himachal Pradesh        | 95482        | 0.5                          | 108169             | 0.5                          | (13.3)                   | 147417   | 0.6                          | (36.3)             |
| 5        | Jammu & Kashmir         | 90545        | 0.5                          | 59036              | 0.3                          | (-34.8)                  | 39241    | 0.2                          | (-33.5)            |
| 6        | Punjab                  | 1547980      | 8.8                          | 1988580            | 8.8                          | (28.5)                   | 2414647  | 9.5                          | (21.4)             |
| 7        | Rajasthan               | 756234       | 4.3                          | 1058643            | 4.7                          | (40.0)                   | 1224038  | 4.8                          | (15.6)             |
|          | Northern Region         | 5044838      | 28.6                         | 6345800            | 28.2                         | (25.8)                   | 6828000  | 26.9                         | (7.6)              |
| 8        | Arunachal Pradesh       | 1337         | 0.0                          | 2328               | 0.0                          | (74.1)                   | 2144     | 0.0                          | (-7.9)             |
| 9        | Assam                   | 66332        | 0.4                          | 54118              | 0.2                          | (-18.4)                  | 65272    | 0.3                          | (20.6)             |
| 10       | Manipur                 | 5766         | 0.0                          | 3034               | 0.0                          | (-47.4)                  | 4832     | 0.0                          | (59.3)             |
| 11       | Meghalaya               | 5657         | 0.0                          | 4501               | 0.0                          | (-20.4)                  | 4075     | 0.0                          | (-9.5)             |
| 12       | Mizoram                 | 2432         | 0.0                          | 3282               | 0.0                          | (35.0)                   | 4355     | 0.0                          | (32.7)             |
| 13       | Nagaland                | 2402         | 0.0                          | 4611               | 0.0                          | (92.0)                   | 4101     | 0.0                          | (-11.1)            |
| 14       | Tripura                 | 8476         | 0.0                          | 9350               | 0.0                          | (10.3)                   | 9654     | 0.0                          | (3.3)              |
| 15       | Sikkim                  | 1169         | 0.0                          | 1305               | 0.0                          | (11.6)                   | 1365     | 0.0                          | (4.6)              |
|          | Northern Eastern Region | 93571        | 0.5                          | 82529              | 0.4                          | (-11.8)                  | 95798    | 0.4                          | (16.1)             |
| 16       | A & N Islands           | 1528         | 0.0                          | 6015               | 0.0                          | (293.7)                  | 679      | 0.0                          | (-88.7)            |
| 17       | Bihar                   | 212458       | 1.2                          | 304621             | 1.4                          | (43.4)                   | 313596   | 1.2                          | (2.9)              |
| 18       | Jharkhand               | 50588        | 0.3                          | 61949              | 0.3                          | (22.5)                   | 56564    | 0.2                          | (-8.7)             |
| 19       | Orissa                  | 312919       | 1.8                          | 392291             | 1.7                          | (25.4)                   | 439002   | 1.7                          | (11.9)             |
| 20       | West Bengal             | 644134       | 3.7                          | 774480             | 3.4                          | (20.2)                   | 972339   | 3.8                          | (25.5)             |
|          | Eastern Region          | 1221627      | 6.9                          | 1539356            | 6.9                          | (26.0)                   | 1782180  | 7.0                          | (15.8)             |
| 21       | Chattisgarh             | 123321       | 0.7                          | 149461             | 0.7                          | (21.2)                   | 192741   | 0.8                          | (29.0)             |
| 22       | Madhya Pradesh          | 690396       | 3.9                          | 955597             | 4.3                          | (38.4)                   | 1257902  | 5.0                          | (31.6)             |
| 23       | Uttar Pradesh           | 1405866      | 8.0                          | 1882625            | 8.4                          | (33.9)                   | 1778350  | 7.0                          | (-5.5)             |
| 24       | Uttranchal              | 93782        | 0.5                          | 141629             | 0.6                          | (51.0)                   | 153012   | 0.6                          | (8.0)              |
| 05       | Central Region          | 2313365      | 13.1                         | 3129312            | 13.9                         | (35.3)                   | 3382005  | 13.3                         | (8.1)              |
| 25       | Dadra & Nagar Haven     | 158          | 0.0                          | 707                | 0.0                          | (385.4)<br>(1769.5)      | 327      | 0.0                          | (-57.4)            |
| 20       |                         | 40<br>19194  | 0.0                          | 140                | 0.0                          | (1702.3)                 | 1191     | 0.0                          | (39.9)             |
| 21       | Guiarat                 | 1110647      | 63                           | 1102207            | 5.3                          | (30.2)                   | 1369540  | 5.4                          | (47.0)             |
| 20       | Maharashtra             | 1/0381/      | 85                           | 21/0106            | 9.5                          | (1.4)                    | 2327400  | 0.4                          | (14.5)             |
| 25       | Western Region          | 2617793      | 14.8                         | 3352062            | 14.9                         | ( <b>1</b> 3.3)          | 3725131  | 14.7                         | (11.1)             |
| 00       |                         | 2011100      | 11.0                         | 0.400000           | 11.0                         | (20.0)                   | 0017010  | 11.7                         | (10.0)             |
| 30       | Andnra Pradesn          | 2050124      | 11.6                         | 2466909            | 11.0                         | (20.3)                   | 2917318  | 11.5                         | (18.3)             |
| 01<br>20 | Nai Ilalaka<br>Korolo   | 1291353      | 7.3                          | 1049010            | 6.9<br>E C                   | (20.0)                   | 1607640  | 1.4                          | (20.9)             |
| ა∠<br>ეე | Atlala<br>Lakabadwaan   | 1052415      | 0.9                          | 1204996            | 0.0                          | (21.0)                   | 1007040  | 0.0                          | (34.3)             |
| 31       | Pondicherry             | 110<br>92591 | 0.0                          | 10636              | 0.0                          | (U.U)<br>(_16.5)         | 30077    | 0.0                          | (33.U)<br>(67.0)   |
| 34<br>25 | Tamil Nadu              | 1052600      | 11 1                         | 19030              | 0.1                          | (20.7)                   | 3071714  | 0.1                          | (07.9)<br>(10.5)   |
| 30       | Southern Region         | 63519060     | 11.1<br>36.0                 | 2129909<br>8021262 | 12.1                         | (ວອ.7)<br>( <b>ຈຂອ</b> ) | 0582525  | 12.1<br>977                  | (12.0)<br>(10 5)   |
|          | Southern Region         | 0001200      | 30.0                         | 3021203            | 30.7                         | (20.3)                   | 3363020  | 31.1                         | (19.9)             |
|          | Total                   | 17642400     | 100.0                        | 22470322           | 100.0                        | (27.4)                   | 25396639 | 100.0                        | (13.0)             |

|     | and                           | Allied     | Activit                             | ies by                | All Age  | encies                              | (Concle               | d.)      | 0                                   |                       |
|-----|-------------------------------|------------|-------------------------------------|-----------------------|----------|-------------------------------------|-----------------------|----------|-------------------------------------|-----------------------|
| Sr. | Name of the States/UTs        |            | 2008-09                             |                       |          | 2009-10                             |                       |          | 2010-11                             |                       |
| No. |                               | (₹ lakh)   | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) | (₹ lakh) | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) | (₹ lakh) | Share<br>in<br>All-<br>India<br>(%) | Growth<br>Rate<br>(%) |
| 1   | Chandigarh                    | 455172     | 1.5                                 | (62.6)                | 1117019  | 2.7                                 | (145.4)               | 838681   | 1.6                                 | (-24.9)               |
| 2   | New Delhi                     | 2207766    | 7.3                                 | (60.2)                | 2123912  | 5.1                                 | (-3.8)                | 1698715  | 3.3                                 | (-20.0)               |
| 3   | Haryana                       | 1491531    | 5.0                                 | (11.0)                | 2024755  | 4.8                                 | (35.8)                | 2668483  | 5.1                                 | (31.8)                |
| 4   | Himachal Pradesh              | 171430     | 0.6                                 | (16.3)                | 3845030  | 9.1                                 | (2142.9)              | 5336966  | 10.3                                | (38.8)                |
| 5   | Jammu & Kashmir               | 50889      | 0.2                                 | (29.7)                | 77773    | 0.2                                 | (52.8)                | 80563    | 0.2                                 | (3.6)                 |
| 6   | Punjab                        | 2718696    | 9.0                                 | (12.6)                | 3026618  | 7.2                                 | (11.3)                | 3470029  | 6.7                                 | (14.7)                |
| 7   | Rajasthan                     | 1338799    | 4.4                                 | (9.4)                 | 1942384  | 4.6                                 | (45.1)                | 2558356  | 4.9                                 | (31.7)                |
|     | Northern Region               | 8434283    | 28.0                                | (23.5)                | 14157491 | 33.7                                | (67.9)                | 16651793 | 32.1                                | (17.6)                |
| 8   | Arunachal Pradesh             | 2966       | 0.0                                 | (38.3)                | 3841     | 0.0                                 | (29.5)                | 7554     | 0.0                                 | (96.7)                |
| 9   | Assam                         | 100798     | 0.3                                 | (54.4)                | 114432   | 0.3                                 | (13.5)                | 174149   | 0.3                                 | (52.2)                |
| 10  | Manipur                       | 3584       | 0.0                                 | (-25.8)               | 4009     | 0.0                                 | (11.9)                | 151429   | 0.3                                 | (3677.2)              |
| 11  | Meghalaya                     | 9688       | 0.0                                 | (137.7)               | 7558     | 0.0                                 | (-22.0)               | 12119    | 0.0                                 | (60.3)                |
| 12  | Mizoram                       | 3770       | 0.0                                 | (-13.4)               | 2626     | 0.0                                 | (-30.3)               | 9208     | 0.0                                 | (250.6)               |
| 13  | Nagaland                      | 1318       | 0.0                                 | (-67.9)               | 4174     | 0.0                                 | (216.7)               | 6039     | 0.0                                 | (44.7)                |
| 14  | Tripura                       | 27913      | 0.1                                 | (189.1)               | 25942    | 0.1                                 | (-7.1)                | 80982    | 0.2                                 | (212.2)               |
| 15  | Sikkim                        | 1370       | 0.0                                 | (0.4)                 | 1204     | 0.0                                 | (-12.1)               | 20608    | 0.0                                 | (1611.6)              |
|     | Northern Eastern Region       | 151407     | 0.5                                 | (58.0)                | 163786   | 0.4                                 | (8.2)                 | 462088   | 0.9                                 | (182.1)               |
| 16  | A & N Islands                 | 1234       | 0.0                                 | (81.7)                | 800      | 0.0                                 | (-35.2)               | 4214     | 0.0                                 | (426.8)               |
| 17  | Bihar                         | 449762     | 1.5                                 | (43.4)                | 544009   | 1.3                                 | (21.0)                | 910641   | 1.8                                 | (67.4)                |
| 18  | Jharkhand                     | 85823      | 0.3                                 | (51.7)                | 117564   | 0.3                                 | (37.0)                | 196054   | 0.4                                 | (66.8)                |
| 19  | Orissa                        | 540272     | 1.8                                 | (23.1)                | 841038   | 2.0                                 | (55.7)                | 1045611  | 2.0                                 | (24.3)                |
| 20  | West Bengal                   | 1162689    | 3.9                                 | (19.6)                | 1323928  | 3.1                                 | (13.9)                | 1669621  | 3.2                                 | (26.1)                |
|     | Eastern Region                | 2239780    | 7.4                                 | (25.7)                | 2827339  | 6.7                                 | (26.2)                | 3826141  | 7.4                                 | (35.3)                |
| 21  | Chattisgarh                   | 194032     | 0.6                                 | (0.7)                 | 576191   | 1.4                                 | (197.0)               | 551134   | 1.1                                 | (-4.3)                |
| 22  | Madhya Pradesh                | 1343123    | 4.5                                 | (6.8)                 | 1707705  | 4.1                                 | (27.1)                | 2201339  | 4.2                                 | (28.9)                |
| 23  | Uttar Pradesh                 | 2116561    | 7.0                                 | (19.0)                | 2670131  | 6.4                                 | (26.2)                | 3240241  | 6.2                                 | (21.4)                |
| 24  | Uttranchal                    | 175808     | 0.6                                 | (14.9)                | 253960   | 0.6                                 | (44.5)                | 285876   | 0.6                                 | (12.6)                |
|     | Central Region                | 3829524    | 12.7                                | (13.2)                | 5207987  | 12.4                                | (36.0)                | 6278590  | 12.1                                | (20.6)                |
| 25  | Dadra & Nagar Haveli          | 705        | 0.0                                 | (115.6)               | 168      | 0.0                                 | (-76.2)               | 1089     | 0.0                                 | (548.2)               |
| 26  | Daman & Diu                   | 465        | 0.0                                 | (-61.0)               | 313      | 0.0                                 | (-32.7)               | 973      | 0.0                                 | (210.9)               |
| 27  | Goa                           | 13191      | 0.0                                 | (-50.5)               | 26863    | 0.1                                 | (103.6)               | 221445   | 0.4                                 | (724.3)               |
| 28  | Gujarat                       | 1404895    | 4.7                                 | (2.6)                 | 1812629  | 4.3                                 | (29.0)                | 2346442  | 4.5                                 | (29.4)                |
| 29  | Maharashtra                   | 2805814    | 9.3                                 | (20.6)                | 3385555  | 8.1                                 | (20.7)                | 3710476  | 7.1                                 | (9.6)                 |
|     | Western Region                | 4225070    | 14.0                                | (13.4)                | 5225528  | 12.4                                | (23.7)                | 6280425  | 12.1                                | (20.2)                |
| 30  | Andhra Pradesh                | 3514107    | 11.7                                | (20.5)                | 4575302  | 10.9                                | (30.2)                | 5508986  | 10.6                                | (20.4)                |
| 31  | Karnataka                     | 2014636    | 6.7                                 | (7.5)                 | 2400585  | 5.7                                 | (19.2)                | 3064584  | 5.9                                 | (27.7)                |
| 32  | Kerala                        | 2382270    | 7.9                                 | (41.2)                | 2933669  | 7.0                                 | (23.1)                | 3849519  | 7.4                                 | (31.2)                |
| 33  | Lakshadweep                   | 92         | 0.0                                 | (-39.9)               | 94       | 0.0                                 | (2.2)                 | 146      | 0.0                                 | (55.3)                |
| 34  | Pondicherry                   | 38422      | 0.1                                 | (16.5)                | 55519    | 0.1                                 | (44.5)                | 85000    | 0.2                                 | (53.1)                |
| 35  | Tamil Nadu                    | 3284738    | 10.9                                | (6.9)                 | 4482779  | 10.7                                | (36.5)                | 5896451  | 11.4                                | (31.5)                |
|     | Southern Region               | 11234265   | 37.3                                | (17.2)                | 14447948 | 34.4                                | (28.6)                | 18404686 | 35.5                                | (27.4)                |
|     | Total                         | 30114329   | 100.0                               | (18.6)                | 42030079 | 100.0                               | (39.6)                | 51903723 | 100.0                               | (23.5)                |
| Sou | rce: Special tabulations supp | lied by NA | BARD for                            | the projec            | t.       |                                     |                       |          |                                     |                       |

| Regions/State        |         |                                 |              |        | 1995-9         | 6                               |        |                                 |         |                                 |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|---------|---------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Total   | Per<br>cent<br>to All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 | (7)     |                                 |
| Northern Region      | 152248  | 15.0                            | 240392       | 48409  | 288801         | 27.6                            | 15596  | 11.3                            | 456645  | 20.7                            |
| Chandigarh           | 4960    | 0.5                             |              |        |                |                                 |        |                                 | 4960    | 0.2                             |
| New Delhi            | 8168    | 0.8                             | 53           |        | 53             | 0.0                             |        |                                 | 8221    | 0.4                             |
| Haryana              | 33050   | 3.2                             | 96550        | 16514  | 113064         | 10.8                            | 4942   | 3.6                             | 151056  | 6.9                             |
| Himachal Pradesh     | 4850    | 0.5                             | 1138         | 909    | 2047           | 0.2                             | 270    | 0.2                             | 7167    | 0.3                             |
| Jammu & Kashmir      | 380     | 0.0                             | 775          | 214    | 989            | 0.1                             | 297    | 0.2                             | 1666    | 0.1                             |
| Punjab               | 76380   | 7.5                             | 98932        | 16680  | 115612         | 11.0                            | 3908   | 2.8                             | 195900  | 8.9                             |
| Rajasthan            | 24460   | 2.4                             | 42944        | 14092  | 57036          | 5.4                             | 6179   | 4.5                             | 87675   | 4.0                             |
| North-Eastern Region | 3452    | 0.3                             | 602          | 55     | 657            | 0.1                             | 1005   | 0.7                             | 5114    | 0.2                             |
| Arunachal Pradesh    |         |                                 | 36           |        | 36             | 0.0                             | 61     | 0.0                             | 97      | 0.0                             |
| Assam                | 2457    | 0.2                             | 108          |        | 108            | 0.0                             | 642    | 0.5                             | 3207    | 0.1                             |
| Manipur              | 176     | 0.0                             |              |        |                |                                 | 15     | 0.0                             | 191     | 0.0                             |
| Meghalya             | 165     | 0.0                             | 129          |        | 129            | 0.0                             | 104    | 0.1                             | 398     | 0.0                             |
| Mizoram              | 17      | 0.0                             | 8            |        | 8              | 0.0                             | 90     | 0.1                             | 115     | 0.0                             |
| Nagaland             | 210     | 0.0                             | 114          |        | 114            | 0.0                             | 1      | 0.0                             | 325     | 0.0                             |
| Tripura              | 329     | 0.0                             | 207          | 55     | 262            | 0.0                             | 92     | 0.1                             | 683     | 0.0                             |
| Sikkim               | 98      | 0.0                             |              |        |                |                                 |        |                                 | 98      | 0.0                             |
| Eastern Region       | 76626   | 7.5                             | 47133        | 3955   | 51088          | 4.9                             | 10464  | 7.6                             | 138178  | 6.3                             |
| Bihar                | 24286   | 2.4                             | 8049         | 1400   | 9449           | 0.9                             | 2935   | 2.1                             | 36670   | 1.7                             |
| Orissa               | 19300   | 1.9                             | 17350        | 264    | 17614          | 1.7                             | 4727   | 3.4                             | 41641   | 1.9                             |
| West Bengal          | 33040   | 3.2                             | 21647        | 2291   | 23938          | 2.3                             | 2802   | 2.0                             | 59780   | 2.7                             |
| A&N Islands          |         |                                 | 87           |        | 87             | 0.0                             |        |                                 | 87      | 0.0                             |
| Central Region       | 127360  | 12.5                            | 166489       | 29665  | 196154         | 18.7                            | 30454  | 22.1                            | 353968  | 16.1                            |
| Madhya Pradesh       | 45330   | 4.5                             | 70185        | 7550   | 77735          | 7.4                             | 7785   | 5.6                             | 130850  | 5.9                             |
| Uttar Pradesh        | 82030   | 8.1                             | 96304        | 22115  | 118419         | 11.3                            | 22669  | 16.4                            | 223118  | 10.1                            |
| Western Region       | 168338  | 16.5                            | 224731       | 22327  | 247058         | 23.6                            | 9985   | 7.2                             | 425378  | 19.3                            |
| Dadra & Nagar Haveli | 34      | 0.0                             | 3            |        |                |                                 |        |                                 | 34      | 0.0                             |
| Daman & Diu          | 44      | 0.0                             | 11           |        | 11             | 0.0                             |        |                                 | 55      | 0.0                             |
| Gujarat              | 60000   | 5.9                             | 73489        | 9441   | 82930          | 7.9                             | 6171   | 4.5                             | 149101  | 6.8                             |
| Goa                  | 2730    | 0.3                             | 498          |        | 498            | 0.0                             |        |                                 | 3228    | 0.1                             |
| Maharashtra          | 105530  | 10.4                            | 150730       | 12886  | 163616         | 15.6                            | 3814   |                                 | 272960  | 12.4                            |
| Southern Region      | 489221  | 48.1                            | 241830       | 22301  | 264131         | 25.2                            | 70605  | 51.1                            | 823957  | 37.4                            |
| Andhra Pradesh @     | 178750  | 17.6                            | 103431       |        | 103431         | 9.9                             | 26080  | 18.9                            | 308261  | 14.0                            |
| Karnataka            | 85680   | 8.4                             | 45798        | 9839   | 55637          | 5.3                             | 27233  | 19.7                            | 168550  | 7.7                             |
| Lakshadweep          | 36      | 0.0                             |              |        |                |                                 |        |                                 | 36      | 0.0                             |
| Kerala               | 46205   | 4.5                             | 28090        | 7195   | 35285          | 3.4                             | 12690  | 9.2                             | 94180   | 4.3                             |
| Pondicherry          | 3580    | 0.4                             | 461          | 109    | 570            | 0.1                             |        |                                 | 4150    | 0.2                             |
| Tamil Nadu           | 174970  | 17.2                            | 64050        | 5158   | 69208          | 6.6                             | 4602   | 3.3                             | 248780  | 11.3                            |
| All-India Total      | 1017245 | 100                             | 921177       | 126712 | 1047889        | 100                             | 138109 | 100                             | 2203240 | 100                             |

| Regions/State        |         |                                 |              |        | 1996-9         | 7                               |        |                                 |         |                                 |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|---------|---------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Total   | Per<br>cent<br>to All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 | (7)     |                                 |
| Northern Region      | 184147  | 14.8                            | 294107       | 55211  | 349318         | 29.2                            | 22015  | 13.1                            | 555480  | 21.3                            |
| Chandigarh           | 3057    | 0.2                             |              |        |                |                                 |        |                                 | 3057    | 0.1                             |
| New Delhi            | 8880    | 0.7                             | 77           |        | 77             | 0.0                             |        |                                 | 8957    | 0.3                             |
| Haryana              | 37140   | 3.0                             | 120888       | 17148  | 138036         | 11.6                            | 7085   | 4.2                             | 182261  | 7.0                             |
| Himachal Pradesh     | 4945    | 0.4                             | 1922         | 1173   | 3095           | 0.3                             | 475    | 0.3                             | 8515    | 0.3                             |
| Jammu & Kashmir      | 460     | 0.0                             | 846          | 236    | 1082           | 0.1                             | 608    | 0.4                             | 2150    | 0.1                             |
| Punjab               | 97140   | 7.8                             | 116821       | 20375  | 137196         | 11.5                            | 5317   | 3.2                             | 239653  | 9.2                             |
| Rajasthan            | 32525   | 2.6                             | 53553        | 16279  | 69832          | 5.8                             | 8530   | 5.1                             | 110887  | 4.3                             |
| North-Eastern Region | 5240    | 0.4                             | 792          | 83     | 875            | 0.1                             | 775    | 0.5                             | 6868    | 0.3                             |
| Arunachal Pradesh    | 9       | 0.0                             | 174          |        | 174            | 0.0                             | 91     | 0.1                             | 274     | 0.0                             |
| Assam                | 3459    | 0.3                             | 50           |        | 50             | 0.0                             | 376    | 0.2                             | 3885    | 0.1                             |
| Manipur              | 404     | 0.0                             | 22           |        |                |                                 | 10     | 0.0                             | 414     | 0.0                             |
| Meghalya             | 185     | 0.0                             | 68           |        | 68             | 0.0                             | 116    | 0.1                             | 369     | 0.0                             |
| Mizoram              | 203     | 0.0                             | 82           |        | 82             | 0.0                             | 70     | 0.0                             | 355     | 0.0                             |
| Nagaland             | 262     | 0.0                             | 175          |        | 175            | 0.0                             |        | 0.0                             | 437     | 0.0                             |
| Tripura              | 474     | 0.0                             | 221          | 83     | 304            | 0.0                             | 112    | 0.1                             | 890     | 0.0                             |
| Sikkim               | 244     | 0.0                             |              |        |                |                                 |        |                                 | 244     | 0.0                             |
| Eastern Region       | 95391   | 7.7                             | 38046        | 20832  | 58878          | 4.9                             | 9797   | 5.8                             | 164066  | 6.3                             |
| Bihar                | 30033   | 2.4                             | 7944         | 1902   | 9846           | 0.8                             | 5550   | 3.3                             | 45429   | 1.7                             |
| Orissa               | 21780   | 1.7                             | 6743         | 15741  | 22484          | 1.9                             | 866    | 0.5                             | 45130   | 1.7                             |
| West Bengal          | 43567   | 3.5                             | 23181        | 3189   | 26370          | 2.2                             | 3381   | 2.0                             | 73318   | 2.8                             |
| A&N Islands          | 11      | 0.0                             | 178          |        | 178            | 0.0                             |        |                                 | 189     | 0.0                             |
| Central Region       | 172500  | 13.9                            | 173695       | 40284  | 213979         | 17.9                            | 35909  | 21.3                            | 422388  | 16.2                            |
| Madhya Pradesh       | 65000   | 5.2                             | 85171        | 7513   | 92684          | 7.8                             | 8444   | 5.0                             | 166128  | 6.4                             |
| Uttar Pradesh        | 107500  | 8.6                             | 88524        | 32771  | 121295         | 10.2                            | 27465  | 16.3                            | 256260  | 9.8                             |
| Western Region       | 206933  | 16.6                            | 227364       | 26401  | 253765         | 21.2                            | 12704  | 7.5                             | 473402  | 18.2                            |
| Dadra & Nagar Haveli | 56      | 0.0                             |              |        |                |                                 |        |                                 | 56      | 0.0                             |
| Daman & Diu          | 57      | 0.0                             | 19           |        | 19             | 0.0                             |        |                                 | 76      | 0.0                             |
| Gujarat              | 84360   | 6.8                             | 85233        | 11918  | 97151          | 8.1                             | 7637   | 4.5                             | 189148  | 7.3                             |
| Goa                  | 2260    | 0.2                             | 393          |        | 393            | 0.0                             |        |                                 | 2653    | 0.1                             |
| Maharashtra          | 120200  | 9.7                             | 141719       | 14483  | 156202         | 13.1                            | 5067   | 3.0                             | 281469  | 10.8                            |
| Southern Region      | 580791  | 46.6                            | 288471       | 29182  | 317653         | 26.6                            | 87193  | 51.8                            | 985637  | 37.8                            |
| Andhra Pradesh @     | 201100  | 16.2                            | 132600       |        | 132600         | 11.1                            | 34900  | 20.7                            | 368600  | 14.1                            |
| Karnataka            | 101785  | 8.2                             | 46057        | 11306  | 57363          | 4.8                             | 29437  | 17.5                            | 188585  | 7.2                             |
| Lakshadweep          | 43      | 0.0                             |              |        |                |                                 |        |                                 | 43      | 0.0                             |
| Kerala               | 74612   | 6.0                             | 33596        | 8823   | 42419          | 3.6                             | 16290  | 9.7                             | 133321  | 5.1                             |
| Pondicherry          | 1800    | 0.1                             | 496          | 108    | 604            | 0.1                             |        |                                 | 2404    | 0.1                             |
| Tamil Nadu           | 201451  | 16.2                            | 75722        | 8945   | 84667          | 7.1                             | 6566   | 3.9                             | 292684  | 11.2                            |
| All-India Total      | 1245002 | 100                             | 1022475      | 171993 | 1194468        | 100                             | 168393 | 100                             | 2607841 | 100                             |

| Regions/State        |         |                                 |              |        | 1              | 1997-98                         |        |                                 |                   |         |                                    |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|-------------------|---------|------------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 |                   | (7)     |                                    |
| Northern Region      | 258817  | 17.8                            | 329712       | 65605  | 395317         | 28.3                            | 30995  | 15.2                            | 58                | 685187  | 22.3                               |
| Chandigarh           | 6474    | 0.4                             |              |        |                |                                 |        |                                 |                   | 6474    | 0.2                                |
| New Delhi            | 21517   | 1.5                             | 25           |        | 25             | 0.0                             |        |                                 |                   | 21542   | 0.7                                |
| Haryana              | 50016   | 3.4                             | 130413       | 19931  | 150344         | 10.8                            | 10734  | 5.3                             |                   | 211094  | 6.9                                |
| Himachal Pradesh     | 5598    | 0.4                             | 2327         | 925    | 3252           | 0.2                             | 711    | 0.3                             |                   | 9561    | 0.3                                |
| Jammu & Kashmir      | 595     | 0.0                             | 789          | 206    | 995            | 0.1                             | 614    | 0.3                             |                   | 2204    | 0.1                                |
| Punjab               | 127056  | 8.7                             | 127929       | 26391  | 154320         | 11.0                            | 6728   | 3.3                             |                   | 288104  | 9.4                                |
| Rajasthan            | 47561   | 3.3                             | 68229        | 18152  | 86381          | 6.2                             | 12208  | 6.0                             | 58                | 146208  | 4.8                                |
| North-Eastern Region | 7559    | 0.5                             | 9950         | 64     | 10014          | 0.7                             | 886    | 0.4                             | 25                | 18484   | 0.6                                |
| Arunachal Pradesh    | 166     | 0.0                             | 39           |        | 39             | 0.0                             | 141    | 0.1                             |                   | 346     | 0.0                                |
| Assam                | 5851    | 0.4                             | 9198         |        | 9198           | 0.7                             | 361    | 0.2                             |                   | 15410   | 0.5                                |
| Manipur              | 253     | 0.0                             |              |        |                |                                 | 14     | 0.0                             | 25                | 292     | 0.0                                |
| Meghalya             | 313     | 0.0                             | 20           |        | 20             | 0.0                             | 190    | 0.1                             |                   | 523     | 0.0                                |
| Mizoram              | 42      | 0.0                             | 116          |        | 116            | 0.0                             | 39     | 0.0                             |                   | 197     | 0.0                                |
| Nagaland             | 257     | 0.0                             | 154          |        | 154            | 0.0                             |        |                                 |                   | 411     | 0.0                                |
| Tripura              | 486     | 0.0                             | 423          | 64     | 487            | 0.0                             | 141    | 0.1                             |                   | 1114    | 0.0                                |
| Sikkim               | 191     | 0.0                             |              |        |                |                                 |        |                                 |                   | 191     | 0.0                                |
| Eastern Region       | 88500   | 6.1                             | 47390        | 6942   | 54332          | 3.9                             | 14520  | 7.1                             | 641               | 157993  | 5.1                                |
| Bihar                | 28662   | 2.0                             | 4819         | 3237   | 8056           | 0.6                             | 5270   | 2.6                             |                   | 41988   | 1.4                                |
| Orissa               | 21484   | 1.5                             | 20086        | 142    | 20228          | 1.4                             | 6711   | 3.3                             | 3                 | 48426   | 1.6                                |
| West Bengal          | 38255   | 2.6                             | 22286        | 3563   | 25849          | 1.8                             | 2539   | 1.2                             | 638               | 67281   | 2.2                                |
| A&N Islands          | 99      | 0.0                             | 199          |        | 199            | 0.0                             |        |                                 |                   | 298     | 0.0                                |
| Central Region       | 201241  | 13.8                            | 209497       | 37461  | 246958         | 17.7                            | 35898  | 17.6                            | 0                 | 484097  | 15.8                               |
| Madhya Pradesh       | 81098   | 5.6                             | 97776        | 8219   | 105995         | 7.6                             | 11506  | 5.6                             |                   | 198599  | 6.5                                |
| Uttar Pradesh        | 120143  | 8.2                             | 111721       | 29242  | 140963         | 10.1                            | 24392  | 12.0                            |                   | 285498  | 9.3                                |
| Western Region       | 233501  | 16.0                            | 270179       | 26778  | 296957         | 21.2                            | 14660  | 7.2                             | 1396              | 546514  | 17.8                               |
| Dadra & Nagar Haveli | 74      | 0.0                             | 33           |        | 33             | 0.0                             |        |                                 |                   | 107     | 0.0                                |
| Daman & Diu          | 83      | 0.0                             | 7            |        | 7              | 0.0                             |        |                                 |                   | 90      | 0.0                                |
| Gujarat              | 101407  | 7.0                             | 101265       | 17467  | 118732         | 8.5                             | 9286   | 4.6                             | 1360              | 230785  | 7.5                                |
| Goa                  | 2794    | 0.2                             | 540          |        | 540            | 0.0                             |        |                                 | 30                | 3364    | 0.1                                |
| Maharashtra          | 129143  | 8.9                             | 168334       | 9311   | 177645         | 12.7                            | 5374   | 2.6                             | 6                 | 312168  | 10.2                               |
| Southern Region      | 668407  | 45.8                            | 318935       | 74953  | 393888         | 28.2                            | 107082 | 52.5                            | 8867              | 1178244 | 38.4                               |
| Andhra Pradesh @     | 211216  | 14.5                            | 108506       | 42461  | 150967         | 10.8                            | 42276  | 20.7                            | 3176              | 407635  | 13.3                               |
| Karnataka            | 131799  | 9.0                             | 76381        | 12919  | 89300          | 6.4                             | 35564  | 17.4                            |                   | 256663  | 8.4                                |
| Lakshadweep          | 77731   | 5.3                             | 41519        | 9027   | 50546          | 3.6                             | 19659  | 9.6                             |                   | 147936  | 4.8                                |
| Kerala               | 43      | 0.0                             |              |        |                |                                 |        |                                 |                   | 43      | 0.0                                |
| Pondicherry          | 2213    | 0.2                             | 436          | 81     | 517            | 0.0                             |        |                                 |                   | 2730    | 0.1                                |
| Tamil Nadu           | 245405  | 16.8                            | 92093        | 10465  | 102558         | 7.3                             | 9583   | 4.7                             | 5691              | 363237  | 11.8                               |
| All-India Total      | 1458025 | 100                             | 1185663      | 211803 | 1397466        | 100                             | 204041 | 100                             | 10987             | 3070519 | 100                                |
| Pvt. Sec.Comm.Banks  | 125041  |                                 |              |        |                |                                 |        |                                 |                   | 125041  |                                    |
| Grand Total          | 1583066 |                                 | 1185663      | 211803 | 1397466        |                                 | 204041 |                                 | 10987             | 3195560 |                                    |

| Regions/State        |         |                                 |              |        | 1              | 1998-99                         |        |                                 |                   |         |                                    |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|-------------------|---------|------------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 |                   | (7)     |                                    |
| Northern Region      | 325404  | 19.6                            | 424591       | 77134  | 501725         | 31.6                            | 35029  | 14.2                            | 51                | 862209  | 24.6                               |
| Chandigarh           | 17471   | 1.1                             |              |        |                |                                 |        |                                 |                   | 17471   | 0.5                                |
| New Delhi            | 12939   | 0.8                             | 26           |        | 26             | 0.0                             |        |                                 |                   | 12965   | 0.4                                |
| Haryana              | 50336   | 3.0                             | 166617       | 22241  | 188858         | 11.9                            | 11100  | 4.5                             | 12                | 250306  | 7.1                                |
| Himachal Pradesh     | 9777    | 0.6                             | 3697         | 1892   | 5589           | 0.4                             | 607    | 0.2                             |                   | 15973   | 0.5                                |
| Jammu & Kashmir      | 793     | 0.0                             | 1090         | 383    | 1473           | 0.1                             | 753    | 0.3                             | 1                 | 3020    | 0.1                                |
| Punjab               | 177447  | 10.7                            | 165943       | 32228  | 198171         | 12.5                            | 8097   | 3.3                             |                   | 383715  | 10.9                               |
| Rajasthan            | 56641   | 3.4                             | 87218        | 20390  | 107608         | 6.8                             | 14472  | 5.9                             | 38                | 178759  | 5.1                                |
| North-Eastern Region | 5844    | 0.4                             | 12928        | 53     | 12981          | 0.8                             | 1010   | 0.4                             | 8                 | 19843   | 0.6                                |
| Arunachal Pradesh    | 127     | 0.0                             | 132          |        | 132            | 0.0                             | 166    | 0.1                             |                   | 425     | 0.0                                |
| Assam                | 4477    | 0.3                             | 12168        |        | 12168          | 0.8                             | 433    | 0.2                             |                   | 17078   | 0.5                                |
| Manipur              | 170     | 0.0                             |              |        |                |                                 | 7      | 0.0                             | 8                 | 185     | 0.0                                |
| Meghalya             | 262     | 0.0                             | 48           |        | 48             | 0.0                             | 205    | 0.1                             |                   | 515     | 0.0                                |
| Mizoram              | 42      | 0.0                             | 79           |        | 79             | 0.0                             | 36     | 0.0                             |                   | 157     | 0.0                                |
| Nagaland             | 267     | 0.0                             | 163          |        | 163            | 0.0                             |        |                                 |                   | 430     | 0.0                                |
| Tripura              | 276     | 0.0                             | 338          | 53     | 391            | 0.0                             | 163    | 0.1                             |                   | 830     | 0.0                                |
| Sikkim               | 223     | 0.0                             |              |        |                |                                 |        |                                 |                   | 223     | 0.0                                |
| Eastern Region       | 106172  | 6.4                             | 60891        | 4480   | 65371          | 4.1                             | 18772  | 7.6                             | 92                | 190407  | 5.4                                |
| Bihar                | 38003   | 2.3                             | 4115         | 375    | 4490           | 0.3                             | 6228   | 2.5                             |                   | 48721   | 1.4                                |
| Orissa               | 20854   | 1.3                             | 34933        |        | 34933          | 2.2                             | 10190  | 4.1                             |                   | 65977   | 1.9                                |
| West Bengal          | 46980   | 2.8                             | 21612        | 4105   | 25717          | 1.6                             | 2354   | 1.0                             | 92                | 75143   | 2.1                                |
| A&N Islands          | 335     | 0.0                             | 231          |        | 231            | 0.0                             |        |                                 |                   | 566     | 0.0                                |
| Central Region       | 217978  | 13.1                            | 188099       | 47307  | 235406         | 14.8                            | 52128  | 21.2                            | 218               | 505730  | 14.4                               |
| Madhya Pradesh       | 74872   | 4.5                             | 92704        | 8712   | 101416         | 6.4                             | 13289  | 5.4                             | 24                | 189601  | 5.4                                |
| Uttar Pradesh        | 143106  | 8.6                             | 95395        | 38595  | 133990         | 8.4                             | 38839  | 15.8                            | 194               | 316129  | 9.0                                |
| Western Region       | 271451  | 16.3                            | 317342       | 18402  | 335744         | 21.1                            | 19055  | 7.7                             | 5128              | 631378  | 18.0                               |
| Dadra & Nagar Haveli | 105     | 0.0                             | 50           |        | 50             | 0.0                             |        |                                 |                   | 155     | 0.0                                |
| Daman & Diu          | 117     | 0.0                             | 9            |        | 9              | 0.0                             |        |                                 |                   | 126     | 0.0                                |
| Gujarat              | 102272  | 6.2                             | 101371       | 13375  | 114746         | 7.2                             | 11999  | 4.9                             | 4975              | 233992  | 6.7                                |
| Goa                  | 2706    | 0.2                             | 555          |        | 555            | 0.0                             |        |                                 | 47                | 3308    | 0.1                                |
| Maharashtra          | 166251  | 10.0                            | 215357       | 5027   | 220384         | 13.9                            | 7056   | 2.9                             | 106               | 393797  | 11.2                               |
| Southern Region      | 735650  | 44.2                            | 364141       | 72336  | 436477         | 27.5                            | 120017 | 48.8                            | 2548              | 1294692 | 36.9                               |
| Andhra Pradesh @     | 268807  | 16.2                            | 125114       | 36481  | 161595         | 10.2                            | 49482  | 20.1                            | 1240              | 481124  | 13.7                               |
| Karnataka            | 151486  | 9.1                             | 90293        | 11543  | 101836         | 6.4                             | 38735  | 15.7                            |                   | 292057  | 8.3                                |
| Lakshadweep          | 77359   | 4.7                             | 49310        | 9260   | 58570          | 3.7                             | 21150  | 8.6                             |                   | 157079  | 4.5                                |
| Kerala               | 56      | 0.0                             |              |        |                |                                 |        |                                 |                   | 56      | 0.0                                |
| Pondicherry          | 2282    | 0.1                             | 449          | 67     | 516            | 0.0                             |        |                                 |                   | 2798    | 0.1                                |
| Tamil Nadu           | 235660  | 14.2                            | 98975        | 14985  | 113960         | 7.2                             | 10650  | 4.3                             | 1308              | 361578  | 10.3                               |
| All-India Total      | 1662499 | 100                             | 1367992      | 219712 | 1587704        | 100                             | 246011 | 100                             | 8045              | 3504259 | 100                                |
| Pvt. Sec.Comm.Banks  | 181757  |                                 |              |        |                |                                 |        |                                 |                   | 181757  |                                    |
| Grand Total          | 1844256 |                                 | 1367992      | 219712 | 1587704        |                                 | 246011 |                                 | 8045              | 3686016 |                                    |

| Regions/State        |         |                                 |              |        | 1              | 1999-00                         |                |                                 |                   |         |                                    |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|----------------|---------------------------------|-------------------|---------|------------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs           | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)            |                                 |                   | (7)     |                                    |
| Northern Region      | 479881  | 24.0                            | 490648       | 78773  | 569421         | 31.2                            | 42527          | 13.4                            | 18                | 1091847 | 26.3                               |
| Chandigarh           | 21599   | 1.1                             |              |        |                |                                 |                |                                 |                   | 21599   | 0.5                                |
| New Delhi            | 96639   | 4.8                             | 15           |        | 15             | 0.0                             |                |                                 |                   | 96654   | 2.3                                |
| Haryana              | 67340   | 3.4                             | 206185       | 23122  | 229307         | 12.6                            | 14624          | 4.6                             | 18                | 311289  | 7.5                                |
| Himachal Pradesh     | 8999    | 0.4                             | 3401         | 2708   | 6109           | 0.3                             | 735            | 0.2                             |                   | 15843   | 0.4                                |
| Jammu & Kashmir      | 720     | 0.0                             | 1225         | 650    | 1875           | 0.1                             | 612            | 0.2                             |                   | 3207    | 0.1                                |
| Punjab               | 214391  | 10.7                            | 190793       | 31202  | 221995         | 12.2                            | 10126          | 3.2                             |                   | 446512  | 10.7                               |
| Rajasthan            | 70193   | 3.5                             | 89029        | 21091  | 110120         | 6.0                             | 16430          | 5.2                             |                   | 196743  | 4.7                                |
| North-Eastern Region | 6149    | 0.3                             | 2537         | 82     | 2619           | 0.1                             | 2639           | 0.8                             | 7                 | 11414   | 0.3                                |
| Arunachal Pradesh    | 126     | 0.0                             | 73           |        | 73             | 0.0                             | 45             | 0.0                             |                   | 244     | 0.0                                |
| Assam                | 4211    | 0.2                             | 1235         |        | 1235           | 0.1                             | 2138           | 0.7                             |                   | 7584    | 0.2                                |
| Manipur              | 77      | 0.0                             | 46           |        | 46             | 0.0                             | 31             | 0.0                             | 7                 | 161     | 0.0                                |
| Meghalya             | 473     | 0.0                             | 64           |        | 64             | 0.0                             | 236            | 0.1                             |                   | 773     | 0.0                                |
| Mizoram              | 128     | 0.0                             | 179          |        | 179            | 0.0                             | 61             | 0.0                             |                   | 368     | 0.0                                |
| Nagaland             | 540     | 0.0                             | 164          |        | 164            | 0.0                             | 8              | 0.0                             |                   | 712     | 0.0                                |
| Tripura              | 357     | 0.0                             | 773          | 82     | 855            | 0.0                             | 120            | 0.0                             |                   | 1332    | 0.0                                |
| Sikkim               | 237     | 0.0                             | 3            |        | 3              | 0.0                             |                |                                 |                   | 240     | 0.0                                |
| Eastern Region       | 115796  | 5.8                             | 77227        | 5486   | 82713          | 4.5                             | 19454          | 6.1                             | 38                | 218001  | 5.2                                |
| Bihar                | 30940   | 1.5                             | 3966         | 958    | 4924           | 0.3                             | 6348           | 2.0                             |                   | 42212   | 1.0                                |
| Orissa               | 24409   | 1.2                             | 46748        |        | 46748          | 2.6                             | 9514           | 3.0                             |                   | 80671   | 1.9                                |
| West Bengal          | 60216   | 3.0                             | 26347        | 4528   | 30875          | 1.7                             | 3592           | 1.1                             | 38                | 94721   | 2.3                                |
| A&N Islands          | 231     | 0.0                             | 166          |        | 166            | 0.0                             |                |                                 |                   | 397     | 0.0                                |
| Central Region       | 245981  | 12.3                            | 204346       | 59677  | 264023         | 14.5                            | 70974          | 22.4                            | 14                | 580992  | 14.0                               |
| Madnya Pradesn       | 100204  | 3.8                             | 100375       | 9409   | 109784         | 6.0                             | 14924          | 4.7                             | 14                | 201399  | 4.8                                |
| Western Design       | 109304  | 8.D                             | 103971       | 50268  | 154239         | 8.4<br>01.4                     | 26020<br>95717 | 1/./<br>01                      | 7719              | 379593  | 9.1                                |
| Dedre & Neger Heveli | 216     | 15.0                            | 21           | 13397  | 21             | 21.4                            | 23717          | 0.1                             | 1113              | 247     | 17.5                               |
| Daura & Nagar Haven  | 255     | 0.0                             | 27           |        | 27             | 0.0                             |                |                                 |                   | 202     | 0.0                                |
| Guiarat              | 122283  | 6.1                             | 121745       | 11126  | 132871         | 73                              | 1/351          | 4.5                             | 7684              | 277180  | 6.7                                |
| Gujarat              | 2036    | 0.1                             | 607          | 11120  | 607            | 0.0                             | 14001          | 4.0                             | 6                 | 277105  | 0.1                                |
| Maharashtra          | 176173  | 8.8                             | 255776       | 2271   | 258047         | 14.1                            | 11366          | 3.6                             | 23                | 445609  | 10.7                               |
| Southern Region      | 854484  | 42.7                            | 435613       | 80004  | 515617         | 28.2                            | 155860         | 49.1                            | 2533              | 1528494 | 36.8                               |
| Andhra Pradesh @     | 285770  | 14.3                            | 143364       | 42303  | 185667         | 10.2                            | 57429          | 18.1                            |                   | 528866  | 12.7                               |
| Karnataka            | 184140  | 9.2                             | 103181       | 12723  | 115904         | 6.3                             | 51099          | 16.1                            |                   | 351143  | 8.4                                |
| Lakshadweep          | 111486  | 5.6                             | 72405        | 8717   | 81122          | 4.4                             | 33106          | 10.4                            |                   | 225714  | 5.4                                |
| Kerala               | 35      | 0.0                             |              |        |                |                                 |                |                                 | 26                | 61      | 0.0                                |
| Pondicherry          | 3080    | 0.2                             | 441          | 84     | 525            | 0.0                             |                |                                 |                   | 3605    | 0.1                                |
| Tamil Nadu           | 269973  | 13.5                            | 116222       | 16177  | 132399         | 7.3                             | 14226          | 4.5                             | 2507              | 419105  | 10.1                               |
| All-India Total      | 2003454 | 100                             | 1588567      | 237419 | 1825986        | 100                             | 317171         | 100                             | 10323             | 4156934 | 100                                |
| Pvt. Sec.Comm.Banks  | 281982  |                                 |              |        |                |                                 |                |                                 |                   | 281982  |                                    |
| RIDF                 | 187860  |                                 |              |        |                |                                 |                |                                 |                   | 187860  |                                    |
| Grand Total          | 2473296 |                                 | 1588567      | 237419 | 1825986        |                                 | 317171         |                                 | 10323             | 4626776 |                                    |

| Regions/State        |         |                                 |              |        | 2              | 2000-01                         |        |                                 |                   |         |                                    |
|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|-------------------|---------|------------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 |                   | (7)     |                                    |
| Northern Region      | 560691  | 24.9                            | 544010       | 75010  | 619020         | 29.9                            | 55958  | 13.3                            | 431               | 1236100 | 26.0                               |
| Chandigarh           | 8256    | 0.4                             |              |        |                |                                 |        |                                 |                   | 8256    | 0.2                                |
| New Delhi            | 109534  | 4.9                             | 158          |        | 158            | 0.0                             |        |                                 |                   | 109692  | 2.3                                |
| Haryana              | 91067   | 4.0                             | 233648       | 26186  | 259834         | 12.5                            | 19456  | 4.6                             |                   | 370357  | 7.8                                |
| Himachal Pradesh     | 11117   | 0.5                             | 3619         | 2037   | 5656           | 0.3                             | 1379   | 0.3                             |                   | 18152   | 0.4                                |
| Jammu & Kashmir      | 800     | 0.0                             | 1428         | 347    | 1775           | 0.1                             | 1061   | 0.3                             |                   | 3636    | 0.1                                |
| Punjab               | 260990  | 11.6                            | 214079       | 26716  | 240795         | 11.6                            | 13286  | 3.1                             |                   | 515071  | 10.8                               |
| Rajasthan            | 78927   | 3.5                             | 91078        | 19724  | 110802         | 5.3                             | 20776  | 4.9                             | 431               | 210936  | 4.4                                |
| North-Eastern Region | 6198    | 0.3                             | 1808         | 75     | 1883           | 0.1                             | 1216   | 0.3                             | 26                | 9323    | 0.2                                |
| Arunachal Pradesh    | 131     | 0.0                             | 18           |        | 18             | 0.0                             | 259    | 0.1                             |                   | 408     | 0.0                                |
| Assam                | 4760    | 0.2                             | 27           |        | 27             | 0.0                             | 494    | 0.1                             |                   | 5281    | 0.1                                |
| Manipur              | 80      | 0.0                             |              |        | 0              | 0.0                             | 28     | 0.0                             | 26                | 134     | 0.0                                |
| Meghalya             | 247     | 0.0                             | 145          |        | 145            | 0.0                             | 146    | 0.0                             |                   | 538     | 0.0                                |
| Mizoram              | 89      | 0.0                             | 179          |        | 179            | 0.0                             | 72     | 0.0                             |                   | 340     | 0.0                                |
| Nagaland             | 408     | 0.0                             | 129          |        | 129            | 0.0                             | 2      | 0.0                             |                   | 539     | 0.0                                |
| Tripura              | 206     | 0.0                             | 1207         | 75     | 1282           | 0.1                             | 215    | 0.1                             |                   | 1703    | 0.0                                |
| Sikkim               | 277     | 0.0                             | 103          |        | 103            | 0.0                             |        |                                 |                   | 380     | 0.0                                |
| Eastern Region       | 147294  | 6.5                             | 93415        | 4438   | 97853          | 4.7                             | 27505  | 6.5                             | 16                | 272668  | 5.7                                |
| Bihar                | 38241   | 1.7                             | 14386        | 174    | 14560          | 0.7                             | 7690   | 1.8                             |                   | 60491   | 1.3                                |
| Jharkhand            | 2662    | 0.1                             | 2262         |        | 2262           | 0.1                             | 2165   | 0.5                             |                   | 7089    |                                    |
| Orissa               | 31587   | 1.4                             | 46081        | 24     | 46105          | 2.2                             | 13481  | 3.2                             |                   | 91173   | 1.9                                |
| West Bengal          | 74567   | 3.3                             | 30576        | 4240   | 34816          | 1.7                             | 4169   | 1.0                             | 16                | 113568  | 2.4                                |
| A&N Islands          | 237     | 0.0                             | 110          |        | 110            | 0.0                             |        |                                 |                   | 347     | 0.0                                |
| Central Region       | 286116  | 12.7                            | 186672       | 91993  | 278665         | 13.5                            | 96583  | 22.9                            | 52                | 661416  | 13.9                               |
| Madhya Pradesh       | 73924   | 3.3                             | 88178        | 12992  | 101170         | 4.9                             | 14538  | 3.4                             |                   | 189632  | 4.0                                |
| Chhattisgarh         | 588     | 0.0                             | 20434        | 2010   | 22444          | 1.1                             | 2173   | 0.5                             | 52                | 25257   |                                    |
| Uttar Pradesh        | 210386  | 9.4                             | 66820        | 75210  | 142030         | 6.9                             | 77531  | 18.4                            |                   | 429947  | 9.0                                |
| Uttranchal           | 1218    | 0.1                             | 11240        | 1781   | 13021          | 0.6                             | 2341   | 0.6                             |                   | 16580   |                                    |
| Western Region       | 303435  | 13.5                            | 478381       | 9165   | 487546         | 23.5                            | 29203  | 6.9                             | 3649              | 823833  | 17.3                               |
| Dadra & Nagar Haveli | 48      | 0.0                             | 42           |        | 42             | 0.0                             |        |                                 |                   | 90      | 0.0                                |
| Daman & Diu          |         | 0.0                             | 25           |        | 25             | 0.0                             |        |                                 | 20                | 45      | 0.0                                |
| Gujarat              | 140920  | 6.3                             | 151830       | 8185   | 160015         | 7.7                             | 17683  | 4.2                             | 3298              | 321916  | 6.8                                |
| Goa                  | 2891    | 0.1                             | 670          |        | 670            | 0.0                             |        |                                 | 5                 | 3566    | 0.1                                |
| Maharashtra          | 159576  | 7.1                             | 325814       | 980    | 326794         | 15.8                            | 11520  | 2.7                             | 326               | 498216  | 10.5                               |
| Southern Region      | 945552  | 42.0                            | 517742       | 69134  | 586876         | 28.3                            | 211517 | 50.1                            | 4072              | 1748017 | 36.8                               |
| Andhra Pradesh @     | 301256  | 13.4                            | 192138       | 25255  | 217393         | 10.5                            | 91960  | 21.8                            | 1920              | 612529  | 12.9                               |
| Karnataka            | 202981  | 9.0                             | 111227       | 11476  | 122703         | 5.9                             | 60607  | 14.4                            | 14                | 386305  | 8.1                                |
| Lakshadweep          | 103515  | 4.6                             | 84033        | 10818  | 94851          | 4.6                             | 42181  | 10.0                            | 141               | 240688  | 5.1                                |
| Kerala               | 29      | 0.0                             |              |        |                |                                 |        |                                 |                   | 29      | 0.0                                |
| Pondicherry          | 3418    | 0.2                             | 542          | 131    | 673            | 0.0                             |        |                                 |                   | 4091    | 0.1                                |
| Tamil Nadu           | 334353  | 14.9                            | 129802       | 21454  | 151256         | 7.3                             | 16769  | 4.0                             | 1997              | 504375  | 10.6                               |
| All-India Total      | 2249286 | 100                             | 1822028      | 249815 | 2071843        | 100                             | 421982 | 100                             | 8246              | 4751357 | 100                                |
| Other Bonds          | 18800   |                                 |              |        |                |                                 |        |                                 |                   | 18800   |                                    |
| Pvt. Sec. Comm.Banks | 315231  |                                 |              |        |                |                                 |        |                                 |                   | 315231  |                                    |
| RIDF                 | 197354  |                                 |              |        |                |                                 |        |                                 |                   | 197354  |                                    |
| Grand Total          | 2780671 |                                 | 1822028      | 249815 | 2071843        |                                 | 421982 |                                 | 8246              | 5282742 |                                    |

| CBs         Per<br>to All-<br>India         CBs<br>to All-<br>India         CBs<br>to All-<br>India         Co.p.<br>to All-<br>India         Per<br>to All-<br>India         Alber<br>to All-<br>India         Nother<br>to All-<br>India         Total         Per<br>cent<br>to All-<br>India           (1)         (2)         (3)         (4)         (5=3+4)         (6)         1-4         120         14151         2.64           Northern Region         69934         25.3         629948         83205         712153         30.3         69915         14.4         120         1481531         2.64           Chandigarh         38768         1.4         1         190         0.0         141581         2.5           Haryana         99963         3.6         248014         29991         278005         11.8         2.2940         4.7         4000908         7.1           Himachal Pradesh         17320         0.6         4517         2457         6974         0.3         1364         0.3         2.29568         0.1         1145         0.2         4900         0.1           Punjab         303302         11.0         259986         2019         2.00         6.4         0.0         5.39         0.0           Assam         97453         3.5   | Regions/State        |         |                                 |              |        | 2              | 2001-02                         |        |                                 |                   |         |                                    |
|---|----------------------|---------|---------------------------------|--------------|--------|----------------|---------------------------------|--------|---------------------------------|-------------------|---------|------------------------------------|
| (1)         (2)         (3)         (4)         (5=3+4)         (6)         (7)           Northern Region         699344         25.3         628948         8305         712153         30.3         69915         14.4         120         1481531         26.4           Chandigarh         38768         1.4         1         190         0.0         141581         2.5           Haryana         99963         3.6         248014         29991         278005         11.8         22940         4.7         440581         2.5           Jammu & Kashmir         1147         0.0         2120         548         2668         0.1         1145         0.2         4960         0.1           Punjab         30302         11410         0.29996         299903         12.3         11845         0.2         4960         0.1           Rajasthan         97453         3.5         114120         0202         218412         5.7         26362         5.4         1200         258347         4.6           North-Eastern Region         9364         0.3         910         99         1009         0.0         1260         0.3         12         11645         0.2 <tr< th=""><th></th><th>CBs</th><th>Per<br/>cent<br/>to All-<br/>India</th><th>SCB/<br/>CCBs</th><th>LDBs</th><th>Co.op.<br/>Bnks</th><th>Per<br/>cent<br/>to All-<br/>India</th><th>RRBs</th><th>Per<br/>cent<br/>to All-<br/>India</th><th>Other<br/>Agencies</th><th>Total</th><th>Per<br/>cent<br/>to<br/>All-<br/>India</th></tr<> |                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| Northern Region         699344         25.3         628948         83205         712153         30.3         69915         14.4         120         1481531         26.4           Chandigarh         38768         1.4         1         190         0.0         141581         2.5           Haryana         99963         3.6         248014         29991         278005         11.8         22940         4.7         400908         7.1           Himachal Pradesh         17320         0.6         4517         2457         6674         0.3         1364         0.3         25558         0.1           Jumu & Kashmir         1147         0.0         2120         548         2668         0.1         1145         0.2         4960         0.1           Punjab         303302         11.0         259986         29917         289903         12.3         18104         3.7         611309         10.9           Rajasthan         97453         3.5         114120         20292         134412         5.7         26362         5.4         120         25858         0.0           Arunachal Pradesh         446         0.0         29         0.0         64         0.0   | (1)                  | (2)     |                                 | (3)          | (4)    | (5=3+4)        |                                 | (6)    |                                 |                   | (7)     |                                    |
| Northern Region       05054       20.5       020540       11213       30.5       06910       14.       120       14151       20       14151       20       14151       20       14151       20       14151       20       14151       20       14151       20       14151       20       141581       2.5       33768       0.7       141581       2.5       14151       2.5       14151       2.5       14151       0.2       141581       2.5       14151       2.5       14151       0.2       141581       2.5       14150       0.2       4960       0.7       141581       2.5       14164       0.3       1213       18104       0.3       12133       18104       3.7       611309       10.9       10.9       10.0       2       4960       0.1       10.9       10.9       10.0       1145       0.2       4960       0.1       10.9       10.9       10.9       10.0       10.0       10.1       10.1       10.9       10.9       10.0       10.0       10.0       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1       10.1 <th>Northern Degion</th> <th>600244</th> <th>05.9</th> <th>629049</th> <th>92205</th> <th>710159</th> <th>20.2</th> <th>60015</th> <th>14.4</th> <th>120</th> <th>1491591</th> <th>26.4</th>  | Northern Degion      | 600244  | 05.9                            | 629049       | 92205  | 710159         | 20.2                            | 60015  | 14.4                            | 120               | 1491591 | 26.4                               |
| Name Delin1413915.11901900141582.5Haryana999633.62480142999127800511.8229404.74009087.1Himachal Pradesh173200.64517245769740.313640.3256580.5Jammu & Kashmir11470.0212054826680.111450.249600.1Punjab3030211.0259862991728990312.3181043.761130910.9Rajasthan974533.5114120202921344125.7263625.41202583474.6North-Eastern Region93640.39109910090.012600.312116450.2Arunachal Pradesh4660.0290.066390.173180.1Manipur940.02003660.012214420.0Magaland3770.01661660.01850.06420.0Nighand3770.0161161020.05400.0Nighand3060.0622620.02.1707461.3Markin3060.0622620.017390.017390.0Sikkim30661.1524751.9827882780.499932.170746 </td <td>Chandigarh</td> <td>38768</td> <td>14</td> <td>020340</td> <td>00200</td> <td>/12100</td> <td>30.3</td> <td>03313</td> <td>14.4</td> <td>120</td> <td>38768</td> <td>0.7</td>  | Chandigarh           | 38768   | 14                              | 020340       | 00200  | /12100         | 30.3                            | 03313  | 14.4                            | 120               | 38768   | 0.7                                |
| Introduct   | New Delhi            | 141391  | 5.1                             | 190          |        | 190            | 0.0                             |        |                                 |                   | 141581  | 2.5                                |
| Himachal Pradesh173200.64457245769740.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.313640.1119910.910.910.910.9120312.3181043.761130910.910.910.910.012202583474.610.710.81202583474.610.710.910.90.012600.312116450.22790.0640.01202583474.6North-Eastern Region93640.02.90.910.090.00.012600.31211450.214450.2Arunachal Pradesh4460.02.90.00.00.012600.31211420.0Assam66470.23.23.20.06.611660.01850.0121420.0Mizoram1860.077770.0940.035370.017390.00.017390.017390.0Sikkim3060.0626270077770.0940.0322470741.330.017390.0Sikkim3060.0 <th< td=""><td>Harvana</td><td>99963</td><td>3.6</td><td>248014</td><td>29991</td><td>278005</td><td>11.8</td><td>22940</td><td>4.7</td><td></td><td>400908</td><td>7.1</td></th<>  | Harvana              | 99963   | 3.6                             | 248014       | 29991  | 278005         | 11.8                            | 22940  | 4.7                             |                   | 400908  | 7.1                                |
| Jammu & Kashmir11470.0212054826680.111450.249600.1Punjab30330211.02599862991728990312.3181043.761130910.9Rajasthan974533.5114120202921344125.7263625.41202583474.6North-Eastern Region93640.39109910090.012600.3122116450.2Arunachal Pradesh4460.029290.0640.05390.0Assam66470.232320.06390.173180.1Manipur940.01661660.01850.01221420.0Mgaland3770.01661660.01850.06420.03570.0Nagaland3770.06420.02400.017390.03680.017390.0Sikkim3060.062620.017390.03680.017390.0Sikkim306661.1524751.9827882780.499932.1707461.3Jharkhand83270.359895390.312982.754969251.7West Bengal988463.680796175581073544.6223274.62300714.  | Himachal Pradesh     | 17320   | 0.6                             | 4517         | 2457   | 6974           | 0.3                             | 1364   | 0.3                             |                   | 25658   | 0.5                                |
| Punjab         303302         11.0         259986         29917         289903         12.3         18104         3.7         611309         1.0.9           Rajasthan         97453         3.5         114120         20292         134412         5.7         26362         5.4         120         258347         4.6           North-Eastern Region         9364         0.3         910         99         1009         0.0         1260         0.3         12         11645         0.2           Arunachal Pradesh         446         0.0         29         0.0         64         0.0         12         142         0.0           Assam         6647         0.2         32         0.0         643         0.0         12         142         0.0           Mainpur         94         0.0         166         0.0         0.0         185         0.0         120         1412         0.0           Magaland         377         0.0         1616         166         0.0         2         0.0         173         0.0           Sikkim         306         0.0         62         62         0.0         2         0.0         173         0.0  | Jammu & Kashmir      | 1147    | 0.0                             | 2120         | 548    | 2668           | 0.1                             | 1145   | 0.2                             |                   | 4960    | 0.1                                |
| Rajashan974533.5114120202921344125.7263625.4120258474.6North-Eastern Region93640.39109910090.012600.312116450.2Arunachal Pradesh4460.029.320.0640.012116450.2Assam66470.232.320.06390.1.73180.1Manipur940.0166.1660.01850.01214220.0Mizoram1860.0777.7770.0940.0.63770.0Ngaland3770.0161.1610.020.0.17390.0Sikkim3060.062.620.03783080.0Sikkim3060.062.620.03783080.0Jharkhand83270.355895890.317850.4Orisa306661.152618607532252.312982.75496925Awn Islands690.0509Mathya Pradesh103033.6897961758833410614212494725.7 <td>Puniab</td> <td>303302</td> <td>11.0</td> <td>259986</td> <td>29917</td> <td>289903</td> <td>12.3</td> <td>18104</td> <td>3.7</td> <td></td> <td>611309</td> <td>10.9</td>  | Puniab               | 303302  | 11.0                            | 259986       | 29917  | 289903         | 12.3                            | 18104  | 3.7                             |                   | 611309  | 10.9                               |
| North-Eastern Region         9364         0.3         910         99         1009         0.0         1260         0.3         12         11645         0.2           Arunachal Pradesh         446         0.0         29         0.0         644         0.0         539         0.0           Assam         6647         0.2         32         0.0         639         0.1         7318         0.1           Manipur         94         0.0         0         0         0.0         366         0.0         12         142         0.0           Meghalya         291         0.0         166         0.0         185         0.0         642         0.0           Mizoram         186         0.0         77         70.0         94         0.0         637         0.0           Nagaland         377         0.0         161         0.0         2         0.0         1739         0.0           Sikkim         306         0.0         62         0.0         240         0.0         1739         0.0           Jharkhand         8327         0.3         589         587         108719         4.6         29751         6.1         378<   | Rajasthan            | 97453   | 3.5                             | 114120       | 20292  | 134412         | 5.7                             | 26362  | 5.4                             | 120               | 258347  | 4.6                                |
| Arunachal Pradesh       446       0.0       29       0.0       644       0.0       539       0.0         Assam       6647       0.2       32       32       0.0       639       0.1       7318       0.1         Manipur       94       0.0       166       0       0.0       36       0.0       12       142       0.0         Meghalya       291       0.0       166       166       0.0       185       0.0       12       142       0.0         Mizoram       186       0.0       777       0.0       944       0.0       642       0.0         Nagaland       377       0.0       161       0.0       2       0.0       540       0.0         Sikkin       306       0.0       62       62       0.0       200       1739       0.0         Bihar       52475       1.9       8278       1887       0.4       9993       2.1       70746       1.3         Jharkhand       8327       0.3       5989       5989       0.3       1785       0.4       16101       2001         Orissa       30666       1.1       52618       607       53225   | North-Eastern Region | 9364    | 0.3                             | 910          | 99     | 1009           | 0.0                             | 1260   | 0.3                             | 12                | 11645   | 0.2                                |
| Assam $6647$ $0.2$ $32$ $32$ $0.0$ $639$ $0.1$ $1$ $7318$ $0.1$ Manipur $94$ $0.0$ $166$ $0$ $0.0$ $36$ $0.0$ $12$ $142$ $0.0$ Meghalya $291$ $0.0$ $166$ $166$ $0.0$ $185$ $0.0$ $12$ $142$ $0.0$ Mizoram $186$ $0.0$ $77$ $0.7$ $0.0$ $94$ $0.0$ $161$ $642$ $0.0$ Nagaland $377$ $0.0$ $161$ $161$ $0.0$ $22$ $0.0$ $1739$ $0.0$ Sikkim $306$ $0.0$ $162$ $62$ $0.0$ $240$ $0.0$ $1739$ $0.0$ Sikkim $306$ $0.0$ $162$ $62$ $0.0$ $1739$ $0.0$ $1739$ $0.0$ Sikkim $306$ $0.0$ $103432$ $5287$ $108719$ $4.6$ $29751$ $6.1$ $378$ $39221$ $599$ Bihar $52475$ $1.9$ $8278$ $8278$ $0.4$ $9993$ $2.1$ $1610$ $1610$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4601$ $40718$ $1.7$ $4993$ $1.0$ $324$ $14481$ $2.6$ AčN Islands $69$ $0.0$ $509$ $0.0$ $1758$ $10734$ $4.6$ $22327$ $4.6$ $230071$ $4.1$ Madhya Prade   | Arunachal Pradesh    | 446     | 0.0                             | 29           |        | 29             | 0.0                             | 64     | 0.0                             |                   | 539     | 0.0                                |
| Manipur940.00.01600.03660.0121420.0Meghalya2910.01661660.01850.0126420.0Mizoram1860.0770.70.0940.01633570.0Nagaland3770.01610.020.01645400.0Tripura10170.0383994820.02400.017390.0Sikkim3060.062620.01613783292159Bihar524751.982781087194.6297516.13783292159Bihar524751.982780.499932.11610116101Orissa306661.152618607532252.3129802.754969251.7West Bengal988463.6360384680407181.749931.03241448812.6AčN Islands690.05090.05780.05780.0Central Region38707414.02413239278333410614.212494725.717846144151Madhya Pradesh1003903.689796175581073544.6223274.62300714.1Chhattisgarh37010.117593312420717<   | Assam                | 6647    | 0.2                             | 32           |        | 32             | 0.0                             | 639    | 0.1                             |                   | 7318    | 0.1                                |
| Megnalya2910.01661660.01850.06420.0Mizoram1860.077770.0940.03570.0Nagaland3770.01611610.020.05400.0Tripura10170.0383994820.02400.017390.0Sikkim3060.062620.03680.0Eastern Region1903836.910343252871087194.6297516.13783292315.9Bihar524751.9827882780.499932.1707461.3Jharkhand83270.3598959890.317850.416101Orissa306661.152618607532252.3129802.754969251.7West Bengal988463.6360384680407181.749931.03241448812.6A&N Islands690.05095090.05780.05780.0Central Region38707414.02413239278333410614.212494725.71784614415.1Madhya Pradesh1003903.689796175581073544.6223274.62300714.1Chattisgarh37010.1175933124207170.93  | Manipur              | 94      | 0.0                             |              |        | 0              | 0.0                             | 36     | 0.0                             | 12                | 142     | 0.0                                |
| Mizoram1860.077770.0940.03570.0Nagaland3770.01611610.020.05400.0Tripura10170.0383994820.02400.017390.0Sikkim3060.062620.0 $\cdot$ 3680.0Eastern Region1903836.910343252871087194.6297516.13783292315.9Bihar524751.9827882780.499932.1707461.3Jharkhand83270.3598959890.317850.416101Orissa306661.152618607532252.3129802.754969251.7West Bengal988463.6360384680407181.749931.03241448812.6A&N Islands690.05095090.05780.05780.0Central Region38707414.02413239278333410614.212494725.71784614415.1Madhya Pradesh1003903.689796175581073544.6223274.62300714.1Chhattisgarh37010.1175933124207170.938020.817282371.0Uttar Pradesh2736489.9121031 <td< td=""><td>Meghalya</td><td>291</td><td>0.0</td><td>166</td><td></td><td>166</td><td>0.0</td><td>185</td><td>0.0</td><td></td><td>642</td><td>0.0</td></td<>  | Meghalya             | 291     | 0.0                             | 166          |        | 166            | 0.0                             | 185    | 0.0                             |                   | 642     | 0.0                                |
| Nagaland $377$ $0.0$ $161$ $161$ $0.0$ $2$ $0.0$ $540$ $0.0$ Tripura $1017$ $0.0$ $383$ $99$ $482$ $0.0$ $240$ $0.0$ $1739$ $0.0$ Sikkim $306$ $0.0$ $62$ $0.0$ $240$ $0.0$ $240$ $0.0$ $1739$ $0.0$ Sikkim $306$ $0.0$ $62$ $0.0$ $62$ $0.0$ $240$ $0.0$ $1739$ $0.0$ Bihar $52475$ $1.9$ $8278$ $5887$ $0.4$ $9993$ $2.1$ $70746$ $1.3$ Jharkhand $8327$ $0.3$ $5989$ $5989$ $0.3$ $1785$ $0.4$ $16101$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $0.0$ $129477$ $25.7$ $17$ $846144$ $15.1$ Madhya Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $4.1$ Chhattisgarh $3701$ $0.1$ $17593$ $3124$ $20717$ $0.9$ $3802$ $0.8$ $17$ $28237$ $10.0$ Uttranchal $9335$ $0.3$ $12903$ $2049$ $14952$ $0.6$ $2882$ $0.6$ $27169$ $27169$ </td <td>Mizoram</td> <td>186</td> <td>0.0</td> <td>77</td> <td></td> <td>77</td> <td>0.0</td> <td>94</td> <td>0.0</td> <td></td> <td>357</td> <td>0.0</td>  | Mizoram              | 186     | 0.0                             | 77           |        | 77             | 0.0                             | 94     | 0.0                             |                   | 357     | 0.0                                |
| $ \begin{array}{c c c c c c c c c c c c c c c c c c c $   | Nagaland             | 377     | 0.0                             | 161          |        | 161            | 0.0                             | 2      | 0.0                             |                   | 540     | 0.0                                |
| Sikkim $306$ $0.0$ $62$ $62$ $0.0$ $62$ $0.0$ $368$ $0.0$ Eastern Region $190383$ $6.9$ $103432$ $5287$ $108719$ $4.6$ $29751$ $6.1$ $378$ $329231$ $5.9$ Bihar $52475$ $1.9$ $8278$ $8278$ $0.4$ $9993$ $2.1$ $70746$ $1.3$ Jharkhand $8327$ $0.3$ $5989$ $0.3$ $1785$ $0.4$ $16101$ $70746$ $1.3$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $0.0$ $0.0$ $1203$ $334106$ $14.2$ $124947$ $25.7$ $17$ $846144$ $15.1$ Madhya Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $4.12$ Uttar Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $28237$ Uttar Pradesh $273648$ $9.9$ $121031$ $7052$ $191083$ $8.1$ $95936$ $19.8$ $17$ $28237$ Uttar Pradesh $273648$ $9.9$ $121031$ $7052$ $191083$ $8.1$ $95936$ $19.8$ $17$ $2832$ $966829$ $17.2$ <td>Tripura</td> <td>1017</td> <td>0.0</td> <td>383</td> <td>99</td> <td>482</td> <td>0.0</td> <td>240</td> <td>0.0</td> <td></td> <td>1739</td> <td>0.0</td>  | Tripura              | 1017    | 0.0                             | 383          | 99     | 482            | 0.0                             | 240    | 0.0                             |                   | 1739    | 0.0                                |
| Eastern Region190383 $6.9$ 103432 $5287$ 108719 $4.6$ 29751 $6.1$ $378$ $329231$ $5.9$ Bihar $52475$ $1.9$ $8278$ $8278$ $0.4$ $9993$ $2.1$ $70746$ $1.3$ Jharkhand $8327$ $0.3$ $5989$ $5989$ $0.3$ $1785$ $0.4$ $16101$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $0.0$ $0.0$ $578$ $0.0$ $578$ $0.0$ Central Region $387074$ $14.0$ $241323$ $92783$ $334106$ $14.2$ $124947$ $25.7$ $17$ $846144$ $15.1$ Madhya Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $4.1$ Chhattisgarh $3701$ $0.1$ $17593$ $3124$ $20717$ $0.9$ $3802$ $0.8$ $17$ $28237$ $10.0$ Uttrarchal $9335$ $0.3$ $12903$ $2049$ $14952$ $0.6$ $2882$ $0.6$ $27169$ $27169$ Western Region $383858$ $13.9$ $536103$ $9767$ $54587$ $23.2$ $34269$ $7.1$ $2832$ $966829$ $17.2$ Dadra & Nagar Haveli $3$  | Sikkim               | 306     | 0.0                             | 62           |        | 62             | 0.0                             |        |                                 |                   | 368     | 0.0                                |
| Bihar $52475$ $1.9$ $8278$ $8278$ $0.4$ $9993$ $2.1$ $70746$ $1.3$ Jharkhand $8327$ $0.3$ $5989$ $5989$ $0.3$ $1785$ $0.4$ $16101$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $509$ $0.0$ $5780.0Central Region38707414.02413239278333410614.212494725.71784614415.1Madhya Pradesh1003903.689796175581073544.6223274.62300714.1Chhattisgarh37010.1175933124207170.938020.81728237Uttra Pradesh2736489.9121031700521910838.19593619.856066710.0Uttranchal93350.3129032049149520.628820.627169Dadra & Nagar Haveli390.071710.0$  | Eastern Region       | 190383  | 6.9                             | 103432       | 5287   | 108719         | 4.6                             | 29751  | 6.1                             | 378               | 329231  | 5.9                                |
| Jharkhand $8327$ $0.3$ $5989$ $5989$ $0.3$ $1785$ $0.4$ $16101$ Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $509$ $0.0$ $1.0$ $324$ $144881$ $2.6$ Central Region $387074$ $14.0$ $241323$ $92783$ $334106$ $14.2$ $124947$ $25.7$ $17$ $846144$ $15.1$ Madhya Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $4.1$ Chhattisgarh $3701$ $0.1$ $17593$ $3124$ $20717$ $0.9$ $3802$ $0.8$ $17$ $28237$ $1000$ Uttra Pradesh $273648$ $9.9$ $121031$ $70052$ $191083$ $8.1$ $95936$ $19.8$ $560667$ $10.0$ Uttranchal $9335$ $0.3$ $12903$ $2049$ $14952$ $0.6$ $2882$ $0.6$ $27169$ $7.2$ Dadra & Nagar Haveli $39$ $0.0$ $71$ $71$ $0.0$ $110$ $0.0$ $33$ $0.0$ $33$ $0.0$ $33$ $0.0$ Daman & Diu $0$ $0.0$ $33$ $333$ $0.0$ $4.3$ $2686$ $371251$ $6.6$   | Bihar                | 52475   | 1.9                             | 8278         |        | 8278           | 0.4                             | 9993   | 2.1                             |                   | 70746   | 1.3                                |
| Orissa $30666$ $1.1$ $52618$ $607$ $53225$ $2.3$ $12980$ $2.7$ $54$ $96925$ $1.7$ West Bengal $98846$ $3.6$ $36038$ $4680$ $40718$ $1.7$ $4993$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $509$ $0.0$ $1.0$ $324$ $144881$ $2.6$ A&N Islands $69$ $0.0$ $509$ $509$ $0.0$ $1.2$ $124947$ $25.7$ $17$ $846144$ $15.1$ Madhya Pradesh $100390$ $3.6$ $89796$ $17558$ $107354$ $4.6$ $22327$ $4.6$ $230071$ $4.1$ Chhattisgarh $3701$ $0.1$ $17593$ $3124$ $20717$ $0.9$ $3802$ $0.8$ $17$ $28237$ Uttar Pradesh $273648$ $9.9$ $121031$ $70052$ $191083$ $8.1$ $95936$ $19.8$ $560667$ $10.0$ Uttranchal $9335$ $0.3$ $12903$ $2049$ $14952$ $0.6$ $2882$ $0.6$ $27169$ $7.2$ Dadra & Nagar Haveli $39$ $0.0$ $71$ $71$ $0.0$ $110$ $0.0$ $33$ $0.0$ $33$ $0.0$ $33$ $0.0$ Daman & Diu $0$ $0.0$ $33$ $333$ $0.0$ $-1100$ $33$ $0.0$ $33$ $0.0$   | Jharkhand            | 8327    | 0.3                             | 5989         |        | 5989           | 0.3                             | 1785   | 0.4                             |                   | 16101   |                                    |
| West Bengal       98846       3.6       36038       4680       40718       1.7       4993       1.0       324       144881       2.6         A&N Islands       69       0.0       509       509       0.0       509       0.0       578       0.0         Central Region       387074       14.0       241323       92783       334106       14.2       124947       25.7       17       846144       15.1         Madhya Pradesh       100390       3.6       89796       17558       107354       4.6       22327       4.6       230071       4.1         Chhattisgarh       3701       0.1       17593       3124       20717       0.9       3802       0.8       17       28237         Uttar Pradesh       273648       9.9       121031       70052       191083       8.1       95936       19.8       560667       10.0         Uttranchal       9335       0.3       12903       2049       14952       0.6       2882       0.6       27169       27169         Western Region       383858       13.9       536103       9767       545870       23.2       34269       7.1       2832       966829       17.2 </td <td>Orissa</td> <td>30666</td> <td>1.1</td> <td>52618</td> <td>607</td> <td>53225</td> <td>2.3</td> <td>12980</td> <td>2.7</td> <td>54</td> <td>96925</td> <td>1.7</td>  | Orissa               | 30666   | 1.1                             | 52618        | 607    | 53225          | 2.3                             | 12980  | 2.7                             | 54                | 96925   | 1.7                                |
| A&N Islands       69       0.0       509       509       0.0       578       0.0         Central Region       387074       14.0       241323       92783       334106       14.2       124947       25.7       17       846144       15.1         Madhya Pradesh       100390       3.6       89796       17558       107354       4.6       22327       4.6       230071       4.1         Chhattisgarh       3701       0.1       17593       3124       20717       0.9       3802       0.8       17       28237         Uttar Pradesh       273648       9.9       121031       70052       191083       8.1       95936       19.8       560667       10.0         Uttranchal       9335       0.3       12903       2049       14952       0.6       2882       0.6       27169       27169         Western Region       383858       13.9       536103       9767       545870       23.2       34269       7.1       2832       966829       17.2         Dadra & Nagar Haveli       39       0.0       71       0.0       110       0.0       33       0.0       33       0.0       33       0.0       33       0.0<  | West Bengal          | 98846   | 3.6                             | 36038        | 4680   | 40718          | 1.7                             | 4993   | 1.0                             | 324               | 144881  | 2.6                                |
| Central Region         387074         14.0         241323         92783         334106         14.2         124947         25.7         17         846144         15.1           Madhya Pradesh         100390         3.6         89796         17558         107354         4.6         22327         4.6         230071         4.1           Chhattisgarh         3701         0.1         17593         3124         20717         0.9         3802         0.8         17         28237           Uttar Pradesh         273648         9.9         121031         70052         191083         8.1         95936         19.8         560667         10.0           Uttranchal         9335         0.3         12903         2049         14952         0.6         2882         0.6         27169         27169           Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0   | A&N Islands          | 69      | 0.0                             | 509          |        | 509            | 0.0                             |        |                                 |                   | 578     | 0.0                                |
| Madhya Pradesh         100390         3.6         89796         17558         107354         4.6         22327         4.6         230071         4.1           Chhattisgarh         3701         0.1         17593         3124         20717         0.9         3802         0.8         17         28237         4.6         230071         4.1           Chhattisgarh         3701         0.1         17593         3124         20717         0.9         3802         0.8         17         28237           Uttar Pradesh         273648         9.9         121031         70052         191083         8.1         95936         19.8         560667         10.0           Uttranchal         9335         0.3         12903         2049         14952         0.6         2882         0.6         27169           Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         0.0         33  | Central Region       | 387074  | 14.0                            | 241323       | 92783  | 334106         | 14.2                            | 124947 | 25.7                            | 17                | 846144  | 15.1                               |
| Chhattisgarh         3701         0.1         17593         3124         20717         0.9         3802         0.8         17         28237           Uttar Pradesh         273648         9.9         121031         70052         191083         8.1         95936         19.8         560667         10.0           Uttranchal         9335         0.3         12903         2049         14952         0.6         2882         0.6         27169           Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0         33         0.0           Guiarat         158122         5.7         180526         9121         189647         8.1         20796         4.3         2686         371251         6.6   | Madhya Pradesh       | 100390  | 3.6                             | 89796        | 17558  | 107354         | 4.6                             | 22327  | 4.6                             |                   | 230071  | 4.1                                |
| Uttar Pradesh         273648         9.9         121031         70052         191083         8.1         95936         19.8         560667         10.0           Uttranchal         9335         0.3         12903         2049         14952         0.6         2882         0.6         27169           Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0         33         0.0           Guiarat         158122         5.7         180526         9121         189647         8.1         20796         4.3         2686         371251         6.6  | Chhattisgarh         | 3701    | 0.1                             | 17593        | 3124   | 20717          | 0.9                             | 3802   | 0.8                             | 17                | 28237   |                                    |
| Uttranchal         9335         0.3         12903         2049         14952         0.6         2882         0.6         27169           Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0         33         0.0           Guiarat         158122         5.7         180526         9121         189647         8.1         20796         4.3         2686         371251         6.6  | Uttar Pradesh        | 273648  | 9.9                             | 121031       | 70052  | 191083         | 8.1                             | 95936  | 19.8                            |                   | 560667  | 10.0                               |
| Western Region         383858         13.9         536103         9767         545870         23.2         34269         7.1         2832         966829         17.2           Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0         33         0.0           Guiarat         158122         5.7         180526         9121         189647         8.1         20796         4.3         2686         371251         6.6  | Uttranchal           | 9335    | 0.3                             | 12903        | 2049   | 14952          | 0.6                             | 2882   | 0.6                             |                   | 27169   |                                    |
| Dadra & Nagar Haveli         39         0.0         71         71         0.0         110         0.0           Daman & Diu         0         0.0         33         33         0.0         33   | Western Region       | 383858  | 13.9                            | 536103       | 9767   | 545870         | 23.2                            | 34269  | 7.1                             | 2832              | 966829  | 17.2                               |
| Daman & Diu         0         0.0         33         33         0.0         33         0.0           Guiarat         158122         5.7         180526         9121         189647         8.1         20796         4.3         2686         371251         6.6  | Dadra & Nagar Haveli | 39      | 0.0                             | 71           |        | 71             | 0.0                             |        |                                 |                   | 110     | 0.0                                |
| Guiarat $158122$ 5.7 $1805261$ 9121 $189647$ 8.7 $207961$ 4.3 $26861$ 371251 6.6  | Daman & Diu          | 0       | 0.0                             | 33           |        | 33             | 0.0                             |        |                                 |                   | 33      | 0.0                                |
|   | Gujarat              | 158122  | 5.7                             | 180526       | 9121   | 189647         | 8.1                             | 20796  | 4.3                             | 2686              | 371251  | 6.6                                |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$  | Goa                  | 1879    | 0.1                             | 419          |        | 419            | 0.0                             | 10.450 |                                 | 146               | 2444    | 0.0                                |
| Maharashtra 222818 8.1 355054 646 355700 15.1 13473 2.8 592991 10.6   | Maharashtra          | 223818  | 8.1                             | 355054       | 646    | 355700         | 15.1                            | 13473  | 2.8                             | 4005              | 592991  | 10.6                               |
| Southern Region 1094334 39.6 571056 / 7975 5050431 27.7 225217 46.4 4087 1974869 35.2   | Southern Region      | 1094334 | 39.6                            | 571056       | 79575  | 05000          | 27.7                            | 225217 | 46.4                            | 4687              | 1974869 | 35.2                               |
| Andin'a Pradesi (2) 396487 14.4 210000 37000 23000 10.8 93400 19.7 1400 748287 13.3   | Karmataka            | 398487  | 14.4                            | 216000       | 37000  | 120050         | 10.8                            | 95400  | 19.7                            | 1400              | 148287  | 13.3                               |
| Ratilitative $224137$ o.1 $130107$ $9753$ $139500$ $3.9$ $09104$ $14.3$ $501$ $435132$ $7.7$ Marrie         1007200         4.4         95061         12977         08522         4.9         41961         9.5         55         65         66   | Karala               | 120760  | 0.1                             | 05006        | 9700   | 139930         | 0.9                             | 41961  | 14.5                            | 501               | 433732  | 1.1                                |
| Relation $121/100$ $4.4$ $00000$ $12121$ $90535$ $4.2$ $41201$ $0.3$ $20019$ $4.0$ Labelandmann $22$ $0.0$ $220019$ $4.0$ $220019$ $4.0$  | Lakahadwaan          | 120700  | 4.4                             | 00000        | 12/2/  | 90000          | 4.2                             | 41201  | 0.0                             | 00                | 200019  | 4.0                                |
| Dansing weep $55$ $0.0$ $55$ $0.0$ Pondicherry $3614$ $0.1$ $420$ $30$ $450$ $0.0$ $4073$ $0.1$   | Pondicherry          | 3614    | 0.0                             | 420          | 30     | 150            | 0.0                             |        |                                 |                   | 4073    | 0.0                                |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$  | Tomil Nodu           | 347303  | 12.6                            | 138663       | 20026  | 158680         | 6.7                             | 10302  | 4.0                             | 9791              | 528105  | 0.1                                |
| All-India Total 2764357 100 2081772 270716 2352488 100 485350 100 8046 5610240 100  | All-India Total      | 2764257 | 100                             | 2081779      | 20020  | 2352488        | 100                             | 485350 | 100                             | 8046              | 5610240 | 100                                |
| Other Bonds 5700 5700   | Other Bonds          | 5700    | 100                             | 2001112      | 210110 | 2002400        | 100                             | 400000 | 100                             | 0040              | 5700    | 100                                |
| Pyt. Sec. Comm.Banks 425412   | Pvt. Sec.Comm Banks  | 425412  |                                 |              |        |                |                                 |        |                                 |                   | 425412  |                                    |
| RIDF 163182 163182  | RIDF                 | 163182  |                                 |              |        |                |                                 |        |                                 |                   | 163182  |                                    |
| Grand Total 3358651 2081772 270716 2352488 485359 8046 6204543  | Grand Total          | 3358651 |                                 | 2081772      | 270716 | 2352488        |                                 | 485359 |                                 | 8046              | 6204543 |                                    |

| Regions/State                  |         |                                 |                 |               | 2               | 2002-03                         |               |                                 |                   |                 |                                    |
|--------------------------------|---------|---------------------------------|-----------------|---------------|-----------------|---------------------------------|---------------|---------------------------------|-------------------|-----------------|------------------------------------|
|                                | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs    | LDBs          | Co.op.<br>Bnks  | Per<br>cent<br>to All-<br>India | RRBs          | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total           | Per<br>cent<br>to<br>All-<br>India |
| (1)                            | (2)     |                                 | (3)             | (4)           | (5=3+4)         |                                 | (6)           |                                 |                   | (7)             |                                    |
| Northern Region                | 886370  | 27.3                            | 693930          | 79504         | 773434          | 32.7                            | 85592         | 14.1                            | 92                | 1745488         | 28.1                               |
| Chandigarh                     | 17840   | 0.6                             | 8               |               | 8               | 0.0                             |               |                                 |                   | 17848           | 0.3                                |
| New Delhi                      | 182201  | 5.6                             | 339             |               | 339             | 0.0                             |               |                                 |                   | 182540          | 2.9                                |
| Haryana                        | 132937  | 4.1                             | 270289          | 32986         | 303275          | 12.8                            | 27493         | 4.5                             |                   | 463705          | 7.5                                |
| Himachal Pradesh               | 21542   | 0.7                             | 6002            | 1607          | 7609            | 0.3                             | 2207          | 0.4                             |                   | 31358           | 0.5                                |
| Jammu & Kashmir                | 1495    | 0.0                             | 2315            | 228           | 2543            | 0.1                             | 1708          | 0.3                             |                   | 5746            | 0.1                                |
| Punjab                         | 417869  | 12.9                            | 294935          | 26468         | 321403          | 13.6                            | 23108         | 3.8                             |                   | 762380          | 12.3                               |
| Rajasthan                      | 112486  | 3.5                             | 120042          | 18215         | 138257          | 5.8                             | 31076         | 5.1                             | 92                | 281911          | 4.5                                |
| North-Eastern Region           | 11371   | 0.4                             | 1399            | 56            | 1455            | 0.1                             | 2552          | 0.4                             | 8                 | 15386           | 0.2                                |
| Arunachal Pradesh              | 530     | 0.0                             | 464             |               | 464             | 0.0                             |               | 0.0                             |                   | 994             | 0.0                                |
| Assam                          | 8437    | 0.3                             | 110             |               | 110             | 0.0                             | 1580          | 0.3                             |                   | 10127           | 0.2                                |
| Manipur                        | 183     | 0.0                             | 179             |               | 179             | 0.0                             | 35            | 0.0                             | 8                 | 405             | 0.0                                |
| Meghalya                       | 304     | 0.0                             | 87              |               | 87              | 0.0                             | 161           | 0.0                             |                   | 552             | 0.0                                |
| Mizoram                        | 262     | 0.0                             | 151             |               | 151             | 0.0                             | 271           | 0.0                             |                   | 684             | 0.0                                |
| Nagaland                       | 343     | 0.0                             | 189             |               | 189             | 0.0                             | 8             | 0.0                             |                   | 540             | 0.0                                |
| Tripura                        | 1025    | 0.0                             | 181             | 56            | 237             | 0.0                             | 497           | 0.1                             |                   | 1759            | 0.0                                |
| Sikkim                         | 287     | 0.0                             | 38              |               | 38              | 0.0                             |               |                                 |                   | 325             | 0.0                                |
| Eastern Region                 | 225683  | 7.0                             | 114774          | 5933          | 120707          | 5.1                             | 40068         | 6.6                             | 431               | 386889          | 6.2                                |
| Bihar                          | 46716   | 1.4                             | 10160           |               | 10160           | 0.4                             | 15384         | 2.5                             |                   | 72260           | 1.2                                |
| Jharkhand                      | 12142   | 0.4                             | 5841            |               | 5841            | 0.2                             | 2332          | 0.4                             |                   | 20315           |                                    |
| Orissa                         | 32809   | 1.0                             | 60029           | 912           | 60941           | 2.6                             | 15910         | 2.6                             | 28                | 109688          | 1.8                                |
| West Bengal                    | 133961  | 4.1                             | 38417           | 5021          | 43438           | 1.8                             | 6442          | 1.1                             | 403               | 184244          | 3.0                                |
| A&N Islands                    | 55      | 0.0                             | 327             |               | 327             | 0.0                             |               |                                 |                   | 382             | 0.0                                |
| Central Region                 | 423185  | 13.1                            | 280569          | 124166        | 404735          | 17.1                            | 175037        | 28.8                            | 0                 | 1002957         | 16.1                               |
| Madhya Pradesh<br>Chhattisgarh | 8711    | 3.6<br>0.3                      | 119934<br>28127 | 22491<br>3809 | 142425<br>31936 | 6.0<br>1.4                      | 30016<br>5486 | 4.9<br>0.9                      |                   | 290285<br>46133 | 4.7                                |
| Uttar Pradesh                  | 267546  | 8.3                             | 119461          | 95416         | 214877          | 9.1                             | 135700        | 22.4                            |                   | 618123          | 9.9                                |
| Uttranchal                     | 29084   | 0.9                             | 13047           | 2450          | 15497           | 0.7                             | 3835          | 0.6                             |                   | 48416           |                                    |
| Western Region                 | 405901  | 12.5                            | 447994          | 6595          | 454589          | 19.2                            | 50434         | 8.3                             | 3299              | 914223          | 14.7                               |
| Dadra & Nagar Haveli           | 12      | 0.0                             | 47              |               | 47              | 0.0                             |               |                                 |                   | 59              | 0.0                                |
| Daman & Diu                    | 0       | 0.0                             | 24              |               | 24              | 0.0                             |               |                                 |                   | 24              | 0.0                                |
| Gujarat                        | 178519  | 5.5                             | 196915          | 6595          | 203510          | 8.6                             | 23477         | 3.9                             | 3235              | 408741          | 6.6                                |
| Goa                            | 1700    | 0.1                             | 360             |               | 360             | 0.0                             |               |                                 | 64                | 2124            | 0.0                                |
| Maharashtra                    | 225670  | 7.0                             | 250648          |               | 250648          | 10.6                            | 26957         | 4.4                             |                   | 503275          | 8.1                                |
| Southern Region                | 1289610 | 39.8                            | 555358          | 53354         | 608712          | 25.8                            | 253296        | 41.7                            | 4176              | 2155794         | 34.7                               |
| Andhra Pradesh @               | 452439  | 14.0                            | 184427          | 14944         | 199371          | 8.4                             | 101895        | 16.8                            | 354               | 754059          | 12.1                               |
| Karnataka                      | 267436  | 8.2                             | 116949          | 8934          | 125883          | 5.3                             | 72689         | 12.0                            | 353               | 466361          | 7.5                                |
| Lakshadweep                    | 142688  | 4.4                             | 96114           | 9985          | 106099          | 4.5                             | 54171         | 8.9                             | 3                 | 302961          | 4.9                                |
| Kerala                         | 26      | 0.0                             |                 |               |                 |                                 |               |                                 |                   | 26              | 0.0                                |
| Pondicherry                    | 3862    | 0.1                             | 1471            | 8             | 1479            | 0.1                             |               |                                 |                   | 5341            | 0.1                                |
| Tamil Nadu                     | 423159  | 13.1                            | 156397          | 19483         | 175880          | 7.4                             | 24541         | 4.0                             | 3466              | 627046          | 10.1                               |
| All-India Total                | 3242120 | 100                             | 2094024         | 269608        | 2363632         | 100                             | 606979        | 100                             | 8006              | 6220737         | 100                                |
| Pvt. Sec.Comm.Banks            | 585255  |                                 |                 |               |                 |                                 |               |                                 |                   | 585255          |                                    |
| RIDF                           | 149985  |                                 |                 |               |                 |                                 |               |                                 |                   | 149985          |                                    |
| Grand Total                    | 3977360 |                                 | 2094024         | 269608        | 2363632         |                                 | 606979        |                                 | 8006              | 6955977         |                                    |

| Regions/State        |         |                                 |                  |        | 2                | 2003-04                         |        |                                 |                   |         |                                    |
|----------------------|---------|---------------------------------|------------------|--------|------------------|---------------------------------|--------|---------------------------------|-------------------|---------|------------------------------------|
|                      | CBs     | Per<br>cent<br>to All-<br>India | SCB/<br>CCBs     | LDBs   | Co.op.<br>Bnks   | Per<br>cent<br>to All-<br>India | RRBs   | Per<br>cent<br>to All-<br>India | Other<br>Agencies | Total   | Per<br>cent<br>to<br>All-<br>India |
| (1)                  | (2)     |                                 | (3)              | (4)    | (5=3+4)          |                                 | (6)    |                                 |                   | (7)     |                                    |
| Northern Region      | 1187465 | 28.7                            | 782457           | 94264  | 876721           | 32.6                            | 117620 | 15.5                            | 63                | 2181869 | 28.7                               |
| Chandigarh           | 37240   | 0.9                             | 5                |        | 5                |                                 |        |                                 |                   | 37245   | 0.5                                |
| New Delhi            | 242073  | 5.9                             | 294              |        | 294              | 0.0                             |        |                                 |                   | 242367  | 3.2                                |
| Harvana              | 229804  | 5.6                             | 319552           | 37385  | 356937           | 13.3                            | 41879  | 5.5                             |                   | 628620  | 8.3                                |
| Himachal Pradesh     | 25725   | 0.6                             | 7041             | 1840   | 8881             | 0.3                             | 3626   | 0.5                             |                   | 38232   | 0.5                                |
| Jammu & Kashmir      | 2578    | 0.1                             | 2145             | 123    | 2268             | 0.1                             | 1773   | 0.2                             |                   | 6619    | 0.1                                |
| Punjab               | 505089  | 12.2                            | 341337           | 38700  | 380037           | 14.1                            | 29664  | 3.9                             |                   | 914790  | 12.1                               |
| Rajasthan            | 144956  | 3.5                             | 112083           | 16216  | 128299           | 4.8                             | 40678  | 5.4                             | 63                | 313996  | 4.1                                |
| North-Eastern Region | 24663   | 0.6                             | 1258             | 119    | 1377             | 0.1                             | 3918   | 0.5                             | 36                | 29994   | 0.4                                |
| Arunachal Pradesh    | 234     | 0.0                             | 125              |        | 125              | 0.0                             | 31     | 0.0                             |                   | 390     | 0.0                                |
| Assam                | 16202   | 0.4                             | 310              |        | 310              | 0.0                             | 2617   | 0.3                             |                   | 19129   | 0.3                                |
| Manipur              | 152     | 0.0                             | 197              |        | 197              | 0.0                             | 195    | 0.0                             | 36                | 580     | 0.0                                |
| Meghalya             | 4799    | 0.1                             | 173              |        | 173              | 0.0                             | 212    | 0.0                             |                   | 5184    | 0.1                                |
| Mizoram              | 342     | 0.0                             | 80               |        | 80               | 0.0                             | 122    | 0.0                             |                   | 544     | 0.0                                |
| Nagaland             | 476     | 0.0                             | 223              |        | 223              | 0.0                             | 43     | 0.0                             |                   | 742     | 0.0                                |
| Tripura              | 2077    | 0.1                             | 106              | 119    | 225              | 0.0                             | 698    | 0.1                             |                   | 3000    | 0.0                                |
| Sikkim               | 381     | 0.0                             | 44               |        | 44               | 0.0                             |        |                                 |                   | 425     | 0.0                                |
| Eastern Region       | 279587  | 6.8                             | 168308           | 7470   | 175778           | 6.5                             | 49281  | 6.5                             | 94                | 504740  | 6.6                                |
| Bihar                | 65574   | 1.6                             | 55104            | 1007   | 56111            | 2.1                             | 20487  | 2.7                             |                   | 142172  | 1.9                                |
| Jharkhand            | 18187   | 0.4                             |                  |        | 0                | 0.0                             | 3274   | 0.4                             |                   | 21461   |                                    |
| Orissa               | 38579   | 0.9                             | 71370            | 1033   | 72403            | 2.7                             | 16765  | 2.2                             | 31                | 127778  | 1.7                                |
| West Bengal          | 157017  | 3.8                             | 41679            | 5430   | 47109            | 1.8                             | 8755   | 1.2                             | 63                | 212944  | 2.8                                |
| A&N Islands          | 230     | 0.0                             | 155              |        | 155              | 0.0                             |        |                                 |                   | 385     | 0.0                                |
| Central Region       | 546553  | 13.2                            | 329681           | 147171 | 476852           | 17.7                            | 225329 | 29.7                            | 0                 | 1248734 | 16.4                               |
| Madhya Pradesh       | 151066  | 3.7                             | 129939           | 18370  | 148309           | 5.5                             | 43560  | 5.7                             |                   | 342935  | 4.5                                |
| Chhattisgarh         | 17341   | 0.4                             | 25133            | 4903   | 30036            | 1.1                             | 5000   | 0.7                             |                   | 52377   |                                    |
| Uttar Pradesh        | 356845  | 8.6                             | 156919           | 123898 | 280817           | 10.4                            | 173171 | 22.8                            |                   | 810833  | 10.7                               |
| Uttranchal           | 21301   | 0.5                             | 17690            |        | 17690            | 0.7                             | 3598   | 0.5                             |                   | 42589   |                                    |
| Western Region       | 518425  | 12.5                            | 451247           | 3179   | 454426           | 16.9                            | 36484  | 4.8                             | 2912              | 1012247 | 13.3                               |
| Dadra & Nagar Haveli |         |                                 |                  |        | 0                | 0.0                             |        |                                 |                   | 0       | 0.0                                |
| Daman & Diu          | 000007  | 5.0                             | 010005           | 0170   | 0                | 0.0                             | 00001  | 0.0                             | 0010              | 470000  | 0.0                                |
| Gujarat              | 229967  | 5.6                             | 210805           | 3179   | 219984           | 8.2                             | 26961  | 3.0                             | 2910              | 479822  | 0.3                                |
| Mohoroshtro          | 005179  | 6.0                             | 001              |        | 001              | 0.0                             | 0502   | 1.9                             | 2                 | 500407  | 7.0                                |
| Southern Degion      | 1580637 | <b>38 3</b>                     | 630119<br>630119 | 63000  | 200791<br>709341 | 0.7<br>26 1                     | 9020   | 1.3<br><b>/9 0</b>              | 5970              | 9613740 | 311                                |
| Andhra Pradesh @     | 580940  | 14.0                            | 248204           | 32034  | 281138           | 10.5                            | 136884 | 18.1                            | 2462              | 1001494 | 13.2                               |
| Karnataka            | 329670  | 8.0                             | 116290           | 6596   | 122886           | 4.6                             | 79900  | 10.1                            | 144               | 532600  | 7.0                                |
| Lakshadween          | 180313  | 4.4                             | 110200           | 9532   | 122000           | 4.5                             | 75498  | 10.0                            | 97                | 377502  | 5.0                                |
| Kerala               | 78      | 0.0                             | 112102           | 5002   | 121007           | 1.0                             | , 5100 | 10.0                            |                   | 78      | 0.0                                |
| Pondicherry          | 6099    | 0.1                             | 849              | 22     | 871              | 0.0                             |        |                                 |                   | 6970    | 0.1                                |
| Tamil Nadu           | 483537  | 11.7                            | 161637           | 14145  | 175782           | 6.5                             | 33201  | 4.4                             | 2646              | 695166  | 9.2                                |
| All-India Total      | 4137330 | 100                             | 2372063          | 315432 | 2687495          | 100                             | 758115 | 100                             | 8384              | 7591324 | 100                                |
| Pvt. Sec.Comm.Banks  | 1023008 |                                 |                  |        |                  |                                 |        |                                 |                   | 1023008 |                                    |
| RIDF                 | 83747   |                                 |                  |        |                  |                                 |        |                                 |                   | 83747   |                                    |
| Grand Total          | 5244085 |                                 | 2372063          | 315432 | 2687495          |                                 | 758115 |                                 | 8384              | 8698079 |                                    |

| Regions/State        |         |         |         |        | 2004-0  | 5       |         |         |          |         |
|----------------------|---------|---------|---------|--------|---------|---------|---------|---------|----------|---------|
|                      | CBs     | Per     | SCB/    | LDBs   | Co.op.  | Per     | RRBs    | Per     | Total    | Per     |
|                      |         | to All- | CCDS    |        | DIIKS   | to All- |         | to All- |          | to All- |
|                      |         | India   |         |        |         | India   |         | India   |          | India   |
| (1)                  | (2)     |         | (3)     | (4)    | (5=3+4) |         | (6)     |         | (7)      |         |
| Northern Region      | 1901719 | 29.6    | 1020760 | 110067 | 1130827 | 36.2    | 179918  | 14.5    | 3212464  | 29.8    |
| Chandigarh           | 90798   | 1.4     | 5       |        | 5       |         |         |         | 90803    | 0.8     |
| New Delhi            | 387957  | 6.0     | 270     |        | 270     | 0.0     |         |         | 388227   | 3.6     |
| Haryana              | 371570  | 5.8     | 389984  | 42113  | 432097  | 13.8    | 60361   | 4.9     | 864028   | 8.0     |
| Himachal Pradesh     | 42665   | 0.7     | 11134   | 3908   | 15042   | 0.5     | 3874    | 0.3     | 61581    | 0.6     |
| Jammu & Kashmir      | 6316    | 0.1     | 2359    | 12     | 2371    | 0.1     | 2497    | 0.2     | 11184    | 0.1     |
| Punjab               | 769593  | 12.0    | 420527  | 47598  | 468125  | 15.0    | 41698   | 3.4     | 1279416  | 11.9    |
| Rajasthan            | 232820  | 3.6     | 196481  | 16436  | 212917  | 6.8     | 71488   | 5.8     | 517225   | 4.8     |
| North-Eastern Region | 30277   | 0.5     | 1392    | 92     | 1484    | 0.0     | 8972    | 0.7     | 40733    | 0.4     |
| Arunachal Pradesh    | 1179    | 0.0     | 69      | 0      | 69      | 0.0     | 9       | 0.0     | 1257     | 0.0     |
| Assam                | 20089   | 0.3     | 320     | 0      | 320     | 0.0     | 6315    | 0.5     | 26724    | 0.2     |
| Manipur              | 1562    | 0.0     | 149     | 0      | 149     | 0.0     | 212     | 0.0     | 1923     | 0.0     |
| Meghalya             | 1905    | 0.0     | 174     | 0      | 174     | 0.0     | 395     | 0.0     | 2474     | 0.0     |
| Mizoram              | 869     | 0.0     | 280     | 0      | 280     | 0.0     | 870     | 0.1     | 2019     | 0.0     |
| Nagaland             | 1697    | 0.0     | 215     | 0      | 215     | 0.0     | 66      | 0.0     | 1978     | 0.0     |
| Tripura              | 2514    | 0.0     | 106     | 92     | 198     | 0.0     | 1105    | 0.1     | 3817     | 0.0     |
| Sikkim               | 462     | 0.0     | 79      | 0      | 79      | 0.0     |         |         | 541      | 0.0     |
| Eastern Region       | 439981  | 6.9     | 172796  | 11254  | 184050  | 5.9     | 99738   | 8.0     | 723769   | 6.7     |
| Bihar                | 109221  | 1.7     | 27375   | 2000   | 29375   | 0.9     | 43130   | 3.5     | 181726   | 1.7     |
| Jharkhand            | 31034   | 0.5     | 0       | 0      | 0       | 0.0     | 9705    | 0.8     | 40739    |         |
| Orissa               | 70957   | 1.1     | 96372   | 754    | 97126   | 3.1     | 30466   | 2.5     | 198549   | 1.8     |
| West Bengal          | 228513  | 3.6     | 48718   | 8500   | 57218   | 1.8     | 16437   | 1.3     | 302168   | 2.8     |
| A&N Islands          | 256     | 0.0     | 331     | 0      | 331     | 0.0     |         |         | 587      | 0.0     |
| Central Region       | 891449  | 13.9    | 383645  | 90165  | 473810  | 15.2    | 348921  | 28.1    | 1714180  | 15.9    |
| Madhya Pradesh       | 262889  | 4.1     | 173860  | 24601  | 198461  | 6.4     | 67994   | 5.5     | 529344   | 4.9     |
| Chhattisgarh         | 26634   | 0.4     | 34927   | 3894   | 38821   | 1.2     | 13285   | 1.1     | 78740    | 0.7     |
| Uttar Pradesh        | 567429  | 8.8     | 151835  | 61670  | 213505  | 6.8     | 261930  | 21.1    | 1042864  | 9.7     |
| Uttranchal           | 34497   | 0.5     | 23023   | 0      | 23023   | 0.7     | 5712    | 0.5     | 63232    | 0.6     |
| Western Region       | 773753  | 12.1    | 578206  | 3966   | 582172  | 18.6    | 55177   | 4.4     | 1411102  | 13.1    |
| Dadra & Nagar Haveli | 76      |         |         |        |         |         |         |         | 76       | 0.0     |
| Daman & Diu          | 5       |         |         |        |         |         |         |         | 5        | 0.0     |
| Gujarat              | 362539  | 5.6     | 258386  | 3966   | 262352  | 8.4     | 36039   | 2.9     | 660930   | 6.1     |
| Goa                  | 7053    | 0.1     | 955     |        | 955     | 0.0     |         |         | 8008     | 0.1     |
| Maharashtra          | 404080  | 6.3     | 318865  |        | 318865  | 10.2    | 19138   | 1.5     | 742083   | 6.9     |
| Southern Region      | 2383379 | 37.1    | 725263  | 25538  | 750801  | 24.0    | 547674  | 44.2    | 3681854  | 34.1    |
| Andhra Pradesh @     | 872650  | 13.6    | 207700  |        | 207700  | 6.7     | 268700  | 21.7    | 1349050  | 12.5    |
| Karnataka            | 482977  | 7.5     | 116274  | 8339   | 124613  | 4.0     | 120537  | 9.7     | 728127   | 6.8     |
| Lakshadweep          | 270340  | 4.2     | 179062  | 14168  | 193230  | 6.2     | 107659  | 8.7     | 571229   | 5.3     |
| Kerala               | 62      | 0.0     | 0       | 0      |         |         |         |         | 62       | 0.0     |
| Pondicherry          | 11448   | 0.2     | 1248    | 20     | 1268    | 0.0     |         |         | 12716    | 0.1     |
| Tamil Nadu           | 745902  | 11.6    | 220979  | 3011   | 223990  | 7.2     | 50778   | 4.1     | 1020670  | 9.5     |
| All-India Total      | 6420558 | 100     | 2882062 | 241082 | 3123144 | 100     | 1240400 | 100     | 10784102 | 100     |
| Other Bonds          | 5867    |         |         |        |         |         |         |         | 5867     |         |
| Pvt. Sec.Comm.Banks  | 1626342 |         |         |        |         |         |         |         | 1626342  |         |
| RIDF                 | 94123   |         |         |        |         |         |         |         | 94123    |         |
| Grand Total          | 8146890 |         | 2882062 | 241082 | 3123144 |         | 1240400 |         | 12510434 |         |

(₹ Lakh)

| Regions/State   |                          |                                 |           |        |                | 2005                            | 5-06    |                                 |                           |                                 |                                |                                 |
|---|--------------------------|---------------------------------|-----------|--------|----------------|---------------------------------|---------|---------------------------------|---------------------------|---------------------------------|--------------------------------|---------------------------------|
|   | CBs (Pub.<br>Sec)        | Per<br>cent<br>to All-<br>India | SCB/CCBs  | LDBs   | Co.op.<br>Bnks | Per<br>cent<br>to All-<br>India | RRBs    | Per<br>cent<br>to All-<br>India | Total                     | Per<br>cent<br>to All-<br>India | Pvt. Sec.<br>CBs               | Per<br>cent<br>to All-<br>India |
| (1)   | (2)                      |                                 | (3)       | (4)    | (5=3+4)        |                                 | (6)     |                                 | (7)                       |                                 | (8)                            |                                 |
| Northern Region   | 2862494                  | 31.5                            | 1276005   | 83798  | 1360511        | 34.2                            | 249779  | 16.4                            | 4472784                   | 30.7                            | 572054                         | 18.7                            |
| Chandigarh  | 145891                   | 1.6                             | 9         |        | 9              | 0.0                             |         |                                 | 145900                    | 1.0                             | 16331                          | 0.5                             |
| New Delhi   | 1009549                  | 11.1                            | 180       |        | 180            | 0.0                             |         |                                 | 1009729                   | 6.9                             | 297894                         | 9.8                             |
| Haryana   | 437234                   | 4.8                             | 486070    | 22952  | 509028         | 12.8                            | 79959   | 5.3                             | 1026221                   | 7.0                             | 58522                          | 1.9                             |
| Himachal Pradesh  | 64585                    | 0.7                             | 17384     | 4938   | 22322          | 0.6                             | 6992    | 0.5                             | 93899                     | 0.6                             | 1583                           | 0.1                             |
| Jammu & Kashmir   | 69948                    | 0.8                             | 3045      |        | 3045           | 0.1                             | 3127    | 0.2                             | 76120                     | 0.5                             | 14425                          | 0.5                             |
| Punjab  | 795776                   | 8.8                             | 546476    | 37755  | 584641         | 14.7                            | 56848   | 3.7                             | 1437265                   | 9.9                             | 110715                         | 3.6                             |
| Rajasthan   | 339511                   | 3.7                             | 222841    | 18153  | 241286         | 6.1                             | 102853  | 6.8                             | 683650                    | 4.7                             | 72584                          | 2.4                             |
| North-Eastern Region  | 49787                    | 0.5                             | 3113      | 78     | 3214           | 0.1                             | 11038   | 0.7                             | 64039                     | 0.4                             | 29532                          | 1.0                             |
| Arunachal Pradesh   | 1106                     | 0.0                             | 208       |        | 208            | 0.0                             | 23      | 0.0                             | 1337                      | 0.0                             | 00100                          | 0.0                             |
| Assam   | 33083                    | 0.4                             | 283       |        | 283            | 0.0                             | 6798    | 0.4                             | 40164                     | 0.3                             | 26168                          | 0.9                             |
| Manipur   | 4143                     | 0.0                             | 1519      |        | 1542           | 0.0                             | 81      | 0.0                             | 5766                      | 0.0                             | 0000                           | 0.1                             |
| Mignaiya  | 2333                     | 0.0                             | 297       |        | 297            | 0.0                             | 820     | 0.1                             | 3437                      | 0.0                             | 2200                           | 0.1                             |
| Mizorani  | 2096                     | 0.0                             | 301       |        | 301            | 0.0                             | 1400    | 0.1                             | 2420                      | 0.0                             | 191                            | 0.0                             |
| Tripura   | 2000                     | 0.0                             | 90<br>261 | 78     | 330            | 0.0                             | 1812    | 0.0                             | 7476                      | 0.0                             | 1000                           | 0.0                             |
| Sikkim  | 985                      | 0.1                             | 148       | 70     | 148            | 0.0                             | 1012    | 0.1                             | 1133                      | 0.1                             | 36                             | 0.0                             |
| Eastern Region  | 586466                   | 6.5                             | 225853    | 8619   | 236538         | 5.9                             | 115491  | 76                              | 938495                    | 64                              | 283132                         | 9.3                             |
| Bihar   | 143038                   | 1.6                             | 23461     | 0010   | 23461          | 0.6                             | 45009   | 3.0                             | 211508                    | 1.4                             | 950                            | 0.0                             |
| Jharkhand   | 41656                    | 0.5                             | 20101     |        | 20101          | 0.0                             | 7991    | 0.5                             | 49647                     | 0.3                             | 941                            | 0.0                             |
| Orissa  | 97000                    | 1.1                             | 142361    | 76     | 144305         | 3.6                             | 41536   | 2.7                             | 282841                    | 1.9                             | 30078                          | 1.0                             |
| West Bengal   | 303455                   | 3.3                             | 59820     | 8543   | 68561          | 1.7                             | 20955   | 1.4                             | 392971                    | 2.7                             | 251163                         | 8.2                             |
| A&N Islands   | 1317                     | 0.0                             | 211       |        | 211            | 0.0                             |         |                                 | 1528                      | 0.0                             |                                |                                 |
| Central Region  | 1210486                  | 13.3                            | 426099    | 70729  | 496862         | 12.5                            | 439937  | 28.9                            | 2147285                   | 14.7                            | 166080                         | 5.4                             |
| Madhya Pradesh  | 330489                   | 3.6                             | 197556    | 20768  | 218324         | 5.5                             | 92454   | 6.1                             | 641267                    | 4.4                             | 49129                          | 1.6                             |
| Chhattisgarh  | 39044                    | 0.4                             | 36862     | 3916   | 40812          | 1.0                             | 20174   | 1.3                             | 100030                    | 0.7                             | 23291                          | 0.8                             |
| Uttar Pradesh   | 789580                   | 8.7                             | 159760    | 46045  | 205805         | 5.2                             | 320576  | 21.1                            | 1315961                   | 9.0                             | 89905                          | 2.9                             |
| Uttranchal  | 51373                    | 0.6                             | 31921     |        | 31921          | 0.8                             | 6733    | 0.4                             | 90027                     | 0.6                             | 3755                           | 0.1                             |
| Western Region  | 1063954                  | 11.7                            | 745424    | 6378   | 781793         | 19.7                            | 70633   | 4.6                             | 1916380                   | 13.1                            | 701413                         | 23.0                            |
| Dadra & Nagar Haveli  | 10                       | 0.0                             | 78        |        | 85             | 0.0                             |         |                                 | 95                        | 0.0                             | 63                             | 0.0                             |
| Daman & Diu   | 1                        | 0.0                             |           |        |                |                                 |         |                                 | 1                         | 0.0                             | 39                             | 0.0                             |
| Gujarat   | 464568                   | 5.1                             | 340960    | 6016   | 376875         | 9.5                             | 49540   | 3.3                             | 890983                    | 6.1                             | 219664                         | 7.2                             |
| Goa   | 10871                    | 0.1                             | 590       |        | 675            | 0.0                             |         |                                 | 11546                     | 0.1                             | 1588                           | 0.1                             |
| Maharashtra   | 588504                   | 6.5                             | 403796    | 362    | 404158         | 10.2                            | 21093   | 1.4                             | 1013755                   | 6.9                             | 480059                         | 15.7                            |
| Southern Region   | 3312443                  | 36.4                            | 1057903   | 36378  | 1099648        | 27.6                            | 635412  | 41.7                            | 5047503                   | 34.6                            | 1298833                        | 42.6                            |
| Andhra Pradesh @  | 1093788                  | 12.0                            | 312600    | 10550  | 312600         | 7.9                             | 281700  | 18.5                            | 1688088                   | 11.6                            | 362036                         | 11.9                            |
| Karnataka   | 725200                   | 8.0                             | 249665    | 16772  | 269523         | 6.8                             | 153601  | 10.1                            | 1148324                   | 7.9                             | 143029                         | 4.7                             |
| Lakshadweep   | 414056                   | 4.6                             | 268893    | 18328  | 287387         | 7.2                             | 129045  | 8.5                             | 830488                    | 5.7                             | 201925                         | 6.6                             |
| Kerala<br>Den diebenme  | 115                      | 0.0                             | 0015      | 10     | 0001           | 0.1                             |         |                                 | 115                       | 0.0                             | 1477                           | 0.0                             |
| Tomil Nodu  | 20013                    | 11.7                            | 2015      | 10     | 2031           | 5.7                             | 71066   | 17                              | 1259444                   | 0.2                             | 500266                         | 10.3                            |
| Idilli Nduu<br>Upoloogified                                   | 1033271                  | 0.1                             | 224730    | 1202   | 220107         | 5.7                             | 71000   | 4.7                             | 1000444                   | 9.0                             | 390300                         | 19.5                            |
| onciassilicu  | 4070                     | 0.1                             |           |        |                |                                 |         |                                 | 40/0                      | 0.0                             |                                |                                 |
| All-India Total<br>Other Bonds<br>Pvt. Sec.Comm.Banks<br>RIDF | <b>9090500</b><br>337279 | 100                             | 3734397   | 205980 | 3978566        | 100                             | 1522290 | 100                             | <b>14591356</b><br>337279 | 100                             | <b>3051044</b><br>300<br>68578 | 100                             |
| Grand Total   | 9427770                  |                                 | 3734397   | 205980 | 3978566        |                                 | 1522290 |                                 | 14928635                  |                                 | 3119922                        |                                 |
| Water Disha   | JT21113                  | tanata a te                     |           |        | De             |                                 | 1022230 |                                 | 14020000                  |                                 | 5113322                        |                                 |

Note: Disbursements through other agencies (if any) included in SCB/CCBs Source: Special Tabulations supplied for the project by NABARD

| Annexure F            | R: State-wi                 | ise/Agency<br>Investr | -wise Gr<br>nent Cre | ound<br>dit un              | Level Cree<br>der Agrice    | dit (GLC)<br>ulture and | disburse        | ements for<br>Activities                 | Product | ion Cre              | dit and                           |          |
|-----------------------|-----------------------------|-----------------------|----------------------|-----------------------------|-----------------------------|-------------------------|-----------------|--|---------|----------------------|-----------------------------------|----------|
|                       |                             |                       |                      |                             | D                           |                         |                 |  |         |                      | <u>()</u>                         | f lakh)  |
| Name of the           |                             |                       |                      |                             |                             | 1999-200                | 0               |  |         |                      |                                   |          |
| State/Kegion/Uts      |                             | Cooperatives          | Banks                |                             |                             | RRBs                    |                 | CBs S                                    | RRBs +  | Per                  | Aggregate                         | Credit   |
|                       | <b>Production</b><br>Credit | Investment<br>Credit  | Total<br>Credit      | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit    | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | ror Agricu<br>& Allie<br>Activiti | id<br>es |
| (1)                   | (2)                         | (3)                   | (4=2+3)              |                             | (5)                         | (6)                     | (7=5+6)         | (8)                                      | (9=7+8) |                      | (10)                              |          |
| Northern Region       | 479411                      | 90028                 | 569439               | (52.2)                      | 26949                       | 15578                   | 42527           | 479881                                   | 522408  | (47.8)               | 1091847                           | (100)    |
| Chandigarh            |                             |                       |                      |                             |                             |                         |                 | 21599                                    | 21599   | (100.0)              | 21599                             | (100)    |
| New Delhi             | 2                           | 13                    | 15                   | (0.0)                       |                             |                         |                 | 96639                                    | 96639   | (100.0)              | 96654                             | (100)    |
| Haryana               | 204950                      | 24375                 | 229325               | (73.7)                      | 10405                       | 4219                    | 14624           | 67340                                    | 81964   | (26.3)               | 311289                            | (100)    |
| Himachal Pradesh      | 830                         | 5279                  | 6109                 | (38.6)                      | 149                         | 586                     | 735             | 8999                                     | 9734    | (61.4)               | 15843                             | (100)    |
| Jammu & Kashmir       | 821                         | 1054                  | 1875                 | (58.5)                      | 302                         | 310                     | 612             | 720                                      | 1332    | (41.5)               | 3207                              | (100)    |
| Punjab                | 189123                      | 32872                 | 221995               | (49.7)                      | 7821                        | 2305                    | 10126           | 214391                                   | 224517  | (50.3)               | 446512                            | (100)    |
| Rajasthan             | 83685                       | 26435                 | 110120               | (56.0)                      | 8272                        | 8158                    | 16430           | 70193                                    | 86623   | (44.0)               | 196743                            | (100)    |
| North Eastern Region  | 469                         | 2157                  | 2626                 | (23.0)                      | 202                         | 2437                    | 2639            | 6149                                     | 8788    | (77.0)               | 11414                             | (100)    |
| Arunachal Pradesh     | n                           | 70                    | 73                   | (29.9)                      | 30                          | 15                      | 45              | 126                                      | 171     | (70.1)               | 244                               | (100)    |
| Assam                 | 15                          | 1220                  | 1235                 | (16.3)                      | 89                          | 2049                    | 2138            | 4211                                     | 6349    | (83.7)               | 7584                              | (100)    |
| Manipur               | 0                           | 53                    | 53                   | (32.9)                      | 0                           | 31                      | 31              | 77                                       | 108     | (67.1)               | 161                               | (100)    |
| Meghalaya             | 46                          | 18                    | 64                   | (8.3)                       | 75                          | 161                     | 236             | 473                                      | 709     | (91.7)               | 773                               | (100)    |
| Mizoram               | 36                          | 143                   | 179                  | (48.6)                      | 3                           | 58                      | 61              | 128                                      | 189     | (51.4)               | 368                               | (100)    |
| Nagaland              | 151                         | 13                    | 164                  | (23.0)                      | 0                           | 8                       | 8               | 540                                      | 548     | (0.77)               | 712                               | (100)    |
| Tripura               | 215                         | 640                   | 855                  | (64.2)                      | 2<br>2                      | 115                     | 120             | 357                                      | 477     | (35.8)               | 1332                              | (100)    |
| Sikkim                | ĉ                           | 0                     | 3                    | (1.3)                       | 0                           | 0                       | 0               | 237                                      | 237     | (98.8)               | 240                               | (100)    |
| <b>Eastern Region</b> | 71435                       | 11316                 | 82751                | (38.0)                      | 11764                       | 7690                    | 19454           | 115796                                   | 135250  | (62.0)               | 218001                            | (100)    |
| Bihar                 | 3724                        | 1200                  | 4924                 | (11.7)                      | 1872                        | 4476                    | 6348            | 30940                                    | 37288   | (88.3)               | 42212                             | (100)    |
| Orissa                | 42624                       | 4124                  | 46748                | (57.9)                      | 7484                        | 2030                    | 9514            | 24409                                    | 33923   | (42.1)               | 80671                             | (100)    |
| West Bengal           | 25071                       | 5842                  | 30913                | (32.6)                      | 2408                        | 1184                    | 3592            | 60216                                    | 63808   | (67.4)               | 94721                             | (100)    |
| Andaman & Nicobar     | 16                          | 150                   | 166                  | (41.8)                      | 0                           | 0                       | 0               | 231                                      | 231     | (58.2)               | 397                               | (100)    |

Annexure R: State-wise/Agency-wise Ground Level Credit (GLC) disbursements for Production Credit and Investment Credit under Agriculture and Allied Activities (Concld.)

(100)(100)100) 100) 100) 100) (100)100) 100) 100) 100) 100) 100) 100) 100) (100)(₹ lakh) **Aggregate Credit** (100)for Agriculture Activities & Allied (10)45.5)59.4) (45.0)91.1) 49.3) 76.9) (42.1)(66.1) (64.9)(67.0) (64.1)(67.8) (55.8) (54.6)90.6) 100.0) (85.4)Col 10 cent Per **RRBs** + (9=7+8)CBs Agriculture Activities Allied CBs \$ (7=5+6)Credit Total 1999-2000 Investment Credit RRBs (9) Production Credit (35.1)(9.4)(50.7) (23.1)(57.9)(33.0)(32.2)(45.4)(54.5)(40.6)55.0) (8.9)33.9) (35.9)(14.6)(44.2)Col 10 cent Per (4=2+3)Credit Total **Cooperatives Banks** Production Investment Credit Credit Dadra & Nagar Haveli Private Sector CBs \* Name of the State/Region/Uts Southern Region Madhya Pradesh Western Region Andhra Pradesh **Central Region** All-India Total Uttar Pradesh Lakshadweep Daman & Diu Maharashtra **Grand Total Famil Nadu** Pondichery Karnataka Gujarat Kerala RIDF \* Goa (1)
| Annexure F           | R: State-w                  | ise/Agency<br>Investr | <i>r</i> -wise Gr<br>nent Cre | ound<br>dit un              | Level Cree<br>der Agricu    | dit (GLC)<br>ulture and | disburs<br>Allied | ements for<br>Activities                 | Producti | on Cre               | dit and                           | (५२०)         |
|----------------------|-----------------------------|-----------------------|-------------------------------|-----------------------------|-----------------------------|-------------------------|-------------------|--|----------|----------------------|-----------------------------------|---------------|
| Name of the          |                             |                       |                               |                             |                             | 2000-01                 |                   |  |          |                      |                                   |               |
| State/Region/Uts     |                             | Cooperatives          | Banks                         |                             |                             | RRBs                    |                   | CBs S                                    | RRBs +   | Per                  | Aggregate (                       | Credit        |
|                      | <b>Production</b><br>Credit | Investment<br>Credit  | Total<br>Credit               | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit    | Total<br>Credit   | Agriculture<br>&<br>Allied<br>Activities | CBs      | cent<br>to<br>Col 10 | for Agricu<br>& Allie<br>Activiti | d<br>es<br>es |
| (1)                  | (2)                         | (3)                   | (4=2+3)                       |                             | (5)                         | (9)                     | (7=5+6)           | (8)                                      | (9=7+8)  |                      | (10)                              |               |
| Northern Region      | 527136                      | 92315                 | 619451                        | (50.1)                      | 39832                       | 16126                   | 55958             | 560691                                   | 616649   | (49.9)               | 1236100                           | (100)         |
| Chandigarh           |                             |                       |                               |                             |                             |                         |                   | 8256                                     | 8256     | (100.0)              | 8256                              | (100)         |
| New Delhi            | 114                         | 44                    | 158                           | (0.1)                       |                             |                         |                   | 109534                                   | 109534   | (6.66)               | 109692                            | (100)         |
| Haryana              | 231389                      | 28445                 | 259834                        | (70.2)                      | 14958                       | 4498                    | 19456             | 91067                                    | 110523   | (29.8)               | 370357                            | (100)         |
| Himachal Pradesh     | 1488                        | 4168                  | 5656                          | (31.2)                      | 229                         | 1150                    | 1379              | 11117                                    | 12496    | (68.8)               | 18152                             | (100)         |
| Jammu & Kashmir      | 704                         | 1071                  | 1775                          | (48.8)                      | 399                         | 662                     | 1061              | 800                                      | 1861     | (51.2)               | 3636                              | (100)         |
| Punjab               | 211720                      | 29075                 | 240795                        | (46.7)                      | 11282                       | 2004                    | 13286             | 260990                                   | 274276   | (53.3)               | 515071                            | (100)         |
| Rajasthan            | 81721                       | 29512                 | 111233                        | (52.7)                      | 12964                       | 7812                    | 20776             | 78927                                    | 99703    | (47.3)               | 210936                            | (100)         |
| North Eastern Region | 698                         | 1211                  | 1909                          | (20.5)                      | 441                         | 775                     | 1216              | 6198                                     | 7414     | (79.5)               | 9323                              | (100)         |
| Arunachal Pradesh    | 1                           | 17                    | 18                            | (4.4)                       | 65                          | 194                     | 259               | 131                                      | 390      | (95.6)               | 408                               | (100)         |
| Assam                | 12                          | 15                    | 27                            | (0.5)                       | 193                         | 301                     | 494               | 4760                                     | 5254     | (99.5)               | 5281                              | (100)         |
| Manipur              | 0                           | 26                    | 26                            | (19.4)                      | 0                           | 28                      | 28                | 80                                       | 108      | (80.6)               | 134                               | (100)         |
| Meghalaya            | 128                         | 17                    | 145                           | (27.0)                      | 115                         | 31                      | 146               | 247                                      | 393      | (73.0)               | 538                               | (100)         |
| Mizoram              | 5                           | 174                   | 179                           | (52.6)                      | 25                          | 47                      | 72                | 89                                       | 161      | (47.4)               | 340                               | (100)         |
| Nagaland             | 125                         | 4                     | 129                           | (23.9)                      | 0                           | 2                       | 2                 | 408                                      | 410      | (76.1)               | 539                               | (100)         |
| Tripura              | 424                         | 858                   | 1282                          | (75.3)                      | 43                          | 172                     | 215               | 206                                      | 421      | (24.7)               | 1703                              | (100)         |
| Sikkim               | 3                           | 100                   | 103                           | (27.1)                      |                             |                         |                   | 277                                      | 277      | (72.9)               | 380                               | (100)         |
| Eastern Region       | 86506                       | 11364                 | 97870                         | (35.9)                      | 15981                       | 11523                   | 27504             | 147294                                   | 174798   | (64.1)               | 272668                            | (100)         |
| Bihar                | 14386                       | 174                   | 14560                         | (24.1)                      | 2973                        | 4717                    | 7690              | 38241                                    | 45931    | (75.9)               | 60491                             | (100)         |
| Jharkhand            | 0                           | 2262                  | 2262                          | (31.9)                      | 710                         | 1455                    | 2165              | 2662                                     | 4827     | (68.1)               | 7089                              | (100)         |
| Orissa               | 43841                       | 2264                  | 46105                         | (50.6)                      | 9172                        | 4309                    | 13481             | 31587                                    | 45068    | (49.4)               | 91173                             | (100)         |
| West Bengal          | 28262                       | 6571                  | 34833                         | (30.7)                      | 3126                        | 1042                    | 4168              | 74567                                    | 78735    | (69.3)               | 113568                            | (100)         |
| Andaman & Nicobar    | 17                          | 93                    | 110                           | (31.7)                      |                             |                         |                   | 237                                      | 237      | (68.3)               | 347                               | (100)         |

| Name of the           |                             |                             |                 |                             |                      | 2000-01              |                 |  |         |                      |                                   |         |
|-----------------------|-----------------------------|-----------------------------|-----------------|-----------------------------|----------------------|----------------------|-----------------|--|---------|----------------------|-----------------------------------|---------|
| State/Region/Uts      |                             | Cooperatives                | Banks           |                             |                      | RRBs                 |                 | CBs \$                                   | RRBs +  | Per                  | Aggregate (                       | Credit  |
|                       | <b>Production</b><br>Credit | <b>Investment</b><br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | d<br>es |
| (1)                   | (2)                         | (3)                         | (4=2+3)         |                             | (2)                  | (9)                  | (7=5+6)         | (8)                                      | (9=7+8) |                      | (10)                              |         |
| <b>Central Region</b> | 177004                      | 101711                      | 278715          | (42.1)                      | 56548                | 40037                | 96585           | 286116                                   | 382701  | (57.9)               | 661416                            | (100)   |
| Madhya Pradesh        | 82745                       | 18425                       | 101170          | (53.4)                      | 7841                 | 6697                 | 14538           | 73924                                    | 88462   | (46.6)               | 189632                            | (100)   |
| Chattisgarh           | 19883                       | 2612                        | 22495           | (89.1)                      | 1180                 | 994                  | 2174            | 588                                      | 2762    | (10.9)               | 25257                             | (100)   |
| Uttar Pradesh         | 63873                       | 78157                       | 142030          | (33.0)                      | 46131                | 31400                | 77531           | 210386                                   | 287917  | (67.0)               | 429947                            | (100)   |
| Uttaranchal           | 10503                       | 2517                        | 13020           | (78.5)                      | 1396                 | 946                  | 2342            | 1218                                     | 3560    | (21.5)               | 16580                             | (100)   |
| Western Region        | 368942                      | 122253                      | 491195          | (59.6)                      | 22409                | 6794                 | 29203           | 303435                                   | 332638  | (40.4)               | 823833                            | (100)   |
| Dadra & Nagar Haveli  | 30                          | 12                          | 42              | (46.7)                      |                      |                      |                 | 48                                       | 48      | (53.3)               | 06                                | (100)   |
| Daman & Diu           | 0                           | 45                          | 45              | (100)                       |                      |                      |                 |  |         |                      | 45                                | (100)   |
| Gujarat               | 145635                      | 17678                       | 163313          | (50.7)                      | 15402                | 2281                 | 17683           | 140920                                   | 158603  | (49.3)               | 321916                            | (100)   |
| Goa                   | 379                         | 296                         | 675             | (18.9)                      |                      |                      |                 | 2891                                     | 2891    | (81.1)               | 3566                              | (100)   |
| Maharashtra           | 222898                      | 104222                      | 327120          | (65.7)                      | 7007                 | 4513                 | 11520           | 159576                                   | 171096  | (34.3)               | 498216                            | (100)   |
| Southern Region       | 497977                      | 92971                       | 590948          | (33.8)                      | 189335               | 22182                | 211517          | 945552                                   | 1157069 | (66.2)               | 1748017                           | (100)   |
| Andhra Pradesh        | 193785                      | 25528                       | 219313          | (35.8)                      | 82340                | 9620                 | 91960           | 301256                                   | 393216  | (64.2)               | 612529                            | (100)   |
| Karnataka             | 102995                      | 19722                       | 122717          | (31.8)                      | 52083                | 8524                 | 60607           | 202981                                   | 263588  | (68.2)               | 386305                            | (100)   |
| Kerala                | 77915                       | 17077                       | 94992           | (39.5)                      | 39590                | 2591                 | 42181           | 103515                                   | 145696  | (60.5)               | 240688                            | (100)   |
| Lakshadweep           |                             |                             |                 |                             |                      |                      |                 | 29                                       | 29      | (100.0)              | 29                                | (100)   |
| Pondichery            | 532                         | 141                         | 673             | (16.5)                      |                      |                      |                 | 3418                                     | 3418    | (83.5)               | 4091                              | (100)   |
| Tamil Nadu            | 122750                      | 30503                       | 153253          | (30.4)                      | 15322                | 1447                 | 16769           | 334353                                   | 351122  | (69.6)               | 504375                            | (100)   |
| All-India Total       | 1658263                     | 421825                      | 2080088         | (43.8)                      | 324546               | 97437                | 421983          | 2249286                                  | 2671269 | (56.2)               | 4751357                           | (100)   |
| Private Sector CBs *  |                             |                             |                 |                             |                      |                      |                 | 315231                                   | 315231  |                      | 315231                            |         |
| Other Bonds           |                             |                             |                 |                             |                      |                      |                 | 18800                                    | 18800   |                      | 18800                             |         |
| RIDF *                |                             |                             |                 |                             |                      |                      |                 | 197354                                   | 197354  |                      | 197354                            |         |
| Grand Total           | 1658263                     | 421825                      | 2080088         |                             | 324546               | 97437                | 421983          | 2780671                                  | 3202654 |                      | 5282742                           |         |

| Annexure F           | R: State-wi                 | ise/Agency           | -wise Gr        | puno                        | Level Cree                  | dit (GLC)            | disburs         | ements for                             | Producti | on Cre               | dit and                           |                |
|----------------------|-----------------------------|----------------------|-----------------|-----------------------------|-----------------------------|----------------------|-----------------|--|----------|----------------------|-----------------------------------|----------------|
|                      |                             | Investr              | nent Cre        | dit un                      | der Agricı                  | ulture and           | Allied          | Activities                             |          |                      | <u>₹</u> )                        | f lakh)        |
| Name of the          |                             |                      |                 |                             |                             | 2001-02              |                 |  |          |                      |                                   |                |
| State/Kegion/Uts     |                             | Cooperatives         | Banks           |                             |                             | RRBs                 |                 | CBs \$                                 | RRBs +   | Per                  | Aggregate                         | Credit         |
|                      | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Agricuure<br>&<br>Allied<br>Activities | CBS      | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | id<br>es<br>es |
| (1)                  | (2)                         | (3)                  | (4=2+3)         |                             | (5)                         | (9)                  | (7=5+6)         | (8)                                    | (9=7+8)  |                      | (10)                              |                |
| Northern Region      | 608780                      | 103493               | 712273          | (48.1)                      | 53280                       | 16635                | 69915           | 699344                                 | 769259   | (51.9)               | 1481532                           | (100)          |
| Chandigarh           |                             | 1                    | 1               | (0.0)                       |                             |                      |                 | 38768                                  | 38768    | (100.0)              | 38769                             | (100)          |
| New Delhi            | 159                         | 31                   | 190             | (0.1)                       |                             |                      |                 | 141391                                 | 141391   | (6.66)               | 141581                            | (100)          |
| Haryana              | 243504                      | 34501                | 278005          | (69.3)                      | 19557                       | 3383                 | 22940           | 99963                                  | 122903   | (30.7)               | 400908                            | (100)          |
| Himachal Pradesh     | 1348                        | 5626                 | 6974            | (27.2)                      | 188                         | 1176                 | 1364            | 17320                                  | 18684    | (72.8)               | 25658                             | (100)          |
| Jammu & Kashmir      | 1185                        | 1483                 | 2668            | (53.8)                      | 734                         | 411                  | 1145            | 1147                                   | 2292     | (46.2)               | 4960                              | (100)          |
| Punjab               | 254409                      | 35494                | 289903          | (47.4)                      | 16515                       | 1589                 | 18104           | 303302                                 | 321406   | (52.6)               | 611309                            | (100)          |
| Rajasthan            | 108175                      | 26357                | 134532          | (52.1)                      | 16286                       | 10076                | 26362           | 97453                                  | 123815   | (47.9)               | 258347                            | (100)          |
| North Eastern Region | 351                         | 670                  | 1021            | (8.8)                       | 466                         | 794                  | 1260            | 9364                                   | 10624    | (91.2)               | 11645                             | (100)          |
| Arunachal Pradesh    | 2                           | 27                   | 29              | (5.4)                       | 9                           | 58                   | 64              | 446                                    | 510      | (94.6)               | 539                               | (100)          |
| Assam                | 00                          | 24                   | 32              | (0.4)                       | 337                         | 302                  | 639             | 6647                                   | 7286     | (9.66)               | 7318                              | (100)          |
| Manipur              | 0                           | 12                   | 12              | (8.5)                       | 0                           | 36                   | 36              | 94                                     | 130      | (91.5)               | 142                               | (100)          |
| Meghalaya            | 137                         | 29                   | 166             | (25.9)                      | 114                         | 71                   | 185             | 291                                    | 476      | (74.1)               | 642                               | (100)          |
| Mizoram              | 12                          | 65                   | 77              | (21.6)                      | 80                          | 86                   | 94              | 186                                    | 280      | (78.4)               | 357                               | (100)          |
| Nagaland             | 142                         | 19                   | 161             | (29.8)                      | 1                           | 1                    | 2               | 377                                    | 379      | (70.2)               | 540                               | (100)          |
| Tripura              |                             | 482                  | 482             | (27.7)                      | 0                           | 240                  | 240             | 1017                                   | 1257     | (72.3)               | 1739                              | (100)          |
| Sikkim               | 50                          | 12                   | 62              | (16.8)                      | 0                           | 0                    | 0               | 306                                    | 306      | (83.2)               | 368                               | (100)          |
| Eastern Region       | 93257                       | 15839                | 109096          | (33.1)                      | 16234                       | 13518                | 29752           | 190383                                 | 220135   | (66.9)               | 329231                            | (100)          |
| Bihar                | 8278                        | 0                    | 8278            | (11.7)                      | 2475                        | 7518                 | 9993            | 52475                                  | 62468    | (88.3)               | 70746                             | (100)          |
| Jharkhand            | 0                           | 5989                 | 5989            | (37.2)                      | 701                         | 1084                 | 1785            | 8327                                   | 10112    | (62.8)               | 16101                             | (100)          |
| Orissa               | 50989                       | 2289                 | 53278           | (55.0)                      | 9558                        | 3423                 | 12981           | 30666                                  | 43647    | (45.0)               | 96925                             | (100)          |
| West Bengal          | 33957                       | 7085                 | 41042           | (28.3)                      | 3500                        | 1493                 | 4993            | 98846                                  | 103839   | (71.7)               | 144881                            | (100)          |
| Andaman & Nicobar    | 33                          | 476                  | 509             | (88.1)                      | 0                           | 0                    | 0               | 69                                     | 69       | (11.9)               | 578                               | (100)          |

| Name of the           |                             |                      |                 |                             |                      | 2001-02              |                 |  |         |                      |                                   |         |
|-----------------------|-----------------------------|----------------------|-----------------|-----------------------------|----------------------|----------------------|-----------------|--|---------|----------------------|-----------------------------------|---------|
| state/Kegion/Uts      |                             | Cooperatives         | Banks           |                             |                      | RRBs                 |                 | CBs S                                    | RRBs +  | Per                  | Aggregate (                       | Credit  |
|                       | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | d<br>es |
| (1)                   | (2)                         | (3)                  | (4=2+3)         |                             | (2)                  | (9)                  | (7=5+6)         | (8)                                      | (9=7+8) |                      | (10)                              |         |
| <b>Central Region</b> | 230445                      | 103678               | 334123          | (39.5)                      | 81220                | 43727                | 124947          | 387074                                   | 512021  | (60.5)               | 846144                            | (100)   |
| Madhya Pradesh        | 83193                       | 24161                | 107354          | (46.7)                      | 12302                | 10025                | 22327           | 100390                                   | 122717  | (53.3)               | 230071                            | (100)   |
| Chattisgarh           | 16965                       | 3769                 | 20734           | (73.4)                      | 2181                 | 1621                 | 3802            | 3701                                     | 7503    | (26.6)               | 28237                             | (100)   |
| Uttar Pradesh         | 118342                      | 72741                | 191083          | (34.1)                      | 64806                | 31130                | 95936           | 273648                                   | 369584  | (65.9)               | 560667                            | (100)   |
| Uttaranchal           | 11945                       | 3007                 | 14952           | (55.0)                      | 1931                 | 951                  | 2882            | 9335                                     | 12217   | (45.0)               | 27169                             | (100)   |
| Western Region        | 401853                      | 146849               | 548702          | (56.8)                      | 27750                | 6219                 | 34269           | 383858                                   | 418127  | (43.2)               | 966829                            | (100)   |
| Dadra & Nagar Haveli  | 54                          | 17                   | 71              | (64.5)                      |                      |                      |                 | 39                                       | 39      | (35.5)               | 110                               | (100)   |
| Daman & Diu           | 0                           | 33                   | 33              | (100)                       |                      |                      |                 |  |         |                      | 33                                | (100)   |
| Gujarat               | 170859                      | 21474                | 192333          | (51.8)                      | 18543                | 2253                 | 20796           | 158122                                   | 178918  | (48.2)               | 371251                            | (100)   |
| Goa                   | 06                          | 475                  | 565             | (23.1)                      |                      |                      |                 | 1879                                     | 1879    | (76.9)               | 2444                              | (100)   |
| Maharashtra           | 230850                      | 124850               | 355700          | (60.0)                      | 9207                 | 4266                 | 13473           | 223818                                   | 237291  | (40.0)               | 592991                            | (100)   |
| Southern Region       | 548191                      | 107128               | 625319          | (33.2)                      | 198729               | 26487                | 225216          | 1094334                                  | 1319550 | (66.8)               | 1974869                           | (100)   |
| Andhra Pradesh        | 216600                      | 37800                | 254400          | (34.0)                      | 81800                | 13600                | 95400           | 398487                                   | 493887  | (66.0)               | 748287                            | (100)   |
| Karnataka             | 123536                      | 16915                | 140451          | (32.4)                      | 60808                | 8356                 | 69164           | 224137                                   | 293301  | (67.6)               | 433752                            | (100)   |
| Kerala                | 79827                       | 18771                | 98598           | (37.8)                      | 38593                | 2668                 | 41261           | 120760                                   | 162021  | (62.2)               | 260619                            | (100)   |
| Lakshadweep           |                             |                      |                 |                             |                      |                      |                 | 33                                       | 33      | (100.0)              | 33                                | (100)   |
| Pondichery            | 385                         | 74                   | 459             | (11.3)                      |                      |                      |                 | 3614                                     | 3614    | (88.7)               | 4073                              | (100)   |
| Tamil Nadu            | 127843                      | 33568                | 161411          | (30.6)                      | 17528                | 1863                 | 19391           | 347303                                   | 366694  | (69.4)               | 528105                            | (100)   |
| All-India Total       | 1882877                     | 477657               | 2360534         | (42.1)                      | 377679               | 107680               | 485359          | 2764357                                  | 3249716 | (57.9)               | 5610250                           | (100)   |
| Private Sector CBs *  |                             |                      |                 |                             |                      |                      |                 | 425412                                   | 425412  |                      | 425412                            |         |
| Other Bonds           |                             |                      |                 |                             |                      |                      |                 | 5700                                     | 5700    |                      | 5700                              |         |
| RIDF *                |                             |                      |                 |                             |                      |                      |                 | 163182                                   | 163182  |                      | 163182                            |         |
| Grand Total           | 1882877                     | 477657               | 2360534         |                             | 377679               | 107680               | 485359          | 3358651                                  | 3844010 |                      | 6204544                           |         |

| Annexure F            | R: State-wi                 | ise/Agency           | <i>r</i> -wise Gr | puno.                       | Level Cree                  | dit (GLC)            | disburs         | ements for                               | Producti | on Cre               | sdit and                          |               |
|-----------------------|-----------------------------|----------------------|-------------------|-----------------------------|-----------------------------|----------------------|-----------------|--|----------|----------------------|-----------------------------------|---------------|
|                       |                             | Investi              | nent Cre          | dit un                      | lder Agricı                 | ulture and           | Allied          | Activities                               |          |                      | 2)                                | ' lakh)       |
| Name of the           |                             |                      |                   |                             |                             | 2002-03              |                 |  |          |                      |                                   |               |
| State/Kegion/Uts      |                             | Cooperatives         | Banks             |                             |                             | RRBs                 |                 | CBs S                                    | RRBs +   | Per                  | Aggregate                         | Credit        |
|                       | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit   | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS      | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | d<br>es<br>es |
| (1)                   | (2)                         | (3)                  | (4=2+3)           |                             | (5)                         | (9)                  | (7=5+6)         | (8)                                      | (9=7+8)  |                      | (10)                              |               |
| Northern Region       | 672249                      | 101277               | 773526            | (44.3)                      | 70985                       | 14607                | 85592           | 886370                                   | 971962   | (55.7)               | 1745488                           | (100)         |
| Chandigarh            |                             | 8                    | 8                 | (0.0)                       |                             |                      |                 | 17840                                    | 17840    | (100.0)              | 17848                             | (100)         |
| New Delhi             | 107                         | 232                  | 339               | (0.2)                       |                             |                      |                 | 182201                                   | 182201   | (8.66)               | 182540                            | (100)         |
| Haryana               | 264460                      | 38815                | 303275            | (65.4)                      | 25010                       | 2483                 | 27493           | 132937                                   | 160430   | (34.6)               | 463705                            | (100)         |
| Himachal Pradesh      | 1651                        | 5958                 | 7609              | (24.3)                      | 785                         | 1422                 | 2207            | 21542                                    | 23749    | (75.7)               | 31358                             | (100)         |
| Jammu & Kashmir       | 581                         | 1962                 | 2543              | (44.3)                      | 113                         | 1595                 | 1708            | 1495                                     | 3203     | (55.7)               | 5746                              | (100)         |
| Punjab                | 290541                      | 30862                | 321403            | (42.2)                      | 20789                       | 2319                 | 23108           | 417869                                   | 440977   | (57.8)               | 762380                            | (100)         |
| Rajasthan             | 114909                      | 23440                | 138349            | (49.1)                      | 24288                       | 6788                 | 31076           | 112486                                   | 143562   | (50.9)               | 281911                            | (100)         |
| North Eastern Region  | 454                         | 1009                 | 1463              | (9.5)                       | 1130                        | 1422                 | 2552            | 11371                                    | 13923    | (90.5)               | 15386                             | (100)         |
| Arunachal Pradesh     | 92                          | 372                  | 464               | (46.7)                      |                             |                      | 0               | 530                                      | 530      | (53.3)               | 994                               | (100)         |
| Assam                 | 18                          | 92                   | 110               | (1.1)                       | 895                         | 685                  | 1580            | 8437                                     | 10017    | (98.9)               | 10127                             | (100)         |
| Manipur               | 47                          | 140                  | 187               | (46.2)                      | 17                          | 18                   | 35              | 183                                      | 218      | (53.8)               | 405                               | (100)         |
| Meghalaya             | 74                          | 13                   | 87                | (15.8)                      | 25                          | 136                  | 161             | 304                                      | 465      | (84.2)               | 552                               | (100)         |
| Mizoram               | 53                          | 98                   | 151               | (22.1)                      | 43                          | 228                  | 271             | 262                                      | 533      | (77.9)               | 684                               | (100)         |
| Nagaland              |                             | 189                  | 189               | (35.0)                      |                             | 8                    | 8               | 343                                      | 351      | (65.0)               | 540                               | (100)         |
| Tripura               | 136                         | 101                  | 237               | (13.5)                      | 150                         | 347                  | 497             | 1025                                     | 1522     | (86.5)               | 1759                              | (100)         |
| Sikkim                | 34                          | 4                    | 38                | (11.7)                      |                             |                      | 0               | 287                                      | 287      | (88.3)               | 325                               | (100)         |
| <b>Eastern Region</b> | 105139                      | 15999                | 121138            | (31.3)                      | 19576                       | 20492                | 40068           | 225683                                   | 265751   | (68.7)               | 386889                            | (100)         |
| Bihar                 | 10160                       |                      | 10160             | (14.1)                      | 2445                        | 12939                | 15384           | 46716                                    | 62100    | (85.9)               | 72260                             | (100)         |
| Jharkhand             | 58                          | 5783                 | 5841              |                             | 731                         | 1601                 | 2332            | 12142                                    | 14474    | (71.2)               | 20315                             | (100)         |
| Orissa                | 58573                       | 2396                 | 69609             | (55.6)                      | 12366                       | 3544                 | 15910           | 32809                                    | 48719    | (44.4)               | 109688                            | (100)         |
| West Bengal           | 36313                       | 7528                 | 43841             | (23.8)                      | 4034                        | 2408                 | 6442            | 133961                                   | 140403   | (76.2)               | 184244                            | (100)         |
| Andaman & Nicobar     | 35                          | 292                  | 327               | (85.6)                      |                             |                      | 0               | 55                                       | 55       | (14.4)               | 382                               | (100)         |

| Name of the           |                      |                      |                 |                             |                      | 2002-03              |                 |   |         |                      |                                   |         |
|-----------------------|----------------------|----------------------|-----------------|-----------------------------|----------------------|----------------------|-----------------|---|---------|----------------------|-----------------------------------|---------|
| State/Kegion/Uts      |                      | Cooperatives         | Banks           |                             |                      | RRBs                 |                 | CBs S                                   | RRBs +  | Per                  | Aggregate (                       | Credit  |
|                       | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Agricuture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | d<br>es |
| (1)                   | (2)                  | (3)                  | (4=2+3)         |                             | (2)                  | (9)                  | (7=5+6)         | (8)                                     | (9=7+8) |                      | (10)                              |         |
| <b>Central Region</b> | 267430               | 137305               | 404735          | (40.4)                      | 115905               | 59132                | 175037          | 423185                                  | 598222  | (59.6)               | 1002957                           | (100)   |
| Madhya Pradesh        | 114192               | 28233                | 142425          | (49.1)                      | 19474                | 10542                | 30016           | 117844                                  | 147860  | (50.9)               | 290285                            | (100)   |
| Chattisgarh           | 27127                | 4809                 | 31936           | (69.2)                      | 2942                 | 2544                 | 5486            | 8711                                    | 14197   | (30.8)               | 46133                             | (100)   |
| Uttar Pradesh         | 113848               | 101029               | 214877          | (34.8)                      | 90799                | 44901                | 135700          | 267546                                  | 403246  | (65.2)               | 618123                            | (100)   |
| Uttaranchal           | 12263                | 3234                 | 15497           | (32.0)                      | 2690                 | 1145                 | 3835            | 29084                                   | 32919   | (68.0)               | 48416                             | (100)   |
| Western Region        | 403562               | 54326                | 457888          | (50.1)                      | 40482                | 9952                 | 50434           | 405901                                  | 456335  | (49.9)               | 914223                            | (100)   |
| Dadra & Nagar Haveli  | 29                   | 18                   | 47              | (79.7)                      |                      |                      |                 | 12                                      | 12      | (20.3)               | 59                                | (100)   |
| Daman & Diu           |                      | 24                   | 24              | (100)                       |                      |                      |                 |   |         |                      | 24                                | (100)   |
| Gujarat               | 187518               | 19227                | 206745          | (50.6)                      | 21174                | 2303                 | 23477           | 178519                                  | 201996  | (49.4)               | 408741                            | (100)   |
| Goa                   | 118                  | 306                  | 424             | (20.0)                      |                      |                      |                 | 1700                                    | 1700    | (80.0)               | 2124                              | (100)   |
| Maharashtra           | 215897               | 34751                | 250648          | (49.8)                      | 19308                | 7649                 | 26957           | 225670                                  | 252627  | (50.2)               | 503275                            | (100)   |
| Southern Region       | 521833               | 91055                | 612888          | (28.4)                      | 229401               | 23895                | 253296          | 1289610                                 | 1542906 | (71.6)               | 2155794                           | (100)   |
| Andhra Pradesh        | 184781               | 14944                | 199725          | (26.5)                      | 94595                | 7300                 | 101895          | 452439                                  | 554334  | (73.5)               | 754059                            | (100)   |
| Karnataka             | 102167               | 24069                | 126236          | (27.1)                      | 61944                | 10745                | 72689           | 267436                                  | 340125  | (72.9)               | 466361                            | (100)   |
| Kerala                | 87918                | 18184                | 106102          | (35.0)                      | 50854                | 3317                 | 54171           | 142688                                  | 196859  | (65.0)               | 302961                            | (100)   |
| Lakshadweep           |                      |                      |                 |                             |                      |                      |                 | 26                                      | 26      | (100.0)              | 26                                | (100)   |
| Pondichery            | 781                  | 698                  | 1479            | (27.7)                      |                      |                      |                 | 3862                                    | 3862    | (72.3)               | 5341                              | (100)   |
| Tamil Nadu            | 146186               | 33160                | 179346          | (28.6)                      | 22008                | 2533                 | 24541           | 423159                                  | 447700  | (71.4)               | 627046                            | (100)   |
| All-India Total       | 1970667              | 400971               | 2371638         | (38.1)                      | 477479               | 129500               | 606979          | 3242120                                 | 3849099 | (61.9)               | 6220737                           | (100)   |
| Private Sector CBs *  |                      |                      |                 |                             |                      |                      |                 | 585255                                  | 585255  |                      | 585255                            |         |
| RIDF *                |                      |                      |                 |                             |                      |                      |                 | 149985                                  | 149985  |                      | 149985                            |         |
| Grand Total           | 1970667              | 400971               | 2371638         |                             | 477479               | 129500               | 606979          | 3977360                                 | 4584339 |                      | 6955977                           |         |

| Annexure F           | k: State-w                  | ise/Agency           | -wise Gr        | puno.                       | Level Cred                  | dit (GLC)            | disburs         | ements for                               | Producti | on Cre               | dit and                           |         |
|----------------------|-----------------------------|----------------------|-----------------|-----------------------------|-----------------------------|----------------------|-----------------|--|----------|----------------------|-----------------------------------|---------|
|                      |                             | Investi              | nent Cre        | dit un                      | der Agricı                  | ulture and           | Allied          | Activities                               |          |                      | <u>(3</u>                         | lakh)   |
| Name of the          |                             |                      |                 |                             |                             | 2003-04              |                 |  |          |                      |                                   |         |
| State/Kegion/Uts     | -                           | Cooperatives         | Banks           |                             |                             | RRBs                 |                 | CBs S                                    | RRBs +   | Per                  | Aggregate (                       | Credit  |
|                      | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS      | cent<br>to<br>Col 10 | ior Agricu<br>& Allie<br>Activiti | d<br>es |
| (1)                  | (2)                         | (3)                  | (4=2+3)         |                             | (5)                         | (9)                  | (7=5+6)         | (8)                                      | (9=7+8)  |                      | (10)                              |         |
| Northern Region      | 760177                      | 116607               | 876784          | (40.2)                      | 101026                      | 16594                | 117620          | 1187465                                  | 1305085  | (59.8)               | 2181869                           | (100)   |
| Chandigarh           |                             | IJ                   | 2               | (0.0)                       |                             |                      | 0               | 37240                                    | 37240    | (100.0)              | 37245                             | (100)   |
| New Delhi            | 228                         | 66                   | 294             | (0.1)                       |                             |                      | 0               | 242073                                   | 242073   | (6.66)               | 242367                            | (100)   |
| Haryana              | 315703                      | 41234                | 356937          | (56.8)                      | 39063                       | 2816                 | 41879           | 229804                                   | 271683   | (43.2)               | 628620                            | (100)   |
| Himachal Pradesh     | 2133                        | 6748                 | 8881            | (23.2)                      | 1138                        | 2488                 | 3626            | 25725                                    | 29351    | (76.8)               | 38232                             | (100)   |
| Jammu & Kashmir      | 1387                        | 881                  | 2268            | (34.3)                      | 927                         | 846                  | 1773            | 2578                                     | 4351     | (65.7)               | 6619                              | (100)   |
| Punjab               | 331675                      | 48362                | 380037          | (41.5)                      | 26976                       | 2688                 | 29664           | 505089                                   | 534753   | (58.5)               | 914790                            | (100)   |
| Rajasthan            | 109051                      | 19311                | 128362          | (40.9)                      | 32922                       | 7756                 | 40678           | 144956                                   | 185634   | (59.1)               | 313996                            | (100)   |
| North Eastern Region | 618                         | 795                  | 1413            | (4.7)                       | 1609                        | 2309                 | 3918            | 24663                                    | 28581    | (95.3)               | 29994                             | (100)   |
| Arunachal Pradesh    | 13                          | 112                  | 125             | (32.1)                      | 31                          |                      | 31              | 234                                      | 265      | (67.9)               | 390                               | (100)   |
| Assam                | 70                          | 240                  | 310             | (1.6)                       | 1147                        | 1470                 | 2617            | 16202                                    | 18819    | (98.4)               | 19129                             | (100)   |
| Manipur              | 47                          | 186                  | 233             | (40.2)                      | 88                          | 107                  | 195             | 152                                      | 347      | (59.8)               | 580                               | (100)   |
| Meghalaya            | 155                         | 18                   | 173             | (3.3)                       | 176                         | 36                   | 212             | 4799                                     | 5011     | (96.7)               | 5184                              | (100)   |
| Mizoram              | 16                          | 64                   | 80              | (14.7)                      | 24                          | 98                   | 122             | 342                                      | 464      | (85.3)               | 544                               | (100)   |
| Nagaland             | 209                         | 14                   | 223             | (30.1)                      | 32                          | 11                   | 43              | 476                                      | 519      | (66.69)              | 742                               | (100)   |
| Tripura              | 74                          | 151                  | 225             | (2.2)                       | 111                         | 587                  | 698             | 2077                                     | 2775     | (92.5)               | 3000                              | (100)   |
| Sikkim               | 34                          | 10                   | 44              | (10.4)                      |                             |                      | 0               | 381                                      | 381      | (89.6)               | 425                               | (100)   |
| Eastern Region       | 162227                      | 13645                | 175872          | (34.8)                      | 24346                       | 24935                | 49281           | 279587                                   | 328868   | (65.2)               | 504740                            | (100)   |
| Bihar                | 55104                       | 1007                 | 56111           | (39.5)                      | 2768                        | 17719                | 20487           | 65574                                    | 86061    | (60.5)               | 142172                            | (100)   |
| Jharkhand            |                             |                      |                 |                             | 1860                        | 1414                 | 3274            | 18187                                    | 21461    | (100.0)              | 21461                             | (100)   |
| Orissa               | 69490                       | 2944                 | 72434           | (56.7)                      | 13354                       | 3411                 | 16765           | 38579                                    | 55344    | (43.3)               | 127778                            | (100)   |
| West Bengal          | 37599                       | 9573                 | 47172           | (22.2)                      | 6364                        | 2391                 | 8755            | 157017                                   | 165772   | (77.8)               | 212944                            | (100)   |
| Andaman & Nicobar    | 34                          | 121                  | 155             | (40.3)                      |                             |                      | 0               | 230                                      | 230      | (59.7)               | 385                               | (100)   |

| Name of the           |                      |                      |                 |                             |                             | 2003-04              |                 |  |         |                      |                                   |         |
|-----------------------|----------------------|----------------------|-----------------|-----------------------------|-----------------------------|----------------------|-----------------|--|---------|----------------------|-----------------------------------|---------|
| State/Region/Uts      |                      | Cooperatives         | Banks           |                             |                             | RRBs                 |                 | CBs \$                                   | RRBs +  | Per                  | Aggregate (                       | Credit  |
|                       | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | for Agricu<br>& Allie<br>Activiti | d<br>es |
| (1)                   | (2)                  | (3)                  | (4=2+3)         |                             | (2)                         | (9)                  | (7=5+6)         | (8)                                      | (9=7+8) |                      | (10)                              |         |
| <b>Central Region</b> | 318902               | 157950               | 476852          | (38.2)                      | 157673                      | 67656                | 225329          | 546553                                   | 771882  | (61.8)               | 1248734                           | (100)   |
| Madhya Pradesh        | 126167               | 22142                | 148309          | (43.2)                      | 32882                       | 10678                | 43560           | 151066                                   | 194626  | (56.8)               | 342935                            | (100)   |
| Chattisgarh           | 23500                | 6536                 | 30036           | (57.3)                      | 1850                        | 3150                 | 5000            | 17341                                    | 22341   | (42.7)               | 52377                             | (100)   |
| Uttar Pradesh         | 152622               | 128195               | 280817          | (34.6)                      | 120096                      | 53075                | 173171          | 356845                                   | 530016  | (65.4)               | 810833                            | (100)   |
| Uttaranchal           | 16613                | 1077                 | 17690           | (41.5)                      | 2845                        | 753                  | 3598            | 21301                                    | 24899   | (58.5)               | 42589                             | (100)   |
| Western Region        | 421121               | 36217                | 457338          | (45.2)                      | 31515                       | 4969                 | 36484           | 518425                                   | 554909  | (54.8)               | 1012247                           | (100)   |
| Dadra & Nagar Haveli  |                      |                      |                 |                             |                             |                      |                 |  |         |                      |                                   |         |
| Daman & Diu           |                      |                      |                 |                             |                             |                      |                 |  |         |                      |                                   |         |
| Gujarat               | 212441               | 10453                | 222894          | (46.5)                      | 24081                       | 2880                 | 26961           | 229967                                   | 256928  | (53.5)               | 479822                            | (100)   |
| Goa                   | 266                  | 387                  | 653             | (16.6)                      |                             |                      |                 | 3285                                     | 3285    | (83.4)               | 3938                              | (100)   |
| Maharashtra           | 208414               | 25377                | 233791          | (44.2)                      | 7434                        | 2089                 | 9523            | 285173                                   | 294696  | (55.8)               | 528487                            | (100)   |
| Southern Region       | 606624               | 100996               | 707620          | (27.1)                      | 292599                      | 32884                | 325483          | 1580637                                  | 1906120 | (72.9)               | 2613740                           | (100)   |
| Andhra Pradesh        | 250375               | 33225                | 283600          | (28.3)                      | 121843                      | 15041                | 136884          | 580940                                   | 717824  | (71.7)               | 1001424                           | (100)   |
| Karnataka             | 111082               | 11948                | 123030          | (23.1)                      | 69144                       | 10756                | 79900           | 329670                                   | 409570  | (76.9)               | 532600                            | (100)   |
| Kerala                | 98120                | 23571                | 121691          | (32.2)                      | 72537                       | 2961                 | 75498           | 180313                                   | 255811  | (67.8)               | 377502                            | (100)   |
| Lakshadweep           |                      |                      | 0               | (0.0)                       |                             |                      | 0               | 78                                       | 78      | (100.0)              | 78                                | (100)   |
| Pondichery            | 729                  | 142                  | 871             | (12.5)                      |                             |                      | 0               | 6609                                     | 6609    | (87.5)               | 6970                              | (100)   |
| Tamil Nadu            | 146318               | 32110                | 178428          | (25.7)                      | 29075                       | 4126                 | 33201           | 483537                                   | 516738  | (74.3)               | 695166                            | (100)   |
| All-India Total       | 2269669              | 426210               | 2695879         | (35.5)                      | 608768                      | 149347               | 758115          | 4137330                                  | 4895445 | (64.5)               | 7591324                           | (100)   |
| Private Sector CBs *  |                      |                      |                 |                             |                             |                      |                 | 1023008                                  | 1023008 |                      | 1023008                           |         |
| RIDF *                |                      |                      |                 |                             |                             |                      |                 | 83747                                    | 83747   |                      | 83747                             |         |
| Grand Total           | 2269669              | 426210               | 2695879         |                             | 608768                      | 149347               | 758115          | 5244085                                  | 6002200 |                      | 8698079                           |         |
|                       |                      |                      |                 |                             |                             |                      |                 |  |         |                      |                                   |         |

| Annexure R                                 | k: State-wi                              | ise/Agency<br>Investr | r-wise Gr<br>nent Cre | ound dit un                 | Level Cree<br>der Agricı           | lit (GLC) d          | disburs<br>Allied | ements for<br>Activities                 | Product                 | ion Cre                    | sdit and<br>(₹                       | lakh)   |
|--|--|-----------------------|-----------------------|-----------------------------|------------------------------------|----------------------|-------------------|--|-------------------------|----------------------------|--------------------------------------|---------|
| Name of the                                |  |                       |                       |                             |                                    | 2004-05              |                   |  |                         |                            |                                      |         |
| State/Region/Uts                           |  | Cooperatives          | Banks                 |                             |                                    | RRBs                 |                   | CBs \$                                   | RRBs +                  | Per                        | Aggregate C                          | redit   |
| ·  | <b>Production</b><br>Credit              | Investment<br>Credit  | Total<br>Credit       | Per<br>cent<br>to<br>Col 10 | <b>Production</b><br><b>Credit</b> | Investment<br>Credit | Total<br>Credit   | Agriculture<br>&<br>Allied<br>Activities | CBS                     | cent<br>to<br>Col 10       | for Agricul<br>& Alliec<br>Activitie | 1<br>ss |
| (1)  | (2)                                      | (3)                   | (4=2+3)               |                             | (5)                                | (9)                  | (7=5+6)           | (8)                                      | (9=7+8)                 |                            | (10)                                 |         |
| Northern Region                            | 979604                                   | 151223                | 1130827               | (35.2)                      | 156378                             | 23540                | 179918            | 1901719                                  | 2081637                 | (64.8)                     | 3212464                              | (100)   |
| Chandigarh<br>New Delhi                    | 0<br>74                                  | 5<br>196              | 5<br>270              | (0.0)                       |                                    |                      |                   | 90798<br>387957                          | 90798<br>387957         | (100.0)                    | 90803<br>388227                      | (100)   |
| Haryana<br>Uimoohol Drodech                | 385056                                   | 47041                 | 432097<br>15049       | (50.0)                      | 57692                              | 2669                 | 60361             | 371570                                   | 431931<br>46530         | (50.0)                     | 864028<br>61501                      | (100)   |
| Jammu & Kashmir                            | 1444                                     | 928                   | 2372                  | (21.2)                      | 1302                               | 1914                 | 2497              | 6316                                     | 8813                    | (78.8)                     | 11185                                | (100)   |
| Punjab<br>Rajasthan                        | 404058<br>186280                         | 64066<br>26637        | 468124<br>212917      | (36.6)<br>(41.2)            | 37193<br>58231                     | 4505<br>13257        | 41698<br>71488    | 769593<br>232820                         | 811291<br>304308        | (63.4)<br>(58.8)           | 1279415<br>517225                    | (100)   |
| North Eastern Region                       | 741                                      | 745                   | 1486                  | (3.6)                       | 4856                               | 4117                 | 8973              | 30277                                    | 39250                   | (96.4)                     | 40736                                | (100)   |
| Arunachal Pradesh                          | 19                                       | 50                    | 69                    | (5.5)                       | 2                                  | 2                    | 6                 | 1179                                     | 1188                    | (94.5)                     | 1257                                 | (100)   |
| Assam<br>Manipur                           | $\begin{vmatrix} 104 \\ 7 \end{vmatrix}$ | 217<br>142            | 321<br>149            | (1.2)                       | 3001<br>96                         | 3313                 | 6314<br>213       | 20089<br>1562                            | 26403 $1775$            | (98.8)<br>(92.3)           | 26724<br>1924                        | (100)   |
| Meghalaya                                  | 129                                      | 45                    | 174                   | (2.0)                       | 290                                | 105                  | 395               | 1905                                     | 2300                    | (93.0)                     | 2474                                 | (100)   |
| Mizoram<br>Nagaland                        | 56<br>182                                | 224<br>33             | 280<br>215            | (13.9)                      | 304                                | 566<br>14            | 870<br>67         | 869<br>1697                              | 1739<br>1764            | (86.1)                     | 2019<br>1979                         | (100)   |
| Tripura<br>Sikkim                          | 199                                      | 00                    | 199                   | (5.2)                       | 1105                               | 0                    | 1105              | 2514<br>469                              | 3619<br>469             | (94.8)                     | 3818<br>541                          | (100)   |
| Eastern Region                             | 166019                                   | 18031                 | 184050                | (25.4)                      | 57503                              | 42236                | 99739             | 439981                                   | 539720                  | (74.6)                     | 723770                               | (100)   |
| Bihar                                      | 27375                                    | 2000                  | 29375                 | (16.2)                      | 15140                              | 27990                | 43130             | 109221                                   | 152351                  | (83.8)                     | 181726                               | (100)   |
| Jharkhand                                  | 0  | 0                     |                       |                             | 9705                               | 0                    | 9705              | 31034                                    | 40739                   | (100.0)                    | 40739                                | (100)   |
| Urissa<br>West Bengal<br>Andaman & Nicobar | 94680<br>43868<br>96                     | 2446<br>13350<br>235  | 97126<br>57218<br>331 | (48.9)<br>(18.9)<br>(56.4)  | 21412<br>11246                     | 9054<br>5192         | 30466<br>16438    | 70957<br>228513<br>256                   | 101423<br>244951<br>256 | (81.1)<br>(81.1)<br>(43.6) | 198549<br>302169<br>587              | (100)   |
| Central Region                             | 374259                                   | 99551                 | 473810                | (27.6)                      | 290352                             | 58568                | 348920            | 891449                                   | 1240369                 | (72.4)                     | 1714179                              | (100)   |
| Madhya Pradesh                             | 167622                                   | 30839                 | 198461                | (37.5)                      | 57502                              | 10492                | 67994             | 262889                                   | 330883                  | (62.5)                     | 529344                               | (100)   |
| Chattisgarh                                | 33889                                    | 4932                  | 38821<br>912606       | (49.3)                      | 9638                               | 3647                 | 13285             | 26634                                    | 39919<br>000250         | (50.7)                     | 78740<br>1049664                     | (100)   |
| Uttaranchal                                | 21306                                    | 1717                  | 23023                 | (36.4)                      | 3419                               | 2292                 | 5711              | 34497                                    | 40208                   | (63.6)                     | 1042004<br>63231                     | (100)   |

|                      |                      |                      |                 |                   | D                    |                      |                 |  |         |                      | (ح                                   | lakh)    |
|----------------------|----------------------|----------------------|-----------------|-------------------|----------------------|----------------------|-----------------|--|---------|----------------------|--------------------------------------|----------|
| Name of the          |                      |                      |                 |                   |                      | 2004-05              |                 |  |         |                      |                                      |          |
| state/Region/Uts     |                      | Cooperatives         | Banks           |                   |                      | RRBs                 |                 | CBs S                                    | RRBs +  | Per                  | Aggregate C                          | redit    |
|                      | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Per<br>cent<br>to | Production<br>Credit | Investment<br>Credit | Total<br>Credit | Agriculture<br>&<br>Allied<br>Activities | CBS     | cent<br>to<br>Col 10 | ror agricui<br>& Alliec<br>Activitie | ure<br>s |
| (1)                  | (2)                  | (3)                  | (4=2+3)         |                   | (5)                  | (9)                  | (7=5+6)         | (8)                                      | (9=7+8) |                      | (10)                                 |          |
| Western Region       | 523188               | 58984                | 582172          | (41.3)            | 45536                | 9640                 | 55176           | 773753                                   | 828929  | (58.7)               | 1411101                              | (100)    |
| Dadra & Nagar Haveli |                      |                      |                 | ,                 |                      |                      |                 | 76                                       | 76      | (100.0)              | 76                                   | (100)    |
| Daman & Diu          |                      |                      |                 |                   |                      |                      |                 | 5  | 5       | (100.0)              | 5                                    | (100)    |
| Gujarat              | 243242               | 19110                | 262352          | (39.7)            | 30664                | 5375                 | 36039           | 362539                                   | 398578  | (60.3)               | 660930                               | (100)    |
| Goa                  | 117                  | 838                  | 955             | (11.9)            |                      |                      |                 | 7053                                     | 7053    | (88.1)               | 8008                                 | (100)    |
| Maharashtra          | 279829               | 39036                | 318865          | (43.0)            | 14872                | 4265                 | 19137           | 404080                                   | 423217  | (57.0)               | 742082                               | (100)    |
| Southern Region      | 671899               | 78900                | 750799          | (20.4)            | 446333               | 101341               | 547674          | 2383379                                  | 2931053 | (2.6)                | 3681852                              | (100)    |
| Andhra Pradesh       | 193200               | 14497                | 207697          | (15.4)            | 195100               | 73600                | 268700          | 872650                                   | 1141350 | (84.6)               | 1349047                              | (100)    |
| Karnataka            | 111993               | 12620                | 124613          | (17.1)            | 101083               | 19454                | 120537          | 482977                                   | 603514  | (82.9)               | 728127                               | (100)    |
| Kerala               | 168329               | 24902                | 193231          | (33.8)            | 104555               | 3104                 | 107659          | 270340                                   | 377999  | (66.2)               | 571230                               | (100)    |
| Lakshadweep          |                      |                      |                 |                   |                      |                      |                 | 62                                       | 62      | (100.0)              | 62                                   | (100)    |
| Pondichery           | 1216                 | 52                   | 1268            | (10.0)            |                      |                      |                 | 11448                                    | 11448   | (90.0)               | 12716                                | (100)    |
| Tamil Nadu           | 197161               | 26829                | 223990          | (21.9)            | 45595                | 5183                 | 50778           | 745902                                   | 796680  | (78.1)               | 1020670                              | (100)    |
| Unclassified         |                      |                      |                 |                   |                      |                      |                 | 1224                                     | 1224    | (100.0)              | 1224                                 | (100)    |
| All-India Total      | 2715710              | 407434               | 3123144         | (29.0)            | 1000958              | 239442               | 1240400         | 6421782                                  | 7662182 | (71.1)               | 10784102                             | (100)    |
| Private Sector CBs * |                      |                      |                 |                   |                      |                      |                 | 1626342                                  | 1626342 |                      | 1626342                              |          |
| Other Bonds          |                      |                      |                 |                   |                      |                      |                 | 5867                                     | 5867    |                      | 5867                                 |          |
| RIDF *               |                      |                      |                 |                   |                      |                      |                 | 94123                                    | 94123   |                      | 94123                                |          |
| Other Agencies       |                      |                      |                 |                   |                      |                      |                 |  |         |                      | 19279                                |          |
| Grand Total          | 2715710              | 407434               | 3123144         |                   | 1000958              | 239442               | 1240400         | 8148114                                  | 9388514 |                      | 12529713                             |          |
| Seprate break up for | Production Cr        | redit and Inve       | stment Cred     | t in resp         | pect of CBs is 1     | not available.       |                 |  |         |                      |                                      |          |

\* State-wise data is not available. Source : (i) Commercial Banks - Reported by RPCD , RBI and Complied by NABARD (ii) Cooperatives Banks and RRBs - Reported and Complied by NABARD ROs/SO

#### Annexure S: Annual Disbursements of Bank Credit Under Special Agricultural Credit Plans of Public Sector Banks

|                                       | 1        |         |          |         |          |         | 1        |         | 1        |         |
|---------------------------------------|----------|---------|----------|---------|----------|---------|----------|---------|----------|---------|
| REGION / STATE /<br>UNION TERRITORY   | 1997     | -98     | 1998-    | .99     | 1999     | -00     | 2000     | -01     | 2001     | -02     |
| NORTHERN REGION                       | 2588.17  | (17.8)  | 3253.44  | (19.6)  | 4798.81  | (24.0)  | 5606.91  | (24.9)  | 6993.44  | (25.3)  |
| Haryana                               | 500.16   | (3.4)   | 503.36   | (3.0)   | 673.40   | (3.4)   | 910.67   | (4.0)   | 999.63   | (3.6)   |
| Himachal Pradesh                      | 55.98    | (0.4)   | 97.17    | (0.6)   | 89.99    | (0.4)   | 111.17   | (0.5)   | 173.20   | (0.6)   |
| Jammu & Kashmir                       | 5.95     | (0.0)   | 7.93     | (0.0)   | 7.20     | (0.0)   | 8.00     | (0.0)   | 11.47    | (0.0)   |
| Punjab                                | 1270.56  | (8.7)   | 1774.47  | (10.7)  | 2143.91  | (10.7)  | 2609.90  | (11.6)  | 3033.02  | (11.0)  |
| Rajasthan                             | 475.61   | (3.3)   | 566.41   | (3.4)   | 701.93   | (3.5)   | 789.27   | (3.5)   | 974.53   | (3.5)   |
| Chandigarh                            | 64.74    | (0.4)   | 174.71   | (1.1)   | 215.99   | (1.1)   | 82.56    | (0.4)   | 387.68   | (1.4)   |
| Delhi                                 | 215.17   | (1.5)   | 129.39   | (0.8)   | 966.39   | (4.8)   | 1095.34  | (4.9)   | 1413.91  | (5.1)   |
| NORTH-EASTERN REGION                  | 73.68    | (0.5)   | 56.21    | (0.3)   | 59.12    | (0.3)   | 59.21    | (0.3)   | 90.58    | (0.3)   |
| Arunachal Pradesh                     | 1.66     | (0.0)   | 1.27     | (0.0)   | 1.26     | (0.0)   | 1.31     | (0.0)   | 4.46     | (0.0)   |
| Assam                                 | 58.51    | (0.4)   | 44.77    | (0.3)   | 42.11    | (0.2)   | 47.60    | (0.2)   | 66.47    | (0.2)   |
| Manipur                               | 2.53     | (0.0)   | 1.70     | (0.0)   | 0.77     | (0.0)   | 0.80     | (0.0)   | 0.94     | (0.0)   |
| Meghalaya                             | 3.13     | (0.0)   | 2.62     | (0.0)   | 4.73     | (0.0)   | 2.47     | (0.0)   | 2.91     | (0.0)   |
| Mizoram                               | 0.42     | (0.0)   | 0.42     | (0.0)   | 1.28     | (0.0)   | 0.89     | (0.0)   | 1.86     | (0.0)   |
| Nagaland                              | 2.57     | (0.0)   | 2.67     | (0.0)   | 5.40     | (0.0)   | 4.08     | (0.0)   | 3.77     | (0.0)   |
| Tripura                               | 4.86     | (0.0)   | 2.76     | (0.0)   | 3.57     | (0.0)   | 2.06     | (0.0)   | 10.17    | (0.0)   |
| EASTERN REGION                        | 886.91   | (6.1)   | 1063.95  | (6.4)   | 1160.33  | (5.8)   | 1475.71  | (6.6)   | 1906.89  | (6.9)   |
| Bihar                                 | 286.62   | (2.0)   | 380.03   | (2.3)   | 309.40   | (1.5)   | 382.41   | (1.7)   | 524.75   | (1.9)   |
| Jharkhand                             | -        | -       | -        | -       | -        | -       | 26.62    | (0.1)   | 83.27    | (0.3)   |
| Orissa                                | 214.84   | (1.5)   | 208.54   | (1.3)   | 244.09   | (1.2)   | 315.87   | (1.4)   | 306.66   | (1.1)   |
| Sikkim                                | 1.91     | (0.0)   | 2.23     | (0.0)   | 2.37     | (0.0)   | 2.77     | (0.0)   | 3.06     | (0.0)   |
| West Bengal                           | 382.55   | (2.6)   | 469.80   | (2.8)   | 602.16   | (3.0)   | 745.67   | (3.3)   | 988.46   | (3.6)   |
| Andaman & Nicobar                     | 0.99     | (0.0)   | 3.35     | (0.0)   | 2.31     | (0.0)   | 2.37     | (0.0)   | 0.69     | (0.0)   |
| CENTRAL REGION                        | 2012.41  | (13.8)  | 2179.78  | (13.1)  | 2459.81  | (12.3)  | 2861.16  | (12.7)  | 3870.74  | (14.0)  |
| Chhatisgarh                           | -        | -       | -        | -       | -        | -       | 5.88     | (0.0)   | 37.01    | (0.1)   |
| Madhya Pradesh                        | 810.98   | (5.6)   | 748.72   | (4.5)   | 766.77   | (3.8)   | 739.24   | (3.3)   | 1003.90  | (3.6)   |
| Uttar Pradesh                         | 1201.43  | (8.2)   | 1431.06  | (8.6)   | 1693.04  | (8.5)   | 2103.86  | (9.4)   | 2736.48  | (9.9)   |
| Uttaranchal                           | -        | -       | -        | -       | -        | -       | 12.18    | (0.1)   | 93.35    | (0.3)   |
| WESTERN REGION                        | 2333.44  | (16.0)  | 2712.29  | (16.3)  | 3005.29  | (15.0)  | 3034.35  | (13.5)  | 3838.58  | (13.9)  |
| Goa                                   | 27.94    | (0.2)   | 27.06    | (0.2)   | 20.36    | (0.1)   | 28.91    | (0.1)   | 18.79    | (0.1)   |
| Gujarat                               | 1014.07  | (7.0)   | 1022.72  | (6.2)   | 1222.83  | (6.1)   | 1409.20  | (6.3)   | 1581.22  | (5.7)   |
| Maharashtra                           | 1291.43  | (8.9)   | 1662.51  | (10.0)  | 1761.73  | (8.8)   | 1595.76  | (7.1)   | 2238.18  | (8.1)   |
| Dadra Nagar Haveli                    | -        | -       | -        | -       | 0.37     | (0.0)   | 0.48     | (0.0)   | 0.39     | (0.0)   |
| Daman & Diu                           | -        | -       | -        | -       | -        | -       | 0.00     | (0.0)   | 0.00     | (0.0)   |
| SOUTHERN REGION                       | 6684.07  | (45.8)  | 7356.50  | (44.3)  | 8544.84  | (42.7)  | 9446.74  | (42.0)  | 10943.05 | (39.6)  |
| Andhra Pradesh                        | 2112.16  | (14.5)  | 2688.07  | (16.2)  | 2857.70  | (14.3)  | 3012.56  | (13.4)  | 3984.87  | (14.4)  |
| Karnataka                             | 1317.99  | (9.0)   | 1514.86  | (9.1)   | 1841.40  | (9.2)   | 2029.81  | (9.0)   | 2241.37  | (8.1)   |
| Kerala                                | 777.31   | (5.3)   | 773.59   | (4.7)   | 1114.86  | (5.6)   | 1035.15  | (4.6)   | 1207.60  | (4.4)   |
| Tamil Nadu                            | 2454.05  | (16.8)  | 2356.60  | (14.2)  | 2699.73  | (13.5)  | 3334.75  | (14.8)  | 3472.74  | (12.6)  |
| Lakshadweep                           | 0.43     | (0.0)   | 0.56     | (0.0)   | 0.35     | (0.0)   | 0.29     | (0.0)   | 0.33     | (0.0)   |
| Podicherry                            | 22.13    | (0.2)   | 22.82    | (0.1)   | 30.80    | (0.2)   | 34.18    | (0.2)   | 36.14    | (0.1)   |
| States not specified                  | 1.57     | (0.0)   | 2.22     | (0.0)   | 6.34     | (0.0)   | 8.78     | (0.0)   | 0.29     | (0.0)   |
| Total <sup>@</sup>                    | 14580.25 | (100.0) | 16624.39 | (100.0) | 20034.54 | (100.0) | 22492.86 | (100.0) | 27643.57 | (100.0) |
| i i i i i i i i i i i i i i i i i i i |          |         |          |         |          |         |          |         |          |         |

Note: i) @ Total excludes RIDF

ii) Figures in bracket are percentages to total

**Source:** Special Tabulations by the RBI for the Project

### Annexure S: Annual Disbursements of Bank Credit Under Special Agricultural Credit Plans of Public Sector Banks (Contd.)

| REGION / STATE /<br>UNION TERRITORY | 2002-    | 03      | 2003-    | 04      | 2004-    | 05      | 2005     | 06      | 2006-     | 07      |
|-------------------------------------|----------|---------|----------|---------|----------|---------|----------|---------|-----------|---------|
| NORTHERN REGION                     | 8863.70  | (27.3)  | 11874.65 | (28.7)  | 19017.19 | (29.6)  | 28624.94 | (31.5)  | 34042.45  | (28.7)  |
| Haryana                             | 1329.37  | (4.1)   | 2298.04  | (5.6)   | 3715.7   | (5.8)   | 4372.34  | (4.8)   | 5535.22   | (4.7)   |
| Himachal Pradesh                    | 215.42   | (0.7)   | 257.25   | (0.6)   | 426.65   | (0.7)   | 645.85   | (0.7)   | 808.74    | (0.7)   |
| Jammu & Kashmir                     | 14.95    | (0.0)   | 25.78    | (0.1)   | 63.16    | (0.1)   | 699.48   | (0.8)   | 292.96    | (0.2)   |
| Punjab                              | 4178.69  | (12.9)  | 5050.89  | (12.2)  | 7695.93  | (12.0)  | 7957.76  | (8.8)   | 10969.27  | (9.3)   |
| Rajasthan                           | 1124.86  | (3.5)   | 1449.56  | (3.5)   | 2328.2   | (3.6)   | 3395.11  | (3.7)   | 4340.37   | (3.7)   |
| Chandigarh                          | 178.40   | (0.6)   | 372.40   | (0.9)   | 907.98   | (1.4)   | 1458.91  | (1.6)   | 2416.33   | (2.0)   |
| Delhi                               | 1822.01  | (5.6)   | 2420.73  | (5.9)   | 3879.57  | (6.0)   | 10095.49 | (11.1)  | 9679.56   | (8.2)   |
| NORTH-EASTERN REGION                | 110.84   | (0.3)   | 242.82   | (0.6)   | 298.15   | (0.5)   | 488.02   | (0.5)   | 460.31    | (0.4)   |
| Arunachal Pradesh                   | 5.30     | (0.0)   | 2.34     | (0.0)   | 11.79    | (0.0)   | 11.06    | (0.0)   | 16.38     | (0.0)   |
| Assam                               | 84.37    | (0.3)   | 162.02   | (0.4)   | 200.89   | (0.3)   | 330.83   | (0.4)   | 282.86    | (0.2)   |
| Manipur                             | 1.83     | (0.0)   | 1.52     | (0.0)   | 15.62    | (0.0)   | 41.43    | (0.0)   | 29.82     | (0.0)   |
| Meghalaya                           | 3.04     | (0.0)   | 47.99    | (0.1)   | 19.05    | (0.0)   | 23.35    | (0.0)   | 23.94     | (0.0)   |
| Mizoram                             | 2.62     | (0.0)   | 3.42     | (0.0)   | 8.69     | (0.0)   | 7.24     | (0.0)   | 18.73     | (0.0)   |
| Nagaland                            | 3.43     | (0.0)   | 4.76     | (0.0)   | 16.97    | (0.0)   | 20.86    | (0.0)   | 27.02     | (0.0)   |
| Tripura                             | 10.25    | (0.0)   | 20.77    | (0.1)   | 25.14    | (0.0)   | 53.25    | (0.1)   | 61.56     | (0.1)   |
| EASTERN REGION                      | 2259.70  | (7.0)   | 2799.68  | (6.8)   | 4404.43  | (6.9)   | 5874.51  | (6.5)   | 7857.29   | (6.6)   |
| Bihar                               | 467.16   | (1.4)   | 655.74   | (1.6)   | 1092.21  | (1.7)   | 1430.38  | (1.6)   | 1710.61   | (1.4)   |
| Jharkhand                           | 121.42   | (0.4)   | 181.87   | (0.4)   | 310.34   | (0.5)   | 416.56   | (0.5)   | 488.23    | (0.4)   |
| Orissa                              | 328.09   | (1.0)   | 385.79   | (0.9)   | 709.57   | (1.1)   | 970      | (1.1)   | 1415.34   | (1.2)   |
| Sikkim                              | 2.87     | (0.0)   | 3.81     | (0.0)   | 4.62     | (0.0)   | 9.85     | (0.0)   | 10.91     | (0.0)   |
| West Bengal                         | 1339.61  | (4.1)   | 1570.17  | (3.8)   | 2285.13  | (3.6)   | 3034.55  | (3.3)   | 4173.81   | (3.5)   |
| Andaman & Nicobar                   | 0.55     | (0.0)   | 2.30     | (0.0)   | 2.56     | (0.0)   | 13.17    | (0.0)   | 58.39     | (0.0)   |
| CENTRAL REGION                      | 4231.85  | (13.1)  | 5465.53  | (13.2)  | 8914.49  | (13.9)  | 12104.86 | (13.3)  | 17243.76  | (14.6)  |
| Chhatisgarh                         | 87.11    | (0.3)   | 173.41   | (0.4)   | 266.34   | (0.4)   | 390.44   | (0.4)   | 748.01    | (0.6)   |
| Madhya Pradesh                      | 1178.44  | (3.6)   | 1510.66  | (3.7)   | 2628.89  | (4.1)   | 3304.89  | (3.6)   | 4705.49   | (4.0)   |
| Uttar Pradesh                       | 2675.46  | (8.3)   | 3568.45  | (8.6)   | 5674.29  | (8.8)   | 7895.8   | (8.7)   | 10922.69  | (9.2)   |
| Uttaranchal                         | 290.84   | (0.9)   | 213.01   | (0.5)   | 344.97   | (0.5)   | 513.73   | (0.6)   | 867.57    | (0.7)   |
| WESTERN REGION                      | 4059.01  | (12.5)  | 5184.25  | (12.5)  | 7737.53  | (12.0)  | 10639.54 | (11.7)  | 13496.13  | (11.4)  |
| Goa                                 | 17.00    | (0.1)   | 32.85    | (0.1)   | 70.53    | (0.1)   | 108.71   | (0.1)   | 161.31    | (0.1)   |
| Gujarat                             | 1785.19  | (5.5)   | 2299.67  | (5.6)   | 3625.39  | (5.6)   | 4645.68  | (5.1)   | 5841.32   | (4.9)   |
| Maharashtra                         | 2256.70  | (7.0)   | 2851.73  | (6.9)   | 4040.8   | (6.3)   | 5885.04  | (6.5)   | 7478.90   | (6.3)   |
| Dadra Nagar Haveli                  | 0.12     | (0.0)   | 0.00     | (0.0)   | 0.76     | (0.0)   | 0.1      | (0.0)   | 7.40      | (0.0)   |
| Daman & Diu                         | 0.00     | (0.0)   | 0.00     | (0.0)   | 0.05     | (0.0)   | 0.01     | (0.0)   | 7.20      | (0.0)   |
| SOUTHERN REGION                     | 12891.38 | (39.8)  | 15806.10 | (38.2)  | 23833.79 | (37.1)  | 33124.43 | (36.4)  | 45261.07  | (38.2)  |
| Andhra Pradesh                      | 4524.39  | (14.0)  | 5809.40  | (14.0)  | 8726.50  | (13.6)  | 10937.88 | (12.0)  | 14708.46  | (12.4)  |
| Karnataka                           | 2674.36  | (8.2)   | 3296.70  | (8.0)   | 4829.77  | (7.5)   | 7252.00  | (8.0)   | 9365.34   | (7.9)   |
| Kerala                              | 1426.88  | (4.4)   | 1803.13  | (4.4)   | 2703.40  | (4.2)   | 4140.56  | (4.6)   | 5130.94   | (4.3)   |
| Tamil Nadu                          | 4226.87  | (13.0)  | 4835.10  | (11.7)  | 7459.02  | (11.6)  | 10592.71 | (11.7)  | 15919.04  | (13.4)  |
| Lakshadweep                         | 0.26     | (0.0)   | 0.78     | (0.0)   | 0.62     | (0.0)   | 1.15     | (0.0)   | 1.15      | (0.0)   |
| Podicherry                          | 38.62    | (0.1)   | 60.99    | (0.1)   | 114.48   | (0.2)   | 200.13   | (0.2)   | 136.14    | (0.1)   |
| States not specified                | 4.72     | (0.0)   | 0.27     | (0.0)   | 12.24    | (0.0)   | 48.70    | (0.1)   | 59.33     | (0.1)   |
| Total®                              | 32421.20 | (100.0) | 41373.30 | (100.0) | 64217.82 | (100.0) | 90905.00 | (100.0) | 118420.34 | (100.0) |

Note: i) @ Total excludes RIDF

ii) Figures in bracket are percentages to total

Source: Special Tabulations by the RBI for the Project

| Annexure S(i): Special Agr<br>Annua | icultural Credit I<br>al Disbursements | Plans for Pa<br>6 (Concld.) | rivate Sector | Banks:         |
|-------------------------------------|--|-----------------------------|---------------|----------------|
| REGION / STATE /<br>UNION TERRITORY | 2005-0                                 | 06                          | 2006-         | 07             |
| NORTHERN REGION                     | 4829.57                                | (20.1)                      | 10801.39      | (24.9)         |
| Haryana                             | 387.64                                 | (1.6)                       | 674.80        | (1.6)          |
| Himachal Pradesh                    | 8.35                                   | (0.0)                       | 9.78          | (0.0)          |
| Jammu & Kashmir                     | 326.11                                 | (1.4)                       | 235.64        | (0.5)          |
| Punjab                              | 797.8                                  | (3.3)                       | 1130.41       | (2.6)          |
| Rajasthan                           | 403.75                                 | (1.7)                       | 1527.17       | (3.5)          |
| Chandigarh                          | 38.98                                  | (0.2)                       | 1435.69       | (3.3)          |
| Delhi                               | 2866.94                                | (11.9)                      | 5787.90       | (13.3)         |
| NORTH-EASTERN REGION                | 321.66                                 | (1.3)                       | 183.75        | (0.4)          |
| Arunachal Pradesh                   | 0.00                                   | (0.0)                       | 5.34          | (0.0)          |
| Assam                               | 284.16                                 | (1.2)                       | 150.78        | (0.3)          |
| Manipur                             | 0.00                                   | (0.0)                       | 0.00          | (0.0)          |
| Meghalaya                           | 22.50                                  | (0.1)                       | 12.32         | (0.0)          |
| Mizoram                             | 0.00                                   | (0.0)                       | 0.02          | (0.0)          |
| Nagaland                            | 0.00                                   | (0.0)                       | 15.29         | (0.0)          |
| Tripura                             | 15.00                                  | (0.1)                       | 0.00          | (0.0)          |
| EASTERN REGION                      | 1166.92                                | (4.8)                       | 2696.73       | (6.2)          |
| Bihar                               | 14.14                                  | (0.1)                       | 19.14         | (0.0)          |
| Jharkhand                           | 11.49                                  | (0.0)                       | 18.21         | (0.0)          |
| Orissa                              | 239.34                                 | (1.0)                       | 454.47        | (1.0)          |
| Sikkim                              | 0.08                                   | (0.0)                       | 0.71          | (0.0)          |
| West Bengal                         | 901.62                                 | (3.7)                       | 2204.20       | (5.1)          |
| Andaman & Nicobar                   | 0.25                                   | (0.0)                       | 0.00          | (0.0)          |
| CENTRAL REGION                      | 1184 17                                | (4.9)                       | 2816 37       | (6.5)          |
| Chhatisgarh                         | 97.16                                  | (0.4)                       | 104.79        | (0.2)          |
| Madhya Pradesh                      | 484.26                                 | (2.0)                       | 980.71        | (2.3)          |
| Uttar Pradesh                       | 567.21                                 | (2.4)                       | 1610.23       | (3.7)          |
| Uttaranchal                         | 35.54                                  | (0.1)                       | 120.64        | (0.3)          |
| WESTERN DECION                      | 6270 47                                | (26.1)                      | 0633.05       | (22.2)         |
| Goa                                 | 7.91                                   | (20.1)                      | 12 92         | (22.2)         |
| Guiarat                             | 1557.8                                 | (6.5)                       | 2141.85       | (0.0)          |
| Maharashtra                         | 4714 46                                | (19.6)                      | 7478.66       | (1.3)          |
| Dadra Nagar Haveli                  | 0                                      | (10.0)                      | 0.27          | (0.0)          |
| Daman & Diu                         | 0                                      | (0,0)                       | 0.25          | (0.0)          |
|                                     | 10179 17                               | (49.9)                      | 17191.06      | (30.5)         |
| Andhra Bradesh                      | 2208.07                                | (42.3)                      | 4260.42       | (10.1)         |
| Kornotoko                           | 040.16                                 | (13.7)                      | 4309.43       | (10.1)         |
| Kerolo                              | 1907.99                                | (3.9)                       | 1414.04       | (5.3)          |
| Tomil Nodu                          | 1097.00                                | (7.3)                       | 2275.80       | (3.2)          |
| Lakshadween                         | 4020.20                                |                             | 0 00          | (20.7)         |
| Podicherry                          | 11 88                                  |                             | 62 15         | (0.0)          |
| States not specified                | 100 25                                 | (0.0)<br>(0.4)              | 195 19        | (0.1)<br>(0.3) |
| Total <sup>@</sup>                  | 24060.21                               | (100.0)                     | 43378.43      | (100.0)        |
|                                     | 1                                      |                             |               | -              |

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Note: i) @ Total excludes RIDF
ii) Figures in bracket are percentages to total
Source: Special Tabulations by the RBI for the Project

## Annexure T: Agency-wise / Sub-Sector-Wise Ground Level Credit Flow for Agriculture and Allied Activities

(₹ crore)

|      |                                      | 200                             | 04-05  |        |        |                           |            |       |
|------|--------------------------------------|---------------------------------|--------|--------|--------|---------------------------|------------|-------|
| No.  | Sector/Sub-Sector                    | Co-                             | RRBs   | CBs*   | Total  | As perc                   | centage to | Total |
|      |                                      | operative<br>Banks <sup>s</sup> |        |        |        | Co-<br>operative<br>Banks | RRBs       | CBs   |
| I    | Crop Loan (Production Credit)        |                                 |        |        |        |                           |            |       |
|      | Sub-total (I)                        | 27,261                          | 10,010 | 36,793 | 74,064 | 36.8                      | 13.5       | 49.7  |
| п    | Investment Credit/Term Loan (MT+LT)  | 1,730                           | 828    | 7,736  | 10,294 | 16.8                      | 8.0        | 75.2  |
|      | i. Minor Irrigation (MI)             | 815                             | 352    | 3,047  | 4,214  | 19.3                      | 8.4        | 72.3  |
|      | ii. Land Development (LD)            | 288                             | 115    | 580    | 983    | 29.3                      | 11.7       | 59.0  |
|      | iii. Farm Mechanisation (FM)         | 627                             | 361    | 4,109  | 5,097  | 12.3                      | 7.1        | 80.6  |
|      | Allied Activities (iv to ix)         | 2,344                           | 1,566  | 36,952 | 40,862 | 5.7                       | 3.8        | 90.4  |
|      | iv. Plantation & Horticulture        | 450                             | 108    | 1,320  | 1,878  | 24.0                      | 5.8        | 70.3  |
|      | v. Dairy, Poultry Sheep / Goat       | 983                             | 379    | 2412   | 3,774  | 26.0                      | 10.0       | 63.9  |
|      | vi. Fisheries                        | 52                              | 115    | 935    | 1,102  | 4.7                       | 10.4       | 84.8  |
|      | vii. Others                          | 859                             | 964    | 9708   | 11,531 | 7.4                       | 8.4        | 84.2  |
|      | viii. Hi-tech agriculture (Only CBs) | -                               | -      | 7486   | 7486   | -                         | -          | 100.0 |
|      | ix. RIDF (Only CBs)                  | -                               | -      | 941    | 941    | -                         | -          | 100.0 |
|      | Private Sector Bank                  | -                               | -      | 14,150 | 14,150 | -                         | -          | 100.0 |
| Sub  | -total (II)                          | 4,163                           | 2,394  | 44,688 | 51,245 | 8.1                       | 4.7        | 87.2  |
| Grar | nd Total (I + II)                    | 31424                           | 12404  | 81481  | 125309 | 25.1                      | 9.9        | 65.0  |
|      |                                      | 200                             | 3-04   |        |        |                           |            |       |
| I    | Crop Loan (Production Credit)        |                                 |        |        |        |                           |            |       |
|      | Public Sector Banks                  | 22,697                          | 6,088  | 24,642 | 53,427 | 42.5                      | 11.4       | 46.1  |
|      | Private Sector Banks                 | -                               | -      | 1,550  | 1,550  | -                         | -          | 100.0 |
|      | Sub-total (I)                        | 22,697                          | 6,088  | 26,192 | 54,977 | 41.3                      | 11.1       | 47.6  |
| п    | Investment Credit/Term Loan (MT+LT)  | 2,102                           | 742    | 4,451  | 7,295  | 28.8                      | 10.2       | 61.0  |
|      | i. Minor Irrigation (MI)             | 942                             | 187    | 1,601  | 2,730  | 34.5                      | 6.8        | 58.6  |
|      | ii. Land Development (LD)            | 205                             | 60     | 314    | 579    | 35.4                      | 10.4       | 54.2  |
|      | iii. Farm Mechanisation (FM)         | 955                             | 495    | 2,536  | 3,986  | 24.0                      | 12.4       | 63.6  |
|      | Allied Activities (iv to ix)         | 2,160                           | 751    | 21,798 | 24,709 | 8.7                       | 3.0        | 88.2  |
|      | iv. Plantation & Horticulture        | 391                             | 99     | 946    | 1,436  | 27.2                      | 6.9        | 65.9  |
|      | v. Dairy, Poultry Sheep / Goat       | 1,116                           | 413    | 1,399  | 2,928  | 38.1                      | 14.1       | 47.8  |
|      | vi. Fisheries                        | 57                              | 32     | 1,053  | 1,142  | 5.0                       | 2.8        | 92.2  |
|      | vii. Others                          | 596                             | 207    | 4,865  | 5,668  | 10.5                      | 3.7        | 85.8  |
|      | viii. Hi-tech agriculture (Only CBs) | -                               | -      | 4,017  | 4,017  | -                         | -          | 100.0 |
|      | ix. RIDF (Only CBs)                  | -                               | -      | 837    | 837    | -                         | -          | 100.0 |
|      | x. Private Sector Bank               | -                               | -      | 8681   | 8681   | -                         | -          | 100   |
| Sub  | -total (II)                          | 4262                            | 1493   | 26249  | 32004  | 13.3                      | 4.7        | 82.0  |
| Grar | nd Total (I + II)                    | 26959                           | 7581   | 52441  | 86981  | 31.0                      | 8.7        | 60.3  |

|      |                                      |                    |       |        |        |                           |            | (₹ crore) |
|------|--------------------------------------|--------------------|-------|--------|--------|---------------------------|------------|-----------|
|      |                                      | 200                | )2-03 |        |        |                           |            |           |
| No.  | Sector/Sub-Sector                    | Co-                | RRBs  | CBs*   | Total  | As per                    | centage to | Total     |
|      |                                      | Banks <sup>s</sup> |       |        |        | Co-<br>operative<br>Banks | RRBs       | CBs       |
| I    | Crop Loan (Production Credit)        |                    |       |        |        |                           |            |           |
|      | Public Sector Banks                  | 19,707             | 4,775 | 20,171 | 44,653 | 44.1                      | 10.7       | 45.2      |
|      | Private Sector Banks                 | -                  | -     | 933    | 933    | -                         | -          | 100.0     |
|      | Sub-total (I)                        | 19,707             | 4,775 | 21,104 | 45,586 | 43.2                      | 10.5       | 46.3      |
| п    | Investment Credit/Term Loan (MT+LT)  | 1,891              | 626   | 3,452  | 5,969  | 31.7                      | 10.5       | 57.8      |
|      | i. Minor Irrigation (MI)             | 840                | 169   | 967    | 1,976  | 42.5                      | 8.6        | 48.9      |
|      | ii. Land Development (LD)            | 184                | 26    | 183    | 393    | 46.8                      | 6.6        | 46.6      |
|      | iii. Farm Mechanisation (FM)         | 867                | 431   | 2,302  | 3,600  | 24.1                      | 12.0       | 63.9      |
|      | Allied Activities (iv to ix)         | 2,118              | 669   | 15,218 | 18,005 | 11.8                      | 3.7        | 84.5      |
|      | iv. Plantation & Horticulture        | 354                | 85    | 756    | 1,195  | 29.6                      | 7.1        | 63.3      |
|      | v. Dairy, Poultry Sheep / Goat       | 987                | 349   | 1301   | 2,637  | 37.4                      | 13.2       | 49.3      |
|      | vi. Fisheries                        | 48                 | 23    | 468    | 539    | 8.9                       | 4.3        | 86.8      |
|      | vii. Others                          | 729                | 212   | 4006   | 4,947  | 14.7                      | 4.3        | 81.0      |
|      | viii. Hi-tech agriculture (Only CBs) | -                  | -     | 2268   | 2268   | -                         | -          | 100.0     |
|      | ix. RIDF (Only CBs)                  | -                  | -     | 1500   | 1,500  | -                         | -          | 100.0     |
|      | Private Sector Bank                  | -                  | -     | 4,919  | 4,919  | -                         | -          | 100.0     |
| Sub  | -total (II)                          | 4,009              | 1,295 | 18,670 | 23,974 | 16.7                      | 5.4        | 77.9      |
| Grai | nd Total (I + II)                    | 23716              | 6070  | 39774  | 69560  | 34.1                      | 8.7        | 57.2      |
|      |                                      | 200                | 01-02 |        |        |                           |            |           |
| I    | Crop Loan (Production Credit)        | 18,828             | 3,777 | 16,916 | 39,521 | 47.6                      | 9.6        | 42.8      |
|      | Private Sector Banks                 |                    |       | 988    | 988    |                           |            | 100.0     |
|      | Sub-total (I)                        | 18,828             | 3,777 | 17,904 | 40,509 | 46.5                      | 9.3        | 44.2      |
| п    | Investment Credit/Term Loan (MT+LT)  | 2,143              | 563   | 3,293  | 5,999  | 35.7                      | 9.4        | 54.9      |
|      | i. Minor Irrigation (MI)             | 987                | 155   | 703    | 1,845  | 53.5                      | 8.4        | 38.1      |
|      | ii. Land Development (LD)            | 161                | 20    | 126    | 307    | 52.4                      | 6.5        | 41.0      |
|      | iii. Farm Mechanisation (FM)         | 995                | 388   | 2,464  | 3,847  | 25.9                      | 10.1       | 64.0      |
|      | Allied Activities (iv to ix)         | 2,633              | 514   | 12,390 | 15,537 | 16.9                      | 3.3        | 79.7      |
|      | iv. Plantation & Horticulture        | 298                | 53    | 414    | 765    | 39.0                      | 6.9        | 54.1      |
|      | v. Dairy, Poultry Sheep / Goat       | 880                | 266   | 1,075  | 2,221  | 39.6                      | 12.0       | 48.4      |
|      | vi. Fisheries                        | 57                 | 18    | 433    | 508    | 11.2                      | 3.5        | 85.2      |
|      | vii. Others                          | 1,398              | 177   | 3,313  | 4,888  | 28.6                      | 3.6        | 67.8      |
|      | viii. Hi-tech agriculture (Only CBs) | -                  | -     | 2,257  | 2,257  | -                         | -          | 100.0     |
|      | ix. RIDF (Only CBs)                  | -                  | -     | 1,632  | 1,632  | -                         | -          | 100.0     |
|      | x. Private Sector Bank               | -                  | -     | 3266   | 3266   | -                         | -          | 100       |
| Sub  | -total (II)                          | 4776               | 1077  | 15683  | 21536  | 22.2                      | 5.0        | 72.8      |
| Gra  | nd Total (I + II)                    | 23604              | 4854  | 33587  | 62045  | 38.0                      | 7.8        | 54.1      |

## Annexure T: Agency-wise / Sub-Sector-Wise Ground Level Credit Flow for Agriculture and Allied Activities (Contd.)

# Annexure T: Agency-wise / Sub-Sector-Wise Ground Level Credit Flow for Agriculture and Allied Activities (Contd.)

(₹ crore)

|      |                                      | 200                             | 00-01  |        |        |                           |            |       |
|------|--------------------------------------|---------------------------------|--------|--------|--------|---------------------------|------------|-------|
| No.  | Sector/Sub-Sector                    | Co-                             | RRBs   | CBs*   | Total  | As per                    | centage to | Total |
|      |                                      | operative<br>Banks <sup>§</sup> |        |        |        | Co-<br>operative<br>Banks | RRBs       | CBs   |
| I    | Crop Loan (Production Credit)        | 16,583                          | 3,245  | 12,730 | 32,558 | 50.9                      | 10.0       | 39.1  |
|      | Private Sector Banks                 |                                 |        | 756    | 756    |                           |            | 100.0 |
|      | Sub-total (I)                        | 16,583                          | 3,245  | 13,486 | 33,314 | 49.8                      | 9.7        | 40.5  |
| п    | Investment Credit/Term Loan (MT+LT)  | 2,357                           | 486    | 3,392  | 6,235  | 37.8                      | 7.8        | 54.4  |
|      | i. Minor Irrigation (MI)             | 1,026                           | 85     | 709    | 1,820  | 56.4                      | 4.7        | 39.0  |
|      | ii. Land Development (LD)            | 143                             | 17     | 130    | 290    | 49.3                      | 5.9        | 44.8  |
|      | iii. Farm Mechanisation (FM)         | 1,188                           | 384    | 2,553  | 4,125  | 28.8                      | 9.3        | 61.9  |
|      | Allied Activities (iv to ix)         | 1,861                           | 488    | 10,929 | 13,278 | 14.0                      | 3.7        | 82.3  |
|      | iv. Plantation & Horticulture        | 319                             | 47     | 389    | 755    | 42.3                      | 6.2        | 51.5  |
|      | v. Dairy, Poultry Sheep / Goat       | 909                             | 214    | 1065   | 2,188  | 41.5                      | 9.8        | 48.7  |
|      | vi. Fisheries                        | 52                              | 13     | 253    | 318    | 16.4                      | 4.1        | 79.6  |
|      | vii. Others                          | 581                             | 214    | 2764   | 3,559  | 16.3                      | 6.0        | 77.7  |
|      | viii. Hi-tech agriculture (Only CBs) |                                 |        | 2088   | 2088   |                           |            | 100.0 |
|      | ix. RIDF (Only CBs)                  |                                 |        | 1974   | 1,974  |                           |            | 100.0 |
|      | Private Sector Bank                  |                                 |        | 2,396  | 2,396  |                           |            | 100.0 |
| Sub  | -total (II)                          | 4,218                           | 974    | 14,321 | 19,513 | 21.6                      | 5.0        | 73.4  |
| Grai | nd Total (I + II)                    | 20801                           | 4219   | 27807  | 52827  | 39.4                      | 8.0        | 52.6  |
|      |                                      | 1999                            | 9-2000 |        |        |                           |            |       |
| I    | Crop Loan (Production Credit)        |                                 |        |        |        |                           |            |       |
|      | Sub-total (I)                        | 14,845                          | 2,423  | 11,697 | 28,965 | 51.3                      | 8.4        | 40.4  |
| п    | Investment Credit/Term Loan (MT+LT)  | 2,118                           | 432    | 4,002  | 6,552  | 32.3                      | 6.6        | 61.1  |
|      | i. Minor Irrigation (MI)             | 979                             | 86     | 1,280  | 2,345  | 41.7                      | 3.7        | 54.6  |
|      | ii. Land Development (LD)            | 102                             | 9      | 207    | 318    | 32.1                      | 2.8        | 65.1  |
|      | iii. Farm Mechanisation (FM)         | 1,037                           | 337    | 2,515  | 3,889  | 26.7                      | 8.7        | 64.7  |
|      | Allied Activities (iv to ix)         | 1,400                           | 317    | 9,034  | 10,751 | 13.0                      | 2.9        | 84.0  |
|      | iv. Plantation & Horticulture        | 228                             | 58     | 491    | 777    | 29.3                      | 7.5        | 63.2  |
|      | v. Dairy, Poultry Sheep / Goat       | 806                             | 157    | 1,155  | 2,118  | 38.1                      | 7.4        | 54.5  |
|      | vi. Fisheries                        | 49                              | 12     | 343    | 404    | 12.1                      | 3.0        | 84.9  |
|      | vii. Others                          |                                 |        | 1,360  | 1,360  | 0.0                       | 0.0        | 100.0 |
|      | viii. Hi-tech agriculture (Only CBs) |                                 |        | 1,879  | 1,879  | 0.0                       | 0.0        | 100.0 |
|      | ix. RIDF (Only CBs)                  | 317                             | 90     | 3,806  | 4,213  | 7.5                       | 2.1        | 90.3  |
|      | x. Private Sector Bank               | 3518                            | 749    | 13036  | 17303  | 20.3                      | 4.3        | 75.3  |
| Sub  | -total (II)                          | 18363                           | 3172   | 24733  | 46268  | 39.7                      | 6.9        | 53.5  |
| Gran | nd Total (I + II)                    | 23604                           | 4854   | 33587  | 62045  | 38.0                      | 7.8        | 54.1  |

|     |                                     | 199   | 8-99  |        |        |                           |           |       |
|-----|-------------------------------------|---|-------|--------|--------|---------------------------|-----------|-------|
| No. | Sector/Sub-Sector                   | Co-   | RRBs  | CBs*   | Total  | As perc                   | entage to | Total |
|     |                                     | operative<br>Banks <sup>\$</sup>  |       |        |        | Co-<br>operative<br>Banks | RRBs      | CBs   |
| I   | Crop Loan (Production Credit)       | 12,571  | 1,710 | 9,622  | 23,903 | 52.6                      | 7.2       | 40.3  |
|     | Sub-total (I)                       | 12,571  | 1,710 | 9,622  | 23,903 | 52.6                      | 7.2       | 40.3  |
| II  | Investment Credit/Term Loan (MT+LT) | 1,912   | 474   | 3,557  | 5,943  | 32.2                      | 8.0       | 59.9  |
|     | i. Minor Irrigation (MI)            | 748   | 53    | 989    | 1,790  | 41.8                      | 3.0       | 55.3  |
|     | ii. Land Development (LD)           | 80  | 9     | 128    | 217    | 36.9                      | 4.1       | 59.0  |
|     | iii. Farm Mechanisation (FM)        | 1,084   | 412   | 2,440  | 3,936  | 27.5                      | 10.5      | 62.0  |
|     | Allied Activities (iv to ix)        | 1,474   | 276   | 5,264  | 7,014  | 21.0                      | 3.9       | 75.0  |
|     | iv. Plantation & Horticulture       | 265   | 25    | 477    | 767    | 34.6                      | 3.3       | 62.2  |
|     | v. Dairy Development                | 510   | 88    | 1101   | 1,699  | 30.0                      | 5.2       | 64.8  |
|     | vi. Poultry / Sheep / Goat /Piggery | 257   | 40    | 393    | 690    | 37.2                      | 5.8       | 57.0  |
|     | vii. Fisheries                      | Poultry / Sheep / Goat /Piggery       257       40       393       690       37.2       5.8       5         Fisheries       46       9       1339       1,394       3.3       0.6       9         Hi-tech agriculture       396       114       1954       2,464       16.1       4.6       7         (II)       3,386       750       8,821       12,957       26.1       5.8       66 | 96.1  |        |        |                           |           |       |
|     | viii. Hi-tech agriculture           |   |       |        |        |                           |           |       |
|     | ix. Others                          |   | 114   | 1954   | 2,464  | 16.1                      | 4.6       | 79.3  |
| Sub | -total (II)                         | 3,386   | 750   | 8,821  | 12,957 | 26.1                      | 5.8       | 68.1  |
| Gra | nd Total (I + II)                   | 15,957  | 2,460 | 18,443 | 36,860 | 43.3                      | 6.7       | 50.0  |

### Annexure T: Agency-wise / Sub-Sector-Wise Ground Level Credit Flow for Agriculture and Allied Activities (Concld.)

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(ii) Others include disbursements under Storage/Market Yards through CBs, Forestry / WLD, Bullock and Bullock Carts Bio-Gas, RIDF ets. throughall agencies.

(iii) SCB / CCBs, LDB and Other Agencies Included in Co-oprative Banks

(iv) \$ Co-operative Banks include other agencies

(iv) \* In the year 2004-05 crop loan of Commercial Banks including Private Sector Banks (₹2113 Cr.)

Source: (i) Commercial Banks - RPCD, RBI.

(ii) Co-operatives and RRBs - Regional Offices, NABARD.

|             | Anne                         | xure U(a): J        | Juxtaposition | of District             | -wise            | Credit-Deposit I       | Ratios again | st the Share o | f                 |
|-------------|------------------------------|---------------------|---------------|-------------------------|------------------|------------------------|--------------|----------------|-------------------|
|             |                              |                     | Agncultur     | e Creait in             | lota             | l Credit: Selected     | l states     | (Amount in     | Rupees Thousands) |
|             |                              |                     |               | Г                       | Karnat           | aka                    |              |                |                   |
|             |                              |                     |               |                         | 201              | 1                      |              |                |                   |
|             | As per 7                     | Total Share of      | Agriclture    |                         |                  |                        | As Per CI    | ) Ratio        |                   |
| No          | District                     | Agri Crd            | Tot Crd       | %of Agri<br>on total Cr | No               | District               | Tot Crd      | Deposite       | C-D ratio         |
| 1 0         | Yadgir                       | 4519895             | 6212635       | 72.8                    | - 0              | Bangalore Rural        | 51152981     | 29609833       | 172.76<br>150.50  |
| 1 03        | Citaniai ajanagai<br>Rijamir | 16842648            | 9.7410507     | 614                     | 4 m              | Bagalkote              | 48515937     | 32680961       | 148.45            |
| ) 4         | Haveri                       | 9148260             | 14939165      | 61.2                    | - 4              | Raichur                | 30225176     | 25569214       | 118.21            |
| ß           | Koppal                       | 10242507            | 17266925      | 59.3                    | ß                | Koppal                 | 17266925     | 15051103       | 114.72            |
| 9           | Raichur                      | 17114176            | 30225176      | 56.6                    | 9                | Davangere              | 29204797     | 27475776       | 106.29            |
| 2           | Ramanagara                   | 4387180             | 8259310       | 53.1                    | 2                | Bijapur                | 27410507     | 28185670       | 97.25             |
| 00          | Bagalkote                    | 25731568            | 48515937      | 53.0                    | 00               | Chamarajanagar         | 8090263      | 8600144        | 94.07             |
| တ           | Chikkaballapura              | 4345679             | 8234110       | 52.8                    | <u>о</u>         | Gulbarga               | 38539789     | 41188140       | 93.57             |
| 10          | Gadag                        | 7086045             | 13428302      | 52.8                    | 10               | Yadgir                 | 6212635      | 7077020        | 87.79             |
| 11          | Mandya                       | 8529030             | 16530471      | 51.6                    | 11               | Chitradurga            | 17571596     | 20162493       | 87.15             |
| 12          | Chitradurga                  | 8865336             | 17571596      | 50.5                    | 12               | Tumkur                 | 31512506     | 36341898       | 86.71             |
| 13          | Gulbarga                     | 19425228            | 38539789      | 50.4                    | 13               | Bidar                  | 13715645     | 16279446       | 84.25             |
| 14          | Chikmagalur                  | 11416247            | 22750090      | 50.2                    | 14               | Mandya                 | 16530471     | 19963875       | 82.80             |
| 12          | Bidar                        | 6749629             | 13715645      | 49.2                    | 15               | Haveri                 | 14939165     | 18348871       | 81.42             |
| 16          | Hassan                       | 12320939            | 25442136      | 48.4                    | 16               | Gadag                  | 13428302     | 16725416       | 80.29             |
| 17          | Kolar                        | 7074455             | 15131010      | 46.8                    | 17               | Hassan                 | 25442136     | 32399122       | 78.53             |
| ρ<br>1<br>0 | Reløaum                      | 0028290<br>31533940 | 72649621      | 43.9                    | ρ<br>1<br>1<br>0 | Chikmagalur<br>Dharwad | 62500189     | 290955427      | 75.34             |
| 20          | Davangere                    | 12324894            | 29204797      | 42.2                    | 20               | Kolar                  | 15131010     | 20142428       | 75.12             |
| 21          | Tumkur                       | 13293446            | 31512506      | 42.2                    | 21               | Bangalore Urban        | 1.701E+09    | 2286720860     | 74.37             |
| 22          | Shimoga                      | 12429004            | 30500716      | 40.7                    | 22               | Belgaum                | 72649621     | 102586269      | 70.82             |
| 23          | Uttar Kannad                 | 3916129             | 16281041      | 24.1                    | 23               | Mysore                 | 82569438     | 116827972      | 70.68             |
| 24          | Bellary                      | 20676059            | 101581454     | 20.4                    | 24               | Shimoga                | 30500716     | 47555473       | 64.14             |
| 25          | Mysore                       | 15967365            | 82569438      | 19.3                    | 25               | Chikkaballapura        | 8234110      | 13004615       | 63.32             |
| 26          | Dharwad                      | 11651833            | 62500189      | 18.6                    | 26               | Kodagu                 | 13121058     | 21518150       | 60.98             |
| 27          | Udipi                        | 7449371             | 43985158      | 16.9                    | 27               | Dakshin Kannad         | 84407445     | 160781531      | 52.50             |
| 28          | Dakshin Kannad               | 13103056            | 84407445      | 15.5                    | 28               | Udipi                  | 43985158     | 84824748       | 51.85             |
| 29          | Bangalore Rural              | 7895527             | 51152981      | 15.4                    | 29               | Uttar Kannad           | 16281041     | 42505434       | 38.30             |
| 30          | Bangalore Urban              | 35083913            | 1700547256    | 2.1                     | 30               | Ramanagara             | 8259310      | 22270518       | 37.09             |

|       | Anne:          | xure U(a): .<br>A | Juxtaposition<br>griculture Cr | l of District<br>edit in Tota | -wise<br>1 Cre | : Credit-Deposit ]<br>:dit: Selected Sta | Ratios again:<br>ites (Contd.) | st the Share o<br>(Amount in | f<br>Rupees Thousands) |
|-------|----------------|-------------------|--------------------------------|-------------------------------|----------------|--|--------------------------------|------------------------------|------------------------|
|       |                |                   |                                | And                           | hra P          | radesh                                   |                                |                              |                        |
|       |                |                   |                                |                               | 201            | 1  |                                |                              |                        |
|       | As per 7       | Total Share of    | Agriclture                     |                               |                |  | As Per CD                      | ) Ratio                      |                        |
| No    | District       | Agri Crd          | Tot Crd                        | %of Agri<br>on total Cr       | No             | District                                 | Tot Crd                        | Deposite                     | C-D ratio              |
|       | Prakasam       | 38267828          | 73047189                       | 52.39                         | 1              | West Godavari                            | 109314865                      | 65994013                     | 165.6                  |
| 0     | Mahbubnagar    | 19359743          | 40138399                       | 48.23                         | 2              | Guntur                                   | 155784797                      | 95701607                     | 162.8                  |
| n     | West Godavari  | 52577510          | 109314865                      | 48.10                         | с<br>С         | Prakasam                                 | 73047189                       | 47628741                     | 153.4                  |
| 4     | Nizamabad      | 16316337          | 37126063                       | 43.95                         | 4              | Nalgonda                                 | 47627112                       | 33710236                     | 141.3                  |
| ß     | Kurnool        | 26092257          | 60209323                       | 43.34                         | ß              | Nellore                                  | 73629725                       | 52314251                     | 140.7                  |
| 9     | Nalgonda       | 20047354          | 47627112                       | 42.09                         | 9              | East Godavari                            | 131715987                      | 94602269                     | 139.2                  |
| 2     | Anantapur      | 31663400          | 76327839                       | 41.48                         | 2              | Hyderabad                                | 1722666566                     | 1287484539                   | 133.8                  |
| 00    | Cuddapah       | 19515168          | 47356553                       | 41.21                         | 00             | Medak                                    | 58023698                       | 49805198                     | 116.5                  |
| თ<br> | Warangal       | 24420142          | 61062153                       | 39.99                         | 6              | Mahbubnagar                              | 40138399                       | 36115281                     | 111.1                  |
| 10    | Khammam        | 14524548          | 37802718                       | 38.42                         | 10             | Kurnool                                  | 60209323                       | 55587115                     | 108.3                  |
| 11    | Karimnagar     | 18380081          | 48181530                       | 38.15                         | 11             | Krishna                                  | 138826326                      | 129090086                    | 107.5                  |
| 12    | Srikakulam     | 10054661          | 27615649                       | 36.41                         | 12             | Warangal                                 | 61062153                       | 57429887                     | 106.3                  |
| 13    | Nellore        | 26455440          | 73629725                       | 35.93                         | 13             | Anantapur                                | 76327839                       | 74541176                     | 102.4                  |
| 14    | Chittoor       | 29335372          | 84159706                       | 34.86                         | 14             | Nizamabad                                | 37126063                       | 36472027                     | 101.8                  |
| 15    | Guntur         | 53595204          | 155784797                      | 34.40                         | 15             | Srikakulam                               | 27615649                       | 27445300                     | 100.6                  |
| 16    | East Godavari  | 42298929          | 131715987                      | 32.11                         | 16             | Cuddapah                                 | 47356553                       | 48710423                     | 97.2                   |
| 17    | Vizianagaram   | 6045986           | 21347954                       | 28.32                         | 17             | Adilabad                                 | 35885553                       | 38763905                     | 92.6                   |
| 18    | Krishna        | 36935809          | 138826326                      | 26.61                         | 18             | Khammam                                  | 37802718                       | 41757686                     | 90.5                   |
| 19    | Medak          | 15205302          | 58023698                       | 26.21                         | 19             | Vizianagaram                             | 21347954                       | 24557339                     | 86.9                   |
| 20    | Adilabad       | 8070293           | 35885553                       | 22.49                         | 20             | Vishakhapatnam                           | 159666716                      | 192797956                    | 82.8                   |
| 21    | Rangareddy     | 19505757          | 115893881                      | 16.83                         | 21             | Karimnagar                               | 48181530                       | 63395035                     | 76.0                   |
| 22    | Vishakhapatnam | 15604656          | 159666716                      | 9.77                          | 22             | Chittoor                                 | 84159706                       | 128236611                    | 65.6                   |
| 23    | Hyderabad      | 68175965          | 1722666566                     | 3.96                          | 23             | Rangareddy                               | 115893881                      | 244996411                    | 47.3                   |

Annexure U(a): Juxtaposition of District-wise Credit-Deposit Ratios against the Share of Agriculture Credit in Total Credit: Selected States (Contd.)

(Amount in Rupees Thousands)

| · · · |       |      |                | C-D ratio              | 172.3     | 142.2    | 134.6      | 121.4      | 102.0      | 96.8        | 93.8       | 88.5        | 86.8     | 81.6     | 81.6      | 78.6        | 78.2      | 76.6      | 75.8      | 74.2        | 72.3      | 70.0     | 67.8          | 66.0      | 64.8        | 64.1       | 63.6          | 61.4     | 61.2          | 60.4          | 53.3          | 51.8        | 50.3         | 45.4      | 43.5       | 37.8                 | 34.1      | 32.5       | 5.6             |
|-------|-------|------|----------------|------------------------|-----------|----------|------------|------------|------------|-------------|------------|-------------|----------|----------|-----------|-------------|-----------|-----------|-----------|-------------|-----------|----------|---------------|-----------|-------------|------------|---------------|----------|---------------|---------------|---------------|-------------|--------------|-----------|------------|----------------------|-----------|------------|-----------------|
|       |       |      | ) Ratio        | Deposite               | 33683562  | 22480408 | 64594107   | 13048979   | 8476138611 | 75536125    | 78130397   | 20225268    | 17596662 | 23797818 | 17191880  | 56965813    | 884046061 | 54027374  | 17861029  | 6760771     | 129572307 | 23850166 | 309088999     | 133314338 | 7720875     | 36533501   | 24567715      | 51772566 | 40175031      | 23353329      | 534140650     | 13517310    | 41767328     | 11651840  | 35434131   | 20901613             | 12793463  | 8856945    | 3211767451      |
|       |       |      | As Per CD      | Tot Crd                | 58020587  | 31963346 | 86954885   | 15840535   | 8644727026 | 73149777    | 73289910   | 17903700    | 15275272 | 19418239 | 14021952  | 44757680    | 691523689 | 41386181  | 13537498  | 5017914     | 93619985  | 16692751 | 209673903     | 87952057  | 5001274     | 23417258   | 15625763      | 31810650 | 24576085      | 14094440      | 284712716     | 7006934     | 21006991     | 5290685   | 15400942   | 7906182              | 4367881   | 2881831    | 179174407       |
|       | htra  |      |                | District               | Ratnagiri | Bid      | Ahmednagar | Bhandara   | Mumbai     | Aurangabad  | Kolhapur   | Wardha      | Jalna    | Latur    | Parbhani  | Solapur     | Pune      | Jalgaon   | Buldhana  | Washim      | Raigad    | Yavatmal | Nagpur        | Nasik     | Hingoli     | Nanded     | Akola         | Sangli   | Satara        | Dhule         | Thane         | Osmanabad   | Amravati     | Nandurbar | Chandrapur | Sindhudurg           | Gondia    | Gadchiroli | Mumbai Suburban |
|       | haras | 2011 |                | No                     | 1         | 2        | က          | 4          | ŋ          | 9           | 2          | 00          | 6        | 10       | 11        | 12          | 13        | 14        | 15        | 16          | 17        | 18       | 19            | 20        | 21          | 22         | 23            | 24       | 25            | 26            | 27            | 28          | 29           | 30        | 31         | 32                   | 33<br>33  | 34         | 35              |
|       | Maj   |      |                | ч                      |           |          |            |            |            |             |            |             |          |          |           |             |           |           |           |             |           |          |               |           |             |            |               |          |               |               |               |             |              |           |            |                      |           |            |                 |
|       |       |      |                | %of Agri<br>on total C | 54.8      | 46.6     | 46.6       | 46.2       | 46.1       | 43.4        | 43.3       | 42.9        | 40.8     | 40.5     | 40.0      | 39.9        | 38.5      | 36.1      | 36.0      | 35.3        | 31.4      | 29.7     | 29.5          | 28.3      | 27.5        | 23.1       | 22.7          | 22.0     | 17.8          | 17.5          | 14.7          | 10.4        | 7.1          | 6.5       | 5.7        | 3.5                  | 2.3       | 1.9        | 1.0             |
|       |       |      | Agriclture     | Tot Crd                | 5001274   | 15275272 | 44757680   | 14021952   | 16692751   | 5290685     | 13537498   | 7006934     | 23417258 | 15625763 | 31810650  | 5017914     | 19418239  | 24576085  | 17903700  | 21006991    | 87952057  | 14094440 | 2881831       | 4367881   | 73289910    | 41386181   | 7906182       | 31963346 | 86954885      | 73149777      | 15400942      | 15840535    | 58020587     | 209673903 | 691523689  | 179174407            | 93619985  | 284712716  | 8644727026      |
|       |       |      | lotal Share of | Agri Crd               | 2741789   | 7116610  | 20846340   | 6474782    | 7690744    | 2295139     | 5865547    | 3006207     | 9549931  | 6329820  | 12738209  | 2002691     | 7479331   | 8868977   | 6451899   | 7410113     | 27610424  | 4182980  | 848723        | 1235926   | 20184516    | 9562393    | 1794099       | 7034383  | 15491176      | 12815981      | 2266876       | 1649908     | 4105406      | 13578084  | 39714610   | 6205974              | 2161673   | 5387289    | 83608958        |
|       |       |      | As per (       | lo District            | 1 Hingoli | 2 Jalna  | 3 Solapur  | 4 Parbhani | 5 Yavatmal | 6 Nandurbar | 7 Buldhana | 8 Osmanabad | 9 Nanded | 10 Akola | 11 Sangli | 12   Washim | 13 Latur  | 14 Satara | 15 Wardha | 16 Amravati | 17 Nasik  | 18 Dhule | 19 Gadchiroli | 20 Gondia | 21 Kolhapur | 22 Jalgaon | 23 Sindhudurg | 24 Bid   | 25 Ahmednagar | 26 Aurangabad | 27 Chandrapur | 28 Bhandara | 29 Ratnagiri | 30 Nagpur | 31 Pune    | 32   Mumbai Suburban | 33 Raigad | 34 Thane   | 35 Mumbai       |
|       |       |      |                | Z                      |           |          |            |            |            |             |            |             |          | 1        |           |             | . 7       | . 7       |           | . 7         | . 7       |          |               |           | ~ 1         | ~ 1        | ~ 4           | ~ 4      | ~ 1           | ~ 1           | ~ 1           |             | ~ 4          |           |            |                      |           |            |                 |

|     | Anne                  | xure U(a): J<br>אמ | uxtaposition       | of District             | -wise   | Credit-Deposit R     | atios agains    | t the Share of      |                  |
|-----|-----------------------|--------------------|--------------------|-------------------------|---------|----------------------|-----------------|---------------------|------------------|
|     |                       |                    |                    | CULL III TULA           |         | ull: Sciected Stat   | co (contrato)   | (Amount in R        | upees Thousands) |
|     |                       |                    |                    | М                       | /est Be | engal                |                 |                     |                  |
|     |                       |                    |                    |                         | 201     | 1                    |                 |                     |                  |
|     | As per 1              | lotal Share of     | Agriclture         |                         |         |                      | As Per CD       | Ratio               |                  |
| No  | District              | Agri Crd           | Tot Crd            | %of Agri<br>on total Cr | No      | District             | Tot Crd         | Deposite            | C-D ratio        |
| 1   | Paschim Medinipur     | 3155421            | 18181290           | 17.4                    | 1       | Kolkata              | 384134568       | 506293900           | 75.9             |
| 2   | Purba Medinipur       | 522973             | 3072387            | 17.0                    | 2       | Paschim Medinipur    | 18181290        | 25752300            | 70.6             |
| က   | Bankura               | 569848             | 3357325            | 17.0                    | ĉ       | Uttar Dinajpur       | 2652634         | 5124000             | 51.8             |
| 4   | Murshidabad           | 744705             | 4578161            | 16.3                    | 4       | Koch Bihar           | 2909942         | 6423400             | 45.3             |
| ß   | Dakshin Dinajpur      | 241369             | 1504715            | 16.0                    | ß       | Dakshin Dinajpur     | 1504715         | 3583400             | 42.0             |
| 9   | Maldah                | 610312             | 3842224            | 15.9                    | 9       | Maldah               | 3842224         | 9868100             | 38.9             |
| ~   | Koch Bihar            | 437843             | 2909942            | 15.0                    | 2       | Jalpaiguri           | 5736309         | 15000900            | 38.2             |
| 00  | Uttar Dinajpur        | 374030             | 2652634            | 14.1                    | 00      | Darjiling            | 7587189         | 20864600            | 36.4             |
| 6   | Nadia                 | 740303             | 6090128            | 12.2                    | 6       | Birbhum              | 4725881         | 13682800            | 34.5             |
| 10  | Hugli                 | 1293843            | 10739636           | 12.0                    | 10      | Haora                | 13721761        | 42490900            | 32.3             |
| 11  | Jalpaiguri            | 689044             | 5736309            | 12.0                    | 11      | South 24 Parganas    | 8972948         | 27940600            | 32.1             |
| 12  | Birbhum               | 566550             | 4725881            | 12.0                    | 12      | Nadia                | 6090128         | 20602200            | 29.6             |
| 13  | Barddhaman            | 1637099            | 16016532           | 10.2                    | 13      | Murshidabad          | 4578161         | 16109400            | 28.4             |
| 14  | Puruliya              | 186991             | 1908498            | 9.8                     | 14      | Hugli                | 10739636        | 39550200            | 27.2             |
| 15  | South 24 Parganas     | 696407             | 8972948            | 7.8                     | 15      | Bankura              | 3357325         | 12821600            | 26.2             |
| 16  | Darjiling             | 547157             | 7587189            | 7.2                     | 16      | Barddhaman           | 16016532        | 67120200            | 23.9             |
| 17  | North 24 Parganas     | 1143673            | 17002319           | 6.7                     | 17      | Puruliya             | 1908498         | 10166400            | 18.8             |
| 18  | Kolkata               | 23654837           | 384134568          | 6.2                     | 18      | North 24 Parganas    | 17002319        | 99064500            | 17.2             |
| 19  | Haora                 | 512555             | 13721761           | 3.7                     | 19      | Purba Medinipur      | 3072387         | 18386800            | 16.7             |
| Sot | urce: Computed by EPV | WRF using RBI      | 's Basic Statistic | al Returns of S         | chedu   | led Commercial Banks | in India, March | 1 2011 (Vol.40) and | earlier issues.  |

|             | Annexure V(i): 1  | National A                  | gricultural              | Insurance               | Scheme (I         | NAIS) State             | wise Cumu            | ılative upt       | 0 2011-12   |                                |
|-------------|---|-----------------------------|--------------------------|-------------------------|-------------------|-------------------------|----------------------|-------------------|-------------|--------------------------------|
|             |   |                             |                          |                         |                   |                         |                      | I                 |             | (₹ Lakh)                       |
| Sr.<br>No.  | State/UT  | Farmers<br>Insured<br>(no.) | Area<br>Insured<br>(ha.) | Sum<br>Insured          | Farmer<br>Premium | GOI Share<br>in Premium | Premium<br>Collected | Claims<br>Payable | Claims Paid | Farmers<br>Benefitted<br>(no.) |
| 1           | Andhra Pradesh  | 26872805                    | 41363060                 | 4980559                 | 131148            | 6602                    | 143283               | 434778            | 428709      | 6338141                        |
| 2           | Andeman & Nicobar   | 1908                        | 2936                     | 429                     | 9                 | ĉ                       | 8                    | 00                | ĉ           | 178                            |
| ი           | Arunachal Pradesh   | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 4           | Assam   | 284320                      | 215828                   | 47338                   | 1207              | 71                      | 1334                 | 1175              | 973         | 43997                          |
| വ           | Bihar   | 6036989                     | 7377697                  | 1190402                 | 27857             | 1355                    | 30383                | 233406            | 195024      | 2430738                        |
| 9           | Chandigarh  | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 2           | Chhatisgarh   | 8592103                     | 17542831                 | 822575                  | 20140             | 534                     | 21045                | 37722             | 37722       | 1646826                        |
| 00          | Dadar & Nagar Haveli  | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 6           | Daman & Diu   | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 10          | Delhi   | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 11          | Goa   | 7605                        | 12664                    | 269                     | 4                 | 1                       | 5                    | 2                 | 2           | 702                            |
| 12          | Gujarat   | 12122397                    | 28032355                 | 2930435                 | 108711            | 2788                    | 113838               | 424588            | 424588      | 4017629                        |
| 13          | Haryana   | 628836                      | 761509                   | 81462                   | 2296              | 34                      | 2363                 | 3452              | 3452        | 118612                         |
| 14          | Himachal Pradesh  | 273989                      | 207230                   | 37291                   | 531               | 163                     | 788                  | 1673              | 1669        | 104317                         |
| 15          | Jammu & Kashmir   | 32978                       | 47361                    | 4060                    | 73                | က                       | 78                   | 123               | 123         | 4292                           |
| 16          | Jharkhand   | 5674430                     | 3247593                  | 284815                  | 6722              | 194                     | 7086                 | 51115             | 51115       | 2108088                        |
| 17          | Karnataka   | 12367261                    | 19919196                 | 1484369                 | 42224             | 1146                    | 44455                | 167650            | 167650      | 4487286                        |
| 18          | Kerala  | 409684                      | 359466                   | 67102                   | 1226              | 105                     | 1429                 | 2492              | 2492        | 75259                          |
| 19          | Lakshdweep  | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 20          | Madhya Pradesh  | 24600261                    | 61353944                 | 3445022                 | 95098             | 1573                    | 97909                | 159522            | 159330      | 4480807                        |
| 21          | Maharashtra   | 30433250                    | 26433944                 | 1814040                 | 63015             | 5210                    | 72150                | 191345            | 191345      | 8833684                        |
| 22          | Manipur   | 13954                       | 14867                    | 4028                    | 94                | 4                       | 101                  | 305               | 305         | 13954                          |
| 23          | Meghalaya   | 26601                       | 28730                    | 4156                    | 182               | 16                      | 213                  | 47                | 47          | 2668                           |
| 24          | Mizoram   | 121                         | 134                      | 23                      | 1                 | 0                       | 1                    | 11                | 11          | 119                            |
| 25          | Nagaland  | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 26          | Odisha  | 12966051                    | 13188867                 | 1612218                 | 36048             | 2388                    | 40224                | 133838            | 133838      | 2543464                        |
| 27          | Puducherry  | 34385                       | 49639                    | 8116                    | 112               | 21                      | 154                  | 293               | 239         | 6671                           |
| 28          | Punjab  | 0                           | 0                        | 0                       | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 29          | Rajasthan   | 15058674                    | 31379980                 | 1620309                 | 45017             | 369                     | 45754                | 262166            | 262166      | 5200566                        |
| 30          | Sikkim  | 1785                        | 1270                     | 207                     | 2                 | 0                       | 2                    | 1                 | 1           | 86                             |
| 31          | Tamilnadu   | 4784475                     | 6452139                  | 1231511                 | 16772             | 6835                    | 29899                | 151403            | 147560      | 1650899                        |
| 32          | Tripura   | 18342                       | 11471                    | 2542                    | 65                | 4                       | 72                   | 58                | 58          | 3432                           |
| 33          | Uttar Pradesh   | 20804181                    | 27828521                 | 2697048                 | 50750             | 2206                    | 54870                | 98301             | 98301       | 4135972                        |
| 34          | Uttarakhand   | 345920                      | 328749                   | 73105                   | 1539              | 75                      | 1678                 | 4125              | 4125        | 115553                         |
| 35          | West Bengal   | 10548543                    | 5335135                  | 1087509                 | 32384             | 9195                    | 50654                | 93159             | 91742       | 2197434                        |
|             | Total   | 192941848                   | 291497118                | 25530938                | 683222            | 40894                   | 759779               | 2452758           | 2402589     | 50561374                       |
| N.B.<br>Sou | .: Zero stands for not impleme<br>rce: Department of Agricultur | enting.<br>e and Coopera:   | tion, Credit Div         | ision.(2012) : <i>F</i> | Agriculture Sto   | itistics at a gla       | nce 2012             |                   |             |                                |

|            | Annexure V(ii): ] | National Ag                 | ricultural               | Insurance      | Scheme (N         | <b>IAIS) Sease</b>      | onwise Cur           | nulative uj       | oto 2011-1  | 5                              |
|------------|-------------------|-----------------------------|--------------------------|----------------|-------------------|-------------------------|----------------------|-------------------|-------------|--------------------------------|
|            |                   |                             |                          |                |                   |                         |                      |                   |             | (₹ Lakh)                       |
| Sr.<br>No. | Season            | Farmers<br>Insured<br>(no.) | Area<br>Insured<br>(ha.) | Sum<br>Insured | Farmer<br>Premium | GOI Share<br>in Premium | Premium<br>Collected | Claims<br>Payable | Claims Paid | Farmers<br>Benefitted<br>(no.) |
| 1          | Rabi 1999-2000    | 579940                      | 780569                   | 35641          | 377               | 83                      | 542                  | 769               | 769         | 55288                          |
|            | Year 1999-2000    | 579940                      | 780569                   | 35641          | 377               | 83                      | 542                  | 769               | 769         | 55288                          |
| 2          | Kharif 2000       | 8409374                     | 13219829                 | 690338         | 15934             | 2370                    | 20674                | 122248            | 122248      | 3635252                        |
| З          | Rabi 2000-01      | 2091733                     | 3111423                  | 160268         | 1955              | 412                     | 2779                 | 5949              | 5949        | 526697                         |
|            | Year 2000-01      | 10501107                    | 16331252                 | 850607         | 17889             | 2782                    | 23452                | 128197            | 128197      | 4161949                        |
| 4          | Kharif 2001       | 8696587                     | 12887710                 | 750246         | 21400             | 2381                    | 26162                | 49354             | 49354       | 1741873                        |
| ß          | Rabi 2001-02      | 1955431                     | 3145873                  | 149751         | 2237              | 389                     | 3015                 | 6466              | 6466        | 453325                         |
|            | Year 2001-02      | 10652018                    | 16033583                 | 899997         | 23637             | 2770                    | 29177                | 55819             | 55819       | 2195198                        |
| 9          | Kharif 2002       | 9768711                     | 15532349                 | 943169         | 28060             | 2243                    | 32547                | 182431            | 182431      | 4297155                        |
| 7          | Rabi 2002-03      | 2326811                     | 4037824                  | 183755         | 3178              | 336                     | 3850                 | 18855             | 18855       | 926408                         |
|            | Year 2002-03      | 12095522                    | 19570173                 | 1126924        | 31238             | 2580                    | 36397                | 201286            | 201286      | 5223563                        |
| 80         | Kharif 2003       | 7970830                     | 12355514                 | 811413         | 25889             | 1222                    | 28333                | 65268             | 65268       | 1712269                        |
| 6          | Rabi 2003-04      | 4421287                     | 6468663                  | 304949         | 5782              | 312                     | 6406                 | 49706             | 49706       | 2098125                        |
|            | Year 2003-04      | 12392117                    | 18824177                 | 1116362        | 31670             | 1534                    | 34739                | 114974            | 114974      | 3810394                        |
| 10         | Kharif 2004       | 12687104                    | 24273394                 | 1317062        | 43885             | 1005                    | 45894                | 103817            | 103817      | 2674743                        |
| 11         | Rabi 2004-05      | 3531045                     | 5343244                  | 377421         | 7173              | 206                     | 7585                 | 16059             | 16059       | 772779                         |
|            | Year 2004-05      | 16218149                    | 29616638                 | 1694482        | 51058             | 1211                    | 53480                | 119875            | 119875      | 3447522                        |
| 12         | Kharif 2005       | 12673833                    | 20531038                 | 1351910        | 42951             | 1022                    | 44995                | 107192            | 107192      | 2674505                        |
| 13         | Rabi 2005-06      | 4048524                     | 7218417                  | 507166         | 9959              | 262                     | 10482                | 33830             | 33830       | 980748                         |
|            | Year 2005-06      | 16722357                    | 27749455                 | 1859076        | 52911             | 1283                    | 55477                | 141022            | 141022      | 3655253                        |

| •          | Annexure V(ii): Natio        | nal Agricul                 | ltural Insu              | rance Sche        | me (NAIS)         | Seasonwi                   | se Cumulat           | ive upto 2        | 011-12 (C      | oncld.)<br>(₹ Lakh)            |
|------------|------------------------------|-----------------------------|--------------------------|-------------------|-------------------|----------------------------|----------------------|-------------------|----------------|--------------------------------|
| Sr.<br>No. | Season                       | Farmers<br>Insured<br>(no.) | Area<br>Insured<br>(ha.) | Sum<br>Insured    | Farmer<br>Premium | GOI<br>Share in<br>Premium | Premium<br>Collected | Claims<br>Payable | Claims<br>Paid | Farmers<br>Benefitted<br>(no.) |
| 14         | Kharif 2006                  | 12934117                    | 19672994                 | 1475946           | 44075             | 1327                       | 46729                | 177491            | 177491         | 3131511                        |
| 15         | Rabi 2006-07                 | 4977980                     | 7632882                  | 654221            | 13150             | 569                        | 14288                | 51596             | 51596          | 1390430                        |
|            | Year 2006-07                 | 17912097                    | 27305875                 | 2130168           | 57224             | 1896                       | 61017                | 229087            | 229087         | 4521941                        |
| 16         | Kharif 2007                  | 13398822                    | 20754747                 | 1700796           | 49766             | 1333                       | 52432                | 91536             | 91448          | 1591863                        |
| 17         | Rabi 2007-08                 | 5044016                     | 7387156                  | 746664            | 14071             | 006                        | 15871                | 81005             | 81005          | 1578608                        |
|            | Year 2007-08                 | 18442838                    | 28141903                 | 2447461           | 63838             | 2233                       | 68303                | 172540            | 172453         | 3170471                        |
| 18         | Kharif 2008                  | 12990975                    | 17635162                 | 1566541           | 47820             | 1686                       | 51192                | 237771            | 237771         | 4218958                        |
| 19         | Rabi 2008-09                 | 6210620                     | 8857495                  | 1114859           | 23077             | 3247                       | 29572                | 150884            | 150234         | 1977328                        |
|            | Year 2008-09                 | 19201595                    | 26492657                 | 2681400           | 70897             | 4933                       | 80764                | 388655            | 388006         | 6196286                        |
| 20         | Kharif 2009                  | 18253072                    | 25769817                 | 2761671           | 80572             | 2856                       | 86285                | 456700            | 447012         | 7970524                        |
| 21         | Rabi 2009-10                 | 5646964                     | 7866818                  | 1087561           | 21457             | 3639                       | 28735                | 58611             | 39077          | 1042548                        |
|            | Year 2009-10                 | 23900036                    | 33636635                 | 3849232           | 102030            | 6495                       | 115020               | 515312            | 486089         | 9013072                        |
| 22         | Kharif 2010                  | 12684117                    | 17194678                 | 2370509           | 67625             | 2270                       | 72165                | 163820            | 154541         | 2251059                        |
| 23         | Rabi 2010-11                 | 4896958                     | 6855237                  | 1069198           | 19909             | 4448                       | 28804                | 57900             | 56654          | 1068177                        |
|            | Year 2010-11                 | 17581075                    | 24049915                 | 3439707           | 87534             | 6718                       | 100969               | 221720            | 211195         | 3319236                        |
| 24         | Kharif 2011                  | 11554285                    | 15774075                 | 2348533           | 71427             | 2616                       | 71427                | 161635            | 153810         | 1777138                        |
| 25         | Rabi 2011-12                 | 5188712                     | 7190212                  | 1051350           | 21492             | 3761                       | 29013                | 1867              | 00             | 14063                          |
|            | Year 2011-12                 | 16742997                    | 22964286                 | 3399882           | 92920             | 6376                       | 100441               | 163502            | 153817         | 1791201                        |
|            | Total                        | 192941848                   | 291497118                | 25530938          | 683222            | 40894                      | 759779               | 2452758           | 2402589        | 50561374                       |
| Sour       | rce: Department of Agricultu | re and Coopera              | tion, Credit Div         | vision.(2012) : , | Agriculture Sto   | utistics at a gle          | ance 2012            |                   |                |                                |

|                 | Anne   | xure W(i):<br>St         | Pilot Modi<br>atewise Cu | fied Natio             | nal Agricu<br>upto Year: | ltural Insur<br>2011-12 (( | <b>ace Schen</b><br>Concld.) | ne (MNAIS         |                    | H                     |
|-----------------|--|--------------------------|--------------------------|------------------------|--------------------------|----------------------------|------------------------------|-------------------|--------------------|-----------------------|
| Sr.<br>No.      | State/UT                                     | Farmers<br>Insured       | Area<br>Insured          | Sum<br>Insured         | Farmer<br>Premium        | GOI<br>Share in            | <b>Premium</b><br>Collected  | Claims<br>Payable | Claims Paid        | Farmers<br>Benefitted |
| -               | Andhro Drodech                               | ( <b>100.</b> )          | 904340                   | 70037                  | 10901                    | Premium<br>680             | 2001                         | 202               | 70                 | ( <b>.00.</b> )       |
| -00             | Andeman & Nicobar<br>Arinachal Pradesh       | CCIOCI                   | 040407                   | +c001                  | 1920                     | 000                        | 1070                         | 070               | 0/                 | 0700                  |
| 04 D            | Assam<br>Bihar                               | 10680<br>117910          | 7427<br>139039           | 2760<br>30654          | 73<br>1512               | 29<br>1377                 | 132<br>4266                  | 21<br>762         | 21<br>322          | 711<br>7271           |
| 9 2 0           | Chandigarh<br>Chhatisgarh                    | 18                       | 32                       | 2                      | 0                        | 0                          | 0                            | 0                 | 0                  | 0                     |
| 9<br>10<br>10   | Dadar & Nagar Haveli<br>Daman & Diu<br>Delhi |                          |                          |                        |                          |                            |                              |                   |                    |                       |
| 11              | Goa<br>Gujarat                               | 312                      | 443                      | 203                    | 00                       | СJ                         | 17                           | 0                 | 0                  | 0                     |
| $\frac{13}{14}$ | Haryana<br>Himachal Pradesh                  | 65181<br>0               | 92667<br>0               | 41489<br>0             | 846<br>0                 | 231<br>0                   | 1327<br>0                    | 3437<br>0         | 3272<br>0          | 20755<br>0            |
| $\frac{15}{16}$ | Jammu & Kashmir<br>Jharkhand                 | 17265                    | 12928                    | 2729                   | 85                       | 41                         | 167                          | 0                 | 0                  | 0                     |
| 17              | Karnataka<br>Kerala                          | 184754<br>0              | 329891                   | 34786                  | 1694                     | 1347                       | 4388                         | 0                 | 0                  | 41676                 |
| 19<br>20<br>21  | Lakshdweep<br>Madhya Pradesh<br>Maharashtra  | 104698<br>51964          | 155408<br>49621          | 19991<br>7621          | 587<br>382               | 249<br>456                 | 1084                         | 57<br>0           | 57<br>0            | 1771<br>0             |
| 22<br>23        | Manipur<br>Meghalaya                         | 0                        | 0                        | 0                      | 0                        | 0                          | 0                            | 0                 | 0                  | 0                     |
| 24<br>25        | Mizoram<br>Nagaland                          |                          |                          |                        |                          |                            |                              |                   |                    |                       |
| 26              | Odisha                                       | 54765                    | 41982                    | 11770                  | 320                      | 112                        | 545                          | 401               | 401                | 7792                  |
| 28<br>28        | ruuutiteny<br>Punjab<br>Bajasthan            | 0<br>178735              | 0<br>0                   | 31701                  | 0<br>1955                | 0                          | 002020                       | 00                | 00                 | 00                    |
| 30.02           | Sikkim<br>Tamilnadu                          | 50128                    | 20002                    | 11736                  | 5.95                     | 352                        | 12.29                        | 35.22             | 3522               | 21394                 |
| 32              | Tripura                                      |                          |                          |                        |                          | 1                          |                              |                   |                    |                       |
| 33<br>34        | Uttar Pradesh<br>Uttarakhand                 | 259158<br>34821          | 205814<br>27355          | 56873<br>6562          | 1514<br>168              | 488<br>64                  | 2490<br>296                  | 622<br>97         | 622<br>91          | 31158<br>6709         |
| 35              | West Bengal<br>Total                         | 257450<br><b>1537972</b> | 81634<br><b>1656573</b>  | 57486<br><b>386491</b> | 2788<br><b>13675</b>     | 2874<br>8932               | 9198<br><b>32288</b>         | 0<br>11222        | 0<br>1 <b>0365</b> | 0<br>145563           |
| Sou             | rce: Department of Agriculture               | e and Cooperat           | ion, Credit Div          | ision.(2012) : .       | Agriculture St           | atistics at a gle          | nce 2012                     |                   |                    |                       |

|            | Anne                          | xure W(ii):                 | Pilot Modi<br>Seasonwi   | fied Nation<br>ise Cumula | nal Agricul<br>ative upto | tural Insu<br>Year: 2011   | race Schem<br> -12   | le (MNAIS)        | _              | ļ                              |  |
|------------|-------------------------------|-----------------------------|--------------------------|---------------------------|---------------------------|----------------------------|----------------------|-------------------|----------------|--------------------------------|--|
|            |                               |                             |                          |                           |                           |                            |                      |                   |                | (₹ Lakh)                       |  |
| Sr.<br>No. | Season                        | Farmers<br>Insured<br>(no.) | Area<br>Insured<br>(ha.) | Sum<br>Insured            | Farmer<br>Premium         | GOI<br>Share in<br>Premium | Premium<br>Collected | Claims<br>Payable | Claims<br>Paid | Farmers<br>Benefitted<br>(no.) |  |
| -          | Rabi 2010-11                  | 358421                      | 323735                   | 69364                     | 2376                      | 1176                       | 4732                 | 1615              | 1615           | 46879                          |  |
|            | Year 2010-11                  | 358421                      | 323735                   | 69364                     | 2376                      | 1176                       | 4732                 | 1615              | 1615           | 46879                          |  |
| 5          | Kharif2011                    | 458157                      | 665653                   | 134588                    | 4993                      | 3552                       | 12179                | 9615              | 8759           | 99137                          |  |
| e          | Rabi 2011-12                  | 721848                      | 667620                   | 182614                    | 6310                      | 4205                       | 15382                | 0                 | 0              | 0                              |  |
|            | Year 2011-12                  | 1180005                     | 1333272                  | 317202                    | 11302                     | 7757                       | 27561                | 9615              | 8759           | 99137                          |  |
|            | Total                         | 1538426                     | 1657007                  | 386566                    | 13678                     | 8934                       | 32293                | 11230             | 10374          | 146016                         |  |
| Sou        | rce: Department of Agricultur | re and Cooperat             | ion, Credit Divi         | ision.(2012) : <i>i</i>   | Agriculture Sto           | ttistics at a gl           | ance 2012            | -                 | -              |                                |  |

|            | Annexure X(i): Pilot          | Weather Ba                  | ased Crop                | Insurace S       | cheme (W)         | <b>BCIS) State</b>      | wise Cum             | ilative upt       | :0 Year 201 | .1-12                          |
|------------|-------------------------------|-----------------------------|--------------------------|------------------|-------------------|-------------------------|----------------------|-------------------|-------------|--------------------------------|
|            |                               |                             |                          |                  |                   |                         |                      |                   |             | (₹ Lakh)                       |
| Sr.<br>No. | State/UT                      | Farmers<br>Insured<br>(no.) | Area<br>Insured<br>(ha.) | Sum<br>Insured   | Farmer<br>Premium | GOI Share<br>in Premium | Premium<br>Collected | Claims<br>Payable | Claims Paid | Farmers<br>Benefitted<br>(no.) |
| 1          | Andhra Pradesh                | 1030364                     | 1621984                  | 373513           | 14641             | 11207                   | 37055                | 23357             | 22177       | 749762                         |
| 2          | Assam                         | 0                           | 0                        | 0                | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| e          | Bihar                         | 4529261                     | 4949104                  | 1111950          | 21064             | 35149                   | 91362                | 46567             | 36774       | 3356642                        |
| 4          | Chhatisgarh                   | 109521                      | 194591                   | 36098            | 716               | 1077                    | 2869                 | 4946              | 4946        | 92314                          |
| ß          | Gujarat                       | 497661                      | 413126                   | 22395            | 252               | 840                     | 2239                 | 857               | 857         | 170576                         |
| 9          | Haryana                       | 62897                       | 111294                   | 40177            | 761               | 1353                    | 3467                 | 2045              | 1418        | 26215                          |
| 7          | Himachal Pradesh              | 45348                       | 14709                    | 21650            | 1242              | 622                     | 2490                 | 3856              | 1292        | 40575                          |
| 00         | Jharkhand                     | 132465                      | 81716                    | 12935            | 331               | 482                     | 1295                 | 835               | 425         | 115326                         |
| 6          | Karnataka                     | 393265                      | 494246                   | 62553            | 2237              | 2199                    | 6634                 | 3835              | 3819        | 279581                         |
| 10         | Kerala                        | 26085                       | 23005                    | 6655             | 277               | 220                     | 717                  | 661               | 499         | 19224                          |
| 11         | Madhya Pradesh                | 882487                      | 1640816                  | 364155           | 8215              | 11135                   | 30485                | 16592             | 12339       | 849603                         |
| 12         | Maharashtra                   | 492536                      | 583757                   | 128213           | 2846              | 3846                    | 15386                | 7351              | 7263        | 93665                          |
| 13         | Meghalaya                     | 0                           | 0                        | 0                | 0                 | 0                       | 0                    | 0                 | 0           | 0                              |
| 14         | Odisha                        | 284022                      | 403914                   | 111487           | 1256              | 1884                    | 5025                 | 2944              | 2944        | 187921                         |
| 15         | Punjab                        | 67                          | 338                      | 48               | 1                 | 2                       | Ω                    | 1                 | 1           | 50                             |
| 16         | Rajasthan                     | 15537488                    | 22909421                 | 1935237          | 50979             | 63008                   | 170927               | 112356            | 111248      | 6159565                        |
| 17         | Tamilnadu                     | 90293                       | 130491                   | 21598            | 621               | 209                     | 2039                 | 704               | 479         | 34555                          |
| 18         | Uttar Pradesh                 | 98100                       | 75294                    | 15649            | 310               | 551                     | 1411                 | 373               | 370         | 31354                          |
| 19         | Uttarakhand                   | 24578                       | 8918                     | 7945             | 477               | 238                     | 953                  | 630               | 171         | 8932                           |
| 20         | West Bengal                   | 91700                       | 107897                   | 16642            | 413               | 583                     | 1580                 | 1265              | 1217        | 52630                          |
|            | Total                         | 24328138                    | 33764620                 | 4288899          | 106638            | 135106                  | 375940               | 229175            | 208239      | 12268490                       |
| Sour       | rce: Department of Agricultur | re and Cooperat             | ion, Credit Div          | ision.(2012) : / | Agriculture Sto   | atistics at a gla       | nce 2012             |                   |             |                                |

| 4          | Annexure X(ii                | ): Pilot We                 | eather Based               | d Crop Insu              | race Schem           | e (WBCIS) S                | season wise                | Cumulative              | upto Year 20           | <b>011-12</b><br>(₹ Lakh)      |
|------------|------------------------------|-----------------------------|----------------------------|--------------------------|----------------------|----------------------------|----------------------------|-------------------------|------------------------|--------------------------------|
| Sr.<br>No. | Season                       | Farmers<br>Insured<br>(no.) | Area Insured<br>(ha.)      | Sum Insured              | Farmer<br>Premium    | GOI<br>Share in<br>Premium | Premium<br>Collected       | Claims<br>Payable       | Claims<br>Paid         | Farmers<br>Benefitted<br>(no.) |
| 1          | Kharif 2007                  | 43790                       | 50074                      | 5301                     | 141.75               | 280.6628                   | 703.08                     | 524.099                 | 524.099                | 35275                          |
| 5          | Rabi 2007-08<br>Year 2007-08 | 620265<br>664055            | 991507<br>1041581          | 169852.1<br>175153.1     | 4295.07<br>4436.82   | 4770.81<br>5051.4728       | 13836.68<br>14539.76       | 10072.54<br>10596.639   | 10072.54<br>10596.639  | 188618<br>223893               |
| e          | Kharif 2008                  | 183481                      | 221202                     | 35106.93                 | 961.105              | 1314.94                    | 3616.29                    | 1604.76                 | 1604.76                | 108975                         |
| 4          | Rabi 2008-09<br>Year 2008-09 | 191647<br>375128            | 260908.2<br>482110.2       | 53631.87<br>88738.8      | 1122.518<br>2083.623 | 1715.166<br>3030.106       | 4552.83<br>8169.12         | 3342.33<br>4947.09      | 3342.33<br>4947.09     | 120804<br>229779               |
| ß          | Kharif 2009                  | 1161055                     | 1530782.4                  | 211570.42                | 6058.24              | 7315.22                    | 21210.92                   | 15789.28                | 15789.28               | 902866                         |
| 9          | Rabi 2009-10<br>Year 2009-10 | 1201525<br>2362580          | 1891091.856<br>3421874.256 | 285798.85<br>497369.27   | 5651.64<br>11709.88  | 8950.52<br>16265.74        | 23552.53<br>44763.45       | 18710.26<br>34499.54    | 18630.36<br>34419.64   | 600085<br>1502951              |
| 7          | Kharif 2010                  | 4910056                     | 7391329.22                 | 568491.88                | 16832.12             | 19715.8625                 | 59593.96                   | 19197.37                | 18249.29               | 1792384                        |
| 80         | Rabi 2010-11<br>Year 2010-11 | 4385571<br>9295627          | 5757630.65<br>13148959.87  | 864904.83<br>1433396.71  | 17645.02<br>34477.14 | 25954.7776<br>45670.6401   | 63435.63592<br>123029.5959 | 44270.1<br>63467.47     | 44169.31<br>62418.6    | 2526842<br>4319226             |
| 6          | Kharif 2011                  | 6908926                     | 9788400.24                 | 1086744.83               | 33175.8              | 34913.33                   | 103002.45                  | 42451.1284              | 41294.5684             | 3592187                        |
| 10         | Rabi 2011-12<br>Year 2011-12 | 4707452<br>11616378         | 5854946.53<br>15643346.77  | 1003457.66<br>2090202.49 | 20672.69<br>53848.49 | 30093.68<br>65007.01       | 82140.32<br>185142.77      | 73065.68<br>115516.8084 | 54496.03<br>95790.5984 | 2396345<br>5988532             |
|            | Total                        | 24313768                    | 33737872.1                 | 4284860.37               | 106555.953           | 135024.9689                | 375644.6959                | 229027.5474             | 208172.5674            | 12264381                       |
| Sou        | rce: Department o            | f Agriculture a             | and Cooperation            | , Credit Division        | ı.(2012) : Agricul   | lture Statistics a         | it a glance 2012           |                         |                        |                                |

|                 | Annexure          | Y: Pilot Co    | conut Paln       | Insurace          | Scheme (C       | PIS) Cum         | ulative 200 | 9, 2010 8 | 2011        |                       |
|-----------------|-------------------|----------------|------------------|-------------------|-----------------|------------------|-------------|-----------|-------------|-----------------------|
|                 |                   |                |                  |                   |                 |                  |             |           |             | (₹ Lakh)              |
| State           | No. of<br>Farmers | Area (ha.)     | No. of<br>Palms  | Sum<br>Insured    | Farmer          | State            | CDB         | Total     | Claims Paid | Farmers<br>Benefitted |
| Andhra Pradesh  | 6                 | 13             | 1200             | 7.20              | 0.03            | 00.00            | 0.03        | 0.05      | 0.00        | 0                     |
| Goa             | 240               | 625            | 59643            | 692.50            | 0.83            | 0.83             | 1.66        | 3.32      | 1.63        | 14                    |
| Karnataka       | 684               | 636            | 94262            | 1035.52           | 1.46            | 2.73             | 1.65        | 5.84      | 0.76        | 22                    |
| Kerala          | 35499             | 13575          | 1651246          | 14759.14          | 20.77           | 20.77            | 41.53       | 83.07     | 118.18      | 2675                  |
| Odisha          | 91                | 22             | 3800             | 43.53             | 0.05            | 0.05             | 0.11        | 0.22      | 0.00        | 0                     |
| Maharashtra     | 4439              | 2967           | 336908           | 3562.27           | 4.63            | 4.63             | 9.26        | 18.52     | 3.31        | 87                    |
| Tamil Nadu      | 1722              | 3361           | 386526           | 4179.93           | 5.38            | 5.38             | 10.75       | 21.50     | 7.07        | 92                    |
| West Bengal     | 696               | 343            | 37116            | 426.83            | 1.64            | 00.00            | 0.49        | 2.14      | 0.00        | 0                     |
| Total           | 43653             | 21542          | 2570701          | 24706.93          | 34.79           | 34.39            | 65.48       | 134.66    | 130.95      | 2890                  |
| Source: Departm | ent of Agricultu  | re and Coopera | tion, Credit Div | rision.(2012) : , | Agriculture Sto | atistics at a gl | ance 2012   |           |             |                       |

# **Exhibits**

# EXHIBIT - A

# Agricultural Credit in India: Details of Cooperative Credit

# A Research Study by EPW Research Foundation Cooperative Credit Institutions

The *EPW Research Foundation* (EPWRF) began with an ambitious goal of compiling time series data on the flow and outstandings of agricultural credit from all short-term and long-term tiers of the cooperative sector for the research project. We have faced a number of problems in this respect. First, it is found that the official agencies compile the cooperative credit data for agriculture and allied activities only from two tiers, namely, state cooperative banks and central cooperative banks on the assumption that primary agricultural credit societies (PACS) predominantly depend on refinance from upper tiers and they hardly have resources of their own, which is by and large true. But, there are considerable leads and lags in the ebb and flow of funds between PACS and higher tiers of the cooperative sector and for want of details, we have not been able to arrive at the concrete differences.

Secondly, the well-known publication *Statistical Tables Relating to Cooperative Movement in India (Part I: Credit Societies)* is dated; what is available in the public domain is almost a decade old, that is, for 1998-99.

Thirdly, there are two cooperative federations, which are primarily sector supported (but also supported by the Government of India, through some grants-in-aid), namely, National Federation of State Cooperative Banks (NAFSCOB) and National Cooperative Federation of Agriculture and Rural Development Banks (NCARDB Federation) do provide through their websites stand alone data on different tiers of the cooperative sector.

EPWRF has collated these data with the initial objective of reconciling the official series on crop loans issued in respect of agriculture, but we have failed to achieve as yet this reconciliation. The data are presented in the following sets of tables for ready reference as an academic interest.

# **Co-operative Credit Sector Data**

- (1) Statements Showing All India Position of Primary Agricultural Credit Societies: March 2005 to March 2010
- (2) Trends in Working Results of the Three Tiers of the Co-operative Credit Institutions 1993-94 to 2010-11
- (3) State-wise Loans Issued by Primary Agricultural Credit Societies for Agriculture 2001-02 to 2010-11
- (4) Region-wise Major Indicators of Primary Agricultural Credit Societies
- (5) Regional Distribution of Farm Households and Primary Agricultural Credit Societies (PACS)
- (6) State-wise Population as per Census 2001 and Census 2011
- (7) Central Cooperative Banks: Purpose-wise Classifications Loans and Advances Issue
- (8) Primary Agricultural Credit Societies: Liabilities, Assets and Operations at the end of March 1998 and March 1999
- Chart 1: Number of Primary Agricultural Credit Societies: 1994 to 2006

# Table 1 (a) : Select Indicators of Primary AgriculturalCredit Societies - State-wise

| State/Region              | No. of<br>PACS | No. of<br>Villages | Ratio of<br>Villages | Population<br>(in '000) | Members<br>(in '000) | Borrowing<br>Members | Total<br>Staff | Deposits<br>(₹ lakh) | Borrowings<br>(₹ lakh) |
|---------------------------|----------------|--------------------|----------------------|-------------------------|----------------------|----------------------|----------------|----------------------|------------------------|
|                           |                | Covered            | to PACS              | . ,                     | . ,                  | (in '000)            |                | . ,                  |                        |
| 1                         | 2              | 3                  | 4                    | 5                       | 6                    | 7                    | 8              | 9                    | 10                     |
| NORTHERN REGION           | 14997          | 91238              | 6                    | 132983                  | 12239                | 5901                 | 100220         | 160891               | 748020                 |
| Chandigarh                | 32             | 22                 | 1                    | 901                     | 2                    | 1                    | 11             | 6                    | 2                      |
| Delhi                     | -              | -                  | -                    | 13851                   | -                    | -                    | -              | -                    | -                      |
| Haryana                   | 2433           | 7093               | 3                    | 21145                   | 2658                 | 1703                 | 77414          | 26998                | 334108                 |
| Himachal Pradesh          | 2089           | 19388              | 9                    | 6078                    | 1050                 | 127                  | 3862           | 57712                | 7879                   |
| Jammu & Kashmir           | 807            | 7146               | 9                    | 10114                   | 83                   | 8                    | 873            | 97                   | 4523                   |
| Punjab                    | 3985           | 12428              | 3                    | 24359                   | 2115                 | 1920                 | 10501          | 61507                | 230023                 |
| Rajasthan                 | 5651           | 45161              | 8                    | 56507                   | 6331                 | 2142                 | 7559           | 14571                | 171485                 |
| NORTH-EASTERN REGION      | 3628           | 32045              | 9                    | 38858                   | 3836                 | 330                  | 7552           | 7816                 | 14082                  |
| Arunachal Pradesh         | 31             | 3649               | 118                  | 1098                    | 18                   | -                    | 597            | 156                  |                        |
| Assam                     | 809            | 23422              | 29                   | 26656                   | 3094                 | 82                   | 6172           | 888                  | 508                    |
| Manipur                   | 186            | N.A.               | N.A.                 | 2167                    | 128                  | 200                  | -              | 178                  | 6500                   |
| Meghalaya                 | 179            | 2458               | 14                   | 2319                    | 103                  | 34                   | 20             | 64                   | 671                    |
| Mizoram                   | 165            | 660                | 4                    | 889                     | 120                  | -                    | 85             | 16                   | 29                     |
| Nagaland                  | 1719           | 969                | 1                    | 1990                    | 14                   | 14                   | 13             | 6419                 | 904                    |
| Sikkim                    | -              | -                  | -                    | 541                     | -                    | -                    | -              | -                    | -                      |
| Tripura                   | 539            | 887                | 2                    | 3199                    | 359                  | -                    | 665            | 95                   | 5470                   |
| EASTERN REGION            | 29182          | 270859             | 9                    | 227281                  | 39085                | 12019                | 50226          | 323289               | 369561                 |
| Andaman & Nicobar Islands | 46             | 204                | 4                    | 356                     | 11                   | 8                    | 16             | 20                   | 46                     |
| Bihar                     | 5936           | 45097              | 8                    | 82999                   | 3668                 | 246                  | 2538           | 4992                 | 49383                  |
| Jharkhand                 | 208            | 3611               | 17                   | 26946                   | 121                  | 22                   | 538            | 1268                 | 349                    |
| Orissa                    | 4036           | 44811              | 11                   | 36805                   | 17390                | 6567                 | 11059          | 227248               | 155276                 |
| West Bengal               | 18956          | 177136             | 9                    | 80176                   | 17895                | 5176                 | 36075          | 89761                | 164507                 |
| CENTRAL REGION            | 15329          | 195555             | 13                   | 255869                  | 13071                | 8077                 | 31371          | 58344                | 498441                 |
| Chhattisgarh              | 1368           | 21546              | 16                   | 20834                   | 2121                 | 1118                 | 5082           | 9270                 | 45463                  |
| Madhya Pradesh            | 4586           | 55305              | 12                   | 60348                   | 5454                 | 2710                 | 17306          | 39329                | 349715                 |
| Uttarakhand               | 446            | 5900               | 13                   | 8489                    | 2748                 | 171                  | 938            | 2925                 | 6187                   |
| Uttar Pradesh             | 8929           | 112804             | 13                   | 166198                  | 2748                 | 4078                 | 8045           | 6820                 | 97076                  |
| WESTERN REGION            | 30332          | 57907              | 2                    | 148897                  | 13378                | 4266                 | 31016          | 31145                | 1005128                |
| Goa                       | 255            | 1123               | 4                    | 1348                    | 312                  | 8                    | 831            | 2865                 | 7316                   |
| Gujarat                   | 9093           | 17478              | 2                    | 50671                   | 2493                 | 1241                 | 15384          | 15279                | 292190                 |
| Maharashtra               | 20984          | 39306              | 2                    | 96879                   | 10574                | 3017                 | 14801          | 13001                | 705622                 |
| SOUTHERN REGION           | 15303          | 80306              | 5                    | 224282                  | 45821                | 14476                | 167730         | 1310333              | 1357269                |
| Andhra Pradesh            | 4512           | 30715              | 7                    | 76210                   | 21947                | 2830                 | 14105          | 76288                | 552171                 |
| Karnataka                 | 4051           | 28513              | 7                    | 52851                   | 4487                 | 1203                 | 11270          | 77187                | 173941                 |
| Kerala                    | 1796           | 1714               | 1                    | 31841                   | 11069                | 6294                 | 18968          | 833941               | 168195                 |
| Puducherry                | 52             | 264                | 5                    | 974                     | 83                   | 31                   | 429            | 4315                 | 1131                   |
| Tamil Nadu                | 4892           | 19100              | 4                    | 62406                   | 8236                 | 4118                 | 122958         | 318602               | 461831                 |
| All INDIA TOTAL           | 108779         | 727911             | 7                    | 1028171                 | 127406               | 45070                | 388118         | 1897604              | 4024949                |

(As at March 31, 2005)

# Table 1 (a) : Select Indicators of Primary Agricultural Credit Societies - State-wise (Concld.)

| State/Region                 | Working             | Loans and      | Advances        | Loans and   | Advances            | Average              | Societies | in Profit |
|------------------------------|---------------------|----------------|-----------------|-------------|---------------------|----------------------|-----------|-----------|
|                              | Capital<br>(₹ Lakh) | Issued (       | t Lakh)         | Outstandi   | ng (7 Lakh)         | Deposits<br>(₹ Lakh) | No.       | Amount    |
|                              |                     | Short-<br>term | Medium-<br>term | Agriculture | Non-<br>Agriculture |                      |           |           |
| 1                            | 11                  | 12             | 13              | 14          | 15                  | 16                   | 17        | 18        |
| NORTHERN REGION              | 1110885             | 909870         | 69553           | 696859      | 39825               | 10.7                 | 8334      | 17915     |
| Chandigarh                   | 18                  | 3              | 3               | -           | -                   | 0.2                  | 15        | -         |
| Delhi                        | -                   | -              | -               | -           | -                   | -                    | -         | -         |
| Haryana                      | 426334              | 384584         | 27963           | 301693      | 22877               | 11.1                 | 1517      | 8219      |
| Himachal Pradesh             | 83883               | 966            | 14492           | 22797       | -                   | 27.6                 | 449       | 980       |
| Jammu & Kashmir              | 7178                | 797            | 652             | 1961        | -                   | 0.1                  | 173       | 40        |
| Punjab                       | 351688              | 371135         | 7813            | 222832      | 11261               | 15.4                 | 2256      | 4236      |
| Rajastnan                    | 241784              | 152385         | 18629           | 147576      | 5687                | 2.6                  | 3924      | 4440      |
| NORTH-EASTERN REGION         | 79413               | 34520          | 2539            | 47886       | 1290                | 2.2                  | 490       | 8081      |
| Arunachal Pradesh            | 1636                | -              | 77              | 87          | -                   | 5                    | 20        | 25        |
| Assam                        | 7533                | 278            | 350             | 1086        | 464                 | 1.1                  | 309       | 7639      |
| Manipur                      | 45904               | 33859          | 2078            | 41639       | -                   | 1                    | -         | -         |
| Meghalaya                    | 780                 | 181            | 34              | 753         | -                   | 0.4                  | 70        | 7         |
| Mizoram                      | 175                 | -              | -               | 67          | -                   | 0.1                  | 20        | 70        |
| Nagaland                     | 11246               | 157            | -               | 197         | 357                 | 3.7                  | -         | -         |
| Sikkim                       | -                   | 45             | -               | 4057        | -                   | -                    | - 71      | - 0.41    |
| Tripura                      | 12139               | 45             | -               | 4057        | 469                 | 0.2                  | /1        | 341       |
| EASTERN REGION               | 913314              | 362302         | 87065           | 374619      | 23788               | 11.1                 | 14634     | 2788      |
| Andaman &Nicobar Isl.        | 195                 | 46             | -               | 330         | -                   | 0.4                  | 9         | 3         |
| Bihar                        | 47655               | 27375          | -               | 42331       | -                   | 0.8                  | 1120      | 507       |
| Jharkhand                    | 1523                | -              | -               | 5           | -                   | 6.1                  | 60        | 91        |
| Orissa                       | 494987              | 230793         | 58019           | 239373      | 5189                | 56.3                 | 1380      | 853       |
| West Bengal                  | 368954              | 104088         | 29046           | 92580       | 18599               | 4.7                  | 12065     | 1335      |
| CENTRAL REGION               | 550813              | 253147         | 27531           | 227318      | 13934               | 3.8                  | 7425      | 9406      |
| Chhattisgarh                 | 64924               | 23308          | 13459           | -           | -                   | 6.8                  | 805       | 1081      |
| Madhya Pradesh               | 348132              | 146563         | 12301           | 145987      | 13517               | 8.6                  | 1873      | 6445      |
| Uttarakhand                  | 11830               | 4696           | 604             | 1300        | 416                 | 6.6                  | 211       | 107       |
| Uttar Pradesh                | 125927              | 78580          | 1167            | 80031       | -                   | 0.8                  | 4536      | 1774      |
| WESTERN REGION               | 1325382             | 568837         | 115700          | 805895      | 116556              | 1                    | 12138     | 20817     |
| Goa                          | 14176               | 7995           | -               | 10059       | 2160                | 11.2                 | 60        | 32        |
| Gujarat                      | 398475              | 245506         | 36130           | 310948      | 5792                | 1.7                  | 4983      | 9191      |
| Maharashtra                  | 912731              | 315336         | 79570           | 484889      | 108604              | 0.6                  | 7095      | 11593     |
| SOUTHERN REGION              | 3560870             | 860043         | 427760          | 1022799     | 491636              | 85.6                 | 3994      | 13794     |
| Andhra Pradesh               | 556967              | 186272         | 38300           | 313306      | 79852               | 16.9                 | 1103      | 3686      |
| Karnataka                    | 317783              | 132572         | 28321           | 133911      | 22010               | 19.1                 | 1227      | 2688      |
| Kerala                       | 1053498             | 192763         | 193666          | 244971      | 157390              | 464.3                | 728       | 3321      |
| Puducherry                   | 6435                | 3266           | 2711            | 1811        | 2320                | 83                   | 17        | 1         |
| Tamil Nadu                   | 1626187             | 345170         | 164763          | 328801      | 230063              | 65.1                 | 919       | 4099      |
| All INDIA TOTAL              | 7540741             | 3188709        | 732463          | 3214672     | 629941              | 17.4                 | 47015     | 72802     |
| Source: RBI, Report on Trend | and Progre          | ss of Bankir   | ig in India, 2  | 2005-06     |                     |                      |           |           |
## Table 1(b): Select Indicators of Primary AgriculturalCredit Societies - State-wise

|                           |                |                               |                                 | · · · · · · · · · · · · · · · · · · · | ,                    |                                   |                |                      |                        |
|---------------------------|----------------|-------------------------------|---------------------------------|---------------------------------------|----------------------|-----------------------------------|----------------|----------------------|------------------------|
| State/Region              | No. of<br>PACS | No. of<br>Villages<br>Covered | Ratio of<br>Villages<br>to PACS | Population<br>(in '000)               | Members<br>(in '000) | Borrowing<br>Members<br>(in '000) | Total<br>Staff | Deposits<br>(₹ lakh) | Borrowings<br>(₹ lakh) |
| 1                         | 2              | 3                             | 4                               | 5                                     | 6                    | 7                                 | 8              | 9                    | 10                     |
| NORTHERN REGION           | 13480          | 74988                         | 6                               | 97659                                 | 10033.8              | 5094                              | 28294          | 177355               | 802169                 |
| Chandigarh                | 16             | 22                            | 1                               | 800                                   | 2.86                 | 1                                 | 3              | 3                    | 11                     |
| Delhi                     | -              | -                             | -                               | -                                     | -                    | -                                 | -              | -                    | -                      |
| Haryana                   | 2441           | 7132                          | 3                               | 21083                                 | 2748                 | 1737                              | 7248           | 31961                | 391210                 |
| Himachal Pradesh          | 2086           | 19388                         | 9                               | 6077                                  | 1030                 | 145                               | 3932           | 65434                | 8085                   |
| Jammu & Kashmir           | 187            | 2950                          | 16                              | 1884                                  | 327.68               | 39                                | 342            | 919                  | 5576                   |
| Punjab                    | 3978           | 12428                         | 3                               | 27808                                 | 2137                 | 1665                              | 10485          | 59605                | 263063                 |
| Rajasthan                 | 4772           | 33068                         | 7                               | 40007                                 | 3788.25              | 1507                              | 6284           | 19433                | 134224                 |
| NORTH-EASTERN REGION      | 3535           | 35546                         | 10                              | 29842                                 | 3985.22              | 315                               | 7889           | 13628                | 45069                  |
| Arunachal Pradesh         | 31             | 3649                          | 118                             | 435                                   | 18                   | -                                 | 597            | -                    | 411                    |
| Assam                     | 809            | 23422                         | 29                              | 22414                                 | 3093.92              | 82                                | 6172           | 508                  | 1888                   |
| Manipur                   | 186            | -                             | -                               | -                                     | 128                  | 200                               | -              | 6500                 | 37157                  |
| Meghalaya                 | 179            | 5780                          | 32                              | 2305                                  | 95.53                | 19                                | 84             | 96                   | 649                    |
| Mizoram                   | 175            | 660                           | 4                               | -                                     | 120.02               | -                                 | 85             | 16                   | 29                     |
| Nagaland                  | 1719           | 969                           | 1                               | 1215                                  | 13.68                | 14                                | 13             | 6419                 | 904                    |
| Sikkim                    | 166            | 166                           | 1                               | 41                                    | 30.07                | -                                 | 145            | -                    | -                      |
| Tripura                   | 270            | 900                           | 3                               | 3432                                  | 486                  | -                                 | 793            | 89                   | 4031                   |
| EASTERN REGION            | 28830          | 271438                        | 9                               | 420100                                | 38891.5              | 12068.2                           | 49835          | 323106               | 379204                 |
| Andaman & Nicobar Islands | 46             | 204                           | 4                               | 280                                   | 11.1                 | 8.2                               | 20             | 20                   | 569                    |
| Bihar                     | 5936           | 45098                         | 8                               | 82999                                 | 3671                 | 211                               | 2538           | 5986                 | 49975                  |
| Jharkhand                 | 208            | 5185                          | 25                              | 10050                                 | 121.11               | 22                                | 587            | 1268                 | 349                    |
| Orissa                    | 3860           | 43303                         | 11                              | 63799                                 | 17216                | 6441                              | 10417          | 226859               | 159120                 |
| West Bengal               | 18780          | 177648                        | 9                               | 262972                                | 17872.3              | 5386                              | 36273          | 88973                | 169191                 |
| CENTRAL REGION            | 15381          | 193562                        | 13                              | 216061                                | 9905.67              | 7718                              | 30455          | 69060                | 370612                 |
| Chhattisgarh              | 1373           | 20841                         | 15                              | 20905                                 | 1922.49              | 936                               | 4995           | 16879                | 50072                  |
| Madhya Pradesh            | 4633           | 54017                         | 12                              | 52564                                 | 5108.18              | 2533                              | 16477          | 42436                | 217277                 |
| Uttarakhand               | 446            | 5900                          | 13                              | 3480                                  | 127                  | 171                               | 938            | 2925                 | 6187                   |
| Uttar Pradesh             | 8929           | 112804                        | 13                              | 139112                                | 2748                 | 4078                              | 8045           | 6820                 | 97076                  |
| WESTERN REGION            | 29607          | 54701                         | 2                               | 144028                                | 13397.2              | 5083                              | 51349          | 33651                | 1153175                |
| Goa                       | 75             | 242                           | 3                               | 1344                                  | 82                   | 4                                 | 331            | 2170                 | 1071                   |
| Gujarat                   | 8487           | 16997                         | 2                               | 45805                                 | 2613.2               | 1244                              | 21845          | 17838                | 368668                 |
| Maharashtra               | 21045          | 37462                         | 2                               | 96879                                 | 10702                | 3835                              | 29173          | 13643                | 783436                 |
| SOUTHERN REGION           | 15543          | 84938                         | 5                               | 5017906                               | 46350.6              | 15797                             | 73784          | 1339319              | 1351531                |
| Andhra Pradesh            | 4491           | 30715                         | 7                               | 4876884                               | 22009.6              | 2836                              | 14036          | 77040                | 565913                 |
| Karnataka                 | 4911           | 34069                         | 7                               | 49222                                 | 4715.1               | 1107                              | 12157          | 102685               | 196363                 |
| Kerala                    | 1600           | 1556                          | 1                               | 33039                                 | 11054.4              | 7844                              | 17754          | 900644               | 146313                 |
| Puducherry                | 52             | 287                           | 6                               | 1040                                  | 116.2                | 21                                | 394            | 4714                 | 1706                   |
| Tamil Nadu                | 4489           | 18311                         | 4                               | 57721                                 | 8455.3               | 3989                              | 29443          | 254236               | 441236                 |
| All INDIA TOTAL           | 106376         | 715173                        | 7                               | 5925596                               | 122564               | 46075.2                           | 241606         | 1956119              | 4101760                |

(As at March 31, 2006)

## Table 1(b): Select Indicators of Primary Agricultural Credit Societies - State-wise (Concld.)

| State/Region                   | Working   | Loans and     | Advances | Advances Loans and Advances |             |              | Societies in Profit |         |  |  |  |
|--------------------------------|---|---------------|----------|-----------------------------|-------------|--------------|---------------------|---------|--|--|--|
|                                | (₹ Lakh)  | Short-        | Medium-  | Agriculture                 | Non-        | (₹ Lakh)     | No.                 | Amount  |  |  |  |
|                                |   | term          | term     |                             | Agriculture |              |                     |         |  |  |  |
| 1                              | 11  | 12            | 13       | 14                          | 15          | 16           | 17                  | 18      |  |  |  |
| NORTHERN REGION                | 1234264   | 1040243       | 57673    | 786874                      | 43541       | 13.16        | 8398                | 2008551 |  |  |  |
| Chandigarh<br>Delhi            | 23  | 3             | 11       | 5                           | 11<br>-     | 0.19         | 14<br>-             | 498     |  |  |  |
| Haryana                        | 503523  | 458525        | 17431    | 360287                      | 27455       | 13.09        | 1198                | 370898  |  |  |  |
| Himachal Pradesh               | 93743   | 967           | 15507    | 26493                       | -           | 31.37        | 1701                | 93744   |  |  |  |
| Jammu & Kashmir                | 9976  | 1103          | 2        | 1645                        | -           | 4.91         | 22                  | 1470    |  |  |  |
| Punjab                         | 416652  | 440896        | 14295    | 265723                      | 10697       | 14.98        | 2403                | 359486  |  |  |  |
| Rajasthan                      | 210347  | 138749        | 10427    | 132722                      | 5379        | 4.07         | 3060                | 1182455 |  |  |  |
| NORTH-EASTERN REGION           | 640096  | 34563         | 2514     | 46431                       | 1431        | 3.86         | 600                 | 784110  |  |  |  |
| Arunachal Pradesh              | 564249  | -             | 77       | 87                          | -           | -            | 20                  | 2456    |  |  |  |
| Assam                          | 7533  | 278           | 350      | 1086                        | 464         | 0.63         | 309                 | 763889  |  |  |  |
| Manipur                        | 45904   | 33859         | 2078     | 41639                       | -           | 34.95        | -                   | -       |  |  |  |
| Megnalaya                      | 1283  | 138           | 9        | 330                         | -           | 0.54         | 60<br>F0            | 2688    |  |  |  |
| Mizoram                        | 11046   | 157           | -        | 0/<br>107                   | -           | 0.09         | 59                  | 6997    |  |  |  |
| Sildrim                        | 11240   | 54            | -        | 197                         | 307         | 3.73         | 56                  | 570     |  |  |  |
| Tripura                        | 9560  | 54<br>77      | -        | 3005                        | 610         | 0.33         | 06                  | 7501    |  |  |  |
|                                | 010700  | 000000        | -        | 070007                      | 010         | 11.01        | 10071               | 051710  |  |  |  |
| EASTERN REGION                 | 910708  | 369068        | 80914    | 370967                      | 31820       | 11.21        | 10971               | 351712  |  |  |  |
| Andaman & Nicodar Isi.         | 038   | 123           | -        | 25116                       | -           | 0.43         | 1160                | 52012   |  |  |  |
| Dillar                         | 44337   | 23448         | -        | 30110                       | -           | 1.01         | 1108                | 0100    |  |  |  |
| Orisea                         | 1020  | 236130        | 56720    | 204                         | 5306        | 58 77        | 205                 | 120023  |  |  |  |
| West Bengal                    | 367807  | 100258        | 24193    | 91657                       | 25791       | 4 74         | 8178                | 161468  |  |  |  |
|                                | 307007  | 103230        | 24100    | 01007                       | 20701       | 1.71         | 0170                | 101400  |  |  |  |
| CENTRAL REGION                 | 572972  | 262705        | 17555    | 271352                      | 16771       | 4.49         | 7401                | 904093  |  |  |  |
| Chnattisgarn<br>Madhua Dradach | 8/193   | 25778         | 10502    | 30/33                       | 2856        | 12.29        | 811                 | 115273  |  |  |  |
| Madnya Pradesn                 | 348022  | 153651        | 10583    | 154289                      | 13499       | 9.16         | 1792                | 10667   |  |  |  |
| Uttar Pradesh                  | 125927  | 4696<br>78580 | 1167     | 80031                       | 410         | 0.56<br>0.76 | 4536                | 177382  |  |  |  |
| WESTERN REGION                 | 1557894   | 636203        | 197819   | 779293                      | 321930      | 1.14         | 12588               | 2121902 |  |  |  |
| Goa                            | 5203  | 752           | 1465     | 550                         | 953         | 28.93        | 54                  | 11528   |  |  |  |
| Guiarat                        | 529421  | 322813        | 34235    | 372631                      | 8172        | 2.1          | 5027                | 376251  |  |  |  |
| Maharashtra                    | 1023270   | 312638        | 162119   | 406112                      | 312805      | 0.65         | 7507                | 1734123 |  |  |  |
| SOUTHERN REGION                | 2985282   | 1219571       | 472874   | 1097977                     | 571016      | 86.17        | 4357                | 1807364 |  |  |  |
| Andhra Pradesh                 | 564249  | 200065        | 40304    | 312471                      | 28662       | 17.15        | 1002                | 401524  |  |  |  |
| Karnataka                      | 470393  | 190716        | 40134    | 169519                      | 47301       | 20.91        | 1732                | 462110  |  |  |  |
| Kerala                         | 1131095   | 533308        | 225109   | 250241                      | 313077      | 562.9        | 772                 | 480739  |  |  |  |
| Puducherry                     | 7671  | 4317          | 2565     | 4355                        | 957         | 90.65        | 21                  | 75      |  |  |  |
| Tamil Nadu                     | 811874  | 291165        | 164763   | 361391                      | 181020      | 56.64        | 830                 | 462916  |  |  |  |
| All INDIA TOTAL                | 7338667   | 3562354       | 729605   | 3214672                     | 629941      | 18.39        | 44321               | 7193622 |  |  |  |
| Source: RBI, Report on Trend   | Source: RBI, Report on Trend and Progress of Banking in India, 2006-07. |               |          |                             |             |              |                     |         |  |  |  |

### Table 1(c): Select Indicators of Primary Agricultural CreditSocieties - State-wise

| State/Region              | No. of<br>PACS | No. of<br>Villages<br>Covered | Ratio of<br>Villages<br>to PACS | Population<br>(in '000) | Members<br>(in '000) | Borrowing<br>Members<br>(in '000) | Total<br>Staff | Deposits<br>(₹ lakh) | Borrowings<br>(₹ lakh) |
|---------------------------|----------------|-------------------------------|---------------------------------|-------------------------|----------------------|-----------------------------------|----------------|----------------------|------------------------|
| 1                         | 2              | 3                             | 4                               | 5                       | 6                    | 7                                 | 8              | 9                    | 10                     |
| NORTHERN REGION           | 12720          | 83547                         | 7                               | 113790                  | 10973                | 3983                              | 28421          | 244324               | 1009072                |
| Chandigarh                | 16             | 22                            | 1                               | 800                     | 3                    | 1                                 | 3              | 3                    | 11                     |
| Delhi                     | -              | -                             | -                               | -                       | -                    | -                                 | -              | -                    | -                      |
| Haryana                   | 571            | 7053                          | 12                              | 23736                   | 2838                 | 1760                              | 5954           | 29848                | 423022                 |
| Himachal Pradesh          | 2086           | 19388                         | 9                               | 6077                    | 1030                 | 145                               | 3932           | 65434                | 8085                   |
| Jammu & Kashmir           | 937            | 7396                          | 8                               | 11168                   | 465.98               | 160                               | 850            | 50698                | 25709                  |
| Punjab                    | 3981           | 12329                         | 3                               | 24310                   | 2149                 | 15                                | 10418          | 76310                | 317601                 |
| Rajasthan                 | 5129           | 37359                         | 9                               | 47699                   | 4487.22              | 1902                              | 7264           | 22031                | 234644                 |
| NORTH-EASTERN REGION      | 3540           | 33527                         | 10                              | 29835                   | 3851.37              | 316                               | 7802           | 13559                | 45121                  |
| Arunachal Pradesh         | 31             | 3649                          | 118                             | 435                     | 18                   | -                                 | 597            | -                    | 411                    |
| Assam                     | 809            | 23422                         | 30                              | 22414                   | 3093.92              | 82                                | 6172           | 508                  | 1888                   |
| Manipur                   | 186            | -                             | -                               | -                       | 128                  | 200                               | -              | 6500                 | 37157                  |
| Meghalaya                 | 184            | 3761                          | 31                              | 2306                    | 185.68               | 20                                | 52             | 83                   | 662                    |
| Mizoram                   | 175            | 660                           | 4                               | -                       | 120.02               | -                                 | 85             | 16                   | 29                     |
| Nagaland                  | 1719           | 969                           | 1                               | 1215                    | 13.68                | 14                                | 13             | 6419                 | 904                    |
| Sikkim                    | 166            | 166                           | 1                               | 41                      | 30.07                | -                                 | 145            | -                    | -                      |
| Tripura                   | 270            | 900                           | 4                               | 3424                    | 262                  | -                                 | 738            | 33                   | 4070                   |
| EASTERN REGION            | 22160          | 196754                        | 9                               | 847274                  | 79083.97             | 33551                             | 185532         | 544095               | 3286938                |
| Andaman & Nicobar Islands | 46             | 109                           | 4                               | 356                     | 10.91                | 3                                 | 16             | 87                   | 226                    |
| Bihar                     | 5969           | 45098                         | 8                               | 9036                    | 3862                 | 305                               | 2538           | 6115                 | 50115                  |
| Jharkhand                 | 208            | 5185                          | 25                              | 10050                   | 121.11               | 22                                | 587            | 1268                 | 349                    |
| Orissa                    | 3860           | 43303                         | 12                              | 64216                   | 17363.83             | 6465                              | 10154          | 228793               | 171601                 |
| West Bengal               | 12077          | 103059                        | 9                               | 180198                  | 11844.46             | 5332                              | 29379          | 100811               | 149108                 |
| CENTRAL REGION            | 15265          | 192554                        | 13                              | 511636                  | 38909.64             | 17970                             | 122072         | 142839               | 2645282                |
| Chhattisgarh              | 1257           | 19899                         | 15                              | 19808                   | 1987.49              | 972                               | 4382           | 20854                | 45220                  |
| Madhya Pradesh            | 4633           | 53951                         | 12                              | 51974                   | 4984.53              | 2482                              | 16404          | 43328                | 225037                 |
| Uttarakhand               | 446            | 5900                          | 13                              | 3480                    | 2748                 | 171                               | 938            | 2925                 | 6187                   |
| Uttar Pradesh             | 8929           | 112804                        | 13                              | 139112                  | 2748                 | 4078                              | 8045           | 6820                 | 97076                  |
| WESTERN REGION            | 29086          | 53958                         | 2                               | 148631                  | 13226.81             | 5134                              | 46153          | 34456                | 1135881                |
| Goa                       | 77             | 206                           | 3                               | 1344                    | 78                   | 6                                 | 315            | 1997                 | 537                    |
| Gujarat                   | 7956           | 16289                         | 3                               | 50408                   | 2434.81              | 1292                              | 16662          | 18816                | 351908                 |
| Maharashtra               | 21045          | 37462                         | 2                               | 96879                   | 10702                | 3835                              | 29173          | 13643                | 783436                 |
| Dadra and Nagar Haveli    | 8              | 1                             | 1                               | -                       | 12                   | 1                                 | 3              | -                    | -                      |
| SOUTHERN REGION           | 14453          | 76762                         | 5                               | 5033641                 | 52071                | 18647                             | 74188          | 1645067              | 1436456                |
| Andhra Pradesh            | 4064           | 29207                         | 7                               | 4876563                 | 22157.83             | 3082                              | 13919          | 32011                | 638450                 |
| Karnataka                 | 4205           | 27242                         | 7                               | 41837                   | 4657.1               | 1342                              | 12073          | 112170               | 200404                 |
| Kerala                    | 1624           | 1464                          | 1                               | 34887                   | 16390.71             | 9977                              | 15739          | 1246529              | 197180                 |
| Puducherry                | 52             | 320                           | 6                               | 1040                    | 122.97               | 22                                | 406            | 4728                 | 2295                   |
| Tamil Nadu                | 4508           | 18529                         | 4                               | 79314                   | 8742.14              | 4224                              | 32051          | 249629               | 398127                 |
| ALL-INDIA TOTAL           | 97224          | 637102                        | 7                               | 6684807                 | 198115.6             | 79601                             | 464168         | 2624340              | 9558750                |

(As at March 31, 2007)

## Table 1(c): Select Indicators of Primary Agricultural Credit Societies - State-wise (Contd.)

| State/Region           | Working             | Loans and      | Advances        | Loans and   | Advances            | Average              | Societies in Profit |         |
|------------------------|---------------------|----------------|-----------------|-------------|---------------------|----------------------|---------------------|---------|
|                        | Capital<br>(₹ Lakh) | Issued (       | t Lakh)         | Outstandi   | ng (7 Lakh)         | Deposits<br>(₹ Lakh) | No.                 | Amount  |
|                        | (*)                 | Short-<br>term | Medium-<br>term | Agriculture | Non-<br>Agriculture | (*)                  |                     |         |
| 1                      | 11                  | 12             | 13              | 14          | 15                  | 16                   | 17                  | 18      |
| NORTHERN REGION        | 1609183             | 1270698        | 67118           | 976618      | 72684               | 19.21                | 7013                | 1308050 |
| Chandigarh<br>Delhi    | 23                  | 288            | 11              | 5           | 11                  | 0.19                 | 14                  | 498     |
| Haryana                | 533774              | 465277         | 8358            | 394110      | 29377               | 52.27                | 189                 | 182409  |
| Himachal Pradesh       | 93743               | 967            | 15507           | 26493       | -                   | 31.37                | 442                 | 93744   |
| Jammu & Kashmir        | 191537              | 60063          | 17022           | 34905       | 28023               | 54.11                | 444                 | 160942  |
| Punjab                 | 466489              | 501012         | 9605            | 324728      | 8770                | 19.17                | 2330                | 456188  |
| Rajasthan              | 323617              | 243091         | 16615           | 196378      | 6504                | 4.3                  | 3594                | 414269  |
| NORTH-EASTERN REGION   | 77407               | 34511          | 2532            | 44778       | 2981                | 3.83                 | 615                 | 787071  |
| Arunachal Pradesh      | 1636                | -              | 77              | 87          | -                   |                      | 20                  | 2456    |
| Assam                  | 7533                | 278            | 350             | 1086        | 464                 | 0.63                 | 309                 | 763889  |
| Manipur                | 45904               | 33859          | 2078            | 41639       | -                   | 34.95                | -                   | -       |
| Meghalaya              | 1797                | 159            | 17              | 367         | -                   | 0.45                 | 51                  | 4725    |
| Mizoram                | 175                 | -              | -               | 67          | -                   | 0.09                 | 59                  | 6997    |
| Nagaland               | 11246               | 157            | -               | 197         | 357                 | 3.73                 | -                   | -       |
| Sikkim                 | 146                 | 54             | -               | 19          | -                   | -                    | 56                  | 579     |
| Tripura                | 8970                | 3              | 10              | 1316        | 2160                | 0.12                 | 120                 | 8425    |
| EASTERN REGION         | 916286              | 385471         | 87533           | 373571      | 35267               | 161.76               | 4992                | 308366  |
| Andaman &Nicobar Isl.  | 281                 | 62             | 49              | 81          | -                   | 1.89                 | 34                  | 2       |
| Bihar                  | 46186               | 29553          | -               | 28551       | -                   | 1.02                 | 1180                | 60399   |
| Jharkhand              | 1523                | 100            | -               | 264         | 723                 | 6.1                  | 60                  | 9100    |
| Orissa                 | 509046              | 244069         | 58882           | 249161      | 6374                | 59.27                | 1380                | 113346  |
| West Bengal            | 359250              | 111687         | 28601           | 95512       | 28170               | 8.35                 | 2338                | 125519  |
| CENTRAL REGION         | 598873              | 284152         | 16929           | 273997      | 16100               | 208.54               | 7125                | 984108  |
| Chhattisgarh           | 98165               | 35492          | 5708            | 38076       | 2180                | 16.59                | 779                 | 184819  |
| Madhya Pradesh         | 362951              | 165384         | 9450            | 154590      | 13504               | 9.35                 | 1786                | 611240  |
| Uttarakhand            | 11830               | 4696           | 604             | 1300        | 416                 | 6.56                 | 24                  | 10667   |
| Uttar Pradesh          | 125927              | 78580          | 1167            | 80031       | -                   | 0.76                 | 4536                | 177382  |
| WESTERN REGION         | 1518445             | 601547         | 187941          | 756475      | 320656              | 105.75               | 10481               | 2117465 |
| Goa                    | 4476                | 452            | 619             | 461         | 1360                | 25.94                | 41                  | 1669    |
| Gujarat                | 490635              | 288456         | 25203           | 349902      | 6491                | 2.37                 | 3339                | 956458  |
| Maharashtra            | 1023270             | 312638         | 162119          | 406112      | 312805              | 0.65                 | 7095                | 1159337 |
| Dadra and Nagar Haveli | 64                  | 1              | -               | -           | -                   | -                    | 6                   | 1       |
| SOUTHERN REGION        | 3275675             | 1503502        | 519627          | 1113881     | 825708              | 113.82               | 3757                | 1984298 |
| Andhra Pradesh         | 564084              | 203789         | 35614           | 352962      | 11110               | 7.88                 | 867                 | 161192  |
| Karnataka              | 508361              | 219828         | 25365           | 201325      | 47237               | 26.68                | 1384                | 548152  |
| Kerala                 | 1382666             | 768616         | 339381          | 296367      | 526867              | 767.57               | 811                 | 621285  |
| Puducherry             | 8177                | 4767           | 1917            | 649         | 5780                | 90.92                | 26                  | 90      |
| Tamíl Nadu             | 812387              | 306501         | 117350          | 262578      | 234714              | 55.37                | 669                 | 653579  |
| All INDIA TOTAL        | 7995869             | 4079881        | 881679          | 3539320     | 1273398             | 120.82               | 33983               | 7489358 |

(As at March 31, 2007)

## Table 1(c): Select Indicators of Primary Agricultural Credit Societies - State-wise (Concld.)

|                           |                             |                     |                              |        | <i>,</i>              |         |         |        |
|---------------------------|-----------------------------|---------------------|------------------------------|--------|-----------------------|---------|---------|--------|
| Region/State              | Societies<br>in Loss<br>No. | Amount<br>(in '000) | Overdues<br>to Demand<br>(%) | Viable | Potentially<br>Viable | Dormant | Defunct | Others |
| 1                         | 20                          | 21                  | 22                           | 23     | 24                    | 25      | 26      | 27     |
| NORTHERN REGION           | 3538                        | 1073867             | 152                          | 9045   | 2787                  | 607     | 245     | 36     |
| Chandigarh                | 1                           | 1200                | 41                           | 15     | -                     | 1       | -       | -      |
| Delhi                     | -                           | -                   | -                            | -      | -                     | -       | -       | -      |
| Haryana                   | 382                         | 530759              | 29                           | 571    | -                     | -       | -       | -      |
| Himachal Pradesh          | 318                         | 8358                | 34                           | 442    | 1593                  | 22      | -       | 29     |
| Jammu & Kashmir           | 403                         | 178059              | 10                           | 453    | 226                   | 50      | 208     | -      |
| Punjab                    | 1183                        | 145793              | 13                           | 3229   | 261                   | 476     | 12      | 3      |
| Rajasthan                 | 1251                        | 209698              | 26                           | 4335   | 707                   | 58      | 25      | 4      |
| NORTH-EASTERN REGION      | 850                         | 1070194             | 703                          | 1864   | 449                   | 706     | 429     | 92     |
| Arunachal Pradesh         | 6                           | 806                 | 97                           | 31     | -                     | -       | -       | -      |
| Assam                     | 419                         | 990860              | 98                           | 583    | 170                   | 5       | 39      | 12     |
| Manipur                   | 108                         | 20100               | 43                           | 186    | -                     | -       | -       | -      |
| Meghalaya                 | 128                         | 51165               | 84                           | 157    | 12                    | 5       | 10      | -      |
| Mizoram                   | 4                           | 950                 | 94                           | 60     | 16                    | 19      | -       | 80     |
| Nagaland                  | -                           | -                   | 91                           | 457    | 228                   | 655     | 379     | -      |
| Sikkim                    | 37                          | 415                 | 100                          | 145    | -                     | 21      | -       | -      |
| Tripura                   | 148                         | 5898                | 96                           | 245    | 23                    | 1       | 1       | -      |
| EASTERN REGION            | 12379                       | 718888              | 211                          | 8918   | 5939                  | 1584    | 1199    | 520    |
| Andaman & Nicobar Islands | -                           | -                   | 20                           | 35     | -                     | 6       | 3       | 2      |
| Bihar                     | 3962                        | 6402                | 40                           | 1836   | 2840                  | 770     | 522     | 1      |
| Jharkhand                 | -                           | -                   | 90                           | 60     | 85                    | 29      | -       | 34     |
| Orissa                    | 2387                        | 506171              | 21                           | 2992   | 674                   | 50      | 20      | 124    |
| West Bengal               | 6030                        | 206315              | 39                           | 3995   | 2340                  | 729     | 654     | 359    |
| CENTRAL REGION            | 4998                        | 1817610             | 185                          | 11854  | 2734                  | 403     | 177     | 97     |
| Chhattisgarh              | 474                         | 387274              | 36                           | 1074   | 171                   | -       | -       | 12     |
| Madhya Pradesh            | 2456                        | 1411369             | 41                           | 3454   | 1102                  | 6       | -       | 71     |
| Uttarakhand               | 100                         | 3671                | 65                           | 211    | 192                   | 15      | 14      | 14     |
| Uttar Pradesh             | 1968                        | 15296               | 42                           | 7115   | 1269                  | 382     | 163     | -      |
| WESTERN REGION            | 16599                       | 7552900             | 110                          | 17336  | 10665                 | 748     | 187     | 150    |
| Goa                       | 35                          | 1247                | 37                           | 67     | 8                     | 2       | -       | -      |
| Gujarat                   | 2675                        | 3668038             | 35                           | 3906   | 3091                  | 704     | 131     | 124    |
| Maharashtra               | 13889                       | 3883615             | 37                           | 13356  | 7566                  | 42      | 56      | 25     |
| Dadra and Nagar Haveli    | -                           | -                   | -                            | 7      | -                     | -       | -       | 1      |
| SOUTHERN REGION           | 9714                        | 11783531            | 165                          | 8410   | 4473                  | 669     | 248     | 653    |
| Andhra Pradesh            | 3036                        | 2439815             | 42                           | 2711   | 1314                  | 6       | -       | 33     |
| Karnataka                 | 2447                        | 971910              | 44                           | 2912   | 1025                  | 152     | 94      | 22     |
| Kerala                    | 754                         | 1487883             | 19                           | 1303   | 270                   | 39      | 12      | -      |
| Puducherry                | 26                          | 254                 | 40                           | 29     | 23                    | -       | -       | -      |
| Tamil Nadu                | 3451                        | 6883669             | 20                           | 1455   | 1841                  | 472     | 142     | 598    |
| ALL-INDIA TOTAL           | 48078                       | 24016990            | 1526                         | 57427  | 27047                 | 4717    | 2485    | 1548   |

(As at March 31, 2007)

Source: RBI, Report on Trend and Progress of Banking in India, 2007-08

## Table 1(d): Select Indicators of Primary AgriculturalCredit Societies - State-wise

| Region/State              | No. of<br>PACS | No. of<br>Villages | Ratio of<br>Villages<br>to PACS | Members<br>(in '000) | Borrowing<br>Members<br>(in '000) | Deposits<br>(₹ crore) | Borrowings<br>(₹ crore) | Working<br>Capital<br>(₹ crore) |
|---------------------------|----------------|--------------------|---------------------------------|----------------------|-----------------------------------|-----------------------|-------------------------|---------------------------------|
| 1                         | 2              | 3                  | 4                               | 5                    | 6                                 | 7                     | 8                       | 9                               |
| NORTHERN REGION           | 12768          | 93414              | 7                               | 11177                | 4295                              | 2772                  | 10800                   | 19891                           |
| Chandigarh                | 16             | 22                 | 1                               | 3                    | 1                                 | 0.03                  | 0.1                     | 0.2                             |
| Haryana                   | 616            | 7061               | 11                              | 2868                 | 1791                              | 305                   | 4003                    | 5733                            |
| Himachal Pradesh          | 2092           | 17495              | 8                               | 1053                 | 121                               | 839                   | 84                      | 1205                            |
| Jammu & Kashmir           | 938            | 7757               | 8                               | 607                  | 224                               | 507                   | 260                     | 1933                            |
| Punjab                    | 3979           | 12329              | 3                               | 2219                 | 16                                | 811                   | 3647                    | 5233                            |
| Rajasthan                 | 5127           | 48750              | 10                              | 4427                 | 2142                              | 310                   | 2806                    | 5787                            |
| NORTH-EASTERN REGION      | 3511           | 37599              | 11                              | 3791                 | 318                               | 130                   | 432                     | 810                             |
| Arunachal Pradesh         | 31             | 3649               | 118                             | 18                   | -                                 | -                     | 4                       | 16                              |
| Assam                     | 766            | 24590              | 32                              | 3034                 | 82                                | 0                     | 0                       | 111                             |
| Manipur                   | 186            | -                  | -                               | 128                  | 200                               | 65                    | 372                     | 459                             |
| Meghalaya                 | 184            | 5780               | 31                              | 186                  | 20                                | 1                     | 7                       | 18                              |
| Mizoram                   | 175            | 710                | 4                               | 120                  | -                                 | -                     | 0.3                     | 2                               |
| Nagaland                  | 1719           | 969                | 1                               | 14                   | 14                                | 64                    | 9                       | 112                             |
| Sikkim                    | 180            | 861                | 5                               | 29                   | 2                                 | -                     | -                       | 2                               |
| Tripura                   | 270            | 1040               | 4                               | 262                  | -                                 | 0.3                   | 41                      | 90                              |
| EASTERN REGION            | 18385          | 203891             | 11                              | 38213                | 15727                             | 3513                  | 4579                    | 10277                           |
| Andaman & Nicobar Islands | 46             | 204                | 4                               | 11                   | 3                                 | 1                     | 2                       | 3                               |
| Bihar                     | 5969           | 45098              | 8                               | 3997                 | 305                               | 67                    | 501                     | 493                             |
| Jharkhand                 | 496            | 6169               | 12                              | 1283                 | 211                               | 16                    | 303                     | 351                             |
| Orissa                    | 3813           | 45954              | 12                              | 16350                | 6369                              | 2342                  | 2241                    | 5746                            |
| West Bengal               | 8061           | 106466             | 13                              | 16573                | 8839                              | 1088                  | 1531                    | 3683                            |
| CENTRAL REGION            | 16123          | 198233             | 12                              | 13118                | 3825                              | 1325                  | 4824                    | 7859                            |
| Chhattisgarh              | 1257           | 18366              | 15                              | 1933                 | 897                               | 260                   | 576                     | 990                             |
| Madhya Pradesh            | 4633           | 54160              | 12                              | 4916                 | 2518                              | 458                   | 2620                    | 4169                            |
| Uttarakhand               | 1304           | 12903              | 10                              | 3509                 | 410                               | 539                   | 657                     | 1441                            |
| Uttar Pradesh             | 8929           | 112804             | 13                              | 2759                 |                                   | 68                    | 971                     | 1259                            |
| WESTERN REGION            | 29351          | 65367              | 2                               | 13429                | 5331                              | 407                   | 12884                   | 18068                           |
| Goa                       | 75             | 296                | 4                               | 87                   | 3                                 | 35                    | 5                       | 45                              |
| Gujarat                   | 8092           | 23976              | 3                               | 2495                 | 1299                              | 248                   | 3735                    | 5482                            |
| Maharashtra               | 21184          | 41095              | 2                               | 10848                | 4029                              | 124                   | 9144                    | 12542                           |
| SOUTHERN REGION           | 14804          | 80083              | 5                               | 51800                | 18386                             | 17301                 | 14329                   | 31200                           |
| Andhra Pradesh            | 4064           | 29851              | 7                               | 22001                | 3101                              | 325                   | 6534                    | 5811                            |
| Karnataka                 | 4620           | 30112              | 7                               | 4858                 | 1298                              | 1144                  | 2191                    | 5211                            |
| Kerala                    | 1555           | 1582               | 1                               | 16400                | 9929                              | 13161                 | 2268                    | 13074                           |
| Puducherry                | 52             | 128                | 2                               | 103                  | 44                                | 59                    | 33                      | 106                             |
| Tamil Nadu                | 4513           | 18410              | 4                               | 8439                 | 4014                              | 2613                  | 3302                    | 6999                            |
| All INDIA TOTAL           | 94942          | 678587             | 7                               | 131529               | 79408                             | 25449                 | 47848                   | 88106                           |

(As at March 31, 2008)

## Table 1(d): Select Indicators of Primary Agricultural Credit Societies - State-wise (Contd.)

| Region/State              | Loans and Advances<br>Issued (₹ crore) |                 | Loans and<br>Outstandir | Advances<br>ng (₹ crore) | Average<br>Deposits | Societies in Profit |                     |  |
|---------------------------|--|-----------------|-------------------------|--------------------------|---------------------|---------------------|---------------------|--|
|                           | Short-term                             | Medium-<br>term | Agriculture             | Non-<br>Agriculture      | (₹ crore)           | No.                 | Amount<br>(₹ crore) |  |
| 1                         | 10                                     | 11              | 12                      | 13                       | 14                  | 15                  | 16                  |  |
| NORTHERN REGION           | 14288                                  | 698             | 7425                    | 749                      | 1.60                | 8212                | 207                 |  |
| Chandigarh                | -                                      | -               | -                       | -                        | 0.01                | 15                  | 0.03                |  |
| Haryana                   | 4839                                   | 49              | 4130                    | 327                      | 9.30                | 365                 | 57                  |  |
| Himachal Pradesh          | 10                                     | 190             | 338                     | -                        | 0.60                | 1672                | 12                  |  |
| Jammu & Kashmir           | 603                                    | 169             | 362                     | 281                      | 2.10                | 499                 | 16                  |  |
| Punjab                    | 5850                                   | 69              | 93                      | -                        | 1.30                | 2370                | 72                  |  |
| Rajasthan                 | 2986                                   | 222             | 2502                    | 141                      | 1.10                | 3291                | 50                  |  |
| NORTH-EASTERN REGION      | 350                                    | 23              | 444                     | 25                       | 0.20                | 653                 | 79                  |  |
| Arunachal Pradesh         | -                                      | 1               | 1                       | -                        | 0.50                | 20                  | 0.3                 |  |
| Assam                     | 7                                      | 1               | 6                       | -                        | 0.10                | 309                 | 76                  |  |
| Manipur                   | 339                                    | 21              | 416                     | -                        | 2.50                | -                   | -                   |  |
| Meghalaya                 | 2                                      | -               | 4                       | -                        | 0.10                | 51                  | 0.4                 |  |
| Mizoram                   | -                                      | -               | 3                       | -                        | 0.01                | 59                  | 1                   |  |
| Nagaland                  | 2                                      | -               | 2                       | 4                        | 0.10                | -                   | -                   |  |
| Sikkim                    | 1                                      | -               | -                       | -                        | 0.01                | 94                  | 0.2                 |  |
| Tripura                   | -                                      | -               | 13                      | 22                       | 0.30                | 120                 | 1                   |  |
| EASTERN REGION            | 4287                                   | 910             | 4615                    | 483                      | 0.60                | 5024                | 38                  |  |
| Andaman & Nicobar Islands | 1                                      | -               | 1                       | -                        | 0.10                | 34                  | 0.0002              |  |
| Bihar                     | 350                                    | -               | 432                     | -                        | 0.10                | 1180                | 6                   |  |
| Jharkhand                 | 139                                    | 47              | 250                     | 36                       | 0.70                | 88                  | 1                   |  |
| Orissa                    | 2692                                   | 582             | 2826                    | 189                      | 1.50                | 1300                | 9                   |  |
| West Bengal               | 1104                                   | 281             | 1106                    | 259                      | 0.50                | 2422                | 22                  |  |
| CENTRAL REGION            | 3964                                   | 211             | 3843                    | 253                      | 0.50                | 7582                | 141                 |  |
| Chhattisgarh              | 491                                    | 22              | 580                     | 56                       | 0.80                | 779                 | 18                  |  |
| Madhya Pradesh            | 2172                                   | 116             | 1809                    | 154                      | 0.90                | 1772                | 77                  |  |
| Uttarakhand               | 515                                    | 62              | 654                     | 43                       | 1.10                | 495                 | 28                  |  |
| Uttar Pradesh             | 786                                    | 12              | 800                     | -                        | 0.10                | 4536                | 18                  |  |
| WESTERN REGION            | 7606                                   | 1670            | 9517                    | 191                      | 0.60                | 12593               | 1558                |  |
| Goa                       | 2                                      | 2               | 5                       | -                        | 0.60                | 55                  | 0.1                 |  |
| Gujarat                   | 3311                                   | 344             | 4056                    | 147                      | 0.70                | 4948                | 78                  |  |
| Maharashtra               | 4293                                   | 1325            | 5456                    | 44                       | 0.60                | 7590                | 1480                |  |
| SOUTHERN REGION           | 16895                                  | 6740            | 11665                   | 7737                     | 2.10                | 4237                | 207                 |  |
| Andhra Pradesh            | 2360                                   | 345             | 3507                    | 140                      | 1.40                | 874                 | 16                  |  |
| Karnataka                 | 2681                                   | 215             | 2322                    | 366                      | 1.10                | 1822                | 57                  |  |
| Kerala                    | 8528                                   | 4944            | 3608                    | 5397                     | 8.40                | 759                 | 75                  |  |
| Puducherry                | 104                                    | 9               | 47                      | 67                       | 2.00                | 19                  | 1                   |  |
| Tamil Nadu                | 3221                                   | 1227            | 2181                    | 1766                     | 1.60                | 763                 | 58                  |  |
| All INDIA TOTAL           | 47390                                  | 10252           | 37510                   | 9439                     | 0.90                | 38307               | 2230                |  |

## Table 1(d): Select Indicators of Primary Agricultural Credit Societies - State-wise (Concld.)

(As at end-March 2008)

| Region/State                 | Societies       | in Loss             | Viable        | Potentially | Dormant   | Defunct   | Others |
|------------------------------|-----------------|---------------------|---------------|-------------|-----------|-----------|--------|
|                              | No.             | Amount<br>(₹ crore) | Societies     | Societies   | Societies | Societies |        |
| 1                            | 17              | 18                  | 19            | 20          | 21        | 22        | 23     |
| NORTHERN REGION              | 3705            | 167                 | 9058          | 2748        | 669       | 245       | 48     |
| Chandigarh                   | 1               | 0                   | 15            | -           | 1         | -         | _      |
| Haryana                      | 251             | 54                  | 616           | -           | -         | -         | -      |
| Himachal Pradesh             | 367             | 4                   | 433           | 1626        | 33        | -         | -      |
| Jammu & Kashmir              | 365             | 18                  | 448           | 173         | 96        | 219       | 2      |
| Punjab                       | 1134            | 16                  | 3204          | 277         | 489       | 6         | 3      |
| Rajasthan                    | 1587            | 75                  | 4342          | 672         | 50        | 20        | 43     |
| NORTH-EASTERN REGION         | 849             | 107                 | 2011          | 350         | 680       | 390       | 80     |
| Arunachal Pradesh            | 6               | 0                   | 31            | -           | -         | -         | _      |
| Assam                        | 419             | 99                  | 709           | 57          | -         | -         | -      |
| Manipur                      | 108             | 2                   | 186           | -           | -         | -         | -      |
| Meghalaya                    | 128             | 5                   | 157           | 12          | 5         | 10        | -      |
| Mizoram                      | 4               | 0                   | 60            | 16          | 19        | -         | 80     |
| Nagaland                     | -               | -                   | 457           | 228         | 655       | 379       | -      |
| Sikkim                       | 36              | 0                   | 166           | 14          | -         | -         | -      |
| Tripura                      | 148             | 1                   | 245           | 23          | 1         | 1         | -      |
| EASTERN REGION               | 12603           | 142                 | 8907          | 6209        | 1561      | 1188      | 520    |
| Andaman & Nicobar Islands    | -               | -                   | 35            | -           | 6         | 3         | 2      |
| Bihar                        | 3962            | 1                   | 1836          | 2840        | 770       | 522       | 1      |
| Jharkhand                    | 260             | 14                  | 202           | 228         | 32        | -         | 34     |
| Orissa                       | 2450            | 110                 | 2891          | 747         | 31        | 20        | 124    |
| West Bengal                  | 5931            | 17                  | 3943          | 2394        | 722       | 643       | 359    |
| CENTRAL REGION               | 5403            | 249                 | 12248         | 3169        | 444       | 177       | 85     |
| Chhattisgarh                 | 478             | 28                  | 1160          | 97          | -         | -         | -      |
| Madhya Pradesh               | 2470            | 209                 | 3371          | 1185        | 6         | -         | 71     |
| Uttarakhand                  | 487             | 11                  | 602           | 618         | 56        | 14        | 14     |
| Uttar Pradesh                | 1968            | 2                   | 7115          | 1269        | 382       | 163       | -      |
| WESTERN REGION               | 16209           | 279                 | 17800         | 10360       | 678       | 272       | 241    |
| Goa                          | 20              | 0                   | 56            | 12          | 7         | -         | -      |
| Gujarat                      | 2764            | 275                 | 3988          | 3063        | 639       | 161       | 241    |
| Maharashtra                  | 13425           | 4                   | 13756         | 7285        | 32        | 111       | -      |
| SOUTHERN REGION              | 9751            | 1083                | 8448          | 4611        | 646       | 197       | 902    |
| Andhra Pradesh               | 3031            | 226                 | 2713          | 1312        | 6         | -         | 33     |
| Karnataka                    | 2464            | 111                 | 2933          | 1199        | 142       | 91        | 255    |
| Kerala                       | 727             | 165                 | 1331          | 193         | 30        | 1         | -      |
| Puducherry                   | 38              | 6                   | 19            | 33          | -         | -         | -      |
| Tamil Nadu                   | 3491            | 575                 | 1452          | 1874        | 468       | 105       | 614    |
| All INDIA TOTAL              | 48520           | 5711                | 58472         | 27447       | 4678      | 2469      | 1876   |
| Source: RBI, Report on Trend | and Progress of | of Banking in I     | ndia, 2008-09 |             |           | I         |        |

| Table 1(e) : Select Indicators of Primary AgriculturalCredit Societies - State-wise (Contd.)(As on March 31, 2009) |                |                       |                        |                    |                       |                      |                      |                             |  |  |
|--|----------------|-----------------------|------------------------|--------------------|-----------------------|----------------------|----------------------|-----------------------------|--|--|
| Region/State   | No. of<br>PACS | Deposits<br>(₹ crore) | Borrowings<br>₹ crore) | Working<br>Capital | Loans and<br>Issued ( | Advances<br>₹ crore) | Loans an<br>Outstand | d Advances<br>ing (₹ crore) |  |  |
|  |                |                       |                        | (₹ crore)          | Short-<br>term        | Medium-<br>term      | Agricul<br>ture      | Non-<br>Agriculture         |  |  |
| 1  | 2              | 3                     | 4                      | 5                  | 6                     | 7                    | 8                    | 9                           |  |  |
| NORTHERN REGION  | 12738          | 2520                  | 11133                  | 18106              | 11998                 | 477                  | 7210                 | 497                         |  |  |
| Chandigarh   | 16             | 0                     | 0                      | 0                  | 0                     | 0                    | -                    | 0                           |  |  |
| Haryana  | 620            | 311                   | 4340                   | 6363               | 2943                  | 68                   | 3982                 | 345                         |  |  |
| Himachal Pradesh   | 2092           | 839                   | 84                     | 1205               | 10                    | 190                  | 338                  | -                           |  |  |
| Jammu & Kashmir  | 765            | 1                     | 37                     | 79                 | 10                    | 3                    | 22                   | 1                           |  |  |
| Punjab   | 3990           | 908                   | 4020                   | 5901               | 6199                  | 54                   | 128                  | -                           |  |  |
| Rajasthan  | 5255           | 460                   | 2651                   | 4558               | 2836                  | 162                  | 2739                 | 152                         |  |  |
| NORTH-EASTERN REGION   | 3579           | 67                    | 54                     | 365                | 17                    | 3                    | 39                   | 6                           |  |  |
| Arunachal Pradesh  | 31             | -                     | 4                      | 16                 | -                     | 1                    | 1                    | -                           |  |  |
| Assam  | 766            | -                     | -                      | 111                | 7                     | 1                    | 6                    | 0                           |  |  |
| Manipur  | 204            | 1                     | 1                      | 4                  | 3                     | -                    | 5                    | -                           |  |  |
| Meghalaya  | 179            | 1                     | 7                      | 18                 | 2                     | 0                    | 4                    | 1                           |  |  |
| Mizoram  | 245            | -                     | -                      | 6                  | 1                     | 0                    | 1                    | -                           |  |  |
| Nagaland   | 1719           | 64                    | 9                      | 112                | 2                     | -                    | 2                    | 4                           |  |  |
| Sikkim   | 166            | -                     | -                      | 2                  | 2                     | 0                    | 1                    | -                           |  |  |
| Tripura  | 269            | 1                     | 33                     | 95                 | 0                     | 0                    | 20                   | 1                           |  |  |
| EASTERN REGION   | 20308          | 3582                  | 4291                   | 10302              | 4139                  | 801                  | 4519                 | 325                         |  |  |
| Andaman & Nicobar Island   | 45             | 1                     | 2                      | 3                  | 1                     | 0                    | 2                    | -                           |  |  |
| Bihar  | 8463           | 67                    | 501                    | 493                | 317                   | -                    | 432                  | -                           |  |  |
| Jharkhand  | 208            | 13                    | 3                      | 15                 | 1                     | -                    | 3                    | 7                           |  |  |
| Orissa   | 3564           | 2377                  | 2256                   | 6100               | 2681                  | 554                  | 2978                 | 56                          |  |  |
| West Bengal  | 8028           | 1125                  | 1529                   | 3690               | 1140                  | 246                  | 1104                 | 262                         |  |  |
| CENTRAL REGION   | 15938          | 1074                  | 4550                   | 7472               | 3869                  | 258                  | 3549                 | 244                         |  |  |
| Chhattisgarh   | 1213           | 218                   | 418                    | 931                | 413                   | 52                   | 397                  | 56                          |  |  |
| Madhya Pradesh   | 4633           | 463                   | 2644                   | 4203               | 2167                  | 117                  | 1811                 | 155                         |  |  |
| Uttarakhand  | 1163           | 325                   | 518                    | 1078               | 503                   | 78                   | 542                  | 33                          |  |  |
| Uttar Pradesh  | 8929           | 68                    | 971                    | 1259               | 786                   | 12                   | 800                  | -                           |  |  |
| WESTERN REGION   | 29326          | 412                   | 14424                  | 21473              | 8278                  | 1339                 | 9848                 | 609                         |  |  |
| Goa  | 75             | 31                    | 5                      | 55                 | 1                     | 6                    | 5                    | 17                          |  |  |
| Gujarat  | 8044           | 252                   | 3568                   | 7382               | 3180                  | 386                  | 3579                 | 141                         |  |  |
| Maharashtra  | 21199          | 129                   | 10851                  | 14036              | 5097                  | 947                  | 6264                 | 452                         |  |  |
| Dadra Nagar Haveli   | 8              | -                     | -                      | 1                  | 0                     | -                    | -                    | -                           |  |  |
| SOUTHERN REGION  | 13744          | 18591                 | 14486                  | 36866              | 19722                 | 7888                 | 12786                | 11450                       |  |  |
| Andhra Pradesh   | 2748           | 1106                  | 4900                   | 5911               | 2236                  | 340                  | 3625                 | 187                         |  |  |
| Karnataka  | 4806           | 1465                  | 3145                   | 5494               | 3174                  | 954                  | 3141                 | 639                         |  |  |
| Kerala   | 1608           | 13088                 | 2005                   | 17460              | 9803                  | 5562                 | 3581                 | 8439                        |  |  |
| Puducherry   | 52             | 66                    | 26                     | 106                | 95                    | 13                   | 16                   | 59                          |  |  |
| Tamil Nadu   | 4530           | 2866                  | 4410                   | 7894               | 4414                  | 1019                 | 2424                 | 2126                        |  |  |
| All INDIA TOTAL  | 95633          | 26245                 | 48938                  | 94585              | 48022                 | 10765                | 37951                | 13131                       |  |  |

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## Table 1(e) : Select Indicators of Primary Agricultural Credit Societies - State-wise (Concld.)

(As on March 31, 2009)

| Region/State                    | Societies in<br>Profit   |                     | Societie | s in Loss           | Viable | Potentially<br>viable | Dormant | Defunct | Others |  |  |
|---------------------------------|--|---------------------|----------|---------------------|--------|-----------------------|---------|---------|--------|--|--|
|                                 | No.  | Amount<br>(₹ crore) | No.      | Amount<br>(₹ crore) |        |                       |         |         |        |  |  |
| 1                               | 10   | 11                  | 12       | 13                  | 14     | 15                    | 16      | 17      | 18     |  |  |
| NORTHERN REGION                 | 8267   | 149                 | 3515     | 66                  | 8926   | 2844                  | 676     | 249     | 43     |  |  |
| Chandigarh                      | 15   | 0                   | 1        | -                   | 15     | -                     | 1       | -       | -      |  |  |
| Haryana                         | 145  | 0                   | 475      | 3                   | 620    | -                     | -       | -       | -      |  |  |
| Himachal Pradesh                | 1672   | 12                  | 367      | 4                   | 433    | 1626                  | 33      | -       | -      |  |  |
| Jammu & Kashmir                 | 335  | 1                   | 356      | 15                  | 275    | 173                   | 96      | 219     | 2      |  |  |
| Punjab                          | 2504   | 92                  | 970      | 13                  | 3206   | 290                   | 490     | 4       | -      |  |  |
| Rajasthan                       | 3596   | 44                  | 1346     | 31                  | 4377   | 755                   | 56      | 26      | 41     |  |  |
| NORTH-EASTERN REGION            | 564  | 78                  | 1075     | 134                 | 2071   | 407                   | 665     | 434     | 2      |  |  |
| Arunachal Pradesh               | 20   | 0                   | 6        | -                   | 31     | -                     | -       | -       | -      |  |  |
| Assam                           | 309  | 76                  | 419      | 99                  | 709    | 57                    | -       | -       | -      |  |  |
| Manipur                         | -  | -                   | 108      | -                   | 195    | -                     | 8       | 1       | -      |  |  |
| Meghalaya                       | 51   | 0                   | 125      | 0                   | 160    | 18                    | 1       | -       | -      |  |  |
| Mizoram                         | 83   | 1                   | 116      | 2                   | 93     | 96                    | -       | 54      | 2      |  |  |
| Nagaland                        | -  | -                   | -        | -                   | 457    | 228                   | 655     | 379     | -      |  |  |
| Sikkim                          | 84   | 0                   | 49       | -                   | 166    | -                     | -       | -       | -      |  |  |
| Tripura                         | 0  | 1                   | 252      | 33                  | 260    | 8                     | 1       | -       | -      |  |  |
| EASTERN REGION                  | 4933   | 40                  | 10749    | 75                  | 15491  | 2969                  | 797     | 539     | 512    |  |  |
| Andaman &Nicobar Islands        | 33   | -                   | 7        | -                   | 38     | -                     | 5       | 2       | -      |  |  |
| Bihar                           | 1180   | 6                   | 3962     | 1                   | 8463   | -                     | -       | -       | -      |  |  |
| Jharkhand                       | 60   | 1                   | -        | -                   | 60     | 85                    | 29      | -       | 34     |  |  |
| Orissa                          | 1223   | 11                  | 2285     | 58                  | 2970   | 443                   | 27      | 5       | 119    |  |  |
| West Bengal                     | 2437   | 23                  | 4495     | 17                  | 3960   | 2441                  | 736     | 532     | 359    |  |  |
| CENTRAL REGION                  | 7412   | 122                 | 5338     | 248                 | 12092  | 3126                  | 444     | 185     | 91     |  |  |
| Chhattisgarh                    | 745  | 17                  | 468      | 25                  | 1117   | 96                    | -       | -       | -      |  |  |
| Madhya Pradesh                  | 1777   | 77                  | 2465     | 212                 | 3371   | 1185                  | 6       | -       | 71     |  |  |
| Uttarakhand                     | 354  | 10                  | 437      | 10                  | 489    | 576                   | 56      | 22      | 20     |  |  |
| Uttar Pradesh                   | 4536   | 18                  | 1968     | 2                   | 7115   | 1269                  | 382     | 163     | -      |  |  |
| WESTERN REGION                  | 11126  | 217                 | 17152    | 677                 | 17913  | 9911                  | 745     | 374     | 383    |  |  |
| Goa                             | 48   | 1                   | 27       | 2                   | 55     | 12                    | 8       | -       | -      |  |  |
| Gujarat                         | 4885   | 80                  | 2605     | 274                 | 4667   | 2142                  | 706     | 325     | 204    |  |  |
| Maharashtra                     | 6187   | 136                 | 14520    | 401                 | 13184  | 7757                  | 31      | 49      | 178    |  |  |
| Dadra Nagar Haveli              | 6  | -                   | -        | -                   | 7      | -                     | -       | -       | 1      |  |  |
| SOUTHERN REGION                 | 4989   | 235                 | 8040     | 715                 | 8379   | 3789                  | 657     | 189     | 730    |  |  |
| Andhra Pradesh                  | 828  | 21                  | 1782     | 226                 | 2221   | 525                   | 2       | -       | -      |  |  |
| Karnataka                       | 2205   | 57                  | 2342     | 98                  | 3371   | 1003                  | 165     | 50      | 217    |  |  |
| Kerala                          | 855  | 81                  | 661      | 145                 | 1320   | 217                   | 36      | 1       | 34     |  |  |
| Puducherry                      | 23   | 1                   | 29       | 7                   | 23     | 29                    | -       | -       | -      |  |  |
| Tamil Nadu                      | 1078   | 76                  | 3226     | 239                 | 1444   | 2015                  | 454     | 138     | 479    |  |  |
| All INDIA TOTAL                 | 37291  | 843                 | 45869    | 1915                | 64872  | 23046                 | 3984    | 1970    | 1761   |  |  |
| Source: RBI, Report on Trend an | Source: RBI, Report on Trend and Progress of Banking in India, 2009-10 |                     |          |                     |        |                       |         |         |        |  |  |

| Table 1(f): Select Indicators of Primary Agricultural         Co-operative Societies-State wise (Contd.) |                |                       |                         |                    |                       |                      |   |                     |  |  |  |
|--|----------------|-----------------------|-------------------------|--------------------|-----------------------|----------------------|---|---------------------|--|--|--|
| (As on March 31, 2010)   |                |                       |                         |                    |                       |                      |   |                     |  |  |  |
| Region/State   | No. of<br>PACS | Deposits<br>(₹ crore) | Borrowings<br>(₹ crore) | Working<br>Capital | Loans and<br>Issued ( | Advances<br>₹ crore) | Loans and Advances<br>Outstanding (₹ crore) |                     |  |  |  |
|  |                |                       |                         | (₹ crore)          | Short-<br>term        | Medium-<br>term      | Agricul<br>ture                             | Non-<br>Agriculture |  |  |  |
| 1  | 2              | 3                     | 4                       | 5                  | 6                     | 7                    | 8   | 9                   |  |  |  |
| NORTHERN REGION  | 12623          | 2781                  | 11413                   | 20336              | 13401                 | 282                  | 7441  | 542                 |  |  |  |
| Chandigarh   | 16             | 0                     | 0                       | 0                  | 0                     | 0                    | -   | 0                   |  |  |  |
| Haryana  | 628            | 371                   | 4485                    | 6992               | 4279                  | 38                   | 4443  | 389                 |  |  |  |
| Himachal Pradesh   | 2097           | 1191                  | 64                      | 1577               | 1                     | 26                   | 34  | -                   |  |  |  |
| Jammu & Kashmir  | 765            | 1                     | 37                      | 79                 | 10                    | 3                    | 22  | 1                   |  |  |  |
| Punjab   | 3990           | 908                   | 4020                    | 5901               | 6199                  | 54                   | 128   | -                   |  |  |  |
| Rajasthan  | 5127           | 310                   | 2806                    | 5787               | 2913                  | 162                  | 2812  | 152                 |  |  |  |
| NORTH-EASTERN REGION   | 3583           | 72                    | 65                      | 378                | 19                    | 2                    | 40  | 7                   |  |  |  |
| Arunachal Pradesh  | 33             | -                     | 13                      | 18                 | -                     | -                    | -   | -                   |  |  |  |
| Assam  | 766            | -                     | -                       | 111                | 7                     | 1                    | 6   | 0                   |  |  |  |
| Manipur  | 204            | 1                     | 1                       | 4                  | 3                     | -                    | 5   | -                   |  |  |  |
| Meghalaya  | 179            | 3                     | 13                      | 22                 | 3                     | 0                    | 10  | 1                   |  |  |  |
| Mizoram  | 245            | -                     | -                       | 6                  | 1                     | 0                    | 1   | -                   |  |  |  |
| Nagaland   | 1719           | 64                    | 9                       | 112                | 2                     | 0                    | 2   | 4                   |  |  |  |
| Sikkim   | 169            | -                     | 2                       | 4                  | 3                     | 0                    | 1   | 0                   |  |  |  |
| Tripura  | 268            | 4                     | 27                      | 100                | 0                     | 0                    | 17  | 2                   |  |  |  |
| EASTERN REGION   | 20308          | 3763                  | 4405                    | 10574              | 4566                  | 865                  | 4374  | 150                 |  |  |  |
| Andaman & Nicobar Island   | 46             | 0                     | 3                       | 4                  | 3                     | 0                    | 3   | -                   |  |  |  |
| Bihar  | 8463           | 67                    | 501                     | 493                | 353                   | -                    | 171   | -                   |  |  |  |
| Jharkhand  | 208            | 13                    | 3                       | 15                 | 1                     | -                    | 3   | 7                   |  |  |  |
| Orissa   | 3565           | 2382                  | 2332                    | 6153               | 3034                  | 568                  | 2978  | 125                 |  |  |  |
| West Bengal  | 8026           | 1301                  | 1566                    | 3909               | 1175                  | 297                  | 1220  | 17                  |  |  |  |
| CENTRAL REGION   | 15454          | 1098                  | 4732                    | 7510               | 4026                  | 219                  | 3692  | 281                 |  |  |  |
| Chhattisgarh   | 1213           | 250                   | 538                     | 995                | 578                   | 50                   | 529   | 52                  |  |  |  |
| Madhya Pradesh   | 4633           | 504                   | 2914                    | 4561               | 2371                  | 125                  | 2097  | 229                 |  |  |  |
| Uttarakhand  | 679            | 276                   | 310                     | 695                | 291                   | 32                   | 266   | 0                   |  |  |  |
| Uttar Pradesh  | 8929           | 68                    | 971                     | 1259               | 786                   | 12                   | 800   | 0                   |  |  |  |
| WESTERN REGION   | 29082          | 375                   | 13263                   | 18735              | 7718                  | 1493                 | 10315                                       | 1736                |  |  |  |
| Goa  | 79             | 33                    | 5                       | 58                 | 2                     | 8                    | 5   | 16                  |  |  |  |
| Gujarat  | 7763           | 241                   | 3870                    | 5741               | 3611                  | 307                  | 3584  | 35                  |  |  |  |
| Maharashtra  | 21240          | 100                   | 9388                    | 12937              | 4106                  | 1178                 | 6726  | 1686                |  |  |  |
| SOUTHERN REGION  | 13597          | 27198                 | 17885                   | 77658              | 32220                 | 10126                | 15261                                       | 7926                |  |  |  |
| Andhra Pradesh   | 2721           | 1153                  | 4790                    | 34278              | 3007                  | 332                  | 3644  | 227                 |  |  |  |
| Karnataka  | 4694           | 1618                  | 3708                    | 6058               | 3159                  | 108                  | 3198  | 150                 |  |  |  |
| Kerala   | 1608           | 20907                 | 2781                    | 25952              | 17631                 | 8522                 | 5692  | 4199                |  |  |  |
| Puducherry   | 52             | 70                    | 33                      | 129                | 29                    | 9                    | 10  | 0                   |  |  |  |
| Tamil Nadu   | 4522           | 3450                  | 6574                    | 11241              | 8395                  | 1154                 | 2718  | 3350                |  |  |  |
| All INDIA TOTAL  | 94647          | 35286                 | 51764                   | 135191             | 61951                 | 12987                | 41123                                       | 10642               |  |  |  |

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## Table 1(f): Select Indicators of Primary Agricultural Co-operative Societies-State wise (Concld.)

(As on March 31, 2010)

| Region/State                    | Societies in<br>Profit   |                     | Societie | s in Loss           | Viable | Potentially viable | Dormant | Defunct | Others |  |  |
|---------------------------------|--|---------------------|----------|---------------------|--------|--------------------|---------|---------|--------|--|--|
|                                 | No.  | Amount<br>(₹ crore) | No.      | Amount<br>(₹ crore) |        |                    |         |         |        |  |  |
| 1                               | 10   | 11                  | 12       | 13                  | 14     | 15                 | 16      | 17      | 18     |  |  |
| NORTHERN REGION                 | 7767   | 156                 | 3718     | 356                 | 9058   | 2656               | 667     | 223     | 19     |  |  |
| Chandigarh                      | 15   | 0                   | 1        | -                   | 15     | -                  | 1       | -       | -      |  |  |
| Haryana                         | 33   | 2                   | 595      | 294                 | 628    | -                  | -       | -       | -      |  |  |
| Himachal Pradesh                | 1650   | 17                  | 390      | 3                   | 443    | 1613               | 24      | -       | 17     |  |  |
| Jammu & Kashmir                 | 275  | 1                   | 356      | 15                  | 275    | 173                | 96      | 219     | 2      |  |  |
| Punjab                          | 2504   | 92                  | 970      | 13                  | 3206   | 290                | 490     | 4       |        |  |  |
| Rajasthan                       | 3290   | 44                  | 1406     | 32                  | 4491   | 580                | 56      | -       |        |  |  |
| NORTH-EASTERN REGION            | 637  | 82                  | 983      | 109                 | 2052   | 426                | 668     | 435     | 2      |  |  |
| Arunachal Pradesh               | 12   | 3                   | 20       | 5                   | 11     | 16                 | 5       | 1       |        |  |  |
| Assam                           | 309  | 76                  | 419      | 99                  | 709    | 57                 | -       | -       |        |  |  |
| Manipur                         | -  | -                   | 108      | 0                   | 195    | -                  | 8       | 1       |        |  |  |
| Meghalaya                       | 68   | 0                   | 111      | 0                   | 169    | 10                 | -       | -       |        |  |  |
| Mizoram                         | 83   | 1                   | 116      | 2                   | 93     | 96                 | -       | 54      | 2      |  |  |
| Nagaland                        | -  | -                   | -        | -                   | 457    | 228                | 655     | 379     |        |  |  |
| Sikkim                          | 78   | -                   | 28       | -                   | 158    | 11                 | -       | -       |        |  |  |
| Tripura                         | 87   | 2                   | 181      | 3                   | 260    | 8                  | -       | -       |        |  |  |
| EASTERN REGION                  | 5110   | 49                  | 10870    | 107                 | 15547  | 2946               | 771     | 532     | 512    |  |  |
| Andaman &Nicobar Islands        | 33   | 0                   | 7        | 0                   | 39     | 4                  | 1       | 2       |        |  |  |
| Bihar                           | 1180   | 6                   | 3962     | 1                   | 8463   | -                  | -       | -       | -      |  |  |
| Jharkhand                       | 60   | 1                   | 0        | 0                   | 60     | 85                 | 29      | 0       | 34     |  |  |
| Orissa                          | 1365   | 25                  | 2143     | 93                  | 2913   | 502                | 27      | 4       | 119    |  |  |
| West Bengal                     | 2472   | 17                  | 4758     | 13                  | 4072   | 2355               | 714     | 526     | 359    |  |  |
| CENTRAL REGION                  | 7419   | 152                 | 5192     | 250                 | 12066  | 2654               | 478     | 185     | 71     |  |  |
| Chhattisgarh                    | 816  | 28                  | 397      | 8                   | 1117   | 96                 | 0       | 0       |        |  |  |
| Madhya Pradesh                  | 1632   | 78                  | 2610     | 230                 | 3373   | 1183               | 6       | 0       | 71     |  |  |
| Uttarakhand                     | 435  | 28                  | 217      | 11                  | 461    | 106                | 90      | 22      |        |  |  |
| Uttar Pradesh                   | 4536   | 18                  | 1968     | 2                   | 7115   | 1269               | 382     | 163     |        |  |  |
| WESTERN REGION                  | 14711  | 470                 | 13212    | 597                 | 18409  | 9711               | 563     | 231     | 168    |  |  |
| Goa                             | 56   | 0                   | 23       | 0                   | 59     | 12                 | 8       | 0       |        |  |  |
| Gujarat                         | 4786   | 86                  | 2310     | 202                 | 5027   | 1782               | 555     | 231     | 168    |  |  |
| Maharashtra                     | 9869   | 384                 | 10879    | 395                 | 13323  | 7917               | 0       | 0       |        |  |  |
| SOUTHERN REGION                 | 5292   | 316                 | 7704     | 946                 | 8408   | 3979               | 334     | 59      | 817    |  |  |
| Andhra Pradesh                  | 951  | 23                  | 1789     | 476                 | 2163   | 546                | 5       | 7       |        |  |  |
| Karnataka                       | 1909   | 51                  | 2320     | 73                  | 2946   | 1192               | 294     | 50      | 212    |  |  |
| Kerala                          | 772  | 165                 | 682      | 123                 | 1324   | 226                | 35      | 1       | 22     |  |  |
| Puducherry                      | 23   | 1                   | 29       | 6                   | 23     | 29                 | 0       | 0       |        |  |  |
| Tamil Nadu                      | 1637   | 76                  | 2884     | 269                 | 1952   | 1986               | 0       | 1       | 583    |  |  |
| All INDIA TOTAL                 | 40936  | 1226                | 41679    | 2365                | 65540  | 22372              | 3481    | 1665    | 1589   |  |  |
| Source: RBI, Report on Trend an | Source: RBI, Report on Trend and Progress of Banking in India, 2010-11 |                     |          |                     |        |                    |         |         |        |  |  |

|         | Table 2:   | Trends in | Working  | Results of | the Three    | Tiers of the C  | o-operat      | ive Credit Inst         | itutions |                          |
|---------|------------|-----------|----------|------------|--------------|-----------------|---------------|-------------------------|----------|--------------------------|
|         |            |           | D        |            |              |                 | •             |                         |          | (₹ crore)                |
| Year    | Total      | Total     | Total    | Total      | Loans        | Loans           | 0             | f which                 | Total    | percentage               |
|         | Membership | Reserves  | Deposits | Borrowings | Issued       | Outstanding     | Short<br>Term | Medium<br>Term & Others | Demand   | of overdues<br>to demand |
|         |            |           |          | State Co-  | operative Ba | nks at a Glance |               |                         |          |                          |
| 1993-94 | 187001     | 1393      | 11721    | 5494       | 22399        | 10927           | 8007          | 2919                    | 9151     | 11.2                     |
| 1994-95 | 139676     | 1671      | 11817    | 5517       | 22145        | 12986           | 9971          | 3015                    | 10875    | 10.7                     |
| 1995-96 | 135364     | 1913      | 13470    | 6500       | 30819        | 14739           | 11558         | 3181                    | 11303    | 11.4                     |
| 1996-97 | 147229     | 1978      | 17282    | 6847       | 33751        | 17775           | 13043         | 4732                    | 14097    | 13.0                     |
| 1997-98 | 151058     | 2244      | 21919    | 8788       | 34095        | 19395           | 11633         | 7761                    | 14862    | 13.5                     |
| 1998-99 | 144477     | 2741      | 25309    | 9934       | 35801        | 21700           | 14424         | 7276                    | 14487    | 13.3                     |
| 1999-00 | 136856     | 3149      | 29279    | 10935      | 39893        | 25357           | 16621         | 8736                    | 15740    | 12.7                     |
| 2000-01 | 122464     | 3712      | 32613    | 11983      | 33613        | 25483           | 18638         | 6845                    | 16887    | 14.9                     |
| 2001-02 | 104607     | 4178      | 36170    | 11683      | 34065        | 32554           | 22920         | 9634                    | 19581    | 13.9                     |
| 2002-03 | 133688     | 5002      | 39112    | 11985      | 39203        | 35052           | 22049         | 13003                   | 22413    | 17.7                     |
| 2003-04 | 150975     | 5572      | 42863    | 13523      | 34864        | 35637           | 22809         | 12828                   | 22038    | 16.8                     |
| 2004-05 | 156623     | 6590      | 44068    | 14671      | 44325        | 35307           | 21336         | 13970                   | 23294    | 15.3                     |
| 2005-06 | 153697     | 7343      | 47672    | 16872      | 48804        | 38961           | 23376         | 15585                   | 24390    | 13.8                     |
| 2006-07 | 148771     | 8145      | 48470    | 22150      | 47069        | 46676           | 30028         | 16648                   | 27707    | 13.3                     |
| 2007-08 | 150917     | 8632      | 56287    | 21606      | 53314        | 49101           | 31138         | 17963                   | 31795    | 17.2                     |
| 2008-09 | 200772     | 8764      | 71315    | 21582      | 51866        | 46201           | 31549         | 14652                   | 39608    | 8.7                      |
| 2009-10 | 330808     | 8763      | 84838    | 23633      | 59784        | 49104           | 34562         | 14542                   | 34550    | 8.2                      |
| 2010-11 | 234827     | 9559      | 81664    | 32607      | 68481        | 65082           | 48308         | 16773                   | 32273    | 7.7                      |

|         | Table 2: Trei | nds in Wo | rking Resu | lts of the <b>1</b> | Chree Tier    | s of the Co-op   | perative (    | Credit Instituti        | ons (Con | td.)<br>(₹ crore)        |
|---------|---------------|-----------|------------|---------------------|---------------|------------------|---------------|-------------------------|----------|--------------------------|
| Year    | Total         | Total     | Total      | Total               | Loans         | Loans            | 0             | f which                 | Total    | percentage               |
|         | Membership    | Keserves  | Deposits   | Borrowings          | Issued        | Outstanding      | Short<br>Term | Medium<br>Term & Others | Demand   | of overdues<br>to demand |
|         |               |           |            | District Cer        | ntral Co-op I | 3anks at a Glanc | e             |                         |          |                          |
| 1993-94 | 1328028       | 1258      | 17636      | 6883                | 28491         | 16775            | 10774         | 3372                    | 13387    | 34.1                     |
| 1994-95 | 1679894       | 1526      | 20342      | 9029                | 32699         | 20195            | 13033         | 13033                   | 16008    | 31.5                     |
| 1995-96 | 1701487       | 1901      | 24248      | 10061               | 36375         | 24218            | 15715         | 4482                    | 18841    | 31.9                     |
| 1996-97 | 1797587       | 5018      | 32009      | 11179               | 40781         | 29243            | 18301         | 5962                    | 21829    | 35.8                     |
| 1997-98 | 1742213       | 4091      | 36263      | 12028               | 39778         | 32595            | 20727         | 7142                    | 24584    | 37.0                     |
| 1998-99 | 1839147       | 4709      | 45538      | 13710               | 42905         | 38856            | 23629         | 9158                    | 27558    | 32.5                     |
| 1999-00 | 2281449       | 5284      | 53827      | 14384               | 41270         | 44698            | 28245         | 9108                    | 32599    | 35.7                     |
| 2000-01 | 1986370       | 6750      | 62070      | 16567               | 45951         | 50570            | 31449         | 10695                   | 36089    | 35.4                     |
| 2001-02 | 1837433       | 7930      | 66797      | 18276               | 61302         | 60166            | 35639         | 14864                   | 41666    | 35.1                     |
| 2002-03 | 2183731       | 9676      | 72394      | 19238               | 59034         | 62050            | 36713         | 16107                   | 46143    | 37.4                     |
| 2003-04 | 2149071       | 11208     | 76885      | 21128               | 57529         | 63620            | 38966         | 15885                   | 50151    | 37.0                     |
| 2004-05 | 2145876       | 12673     | 80494      | 21557               | 65356         | 72090            | 40840         | 20715                   | 54858    | 32.9                     |
| 2005-06 | 2267850       | 14083     | 86652      | 23202               | 69318         | 76737            | 43412         | 21975                   | 57227    | 31.7                     |
| 2006-07 | 3264849       | 15505     | 92181      | 27941               |               |                  |               | 35185                   | 64943    | 32.9                     |
| 2007-08 | 3396881       | 16436     | 105994     | 30533               |               |                  |               | 36745                   | 74121    | 36.5                     |
| 2008-09 | 3528802       | 17808     | 123722     | 28478               |               |                  |               | 52481                   | 80890    | 32.7                     |
| 2009-10 | 3975660       | 20133     | 146303     | 30355               |               |                  |               | 25295                   | 88896    | 26.7                     |
| 2010-11 | 3146070       | 20692     | 161309     | 39101               |               |                  |               | 46069                   | 106119   | 27.4                     |

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| (₹ crore) | percentage | or overgues<br>to demand | (in 000)    |         | 33.9    | 34.7    | 34.9    | 35.3    | 35.0    | 35.4    | 34.9    | 32.5    | 37.9    | 36.8    | 33.6    | 30.4    | 29.1    | 35.7    | 44.8    | 41.4    | 25.2    |                   |
|-----------|------------|--------------------------|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------------|
|           | Total      | Demand                   |             |         | 12491   | 14141   | 17608   | 17846   | 20935   | 26798   | 28764   | 34077   | 40341   | 44237   | 47785   | 50979   | 54112   | 67293   | 84634   | 95497   | 90240   |                   |
|           | f which    | Medium<br>Term & Others  |             | 2137    | 2659    | 3132    | 3575    | 2938    | 5849    | 7936    | 10490   | 13113   | 13305   | 13065   | 16304   | 17639   | 20856   | 21970   | 18359   | 21510   | 24133   |                   |
|           | 0          | Short<br>Term            |             | 8397    | 9482    | 11331   | 12433   | 14184   | 15452   | 20610   | 24032   | 27666   | 29107   | 30808   | 32481   | 34140   | 37764   | 43696   | 45686   | 54970   | 63635   |                   |
|           | Loans      | Outstanding              | ance        | 10535   | 12141   | 14463   | 16008   | 17122   | 21301   | 28546   | 34522   | 40779   | 42411   | 43873   | 48785   | 51779   | 58620   | 65666   | 64044   | 76480   | 87768   |                   |
|           | Loans      | Issued                   | PACS at a g | 7511    | 10795   | 12732   | 13606   | 13724   | 17768   | 23662   | 25698   | 30770   | 33996   | 35119   | 39212   | 42920   | 49613   | 57642   | 58787   | 74938   | 91304   | SCOB) websi       |
|           | Total      | borrowings               |             | 9117    | 10177   | 11381   | 12106   | 12164   | 17326   | 22350   | 25890   | 29475   | 30278   | 34257   | 40249   | 41018   | 43714   | 47848   | 48938   | 51764   | 54000   | mks Ltd. (NAF     |
|           | Total      | Deposits                 |             | 2102    | 2962    | 3790    | 5108    | 5279    | 7062    | 12459   | 13481   | 14846   | 19120   | 18143   | 18976   | 19561   | 23484   | 25449   | 26245   | 35286   | 37238   | o-operative Ba    |
|           | Total      | Keserves                 |             | 792     | 1414    | 1839    | 1985    | 2169    | 2094    | 1705    | 1710    | 2466    | 3245    | 3231    | 3626    | 3648    | 4900    | 4387    | 4889    | 5330    | 6904    | n of State Co     |
|           | Total      | Membership               |             | 88989   | 90621   | 90472   | 80258   | 80205   | 89568   | 108627  | 99918   | 102141  | 123552  | 135411  | 127406  | 125197  | 125792  | 131530  | 132350  | 126419  | 121225  | ational Federatio |
|           | Year       |                          |             | 1993-94 | 1994-95 | 1995-96 | 1996-97 | 1997-98 | 1998-99 | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | Source: N         |

### Table 3: State-wise Loans Issuded by PACS for Agriculture

| Region/State/             | 2001-       | 02                   | 2002-0      | 03                   | 2003-       | 04                   |
|---------------------------|-------------|----------------------|-------------|----------------------|-------------|----------------------|
| Union Territory           | Agriculture | Per cent<br>to Total | Agriculture | Per cent<br>to Total | Agriculture | Per cent<br>to Total |
| Northern Region           | 509258      | 30.7                 | 662975      | 32.4                 | 747572      | 33.9                 |
| Haryana                   | 227362      | 13.7                 | 264297      | 12.9                 | 318299      | 14.5                 |
| Himachal Pradesh          | 7410        | 0.4                  | 10135       | 0.5                  | 12148       | 0.6                  |
| Jammu & Kashmir           | 730         | 0.0                  | 610         | 0.0                  | 589         | 0.0                  |
| Punjab                    | 190116      | 11.5                 | 258048      | 12.6                 | 317415      | 14.4                 |
| Rajasthan                 | 83641       | 5.0                  | 129885      | 6.3                  | 99121       | 4.5                  |
| Chandigarh                |             |                      |             |                      |             |                      |
| Delhi                     |             |                      |             |                      |             |                      |
| North-Eastern Region      | 36680       | 2.2                  | 36981       | 1.8                  | 36978       | 1.7                  |
| Arunachal Pradesh         | 77          | 0.0                  | 77          | 0.0                  | 77          | 0.0                  |
| Assam                     |             |                      | 369         | 0.0                  | 369         | 0.0                  |
| Manipur                   | 35937       | 2.2                  | 35937       | 1.8                  | 35937       | 1.6                  |
| Meghalaya                 | 83          | 0.0                  | 70          | 0.0                  | 73          | 0.0                  |
| Mizoram                   | 113         | 0.0                  |             |                      |             |                      |
| Nagaland                  | 7           | 0.0                  | 7           | 0.0                  | 7           | 0.0                  |
| Tripura                   | 464         | 0.0                  | 522         | 0.0                  | 515         | 0.0                  |
| Eastern Region            | 136375      | 8.2                  | 202398      | 9.9                  | 226449      | 10.3                 |
| Bihar                     | 1060        | 0.1                  | 77          | 0.0                  | 14159       | 0.6                  |
| Jharkhand                 |             |                      |             | 0.0                  |             | 0.0                  |
| Orissa                    | 106011      | 6.4                  | 115475      | 5.6                  | 127368      | 5.8                  |
| Sikkim                    |             |                      |             | 0.0                  |             | 0.0                  |
| West Bengal               | 29264       | 1.8                  | 86801       | 4.2                  | 84877       | 3.9                  |
| Andaman & Nicobar Islands | 40          | 0.0                  | 45          | 0.0                  | 45          | 0.0                  |
| Central Region            | 156546      | 9.4                  | 213818      | 10.4                 | 211906      | 9.6                  |
| Chhattisgarh              | 7940        | 0.5                  | 47841       | 2.3                  | 27891       | 1.3                  |
| Madhya Pradesh            | 83608       | 5.0                  | 97106       | 4.7                  | 115144      | 5.2                  |
| Uttar Pradesh             | 64268       | 3.9                  | 64268       | 3.1                  | 64268       | 2.9                  |
| Uttaranchal               | 730         | 0.0                  | 4603        | 0.2                  | 4603        | 0.2                  |
| Western Region            | 369582      | 22.3                 | 448001      | 21.9                 | 528971      | 24.0                 |
| Goa                       | 624         | 0.0                  | 380         | 0.0                  | 217         | 0.0                  |
| Gujarat                   | 120408      | 7.3                  | 210761      | 10.3                 | 210545      | 9.6                  |
| Maharashtra               | 248550      | 15.0                 | 236860      | 11.6                 | 318209      | 14.4                 |
| Dadra & Nagar Haveli      |             |                      |             |                      |             |                      |
| Daman & Diu               |             |                      |             |                      |             |                      |
| Southern Region           | 451825      | 27.2                 | 483512      | 23.6                 | 450651      | 20.5                 |
| Andhra Pradesh            | 141673      | 8.5                  | 160530      | 7.8                  | 162489      | 7.4                  |
| Karnataka                 | 76130       | 4.6                  | 121802      | 5.9                  | 95332       | 4.3                  |
| Kerala                    | 113466      | 6.8                  | 96616       | 4.7                  | 118367      | 5.4                  |
| Tamil Nadu                | 120146      | 7.2                  | 103845      | 5.1                  | 73635       | 3.3                  |
| Lakshadweep               |             |                      |             |                      |             |                      |
| Pondicherry               | 410         | 0.0                  | 718         | 0.0                  | 829         | 0.0                  |
| All-India                 | 1660266     | 100                  | 2047686     | 100                  | 2202527     | 100                  |
| Source: NAFSCOB           |             |                      |             |                      |             |                      |

### Table 3: State-wise Loans Issuded by PACS for Agriculture (Contd.)

| Region/State/             | 2004-       | 05                   | 2005-0      | 06                   | 2006-       | 07                   |
|---------------------------|-------------|----------------------|-------------|----------------------|-------------|----------------------|
| Union Territory           | Agriculture | Per cent<br>to Total | Agriculture | Per cent<br>to Total | Agriculture | Per cent<br>to Total |
| Northern Region           | 897973      | 33.8                 | 1042428     | 36.0                 | 1235724     | 38.3                 |
| Haryana                   | 367855      | 13.9                 | 452666      | 15.6                 | 451411      | 14.0                 |
| Himachal Pradesh          | 15458       | 0.6                  | 16474       | 0.6                  | 16474       | 0.5                  |
| Jammu & Kashmir           | 1303        | 0.0                  | 1105        | 0.0                  | 40232       | 1.2                  |
| Punjab                    | 359505      | 13.5                 | 431513      | 14.9                 | 488730      | 15.1                 |
| Rajasthan                 | 153851      | 5.8                  | 140668      | 4.9                  | 238874      | 7.4                  |
| Chandigarh                |             |                      | 3           | 0.0                  | 3           | 0.0                  |
| Delhi                     |             |                      |             |                      |             |                      |
| North-Eastern Region      | 36633       | 1.4                  | 36614       | 1.3                  | 36579       | 1.1                  |
| Arunachal Pradesh         | 77          | 0.0                  | 77          | 0.0                  | 77          | 0.0                  |
| Assam                     | 369         | 0.0                  | 369         | 0.0                  | 369         | 0.0                  |
| Manipur                   | 35937       | 1.4                  | 35937       | 1.2                  | 35937       | 1.1                  |
| Meghalaya                 | 198         | 0.0                  | 148         | 0.0                  | 176         | 0.0                  |
| Mizoram                   |             |                      |             |                      |             |                      |
| Nagaland                  | 7           | 0.0                  | 7           | 0.0                  | 7           | 0.0                  |
| Tripura                   | 45          | 0.0                  | 77          | 0.0                  | 13          | 0.0                  |
| Eastern Region            | 257218      | 9.7                  | 274373      | 9.5                  | 295396      | 9.2                  |
| Bihar                     | 27375       | 1.0                  | 23448       | 0.8                  | 29553       | 0.9                  |
| Jharkhand                 | 0           | 0.0                  | 100         | 0.0                  | 100         | 0.0                  |
| Orissa                    | 143545      | 5.4                  | 153556      | 5.3                  | 163429      | 5.1                  |
| Sikkim                    | 0           | 0.0                  | 54          | 0.0                  | 54          | 0.0                  |
| West Bengal               | 86253       | 3.2                  | 97091       | 3.4                  | 102191      | 3.2                  |
| Andaman & Nicobar Islands | 46          | 0.0                  | 123         | 0.0                  | 69          | 0.0                  |
| Central Region            | 242923      | 9.1                  | 252954      | 8.7                  | 273472      | 8.5                  |
| Chhattisgarh              | 26156       | 1.0                  | 30833       | 1.1                  | 40691       | 1.3                  |
| Madhya Pradesh            | 147896      | 5.6                  | 153250      | 5.3                  | 163910      | 5.1                  |
| Uttar Pradesh             | 64268       | 2.4                  | 64268       | 2.2                  | 64268       | 2.0                  |
| Uttaranchal               | 4603        | 0.2                  | 4603        | 0.2                  | 4603        | 0.1                  |
| Western Region            | 618872      | 23.3                 | 654649      | 22.6                 | 617592      | 19.1                 |
| Goa                       | 7290        | 0.3                  | 400         | 0.0                  | 199         | 0.0                  |
| Gujarat                   | 272693      | 10.3                 | 341611      | 11.8                 | 304754      | 9.4                  |
| Maharashtra               | 338889      | 12.8                 | 312638      | 10.8                 | 312638      | 9.7                  |
| Dadra & Nagar Haveli      |             |                      |             |                      |             |                      |
| Daman & Diu               |             |                      |             |                      |             |                      |
| Southern Region           | 602138      | 22.7                 | 634452      | 21.9                 | 767271      | 23.8                 |
| Andhra Pradesh            | 185392      | 7.0                  | 200595      | 6.9                  | 199579      | 6.2                  |
| Karnataka                 | 112301      | 4.2                  | 154137      | 5.3                  | 171869      | 5.3                  |
| Kerala                    | 124688      | 4.7                  | 154537      | 5.3                  | 252851      | 7.8                  |
| Tamil Nadu                | 178301      | 6.7                  | 122431      | 4.2                  | 140502      | 4.4                  |
| Lakshadweep               |             |                      |             | 0.0                  |             | 0.0                  |
| Pondicherry               | 1456        | 0.1                  | 2753        | 0.1                  | 2470        | 0.1                  |
| All-India                 | 2655756     | 100                  | 2895470     | 100                  | 3226034     | 100                  |
| Source: NAFSCOB           |             |                      |             |                      |             |                      |

### Table 3: State-wise Loans Issuded by PACS for Agriculture (Concld.)

| Region/State/             | 2007-            | 08                         | 2008-            | 09                         | 2009-            | 10                         | 2010-            | 11                         |
|---------------------------|------------------|----------------------------|------------------|----------------------------|------------------|----------------------------|------------------|----------------------------|
| Union Territory           | Agricul-<br>ture | Per<br>cent<br>to<br>Total | Agricul-<br>ture | Per<br>cent<br>to<br>Total | Agricul-<br>ture | Per<br>cent<br>to<br>Total | Agricul-<br>ture | Per<br>cent<br>to<br>Total |
| Northern Region           | 825728           | 25.4                       | 618135           | 20.0                       | 740346           | 19.7                       | 941663           | 20.3                       |
| Haryana                   | 468652           | 14.4                       | 288186           | 9.3                        | 420077           | 11.2                       | 503330           | 10.8                       |
| Himachal Pradesh          | 20018            | 0.6                        | 20018            | 0.6                        | 2667             | 0.1                        | 31538            | 0.7                        |
| Jammu & Kashmir           | 40383            | 1.2                        | 1200             | 0.0                        | 1200             | 0.0                        | 1200             | 0.0                        |
| Punjab                    | 19370            | 0.6                        | 20591            | 0.7                        | 20591            | 0.5                        | 20591            | 0.4                        |
| Rajasthan                 | 277305           | 8.5                        | 288141           | 9.3                        | 295812           | 7.9                        | 385004           | 8.3                        |
| Chandigarh<br>Delhi       | 0                | 0.0                        | 0                | 0.0                        | 0                | 0.0                        | 0                | 0.0                        |
| North-Eastern Region      | 36785            | 1.1                        | 1263             | 0.0                        | 1246             | 0.0                        | 1333             | 0.0                        |
| Arunachal Pradesh         | 77               | 0.0                        | 77               | 0.0                        | 0                | 0.0                        | 0                | 0.0                        |
| Assam                     | 575              | 0.0                        | 575              | 0.0                        | 575              | 0.0                        | 575              | 0.0                        |
| Manipur                   | 35937            | 1.1                        | 310              | 0.0                        | 310              | 0.0                        | 310              | 0.0                        |
| Meghalaya                 | 176              | 0.0                        | 246              | 0.0                        | 341              | 0.0                        | 410              | 0.0                        |
| Mizoram                   |                  |                            |                  |                            |                  |                            |                  |                            |
| Nagaland                  | 7                | 0.0                        | 7                | 0.0                        | 7                | 0.0                        | 7                | 0.0                        |
| Tripura                   | 13               | 0.0                        | 48               | 0.0                        | 13               | 0.0                        | 31               | 0.0                        |
| Eastern Region            | 345423           | 10.6                       | 320403           | 10.4                       | 367964           | 9.8                        | 403033           | 8.7                        |
| Bihar                     | 35015            | 1.1                        | 31654            | 1.0                        | 35253            | 0.9                        | 42189            | 0.9                        |
| Jharkhand                 | 18621            | 0.6                        | 100              | 0.0                        | 100              | 0.0                        | 18791            | 0.4                        |
| Orissa                    | 186796           | 5.8                        | 184404           | 6.0                        | 220280           | 5.9                        | 236612           | 5.1                        |
| Sikkim                    | 127              | 0.0                        | 240              | 0.0                        | 310              | 0.0                        | 457              | 0.0                        |
| West Bengal               | 104794           | 3.2                        | 103881           | 3.4                        | 111687           | 3.0                        | 104938           | 2.3                        |
| Andaman & Nicobar Islands | 69               | 0.0                        | 124              | 0.0                        | 335              | 0.0                        | 45               | 0.0                        |
| Central Region            | 373962           | 11.5                       | 360655           | 11.7                       | 356297           | 9.5                        | 511750           | 11.0                       |
| Chhattisgarh              | 49394            | 1.5                        | 44678            | 1.4                        | 61837            | 1.6                        | 66676            | 1.4                        |
| Madhya Pradesh            | 206416           | 6.4                        | 205931           | 6.7                        | 229900           | 6.1                        | 333169           | 7.2                        |
| Uttar Pradesh             | 64268            | 2.0                        | 64268            | 2.1                        | 64268            | 1.7                        | 64268            | 1.4                        |
| Uttaranchal               | 53884            | 1.7                        | 45778            | 1.5                        | 292              | 0.0                        | 47637            | 1.0                        |
| Western Region            | 783442           | 24.1                       | 841418           | 27.2                       | 813452           | 21.6                       | 1088956          | 23.4                       |
| Goa                       | 185              | 0.0                        | 119              | 0.0                        | 159              | 0.0                        | 168              | 0.0                        |
| Gujarat                   | 356616           | 11.0                       | 346888           | 11.2                       | 385699           | 10.3                       | 479763           | 10.3                       |
| Manarashtra               | 426641           | 13.1                       | 494411           | 16.0                       | 427595           | 11.4                       | 609025           | 13.1                       |
| Daman & Diu               |                  |                            |                  |                            |                  |                            |                  |                            |
| Southern Region           | 882406           | 27.2                       | 949593           | 30.7                       | 1483108          | 39.4                       | 1700236          | 36.6                       |
| Andhra Pradesh            | 195924           | 6.0                        | 179232           | 5.8                        | 256392           | 6.8                        | 303946           | 6.5                        |
| Karnataka                 | 223454           | 6.9                        | 287489           | 9.3                        | 267755           | 7.1                        | 539253           | 11.6                       |
| Kerala                    | 317098           | 9.8                        | 312168           | 10.1                       | 718380           | 19.1                       | 518634           | 11.2                       |
| Tamil Nadu                | 143857           | 4.4                        | 168823           | 5.5                        | 239549           | 6.4                        | 337381           | 7.3                        |
| Lakshadweep               |                  | 0.0                        | 0                | 0.0                        | 0                | 0.0                        | 0                | 0.0                        |
| Pondicherry               | 2074             | 0.1                        | 1881             | 0.1                        | 1033             | 0.0                        | 1022             | 0.0                        |
| All-India                 | 3247746          | 100                        | 3091467          | 100                        | 3762414          | 100                        | 4646970          | 100                        |
| Source: NAFSCOB           |                  |                            |                  |                            |                  |                            |                  |                            |

|               |   |                                     | Та  | ble 4: Reg   | ion-wise  | e Major Iı                          | ndicator  | s of PACS  |   |                                     |   |  |
|---------------|---|-------------------------------------|---|--|---|-------------------------------------|---|--|---|-------------------------------------|---|--|
| Region        | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) |
|               |   | 20(                                 | 02-03   |  |   | 20(                                 | 03-04   |  |   | 20                                  | 04-05   |  |
| Northern      | 120394  | 7939                                | 779841  | 664323   | 111648  | 6530                                | 853225  | 773646   | 118685  | 7191                                | 10215   | 9176   |
|               | (15.5)  | (12.4)                              | (22.9)  | (15.7)   | (16.1)  | (12.7)                              | (24.3)  | (17.6)   | (16.3)  | (14.0)                              | (0.3)   | (0.2)  |
| North-Eastern | 32045   | 311                                 | 37667   | 54751  | 32045   | 313                                 | 37689   | 55021  | 32045   | 330                                 | 371   | 555  |
|               | (4.1)   | (0.5)                               | (1.1)   | (1.3)  | (4.6)   | (0.6)                               | (1.1)   | (1.3)  | (4.4)   | (0.6)                               | (0.0)   | (0.0)  |
| Eastern       | 300091  | 11484                               | 389133  | 454013   | 264052  | 11492                               | 418281  | 437322   | 267044  | 11989                               | 4493  | 4859   |
|               | (38.7)  | (18.0)                              | (11.4)  | (10.7)   | (38.1)  | (22.4)                              | (11.9)  | (10.0)   | (36.7)  | (23.4)                              | (0.1)   | (0.1)  |
| Central       | 171121<br>(22.1)                                  | 7086 (11.1)                         | 198714<br>(5.8)                                       | 332418<br>(7.8)                                      | 171223<br>(24.7)                                  | 6915<br>(13.5)                      | 205999<br>(5.9)                                       | 345762<br>(7.9)                                      | 171720<br>(23.6)                                  | 6810<br>(13.3)                      | 2386<br>(0.1)   | 3579<br>(0.1)  |
| Western       | 77127   | 13120                               | 558439  | 808625   | 40917   | 4619                                | 612363  | 897409   | 57907   | 4266                                | 6869  | 10241  |
|               | (10.0)  | (20.5)                              | (16.4)  | (19.1)   | (5.9)   | (9.0)                               | (17.4)  | (20.5)   | (8.0)   | (8.3)                               | (0.2)   | (0.2)  |
| Southern      | 73750   | 23940                               | 1435792   | 1926995  | 73278   | 21396                               | 1384367   | 1878123  | 80510   | 14484                               | 14878   | 20375  |
|               | (9.5)   | (37.5)                              | (42.2)  | (45.4)   | (10.6)  | (41.7)                              | (39.4)  | (42.8)   | (11.1)  | (28.3)                              | (0.4)   | (0.5)  |
| All-India     | <b>774528</b><br>(100)                            | <b>63880</b><br>(100)               | <b>3399586</b><br>(100)                               | <b>4241124</b><br>(100)                              | <b>693163</b><br>(100)                            | <b>51265</b><br>(100)               | <b>3511924</b><br>(100)                               | <b>4387282</b> (100)                                 | <b>727911</b><br>(100)                            | <b>51265</b><br>(100)               | <b>3511924</b><br>(100)                               | <b>4387282</b> (100)                                 |
|               |   | 20(                                 | 05-06   |  |   | 200                                 | 06-07   |  |   | 20                                  | 07-08   |  |
| Northern      | 132849  | 7273                                | 13639   | 12446  | 109347  | 5127                                | 13840   | 11585  | 116325  | 5604                                | 16076   | 13761  |
|               | (18.6)  | (14.2)                              | (0.4)   | (0.3)  | (17.2)  | (10.0)                              | (0.4)   | (0.3)  | (17.9)  | (10.9)                              | (0.5)   | (0.3)  |
| North-Eastern | 35546   | 316                                 | 371   | 543  | 33527   | 316                                 | 370   | 541  | 34222   | 316                                 | 373   | 528  |
|               | (5.0)   | (0.6)                               | (0.0)   | (0.0)  | (5.3)   | (0.6)                               | (0.0)   | (0.0)  | (5.3)   | (0.6)                               | (0.0)   | (0.0)  |
| Eastern       | 266049  | 12038                               | 4498  | 4852   | 191460  | 12102                               | 4728  | 4935   | 191389  | 15513                               | 5010  | 5721   |
|               | (37.2)  | (23.5)                              | (0.1)   | (0.1)  | (30.1)  | (23.6)                              | (0.1)   | (0.1)  | (29.5)  | (30.3)                              | (0.1)   | (0.1)  |
| Central       | 172006  | 6633                                | 2441  | 3704   | 171940  | 6582                                | 2547  | 3704   | 172451  | 6805                                | 3272  | 4345   |
|               | (24.1)  | (12.9)                              | (0.1)   | (0.1)  | (27.0)  | (12.8)                              | (0.1)   | (0.1)  | (26.6)  | (13.3)                              | (0.1)   | (0.1)  |
| Western       | 54701   | 5084                                | 8340  | 11094  | 53957   | 5133                                | 7895  | 10813  | 55976   | 32782                               | 9277  | 13519  |
|               | (7.6)   | (9.9)                               | (0.2)   | (0.3)  | (8.5)   | (10.0)                              | (0.2)   | (0.2)  | (8.6)   | (63.9)                              | (0.3)   | (0.3)  |
| Southern      | 54023   | 14737                               | 13631   | 19140  | 76871   | 1865                                | 20232   | 27043  | 78104   | 18388                               | 23636   | 27793  |
|               | (7.6)   | (28.7)                              | (0.4)   | (0.4)  | (12.1)  | (3.6)                               | (0.6)   | (0.6)  | (12.0)  | (35.9)                              | (0.7)   | (0.6)  |
| All-India     | <b>715174</b>                                     | <b>51265</b>                        | <b>3511924</b>  | <b>4387282</b>                                       | <b>637102</b>                                     | <b>51265</b>                        | <b>3511924</b>  | <b>4387282</b>                                       | <b>648467</b>                                     | <b>51265</b>                        | <b>3511924</b>  | <b>4387282</b>                                       |
|               | (100)   | (100)                               | (100)   | (100)  | (100)   | (100)                               | (100)   | (100)  | (100)   | (100)                               | (100)   | (100)  |

|                                      |   |                                     | Table 4   | : Region-w   | vise Maj  | or Indica                           | tors of I   | ACS (Conc  | cld.)   |                                     |   |  |
|--------------------------------------|---|-------------------------------------|---|--|---|-------------------------------------|---|--|---|-------------------------------------|---|--|
| Region                               | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) | Number<br>of<br>villages<br>covered<br>by<br>PACS | Number of<br>Borrowers<br>(in '000) | Total<br>Loans<br>&<br>Advances<br>Issued<br>(₹ Lakh) | Total Loans<br>& Advances<br>Outstanding<br>(₹ Lakh) |
|                                      |   |                                     | 2008-09   |  |   |                                     | 200   | 9-10   |   | -                                   | 2010-11   |  |
| Northern                             | 113732  | 7073                                | 13520   | 13262  | 88747   | 1141291                             | 1368368   | 1237411  | 83181   | 1223051                             | 1567854<br>(44.6)                                     | 1359273  |
| North-Eastern                        | 33794   | 250                                 | 20  | 49   | 34179<br>(53)                                     | 6494                                | 2054  | 5251<br>5251   | 30765<br>30765                                    | 6876                                | 2269  | 5598   |
| Eastern                              | (31.0)<br>(31.0)                                  | (21.9)<br>(21.9)                    | 4937<br>(0.1)   | 5500<br>(0.1)  | (29.7)<br>(29.7)                                  | 440240<br>(858.8)                   | 542736<br>(15.5)                                      | 570822<br>(13.0)                                     | 189030<br>(30.1)                                  | (974.5)                             | (12.7)<br>445280<br>(12.7)                            | 419123<br>(9.6)                                      |
| Central                              | 171467<br>(28.3)                                  | 3630<br>(7.1)                       | 3082<br>(0.1)   | 4072<br>(0.1)  | 200314<br>(30.8)                                  | 473227<br>(923.1)                   | 424494<br>(12.1)                                      | 510481<br>(11.6)                                     | 201929<br>(32.1)                                  | 551669<br>(1076.1)                  | 773816<br>(22.0)                                      | 957914<br>(21.8)                                     |
| Western                              | 20148<br>(3.3)                                    | 4757<br>(9.3)                       | 9617<br>(0.3)   | 14008<br>(0.3)                                       | 53744<br>(8.3)                                    | 1326334<br>(2587.2)                 | 921121<br>(26.2)                                      | 1362261<br>(31.1)                                    | 52641<br>(8.4)                                    | 1330726<br>(2595.8)                 | 1216532<br>(34.6)                                     | 1431250<br>(32.6)                                    |
| Southern                             | 78928<br>(13.0)                                   | 19290<br>(37.6)                     | 27611<br>(0.8)  | 27153<br>(0.6)                                       | 79870<br>(12.3)                                   | 1788803<br>(3489.3)                 | 4234980<br>(120.6)                                    | 3961756<br>(90.3)                                    | 71386<br>(11.4)                                   | 1788097<br>(3487.9)                 | 5124632<br>(145.9)                                    | 4603637<br>(104.9)                                   |
| All-India                            | <b>605922</b><br>(100)                            | <b>51265</b><br>(100)               | <b>3511924</b><br>(100)                               | <b>4387282</b> (100)                                 | <b>650183</b> (100)                               | <b>51265</b><br>(100)               | <b>3511924</b><br>(100)                               | <b>4387282</b><br>(100)                              | <b>628932</b><br>(100)                            | <b>51265</b><br>(100)               | <b>3511924</b><br>(100)                               | <b>4387282</b> (100)                                 |
| Notes: Figures in<br>Source: NAFSCOI | brackets ar<br>3                                  | re percentages                      | to Total  |  |   |                                     |   |  |   | -                                   |   |  |

| Table 5:                       | Regiona                               | al Dist                               | ributio                                   | n of Fa                                    | rm House                       | holds a     | and PA        | CS                   |                       |
|--------------------------------|---------------------------------------|---------------------------------------|---|--|--------------------------------|-------------|---------------|----------------------|-----------------------|
|                                | As of a                               | January-I                             | December                                  | 2003                                       | Percentage                     |             | As of Ma      | rch 1999             | )                     |
|                                | Estim<br>Numb<br>Farr<br>House<br>('0 | nated<br>per of<br>ner<br>holds<br>0) | Estin<br>Numb<br>Indebted<br>House<br>('0 | nated<br>ber of<br>l Farmer<br>holds<br>0) | Farmer<br>Farmer<br>Households | Num<br>PA   | ber of<br>CS* | Memb<br>of P<br>(' 0 | ership<br>ACS*<br>00) |
| NORTHERN REGION                | 109460                                | (12.3)                                | 56260                                     | (13.0)                                     | 51.40                          | 13510       | (14.5)        | 10715                | (11.1)                |
| Haryana                        | 19445                                 | (2.2)                                 | 10330                                     | (2.4)                                      | 53.12                          | 2337        | (2.5)         | 2144                 | (2.2)                 |
| Himachal Pradesh               | 9061                                  | (1.0)                                 | 3030                                      | (0.7)                                      | 33.44                          | 2116        | (2.3)         | 934                  | (1.0)                 |
| Jammu & Kashmir                | 9432                                  | (1.1)                                 | 3003                                      | (0.7)                                      | 31.84                          | 0500        | (0.0)         | 0100                 | (2.0)                 |
| Punjab                         | 18442                                 | (2.1)                                 | 12069                                     | (2.8)                                      | 65.44                          | 3586        | (3.9)         | 2169                 | (2.3)                 |
| Rajastnan                      | 53080                                 | (5.9)                                 | 27828                                     | (6.4)                                      | 52.43                          | 5240        | (5.6)         | 5418                 | (5.6)                 |
| Delhi                          |                                       |                                       |   |  |                                | 108         | (0.0)         | 4                    | (0.0)                 |
| Denn                           |                                       |                                       |   |  |                                | 150         | (0.2)         | 1                    | (0.0)                 |
| NORTH-EASTERN<br>REGION        | 34874                                 | (3.9)                                 | 6870                                      | (1.6)                                      | 19.70                          | 2720        | (2.9)         | 2805                 | (2.9)                 |
| Arunachal Pradesh              | 1227                                  | (0.1)                                 | 72  | (0.0)                                      | 5.87                           | 32          | (0.0)         | 16                   | (0.0)                 |
| Assam                          | 25040                                 | (2.8)                                 | 4536                                      | (1.0)                                      | 18.12                          | 1482        | (1.6)         | 2223                 | (2.3)                 |
| Manipur                        | 2146                                  | (0.2)                                 | 533                                       | (0.1)                                      | 24.84                          | 191         | (0.2)         | 129                  | (0.1)                 |
| Megnalaya                      | 2543                                  | (0.3)                                 | 103                                       | (0.0)                                      | 4.05                           | 152         | (0.2)         | 83                   | (0.1)                 |
| Nagaland                       | 805                                   | (0.1)                                 | 204                                       | (0.0)                                      | 25.59                          | 364         | (0.1)         | 15                   | (0.0)                 |
| Tripura                        | 2333                                  | (0.1)                                 | 1148                                      | (0.1)                                      | 49.21                          | 384         | (0.4)         | 335                  | (0.0)                 |
|                                | 2000                                  | (0.0)                                 | 1140                                      | (0.0)                                      | 40.21                          | 504         | (0.1)         |                      | (0.0)                 |
| EASTERN REGION                 | 211140                                | (23.6)                                | 84396                                     | (19.4)                                     | 39.97                          | 17607       | (18.9)        | 6527                 | (6.8)                 |
| Binar                          | 70804                                 | (7.9)                                 | 23383                                     | (5.4)                                      | 33.02                          | 7057        | (7.6)         | 7                    | (0.0)                 |
| Origon                         | 28238                                 | (3.2)                                 | 20250                                     | (1.4)                                      | 20.87                          | 0750        | (2.0)         | 2702                 | (20)                  |
| Sikkim                         | 531                                   | (4.7)                                 | 174                                       | (4.7)                                      | 47.03                          | 2150        | (3.0)         | 3723                 | (3.9)                 |
| West Bengal                    | 69226                                 | (0.1)                                 | 34696                                     | (8.0)                                      | 50.12                          | 7748        | (8.3)         | 2796                 | (2.9)                 |
| Andaman & Nicobar Islands      | 00220                                 | (1.1.)                                | 01000                                     | (0.0)                                      | 00.12                          | 44          | (0.0)         | 1                    | (0.0)                 |
| CENTRAL DECION                 | 071941                                | (90.4)                                | 112045                                    | (96.0)                                     | 41.66                          | 15000       | (16.4)        | 01000                | (99.0)                |
| Chhattisgarh                   | 271341                                | (30.4)                                | 110040                                    | (20.0)                                     | 41.00                          | 19220       | (10.4)        | 21222                | (22.0)                |
| Madhya Pradesh                 | 63206                                 | (3.1)<br>(7.1)                        | 32110                                     | (2.0)                                      | 50.80                          | 6751        | (7.3)         | 7486                 | (7.8)                 |
| Uttar Pradesh                  | 171575                                | (19.2)                                | 69199                                     | (15.9)                                     | 40.33                          | 8477        | (9.1)         | 13736                | (14.3)                |
| Uttaranchal                    | 8962                                  | (1.0)                                 | 644                                       | (0.1)                                      | 7.19                           | 0111        | (011)         | 10.00                | (110)                 |
| WESTERN DECION                 | 109669                                | (11.6)                                | 55740                                     | (10.0)                                     | 59.77                          | 07965       | (20.0)        | 19561                | (12.0)                |
| Goo                            | 103002                                | (11.0)                                | <b>33742</b>                              | (12.8)                                     | 53.77                          | 2/000<br>88 | (29.9)        | 12301                | (13.0)                |
| Guiarat                        | 37845                                 | (4.2)                                 | 19644                                     | (4.5)                                      | 51 91                          | 7430        | (8.0)         | 2880                 | (3.0)                 |
| Maharashtra                    | 65817                                 | (7.4)                                 | 36098                                     | (8.3)                                      | 54.85                          | 20326       | (21.8)        | 9540                 | (9.9)                 |
| Dadra & Nagar Haveli           |                                       | ()                                    |   | ()   |                                | 8           | (0.0)         | 36                   | (0.0)                 |
| Daman & Diu                    |                                       |                                       |   |  |                                | 13          | (0.0)         | 13                   | (0.0)                 |
| SOUTHERN REGION                | 161578                                | (18.1)                                | 117470                                    | (271)                                      | 72.70                          | 16085       | (17.3)        | 42391                | (44 0)                |
| Andhra Pradesh                 | 60339                                 | (6.8)                                 | 49493                                     | (11.4)                                     | 82.02                          | 4678        | (5.0)         | 16026                | (16.6)                |
| Karnataka                      | 40413                                 | (4.5)                                 | 24897                                     | (5.7)                                      | 61.61                          | 4437        | (4.8)         | 4821                 | (5.0)                 |
| Kerala                         | 21946                                 | (2.5)                                 | 14126                                     | (3.3)                                      | 64.37                          | 2398        | (2.6)         | 12177                | (12.6)                |
| Tamil Nadu                     | 38880                                 | (4.4)                                 | 28954                                     | (6.7)                                      | 74.47                          | 4572        | (4.9)         | 9368                 | (9.7)                 |
| Lakshadweep                    |                                       |                                       |   |  |                                |             |               |                      |                       |
| Pondicherry                    |                                       |                                       |   |  |                                |             |               |                      |                       |
| ALL-INDIA                      | 893504                                | (100.0)                               | 434242                                    | (100.0)                                    | 48.60                          | 93071       | (100.0)       | 96289                | (100.0)               |
| * Includes Formers services so | noieties and                          | I AMDS EN                             | tures in bro                              | olzeta ore r                               | percentage to All              | India tota  | as of Mar     | b 1000               |                       |

\* Includes Farmers services societies and LAMPS Figures in brackets are percentage to All-India total as of March 1999. **Source:** NSSO (2005), Indebtedness of Farmer Households, Report No. 498(59/33/1), NSS 59th Round (January-December 2003) NABARD (2003), Statistical Statements Relating to The Co-operative Movement in India 1998-99, Part-1 Credit Societies

| Table 6 (a) : S      | tate-wis | e Popul | ation a | s per ce | nsus 200 | 01 (in m | (illion |        |
|----------------------|----------|---------|---------|----------|----------|----------|---------|--------|
| State/Uts            |          | 20      | 01      |          | To       | tal      | Sha     | are of |
|                      | Ru       | ral     | Url     | oan      |          |          | Rural   | Urban  |
| Northern Region      | 88.38    | (11.9)  | 44.29   | (15.5)   | 132.98   | (12.9)   | 66.5    | 33.3   |
| Haryana              | 14.97    | (2.0)   | 6.11    | (2.1)    | 21.14    | (2.1)    | 70.8    | 28.9   |
| Himachal Pradesh     | 5.48     | (0.7)   | 0.60    | (0.2)    | 6.08     | (0.6)    | 90.2    | 9.8    |
| Jammu and Kashmir    | 7.57     | (1.0)   | 2.51    | (0.9)    | 10.14    | (1.0)    | 74.6    | 24.7   |
| Punjab               | 16.04    | (2.2)   | 8.25    | (2.9)    | 24.36    | (2.4)    | 65.9    | 33.9   |
| Rajasthan            | 43.27    | (5.8)   | 13.21   | (4.6)    | 56.51    | (5.5)    | 76.6    | 23.4   |
| Chandigarh           | 0.09     | (0.0)   | 0.81    | (0.3)    | 0.90     | (0.1)    | 10.2    | 89.9   |
| Delhi                | 0.96     | (0.1)   | 12.82   | (4.5)    | 13.85    | (1.3)    | 7.0     | 92.6   |
| North-Eastern Region | 32.13    | (4.3)   | 5.81    | (2.0)    | 38.33    | (3.7)    | 83.8    | 15.2   |
| Arunachal Pradesh    | 0.48     | (0.1)   | 0.06    | (0.0)    | 1.10     | (0.1)    | 43.6    | 5.5    |
| Assam                | 23.25    | (3.1)   | 3.39    | (1.2)    | 26.66    | (2.6)    | 87.2    | 12.7   |
| Manipur              | 1.82     | (0.2)   | 0.57    | (0.2)    | 2.17     | (0.2)    | 83.8    | 26.3   |
| Meghalaya            | 1.85     | (0.2)   | 0.45    | (0.2)    | 2.32     | (0.2)    | 79.9    | 19.5   |
| Mizoram              | 0.45     | (0.1)   | 0.44    | (0.2)    | 0.89     | (0.1)    | 50.6    | 49.6   |
| Nagaland             | 1.64     | (0.2)   | 0.35    | (0.1)    | 1.99     | (0.2)    | 82.2    | 17.7   |
| Tripura              | 2.65     | (0.4)   | 0.54    | (0.2)    | 3.20     | (0.3)    | 82.8    | 17.0   |
| Eastern Region       | 184.79   | (24.9)  | 42.82   | (15.0)   | 227.83   | (22.1)   | 81.1    | 18.8   |
| Bihar                | 74.20    | (10.0)  | 8.68    | (3.0)    | 83.00    | (8.1)    | 89.4    | 10.5   |
| Jharkhand            | 20.92    | (2.8)   | 5.99    | (2.1)    | 26.95    | (2.6)    | 77.6    | 22.2   |
| Orissa               | 31.21    | (4.2)   | 5.50    | (1.9)    | 36.80    | (3.6)    | 84.8    | 14.9   |
| Sikkim               | 0.48     | (0.1)   | 0.06    | (0.0)    | 0.54     | (0.1)    | 88.9    | 11.1   |
| West Bengal          | 57.74    | (7.8)   | 22.49   | (7.9)    | 80.18    | (7.8)    | 72.0    | 28.0   |
| Andaman & Nicobar    | 0.24     | (0.0)   | 0.12    | (0.0)    | 0.36     | (0.0)    | 66.7    | 32.2   |
| Central Region       | 198.75   | (26.8)  | 56.96   | (20.0)   | 255.87   | (24.9)   | 77.7    | 22.3   |
| Chhatisgarh          | 16.62    | (2.2)   | 4.18    | (1.5)    | 20.83    | (2.0)    | 79.8    | 20.0   |
| Madhya Pradesh       | 44.28    | (6.0)   | 16.10   | (5.6)    | 60.35    | (5.9)    | 73.4    | 26.7   |
| Uttar Pradesh        | 131.54   | (17.7)  | 34.51   | (12.1)   | 166.20   | (16.2)   | 79.1    | 20.8   |
| Uttranchal           | 6.31     | (0.9)   | 2.17    | (0.8)    | 8.49     | (0.8)    | 74.3    | 25.6   |
| Western Region       | 88.38    | (11.9)  | 60.70   | (21.3)   | 149.28   | (14.5)   | 59.2    | 40.7   |
| Goa                  | 0.68     | (0.1)   | 0.67    | (0.2)    | 1.35     | (0.1)    | 50.0    | 49.6   |
| Gujarat              | 31.70    | (4.3)   | 18.90   | (6.6)    | 50.67    | (4.9)    | 62.6    | 37.3   |
| Maharashtra          | 55.73    | (7.5)   | 41.02   | (14.4)   | 96.88    | (9.4)    | 57.5    | 42.3   |
| Dadra & Nagar Haveli | 0.17     | (0.0)   | 0.05    | (0.0)    | 0.22     | (0.0)    | 77.3    | 22.7   |
| Daman and Diu        | 0.10     | (0.0)   | 0.06    | (0.0)    | 0.16     | (0.0)    | 63.9    | 36.1   |
| Southern Region      | 148.84   | (20.1)  | 74.60   | (26.1)   | 224.34   | (21.8)   | 66.3    | 33.3   |
| Andhra Pradesh       | 55.22    | (7.4)   | 20.50   | (7.2)    | 76.21    | (7.4)    | 72.5    | 26.9   |
| Karnataka            | 34.81    | (4.7)   | 17.92   | (6.3)    | 52.85    | (5.1)    | 65.9    | 33.9   |
| Kerala               | 23.57    | (3.2)   | 8.27    | (2.9)    | 31.84    | (3.1)    | 74.0    | 26.0   |
| Tamil Nadu           | 34.87    | (4.7)   | 27.24   | (9.5)    | 62.41    | (6.1)    | 55.9    | 43.7   |
| Lakshadweep          | 0.03     | (0.0)   | 0.03    | (0.0)    | 0.06     | (0.0)    | 56.7    | 45.0   |
| Pondicherry          | 0.33     | (0.0)   | 0.65    | (0.2)    | 0.97     | (0.1)    | 33.5    | 66.5   |
| India                | 741.66   | (100.0) | 285.36  | (100.0)  | 1028.61  | (100.0)  | 72.1    | 27.7   |

**Note:** Figures within brackets represents percentage to respective all-India total. **Source:** Census of India 2001

| Table 6(b): St        | ate-wise | Popula  | tion as | per Cen | sus 201 | 1 (in mi | ( <b>llions</b> ) | )      |
|-----------------------|----------|---------|---------|---------|---------|----------|-------------------|--------|
| Region/State/         |          |         |         | 20      | 11      |          |                   |        |
| Union Territory       | Ru       | ral     | Url     | ban     | To      | tal      | Sha               | are of |
|                       |          |         |         |         |         |          | Rural             | Urban  |
| Northern Region       | 101.14   | (12.1)  | 57.75   | (15.3)  | 158.89  | (13.1)   | 63.7              | 36.3   |
| Haryana               | 16.53    | (2.0)   | 8.82    | (2.3)   | 25.35   | (2.1)    | 65.2              | 34.8   |
| Himachal Pradesh      | 6.17     | (0.7)   | 0.69    | (0.2)   | 6.86    | (0.6)    | 90.0              | 10.0   |
| Jammu & Kashmir       | 9.13     | (1.1)   | 3.41    | (0.9)   | 12.55   | (1.0)    | 72.8              | 27.2   |
| Punjab                | 17.32    | (2.1)   | 10.39   | (2.8)   | 27.70   | (2.3)    | 62.5              | 37.5   |
| Rajasthan             | 51.54    | (6.2)   | 17.08   | (4.5)   | 68.62   | (5.7)    | 75.1              | 24.9   |
| Chandigarh            | 0.03     | (0.0)   | 1.03    | (0.3)   | 1.05    | (0.1)    | 2.8               | 97.2   |
| Delhi                 | 0.42     | (0.1)   | 16.33   | (4.3)   | 16.75   | (1.4)    | 2.5               | 97.5   |
| North-Eastern Region  | 36.76    | (4.4)   | 8.22    | (2.2)   | 44.98   | (3.7)    | 81.7              | 18.3   |
| Arunachal Pradesh     | 1.07     | (0.1)   | 0.31    | (0.1)   | 1.38    | (0.1)    | 77.3              | 22.7   |
| Assam                 | 26.78    | (3.2)   | 4.39    | (1.2)   | 31.17   | (2.6)    | 85.9              | 14.1   |
| Manipur               | 1.90     | (0.2)   | 0.82    | (0.2)   | 2.72    | (0.2)    | 69.8              | 30.2   |
| Meghalaya             | 2.37     | (0.3)   | 0.60    | (0.2)   | 2.96    | (0.2)    | 79.9              | 20.1   |
| Mizoram               | 0.53     | (0.1)   | 0.56    | (0.1)   | 1.09    | (0.1)    | 48.5              | 51.5   |
| Nagaland              | 1.41     | (0.2)   | 0.57    | (0.2)   | 1.98    | (0.2)    | 71.0              | 29.0   |
| Tripura               | 2.71     | (0.3)   | 0.96    | (0.3)   | 3.67    | (0.3)    | 73.8              | 26.2   |
| Eastern Region        | 214.98   | (25.8)  | 56.08   | (14.9)  | 271.05  | (22.4)   | 79.3              | 20.7   |
| Bihar                 | 92.08    | (11.1)  | 11.73   | (3.1)   | 103.80  | (8.6)    | 88.7              | 11.3   |
| Jharkhand             | 25.04    | (3.0)   | 7.93    | (2.1)   | 32.97   | (2.7)    | 75.9              | 24.1   |
| Orissa                | 34.95    | (4.2)   | 7.00    | (1.9)   | 41.95   | (3.5)    | 83.3              | 16.7   |
| Sikkim                | 0.46     | (4.2)   | 0.15    | (0.0)   | 0.61    | (0.1)    | 75.0              | 25.0   |
| West Bengal           | 62.21    | (7.5)   | 29.13   | (7.7)   | 91.35   | (7.5)    | 68.1              | 31.9   |
| Andaman& Nicobar Isl. | 0.24     | (0.0)   | 0.14    | (0.0)   | 0.38    | (0.0)    | 64.3              | 35.7   |
| Central Region        | 234.28   | (28.1)  | 73.56   | (19.5)  | 307.84  | (25.4)   | 76.1              | 23.9   |
| Chhattisgarh          | 19.60    | (2.4)   | 5.94    | (1.6)   | 25.54   | (2.1)    | 76.8              | 23.2   |
| Madhya Pradesh        | 52.54    | (6.3)   | 20.06   | (5.3)   | 72.60   | (6.0)    | 72.4              | 27.6   |
| Uttar Pradesh         | 155.11   | (18.6)  | 44.47   | (11.8)  | 199.58  | (16.5)   | 77.7              | 22.3   |
| Uttaranchal           | 7.03     | (0.8)   | 3.09    | (0.8)   | 10.12   | (0.8)    | 69.4              | 30.6   |
| Western Region        | 97.01    | (11.6)  | 77.79   | (20.6)  | 174.80  | (14.4)   | 55.5              | 44.5   |
| Goa                   | 0.55     | (0.1)   | 0.91    | (0.2)   | 1.46    | (0.1)    | 37.8              | 62.2   |
| Gujarat               | 34.67    | (4.2)   | 25.71   | (6.8)   | 60.38   | (5.0)    | 57.4              | 42.6   |
| Maharashtra           | 61.55    | (7.4)   | 50.83   | (13.5)  | 112.37  | (9.3)    | 54.8              | 45.2   |
| Dadra & Nagar Haveli  | 0.18     | (0.0)   | 0.16    | (0.0)   | 0.34    | (0.0)    | 53.4              | 46.6   |
| Daman & Diu           | 0.06     | (0.0)   | 0.18    | (0.0)   | 0.24    | (0.0)    | 24.8              | 75.2   |
| Southern Region       | 148.92   | (17.9)  | 103.71  | (27.5)  | 252.63  | (20.9)   | 58.9              | 41.1   |
| Andhra Pradesh        | 56.31    | (6.8)   | 28.35   | (7.5)   | 84.67   | (7.0)    | 66.5              | 33.5   |
| Karnataka             | 37.55    | (4.5)   | 23.58   | (6.3)   | 61.13   | (5.1)    | 61.4              | 38.6   |
| Kerala                | 17.46    | (2.1)   | 15.93   | (4.2)   | 33.39   | (2.8)    | 52.3              | 47.7   |
| Tamil Nadu            | 37.19    | (4.5)   | 34.95   | (9.3)   | 72.14   | (6.0)    | 51.6              | 48.4   |
| Lakshadweep           | 0.01     | (0.0)   | 0.05    | (0.0)   | 0.06    | (0.0)    | 21.9              | 78.1   |
| Pondicherry           | 0.39     | (0.0)   | 0.85    | (0.2)   | 1.24    | (0.1)    | 31.7              | 68.3   |
| All-India             | 833.09   | (100.0) | 377.11  | (100.0) | 1210.19 | (100.0)  | 68.8              | 31.2   |

**Note:** Figures within brackets represents percentage to respective all-India total. **Source:** Census of India 2011

### Table 7 (a): Central Co-operative BanksPurpose-wise Classification of Loans & Advances Issued

(Amount ₹ in Thousand)

| Name of the         | I                 | During 1997-9  | 8                                | I             | During 1998-9    | 99                               |
|---------------------|-------------------|----------------|----------------------------------|---------------|------------------|----------------------------------|
| Territory           | Short Term        | Medium<br>Term | Total ST &<br>MT Loans<br>Issued | Short Term    | Medium<br>Term   | Total ST &<br>MT Loans<br>Issued |
|                     | 1                 | 2              | (1+2)                            | 1             | 2                | (1+2)                            |
| Andhra Pradesh      | 10,971,199        | 6,733,984      | 17,705,183                       | 13,125,015    | 8,257,718        | 21,382,733                       |
| Assam               | 3,490             | -              | 3,490                            | 3,490         | -                | 3,490                            |
| Bihar               | 1,131,832         | 117,413        | 1,249,245                        | 1,225,400     | 70,078           | 1,295,478                        |
| Gujarat             | 50,604,409        | 2,357,925      | 52,962,334                       | 44,160,514    | 2,581,759        | 46,742,273                       |
| Haryana             | 17,157,515        | 770,337        | 17,927,852                       | 20,570,392    | 1,036,045        | 21,606,437                       |
| Himachal<br>Pradesh | 1,165,916         | 339,377        | 1,505,293                        | 1,464,959     | 422,148          | 1,887,107                        |
| Jammu &<br>Kashmir  | 1,451,354         | 176,823        | 1,628,177                        | 1,527,726     | 294,629          | 1,822,355                        |
| Karnataka           | 19,987,000        | 1,876,759      | 21,863,759                       | 21,052,771    | 2,133,245        | 23,186,016                       |
| Kerala              | 16,249,596        | 3,150,171      | 19,399,767                       | 16,760,944    | 4,050,902        | 20,811,846                       |
| Madhya Pradesh      | 26,622,863        | 3,435,865      | 30,058,728                       | 26,065,847    | 2,293,026        | 28,358,873                       |
| Maharashtra         | 116,834,316       | 7,113,271      | 123,947,587                      | 126,094,567   | 9,391,052        | 135,485,619                      |
| Orissa              | 4,942,442         | 1,954,582      | 6,897,024                        | 6,525,449     | 1,356,681        | 7,882,130                        |
| Punjab              | 22,668,180        | 1,184,100      | 23,852,280                       | 31,653,195    | 930,383          | 32,583,578                       |
| Rajasthan           | 9,392,813         | 908,566        | 10,301,379                       | 11,143,190    | 1,050,224        | 12,193,414                       |
| Tamil Nadu          | 46,282,359        | 6,557,013      | 52,839,372                       | 60,531,078    | 9,386,444        | 69,917,522                       |
| Uttar Pradesh       | 27,686,995        | 1,411,413      | 29,098,408                       | 29,016,057    | 1,630,683        | 30,646,740                       |
| West Bengal         | 2,522,869         | 1,469,122      | 3,991,991                        | 2,748,867     | 1,484,720        | 4,233,587                        |
| Total               | 375,675,148       | 39,556,721     | 415,231,869                      | 413,669,461   | 46,369,737       | 460,039,198                      |
| Source: NABARD.     | Statistical State | ments Relating | to the Co-opera                  | tive Movement | in India. Part-I | Credit Socities.                 |

Source: NABARD, Statistical Statements Relating to the Co-operative Movement in India, Part-I Credit Socities, 1998-99

### Table 7 (b): Central Co-operative Banks Purpose-wise Classification of Loans & Advances Issued Short Term Agricultural

(Amount ₹ in Thousand)

| Name of the State/ |                    | During 199      | 7-98     |                |                   | During 19       | 98-99     |             |
|--------------------|--------------------|-----------------|----------|----------------|-------------------|-----------------|-----------|-------------|
| Union Territory    | Societies          | Individuals     | IRDP     | Total          | Societies         | Individuals     | IRDP      | Total       |
|                    | 1                  | 2               | 3        | (1+2+3)        | 1                 | 2               | 3         | (1+2+3)     |
| Andhra Pradesh     | 6,108,070          | 27,104          | -        | 6,135,174      | 9,516,348         | -               | -         | 9,516,348   |
| Assam              | 3,490              | -               | -        | 3,490          | 3,490             | -               | -         | 3,490       |
| Bihar              | 664,821            | -               | -        | 664,821        | 645,635           | 4,451           | -         | 650,086     |
| Gujarat            | 17,011,804         | 38,681          | -        | 17,050,485     | 16,239,161        | 49,826          | -         | 16,288,987  |
| Haryana            | 13,406,905         | -               | -        | 13,406,905     | 17,493,061        | -               | -         | 17,493,061  |
| Himachal Pradesh   | 78,924             | -               | -        | 78,924         | 20,849            | 5,055           | -         | 25,904      |
| Jammu & Kashmir    | 514,918            | -               | -        | 514,918        | 543,495           | -               | -         | 543,495     |
| Karnataka          | 9,598,607          | 40,517          |          | 9,639,124      | 10,762,272        | 38,266          | -         | 10,800,538  |
| Kerala             | 3,214,470          | -               | -        | 3,214,470      | 3,683,158         | -               | -         | 3,683,158   |
| Madhya Pradesh     | 13,526,235         | 681             | -        | 13,526,916     | 15,229,932        | 136             | -         | 15,230,068  |
| Maharashtra        | 56,078,865         | -               | -        | 56,078,865     | 57,159,415        | 2,119           | -         | 57,161,534  |
| Orissa             | 2,369,834          | -               | -        | 2,369,834      | 3,572,707         | -               | -         | 3,572,707   |
| Punjab             | 17,996,358         | 22,226          | -        | 18,018,584     | 22,538,348        | 159,303         | -         | 22,697,651  |
| Rajasthan          | 6,505,979          | 88,533          | -        | 6,594,512      | 8,094,182         | 200,438         | -         | 8,294,620   |
| Tamil Nadu         | 11,151,484         | 293,372         | -        | 11,444,856     | 17,444,678        | 334,823         | -         | 17,779,501  |
| Uttar Pradesh      | 21,199,907         | 673,600         | -        | 21,873,507     | 20,720,846        | 852,579         | -         | 21,573,425  |
| West Bengal        | 1,425,646          | 18,409          | -        | 1,444,055      | 1,449,158         | -               | -         | 1,449,158   |
| Total              | 180,856,317        | 1,203,123       | -        | 182,059,440    | 205,116,735       | 1,646,996       | -         | 206,763,731 |
| Source: NABARD, St | atistical Statemen | its Relating to | the Co-c | perative Movem | ent in India, Par | t-I Credit Soci | ties, 199 | 08-99.      |

### Table 8 (a): Primary Agricultural Credit Societies Liabilities,Assets & Operations at the end of March 1998

(Amount ₹ in Thousand)

|                           |             |                 | 1             | Loans Advan               | ced          |             |            |
|---------------------------|-------------|-----------------|---------------|---------------------------|--------------|-------------|------------|
|                           | Short-Term  | Medium-<br>Term | Long-<br>Term | of which<br>Under<br>IRDP | Actual Total | Book Total  | Difference |
|                           | 1           | 2               | 3             | 4                         | (1+2+3+4)    |             |            |
| Andaman & Nicobar Is. @@@ | 843         | 2,192           | -             | -                         | 3,035        | 3,035       | -          |
| Andhra Pradesh            | 13,588,259  | 2,659,631       | 4,448,722     | 361,730                   | 21,058,342   | 20,696,612  | 361,730    |
| Arunachal Pradesh @       | 45          | 880             | -             | 45                        | 970          | 925         | 45         |
| Assam @@@                 | 42,442      | 8,012           | 364           | -                         | 50,818       | 50,818      | -          |
| Bihar @                   | 794,172     | -               | -             | -                         | 794,172      | 794,172     | -          |
| Chandigarh @@@            | 785         | -               | -             | -                         | 785          | 785         | -          |
| Dadra & Nagar Haveli      | 17,720      | -               | -             | -                         | 17,720       | 17,720      | -          |
| Daman & Diu @             | 115         | 2,835           | 506           | -                         | 3,456        | 3,456       | -          |
| Delhi @@@                 | 13,655      | 6,419           | -             | -                         | 20,074       | 20,074      | -          |
| Goa                       | 26,372      | 27,648          | -             | 18,820                    | 72,840       | 54,020      | 18,820     |
| Gujarat                   | 8,545,144   | 1,046,953       | 4,331         | 7,726                     | 9,604,154    | 9,596,428   | 7,726      |
| Haryana @                 | 13,529,845  | 515,534         | -             | -                         | 14,045,379   | 14,045,379  | -          |
| Himachal Pradesh          | 56,426      | 395,029         | -             | 22,232                    | 473,687      | 451,455     | 22,232     |
| Karnataka                 | 9,785,551   | 833,447         | 136,768       | 925,533                   | 11,681,299   | 10,755,766  | 925,533    |
| Kerala                    | 22,470,564  | 6,548,720       | 1,254,123     | 149,284                   | 30,422,691   | 30,273,407  | 149,284    |
| Madhya Pradesh @@@        | 2,687,817   | 669,827         | 3,831         | -                         | 3,361,475    | 3,361,475   | -          |
| Maharashtra               | 14,966,970  | 4,147,170       | 459,991       | 1,181,142                 | 20,755,273   | 19,574,131  | 1,181,142  |
| Manipur                   | 29,011      | 6,925           | -             | -                         | 35,936       | 35,936      | -          |
| Meghalaya @@              | 57,418      | 39,575          | 68,690        | 81,410                    | 247,093      | 165,683     | 81,410     |
| Mizoram @@@               | 114,006     | 32,129          | -             | -                         | 146,135      | 146,135     | -          |
| Nagaland @@@              | 419         | 115             | -             | -                         | 534          | 534         | -          |
| Orissa                    | 1,978,985   | 267,788         | -             | 51,107                    | 2,297,880    | 2,246,773   | 51,107     |
| Pondicherry               | 100,522     | 21,668          | 4,414         | -                         | 126,604      | 126,604     | -          |
| Punjab                    | 14,591,091  | 1,055,993       | -             | -                         | 15,647,084   | 15,647,084  | -          |
| Rajasthan                 | 6,315,150   | 58,905          | 2,033         | 24,515                    | 6,400,603    | 6,376,088   | 24,515     |
| Tamil Nadu                | 16,029,495  | 4,209,515       | 752,130       | 1,955,543                 | 22,946,683   | 20,991,140  | 1,955,543  |
| Tripura                   | 37,708      | 19,689          | -             | 15,256                    | 72,653       | 57397       | 15,256     |
| Uttar Pradesh @@@         | 2,087,271   | 1,451,243       | -             | -                         | 3,538,514    | 3538514     | -          |
| West Bengal @@@           | 463,406     | 11,965          | -             | -                         | 475,371      | 475371      | -          |
| Total of 1997-98          | 128,331,207 | 24,039,807      | 7,135,903     | 4,794,343                 | 164,301,260  | 159,506,917 | 4,794,343  |

@ Data pertains to 1996-97

@@ Data pertains to 1995-96

@@@ Data prior to 1995-96

Source: NABARD, Statistical Statements Relating to the Co-operative Movement in India, Part-I Credit Socities, 1998-99

### Table 8 (b): Primary Agricultural Credit Societies Liabilities,Assets & Operations at the end of March 1999

(Amount ₹ in Thousand)

|                              |             |                 | 1             | Loans Advan               | ced          |             |            |
|------------------------------|-------------|-----------------|---------------|---------------------------|--------------|-------------|------------|
|                              | Short-Term  | Medium-<br>Term | Long-<br>Term | of which<br>Under<br>IRDP | Actual Total | Book Total  | Difference |
|                              | 1           | 2               | 3             | 4                         | (1+2+3+4)    |             |            |
| Andaman & Nicobar Is. @@@    | 843         | 2,192           | -             | -                         | 3,035        | 3,035       | -          |
| Andhra Pradesh               | 13,588,259  | 2,659,631       | 4,448,722     | 361,730                   | 21,058,342   | 20,696,612  | 361,730    |
| Arunachal Pradesh @          | 45          | 880             | -             | 45                        | 970          | 925         | 45         |
| Assam @@@                    | 42,442      | 8,012           | 364           | -                         | 50,818       | 50,818      | -          |
| Bihar @                      | 411,495     | -               | -             | -                         | 411,495      | 411,495     | -          |
| Chandigarh @@@               | 785         | -               | -             | -                         | 785          | 785         | -          |
| Dadra & Nagar Haveli         | 24,020      | -               | -             | -                         | 24,020       | 24,020      | -          |
| Daman & Diu @                | 115         | 2,835           | 506           | -                         | 3,456        | 3,456       | -          |
| Delhi @@@                    | 13,655      | 6,419           | -             | -                         | 20,074       | 20,074      | -          |
| Goa                          | 31,977      | 25,040          | -             | 17,250                    | 74,267       | 57,017      | 17,250     |
| Gujarat                      | 10,039,409  | 1,353,362       | -             | 6,301                     | 11,399,072   | 11,392,771  | 6,301      |
| Haryana @                    | 13,529,845  | 515,534         | -             | -                         | 14,045,379   | 14,045,379  | -          |
| Himachal Pradesh             | 63,876      | 513,390         | -             | 22,364                    | 599,630      | 577,266     | 22,364     |
| Karnataka                    | 11,774,872  | 1,488,584       | 113,750       | 87,356                    | 13,464,562   | 13,377,206  | 87,356     |
| Kerala                       | 22,470,564  | 6,548,720       | 1,254,123     | 149,284                   | 30,422,691   | 30,273,407  | 149,284    |
| Madhya Pradesh @@@           | 2,687,817   | 669,827         | 3,831         | -                         | 3,361,475    | 3,361,475   | -          |
| Maharashtra                  | 19,084,579  | 5,531,332       | 583,325       | 365,139                   | 25,564,375   | 25,199,236  | 365,139    |
| Manipur                      | 29,011      | 6,925           | -             | -                         | 35,936       | 35,936      | -          |
| Meghalaya @@                 | 57,418      | 39,575          | 68,690        | 81,410                    | 247,093      | 165,683     | 81,410     |
| Mizoram @@@                  | 16,155      | 70,142          | 420,817       | -                         | 507,114      | 507,114     | -          |
| Nagaland @@@                 | 419         | 115             | -             | -                         | 534          | 534         | -          |
| Orissa                       | 3,139,900   | 182,347         | -             | 50,682                    | 3,372,929    | 3,322,247   | 50,682     |
| Pondicherry                  | 113,178     | 49              | -             | -                         | 113,227      | 113,227     | -          |
| Punjab                       | 17,044,919  | 116,395         | -             | -                         | 17,161,314   | 17,161,314  | -          |
| Rajasthan                    | 7,964,660   | 78,822          | 1,518         | 40,600                    | 8,085,600    | 8,045,000   | 40,600     |
| Tamil Nadu                   | 19,951,256  | 4,653,544       | 915,774       | 1,535,831                 | 27,056,405   | 25,520,574  | 1,535,831  |
| Tripura                      | 18,125      | 18,196          | -             | 16,767                    | 364,323      | 36321       | 328,002    |
| Uttar Pradesh @@@            | 6,716,850   | 173,099         | -             | 173,099                   | 6,728,815    | 6889949     | (161,134)  |
| West Bengal @@@              | 463,406     | 11,965          | -             | -                         | 35,859,616   | 475371      | 35,384,245 |
| Total of 1998-99             | 149,279,895 | 24,676,932      | 7,811,420     | 2,907,858                 | 184,676,105  | 181,768,247 | 2,907,858  |
| (a) Data pertains to 1997-98 |             |                 |               |                           |              |             |            |

(a) Data pertains to 1997-98(a) (a) Data pertains to 1996-97

@@@ Data prior to 1996-97

Source: NABARD, Statistical Statements Relating to the Co-operative Movement in India, Part-I Credit Socities, 1998-99



### EXHIBIT – B

### Agricultural Credit in India: Changing Regional Imbalances

### A Research Study by EPW Research Foundation

State-Wise Agricultural Credit Outstandings for 32 years 1980 to 2011

(Data for Scheduled Commercial Banks)

State-wise data on agricultural credit outstandings in respect of 14 major states and three newly created ones have been analysed from or all the years 1980 to 2011 in the body of the study report. The time series so prepared could not be reviewed for these individual states separately through the essential results have been discerned and presented in the study.

These individual state's data have a mine of information revealing interstate diferences in each state's two-way classification: (i) agricultural credit as percentage of states own total bank credit; and (ii) each state's share in agricultural credit in the form of percentage of all-India agriculture credit. These proportions are done separately for agricultural loan accounts and amounts of loans outstanding.

While the essential results have been analysed and presented in the research study, there are a number of details which could be further studied. The relevant statistical series are presented in the enclosed 15 statements for the following states:

### List of Statements:

Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the State of

9. --- Jharkhand, Chhattisgarh and Uttaranchal

- 1. ----Punjab
- 2. --- Rajasthan 10. --- Gujarat
- 3. --- Assam 11. --- Maharashtra
- 4. --- Bihar 12. ---Andhra Pradesh
- 5. --- Orissa 13. --- Karnataka
- 6. --- West Bengal 14. --- Tamil Nadu
- 7. --- Madhya Pradesh 15. --- Kerala
- 8. --- Uttar Pradesh

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# Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Punjab

|           | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | 1 0    | (6.4)<br>(5.5) | (0.0)<br>(5.7)  | (4.6)  | (23.1) | (26.3) | (11.1) | (0.0)  | (5.3)  | (5.2)  | (4.4)  | (4.6)  | (4.1)  | (2.9)  | (3.1)  | (2.0)  | (3.9)  | (4.1)  | (4.5)  | (5.8)  | (5.7)  | (8.5)  | (4.3)  | (4.0)  | (3.0)  | (3.9)  | (2.2)  | (3.5)   | (5.5)   | (4.6)   | (4.3)   | (5.1)   |               |
|-----------|--|---|--------|----------------|-----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------------|
|           | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   |        | 20.4           | 18.3            | 15.9   | 28.6   | 24.8   | 15.2   | 18.9   | 10.8   | 10.3   | 9.6    | 9.8    | 7.6    | 5.9    | 7.0    | 7.4    | 9.8    | 10.0   | 12.1   | 16.1   | 13.0   | 19.9   | 17.9   | 14.2   | 14.0   | 15.7   | 12.2   | 15.5    | 21.9    | 19.5    | 19.5    | 16.2    |               |
| T FINANCE | Amount<br>Outstand-<br>ing                                     | 7 | E004   | 4697           | 72.80           | 7056   | 34880  | 39004  | 16173  | 15277  | 9046   | 9672   | 9723   | 11859  | 9785   | 7564   | 9851   | 6945   | 16403  | 18265  | 21599  | 40574  | 40337  | 70502  | 71933  | 67292  | 78247  | 114755 | 107714 | 204184  | 336580  | 328056  | 397278  | 426848  |               |
| INDIREC   | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | 10 17  | (1.0)          | (0.2)           | (2.3)  | (1.5)  | (2.0)  | (2.1)  | (2.9)  | (2.8)  | (2.4)  | (4.8)  | (5.5)  | (3.3)  | (2.0)  | (1.8)  | (1.5)  | (2.5)  | (4.1)  | (3.9)  | (3.8)  | (4.6)  | (5.7)  | (2.3)  | (1.9)  | (2.3)  | (2.1)  | (2.2)  | (3.0)   | (2.5)   | (2.6)   | (1.4)   | (1.1)   |               |
| B)        | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 0      | 1.8            | 2.6             | 2.0    | 1.1    | 1.3    | 1.3    | 1.5    | 1.4    | 1.2    | 3.1    | 3.2    | 1.6    | 1.2    | 1.2    | 1.1    | 1.3    | 2.1    | 2.4    | 1.9    | 2.4    | 2.2    | 2.1    | 2.1    | 2.2    | 1.9    | 1.9    | 2.5     | 2.0     | 2.0     | 2.6     | 2.5     |               |
|           | No. of<br>Accounts   | 9 | 1001   | 4234<br>7866   | 10198           | 8570   | 5212   | 6562   | 7171   | 9904   | 9665   | 8132   | 20981  | 25363  | 12765  | 8436   | 7767   | 5667   | 7857   | 12326  | 12218  | 10191  | 14524  | 15826  | 14086  | 12355  | 13502  | 13537  | 14033  | 22225   | 17234   | 18985   | 24833   | 25986   |               |
|           | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | 0      | (0.7)          | (0.9)<br>(8.6)  | (8.8)  | (14.2) | (16.1) | (10.9) | (0.2)  | (6.9)  | (6.3)  | (6.3)  | (6.9)  | (6.7)  | (6.2)  | (6.7)  | (3.6)  | (6.1)  | (0.0)  | (5.1)  | (6.2)  | (0.2)  | (6.5)  | (0.7)  | (6.9)  | (6.9)  | (6.5)  | (6.2)  | (6.5)   | (5.6)   | (5.7)   | (5.5)   | (5.8)   | ier issues    |
|           | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   | 000    | 81.9           | 817             | 84.1   | 71.4   | 75.2   | 84.8   | 81.1   | 89.2   | 89.7   | 90.4   | 90.2   | 92.4   | 94.1   | 93.0   | 92.6   | 90.2   | 90.0   | 87.9   | 83.9   | 87.0   | 80.1   | 82.1   | 85.8   | 86.0   | 84.3   | 87.8   | 84.5    | 78.1    | 80.5    | 80.5    | 83.8    | )) and earl   |
| FINANCE   | Amount<br>Out-<br>standing                                     | 5 | 00001  | 18338          | 32518           | 37297  | 86970  | 118213 | 90571  | 65631  | 74466  | 84291  | 91218  | 109520 | 119484 | 121554 | 131246 | 87049  | 150617 | 164261 | 156865 | 211683 | 269344 | 284115 | 330337 | 406332 | 481007 | 616014 | 773268 | 1113437 | 1198658 | 1353342 | 1635710 | 2203343 | 2011 (Vol.40  |
| DIRECT    | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | 000    | (2.6)          | (0.0)           | (3.4)  | (3.4)  | (3.1)  | (3.0)  | (3.1)  | (3.1)  | (2.9)  | (2.7)  | (2.9)  | (2.8)  | (2.6)  | (2.5)  | (2.1)  | (2.4)  | (2.6)  | (2.3)  | (2.7)  | (2.9)  | (3.6)  | (3.4)  | (2.8)  | (2.9)  | (2.6)  | (2.5)  | (2.7)   | (2.2)   | (2.4)   | (2.3)   | (2.2)   | a, March :    |
| (P        | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 000    | 98.2           | 97.4            | 98.0   | 98.9   | 98.7   | 98.7   | 98.5   | 98.6   | 98.8   | 96.9   | 96.8   | 98.4   | 98.8   | 98.8   | 98.9   | 98.7   | 97.9   | 97.6   | 98.1   | 97.6   | 97.8   | 97.9   | 97.9   | 97.8   | 98.1   | 98.1   | 97.5    | 98.0    | 98.0    | 97.4    | 97.5    | anks in Indi  |
|           | No. of<br>Accounts   | 4 | 010200 | 227216         | 378388          | 419006 | 486839 | 509688 | 560369 | 636815 | 676538 | 681724 | 650496 | 767271 | 767484 | 671770 | 627727 | 501752 | 580750 | 583813 | 496708 | 535141 | 589118 | 711588 | 668137 | 571452 | 604957 | 683345 | 720469 | 870711  | 839793  | 927795  | 938491  | 993838  | mmercial B    |
|           | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit    |   | i c    | (7.3)          | (0.0)<br>(2.8)  | (2.7)  | (15.9) | (17.8) | (10.9) | (2.3)  | (6.7)  | (6.2)  | (6.1)  | (6.5)  | (6.4)  | (5.9)  | (6.2)  | (3.8)  | (5.8)  | (5.8)  | (5.1)  | (6.2)  | (6.8)  | (6.9)  | (6.3)  | (6.2)  | (5.8)  | (5.9)  | (5.1)  | (5.7)   | (5.6)   | (5.4)   | (5.2)   | (5.7)   | leduled Co    |
|           | Per<br>cent<br>to<br>State<br>Credit<br>Total                  |   | 000    | 20.2           | 200.2           | 28.0   | 47.5   | 48.0   | 36.2   | 29.3   | 29.5   | 27.9   | 25.2   | 24.4   | 24.6   | 22.7   | 22.7   | 22.5   | 19.0   | 18.9   | 16.5   | 18.8   | 19.6   | 18.9   | 17.9   | 19.2   | 19.9   | 22.4   | 21.5   | 23.8    | 20.1    | 21.3    | 20.9    | 185.3   | rns of Sch    |
| URE TOTAI | Amount<br>Outstand-<br>ing                                     | 3 | 10000  | 23035          | 39798           | 44352  | 121850 | 157218 | 106744 | 80908  | 83511  | 93963  | 100941 | 121379 | 129269 | 129118 | 141097 | 93994  | 167021 | 182526 | 178465 | 252258 | 309681 | 354616 | 402270 | 473625 | 559254 | 730769 | 880983 | 1317621 | 1535239 | 1681398 | 2032988 | 2630191 | tistical Retu |
| GRICULI   | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit |   | 000    | (2.6)<br>(2.6) | (0.0)<br>(0.33) | (3.3)  | (3.4)  | (3.1)  | (3.0)  | (3.1)  | (3.1)  | (2.9)  | (2.7)  | (2.9)  | (2.8)  | (2.6)  | (2.5)  | (2.0)  | (2.4)  | (2.6)  | (2.3)  | (2.8)  | (2.9)  | (3.7)  | (3.4)  | (2.8)  | (2.9)  | (2.6)  | (2.5)  | (2.7)   | (2.2)   | (2.4)   | (2.3)   | (2.2)   | Basic Sta     |
| I) A      | Per<br>cent to<br>State<br>Credit<br>Total                     |   | L      | 48.5           | 53.3            | 53.9   | 54.3   | 53.5   | 52.1   | 52.0   | 51.1   | 48.5   | 46.8   | 47.6   | 46.3   | 43.2   | 42.2   | 46.8   | 43.7   | 42.6   | 40.8   | 39.4   | 38.7   | 44.8   | 40.7   | 40.8   | 40.1   | 40.5   | 39.7   | 42.6    | 40.5    | 44.1    | 42.2    | 43.3    | Statistics:   |
|           | No. of<br>Accounts   | 2 | 011100 | 231450         | 388586          | 427576 | 492051 | 516250 | 567540 | 646719 | 686203 | 689856 | 671477 | 792634 | 780249 | 680206 | 635494 | 507419 | 588607 | 596139 | 508926 | 545332 | 603642 | 727414 | 682223 | 583807 | 618459 | 696882 | 734502 | 892936  | 857027  | 946780  | 963324  | 1019824 | 3BI Banking   |
| Year      |  | 1 |        | Jun-80         | 10-IIIU         | Jun-83 | Jun-84 | Jun-85 | Jun-86 | Jun-87 | Jun-88 | Jun-89 | Mar-90 | Mar-91 | Mar-92 | Mar-93 | Mar-94 | Mar-95 | Mar-96 | Mar-97 | Mar-98 | Mar-99 | Mar-00 | Mar-01 | Mar-02 | Mar-03 | Mar-04 | Mar-05 | Mar-06 | Mar-07  | Mar-08  | Mar-09  | Mar-10  | Mar-11  | Source: I     |

|                      |                            |  |  |                            |   |   |                            | 2. F   | <b>kajast</b> l   | han                        |  |   |                      |  |   |                            |  |   |
|----------------------|----------------------------|--|--|----------------------------|---|---|----------------------------|--|---|----------------------------|--|---|----------------------|--|---|----------------------------|--|---|
|                      | Dire                       | ct an                                      | d Indi   | rect Cré                   | dit o   | f Sche  | duled                      | Comm   | ercial  | Banks                      | to Agi   | ricultı   | ure for              | the sta  | ate of  | Rajasth.<br>(Amouni        | <b>an</b><br>t in Rupee                              | ts Lakh)  |
| Year                 |                            | 7 (I                                       | AGRICULT   | URE TOTAL                  |   |   |                            | A)   | DIRECT  | FINANCE                    |  |   |                      | B  | INDIREC   | T FINANCE                  |  |   |
|                      | No. of<br>Accounts         | Per<br>cent to<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts         | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts   | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 1                    | 2                          |  |  | 3                          |   |   | 4                          |  |   | 5                          |  |   | 9                    |  |   | 7                          |  |   |
|                      |                            |  |  |                            |   |   |                            |  |   |                            |  |   |                      |  |   |                            |  |   |
| Jun-80<br>Jun-81<br> | 246121<br>287135<br>391074 | 48.3<br>49.4<br>51.5                       | (2.7)  | 12757<br>17580<br>21610    | 24.6<br>25.8<br>27.6                          | (4.0)<br>(4.2)<br>(4.3)                                     | 242415<br>282021<br>383620 | 98.5<br>98.2<br>98.1                                 | (2.8)<br>(2.7)<br>(3.3)                                   | 10893<br>14055<br>17970    | 85.4<br>79.9<br>83.7                                 | (4.5)<br>(4.6)<br>(4.7)                                   | 3706<br>5114<br>7454 | 1.5<br>1.8   | (0.9)<br>(1.5)  | 1864<br>3526<br>3639       | 14.6<br>20.1<br>16.8                                 | (2.5)<br>(3.1)<br>(2.9)                                   |
| Jun-83               | 460911                     | 52.9                                       | (3.6)  | 26954                      | 27.9  | (4.7)   | 452428                     | 98.2   | (3.6)   | 22028                      | 81.7   | (5.2)   | 8483                 | 1.8  | (2.3)   | 4926                       | 18.3   | (3.2)   |
| Jun-84               | 513087                     | 52.0                                       | (3.5)  | 33463                      | 27.3  | (4.4)   | 507288                     | 98.9   | (3.6)   | 28131                      | 84.1   | (4.6)   | 5799                 | 1.1  | (1.7)   | 5333                       | 15.9   | (3.5)   |
| Jun-86               | 716792                     | 52.0                                       | (3.8)<br>(3.8)   | 47840                      | 30.0  | (4.9)   | 712697                     | 99.4<br>99.4   | (3.8)   | 39039                      | 04.0<br>81.6   | (4.4)<br>(4.7)  | 4095                 | 0.0  | (1.2)   | 8801                       | 13.2   | (0.0)   |
| Jun-87               | 760299                     | 50.7                                       | (3.7)  | 52054                      | 29.7  | (4.7)   | 753888                     | 99.2   | (3.7)   | 43631                      | 83.8<br>1  | (4.7)   | 6411                 | 0.8  | (1.8)   | 8423                       | 16.2   | (5.0)   |
| Jun-89               | 884140<br>957409           | 20.2<br>49.5                               | (3.9)<br>(4.1)   | 75093                      | 30.1  | (4.9)   | 877808<br>948530           | 99.1<br>99.1   | (4.0)   | 66217<br>66217             | 80.2<br>88.2   | (4.9)   | 0338<br>8879         | 0.9  | (1.8)   | 8678                       | 14.5   | (2.1)   |
| Mar-90               | 1057793                    | 50.1                                       | (4.3)  | 82178                      | 28.8  | (4.9)   | 1048565                    | 99.1<br>1.60   | (4.4)   | 71802                      | 87.4   | (5.0)   | 9228                 | 0.9  | (2.1)   | 10376                      | 12.6   | (4.7)   |
| Mar-91<br>Mar-92     | 1056764                    | 40.8<br>46.5                               | (3.8)<br>(3.8)   | 101329                     | 25.7  | (4.7)   | 1038102                    | 96.9<br>99.2   | (3.8)<br>(3.8)  | /4490<br>88728             | 80.9<br>87.6   | (4.7)   | 8360                 | 1.1<br>0.8   | (2.0)   | 12601                      | 14.1   | (4.7)   |
| Mar-93               | 1038878                    | 46.0                                       | (4.0)  | 114525                     | 25.8  | (5.2)   | 1029209                    | 99.1   | (4.0)   | 99150                      | 86.6   | (5.1)   | 6996                 | 0.9  | (2.3)   | 15375                      | 13.4   | (0,0)   |
| Mar-94<br>Mar-95     | 1016225                    | 46.0<br>46.8                               | (4.0)  | 110685<br>126489           | 24.2  | (4.8)   | 1006153<br>997843          | 99.0<br>98.9   | (4.1)   | 95425<br>108859            | 86.2   | (4.9)   | 10072                | 1.0  | (2.3)   | 15260                      | 13.8   | (4.8)   |
| Mar-96               | 956583                     | 47.4                                       | (4.0)  | 114721                     | 20.8  | (4.0)   | 942712                     | 98.5   | (3.9)   | 103617                     | 90.3   | (4.2)   | 13871                | 1.5  | (4.3)   | 11104                      | 9.7  | (2.6)   |
| Mar-97<br>Mar-98     | 959281                     | 44.0                                       | (4.3)<br>(4.2)   | 151894                     | 21.0  | (4.8)   | 944570<br>898094           | 98.5<br>98.5   | (4.3)   | 135594                     | 89.3<br>89.7   | (5.0)   | 14711                | 1.5  | (4.9)   | 16300                      | 10.7   | (3.7)   |
| Mar-99               | 872319                     | 43.5                                       | (4.4)  | 214379                     | 21.2  | (5.2)   | 861050                     | 98.7   | (4.4)   | 182223                     | 85.0   | (5.4)   | 11269                | 1.3  | (4.2)   | 32156                      | 15.0   | (4.6)   |
| Mar-00<br>Mar-01     | 893250<br>965873           | 42.5                                       | (4.4)<br>(4.9)   | 270584<br>317371           | 22.7  | (5.9)<br>(6.1)  | 883767<br>953468           | 98.9<br>98.7   | (4.4)   | 209805<br>245140           | 77.2   | (5.4)<br>(5.6)  | 9483<br>12405        | 1.1  | (3.0)   | 60779<br>72231             | 22.5   | (8.6)<br>(8.7)  |
| Mar-02               | 934949                     | 42.0                                       | (4.6)  | 409025                     | 23.4  | (6.4)   | 902862                     | 96.6   | (4.6)   | 301349                     | 73.7   | (6.4)   | 32087                | 3.4  | (5.3)   | 107676                     | 26.3   | (6.5)   |
| Mar-03<br>Mar-04     | 956756                     | 43.1                                       | (4.6)<br>(4.7)   | 485372<br>547827           | 25.1  | (6.4)   | 922058                     | 96.4   | (4.7)   | 359567<br>434417           | 74.1   | (6.2)   | 34698                | 3.0  | (5.2)   | 125805                     | 25.9   | (7.5)   |
| Mar-05               | 1247277                    | 46.5                                       | (4.7)  | 704974                     | 21.5  | (5.7)   | 1214639                    | 97.4   | (4.7)   | 601185                     | 85.3   | (6.4)   | 32638                | 2.6  | (5.1)   | 103789                     | 14.7   | (3.5)   |
| Mar-06               | 1400578                    | 47.4                                       | (4.8)  | 936417                     | 22.3  | (5.4)   | 1382627                    | 98.7   | (4.9)   | 819902                     | 87.6   | (0.0)   | 17951                | 1.3  | (2.8)   | 116515                     | 12.4   | (2.4)   |
| Mar-08               | 1724209                    | 40.0                                       | (4.7)  | 1597717                    | 24.0  | (0.0)<br>(5.8)  | 10401/0                    | 97.7   | (4.7)   | 1303664                    | 04.1<br>81.6   | (0.0)   | 40409                | 2.3  | (2.6)   | 202010                     | 10.9   | (0.0)   |
| Mar-09               | 1793254                    | 50.4                                       | (4.5)  | 1811460                    | 22.6  | (5.9)   | 1760463                    | 98.2   | (4.5)   | 1522891                    | 84.1   | (6.4)   | 32791                | 1.8  | (4.5)   | 288569                     | 15.9   | (4.1)   |
| Mar-10<br>Mar-11     | 1966401<br>2223979         | 51.1<br>54.1                               | (4.6)<br>(4.8)   | 2137438<br>2684507         | 20.7  | (5.5)<br>(5.8)  | 1930172<br>2203845         | 98.2<br>99.1   | (4.7)<br>(5.0)  | 1904137<br>2468111         | 89.1<br>91.9   | (6.4)<br>(6.5)  | 36229<br>20134       | 1.8<br>0.9   | (2.0)<br>(0.9)  | 233301<br>216396           | 10.9<br>8.1  | (2.5)<br>(2.6)  |
| Source:              | RBI Banking                | Statistics                                 | : Basic Sta  | utistical Retur            | ns of Sch                                     | leduled Co  | mmercial B                 | anks in Indi   | ia, March :   | 2011 (Vol.40               | ) and earl   | ier issues  |                      |  |   | -                          |  |   |

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## Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Assam

|  | g State All-<br>Agri India<br>culture Direct<br>Total Agr.<br>Crd. | g State All-<br>Agri- India<br>culture Direct<br>Total Agr. | g State All-<br>Agri- India<br>culture Direct<br>Total Agr. | g State All-<br>Agri- India<br>culture Direct<br>Total Agr.<br>G65 14.6 (0.9) | g         State         All-           Agri-         India           Agri-         India           Culture         Direct           Total         Agr.           665         14.6         (0.9)           7         27.4         (0.6)           776         27.4         (0.5)  | g         State         All-           Agri-         India           Agri-         India           Culture         Direct           Total         Agr.           7         Crd.           665         14.6         (0.9)           1704         27.4         (1.5)           728         19.6         (0.6)  | g         State         All-           Agri-         India         India           Culture         Direct         Direct           Total         Agr.         Crd.           7         Total         Agr.           7         1704         Crd.           726         14.6         (0.9)           1704         27.4         (1.5)           3270         39.5         (0.7)   | g         State         All-           Agri-         India         India           Agri-         India         India           culture         Direct         Agr.           7         Total         Agr.           665         14.6         Crd.           726         10.7         (0.9)           7236         39.6         (0.7)           3336         39.1         (2.2)           3336         39.1         (2.2)   | g         State         All-           Agri-         India           Agri-         India           culture         Direct           Total         Agr.           7         Total           7         Crd.           7         I1704           726         19.6           11704         27.4           33270         39.5           3326         14.8           1335         19.6           3316         22.2           1305         14.8           1305         14.8   | g         State         All-           Agri-         Agri-         India           Agri-         India         Direct           Culturre         Direct         Agr.           7         Crd.         Agr.           7         Crd.         Agr.           7         Crd.         Agr.           7         Crd.         Crd.           7         Size         12.3           1704         27.4         (1.5)           72.3         19.6         (0.7)           3336         39.5         (0.7)           3336         14.6         (0.7)           3336         14.6         (0.7)           2384         15.5         (1.4)  | g         State         All-           Agri-         India           Agri-         India           culturre         Direct           7         Total           665         14.6           1704         27.4           728         19.6           3236         39.5           3336         39.5           2336         15.4           2336         15.4           2336         15.4           2346         15.5           2406         13.5           2406         13.5  | g         State         All-           Agri-         India           culture         Direct           Total         Agr.           7         Total           7         G65           11704         27.4           726         19.6           11704         27.4           1133         19.6           3336         39.1           1335         14.8           1335         14.8           2406         13.5           14.3         (0.9)           33115         14.3           24.6         (1.4)   | g         State         All-           Agri-         India           culture         Direct           Total         Agr.           7         Total           7         G65           1704         27.4           726         19.7           1704         27.4           1333         19.6           1335         13.5           3115         13.5           1336         13.5           1336         13.6           1336         13.6           1336         13.6           1336         13.6           1336         13.6           1336         13.6           1336         13.6           1336         13.6  | g         State         All-           Agri-         India           Agri-         India           culture         Direct           7         7           7         7           7         7           7         170tal           665         14.6           1704         27.4           726         10.7           720         39.5           7233         19.6           73335         39.5           73335         19.6           73335         19.6           73335         19.6           73335         19.6           73         10.7           73315         14.8           73315         14.4           73315         14.3           7336         12.5           733         13.5           733         13.5           733         13.5           733         14.4           733         14.3           733         14.4           733         15.5           733         13.5           733         13.6           74.  | g         State         All-           Agri-         India           culture         Direct           7         Total           7         Total           7         Total           665         14.6           1726         19.6           1133         19.6           3336         39.1           3336         19.6           33115         14.4           135         14.4           133         19.6           33115         14.4           56.9         13.5           6684         27.3           356.9         (1.7)           357.3         26.9           13.5         (1.4)           57.8         26.9           13.5         (1.4)  | g         State         All-           Agri-         India           Agri-         India           culturre         Direct           7         7           6665         14.6           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1733         19.6           1335         19.6           33115         14.3           1335         14.3           23406         13.5           1335         19.6           6844         27.3           733         19.0           733         19.0           61.9         11.7           733         19.0           733         19.0   | g         State         All-           Agri-         India           Agri-         India           culturre         Direct           7         7           665         14.6           1704         27.4           1728         10.7           3326         39.5           3336         39.5           33115         14.4           14.3         (1.5)           33115         14.4           15.5         (1.4)           33115         14.3           15.5         (1.4)           33115         14.3           15.5         (1.4)           33115         14.3           15.5         (1.4)           33115         14.3           15.6         (2.3)           5541         26.9           5551         26.9           56.8         (2.1)           55.8         (2.1)           55.8         (2.1)   | g         State         All-           Agri-         India           Agri-         India           Culturre         Direct           7         Total           665         14.6           1704         27.4           1704         27.4           1704         27.4           1703         19.7           3336         39.1           3336         19.5           3115         14.4           13.5         (1.4)           23406         (0.9)           33115         14.3           13.55         (1.4)           33115         14.3           13.55         (1.4)           33115         14.3           13.55         (1.4)           55341         13.5           13.6         (2.1)           5531         19.8           7846         24.6           74.6         (1.6)   | g         State         All-           Agri-         Agri-         India           Agri-         India         culture           Crd.         Total         Agr.           7         7         anium           7         7         anium           7         170tal         Agr.           7         7         anium           7         10.7         anium           7         10.7         anium           7         13305         14.8           83115         13.5         (1.16) </th <th>g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14,6         (0.9)           17204         27.4         (1.5)           33270         39.5         (2.2)           3336         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.6)           3335         19.6         (0.7)           3335         14.4         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.3)           3335         14.4         (0.3)           3335         14.4         (0.7)           3336         14.5         (1.4)           3541         13.5         (1.6)           5543         13.6         (2.3)           5548         27.4         (1.6)           92.8         27.4         (1.6)           92.8         13.6         (2.3)           92.8         27.4         (1.6)           92.8         27.6         &lt;</th> <th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7           7         7         7           665         14.6         (0.9)           17204         27.4         (1.5)           3326         39.5         (2.2)           3336         39.1         (0.7)           33115         14.4         (1.7)           33115         14.4         (1.2)           7335         19.6         (0.7)           35115         14.4         (1.2)           35115         14.4         (1.2)           35115         14.4         (1.2)           35115         14.4         (1.7)           35115         14.4         (1.2)           7335         26.9         (2.3)           7846         27.6         (2.1)           7848         27.6         (1.6)           7336         22.6         (2.1)           7347         12.6         (2.1)           7848         27.6         (2.1)           7848         15.7         (1.0)</th> <th>g         State         All-           Agri-         India           Agri-         India           Culturre         Direct           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1705         10.7           13326         39.5           33315         14.8           1335         19.6           1335         19.6           6844         27.3           3559         26.9           55343         19.9           77846         24.6           773         22.6           6884         27.3           7503         25.9           7503         25.9           7503         25.6           75.6         (0.5)           75.7         (1.1)</th> <th>g         State         All-           Agri-         India           Agri-         India           Culturre         Direct           7         7           665         14.6           1704         27.4           1728         19.7           3336         39.5           33115         14.4           14.3         (1.5)           3336         39.5           33115         14.4           15.7         (0.9)           33115         14.3           17.7         (2.3)           33115         14.3           17.4         (2.3)           33115         14.3           17.7         (2.3)           33115         14.3           17.4         (3.3)           5555         (1.4)           7744         (2.1)           753         (1.14)           774         (1.17)           753         (1.18)           754         (2.10)           755         (1.14)           756.9         (2.1)           750.3         (2.1)           750.3         (</th> <th>g         State         All-           Agri-         India           Agri-         India           Culture         Direct           170tal         14.6           665         14.4           170tal         27.4           7         33.376           7         33.376           7         33.316           7         113.3           1305         10.7           1133         19.6           33336         39.1           33336         39.1           33316         10.7           33115         14.8           13.35         (1.4)           2384         15.5           13.15         14.3           55251         13.3.6           33146         14.3           55251         14.3           33145         14.8           55251         13.5           3324         27.3           55251         13.5.6           684         27.6           7.4         10.9           7.4         10.9           7.3         19.8           7.3         19.8</th> <th>g         State         All-           Agri-         Agri-         India           Culture         Direct         Direct           1704         214.6         (0.9)           1704         27.4         (1.5)           3230         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.9)           3335         14.3         (1.6)           3544         13.5         (1.17)           3548         27.6         (2.1)           3548         27.6         (2.1)           3533         11.5         (1.6)           3334         15.6         (0.6)           3333         11.8         (0.1)           326.8         (1.10)</th> <th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         Agri-           7         7         Agri-           1665         14.6         (0.9)           17204         27.4         (1.5)           3326         39.1         (2.3)           333115         14.4         (0.7)           33315         14.4         (0.7)           33315         14.4         (0.7)           3556         24.06         (3.3)           2551         13.5         (1.4)           3544         27.3         (2.6)           5251         19.0         (1.7)           3547         25.6         (2.1)           73337         29.8         (1.6)           3558         25.6         (2.1)           3563         24.6         (1.6)           3263         11.6         (1.6)           3263         11.6         (0.6)           3333         11.8         (1.1)           3263         27.4         (1.1)           33347         12.6         (1.1</th> <th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7         7           665         14.6         10.9           1704         27.4         (1.5)           3326         39.5         (2.2)           33115         14.4         (1.7)           3336         39.5         (2.2)           33115         14.4         (1.7)           33347         25.9         (1.4)           7846         27.4         (1.7)           333115         14.4.3         (1.7)           33347         25.9         (2.2)           7503         29.8         (2.4)           7533         19.0         (1.7)           8569         26.8         (2.1)           7503         27.4         (1.1)           7503         11.4         (2.1)           7503         27.6         (2.1)           7503         27.6         (2.1)           7503         27.6         (2.1)           7503         27.4         (1.1)           7503         27.4<th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7           665         14.6         0.9           1704         27.4         (1.5)           7336         39.5         17.4           1738         19.6         (0.7)           13326         39.5         (0.7)           33115         14.3         (1.7)           3334         15.4         (0.7)           3334         15.5         (1.4)           55343         19.8         (1.7)           33347         12.6         (0.6)           5533         19.8         (1.1)           33347         12.6         (0.6)           3333         25.9         (1.1)           33347         12.6         (0.7)           3333         25.9         (1.1)           33347         12.6         (0.6)           3333         25.9         (0.7)           3333         25.9         (0.1)           3333         25.9         (0.7)           3333         25.9         (0.1)<!--</th--><th>g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14.6         (0.9)           1726         19.6         14.6           7326         19.7         16.5           73333         19.6         10.7           73334         19.6         (0.7)           33270         39.1         16.6           1133         19.6         (0.7)           33256         19.7         (0.6)           33251         19.6         (1.6)           33356         19.4         (0.2)           33115         14.8         (0.9)           31315         14.3         (1.6)           5684         27.3         (1.6)           55251         13.5         (1.4)           3334         19.6         (2.1)           3583         19.8         (1.6)           3264         27.5         (1.6)           33233         19.9         (1.6)           3334         13.6         (0.4)           3334         27.4         (1.1)           3335         11.3</th><th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           1704         214.6         (0.9)           17204         27.4         (1.5)           33250         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (1.4)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         14.8         (0.2)           33356         14.3         (1.6)           35591         13.5         (1.6)           5551         19.0         (1.6)           5568         25.6         (2.1)           3568         25.6         (1.10)           3584         27.4         (1.10)           3583         11.5         (1.6)           5569         27.3&lt;</th><th>g         State         All-           Agri-         Agri-         India           7         7         Agri-           1665         14.6         0.9           17204         27.3         17.6           3335         19.6         17.4           1133         19.6         0.9           33355         14.4         (1.5)           33355         14.4         (1.7)           3335115         11.4         2.3           3555         14.4         (1.7)           3556         14.4         (1.7)           3551         19.6         (0.7)           3551         14.4         (1.7)           3554         13.5         (1.4)           3554         13.5         (1.4)           5551         19.0         (1.6)           3547         12.6         (2.4)           7533         11.4         (1.1)           3548         27.4         (1.6)           3753         11.4         (2.6)           3733         11.6         (0.7)           3744         15.7         (1.1)           37448         14.3         (0.1)</th></th></th> | g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14,6         (0.9)           17204         27.4         (1.5)           33270         39.5         (2.2)           3336         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.6)           3335         19.6         (0.7)           3335         14.4         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.3)           3335         14.4         (0.3)           3335         14.4         (0.7)           3336         14.5         (1.4)           3541         13.5         (1.6)           5543         13.6         (2.3)           5548         27.4         (1.6)           92.8         27.4         (1.6)           92.8         13.6         (2.3)           92.8         27.4         (1.6)           92.8         27.6         <  | g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7           7         7         7           665         14.6         (0.9)           17204         27.4         (1.5)           3326         39.5         (2.2)           3336         39.1         (0.7)           33115         14.4         (1.7)           33115         14.4         (1.2)           7335         19.6         (0.7)           35115         14.4         (1.2)           35115         14.4         (1.2)           35115         14.4         (1.2)           35115         14.4         (1.7)           35115         14.4         (1.2)           7335         26.9         (2.3)           7846         27.6         (2.1)           7848         27.6         (1.6)           7336         22.6         (2.1)           7347         12.6         (2.1)           7848         27.6         (2.1)           7848         15.7         (1.0)  | g         State         All-           Agri-         India           Agri-         India           Culturre         Direct           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1704         27.4           1705         10.7           13326         39.5           33315         14.8           1335         19.6           1335         19.6           6844         27.3           3559         26.9           55343         19.9           77846         24.6           773         22.6           6884         27.3           7503         25.9           7503         25.9           7503         25.6           75.6         (0.5)           75.7         (1.1)   | g         State         All-           Agri-         India           Agri-         India           Culturre         Direct           7         7           665         14.6           1704         27.4           1728         19.7           3336         39.5           33115         14.4           14.3         (1.5)           3336         39.5           33115         14.4           15.7         (0.9)           33115         14.3           17.7         (2.3)           33115         14.3           17.4         (2.3)           33115         14.3           17.7         (2.3)           33115         14.3           17.4         (3.3)           5555         (1.4)           7744         (2.1)           753         (1.14)           774         (1.17)           753         (1.18)           754         (2.10)           755         (1.14)           756.9         (2.1)           750.3         (2.1)           750.3         (  | g         State         All-           Agri-         India           Agri-         India           Culture         Direct           170tal         14.6           665         14.4           170tal         27.4           7         33.376           7         33.376           7         33.316           7         113.3           1305         10.7           1133         19.6           33336         39.1           33336         39.1           33316         10.7           33115         14.8           13.35         (1.4)           2384         15.5           13.15         14.3           55251         13.3.6           33146         14.3           55251         14.3           33145         14.8           55251         13.5           3324         27.3           55251         13.5.6           684         27.6           7.4         10.9           7.4         10.9           7.3         19.8           7.3         19.8  | g         State         All-           Agri-         Agri-         India           Culture         Direct         Direct           1704         214.6         (0.9)           1704         27.4         (1.5)           3230         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         19.6         (0.7)           3335         14.4         (0.9)           3335         14.3         (1.6)           3544         13.5         (1.17)           3548         27.6         (2.1)           3548         27.6         (2.1)           3533         11.5         (1.6)           3334         15.6         (0.6)           3333         11.8         (0.1)           326.8         (1.10)  | g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         Agri-           7         7         Agri-           1665         14.6         (0.9)           17204         27.4         (1.5)           3326         39.1         (2.3)           333115         14.4         (0.7)           33315         14.4         (0.7)           33315         14.4         (0.7)           3556         24.06         (3.3)           2551         13.5         (1.4)           3544         27.3         (2.6)           5251         19.0         (1.7)           3547         25.6         (2.1)           73337         29.8         (1.6)           3558         25.6         (2.1)           3563         24.6         (1.6)           3263         11.6         (1.6)           3263         11.6         (0.6)           3333         11.8         (1.1)           3263         27.4         (1.1)           33347         12.6         (1.1   | g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7         7           665         14.6         10.9           1704         27.4         (1.5)           3326         39.5         (2.2)           33115         14.4         (1.7)           3336         39.5         (2.2)           33115         14.4         (1.7)           33347         25.9         (1.4)           7846         27.4         (1.7)           333115         14.4.3         (1.7)           33347         25.9         (2.2)           7503         29.8         (2.4)           7533         19.0         (1.7)           8569         26.8         (2.1)           7503         27.4         (1.1)           7503         11.4         (2.1)           7503         27.6         (2.1)           7503         27.6         (2.1)           7503         27.6         (2.1)           7503         27.4         (1.1)           7503         27.4 <th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7           665         14.6         0.9           1704         27.4         (1.5)           7336         39.5         17.4           1738         19.6         (0.7)           13326         39.5         (0.7)           33115         14.3         (1.7)           3334         15.4         (0.7)           3334         15.5         (1.4)           55343         19.8         (1.7)           33347         12.6         (0.6)           5533         19.8         (1.1)           33347         12.6         (0.6)           3333         25.9         (1.1)           33347         12.6         (0.7)           3333         25.9         (1.1)           33347         12.6         (0.6)           3333         25.9         (0.7)           3333         25.9         (0.1)           3333         25.9         (0.7)           3333         25.9         (0.1)<!--</th--><th>g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14.6         (0.9)           1726         19.6         14.6           7326         19.7         16.5           73333         19.6         10.7           73334         19.6         (0.7)           33270         39.1         16.6           1133         19.6         (0.7)           33256         19.7         (0.6)           33251         19.6         (1.6)           33356         19.4         (0.2)           33115         14.8         (0.9)           31315         14.3         (1.6)           5684         27.3         (1.6)           55251         13.5         (1.4)           3334         19.6         (2.1)           3583         19.8         (1.6)           3264         27.5         (1.6)           33233         19.9         (1.6)           3334         13.6         (0.4)           3334         27.4         (1.1)           3335         11.3</th><th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           1704         214.6         (0.9)           17204         27.4         (1.5)           33250         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (1.4)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         14.8         (0.2)           33356         14.3         (1.6)           35591         13.5         (1.6)           5551         19.0         (1.6)           5568         25.6         (2.1)           3568         25.6         (1.10)           3584         27.4         (1.10)           3583         11.5         (1.6)           5569         27.3&lt;</th><th>g         State         All-           Agri-         Agri-         India           7         7         Agri-           1665         14.6         0.9           17204         27.3         17.6           3335         19.6         17.4           1133         19.6         0.9           33355         14.4         (1.5)           33355         14.4         (1.7)           3335115         11.4         2.3           3555         14.4         (1.7)           3556         14.4         (1.7)           3551         19.6         (0.7)           3551         14.4         (1.7)           3554         13.5         (1.4)           3554         13.5         (1.4)           5551         19.0         (1.6)           3547         12.6         (2.4)           7533         11.4         (1.1)           3548         27.4         (1.6)           3753         11.4         (2.6)           3733         11.6         (0.7)           3744         15.7         (1.1)           37448         14.3         (0.1)</th></th> | g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           7         7         7           665         14.6         0.9           1704         27.4         (1.5)           7336         39.5         17.4           1738         19.6         (0.7)           13326         39.5         (0.7)           33115         14.3         (1.7)           3334         15.4         (0.7)           3334         15.5         (1.4)           55343         19.8         (1.7)           33347         12.6         (0.6)           5533         19.8         (1.1)           33347         12.6         (0.6)           3333         25.9         (1.1)           33347         12.6         (0.7)           3333         25.9         (1.1)           33347         12.6         (0.6)           3333         25.9         (0.7)           3333         25.9         (0.1)           3333         25.9         (0.7)           3333         25.9         (0.1) </th <th>g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14.6         (0.9)           1726         19.6         14.6           7326         19.7         16.5           73333         19.6         10.7           73334         19.6         (0.7)           33270         39.1         16.6           1133         19.6         (0.7)           33256         19.7         (0.6)           33251         19.6         (1.6)           33356         19.4         (0.2)           33115         14.8         (0.9)           31315         14.3         (1.6)           5684         27.3         (1.6)           55251         13.5         (1.4)           3334         19.6         (2.1)           3583         19.8         (1.6)           3264         27.5         (1.6)           33233         19.9         (1.6)           3334         13.6         (0.4)           3334         27.4         (1.1)           3335         11.3</th> <th>g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           1704         214.6         (0.9)           17204         27.4         (1.5)           33250         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (1.4)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         14.8         (0.2)           33356         14.3         (1.6)           35591         13.5         (1.6)           5551         19.0         (1.6)           5568         25.6         (2.1)           3568         25.6         (1.10)           3584         27.4         (1.10)           3583         11.5         (1.6)           5569         27.3&lt;</th> <th>g         State         All-           Agri-         Agri-         India           7         7         Agri-           1665         14.6         0.9           17204         27.3         17.6           3335         19.6         17.4           1133         19.6         0.9           33355         14.4         (1.5)           33355         14.4         (1.7)           3335115         11.4         2.3           3555         14.4         (1.7)           3556         14.4         (1.7)           3551         19.6         (0.7)           3551         14.4         (1.7)           3554         13.5         (1.4)           3554         13.5         (1.4)           5551         19.0         (1.6)           3547         12.6         (2.4)           7533         11.4         (1.1)           3548         27.4         (1.6)           3753         11.4         (2.6)           3733         11.6         (0.7)           3744         15.7         (1.1)           37448         14.3         (0.1)</th>  | g         State         All-           Agri-         Agri-         India           Agri-         India         culture           665         14.6         (0.9)           1726         19.6         14.6           7326         19.7         16.5           73333         19.6         10.7           73334         19.6         (0.7)           33270         39.1         16.6           1133         19.6         (0.7)           33256         19.7         (0.6)           33251         19.6         (1.6)           33356         19.4         (0.2)           33115         14.8         (0.9)           31315         14.3         (1.6)           5684         27.3         (1.6)           55251         13.5         (1.4)           3334         19.6         (2.1)           3583         19.8         (1.6)           3264         27.5         (1.6)           33233         19.9         (1.6)           3334         13.6         (0.4)           3334         27.4         (1.1)           3335         11.3  | g         State         All-           Agri-         Agri-         India           Agri-         Total         Agri-           1704         214.6         (0.9)           17204         27.4         (1.5)           33250         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (1.4)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         19.6         (0.7)           33356         14.8         (0.2)           33356         14.3         (1.6)           35591         13.5         (1.6)           5551         19.0         (1.6)           5568         25.6         (2.1)           3568         25.6         (1.10)           3584         27.4         (1.10)           3583         11.5         (1.6)           5569         27.3<  | g         State         All-           Agri-         Agri-         India           7         7         Agri-           1665         14.6         0.9           17204         27.3         17.6           3335         19.6         17.4           1133         19.6         0.9           33355         14.4         (1.5)           33355         14.4         (1.7)           3335115         11.4         2.3           3555         14.4         (1.7)           3556         14.4         (1.7)           3551         19.6         (0.7)           3551         14.4         (1.7)           3554         13.5         (1.4)           3554         13.5         (1.4)           5551         19.0         (1.6)           3547         12.6         (2.4)           7533         11.4         (1.1)           3548         27.4         (1.6)           3753         11.4         (2.6)           3733         11.6         (0.7)           3744         15.7         (1.1)           37448         14.3         (0.1)   |
|--|--|---|---|---|--|--|--|--|--|---|---|--|--|---|--|--|--|--|--|--|--|---|---|--|--|---|--|--|--|---|---|
| All- ing   | Direct<br>Agr.<br>Crd.   | Direct<br>Agr.<br>Crd.<br>7                                 | Direct<br>Agr<br>Crd.<br>7                                  | Direct<br>Agr.<br>Crd.<br>(0.8)<br>(0.8)<br>(0.8)                             | Direct Direct Agr. Crd. (0.8) 66i (0.8) 66i (0.11) 1700 (0.11) 770 (0.01) 1700 (0.01) 77 | Direct Direct Agr. Crd. (0.8) 66i (0.9) 72i (0.7) 1170 72i (0.7) 1131 700 72i (0.7) 1132 72i (0. | Direct Direct Agr. Crd. Crd. (0.8) 666 (1.1) 170 (1.1) 170 (0.9) (0.9) 172 (1.3) 170 (1.3) 1213 (1.3) 3213   | Direct Direct Agr. Crd. 7 Crd. 7 Crd. 7 (1.1) 170 (1.3) 728 (1.3) 3327 (1.3) 3327 (1.3) 3327   | Direct<br>Direct<br>Agr.<br>Crd.<br>(0.8)<br>(0.8)<br>(0.8)<br>(0.8)<br>(0.8)<br>(0.8)<br>(0.8)<br>(0.1)<br>(1.1)<br>(0.7)<br>(1.3)<br>(0.7)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)<br>(1.3)( | Direct Direct Agr. Crd. Crd. Crd. Crd. Crd. Crd. Crd. Cr  | Direct Direct Agr. Crd. Color (1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 227(1.3) 2240(1.3)   | Direct Direct Agr. Crd. Crd. Crd. Crd. Crd. Crd. Crd. Cr   | Direct Direct Age: Crd. (1.13) 2323 (1.13) 2333 (1.13) (1.13) 2333   | Direct Direct Agr. Crd. (1.1.3) 23327 (1.1.3) 2337 (1.1.3) 23327 (1.1.3) 2337 (1.1  | Direct Direct Agr. Crd. (1.1) Crd. (1.3) 2327 (1.13) 2328 (1.13) 2   | Direct Direct Agr. Crd. 240 (1.13) 2240 (1.13) 2327 (1.13) 2327 (1.13) 2328 (1.13) 2328 (1.13) 2338 (1.13) 2538 (1   | Direct Direct Agr. Crd. Crd. Crd. Crd. Crd. Crd. Crd. Cr   | Direct Direct Age: Crd. 1133 Crd. 11   | Direct Direct Agr. 238. (1.13)   | Direct Direct Agr. 720 (0.3) (1.3) 2332(1.3) 2332(1.13)(1.13) 2332(1.13) 2332   | Direct Direct Agr. Construct (1.1) Construct (1.2) Construct (   | Direct Direct Agr. Crd. (0.8) Crd. (0.8) Crd. (0.8) Crd. (0.9) Crd  | Direct           Direct           Ad.           Cd.           Cd.           Col.           (0.8)           (1.1)           (1.13)  | Direct           Agr.           Agr.           Agr.           Cd.           (0.8)           (1.1)           (1.1)           (1.13)  | Direct           Agr.           Agr.           Agr.           Agr.           Agr.           (0.8)           (1.1)           (1.2)           (1.1)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)  | Direct           Agr.           Agr.           Agr.           Cd.           Agr.           (0.8)           (1.1)           (0.7)           (1.3)           (1.4)           (1.4)           (1.5)           (1.4)           (1.4)           (1.5)           (1.4)           (1.4)           (1.5)           (1.4)  | Direct           Agr.           Crd.           Agr.           Crd.           (0.8)           (1.1)           (0.7)           (1.3)           3327           (1.13)           (1.13)           7           7           (1.13)           7      7  | Direct           Adr.  | Direct           Agr.           Agr.           Agr.           Cd.           (0.8)           (1.1)           (0.2)           (0.3)           (0.4)           (0.5)           (0.6)           (1.0)           (1.0)           (1.0)           (1.0)           (1.0)           (1.0)           (1.0)  | Direct           Agr.           (1.1)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2)           (1.2) <th>Direct           Agr.           Agr.           Cd.           (0.8)           (1.1)           (0.7)           (1.3)           (1.4)           (1.5)           (1.4)           (1.4)           (1.4)           (1.4)           (1.5)           (1.4)           (1.5)           (1.6)           (1.6)           (1.6)           (1.6)           (1.1)           (1.1)</th>   | Direct           Agr.           Agr.           Cd.           (0.8)           (1.1)           (0.7)           (1.3)           (1.4)           (1.5)           (1.4)           (1.4)           (1.4)           (1.4)           (1.5)           (1.4)           (1.5)           (1.6)           (1.6)           (1.6)           (1.6)           (1.1)           (1.1)  |
| State<br>Agricul-<br>ture                                  | 10131  | <b>10181</b><br>6   | <b>Тотан</b><br>9   | 6<br>3245<br>8.1  | 6 6 10041 10041 3245 8.1 325 8. | 6<br>6<br>3245<br>3245<br>3242<br>3242<br>5.1<br>2639<br>3.0   | 6<br>6<br>8<br>3245<br>3245<br>3242<br>3242<br>5.1<br>26339<br>4.2<br>8.1<br>3242<br>5.1<br>26339<br>4.2<br>8<br>4.2<br>8<br>8<br>1<br>26<br>8<br>1<br>26<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>1<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8 | 6<br>6<br>83245<br>33448<br>88.1<br>33448<br>8.1<br>33448<br>8.1<br>3242<br>5.1<br>2633<br>4.26<br>4.26<br>4.26<br>4.26<br>4.26<br>4.26<br>3.0<br>4.26<br>83.3<br>3.9<br>4.26<br>83.3<br>83.40<br>83.40<br>83.40<br>84.20<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>84.10<br>8 | 6<br>6<br>8<br>3245<br>3245<br>3242<br>8.1<br>3242<br>5.1<br>2639<br>3.9<br>4268<br>4.2<br>41268<br>4.2<br>41268<br>3.9<br>3.5<br>6071<br>3.5  | 6<br>6<br>8<br>3245<br>3245<br>8<br>8<br>1<br>3245<br>8<br>1<br>2639<br>3.0<br>4268<br>4.2<br>4199<br>3.0<br>6071<br>3.2<br>5<br>5<br>5<br>2.2<br>5<br>5<br>3.0   | 6<br>6<br>7<br>3245<br>3245<br>3245<br>8.1<br>3245<br>8.1<br>2003<br>3.0<br>4268<br>4.2<br>4199<br>3.0<br>6071<br>3.5<br>4565<br>2.2<br>4356<br>1.9   | 6<br>6<br>8<br>3245<br>3245<br>3244<br>3245<br>8.1<br>3248<br>8.1<br>26339<br>4.2<br>6<br>4199<br>4.268<br>4.2<br>4.266<br>4.2<br>4.2<br>4.266<br>4.2<br>2.2<br>4.366<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>4.2<br>6<br>6<br>6<br>6<br>7<br>1<br>6<br>6<br>7<br>1<br>6<br>7<br>1<br>6<br>6<br>7<br>1<br>7<br>7<br>7<br>7  | 6<br>6<br>7<br>3245<br>3245<br>3242<br>3348<br>8.1<br>3245<br>8.1<br>3245<br>8.1<br>354<br>4199<br>4199<br>4199<br>4199<br>4199<br>4199<br>4199<br>41  | 6<br>6<br>7<br>3245<br>3245<br>3245<br>3245<br>3245<br>3245<br>4199<br>4199<br>4199<br>4199<br>4199<br>4199<br>4199<br>41   | 6<br>6<br>3245<br>3245<br>3245<br>3245<br>3245<br>33948<br>4.2<br>4268<br>4.2<br>4268<br>4.2<br>4268<br>4.2<br>4565<br>4.2<br>4565<br>1.9<br>4565<br>2.2<br>4565<br>1.9<br>4565<br>2.2<br>2<br>4566<br>1.9<br>6071<br>9<br>350<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>0.0<br>9<br>22860<br>2287<br>228<br>228<br>200<br>228<br>200<br>228<br>200<br>228<br>200<br>200   | 6<br>6<br>3245<br>3245<br>3245<br>3245<br>3348<br>3348<br>3348<br>3348<br>412<br>4268<br>412<br>4268<br>412<br>4268<br>412<br>4256<br>119<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>4256<br>12<br>42<br>52<br>12<br>4256<br>12<br>42<br>52<br>12<br>52<br>12<br>52<br>12<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52<br>52  | 6<br>6<br>7<br>3245<br>3245<br>3245<br>3245<br>3245<br>3245<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2<br>4.2  | 6<br>6<br>7<br>3245<br>3245<br>3245<br>3245<br>4268<br>4.2<br>4268<br>4.2<br>4268<br>4.2<br>4268<br>4.2<br>4356<br>1.9<br>3.5<br>4565<br>1.9<br>3.5<br>4565<br>1.9<br>2330<br>1.0<br>2880<br>0.0<br>2880<br>0.0<br>28875<br>2194<br>2104<br>10<br>0.6<br>210<br>2880<br>0.0<br>28875<br>20<br>3<br>0.6<br>2887<br>20<br>2888<br>20<br>20<br>2888<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20<br>20   | 6<br>6<br>8<br>3245<br>3245<br>3245<br>3245<br>4565<br>4565<br>4565<br>4565<br>4565<br>4565<br>4565<br>4   | 6<br>6<br>8<br>3245<br>3245<br>3245<br>3245<br>8<br>1<br>2653<br>4258<br>428<br>428<br>428<br>428<br>428<br>428<br>428<br>428<br>428<br>42   | 6<br>6<br>8<br>3245<br>3245<br>3245<br>3245<br>8<br>1.2<br>2639<br>4.2<br>8<br>4.2<br>8<br>4.2<br>4.2<br>8<br>4.2<br>4.2<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>6<br>7<br>1.9<br>4.25<br>8<br>8<br>1.3<br>2.65<br>9<br>3.0<br>6<br>7<br>7<br>1.9<br>4.25<br>8<br>8<br>1.9<br>2.55<br>9<br>3.0<br>6<br>7<br>7<br>1.9<br>4.25<br>8<br>8<br>1.9<br>2.55<br>9<br>3.0<br>6<br>7<br>7<br>1.9<br>4.25<br>8<br>8<br>1.9<br>2.55<br>9<br>2.25<br>4.25<br>8<br>8<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>1.9<br>4.25<br>8<br>7<br>7<br>1.9<br>4.25<br>8<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7  | 6<br>6<br>3245<br>3245<br>3245<br>3245<br>3348<br>4268<br>412<br>4268<br>412<br>4268<br>412<br>4268<br>412<br>4256<br>412<br>4256<br>119<br>4256<br>129<br>4256<br>129<br>4256<br>129<br>23330<br>10<br>2294<br>0.0<br>2294<br>0.0<br>2294<br>23259<br>10<br>0<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>12<br>22688<br>2268<br>226   | 6<br>6<br>6<br>3245<br>3245<br>3245<br>3245<br>4268<br>412<br>4268<br>412<br>4268<br>412<br>4268<br>412<br>4268<br>110<br>2559<br>120<br>2860<br>120<br>2860<br>0.9<br>2861<br>0.0<br>2860<br>0.0<br>2861<br>0.0<br>2861<br>0.0<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>110<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2068<br>2010<br>2006<br>2010<br>2006<br>2010<br>2006<br>2010<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2007<br>2006<br>2006   | 6         6         8.1           3245         8.1         3245           3245         8.1         3245           3245         8.1         3245           3245         8.1         3245           3245         8.1         3245           4268         4.2         4.2           4199         3.0         4268           4565         1.9         3.6           4356         1.6         2.5           2330         1.0         2.5           2194         0.6         2.2           2104         0.6         2.2           2112         2.79         0.0           2208         1.1         2.2           2208         1.1         2.2           2353         1.0         2.9           21124         0.6         3.2           2208         1.1         2.9           2208         1.1         2.9           21124         0.2         2.9           21124         0.2         2.9           21124         2.9         3.2   | 6         7         10431           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         35.9         4256           4256         3.0         6071         3.5           4565         2.2         4426         3.0           4556         1.9         3.6         2330           2194         0.9         2353         1.0           23530         1.0         2268         0.6           2356         1.0         2268         0.6           2356         1.0         2268         0.1           2268         0.2         2258         1.0           2268         1.0         0.8         2268           21124         0.3         2558         1.1           27499         1.1         2706         1.1           27068         1.1         2.9         3.5           5006         1.12         2.9         3.6           5006         1.0         2.9         3.6           5006         1.0         2.9         3.6           5006         1.0         2.9   | 6         6         8.1         1043           3245         8.1         3245         8.1           3245         8.1         2639         8.1           3245         8.1         2639         3.0           4565         2.2         4.25         1.9           4565         2.2         4.2         4.2           4565         2.2         2.2         4.2           4565         1.9         3.6         0.0           2359         1.9         3.5         0.6           2359         1.9         2.2         2.2           2194         0.6         2.9         2.0           22680         1.0         2         2.6           21124         0.6         2.0         3.5           25580         1.0         0.6         2.9           3824         1.0         0.6         2.0           3824         2.0         3.5         2.0           3824         2.0         3.5         2.0           37.5         2.55         2.0         2.0           37.5         2.05         2.0         2.0      25068         1.1         2.9  | 6         7         10431           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2639         3.0           4565         1.2         2551         1.2           4555         1.2         4256         1.9           4555         1.9         3.5         1.0           2359         3.0         0.6         0.9           2356         1.0         2.2         2.2           2560         0.9         2.8         0.6           2154         0.6         2.9         2.0           2550         1.0         2.8         1.1           2550         1.0         2.8         1.1           2550         1.0         2.8         1.1           2560         2.0         3.5         5.0           3824         2.0         3.5         5.2           5096         3.5         2.0         5.2           5079         5.07         2.2         2.2   | 6         6         8.1         1044           3245         8.1         3245         8.1           3245         8.1         2539         5.1           2539         3.0         6671         2.5           4555         1.9         3.5         1.9           4556         1.9         3.5         1.2           4556         1.9         3.5         1.6           2380         0.9         3.5         1.6           2355         1.0         2.2         2.641           2164         0.6         2.208         0.1           2559         1.0         2.208         1.1           2749         1.0         2.749         1.6           2104         0.6         3.5         2.00           2641         0.6         3.5         2.0           2642         1.0         3.5         3.6           2749         1.0         3.5         5.09           355         5.00         3.5         5.0           5096         3.5         5.0         5.0           5036         5.00         3.5         5.0      1037         5.00         3.5 <th>6         6         8.1         100.41           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         35.1         25.9           3245         8.1         3.0         6071         3.5           4565         1.2         4356         1.6         2.5           25330         1.0         2.5         0.0         2.9           2641         0.6         2.20         0.0         2.9           25580         1.0         2.208         0.1         0.6           25048         1.1         0.8         3.5         2.9           26048         1.1         0.8         3.5         2.9           2004         2.09         3.5         2.0         6.0           26056         1.10         0.8         3.5         2.0           5096         3.5         2.0         5.0         5.0           5079         5.005         3.5         2.0         1.9           61013         3.5         2.0         3.5         2.0      <t< th=""><th>6         7         10041           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2653         3.9           4565         2.2         4426         3.1           4565         1.9         3.6         1.9           2330         1.9         3.5         1.9           2356         1.9         3.5         1.0           2351         1.6         2.2         2.2           2350         1.0         2.2         2.2           2550         1.0         0.8         3.2           2564         0.9         0.9         2.2           2564         0.0         2.2         2.2           2566         1.0         0.8         0.6           2568         1.0         0.8         0.6           25068         1.1         2.2         4.325           5096         5003         3.3         0.6           5096         5003         3.3         0.6           5096         5003         3.2         0.6           5004         5.0         5.0         &lt;</th><th>6         7         1043           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2639         3.0           4565         2.2         4256         1.9           4565         2.2         4256         1.9           4565         2.2         4556         1.0           2359         1.0         3.5         0.6           2359         1.0         0.8         3.5           2359         1.0         0.6         2.2           2194         0.6         2.2         1.0           2359         1.0         0.8         3.2           21124         0.6         2.0         0.6           25580         1.0         0.8         3.2           20068         1.1         2.6         1.0           25065         1.0         0.6         2.0           3824         2.0         66713         2.0           66724         1.18         0.9         2.0           6703         2.0         6703         2.0           6704         1.17         2.0</th></t<></th> | 6         6         8.1         100.41           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         35.1         25.9           3245         8.1         3.0         6071         3.5           4565         1.2         4356         1.6         2.5           25330         1.0         2.5         0.0         2.9           2641         0.6         2.20         0.0         2.9           25580         1.0         2.208         0.1         0.6           25048         1.1         0.8         3.5         2.9           26048         1.1         0.8         3.5         2.9           2004         2.09         3.5         2.0         6.0           26056         1.10         0.8         3.5         2.0           5096         3.5         2.0         5.0         5.0           5079         5.005         3.5         2.0         1.9           61013         3.5         2.0         3.5         2.0 <t< th=""><th>6         7         10041           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2653         3.9           4565         2.2         4426         3.1           4565         1.9         3.6         1.9           2330         1.9         3.5         1.9           2356         1.9         3.5         1.0           2351         1.6         2.2         2.2           2350         1.0         2.2         2.2           2550         1.0         0.8         3.2           2564         0.9         0.9         2.2           2564         0.0         2.2         2.2           2566         1.0         0.8         0.6           2568         1.0         0.8         0.6           25068         1.1         2.2         4.325           5096         5003         3.3         0.6           5096         5003         3.3         0.6           5096         5003         3.2         0.6           5004         5.0         5.0         &lt;</th><th>6         7         1043           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2639         3.0           4565         2.2         4256         1.9           4565         2.2         4256         1.9           4565         2.2         4556         1.0           2359         1.0         3.5         0.6           2359         1.0         0.8         3.5           2359         1.0         0.6         2.2           2194         0.6         2.2         1.0           2359         1.0         0.8         3.2           21124         0.6         2.0         0.6           25580         1.0         0.8         3.2           20068         1.1         2.6         1.0           25065         1.0         0.6         2.0           3824         2.0         66713         2.0           66724         1.18         0.9         2.0           6703         2.0         6703         2.0           6704         1.17         2.0</th></t<> | 6         7         10041           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2653         3.9           4565         2.2         4426         3.1           4565         1.9         3.6         1.9           2330         1.9         3.5         1.9           2356         1.9         3.5         1.0           2351         1.6         2.2         2.2           2350         1.0         2.2         2.2           2550         1.0         0.8         3.2           2564         0.9         0.9         2.2           2564         0.0         2.2         2.2           2566         1.0         0.8         0.6           2568         1.0         0.8         0.6           25068         1.1         2.2         4.325           5096         5003         3.3         0.6           5096         5003         3.3         0.6           5096         5003         3.2         0.6           5004         5.0         5.0         <  | 6         7         1043           3245         8.1         3245         8.1           3245         8.1         3245         8.1           3245         8.1         2639         3.0           4565         2.2         4256         1.9           4565         2.2         4256         1.9           4565         2.2         4556         1.0           2359         1.0         3.5         0.6           2359         1.0         0.8         3.5           2359         1.0         0.6         2.2           2194         0.6         2.2         1.0           2359         1.0         0.8         3.2           21124         0.6         2.0         0.6           25580         1.0         0.8         3.2           20068         1.1         2.6         1.0           25065         1.0         0.6         2.0           3824         2.0         66713         2.0           66724         1.18         0.9         2.0           6703         2.0         6703         2.0           6704         1.17         2.0   |
| ate All-<br>rri- India<br>ture Direct<br>tal Agr.<br>Crd.  |  |   |   | 35.4 (1.6)  | 35.4 (1.6)<br>72.6 (1.5)<br>23.3 (1.6)   | 35.4         (1.6)           72.6         (1.5)           80.3         (1.1)   | 25.4 (1.6)<br>72.6 (1.5)<br>72.6 (1.5)<br>80.3 (1.1)<br>50.5 (0.8)   | 55.4 (1.6)<br>22.6 (1.5)<br>30.4 (1.6)<br>30.4 (1.1)<br>30.5 (0.7)<br>30.5 (0.7)   | 35.4         (1.6)           72.6         (1.5)           99.3         (1.6)           30.4         (1.1)           50.5         (0.8)           50.5         (0.07)   | 55.4 (1.6)<br>55.4 (1.6)<br>22.2 (1.5)<br>30.3 (1.6)<br>30.5 (0.8)<br>30.6 (0.7)<br>31.5 (1.4)<br>34.5 (1.4)  | 55.4 (1.6)<br>55.4 (1.6)<br>50.5 (1.5)<br>50.5 (0.8)<br>50.6 (0.7)<br>50.9 (0.7)<br>56.5 (1.4)<br>66.5 (1.4)  | 55.4 (1.6)<br>55.4 (1.6)<br>55.4 (1.5)<br>50.5 (1.5)<br>50.5 (0.3)<br>55.2 (0.3)<br>55.2 (1.4)<br>55.5 (   | 35.4         (1.6)           35.4         (1.6)           30.3         (1.5)           30.4         (1.6)           30.5         (0.7)           30.5         (0.3)           30.5         (0.3)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)   | 35.4         (1.6)           35.4         (1.6)           39.3         (1.6)           30.4         (1.6)           30.5         (0.7)           30.6         (0.7)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)  | 55.4 (1.5)<br>55.4 (1.6)<br>50.4 (1.1)<br>50.2 (0.8)<br>50.9 (0.9)<br>50.9 (0.9)<br>55.7 (1.4)<br>55.7 (1.4)<br>55.7 (1.1)<br>55.7 (   | 255.4 (1.6)<br>255.4 (1.6)<br>222.6 (1.5)<br>30.9 (0.7)<br>30.0 (0.7)<br>30.0 (0.7)<br>355.7 (1.4)<br>355.7 (1.4)<br>(1.4)<br>355.7 (1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.4)<br>(1.                         | 55.4 (1.6)<br>55.4 (1.6)<br>55.2 (1.5)<br>50.5 (1.5)<br>50.5 (0.8)<br>50.6 (0.7)<br>50.6 (0.7)<br>50.6 (0.7)<br>50.6 (1.4)<br>55.7 (1.4)<br>55.7 (1.4)<br>55.7 (1.4)<br>55.7 (1.4)<br>55.7 (1.1)<br>55.7 (1.1) 55.7 (1.1) 55.7 (1.1) 55.7 (1.1) 55.7 (1.1) 55.7 (1.1)  | 55.4         (1.6)           55.4         (1.6)           55.2         (1.5)           50.5         (1.5)           50.5         (1.5)           50.5         (0.3)           50.5         (0.3)           50.5         (0.3)           50.5         (1.4)           50.5         (1.4)           50.5         (1.4)           50.5         (1.4)           50.5         (1.4)           50.5         (1.4)           50.5         (1.4)           50.2         (1.4)           50.2         (1.1)           50.2         (1.1)           50.2         (1.1)           50.2         (1.1)           50.2         (1.1)           51.2         (1.1)           51.2         (1.1)           51.2         (1.1)           51.2         (1.1)   | 35.4         (1.6)           35.4         (1.6)           35.2         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.6)           30.5         (0.3)           30.5         (0.3)           35.2         (1.4)           35.2         (1.4)           35.5         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.1         (1.2)           36.2         (1.1)           37.1         (1.2)           37.2         (1.1)           37.2         (1.1)           37.2         (1.1)           37.4         (1.0)   | 355.4         (1.5)           30.4         (1.5)           30.4         (1.5)           30.4         (1.1)           30.5         (1.6)           30.4         (1.1)           30.5         (0.3)           30.5         (0.3)           35.7         (1.4)           35.7         (1.4)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           36.5         (1.4)           36.6         (1.4)           36.7         (1.1)           37.2         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)   | 255.4         (1.6)           255.4         (1.6)           222.6         (1.6)           200.5         (0.8)           200.5         (0.8)           255.7         (1.4)           255.7         (1.4)           255.7         (1.4)           255.7         (1.4)           255.7         (1.4)           255.7         (1.1)           255.7         (1.1)           255.4         (1.1)           255.4         (1.1)           255.4         (1.1)           255.4         (1.1)           257.4         (1.1)           257.4         (1.1)           257.4         (1.1)           257.4         (1.0)           27.3         (0.9)           27.4         (0.0)           27.4         (0.0)   | 55.4         (1.6)           55.4         (1.6)           22.26         (1.5)           30.5         (1.5)           30.6         (0.7)           30.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.4)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           36.2         (1.1)           37.2         (1.1)           37.2         (1.0)           37.4         (0.3)           37.4         (0.7)  | 55.4         (1.6)           55.4         (1.6)           22.6         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (1.1)           30.6         (0.7)           30.7         (1.1)           31.0         (1.1)           31.1         (1.1)           31.2         (1.1)           31.2         (1.1)           32.1         (1.1)           33.1         (1.1)           33.1         (1.1)           33.2         (1.1)           33.1         (1.1)           33.2         (1.1)           33.1         (1.1)           33.2         (1.1)           33.3         (1.1)           33.4         (1.0)           33.7         (1.1)           33.8         (0.3)           34.3         (0.6)           35.4         (0.6)   | 35.4         (1.6)           35.4         (1.6)           35.2         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (0.7)           30.5         (1.1)           30.5         (1.4)           31.0         (1.1)           31.1         (1.1)           31.2         (1.1)           31.3         (1.1)           31.4         (1.0)           31.2         (1.1)           31.3         (1.1)           31.4         (0.0)           32.5         (1.1)           31.6         (1.1)           31.7         (1.2)           31.8         (0.0)           32.7         (1.1)           32.7         (1.1)           32.8         (0.6)           32.7         (0.6)           32.8         (0.6)   | 355.4         (1.5)           30.4         (1.5)           30.4         (1.5)           30.4         (1.5)           30.5         (1.6)           30.5         (1.6)           30.5         (1.6)           30.5         (0.3)           30.5         (0.3)           30.5         (0.3)           30.5         (0.3)           30.5         (1.4)           30.5         (1.4)           30.5         (1.4)           30.5         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           31.0         (1.1)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)           32.2         (1.0)     <   | 55.4         (1.6)           55.4         (1.5)           22.26         (1.5)           30.4         (1.5)           30.5         (1.5)           30.6         (1.5)           30.7         (1.5)           30.6         (1.5)           30.7         (1.1)           30.7         (1.4)           30.7         (1.1)           30.7         (1.1)           30.7         (1.1)           30.7         (1.1)           31.0         (1.1)           31.1         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           31.2         (1.1)           32.2.6         (0.4)           (0.7)         (0.5)           (0.6)         (0.6)           (0.6)         (0.6)   | 255.4         (1.6)           255.4         (1.6)           222.6         (1.5)           30.2         (1.5)           30.2         (1.5)           30.2         (0.7)           30.2         (1.1)           30.2         (0.7)           30.2         (1.4)           35.7         (1.4)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.2         (1.1)           35.2         (1.1)           35.2         (1.1)           35.2         (1.1)           35.2         (0.6)           35.2         (0.6)           35.7         (0.6)           32.7         (0.5)           32.7         (0.5)           32.7         (0.6)  | 35.4         (1.6)           35.4         (1.6)           35.2         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.1)           30.5         (1.4)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.1)           35.7         (1.0)           35.4         (0.9)           36.2         (0.1)           37.4         (0.6)           35.7         (0.6)           35.7         (0.6)           32.7         (0.5)   | 35.4         (1.6)           35.4         (1.6)           35.2         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.5)           30.5         (1.1)           31.0         (1.1)           31.1         (1.1)           32.2         (1.1)           31.2         (1.1)           32.1         (1.1)           32.2         (0.6)           32.4         (0.0)           32.5         (0.6)           32.6         (0.5)           32.7         (0.6)           32.8         (0.6)           32.7         (0.6)           32.8         (0.6)  | 355.4     (1.5)       30.4     (1.5)       30.4     (1.5)       30.5     (1.6)       30.5     (1.6)       30.5     (1.6)       30.5     (1.6)       30.5     (1.6)       30.5     (1.1)       30.5     (0.3)       30.5     (0.3)       30.5     (0.3)       30.5     (1.1)       31.0     (1.1)       31.0     (1.1)       31.0     (1.1)       31.0     (1.1)       31.0     (1.1)       32.2     (1.0)       32.2     (0.6)       32.2     (0.6)       32.2     (0.6)       32.2     (0.6)       32.2     (0.6)       32.4     (0.6)       32.5     (0.6)       32.6     (0.6)       32.7     (0.6)       32.7     (0.6)       32.7     (0.6)       32.7     (0.6)   | 355.4     (1.6)       355.4     (1.5)       300.4     (1.5)       300.5     (1.5)       300.5     (0.7)       300.5     (1.1)       300.5     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (1.1)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)       355.7     (0.6)   |
| standing Sta<br>Agr<br>culti<br>Toti                       |  | <u>о</u>  | 2   | 3904<br>2104  | 5<br>3904<br>6004<br>8<br>8<br>6004<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8  | 5<br>3904<br>6044<br>8<br>8<br>6044<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8<br>8  | 5<br>3904<br>5044<br>5044<br>5066<br>5000<br>5000<br>6<br>6<br>5000<br>6<br>6<br>5000<br>6<br>6<br>5000<br>6<br>6<br>5000<br>6<br>6<br>5000<br>6<br>6<br>5<br>5<br>5<br>5  | 5<br>3904<br>4517<br>5060<br>51050<br>51060<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6  | 5<br>5<br>3904<br>4517<br>7<br>5<br>6044<br>8<br>6044<br>8<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7  | 5<br>5<br>4517<br>77<br>5<br>1964<br>6044<br>88<br>7519<br>5<br>5196<br>6<br>6<br>12972<br>88<br>7531<br>8<br>81<br>2972<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88<br>88  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5<br>5<br>3904<br>4517<br>4517<br>4517<br>5<br>5000<br>5<br>5000<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6<br>6   | 5<br>5<br>3904<br>4517<br>73<br>5904<br>6044<br>75<br>5005<br>5500<br>66<br>66<br>66<br>66<br>55000<br>66<br>61<br>22807<br>88<br>21280<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7   | 5<br>5<br>5<br>6044<br>6044<br>6044<br>6044<br>6044<br>6044<br>7<br>5<br>5005<br>6044<br>88<br>6044<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>7<br>88<br>9<br>88<br>9<br>15363<br>88<br>7<br>5196<br>66<br>66<br>66<br>66<br>88<br>12363<br>88<br>22809<br>88<br>22809<br>88<br>22809<br>88<br>22809<br>88<br>22809<br>88<br>22800<br>88<br>22800<br>88<br>25<br>55<br>55<br>55<br>55<br>55<br>55<br>55<br>55<br>55<br>55<br>55<br>55  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  | 5         5           5         5           5         5           5         5004           6         6517           7         7330           8         6           7         7331           8         8           12         55000           6         66           6         66           6         66           7         7331           8         8           233370         8           233370         7           233370         7           233370         7           7         331317           7         6           7         331317           7         6           7         7           7         7           7         7           7         7           7         7           7         7           7         7           7         7           7         7           7         7           7         7           7         7 </td <td>5         5           5         5</td> <td><math display="block">\begin{smallmatrix} 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 </math></td> <td><math display="block">\begin{array}{c ccccccccccccccccccccccccccccccccccc</math></td> <td>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5<br/>5</td>  | 5         5            | $\begin{smallmatrix} 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 \\ 5 $  | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$   | 5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5<br>5  |
| tate All-<br>ricul- India<br>ure Direct<br>otal Agr.       | Crd.   | Cra.  | Cra.  | 91.9 (0.4)  | <b>Crd.</b><br>91.9 (0.4)<br>91.9 (0.4)  | <b>Crd.</b><br>91.9<br>91.9<br>94.9<br>06.1<br>0.5   | Crd.           91.9         (0.4)           91.9         (0.4)           94.9         (0.5)           95.1         (0.7)   | 91.9<br>91.9<br>91.9<br>94.9<br>96.1<br>95.8<br>(0.5)<br>95.8<br>(0.7)<br>97.0<br>(0.7)  | Crd.<br>91.9 (0.4)<br>91.9 (0.4)<br>94.9 (0.5)<br>95.1 (0.5)<br>95.8 (0.7)<br>95.8 (0.7)<br>95.6 (0.9)   | <b>Crd.</b><br>91.9 (0.4)<br>91.9 (0.4)<br>94.9 (0.4)<br>94.9 (0.5)<br>95.8 (0.7)<br>97.0 (0.8)<br>97.6 (0.0)<br>97.6 (10)  | Crd. Crd. Crd. 91.9 (0.4) 91.9 (0.4) 94.9 (0.5) 94.9 (0.5) 94.9 (0.5) 95.8 (0.5) 95.8 (0.5) 95.8 (0.5) 95.8 (0.5) 95.8 (0.9) 95.8 (0  | Crd. Crd. Crd. Crd. Crd. Crd. Crd. Crd.  | Crd. Crd. Crd. Crd. Crd. Crd. Crd. Crd.  | Crd. 241.000 (0.4) 24.9 (0.4) 24.9 (0.4) 24.9 (0.4) 24.9 (0.4) 24.9 (0.5) 25.8 (0.7) 25.  | Crd. 24.0 (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.5) (0   | <b>Crd.</b><br>91.9 (0.4)<br>94.9 (0.4)<br>95.8 (0.7)<br>95.8 (0.7)<br>97.8 (0.7)<br>97.8 (0.7)<br>97.8 (0.7)<br>97.8 (0.7)<br>97.8 (0.7)<br>99.4 (1.1)<br>99.1 (1.1)<br>99.1 (1.1)<br>99.1 (1.2)<br>99.1 (1.2)  | Crd. Crd. Crd. Crd. Crd. Crd. Crd. Crd.  | Crd.           91.9         91.9           91.9         91.9           91.9         91.9           94.9         (0.4)           95.8         (0.5)           95.8         (0.5)           95.8         (0.7)           95.8         (0.7)           95.8         (0.7)           96.1         (0.7)           98.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.3)           99.4         (1.3)           99.4         (1.3)           99.4         (1.3)           99.4         (1.3)           99.4         (1.3)           99.4         (1.3)   | Cra.         Cra.           91.9         91.9           91.9         91.9           94.9         91.9           95.8         (0.4)           95.8         (0.5)           95.8         (0.7)           95.8         (0.7)           99.1         (0.7)           97.0         (0.8)           99.1         (1.1)           99.1         (1.1)           99.2         (1.1)           99.3         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.3)           99.4         (1.3)           99.3         (1.3)           99.3         (1.4)           99.3         (1.4)   | Crd.           91.9         91.9           91.9         91.9           94.9         91.9           95.6         (0.4)           97.0         (0.7)           97.0         (0.7)           97.0         (0.7)           97.1         (0.7)           97.0         (0.7)           97.1         (0.7)           97.2         (1.0)           98.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.3         (1.1)           99.3         (1.1)           99.3         (1.2)           99.3         (1.2)           99.3         (1.2)           99.3         (1.2)           99.3         (1.2)  | Cra. C.  | <b>Crd.</b><br>91.9<br>94.9<br>94.9<br>95.8<br>95.8<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0.7)<br>97.8<br>(0 | Cra. Control C  | Crd.         Crd.           91.9         91.9         0.41           94.9         91.9         0.41           94.9         0.51         0.51           95.8         0.53         0.51           97.0         0.81         0.55           97.0         0.83         0.55           97.0         0.83         0.55           97.8         1.10         0.59           98.1         1.10         9.94           99.1         0.53         9.95           99.1         1.13         9.94           99.2         1.13         9.95           99.3         1.13         9.94           99.4         1.13         9.95           99.3         1.12         9.95           99.4         1.13         9.95           99.3         1.12         9.95           99.4         1.13         9.95           99.3         1.12         9.95           99.4         1.13         9.95           99.3         1.12         9.95           99.4         1.13         9.95           99.4         1.12         9.95           99.4<   | Cra.         Cra.           91.9         91.9           91.9         91.9           94.9         91.9           95.8         (0.4)           95.8         (0.5)           95.8         (0.5)           95.8         (0.7)           95.8         (0.7)           95.8         (0.7)           99.1         (0.7)           99.1         (1.1)           99.2         (1.1)           99.3         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.2)           99.3         (1.2)           99.4         (1.2)           99.3         (1.2)           99.4         (1.2)           99.3         (1.2)           99.4         (0.9)           99.1         (1.2)           99.3         (1.2)           99.4         (0.6)           99.7         (0.6)           99.7         (0.6)           99.7         (0.6)           99.7         (0.7)  | Crd.         Crd.           91.9         91.9           91.9         91.9           94.9         91.9           94.9         91.9           95.6         (0.4)           95.7         (0.4)           95.8         (0.5)           95.6         (0.9)           95.7         (0.7)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.3         (1.1)           99.4         (1.1)           99.1         (1.1)           99.3         (1.1)           99.3         (1.2)           99.3         (1.2)           99.1         (0.9)           99.1         (0.9)           99.1         (0.6)           99.1         (0.6)           99.1         (0.6)           99.1         (0.6)           99.1         (0.6)  | Crd.         Crd.           91.9         (0.4)           91.9         (0.4)           92.9         (0.4)           95.6         (0.5)           95.7         (0.7)           95.8         (0.7)           95.9         (0.7)           95.6         (0.7)           95.7         (0.7)           95.8         (0.7)           95.9         (1.10)           95.4         (1.12)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.1         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.9         (1.13)           99.1         (1.13)           99.5 <t< td=""><td>Crd.         Crd.           91.9         (0.4)           91.9         (0.4)           92.9         (0.4)           92.9         (0.4)           92.9         (0.5)           95.8         (0.7)           97.0         (0.8)           97.0         (0.8)           97.1         (0.7)           99.3         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.5         (1.2)           99.7         (0.6)           99.7         (0.6)           99.7         (0.6)           99.7         (0.7)     </td></t<> <td>Crd.         Crd.           91.9         91.9         (0.4)           91.9         91.9         (0.4)           94.9         (0.5)         95.8           97.0         (0.7)         95.8           97.0         (0.7)         99.9           97.0         (0.7)         99.4           97.0         (0.7)         99.4           97.1         (0.7)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.2         (1.1)         99.4           99.3         (1.2)         99.3           99.4         (1.2)         99.4           99.3         (1.2)         99.3           99.4         (1.2)         99.5           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3</td> <td>Cra.         21.9         Cra.           91.9         91.9         91.9         91.9           92.9         92.9         92.9         92.9           92.9         92.9         92.9         92.9           92.9         92.9         92.9         92.9           92.9         92.1         11.0         93.4           92.9         10.9         10.9         93.4           93.1         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.3           93.4         11.1         93.4         11.3           93.4         11.2         93.4         11.3           93.4         11.2         93.4         11.3           93.4         11.3         93.4         11.3           93.7         11.2         93.4         10.9           93.7         10.9         93.4         10.9           93.7         10.3         93.4         10.3           93.7</td> <td>Cra. 2010 113 113 113 113 113 113 113 113 113</td>  | Crd.         Crd.           91.9         (0.4)           91.9         (0.4)           92.9         (0.4)           92.9         (0.4)           92.9         (0.5)           95.8         (0.7)           97.0         (0.8)           97.0         (0.8)           97.1         (0.7)           99.3         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.1)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.4         (1.2)           99.5         (1.2)           99.7         (0.6)           99.7         (0.6)           99.7         (0.6)           99.7         (0.7)   | Crd.         Crd.           91.9         91.9         (0.4)           91.9         91.9         (0.4)           94.9         (0.5)         95.8           97.0         (0.7)         95.8           97.0         (0.7)         99.9           97.0         (0.7)         99.4           97.0         (0.7)         99.4           97.1         (0.7)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.1         (1.1)         99.4           99.2         (1.1)         99.4           99.3         (1.2)         99.3           99.4         (1.2)         99.4           99.3         (1.2)         99.3           99.4         (1.2)         99.5           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3           99.7         (0.6)         99.3  | Cra.         21.9         Cra.           91.9         91.9         91.9         91.9           92.9         92.9         92.9         92.9           92.9         92.9         92.9         92.9           92.9         92.9         92.9         92.9           92.9         92.1         11.0         93.4           92.9         10.9         10.9         93.4           93.1         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.1           93.4         11.1         93.4         11.3           93.4         11.1         93.4         11.3           93.4         11.2         93.4         11.3           93.4         11.2         93.4         11.3           93.4         11.3         93.4         11.3           93.7         11.2         93.4         10.9           93.7         10.9         93.4         10.9           93.7         10.3         93.4         10.3           93.7   | Cra. 2010 113 113 113 113 113 113 113 113 113   |
| Str<br>Agri<br>To  |  | 4   | 4   | 36784   | 4<br>36784<br>43727<br>60190   | 4<br>36784<br>43727<br>60120<br>64949  | 4<br>36784<br>43727<br>60120<br>64949<br>98145   | 4<br>36784<br>43727<br>60120<br>64949<br>98145<br>134232   | 4<br>36784<br>43727<br>60120<br>64949<br>98145<br>134232<br>134232<br>16703  | 4<br>36784<br>43727<br>60120<br>64949<br>98145<br>134232<br>167003<br>203950  | 4<br>36784<br>43727<br>60120<br>64949<br>98145<br>98145<br>98145<br>134232<br>167003<br>167003<br>203590<br>228228  | 4<br>36784<br>43727<br>64949<br>64949<br>98145<br>134232<br>167003<br>203950<br>2282950<br>2282950<br>254077   | 4<br>36784<br>43727<br>64949<br>64949<br>98145<br>134232<br>167003<br>167003<br>228228<br>254077<br>228428   | 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  | $\begin{array}{c} 24.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.3 \\ 22.4.4 \\ 11.2.4 \\ 11.2.4 \\ 11.2.4 \\ 11.2.4 \\ 11.4.4 \\ 11.2.4 \\ 11.4.4 $   | $\begin{array}{c} 24.3 \\ 22.4.3 \\ 12.9.4.3 \\ 12.9.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 12.4.4 \\ 11.6.5 \\ 11.4.4 \\ 11.6.5 \\ 11.4.4 \\ 11.4.4 \\ 11.6.5 \\ 11.4.4 \\ 11.6.5 \\ 11.4.4 \\ 11.6.5 \\ 11.6.6 \\ 11.6.$  | $\begin{array}{c} 24.3\\ 22.4.3\\ 12.2\\ 12.2\\ 12.2\\ 12.3\\ 12.$   | $\begin{array}{c} 24.3\\ 224.3\\ 119.4\\ 113.5\\ 115.9\\ 115.4\\ 115.7\\ 115.7\\ 115.7\\ 115.7\\ 11.3\\ 115.7\\ 11.4\\ 115.7\\ 11.4\\ 115.7\\ 11.3\\ 11.3\\ 115.7\\ 11.3\\ 115.7\\ 11.3\\ $   | $\begin{array}{c} 24.3 \\ 22.4.3 \\ 11.5 \\ $  | $\begin{array}{c ccccccccccccccccccccccccccccccccccc$   | $\begin{array}{c} 24.3 \\ 12.4 \\ 12.5 \\ 12.2 \\ 12$  | $\begin{array}{c} 24.3 \\ 18.1 \\ 18.1 \\ 18.1 \\ 18.1 \\ 11.3 \\ 11.3 \\ 11.3 \\ 11.3 \\ 11.3 \\ 11.3 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.4 \\ 11.6 \\ 11.6 \\ 11.2 \\ 11.6 \\ 11$  | 24.3         [1.5]           22.4.3         [1.5]           12.3.5         [1.5]           12.3.5         [1.5]           12.3.5         [1.5]           12.3.5         [1.1]           12.3.6         [1.2]           12.4         [1.5]           12.4         [1.5]           12.5         [1.1]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.4]           11.7         [1.1]           11.3         [1.1]           11.3         [1.1]           11.5         [1.1]           11.7         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0.5         0.5         0.5           0.5         0.5         0.5           0.5         0.5         0.5           0.5         0.5         0.5           0.5         0.5         0.5           0.5         0.5         0.5           0.5         0.5         0.5  | $ \begin{array}{c c} & & & \\ & & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & & \\ & & & \\ & & & & & \\ & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & & \\ & & & & $  | 0.9<br>0.9<br>0.9<br>0.9<br>0.9<br>0.9<br>0.9<br>0.9  | $\begin{array}{c c} & & & \\ & & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & \\ & & & & \\ & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & & \\ & & & 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| State<br>Credit<br>Total                                   |  | 2   | 2   | 2<br>40029<br>34.0  | 2<br>40029<br>47575<br>36.3<br>37.5<br>37.5  | 2<br>40029<br>47575<br>63362<br>37.5<br>37.5<br>37.5<br>37.5<br>37.5   | 2<br>40029<br>47575<br>63362<br>67588<br>38.0<br>102413<br>38.1  | 2<br>40029<br>47575<br>63362<br>67588<br>38.0<br>102413<br>38.1<br>138431<br>39.1<br>138431  | 2<br>40029<br>47575<br>63362<br>67588<br>38.0<br>67588<br>38.0<br>13841<br>338.1<br>138431<br>39.1<br>173074<br>39.1   | 2<br>47575<br>47575<br>6758<br>67588<br>38.0<br>102413<br>38.1<br>132413<br>39.1<br>173074<br>39.1<br>208515<br>39.1<br>208515<br>39.1  | 2<br>47575<br>47575<br>47575<br>67386<br>87.5<br>67386<br>87.5<br>87.5<br>87.3<br>80.1<br>102413<br>38.1<br>128431<br>128431<br>39.1<br>127307<br>39.1<br>127307<br>39.1<br>127307<br>39.1<br>232581<br>5<br>32.2<br>38.8<br>32.3   | 2<br>40029<br>447575<br>63362<br>63362<br>67588<br>38.0<br>67588<br>38.0<br>102413<br>38.1<br>1173074<br>39.1<br>1173074<br>39.1<br>1173074<br>39.1<br>2232584<br>38.3<br>2232584<br>38.3<br>39.3<br>39.3<br>30.3<br>30.3<br>30.3<br>30.3<br>30.3<br>30  | 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  | Immediate         Immediate   | 1          | Iun 80           Iun 81           Iun 82           Iun 82           Iun 84           Iun 85           Iun 86           Iar 92           Iar 92           Iar 92           Iar 92           Iar 92           Iar 93           Iar 94           Iar 92           Iar 92           Iar 92           Iar 93           Iar 94           Iar 91           Iar 92           Iar 91           Iar 92           Iar 91           Ia  | 1           | 10m-80           10m-86           10m-90           10m-91           10m-92           10m-92           10m-92           10m-92           10m-93           10m-94           10m-96           10m-96           10  | Immeson         Immeson           Immeson         <  | 1          | 1           | 1           |

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|------------------|--------------------|--|--|----------------------------|---|---|--------------------|--|---|----------------------------|--|---|--------------------|--|---|----------------------------|--|---|
|                  | Ĩ                  |  |  |                            |   |   | ampatr             |  |   |                            | 3 23   | norræ   |                    |  | שומרכ   | (Amoun                     | t in Rupee   | es Lakh)  |
| Year             |                    | I) <i>E</i>                                | <b>NGRICULT</b>  | URE TOTAL                  |   |   |                    | A)   | DIRECT  | FINANCE                    |  |   |                    | B)   | INDIREC   | T FINANCE                  |  |   |
|                  | No. of<br>Accounts | Per<br>cent to<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| _                | 2                  |  |  | з                          |   |   | 4                  |  |   | 5                          |  |   | 9                  |  |   | 7                          |  |   |
|                  |                    |  |  |                            |   |   |                    |  |   |                            |  |   |                    |  |   |                            |  |   |
| Jun-80<br>Jun-81 | 504595<br>571666   | 60.0<br>58.9                               | (5.6)<br>(5.4)   | 12801<br>17310             | 22.2<br>26.7                                  | (4.1)<br>(4.2)  | 490909<br>557564   | 97.5<br>97.5   | (5.7)<br>(5.4)  | 9212<br>11591              | 72.0<br>67.0   | (3.8)<br>(3.8)  | $13686 \\ 14102$   | 2.7<br>2.5   | (3.4)<br>(4.1)  | 3589<br>5719               | 28.0<br>33.0   | (4.9)<br>(5.1)  |
| Jun-82           | 750136             | 58.6                                       | (6.3)  | 26288                      | 28.5  | (5.2)   | 734293             | 97.9   | (6.4)   | 16137                      | 61.4   | (4.2)   | 15843              | 2.1  | (4.3)   | 10151                      | 38.6   | (8.0)   |
| Jun-83           | 902130             | 58.6                                       | (0.2)  | 24778                      | 24.1  | (4.3)   | 883965             | 98.0   | (1.1)   | 18903                      | 76.3   | (4.4)   | 18165              | 2.0  | (5.0)   | 5875                       | 23.7   | (3.8)   |
| Jun-85           | 1060083            | 52.4                                       | (0.2)<br>(6.4)   | 24302                      | 24.3  | (3.2)<br>(3.2)  | 9012/7<br>1050166  | 99.1<br>99.1   | (c.o)<br>(6.4)  | 210/3                      | 03.0<br>87.8   | (3.4)   | 9917               | 0.9  | (3.0)   | 3466                       | 12.2   | (1.0)   |
| Jun-86           | 1278696            | 49.3                                       | (6.7)  | 35826                      | 25.2  | (3.7)   | 1265926            | 99.0   | (6.8)   | 30836                      | 86.1   | (3.7)   | 12770              | 1.0  | (3.7)   | 4990                       | 13.9   | (3.4)   |
| Jun-87           | 1432799            | 48.3                                       | (6.9)  | 44133                      | 26.8  | (4.0)   | 1420008            | 99.1   | (6.9)   | 37953                      | 86.0   | (4.1)   | 12791              | 0.0  | (3.7)   | 6180                       | 14.0   | (3.6)   |
| 28-nul           | 15/4603            | 40.4<br>44.8                               | (0.7)  | 53048<br>62644             | 20.02   | (4.2)   | 1206655            | 1.99.0   | (1.1)   | 40534                      | 81.7   | (4.3)   | 142/3              | 0.9  | (4.2)   | 5829                       | 12.3   | (3.8)   |
| Mar-90           | 1870356            | 44.5                                       | (2.6)  | 80031                      | 24.6  | (4.8)   | 1854001            | 99.1   | (7.7)   | 73285                      | 91.6   | (5.1)   | 16355              | 0.9  | (3.7)   | 6746                       | 8.4  | (3.1)   |
| Mar-91           | 2137705            | 42.6                                       | (2.8)  | 94961                      | 25.6  | (5.1)   | 2113033            | 98.8   | (6.2)   | 84565                      | 89.1   | (5.3)   | 24672              | 1.2  | (5.4)   | 10396                      | 10.9   | (4.0)   |
| Mar-92<br>Mar-93 | 2228371            | 42.4                                       | (0.2)  | 98662                      | 20.2  | (4.9)   | 2201409            | 98.8   | (8.1)   | 89586                      | 90.8   | (5.3)   | 26962              | 1.2  | (6.9)   | 9076                       | 9.2  | (3.8)   |
| Mar-94           | 2296364            | 42.7                                       | (0.0)  | 123453                     | 26.1  | (5.4)   | 2251541            | 98.0   | (0.0)   | 106497                     | 86.3   | (5.4)   | 44823              | 2.0  | (10.3)  | 16956                      | 13.7   | (5.3)   |
| Mar-95           | 2216098            | 42.8                                       | (8.9)  | 138166                     | 26.7  | (5.5)   | 2178751            | 98.3   | (8.9)   | 112546                     | 81.5   | (4.7)   | 37347              | 1.7  | (6.6)   | 25620                      | 18.5   | (2.3)   |
| Mar-96<br>Mar-97 | 2155389            | 42.6<br>39.5                               | (8.9)<br>(8.0)   | 142703                     | 25.5  | (0.0)<br>(4.7)  | 2138161            | 99.2   | (9.0)   | 122822                     | 83.1   | (4.8)   | 17228              | 8.0  | (5.3)   | 24116<br>26431             | 16.9   | (2.7)   |
| Mar-98           | 1661610            | 37.5                                       | (2.2)  | 139459                     | 18.8  | (4.0)   | 1644303            | 99.0   | (7.7)   | 126569                     | 90.8   | (4.1)   | 17307              | 1.0  | (5.5)   | 12890                      | 9.2  | (2.7)   |
| Mar-99           | 1311929            | 36.2                                       | (0.6)  | 148203                     | 17.4  | (3.6)   | 1295552            | 98.8   | (9.9)   | 141643                     | 95.6   | (4.2)   | 16377              | 1.2  | (6.1)   | 6560                       | 4.4  | (0.0)   |
| Mar-00           | 730156             | 35.3                                       | (0.0)<br>(3.7)   | 1422/0                     | 10.4<br>24.1                                  | (2.6)<br>(2.6)  | 1204100<br>720493  | 97.9   | (0.0)   | 1309/7                     | 92.6<br>92.6   | (2.9)   | 21343              | 2.2  | (0.0)<br>(3.5)  | 9846                       | 4.4  | (0.9)   |
| Mar-02           | 711830             | 32.2                                       | (3.5)  | 148708                     | 22.7  | (2.3)   | 659085             | 92.6   | (3.3)   | 120979                     | 81.4   | (2.6)   | 52745              | 7.4  | (8.6)   | 27729                      | 18.6   | (1.7)   |
| Mar-03           | 754322             | 32.9                                       | (3.6)  | 163193                     | 20.9  | (2.1)   | 696171             | 92.3   | (3.4)   | 144514                     | 88.6   | (2.4)   | 58151              | 7.7  | (0.0)   | 18679                      | 11.4   | (1.1)   |
| Mar-05           | 1/0111001          | 40.3                                       | (1.6)  | 192038                     | 19.9  | (0.7)<br>(0.7)  | 1014364            | 92.1   | (0.0)   | 963440                     | 00.1<br>88.6   | (7.4)<br>(2.8)  | 01/00              | 2.7  | (0.01)  | 33903                      | 11.9   | (1.1)   |
| Mar-06           | 1288697            | 44.3                                       | (4.4)  | 415987                     | 22.7  | (2.4)   | 1195016            | 92.7   | (4.2)   | 352231                     | 84.7   | (2.8)   | 93681              | 7.3  | (14.4)  | 63756                      | 15.3   | (1.3)   |
| Mar-07           | 1593488            | 47.5                                       | (4.8)  | 664689                     | 24.2  | (2.9)   | 1482007            | 93.0   | (4.6)   | 592261                     | 89.1   | (3.5)   | 111481             | 7.0  | (15.2)  | 72428                      | 10.9   | (1.2)   |
| Mar-08           | 1673274            | 50.2                                       | (4.4)  | 678349                     | 22.2  | (2.5)   | 1624456            | 97.1   | (4.3)   | 620456                     | 91.5   | (2.9)   | 48818              | 2.9  | (1.1)   | 57893                      | 8.5  | (0.0)   |
| Mar-10           | 2103900            | 00.0<br>58.4                               | (0.0)<br>(5.6)   | 00.79.79                   | 34.4  | (7.7)<br>(9.6)  | 2009000            | 0.18   | (2.2)   | 1/2/15<br>864848           | 84.2   | (0.0)   | 49591              | 2.1  | (0.9)   | 04121<br>162424            | 15.8   | (0.0)   |
| Mar-11           | 2667353            | 56.3                                       | (5.7)  | 1216310                    | 32.3  | (2.6)   | 2614143            | 98.0   | (5.9)   | 1149317                    | 94.5   | (3.0)   | 53210              | 2.0  | (2.3)   | 669926                     | 55.1   | (8.1)   |
| Source           | : RBI Banking      | Statistics                                 | : Basic Sta  | itistical Retur            | ns of Sch                                     | leduled Co  | mmercial B.        | anks in Ind  | ia, March   | 2011 (Vol.40               | )) and earl  | ier issues  |                    |  |   |                            |  |   |

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## Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Orissa

|              | []   | AGRICUL  | <b>URE TOTAL</b>           |   |   |                    | <b>A</b> )   | DIRECT  | FINANCE                    |  |   |                    | B)   | INDIREC   | T FINANCE                                |  |   |
|--------------|--|--|----------------------------|---|---|--------------------|--|---|----------------------------|--|---|--------------------|--|---|--|--|---|
| 0 0          | f Per<br>tts cent tc<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing               | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 2            |  |  | 3                          |   |   | 4                  |  |   | 5                          |  |   | 6                  |  |   | 7  |  |   |
| 5561.        | 82 64.0  | (6.2)  | 8151                       | 36.5  | (2.6)   | 493499             | 88.7   | (2.2)   | 6152                       | 75.5   | (2.5)   | 62683              | 11.3   | (15.4)  | 1999                                     | 24.5   | (2.7)   |
| 5994         | 45 63.9  | (2.6)  | 9175                       | 27.8  | (2.2)   | 565854             | 94.4   | (5.5)   | 6889                       | 75.1   | (2.3)   | 33591              | 5.6  | (6.7)   | 2286                                     | 24.9   | (2.0)   |
| 7109         | 98 60.5  | (0.0)  | 12509                      | 29.3  | (2.5)   | 670893             | 94.4   | (5.8)   | 10000                      | 79.9   | (5.6)   | 40105              | 5.6  | (10.9)  | 2509                                     | 20.1   | (5.0)   |
| 0/28         | 84 55 7<br>84 55 7                               | (5 8)  | 18001                      | 33.2  | (2.9)   | 791193             | 0.06   | (5.0)<br>(5.8)  | 12244                      | 20.8<br>20.8   | (2.9)   | 30307              | 4.4<br>0.5   | (9.9)   | 4338                                     | 20.2   | (2.8)   |
| 9472         | 42 54.7  | (2.2)  | 23441                      | 31.1  | (2.7)   | 923575             | 97.5   | (2.0)   | 18213                      | 77.7   | (2.5)   | 23667              | 2.5  | (0.0)   | 5228                                     | 22.3   | (3.5)   |
| 10220        | 72 52.4  | (2.4)  | 26664                      | 27.9  | (2.7)   | 993927             | 97.2   | (5.3)   | 21619                      | 81.1   | (2.6)   | 28145              | 2.8  | (8.0)   | 5044                                     | 18.9   | (3.5)   |
| 10608        | 36 50.5  | (5.1)  | 32870                      | 26.7  | (3.0)   | 1031568            | 97.2   | (5.0)   | 25292                      | 76.9   | (2.7)   | 29268              | 2.8  | (8.4)   | 7578                                     | 23.1   | (4.5)   |
| 11504        | 91 47.5  | (2.1)  | 37381                      | 23.5  | (3.0)   | 1123855            | 97.7   | (2.1)   | 32346                      | 86.5   | (3.0)   | 26636              | 2.3  | (2.8)   | 5034                                     | 13.5   | (2.9)   |
| 11079        | 95 40.5<br>96 47.3                               | (4.6)  | 19620                      | 26.0  | (3.5)<br>(8.6)  | 1168514            | 97.1   | (c.4)   | 30331                      | 86.3   | (3.4)<br>(7.7)  | 30648              | 2.9  | (8.9)   | 125/                                     | 13.7   | (3.9)<br>(2.4)  |
| 13576        | 93 43.4  | (2.0)  | 44192                      | 22.1  | (2.4)   | 1323915            | 97.5   | (6.5)   | 36223                      | 82.0   | (2.3)   | 33778              | 2.5  | (0.0)   | 2067                                     | 18.0   | (3.1)   |
| 3308         | 20 43.5  | (4.8)  | 44929                      | 20.0  | (2.2)   | 1305502            | 98.1   | (4.8)   | 40432                      | 90.0   | (2.3)   | 25318              | 1.9  | (6.5)   | 4497                                     | 10.0   | (1.9)   |
| 2213         | 26 40.6  | (4.7)  | 49695                      | 19.8  | (2.3)   | 1195905            | 97.9   | (4.6)   | 46131                      | 92.8   | (2.4)   | 25421              | 2.1  | (6.1)   | 3564                                     | 7.2  | (1.4)   |
| 1996         | 43 40.5  | (4.7)  | 55144                      | 21.4  | (2.4)   | 1180155            | 98.4   | (4.7)   | 48546                      | 88.0   | (2.5)   | 19488              | 1.6  | (4.5)   | 6598                                     | 12.0   | (2.1)   |
| 1350/        | 20 39.5<br>78 403                                | (4.0)  | 09/90                      | 20.3  | (7.4)<br>(7.4)  | CC/0Z11            | 90.0   | (4.0)   | 50584                      | 80.9   | (7.7)   | 11587              | 1.4  | (4.2)   | 829/                                     | 13.1   | (7.7)   |
| 9295.        | 50 38.7  | (4.1)  | 71892                      | 20.5  | (2.3)   | 921053             | 1.66   | (4.1)   | 64031                      | 89.1   | (2.4)   | 8497               | 0.1  | (2.8)   | 7860                                     | 10.9   | (1.2)   |
| 9166         | 00 37.4  | (4.2)  | 89335                      | 20.8  | (2.5)   | 910579             | 99.3   | (4.3)   | 71667                      | 80.2   | (2.3)   | 6021               | 0.7  | (1.9)   | 17669                                    | 19.8   | (3.7  |
| 8202         | 37 37.6  | (4.1)  | 83201                      | 18.2  | (2.0)   | 813517             | 99.2   | (4.2)   | 76102                      | 91.5   | (2.2)   | 6720               | 0.8  | (2.5)   | 7099                                     | 8.5  | (1.0)   |
| 8904         | 21 37.5  | (4.3)  | 93801                      | 17.2  | (2.1)   | 872522             | 98.0   | (4.3)   | 87122                      | 92.9   | (2.3)   | 17899              | 2.0  | (5.6)   | 6679                                     | 7.1  | (0.9)   |
| /499         | 94 37.5  | (3.8)<br>(3.8)   | 102362                     | 16.3  | (7.0)   | 742515             | 99.0   | (3.8)   | 96219                      | 94.0   | (7.7)   | 14/9               | 0.1  | (7.7)   | 6143                                     | 0.0  | (0.7)   |
| 8041<br>7647 | 28 34.0<br>97 39.6                               | (9.0)  | 124439                     | 13.2  | (1.9)   | 8000//             | 8.06<br>8.10   | (3.9)<br>(3.6)  | 113367                     | 88.0   | (2.3)   | 3357/0             | 4.2  | (0.0)   | 14532                                    | 11.1   | (0.0)<br>(0.0)  |
| 2669         | 36 29.9  | (3.3)  | 143531                     | 10.8  | (21)  | 667156             | 95.3   | (3.2)   | 128395                     | 89.5   | (2·1)   | 32580              | 4.7  | (2.6)   | 15136                                    | 10.5   | 0.0   |
| 9081         | 76 34.9  | (3.4)  | 209274                     | 10.5  | (1.7)   | 869933             | 95.8   | (3.3)   | 190945                     | 91.2   | (2.0)   | 38243              | 4.2  | (5.9)   | 18328                                    | 8.8  | 0.0   |
| 10437        | 66 36.1  | (3.6)  | 293991                     | 11.4  | (1.7)   | 1001177            | 95.9   | (3.5)   | 270021                     | 91.8   | (2.2)   | 42589              | 4.1  | (0.0)   | 23970                                    | 8.2  | (0.5  |
| 11875        | 83 39.1  | (3.6)  | 381670                     | 12.7  | (1.7)   | 1151351            | 96.9   | (3.5)   | 355440                     | 93.1   | (2.1)   | 36232              | 3.1  | (4.9)   | 26231                                    | 6.9  | (0.4)   |
| 13137        | 80 41.5  | (3.4)  | 477133                     | 14.2  | (1.7)   | 1278153            | 97.3   | (3.4)   | 410994                     | 86.1   | (1.9)   | 35627              | 2.7  | (5.2)   | 66139                                    | 13.9   | (1.1)   |
| 11954        | 64 38.6  | (3.0)  | 576534                     | 14.8  | (1.9)   | 1154734            | 96.6   | (2.9)   | 428922                     | 74.4   | (1.8)   | 40730              | 3.4  | (5.6)   | 147611                                   | 25.6   | [2.1  |
| 13690        | 74 40.5<br>52 43.6                               | (3.6)  | 1039190                    | 18.2  | (2.0)   | 1308489            | 9.0<br>96.6  | (3.2)   | 546121<br>794459           | 69.3   | (1.0)   | C8C09              | 4.4  | (3.4)   | 242214                                   | 30.3   | 0.0<br>7) (C  |
|              | 127  | (212)  | >>+>+>                     |   | (2.2)   |                    | ****   | (212)   |                            |  | (21.2)  |                    |  | (210)   | ~~ | 2222   | 1   |
| : RBI Bank   | ing Statistic                                    | SS: Basic St   | atistical Retur            | rns of Sch                                    | neduled Co  | numercial Ba       | anks in Indi   | ia, March 2   | 2011 (Vol.4)               | 0) and earl  | ier issues  |                    |  |   |  |  |   |

Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Madhya Pradesh

7. Madhya Pradesh

| Amount in Rupees Lakh | B) INDIRECT FINANCE  | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (2.3    | (3.0   | (3.3,  | (4.1)  | (3.2   | (4.3           | (4.2)  | 0.0            | (0.2)          | (0.7    | (6.1    | (5.9)   | (8.4    | (4.6)   | (3.4    | (3.2         | 2.0     | (0.9)          | (4.7    | (3.1   | (5.2)  | (4.4)  | (4.0)  | (3.2)   | (2.7    | (2.3)   | 07)      | 0.2            | (3.2)          |
|-----------------------|----------------------|--|---|---------|--------|--------|--------|--------|----------------|--------|----------------|----------------|---------|---------|---------|---------|---------|---------|--------------|---------|----------------|---------|--------|--------|--------|--------|---------|---------|---------|----------|----------------|----------------|
|                       |                      | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   | 6.11    | 17.3   | 17.6   | 22.8   | 14.3   | 15.6           | 12.9   | 14.3           | 12.5           | 13.5    | 13.3    | 11.1    | 15.0    | 10.0    | 8.5     | 7.7          | 0.0     | 2.01           | 10.5    | 8.4    | 22.6   | 17.2   | 19.5   | 13.1    | 13.8    | 12.6    | 1.01     | 10.4           | 9.2<br>12.6    |
|                       |                      | Amount<br>Outstand-<br>ing                                     | 7 | 1711    | 3332   | 4241   | 6276   | 4820   | 6319           | 6520   | 9093           | 19497          | 14784   | 15972   | 14108   | 21591   | 14674   | 11881   | 13454        | 16859   | 96620          | 33504   | 25775  | 86042  | 74706  | 105322 | 95198   | 130678  | 134655  | C91021   | 1052014        | 265915         |
|                       |                      | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (3.6)   | (5.9)  | (4.8)  | (7.3)  | (3.8)  | (4.5)          | (4.0)  | (3.9)          | (4.1)          | (6.0)   | (4.1)   | (5.1)   | (4.0)   | (4.0)   | (3.6)   | (4.2)        | (0.2)   | (0.0)<br>(6.8) | (5.1)   | (4.1)  | (5.6)  | (5.0)  | (5.5)  | (4.5)   | (4.2)   | (3.2)   | (3.4)    | (0.0)          | (1.1)          |
|                       |                      | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 3.7     | 4.6    | 3.0    | 4.4    | 1.8    | 1.8            | C.1    | 1.2            | 7.1            | 1.3     | 1.2     | 1.3     | 1.1     | 1.2     | 0.9     | 1.0          | 1.4     | 1.1            | 1.5     | 1.2    | 4.2    | 3.9    | 3.9    | 2.8     | 2.2     | 2.0     | 0.1      | 1.4            | 1.9            |
|                       |                      | No. of<br>Accounts   | 9 | 14537   | 20573  | 17702  | 26651  | 12642  | 14873          | 13982  | 134/5          | 1415/<br>13599 | 17865   | 18942   | 20161   | 16714   | 17406   | 13400   | 13286        | 18463   | 21009          | 16347   | 11428  | 34472  | 32216  | 32047  | 29264   | 27238   | 23579   | C/C22    | 241/3          | 25717          |
|                       | A) DIRECT FINANCE    | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (2.2)   | (5.3)  | (5.2)  | (5.0)  | (4.7)  | (4.7)          | (5.3)  | (0.8)          | (0.9)<br>(6.0) | (0.0)   | (6.5)   | (6.4)   | (6.3)   | (6.7)   | (5.3)   | (0.0)        | (0.9)   | (0.1)          | (2.4)   | (6.4)  | (6.2)  | (6.1)  | (6.2)  | (6.7)   | (0.2)   | (5.4)   | (0.0)    | (0.0)          | (4.9)          |
|                       |                      | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   | 88.1    | 82.7   | 82.4   | 77.2   | 85.7   | 84.4           | 87.1   | 1.08           | 00.1<br>86.5   | 86.5    | 86.7    | 88.9    | 85.0    | 90.0    | 91.5    | 92.3         | 91.7    | 90.3           | 89.5    | 91.6   | 77.4   | 82.8   | 80.5   | 86.9    | 86.2    | 87.4    | 91.3     | 00.00          | 90.0<br>87.4   |
|                       |                      | Amount<br>Out-<br>standing                                     | 5 | 12.62.0 | 15971  | 19885  | 21231  | 28777  | 34188          | 43942  | 54320          | 07000          | 95018   | 103732  | 113273  | 122019  | 132665  | 127955  | 160937       | 18/033  | 212004         | 286341  | 280042 | 294547 | 360470 | 435909 | 631822  | 815452  | 930447  | 12650674 | 1020252        | 1845478        |
|                       |                      | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (4.3)   | (4.2)  | (5.0)  | (4.6)  | (4.8)  | (4.9)          | (1.0)  | (2.2)          | (2.7)<br>(2.6) | (5.6)   | (5.6)   | (5.6)   | (5.7)   | (5.8)   | (5.8)   | (5.8)        | (2.9)   | (0.0)          | (5.2)   | (4.7)  | (4.0)  | (3.9)  | (3.8)  | (3.9)   | (4.3)   | (3.5)   | (4.0)    | (0.4)          | (3.5)          |
|                       |                      | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 96.3    | 95.4   | 97.0   | 95.6   | 98.2   | 98.2<br>20 - 2 | 98.5   | 90.00          | 0.00           | 98.7    | 98.8    | 98.7    | 98.9    | 98.8    | 99.I    | 99.0<br>0.00 | 90.0    | 90.0           | 98.5    | 98.8   | 95.8   | 96.1   | 96.1   | 97.2    | 97.8    | 98.0    | 90.0     | 90.0           | 90.1<br>98.4   |
|                       |                      | No. of<br>Accounts   | 4 | 373891  | 429015 | 570853 | 575102 | 684654 | 796056         | 942460 | 1008/97        | 1980508        | 1344212 | 1509140 | 1540841 | 1472329 | 1459428 | 1405627 | 1383675      | 1309902 | 1059755        | 1043476 | 923419 | 781819 | 785941 | 789131 | 1012091 | 1210236 | 1152810 | 1013901  | 1077916        | 1560869        |
|                       | I) AGRICULTURE TOTAL | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit    |   | (4.5)   | (4.6)  | (4.8)  | (4.8)  | (4.4)  | (4.6)          | (2.2)  | (0.0)          | (0.9)          | (0.0)   | (6.4)   | (6.3)   | (6.5)   | (6.4)   | (5.6)   | (6.1)        | (0.4)   | (0.7)          | (0.2)   | (5.9)  | (5.9)  | (5.7)  | (5.6)  | (5.8)   | (5.5)   | (4.6)   | (D.1)    | (0.0)<br>(5.5) | (2.0)<br>(4.6) |
|                       |                      | Per<br>cent<br>to<br>State<br>Credit<br>Total                  |   | 26.3    | 26.4   | 27.2   | 25.5   | 24.8   | 25.5           | 26.0   | 20.4           | 0.02           | 24.3    | 23.1    | 23.2    | 23.5    | 23.0    | 20.2    | 18.2         | 19.3    | 102            | 1.07    | 20.0   | 22.8   | 22.4   | 24.5   | 24.8    | 25.4    | 25.1    | 20.02    | 1.02           | 25.4           |
|                       |                      | Amount<br>Outstand-<br>ing                                     | ° | 14331   | 19303  | 24126  | 27506  | 33597  | 40507          | 50462  | 03413<br>79760 | 20101<br>22000 | 109802  | 119704  | 127381  | 143610  | 147339  | 139836  | 174391       | 203892  | 240040         | 319845  | 305817 | 380589 | 435176 | 541231 | 727020  | 946130  | 1065102 | 1749195  | 1/43130        | 2111393        |
|                       |                      | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit |   | (4.3)   | (4.2)  | (5.0)  | (4.7)  | (4.8)  | (4.9)          | (0.c)  | (2.2)          | (0.7)<br>(7.7) | (5.6)   | (5.6)   | (5.6)   | (5.7)   | (5.8)   | (5.7)   | (5.8)        | (2.9)   | (0.0)<br>(5.4) | (5.2)   | (4.7)  | (4.0)  | (3.9)  | (3.9)  | (3.9)   | (4.3)   | (3.5)   | (4.0)    | (4.2)          | (3.4)          |
|                       |                      | Per<br>cent to<br>State<br>Credit<br>Total                     |   | 50.6    | 50.8   | 49.9   | 49.9   | 47.2   | 46.7           | 46.0   | 44.0           | 40.4           | 41.2    | 41.3    | 41.4    | 41.7    | 43.2    | 43.5    | 44.2         | 42.7    | 416            | 39.4    | 43.0   | 37.9   | 37.0   | 36.7   | 37.8    | 40.3    | 41.1    | 46.0     | 41.0           | 44.1           |
|                       |                      | No. of<br>Accounts   | 2 | 388428  | 449588 | 588555 | 601753 | 697296 | 810929         | 95642  | 1150105        | 1303030        | 1362077 | 1528082 | 1561002 | 1489043 | 1476834 | 1419027 | 1396961      | 1328365 | 1078071        | 1059823 | 934847 | 816291 | 818157 | 821178 | 1041355 | 1237474 | 1176389 | 1509671  | 101930/1       | 1586586        |
|                       | Year                 |  | 1 | .Jun-80 | Jun-81 | Jun-82 | Jun-83 | Jun-84 | Jun-85         | Jun-86 | /8-mu          | 00-IIII0       | Mar-90  | Mar-91  | Mar-92  | Mar-93  | Mar-94  | Mar-95  | Mar-96       | Mar-97  | Mar-99         | Mar-00  | Mar-01 | Mar-02 | Mar-03 | Mar-04 | Mar-05  | Mar-06  | Mar-07  | Mar-US   | Mar 10         | Mar-11         |

Source: RBI Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40) and earlier issues
|                                 | μiΩ                          | rent                 | I pue                                     | ndire  | rt Cred                          | it of S                                       | chedi   | uled Co                                 | 8. Utt   | ar Pra<br>cial Bs   | idesh<br>anks to           | . Adric  | ուլեսուշ  | e for th                | e state  | of IIt  | tar Prac                   | lech   |   |
|---------------------------------|------------------------------|----------------------|---|--|----------------------------------|---|---|---|--|---|----------------------------|--|---|-------------------------|--|---|----------------------------|--|---|
|                                 |                              |                      |   |  |                                  | 10 11   | סכווכת  |   |  |   |                            | NTIŜU (  | , mun   |                         | ר ארמרי  | 10 10   | (Amount                    | in Rupee   | s Lakh)   |
| Year                            |                              |                      | I) A                                      | GRICULT  | URE TOTAL                        |   |   |   | <b>A</b> )   | DIRECT  | FINANCE                    |  |   |                         | B)   | INDIREC   | <b>FINANCE</b>             |  |   |
|                                 | No.<br>Accoi                 | . of                 | Per<br>ent to<br>State<br>Sredit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing       | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts                      | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts      | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| -                               | 2                            |                      |   |  | 3                                |   |   | 4                                       |  |   | 5                          |  |   | 9                       |  |   | 7                          |  |   |
|                                 |                              |                      |   |  |                                  |   |   |   |  |   |                            |  |   |                         |  |   |                            |  |   |
| Jun<br>Jun<br>Jun<br>Jun<br>Jun | 30 975<br>31 1076<br>32 1219 | 2569<br>6216<br>9321 | 59.1<br>59.5<br>57.7<br>55.7              | (10.8)<br>(10.1)<br>(10.3)                                     | 33140<br>44507<br>53368<br>64300 | 24.0<br>25.1<br>24.8                          | (10.5)<br>(10.7)<br>(10.5)                                  | 937309<br>1039300<br>1170677<br>1374106 | 96.4<br>96.6<br>96.0                                 | (10.9)<br>(10.1)<br>(10.2)                                | 25772<br>33185<br>42595    | 77.8<br>74.6<br>79.8<br>75.8                         | (10.7)<br>(10.9)<br>(11.2)                                | 35260<br>36916<br>48644 | 3.6<br>3.4<br>4.0                                    | (8.7)<br>(10.6)<br>(13.3)<br>(13.3)                       | 7368<br>11322<br>10773     | 22.2<br>25.4<br>20.2                                 | (10.0)<br>(10.0)<br>(8.5)                                 |
| Junc<br>Junc                    | 34 1607                      | 7170                 | 54.0                                      | (111.0)  | 64960                            | 21.0  | (8.5)   | 1565341                                 | 97.4   | (0.11)  | 57968                      | 89.2   | (9.4)   | 41829                   | 2.6  | (12.4)  | 6992                       | 10.8   | (4.6)   |
| 3-unl.                          | 35 183(<br>36 2215           | 6218<br>8375         | 52.8                                      | (11.0)   | 72695                            | 23.2  | (8.2)<br>(0.3)  | 1798261<br>2181847                      | 97.9<br>98.4   | (11.0)  | 64838<br>81981             | 89.2   | (8.8)<br>(8.0)  | 37957                   | 2.1  | (11.5)  | 7857                       | 10.8   | (5.3)<br>(6.5)  |
| }-unf                           | 37 2282                      | 2104                 | 50.6                                      | (11.0)   | 97830                            | 21.2  | (8.9)   | 2246281                                 | 98.4   | (0.11)  | 86997                      | 88.9   | (9.3)   | 35823                   | 1.6  | (10.3)  | 10833                      | 11.1   | (6.4)   |
| 3-un<br>3-un<br>2               | 38   2529<br>39   2769       | 9139<br>9086         | 48.7                                      | (11.3)   | 112891<br>141334                 | 21.5  | (0.0)<br>(0.3)  | 2498262<br>2739491                      | 98.8<br>98.9   | (11.3)  | 103817<br>123177           | 92.0<br>87.2   | (9.6)   | 30877<br>29595          | 1.2  | (0.0)   | 9074<br>18157              | 8.0<br>12.8  | (5.3)<br>(9.7)  |
| Mar-6                           | 30 2854                      | 4110<br>0539         | 48.7                                      | (11.6)   | 170309<br>220114                 | 22.1<br>22.6                                  | (10.2)  | 2819135                                 | 98.8<br>98.7   | (11.7)  | 155686<br>202778           | 91.4<br>92.1   | (10.8)  | 34975<br>48140          | 1.2  | (10.5)  | 14623                      | 8.6<br>7.9   | (6.7)   |
| Mar-6                           | 3546                         | 8725                 | 41.2                                      | (12.8)   | 232585                           | 22.2  | (11.5)  | 3508394                                 | 98.9   | (12.8)  | 217730                     | 93.6   | (12.2)  | 40331                   | 1.1  | (10.3)  | 14855                      | 6.4  | (6.2)   |
| Mar-{                           | J3 344(<br>J4 3306           | 6186<br>6758         | 46.5<br>46.5                              | (13.1)<br>(12.9)   | 246694 259177                    | 21.2  | (11.2)<br>(11.3)  | 3401676<br>3255514                      | 98.7<br>98.5   | (13.2)<br>(13.0)  | 232334<br>238152           | 94.2<br>91.9   | (11.9)<br>(12.1)  | 44510<br>51244          | 1.3  | (10.6)  | 14360<br>21025             | 0.8<br>8.1   | (0.0)<br>(6.6)  |
| Mar-6                           | 3385 3385                    | 5272<br>2993         | 46.6<br>46.0                              | (13.6)   | 291460<br>288122                 | 21.7  | (11.7)  | 3338197                                 | 98.6<br>98.6   | (13.7)  | 271076<br>269797           | 93.0<br>03.6   | (11.2)  | 47075<br>38584          | 1.4  | (12.5)  | 20384<br>18305             | 7.0  | (5.8)   |
| Mar-6                           | 97   303 j                   | 1263                 | 45.1                                      | (13.5)   | 326345                           | 19.1  | (10.3)  | 2989996                                 | 98.6<br>98.6   | (13.5)  | 303963                     | 93.1   | (11.2)  | 41267                   | 1.4  | (13.8)  | 22382                      | 6.9  | (5.1)   |
| Mar-9                           | 38   289(<br>39   2735       | 9794<br>8249         | 45.0                                      | (13.4)   | 376709<br>430440                 | 19.2  | (10.7)  | 2856399                                 | 98.5<br>98.6   | (13.8)  | 347228<br>398974           | 92.2   | (11.4)  | 43395                   | 1.5  | (13.9)  | 29481<br>31466             | 7.8  | (6.2)   |
| Mar-(                           | 00 2706                      | 6921                 | 43.4                                      | (13.2)   | 502451                           | 19.7  | (11.0)  | 2663713                                 | 98.4   | (13.2)  | 465116                     | 92.6   | (12.1)  | 43208                   | 1.6  | (13.6)  | 37335                      | 7.4  | (5.3)   |
| Mar-(                           | 01 291<br>09 9875            | 1996                 | 48.8                                      | (14.7)   | 590436<br>693409                 | 21.7  | (11.4)  | 2864776<br>2790783                      | 98.4   | (14.6)  | 548782<br>615459           | 92.9<br>88.8   | (12.6)  | 47220<br>84963          | 1.6<br>2 9   | (13.8)  | 41654                      | 11.9   | (2.0)   |
| Mar-(                           | 3225                         | 5449                 | 49.8                                      | (15.5)   | 879329                           | 22.5  | (11.6)  | 3135755                                 | 97.2   | (15.5)  | 803802                     | 91.4   | (13.6)  | 89694                   | 2.8  | (13.9)  | 75528                      | 8.6  | (4.5)   |
| Mar-(                           | )4 336(                      | 9643                 | 49.4                                      | (15.8)   | 1031801                          | 22.7  | (10.7)  | 3294813                                 | 97.8   | (15.9)  | 959147                     | 93.0   | (13.7)  | 74830                   | 2.2  | (12.8)  | 72653                      | 7.0  | (2.8)   |
| Mar-(                           | )6 4420                      | 0100                 | 56.1                                      | (15.2)   | 1822164                          | 25.8  | (10.6)  | 4355668                                 | 90.J   | (15.3)  | 1617119                    | 90.2<br>88.7   | (13.0)  | 64432                   | 1.7  | (11.4)  | 205045                     | 11.3   | (4.3)   |
| Mar-(                           | 07 5015                      | 9173                 | 59.8                                      | (15.1)   | 2340332                          | 25.6  | (10.2)  | 4941583                                 | 98.5   | (15.2)  | 2115826                    | 90.4   | (12.3)  | 77590                   | 1.5  | (10.6)  | 224506                     | 9.6  | (3.8)   |
| Mar-(                           | 08   5487<br>09   5744       | 7526 <br>4817        | 62.2                                      | (14.4)   | 2872470  <br>3447886             | 25.4  | (10.5)  | 5428193                                 | 98.9   | (14.5)  | 2485037<br>2833911         | 86.5   | (2.11)  | 59333                   | 1.1  | (8.6)   | 387433  <br>613975         | 13.5   | (6.3)   |
| Mar-                            | 10 608(                      | 6974                 | 62.1                                      | (14.2)   | 4088449                          | 27.7  | (10.5)  | 5951683                                 | 97.8   | (14.5)  | 3322098                    | 81.3   | (11.2)  | 135291                  | 2.2  | (2.2)   | 766351                     | 18.7   | (8.2)   |
| Mar-                            | 11 632                       | 3455                 | 61.8                                      | (13.6)   | 4362902                          | 24.3  | (C.6)   | 887.67.19                               | 97.7   | (13.9)  | 3888043                    | 89.1   | (10.3)  | 144167                  | 2.3  | (6.3)   | 474860                     | 10.9   | (7.6)   |
| Sour                            | ce: RBI Baı                  | nking St             | atistics:                                 | Basic Sta  | tistical Retur                   | ns of Sch                                     | leduled Cc  | mmercial B                              | anks in Indi   | a, March 2  | 2011 (Vol.4)               | 0) and earl  | ier issues  |                         |  |   |                            |  |   |

|                              |            |                 |  |   | r       |   |            |  | _              |  |
|------------------------------|------------|-----------------|--|---|---------|---|------------|--|----------------|--|
|                              | es Lakh)   |                 | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   |         | 0.000000000000000000000000000000000000  |            | 20000000000000000000000000000000000000   |                | 0.000000000000000000000000000000000000   |
|                              | it in Rup€ |                 | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   |         | 448<br>1322<br>1322<br>1324<br>1609<br>1009<br>1009<br>1009   |            | 4.25<br>10.09<br>27.1<br>26.4<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>26.6<br>27.4<br>27.4<br>27.4<br>27.4<br>27.4<br>27.4<br>27.4<br>27.4  |                | 26.05  |
| tes of                       | (Amoun     | T FINANCE       | Amount<br>Outstand-<br>ing                                     | 7 |         | $\begin{array}{c} 1898\\ 27575\\ 4995\\ 77577\\ 7071\\ 5930\\ 9926\\ 17649\\ 17649\\ 17649\\ 17634\\ 23324\\ 23324\end{array}$  |            | $\begin{array}{c} 2014\\ 2014\\ 4041\\ 22899\\ 62879\\ 70347\\ 12055\\ 11041\\ 280108\\ 390108\\ 39059\\ 346959\\ 346959\end{array}$   |                | 3679<br>5033<br>5033<br>5033<br>3850<br>8883<br>88830<br>8883<br>24827<br>24827<br>24827   |
| ne stai                      |            | INDIREC         | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   |         | 0.0904988222056<br>0.004988222056<br>0.004988222056   |            | (1.33)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)<br>(1.133)  |                | 00000000000000000000000000000000000000   |
| e for ti                     |            | B               | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   |         | 1012<br>2022<br>2028<br>2028<br>2028<br>2028<br>2028<br>2028  |            |  |                | 90904-090<br>93904-090<br>93904-090<br>940904-090<br>940904-090<br>940904-090<br>940904-090<br>940904-090<br>940904-090<br>940904-090<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>940904-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>94090-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-000<br>9400-0000<br>9400-0000000000   |
| icultur                      |            |                 | No. of<br>Accounts   | 9 |         | $\begin{array}{c} \begin{array}{c} 4506\\ 33572\\ 33572\\ 33572\\ 33572\\ 14349\\ 18239\\ 18794\\ 18794\\ 17717\\ 135816\\ 15207\end{array}$  |            | 3692<br>8110<br>7741<br>7263<br>7446<br>7416<br>75484<br>75655<br>55655<br>55655<br>55686<br>11480   |                | $\begin{array}{c} 1034\\ 2359\\ 3919\\ 3929\\ 3929\\ 3623\\ 3623\\ 3623\\ 3623\\ 5975\\ 5975\\ 5975\\ 11897\\ 11897\end{array}$  |
| o Agri<br>nchal              |            |                 | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   |         | <u>රිරිරිරිරිරිරිරිරි</u><br>මෙට්රිට්රිරිරිරි<br>මේට්රිට්රිරි   |            | 10011111011<br>0.00111110110<br>0.00110110110110<br>0.10110110110  |                | <u>ලෙලෙලෙලෙල</u><br>ලෙලලලලලලල<br>නුකුතුරුන්තුරුලාත්  |
| anks t<br>Uttara             |            |                 | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   |         | 95.2<br>95.3<br>95.3<br>95.3<br>90.9<br>90.9<br>90.9<br>90.9  |            | 95.5<br>91.15<br>92.0<br>92.0<br>92.0<br>92.0<br>88.9<br>72.6<br>53.4<br>53.4  |                | $\begin{array}{c} 889\\ 892\\ 992\\ 992\\ 992\\ 992\\ 992\\ 992\\$   |
| h and                        |            | FINANCE         | Amount<br>Out-<br>standing                                     | 5 | e       | $\begin{array}{c} 37675\\ 36102\\ 35826\\ 731395\\ 731395\\ 731382\\ 87782\\ 113849\\ 113849\\ 113849\\ 123849\\ 1683128\\ 1683128\\ 231717\end{array}$   | <b>ARH</b> | $\begin{array}{c} 42454\\ 41318\\ 52981\\ 752981\\ 78281\\ 94693\\ 131738\\ 131738\\ 131738\\ 131738\\ 131738\\ 230114\\ 2118066\\ 3117806\\ 3117806\\ 337057\\ 337057\\ 337057\\ 337057\\ 337057\\ 338068\\ 3$  | IAL            | $\begin{array}{c} 32116\\ 36384\\ 47622\\ 59251\\ 68872\\ 68872\\ 68872\\ 68872\\ 131468\\ 131468\\ 131468\\ 131468\\ 250484\\ 2503333\\ 330393\end{array}$  |
| tisgar                       |            | DIRECT          | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | IARKHAN |   | IATTISG/   | 10000111011<br>100001110110<br>100001110110<br>1000000   | <b>FARANCH</b> |  |
| uled Co<br>Chhat             |            | (A)             | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | Η̈́́    | 98.6<br>99.1<br>96.2<br>96.2<br>97.7<br>97.7<br>97.9<br>97.7<br>97.9  | CHH        | 99999999999999999999999999999999999999   | LTU            | 99999999999999999999999999999999999999   |
| Sched <sup>1</sup><br>khand, |            |                 | No. of<br>Accounts   | 4 |         | 320336<br>332586<br>332586<br>313187<br>249972<br>467584<br>467788<br>467788<br>467788<br>5677118<br>575342<br>575342<br>575342<br>581553<br>581553<br>696058   |            | $\begin{array}{c} 207635\\ 182634\\ 1847766\\ 1847766\\ 2948124\\ 2339669\\ 333669\\ 33365925\\ 33659258\\$  |                | $\begin{array}{c} 151282\\ 151282\\ 133706\\ 133706\\ 1559207\\ 1809308\\ 22393958\\ 22393958\\ 22339553\\ 32339553\\ 323395553\\ 323395553\\ 32333955\\ 3233335\\ 323335\\ 323335\\ 32335\\ 32335$ |
| dit of<br>Jhar               |            |                 | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit    |   |         | <u></u>   |            | <u> </u>   |                | <u> </u>   |
| ct Cre                       |            |                 | Per<br>cent<br>to<br>State<br>Credit<br>Total                  |   |         | 10.84<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.0<br>10.  |            | 11.9<br>10.0<br>11.0<br>11.0<br>11.0<br>11.0<br>11.0<br>11.0   |                | 16.<br>175.<br>175.<br>187.<br>187.<br>187.<br>187.<br>187.<br>187.<br>187.<br>187   |
| l Indire                     |            | <b>URE TOTA</b> | Amount<br>Outstand-<br>ing                                     | 3 |         | 39573<br>39577<br>63677<br>51486<br>51486<br>83775<br>93775<br>132765<br>132765<br>132765<br>132765<br>132765<br>123775<br>255041   |            | 44468<br>45359<br>750880<br>780880<br>78088<br>101727<br>143793<br>188533<br>2558232<br>2558232<br>2558232<br>2557205<br>5667205<br>5667205<br>744016  |                | 35795<br>41417<br>511017<br>62209<br>62209<br>62209<br>761566<br>129535<br>129535<br>174280<br>174280<br>228754<br>228754<br>228754<br>355221  |
| ct and                       |            | AGRICUL         | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit |   |         | 222222222222<br>24420000240000240000000000  |            | <u></u>  |                | <i>77767776776</i><br><u>55555555555</u>   |
| Dire                         |            | I) /            | Per<br>cent to<br>State<br>Credit<br>Total                     |   |         | $\begin{array}{c} 337.\\ 335$ |            | 336.17<br>336.17<br>336.17<br>336.13<br>336.17<br>336.17<br>336.17<br>336.17<br>336.17<br>336.17<br>336.17<br>336.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>347.17<br>34 |                |  |
|                              |            |                 | No. of<br>Accounts   | 2 |         | $\begin{array}{c} 324842\\ 3566158\\ 3566158\\ 351641\\ 274421\\ 485863\\ 555912\\ 555912\\ 594504\\ 711265\end{array}$   |            | $\begin{array}{c} 211327\\ 190744\\ 190744309\\ 204439\\ 251281\\ 3353088\\ 347085\\ 386544\\ 371814\\ 435372\\ 435372\end{array}$   |                | $\begin{array}{c} 152316\\ 136065\\ 159867\\ 159867\\ 185017\\ 185017\\ 2215892\\ 2257831\\ 2267930\\ 312640\\ 312640\end{array}$  |
|                              |            | Year            |  | 1 |         | Mar-01<br>Mar-02<br>Mar-02<br>Mar-05<br>Mar-05<br>Mar-06<br>Mar-08<br>Mar-10<br>Mar-10<br>Mar-11<br>Mar-11  |            | Mar-01<br>Mar-02<br>Mar-03<br>Mar-05<br>Mar-05<br>Mar-06<br>Mar-00<br>Mar-10<br>Mar-10<br>Mar-11<br>Mar-11   |                | Mar-01<br>Mar-02<br>Mar-03<br>Mar-04<br>Mar-05<br>Mar-07<br>Mar-07<br>Mar-09<br>Mar-09<br>Mar-10<br>Mar-10<br>Mar-10<br>Mar-10<br>Mar-10<br>Mar-10   |

9. Jharkhand, Chhattisgarh and Uttaranchal

Source: RBI Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40) and earlier issues.

|                            |                            |  |  |                            |   |   |                            | 10,  | . Guja  | rat                        |  |   |                      |  |   |                            |  |   |
|----------------------------|----------------------------|--|--|----------------------------|---|---|----------------------------|--|---|----------------------------|--|---|----------------------|--|---|----------------------------|--|---|
|                            | Diı                        | tect a                                     | nd Inc   | lirect C                   | redit   | of Sch  | leduled                    | l Comn   | nercia  | ll Bank                    | s to A   | gricul  | ture fo              | r the s  | tate o  | f Gujara<br>(Amoun         | <b>it</b><br>t in Rupee                              | ss Lakh)  |
| Year                       |                            | I) /                                       | <b>IGRICULI</b>  | URE TOTAL                  |   |   |                            | (P   | DIRECT  | FINANCE                    |  |   |                      | B)   | INDIREC   | T FINANCE                  |  |   |
|                            | No. of<br>Accounts         | Per<br>cent to<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts         | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts   | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 1                          | 2                          |  |  | 3                          |   |   | 4                          |  |   | 5                          |  |   | 9                    |  |   | 7                          |  |   |
|                            |                            |  |  |                            |   |   |                            |  |   |                            |  |   |                      |  |   |                            |  |   |
| Jun-80<br>Jun-81<br>Jun-82 | 279983<br>327469<br>367421 | 40.8<br>43.0<br>41.6                       | (3.1)<br>(3.1)<br>(3.1)  | 16694<br>23089<br>25677    | 13.0<br>14.6<br>15.0                          | (5.3)<br>(5.5)<br>(5.1)                                     | 270473<br>319546<br>360890 | 96.6<br>97.6<br>98.2                                 | (3.1)<br>(3.1)<br>(3.1)                                   | 12675<br>15224<br>17615    | 75.9<br>65.9<br>68.6                                 | (5.2)<br>(5.0)<br>(4.6)                                   | 9510<br>7923<br>6531 | 3.4<br>2.4<br>1.8                                    | (2.3)<br>(2.3)<br>(1.8)                                   | 4019<br>7865<br>8063       | 24.1<br>34.1<br>31.4                                 | (5.5)<br>(7.0)<br>(6.3)                                   |
| Jun-83                     | 417181                     | 41.4                                       | (3.2)  | 28092                      | 14.6  | (4.9)   | 410626                     | 98.4   | (3.3)   | 20750                      | 73.9   | (4.9)   | 6555                 | 1.6  | (1.8)   | 7343                       | 26.1   | (4.8)   |
| Jun-84<br>.Iun-85          | 476780<br>536448           | 43.3                                       | (3.3)<br>(3.3)   | 34025                      | 15.3  | (4.4)<br>(4.3)  | 470008<br>599709           | 98.6<br>98.7   | (3.3)   | 25548                      | 75.1   | (4.2)   | 6772<br>6746         | 1.4  | (2.0)   | 8477                       | 24.9<br>20.8   | (5.6)<br>(5.3)  |
| Jun-86                     | 628786                     | 44.2                                       | (3.3)  | 44969                      | 15.0  | (4.6)   | 620128                     | 98.6   | (3.3)   | 36431                      | 81.0   | (4.4)   | 8658                 | 1.4  | (2.5)   | 8539                       | 19.0   | (5.9)   |
| Jun-87                     | 698854<br>818773           | 44.7                                       | (3.4)<br>(3.7)   | 53341                      | 14.7  | (4.8)<br>(5 3)  | 690886<br>811957           | 98.9<br>00.1   | (3.4)   | 42963<br>56010             | 80.5   | (4.6)   | 7968                 | 1.1  | (2.3)   | 10379                      | 19.5   | (6.1)   |
| Jun-89                     | 861447                     | 44.8                                       | (3.7)  | 75778                      | 14.3  | (5.0)   | 849581                     | 98.6   | (3.7)   | 64195                      | 84.7   | (4.8)   | 11866                | 1.4  | (3.5)   | 11583                      | 15.3   | (6.2)   |
| Mar-90                     | 932446<br>061737           | 45.4                                       | (3.8)<br>(3.5)   | 84075                      | 13.0  | (5.1)   | 922320<br>947618           | 98.9<br>08.5   | (3.8)   | 73361                      | 87.3   | (2.1)   | 10126                | 1.1  | (2.3)   | 10714                      | 12.7   | (4.9)   |
| Mar-92                     | 954725                     | 43.8                                       | (3.4)  | 125246                     | 15.7  | (6.2)   | 945819                     | 99.1   | (3.5)   | 112936                     | 90.2   | (6.3)   | 8906                 | 0.0  | (2.3)   | 12310                      | 9.8  | (5.1)   |
| Mar-93                     | 1034171                    | 45.4                                       | (3.9)  | 190617                     | 17.5  | (7.5)<br>(5.7)  | 1022303                    | 98.9   | (4.0)   | 147275                     | 88.6<br>77 o   | (2.6)   | 11868                | 1.1  | (2.8)   | 19024                      | 11.4   | (7.4)   |
| Mar-95                     | 909051                     | 46.1                                       | (3.7)  | 132808                     | 11.4  | (5.3)   | 902017                     | 99.2   | (3.7)   | 110367                     | 83.1   | (4.6)   | 7034                 | 0.8  | (6.1)   | 22441                      | 16.9   | (6.4)   |
| Mar-96<br>Mar-97           | 875655<br>880639           | 46.1                                       | (3.6)<br>(3.9)   | 155039                     | 10.7  | (5.4)<br>(4.8)  | 867136<br>869199           | 99.0<br>98.7   | (3.6)<br>(3.9)  | 132915                     | 81.8   | (5.2)   | 8519                 | 1.0  | (2.7)   | 28156                      | 18.2   | (6.6)   |
| Mar-98                     | 857496                     | 43.5                                       | (3.9)  | 190061                     | 10.2  | (5.4)   | 845131                     | 98.6   | (3.9)   | 160171                     | 84.3   | (5.2)   | 12365                | 1.4  | (4.0)   | 29890                      | 15.7   | (6.3)   |
| Mar-99<br>Mar-00           | 797379<br>837056           | 41.8                                       | (4.0)  | 223259                     | 10.0  | (5.5)   | 791685                     | 99.3<br>98.9   | (4.1)   | 178826                     | 80.1   | (5.3)   | 5694<br>9180         | 0.7  | (2.1)   | 44433                      | 19.9   | (6.4)   |
| Mar-01                     | 850292                     | 40.8                                       | (4.3)  | 260811                     | 0.00  | (2.0)   | 843526                     | 99.2   | (4.3)   | 214309                     | 82.2   | (4.9)   | 6766                 | 0.8  | (2.4)   | 46502                      | 17.8   | (5.6)   |
| Mar-02<br>Mar-03           | 904175<br>904175           | 41.8                                       | (4.4)<br>(4.3)   | 3/5/19<br>408433           | 1.01  | (5.4)   | 891756                     | 98.6<br>98.6   | (4.4)<br>(4.4)  | 303809                     | 03.1<br>74.4   | (2.0)   | 13203                | 1.2  | (7.7)   | 138800                     | 25.6   | (8.4)<br>(6.2)  |
| Mar-04                     | 853461                     | 41.2                                       | (4.0)  | 453661                     | 9.6   | (4.7)   | 838290                     | 98.2   | (4.0)   | 304908                     | 67.2   | (4.3)   | 15171                | 1.8  | (2.6)   | 148753                     | 32.8   | (5.7)   |
| Mar-06                     | 974471<br>1094993          | 38.8                                       | (3.7)<br>(3.8)   | 600371<br>888664           | 10.1  | (4.8)   | 967010<br>1083470          | 99.2   | (3.7)   | 403176<br>601824           | 67.7   | (4.3)   | 11523                | 0.8  | (1.2)   | 19/195<br>286841           | 32.8   | (0.0)<br>(6.0)  |
| Mar-07                     | 1188265                    | 38.1                                       | (3.6)  | 1218936                    | 11.5  | (5.3)   | 1173315                    | 98.7   | (3.6)   | 893095                     | 73.3   | (5.2)   | 14950                | 1.3  | (2.0)   | 325841                     | 26.7   | (5.6)   |
| Mar-08                     | 1395933                    | 39.9                                       | (3.7)  | 2190307                    | 14.9  | (8.0)   | 1379105                    | 98.8   | (3.7)   | 1607863                    | 73.4   | (2.6)   | 16828                | 1.2  | (2.4)   | 582444                     | 26.6   | (9.5)   |
| Mar-10                     | 1558467                    | 42.9                                       | (3.6)  | 1770158                    | 10.9  | (4.0)<br>(4.5)  | 1535019                    | 98.5<br>98.5   | (3.7)   | 1404660                    | 79.4   | (7.7)   | 23448                | 1.5  | (1.3)   | 365498                     | 20.6   | (3.9)   |
| Mar-11                     | 1639453                    | 43.8                                       | (3.5)  | 2054312                    | 10.6  | (4.5)   | 1615892                    | 98.6   | (3.6)   | 1711730                    | 83.3   | (4.5)   | 23561                | 1.4  | (1.0)   | 342582                     | 16.7   | (4.1)   |
| Source: ]                  | <b>RBI Banking</b>         | Statistics                                 | : Basic Sta  | itistical Retur            | ns of Sch                                     | neduled Co  | mmercial Ba                | anks in Indi   | ia, March   | 2011 (Vol.40               | )) and earl  | lier issues   |                      |  |   |                            |  |   |

Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Maharashtra

11. Maharashtra

| Year             |                    | I) A                                       | GRICULT  | URE TOTAL                  |   |   |                    | (A)  | DIRECT  | FINANCE                                 |  |   |                    | B  | INDIREC   | (Amouni<br>T FINANCE       | t in Rupee   | es Lakh)  |
|------------------|--------------------|--|--|----------------------------|---|---|--------------------|--|---|---|--|---|--------------------|--|---|----------------------------|--|---|
|                  | No. of<br>Accounts | Per<br>cent to<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>Cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing              | Per<br>Cent to<br>State<br>Agri-<br>Culture<br>Total | Per<br>Per<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>Cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>Cent to<br>State<br>Agri-<br>Culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 1                | 2                  |  |  | 3                          |   |   | 4                  |  |   | 5                                       |  |   | 9                  |  |   | 7                          |  |   |
| Jun-80           | 478846             | 37.1                                       | (5.3)  | 32492                      | 7.0   | (10.3)  | 452580             | 94.5   | (5.3)   | 21871                                   | 67.3   | (0.0)   | 26266              | 5.5  | (6.4)   | 10621                      | 32.7   | (14.5)  |
| Jun-81           | 566271             | 40.3                                       | (5.3)  | 39583                      | 7.2   | (6.5)   | 538516             | 95.1   | (5.2)   | 26077                                   | 65.9   | (8.6)   | 27755              | 4.9  | (8.0)   | 13506                      | 34.1   | (12.0)  |
| Jun-82           | 792120             | 41.2                                       | (5.6)  | 48013                      | × ×   | (c.6)   | 673529             | 96.1   | (2.8)   | 32543                                   | 549  | (8.6)<br>(8.5)  | 27138              | 3.9<br>4 0   | (7.8)   | 15470<br>29650             | 32.2   | (12.2)  |
| Jun-84           | 905167             | 41.6                                       | (6.2)  | 60451                      | 5.7   | (2.9)   | 859366             | 94.9   | (0.0)   | 46095                                   | 76.3   | (7.5)   | 45801              | 5.1  | (13.6)  | 14356                      | 23.7   | (9.5)   |
| Jun-85           | 1032485            | 42.5                                       | (6.2)  | 67960                      | 5.4   | (2.7)   | 997599             | 96.6   | (6.1)   | 53795                                   | 79.2   | (7.3)   | 34886              | 3.4  | (10.6)  | 14164                      | 20.8   | (9.6)   |
| Jun-86           | 1123440            | 42.5                                       | (5.9)  | 83053                      | 6.2   | (8.5)   | 1091499            | 97.2   | (5.9)   | 64561                                   | 7.77   | (2.8)   | 31941              | 2.8  | (9.1)   | 18492                      | 22.3   | (12.7)  |
| 78-mL            | 1241981            | 42.6                                       | (0:0)  | 102188                     | 9.1   | (9.3)   | 1211769            | 97.6   | (5.9)   | 78971                                   | 77.9   | (0.0)<br>(0.0)  | 30212              | 2.4  | (8.7)   | 23217                      | 27.7   | (13.7)  |
| oo-muc<br>Jun-89 | 1477362            | 42.1                                       | (0.1)  | 139646                     | 7.9   | (3.2)   | 1449622            | 98.1   | (0.1)   | 106488                                  | 76.3   | (0.0)   | 27740              | 0.2  | (8.1)   | 33159                      | 23.7   | (17.7)  |
| Mar-90           | 1445846            | 41.6                                       | (5.9)  | 146059                     | 6.8   | (8.8)   | 1412858            | 97.7   | (5.9)   | 107932                                  | 73.9   | (7.5)   | 32988              | 2.3  | (7.5)   | 38127                      | 26.1   | (17.4)  |
| Mar-91           | 1867484            | 40.9                                       | (6.9)  | 160976                     | 6.1   | (8.7)   | 1842174            | 98.6   | (6.9)   | 126639                                  | 78.7   | (7.9)   | 25310              | 1.4  | (5.5)   | 34337                      | 21.3   | (13.2)  |
| Mar-92           | 2667284            | 38.9                                       | (0.6)  | 178244                     | 5.9   | (8.8)   | 2642765            | 99.1   | (3.7)   | 141262                                  | 79.3   | (6.2)   | 24519              | 0.0  | (6.3)   | 36982                      | 20.7   | (15.4)  |
| Mar-93           | 1200536            | 38.0                                       | (0.9)<br>(6.7)   | 181001                     | 2.0   | (8.8)<br>(7 0)  | 1/99013            | 98.9   | (0.7)   | 121840                                  | 18.1   | (1.2)   | 38075              | 1.1  | (8.0)   | 41193                      | 21.3   | (19.0)  |
| Mar-95           | 1597575            | 39.9                                       | (0.7)  | 209814                     | 3.9   | (8.4)   | 1577715            | 98.8   | (0.0)   | 145395                                  | 69.3   | (0.9)   | 19860              | 1.2  | (5.3)   | 64419                      | 30.7   | (18.3)  |
| Mar-96           | 1590401            | 37.2                                       | (6.6)  | 282162                     | 4.2   | (9.8)   | 1571258            | 98.8   | (6.6)   | 197411                                  | 70.0   | (8.0)   | 19143              | 1.2  | (6.0)   | 84750                      | 30.0   | (19.9)  |
| Mar-97           | 1560242            | 37.0                                       | (6.9)  | 324468                     | 4.4   | (10.3)  | 1542062            | 98.8   | (6.9)   | 230330                                  | 71.0   | (8.5)   | 18180              | 1.2  | (6.1)   | 94138                      | 29.0   | (21.3)  |
| Mar-98           | 1442226            | 37.3                                       | (9.9)  | 345166                     | 4.2   | (9.8)   | 1422346            | 98.6   | (9.9)   | 250890                                  | 72.7   | (8.2)   | 19880              | 1.4  | (6.4)   | 94276                      | 27.3   | (19.8)  |
| Mar-00           | 1356301            | 28.5                                       | (0.9)<br>(6.6)   | 474949                     |   | (10.4)  | 1322554            | 97.5   | (6.5)   | 337740                                  | 1.17   | 0.0)  | 33747              | 2.5  | (10.6)  | 137208                     | 20.4   | (1.01)  |
| Mar-01           | 1324095            | 30.5                                       | (6.2)  | 497998                     | 3.5   | (6.6)   | 1298311            | 98.1   | (0.0)   | 343119                                  | 68.9   | (6.2)   | 25784              | 1.9  | (9.2)   | 154879                     | 31.1   | (18.6)  |
| Mar-02           | 1288190            | 25.8                                       | (6.3)  | 652498                     | 3.8   | (10.2)  | 1230963            | 95.6   | (6.2)   | 382669                                  | 58.6   | (8.1)   | 57227              | 4.4  | (9.4)   | 269829                     | 41.4   | (16.3)  |
| Mar-03           | 1218558            | 22.7                                       | (5.8)  | 746166                     | 3.9   | (6.8)   | 1156194            | 94.9   | (2.7)   | 448332                                  | 60.1   | (2.6)   | 62364              | 5.1  | (6.7)   | 297834                     | 39.9   | (17.6)  |
| Mar-04           | 950336             | 14.4                                       | (2.7)  | 1001491                    | 4.7   | (10.4)  | 918724             | 96.7   | (4.4)   | 513910                                  | 51.3   | (2.7)   | 31612              |  | (5.4)   | 487581                     | 48.7   | (18.6)  |
| Mar-06           | 12404//            | 14.0                                       | (4.7)  | 7070709                    | 4 г<br>О С                                    | (19.0)  | 1331005            | 30.2<br>08 4   | (4.7)   | 1141474                                 | 1.10   | (0.0)   | 1854               | 1.6  | (0.0)   | 4/2343                     | 0.00   | (103)   |
| Mar-07           | 1603977            | 11.6                                       | (4.8)  | 2439864                    | 4.0   | (10.6)  | 1574561            | 08.2   | (4.8)   | 1466414                                 | 1.00   | (9.6)   | 20012              | 81   | (4.0)   | 973450                     | 39.9   | (9.91)  |
| Mar-08           | 2147394            | 8.9  | (5.6)  | 2652043                    | 4.2   | (6.7)   | 2084978            | 97.1   | (5.6)   | 1881436                                 | 70.9   | (8.9)   | 62416              | 2.9  | (9.1)   | 770607                     | 29.1   | (12.5)  |
| Mar-09           | 4330467            | 16.4                                       | (10.8)   | 2766516                    | 3.5   | (8.9)   | 4299321            | 99.3   | (11.0)  | 1917390                                 | 69.3   | (8.0)   | 31146              | 0.7  | (4.3)   | 849125                     | 30.7   | (12.0)  |
| Mar-10<br>Mar-11 | 2363132<br>2575582 | 9.8<br>11.0                                | (5.5)<br>(5.5)   | 3534322  <br>3763075       | 3.9   | (9.1)<br>(8.2)  | 2330257<br>2532860 | 98.6<br>98.3   | (5.7)   | 2626936<br>3135181                      | 74.3   | (8.8)<br>(8.3)  | 32875<br>42722     | $1.4 \\ 1.7$   | (1.9)   | 907386<br>627894           | 25.7   | (9.7)<br>(7.6)  |
| Countrol         | DDI Doultind       | Ctotiction                                 | Docio Ctoi   | Histigal Detur             | do S of Soh                                   | of hole   | Dollaround Do      | ibul ui aluc   | March o   | 1 | land and   | in touroof  |                    |  |   |                            |  |   |
| Source:          | KBI Banking        | Stausucs                                   | : Basic Sta  | itistical Ketur            | IDS OI SCI                                    | ieaulea co  | mmercial by        | anks in Indi   | a, Marcn.   | 2011 (V01.40                            | )) and earl  | ler issues  |                    |  |   |                            |  |   |

|                         |   |  |                                     |   |  |   |                    | 12.And   | lhra P  | radesh                     | _  |   |                    |  |   |                            |  |   |
|-------------------------|---|--|-------------------------------------|---|--|---|--------------------|--|---|----------------------------|--|---|--------------------|--|---|----------------------------|--|---|
|                         | Dire  | ct and                                     | lndi                                | rect Cred   | lit of S                                     | schedu  | uled Co            | mmerci   | ial Baı   | nks to                     | Agric  | ılture  | for the            | e state  | of Anc  | <b>ihra Pra</b><br>(Amouni | adesh<br>t in Rupee                                  | s Lakh)   |
| Year                    |   |  | I) AGRIC                            | CULTURE TOT   | AL   |   |                    | ( <b>A</b> )   | DIRECT  | FINANCE                    |  |   |                    | B  | INDIREC   | T FINANCE                  |  |   |
|                         | No. o<br>Accour   | f Per<br>ints cent<br>Stat<br>Cred<br>Tota | Pe<br>e All<br>it di<br>di<br>Agric | r Amount<br>i to Outstanc<br>In- ing<br>cul-<br>ce<br>dit | Per<br>Per<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 1                       | 2   |  |                                     | 3   |  |   | 4                  |  |   | 5                          |  |   | 6                  |  |   | 7                          |  |   |
| I''' O                  | 15100   | 02   | 1 116                               | 0,000   | 0 217  | (10.0)  | 1456000            | 05.0   | (16.0)  | 00604                      | 1 10   | (12 5)  | 6070E              | 1 1  | (15.4)  | 8098                       | 15.6   | (0 0)   |
| o-Imc<br>8-Imc<br>8-Imc | 1 18456<br>1 18456                                      | 149 60<br>149 60                           | .5 (17.                             | (4) 2003<br>(4) 4211<br>(5) 5605                          | 5 29.1                                       | (10.1)  | 1400022<br>1790004 | 97.0<br>97.0   | (17.4)  | 32004<br>34874<br>49050    | 04.4<br>82.8<br>05.7                                 | (11.5)  | 55645<br>55645     | 4.1<br>3.0   | (15.4)<br>(16.0)  | 7241                       | 17.2   | (6.4)<br>(6.4)  |
| -Imc                    | 3 20161   | 13 60                                      | 0 115.                              | 7) 6576   | 0 32.2                                       | (0.11)  | 1966876            | 9.76   | (12.7)  | 55803                      | 84.9   | (13.1)  | 49237              | 2.4  | (13.4)  | 9957                       | 15.1   | (0.0)   |
| Jun-8                   | 4 24494   | 55 59                                      | .8 (16.                             | 8) 10156  | 5 36.4                                       | (13.3)  | 2394320            | 97.7   | (16.8)  | 89966                      | 88.6   | (14.6)  | 55135              | 2.3  | (16.4)  | 11599                      | 11.4   | (7.7)   |
| Jun-8                   | 5 26914   | 165 58<br>61 57                            | 2 (16                               | 2)   10454  | 7 31.9                                       | (11.9)  | 2633770            | 97.9   | (16.2)  | 90625                      | 86.7<br>06.6   | (12.3)  | 57695              | 2.1  | (17.5)  | 13922                      | 13.3   | (9.4)   |
| Jun-8                   | 7 31882   | 39 56                                      | 0 115.                              | 3) 12444  | 5 31.4                                       | (13.1)  | 3134354            | 90.0<br>98.3   | (15.3)  | 126894                     | 00.0<br>88.2   | (13.6)  | 53885              | 1.7  | (17.7)  | 10691                      | 11.8   | (6.9)   |
| Jun-8                   | 8 32866   | 175 55                                     | .0 (14.                             | 7) 15770  | 2 29.4                                       | (12.6)  | 3231864            | 98.3   | (14.7)  | 136478                     | 86.5   | (12.6)  | 54811              | 1.7  | (16.0)  | 21224                      | 13.5   | (12.3)  |
| Jun-8                   | 9 32140   | 197 54                                     | .5 (13.                             | 6) 16722  | 1 26.8                                       | (11.0)  | 3165882            | 98.5   | (13.6)  | 146783                     | 87.8   | (11.0)  | 48215              | 1.5  | (14.1)  | 20438                      | 12.2   | (10.9)  |
| Mar-9<br>Mar-9          | 1 309047  | 142 54<br>124 51                           | 5 (12.                              | 0) 22474  | 7 25.1                                       | (12.0)  | 3022504<br>3730672 | 98.U<br>98.I   | (12.0)  | 182/25                     | 81.3<br>84.8   | (12.7)  | 74052              | 1.9  | (16.2)  | 20091<br>34208             | 12.7   | (12.2)<br>(13.1)  |
| Mar-9                   | 2 38770   | 127 52                                     | .4 (14.                             | 0) 24200  | 2 23.9                                       | (12.0)  | 3806780            | 98.2   | (13.9)  | 216749                     | 89.6   | (12.2)  | 70247              | 1.8  | (17.9)  | 25253                      | 10.4   | (10.5)  |
| Mar-9                   | 3 37940   | 001 51                                     | .1 (14.                             | (5)   25427   | 2 22.4                                       | (11.5)  | 3716220            | 97.9   | (14.4)  | 231266                     | 91.0   | (11.9)  | 77841              | 2.1  | (18.6)  | 23005                      | 9.0  | (0.6)   |
| Mar-9                   | 5 35566   | 200 21<br>13 51                            | 5 (14                               | 3) 2/692  | 27.0   | (12.1)  | 3476697            | 96.U<br>97.8   | (14.4)  | 24/805<br>270611           | 88.3<br>88.3   | (11.2.0)  | 7005/              | 2.0  | (10.9)  | 35789                      | 2.01   | (101)   |
| Mar-9                   | 6 35310   | 11 53                                      | 7 (14.                              | 6) 37302  | 5 20.8                                       | (12.9)  | 3463088            | 98.1   | (14.5)  | 329210                     | 88.3   | (13.4)  | 67923              | 1.9  | (21.2)  | 43815                      | 11.7   | (10.3)  |
| Mar-9                   | 7 33631   | 80 50                                      | .8 (14.                             | 9) 41782  | 5 20.3                                       | (13.2)  | 3303690            | 98.2   | (14.9)  | 365400                     | 87.5   | (13.4)  | 59490              | 1.8  | (19.9)  | 52425                      | 12.5   | (11.9)  |
| Mar-9                   | 8 32135<br>0 37770                                      | 542 51<br>57 50                            | .2 (14.<br>3 (16.                   | 8) 45933  | 7 19.8<br>19.8                               | (13.0)  | 3160519            | 98.4<br>08.3   | (14.8)  | 404156                     | 88.0<br>88.0   | (13.2)  | 53023              | 1.6  | (0.11)  | 55180                      | 12.0   | (11.6)  |
| Mar-0                   | 0 33141   | 57 50                                      | 3 (16.                              | 1) 56905  | 7 18.8                                       | (12.5)  | 3260026            | 98.4<br>98.4   | (16.1)  | 500770                     | 88.0   | (13.0)  | 54131              | 1.6  | (17.0)  | 68286                      | 12.0   | (9.6)   |
| Mar-0                   | 1 31054   | 80 49                                      | .4 (15.                             | 7) 63604  | 8 18.0                                       | (12.3)  | 3056521            | 98.4   | (15.6)  | 565320                     | 88.9   | (13.0)  | 48959              | 1.6  | (17.5)  | 70728                      | 1.11   | (8.5)   |
| Mar-0                   | 2 34431<br>3 36137                                      | 58 40                                      | 21) 2                               | DC/C/ / /6  | C'/T 8                                       | (9.11)  | 350/998            | 97.0   | (175)   | 2/02/0                     | 80.9<br>86.6   | (12.9)  | 75800              | 7.7  | (11.8)  | 144933                     | 13.4   | (Q. 1)  |
| Mar-0                   | 4 36834   | 43 47.                                     | 2 (17.                              | 3) 107803   | 3 17.9                                       | (11.2)  | 3631151            | 98.6   | (17.5)  | 890981                     | 82.6   | (12.7)  | 52292              | 1.4  | (0.0)   | 187052                     | 17.4   | (7.2)   |
| Mar-0                   | 5 49173   | 809 52                                     | 2 (18.                              | 4) 145746   | 5 17.8                                       | (11.7)  | 4844015            | 98.5   | (18.6)  | 1228933                    | 84.3   | (13.0)  | 73294              | 1.5  | (11.3)  | 228532                     | 15.7   | (2.7)   |
| Mar-0                   | 7 52206   | 09 49                                      | 11 0.                               | U) 180128   | 0.11 0<br>0.11 0<br>0.01                     | (10.4)  | 4884099<br>5200957 | 90.0   | (17.0)  | 1010125                    | 70.4   | (C-11)  | 0/4/0<br>87///0    | 1.4  | (11.4)  | 3/0218                     | 20.02  | (1.1)   |
| Mar-0                   | 8 67574   | 08 56                                      | 9 017.                              | 7) 292340   | 2 16.8                                       | (10.7)  | 6682433            | 98.9<br>98.9   | (17.8)  | 2495834                    | 85.4   | (2.11)  | 74975              | 1.1  | (6.11)  | 427569                     | 14.6   | (6.9)   |
| Mar-0                   | 9 64638   | 82 53                                      | .1 (16.                             | 2) 378352   | 7 16.5                                       | (12.2)  | 6356154            | 98.3   | (16.2)  | 3120538                    | 82.5   | (13.1)  | 107728             | 1.7  | (14.9)  | 662989                     | 17.5   | (9.4)   |
| Mar-1<br>Mar-1          | $\begin{array}{c c} 0 & 75405 \\ 1 & 82725 \end{array}$ | 555 200<br>18 56                           | .3 (17<br>.9 (17.                   | (6) 491991<br>(7) 612447                                  | 4 18.0<br>7 18.2                             | (12.6)  | 7288080<br>7953619 | 96.7<br>96.1   | (17.8) (17.9)   | 4058424<br>5290662         | 82.5<br>86.4   | (13.7)<br>(14.0)  | 252475<br>318899   | 3.3<br>3.9   | (14.3)<br>(13.9)  | 861490<br>833816           | 17.5<br>13.6   | (9.2)<br>(10.0)   |
| Sourc                   | e: RBI Bank   | ting Statist                               | tics: Basi                          | c Statistical Re  | turns of So                                  | cheduled C  | ommercial B        | anks in Indi   | a, March 3  | 2011 (Vol.4                | 0) and earl  | lier issues   |                    |  |   |                            |  |   |

| Karnataka |  |
|-----------|--|
| 13.       |  |

# Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Karnataka

(Amount in Rupees Lakh)

|           | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (6 9)   | (5.1)  | (6.1)  | (5.9)  | (6.3)   | (8.0)   | (8.7)   | (9.8)   | (9.2)   | (9.2)   | (10.0)  | (9.4)   | (10.3)  | (10.0)  | (10.5)  | (13.2)  | (7.8)   | (9.6)   | (10.1)  | (10.4)  | (11.8)  | (7.1)   | (9.1)   | (9.4)   | (9.2)   | (10.8)  | (8.8)   | (2.0)   | (7.2)   | (7.0)   | (5.0)   | (4.2)   |               |
|-----------|--|---|---------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|
|           | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   | 17.0    | 18.4   | 19.4   | 19.6   | 16.7    | 15.8    | 12.3    | 13.8    | 11.7    | 11.7    | 13.8    | 14.2    | 13.4    | 12.9    | 15.4    | 18.5    | 11.8    | 13.1    | 13.2    | 16.8    | 15.8    | 11.3    | 22.6    | 20.5    | 24.6    | 25.6    | 27.2    | 19.9    | 18.1    | 18.5    | 15.1    | 9.4     |               |
| T FINANCE | Amount<br>Outstand-<br>ing                                     | 7 | 1591    | 5756   | 7702   | 8940   | 9538    | 11831   | 12615   | 16684   | 15853   | 17218   | 21975   | 24561   | 24775   | 25598   | 33561   | 46724   | 33236   | 42308   | 47931   | 72562   | 83281   | 59194   | 151466  | 159454  | 239271  | 321157  | 425126  | 408361  | 442342  | 494082  | 466513  | 347118  |               |
| INDIREC   | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (133)   | (10.1) | (10.0) | (11.1) | (13.4)  | (16.2)  | (17.2)  | (18.3)  | (18.7)  | (16.9)  | (14.7)  | (11.4)  | (10.6)  | (10.5)  | (9.1)   | (8.3)   | (9.3)   | (10.3)  | (10.1)  | (8.6)   | (8.1)   | (7.9)   | (5.4)   | (5.8)   | (5.5)   | (5.5)   | (5.4)   | (5.1)   | (9.4)   | (7.9)   | (5.7)   | (3.3)   |               |
| B)        | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 76      | 4.2    | 4.2    | 4.1    | 3.9     | 3.6     | 3.4     | 3.2     | 3.1     | 2.6     | 3.0     | 2.2     | 1.9     | 2.0     | 1.9     | 1.6     | 1.6     | 1.7     | 1.8     | 1.4     | 1.3     | 1.3     | 2.0     | 2.2     | 1.9     | 1.8     | 1.8     | 1.6     | 2.5     | 2.2     | 3.5     | 2.3     |               |
|           | No. of<br>Accounts   | 9 | 5/105   | 35017  | 36870  | 40718  | 45292   | 53513   | 60138   | 63665   | 64086   | 58048   | 64949   | 52093   | 41544   | 43946   | 39510   | 31177   | 29884   | 31001   | 31398   | 23074   | 25643   | 22038   | 33231   | 37109   | 32104   | 35362   | 34941   | 37314   | 65033   | 57103   | 100523  | 76306   |               |
|           | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (1 0)   | (8.4)  | (8.4)  | (8.6)  | (2.7)   | (8.6)   | (10.9)  | (11.2)  | (11.1)  | (9.7)   | (9.5)   | (9.3)   | (0.0)   | (8.9)   | (9.4)   | (8.5)   | (10.2)  | (10.3)  | (10.3)  | (10.6)  | (11.5)  | (10.7)  | (10.9)  | (10.5)  | (10.5)  | (6.6)   | (9.1)   | (9.6)   | (9.4)   | (9.1)   | (8.9)   | (8.9)   | ier issues    |
|           | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total           |   | 83.0    | 81.6   | 80.6   | 80.4   | 83.3    | 84.2    | 87.7    | 86.2    | 88.3    | 88.3    | 86.2    | 85.8    | 86.6    | 87.1    | 84.6    | 81.5    | 88.2    | 86.9    | 86.8    | 83.2    | 84.2    | 88.7    | 77.4    | 79.5    | 75.4    | 74.4    | 72.8    | 80.1    | 81.9    | 81.5    | 84.9    | 90.6    | )) and earl   |
| FINANCE   | Amount<br>Out-<br>standing                                     | 5 | 99013   | 25505  | 31927  | 36777  | 47522   | 62866   | 90227   | 104112  | 119618  | 129583  | 137686  | 148936  | 160255  | 173356  | 184756  | 205805  | 249593  | 280361  | 315434  | 358515  | 444854  | 466265  | 518037  | 617404  | 734529  | 933292  | 1135001 | 1643090 | 2007177 | 2179475 | 2631278 | 3354490 | 2011 (Vol.40  |
| DIRECT    | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd.      |   | (2 2)   | (7.8)  | (7.3)  | (7.7)  | (2.8)   | (8.7)   | (9.3)   | (9.4)   | (9.2)   | (9.2)   | (8.7)   | (8.5)   | (7.8)   | (8.3)   | (8.0)   | (7.9)   | (7.7)   | (8.2)   | (8.0)   | (8.4)   | (6.6)   | (8.6)   | (8.3)   | (8.1)   | (8.2)   | (2.2)   | (6.7)   | (6.9)   | (6.8)   | (6.4)   | (6.7)   | (7.2)   | a, March 2    |
| (A)       | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total           |   | 1 00    | 95.8   | 95.8   | 95.9   | 96.1    | 96.4    | 96.6    | 96.8    | 96.9    | 97.4    | 97.0    | 97.8    | 98.1    | 98.0    | 98.1    | 98.4    | 98.4    | 98.3    | 98.2    | 98.6    | 98.7    | 98.7    | 98.0    | 97.8    | 98.1    | 98.2    | 98.2    | 98.4    | 97.5    | 97.8    | 96.5    | 97.7    | anks in Indi  |
|           | No. of<br>Accounts   | 4 | 661617  | 708008 | 845021 | 959161 | 1114177 | 1415090 | 1734553 | 1923653 | 2022621 | 2136529 | 2086621 | 2277140 | 2130524 | 2132859 | 2016580 | 1930333 | 1848207 | 1813731 | 1714866 | 1642801 | 2004310 | 1685725 | 1638339 | 1639794 | 1692910 | 1952039 | 1905064 | 2244370 | 2550908 | 2494264 | 2749990 | 3184941 | mmercial B    |
|           | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit    |   | (1 8)   | (1.5)  | (2.8)  | (7.9)  | (7.5)   | (8.5)   | (10.5)  | (11.0)  | (10.8)  | (9.6)   | (9.6)   | (9.3)   | (9.1)   | (0.0)   | (9.5)   | (10.1)  | (6.8)   | (10.2)  | (10.3)  | (10.5)  | (11.6)  | (10.2)  | (10.5)  | (10.2)  | (10.1)  | (10.1)  | (0.0)   | (8.9)   | (8.9)   | (8.6)   | (6.2)   | (8.0)   | ieduled Co    |
|           | Per<br>cent<br>to<br>State<br>Credit<br>Total                  |   | 200     | 20.6   | 22.6   | 21.5   | 21.6    | 24.6    | 26.5    | 24.4    | 24.9    | 24.3    | 22.5    | 21.9    | 20.5    | 21.5    | 20.8    | 19.7    | 16.9    | 16.7    | 16.2    | 16.9    | 17.6    | 15.5    | 15.4    | 14.5    | 15.1    | 14.5    | 12.5    | 12.0    | 12.4    | 12.6    | 13.3    | 14.0    | rns of Sch    |
| URE TOTA  | Amount<br>Outstand-<br>ing                                     | ° | 96527   | 31261  | 39629  | 45717  | 57059   | 74697   | 102841  | 120797  | 135470  | 146801  | 159662  | 173497  | 185030  | 198954  | 218317  | 252529  | 282829  | 322668  | 363365  | 431077  | 528134  | 525459  | 669503  | 776858  | 973801  | 1254449 | 1560128 | 2051451 | 2449519 | 2673557 | 3097790 | 3701608 | tistical Retu |
| GRICULI   | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit |   | (7 0)   | (6.7)  | (7.4)  | (2.8)  | (7.9)   | (8.8)   | (9.5)   | (9.6)   | (9.3)   | (9.3)   | (8.8)   | (8.5)   | (2.8)   | (8.3)   | (8.1)   | (7.9)   | (2.8)   | (8.2)   | (8.0)   | (8.4)   | (0.0)   | (8.6)   | (8.2)   | (8.0)   | (8.1)   | (7.5)   | (6.7)   | (6.9)   | (6.8)   | (6.4)   | (6.7)   | (0.7)   | Basic Sta     |
| I) A      | Per<br>cent to<br>State<br>Credit<br>Total                     |   | 38.0    | 39.4   | 39.8   | 41.1   | 40.8    | 44.2    | 45.7    | 44.9    | 43.8    | 43.4    | 43.4    | 44.0    | 37.9    | 44.3    | 44.6    | 43.7    | 43.3    | 41.6    | 41.6    | 38.5    | 39.9    | 38.5    | 29.9    | 28.9    | 28.9    | 27.4    | 25.2    | 27.9    | 32.5    | 30.0    | 32.5    | 35.8    | Statistics:   |
|           | No. of<br>Accounts   | 2 | 715219  | 833025 | 881891 | 999879 | 1159469 | 1468603 | 1794691 | 1987318 | 2086707 | 2194577 | 2151570 | 2329233 | 2172068 | 2176805 | 2056090 | 1961510 | 1878091 | 1844732 | 1746264 | 1665875 | 2029953 | 1707763 | 1671570 | 1676903 | 1725014 | 1987401 | 1940005 | 2281684 | 2615941 | 2551367 | 2850513 | 3261247 | (BI Banking   |
| Year      |  | 1 | -Tim-RO | Jun-81 | Jun-82 | Jun-83 | Jun-84  | Jun-85  | Jun-86  | Jun-87  | Jun-88  | Jun-89  | Mar-90  | Mar-91  | Mar-92  | Mar-93  | Mar-94  | Mar-95  | Mar-96  | Mar-97  | Mar-98  | Mar-99  | Mar-00  | Mar-01  | Mar-02  | Mar-03  | Mar-04  | Mar-05  | Mar-06  | Mar-07  | Mar-08  | Mar-09  | Mar-10  | Mar-11  | Source: F     |

|                  | Di                 | rect a                                     | nd In  | direct C                   | redit   | of Sc   | heduled            | 14<br>1 Comr   | . Kera<br>nercia  | ala<br>al Bank             | to A   | gricul  | ture fo            | r the s  | state o   | f Kerala                   | _  |   |
|------------------|--------------------|--|--|----------------------------|---|---|--------------------|--|---|----------------------------|--|---|--------------------|--|---|----------------------------|--|---|
|                  | 5                  |  |  |                            |   |   |                    |  |   |                            |  | 0   |                    |  |   | (Amoun                     | in Rupee   | s Lakh)   |
| Year             |                    | I) /                                       | AGRICULI   | URE TOTAL                  |   |   |                    | <b>A</b> )   | DIRECT  | FINANCE                    |  |   |                    | B)   | INDIREC   | T FINANCE                  |  |   |
|                  | No. of<br>Accounts | Per<br>cent to<br>State<br>Credit<br>Total | Per<br>cent to<br>All In-<br>dia<br>Agricul-<br>ture<br>Credit | Amount<br>Outstand-<br>ing | Per<br>cent<br>to<br>State<br>Credit<br>Total | Percent<br>to<br>All<br>India<br>Agricul-<br>ture<br>Credit | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Out-<br>standing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | No. of<br>Accounts | Per cent<br>to<br>State<br>Agricul-<br>ture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. | Amount<br>Outstand-<br>ing | Per<br>cent to<br>State<br>Agri-<br>culture<br>Total | Per<br>cent to<br>All-<br>India<br>Direct<br>Agr.<br>Crd. |
| 1                | 2                  |  |  | 3                          |   |   | 4                  |  |   | £                          |  |   | 9                  |  |   | 7                          |  |   |
|                  |                    |  |  |                            | Ī   |   |                    |  |   |                            |  |   |                    |  |   |                            |  |   |
| Jun-80<br>Jun-81 | 899892<br>1134905  | 43.5                                       | (10.0)<br>(10.7)   | 14461<br>20464             | 16.8  | (4.6)<br>(4.9)  | 868805<br>1118606  | 96.5<br>98.6   | (10.1)  | 12704<br>18426             | 87.9<br>90.0   | (5.3)<br>(6.1)  | 31087<br>16299     | 3.5<br>1.4   | (7.6)<br>(4.7)  | 1757<br>2038               | 12.1   | (2.4)<br>(1.8)  |
| 78-mu            | 1109421            | 41.0                                       | (9.3)<br>(7.5)   | 23935                      | 18.2  | (4.7)   | 1100001            | 2.99.2   | (0.0)   | 71665                      | 93.2   | (D.9)   | 9414<br>6046       | 0.8  | (9.2)   | /191                       | 0.0  | (1.1)   |
| Jun-84           | 300044             | 38.3                                       | (0.1)  | 32264                      | 17.3  | (4.2)<br>(4.2)  | 300338<br>1036938  | 99.4<br>99.3   | (7.3)   | 29124                      | 90.3   | (4.7)   | 7408               | 0.7  | (2.2)   | 3140                       | 9.7  | (2.1)   |
| Jun-85           | 1174026            | 39.8                                       | (1.1)  | 36561                      | 17.1  | (4.1)   | 1168259            | 99.5<br>2002   | (2.2)   | 32375                      | 88.6   | (4.4)   | 5767               | 0.5  | (1.7)   | 4186                       | 11.4   | (2.8)   |
| Jun-86           | 1260259            | 40.4<br>39.8                               | (6.6)<br>(6.9)   | 42158                      | 17.8  | (4.3)   | 1255890            | 99.7   | (2.0)   | 37737<br>60954             | 89.5   | (6.5)   | 4369               | 0.0  | (1.2)   | 4421                       | 10.5   | (3.0)   |
| Jun-88           | 1462379            | 38.1                                       | (6.5)  | 64656                      | 19.2  | (5.2)   | 1457730            | 99.7   | (0.0)   | 53687                      | 83.0   | (5.0)   | 4649               | 0.3  | (1.4)   | 10970                      | 17.0   | (6.4)   |
| Jun-89           | 1517233            | 34.5                                       | (6.4)  | 67456                      | 18.0  | (4.4)   | 1511914            | 99.6   | (0.5)   | 63790                      | 94.6   | (4.8)   | 5319               | 0.4  | (1.5)   | 3666                       | 5.4  | (2.0)   |
| Mar-90<br>Mar-91 | 1479269            | 35.4                                       | (6.0)<br>(5.5)   | 80075                      | 17.3  | (4.4)<br>(4.3)  | 1468461<br>1488886 | 99.3<br>99.5   | (6.1)   | 67797<br>73166             | 93.6   | (4.7)   | 10808              | 0.5  | (2.2)   | 4603<br>6909               | 6.4<br>8.6   | (2.1)   |
| Mar-92           | 1378352            | 35.8                                       | (5.0)  | 85104                      | 17.0  | (4.2)   | 1370421            | 99.4   | (2.0)   | 76608                      | 90.0   | (4.3)   | 7931               | 0.6  | (2.0)   | 8496                       | 10.0   | (3.5)   |
| Mar-93<br>Mar-94 | 1290464            | 35.3                                       | (4.9)<br>(5.2)   | 90992                      | 15.0  | (4.1)   | 1393165            | 99.6<br>99.6   | (5.3)   | 81964                      | 90.1<br>80.8   | (4.2)   | 4844               | 0.4  | (1.2)   | 9028                       | 9.9  | (3.5)   |
| Mar-95           | 1246860            | 35.4                                       | (5.0)  | 114291                     | 14.7  | (4.6)   | 1238796            | 99.4   | (5.1)   | 100675                     | 88.1   | (4.2)   | 8064               | 9.0  | (2.1)   | 13616                      | 11.9   | (3.9)   |
| Mar-96           | 1905550            | 35.2                                       | (4.9)  | 140135                     | 14.3  | (4.5)   | 1172713            | 99.1<br>00 0   | (4.9)   | 115018                     | 89.5   | (4.7)   | 10572              | 0.0  | (3.3)   | 11096                      | 10.5   | (3.2)   |
| Mar-98           | 1236924            | 34.0                                       | (5.7)  | 170830                     | 13.8  | (4.8)   | 1223608            | 98.9   | (5.7)   | 157528                     | 92.2   | (5.2)   | 13316              | 1.1  | (4.3)   | 13302                      | 7.8  | (2.8)   |
| Mar-99           | 1179531            | 34.1                                       | (0.0)  | 184633                     | 13.3  | (4.5)   | 1171734            | 99.3   | (0.9)   | 172470                     | 93.4   | (5.1)   | 7622               | 0.7  | (2.9)   | 12163                      | 6.6  | (1.8)   |
| Mar-00           | 12302/1            | 34.0<br>34.9                               | (0.0)<br>(6.5)   | 212382                     | 13.3  | (4.7)   | 1224/1/<br>1285350 | 99.5<br>99.5   | (1.0)   | 19/001<br>227771           | 93.0   | (5.2)   | 0004<br>0561       | 0.5  | (1.7)<br>(2.3)  | 14931<br>20682             | 0.7<br>8.3   | (2.1)<br>(2.5)  |
| Mar-02           | 1310141            | 34.9                                       | (6.4)  | 268543                     | 11.9  | (4.2)   | 1284095            | 98.0   | (6.5)   | 243913                     | 90.8   | (5.1)   | 26046              | 2.0  | (4.3)   | 24630                      | 9.2  | (1.5)   |
| Mar-03<br>Mar-04 | 1367280            | 35.2                                       | (6.6)<br>(7.4)   | 306189<br>436055           | 11.8  | (4.0)   | 1347043 $1559385$  | 98.5<br>98.8   | (6.7)   | 283251<br>363844           | 92.5<br>83.4   | (4.8)   | 20237<br>19225     | 1.5  | (3.1)   | 22938                      | 7.5  | (1.4)   |
| Mar-05           | 1731551            | 37.2                                       | (6.5)  | 449102                     | 11.3  | (3.6)   | 1705614            | 98.5   | (9.9)   | 403569                     | 89.9   | (4.3)   | 25937              | 1.5  | (4.0)   | 45533                      | 10.1   | (1.5)   |
| Mar-06           | 1910312            | 30.5                                       | (0.6)  | 580872                     | 11.2  | (3.4)   | 1888622            | 98.9   | (0.0)   | 527332                     | 90.8   | (4.2)   | 21690              | 1.1  | (3.3)   | 53540                      | 9.2  | (1.1)   |
| Mar-07<br>Mar-08 | 0108861            | 38.0                                       | (0.0)  | 850984                     | 13.9  | (3.7)   | 1966648<br>2692338 | 98.9   | (1.0)   | 7396/1                     | 80.9<br>90.1   | (4.3)   | 21967              | 1.1  | (3.0)   | 111312                     | 13.1   | (1.9)   |
| Mar-09           | 2088683            | 36.3                                       | (5.2)  | 1229314                    | 14.7  | (4.0)   | 2044931            | 97.9   | (5.2)   | 1010992                    | 82.2   | (4.2)   | 43752              | 2.1  | (0.0)   | 218322                     | 17.8   | (3.1)   |
| Mar-10<br>Mar-11 | 2383199<br>2585991 | 39.3<br>40.2                               | (5.6)<br>(5.5)   | 1700429<br>2321266         | 17.3<br>18.4                                  | (4.4)<br>(5.0)  | 2264078<br>2405415 | 95.0<br>93.0   | (5.5)<br>(5.4)  | 1336511<br>1896227         | 78.6<br>81.7   | (4.5)<br>(5.0)  | 119121<br>180576   | 5.0  | (6.7) (7.9)   | 363918<br>425039           | 21.4<br>18.3   | (3.9)   |
| Source:          | RBI Banking        | Statistics                                 | : Basic Sta  | tistical Retur             | ns of Sch                                     | eduled Co   | mmercial B         | anks in Indi   | a, March  | 2011 (Vol.40               | )) and earl  | ier issues  |                    |  |   |                            |  |   |

Direct and Indirect Credit of Scheduled Commercial Banks to Agriculture for the state of Tamil Nadu

**Tamil Nadu** 

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|                     | 1        |                 |                 |                  |                 |                   |           |                  |                 |                  |                  |                 |          |                  |                 | (Amona)          | t in Runee       | (hale I a       |
|---------------------|----------|-----------------|-----------------|------------------|-----------------|-------------------|-----------|------------------|-----------------|------------------|------------------|-----------------|----------|------------------|-----------------|------------------|------------------|-----------------|
| Year                |          | D'I             | AGRICULT        | URE TOTAL        |                 |                   |           | (W               | DIRECT          | FINANCE          |                  |                 |          | B                | INDIREC         | T FINANCE        |                  |                 |
|                     |          |                 |                 |                  |                 |                   |           | 1                |                 |                  |                  |                 |          | 1                |                 |                  |                  |                 |
|                     | No. of   | Per             | Per             | Amount           | Per             | Percent           | No. of    | Per cent         | Per             | Amount           | Per              | Per             | No. of   | Per cent         | Per             | Amount           | Per              | Per             |
|                     | Accounts | State           | All In-         | outstant.<br>ing | to              | N II              | Accounts  | State            | All-            | out-<br>standing | State            | All-            | Accounts | State            | All-            | outstand-<br>ing | State            | All-            |
|                     |          | Credit<br>Total | dia<br>Agricul- |                  | State<br>Credit | India<br>Agricul- |           | Agricul-<br>ture | India<br>Direct |                  | Agri-<br>culture | India<br>Direct |          | Agricul-<br>ture | India<br>Direct |                  | Agri-<br>culture | India<br>Direct |
|                     |          |                 | ture<br>Credit  |                  | Total           | ture<br>Credit    |           | Total            | Agr.<br>Crd.    |                  | Total            | Agr.<br>Crd.    |          | Total            | Agr.<br>Crd.    |                  | Total            | Agr.<br>Crd.    |
| 1                   | 2        |                 |                 | 3                |                 |                   | 4         |                  |                 | 5                |                  |                 | 9        |                  |                 | 7                |                  |                 |
| Jun-80              | 1232632  | 50.6            | (13.7)          | 29451            | 15.6            | (9.3)             | 1189156   | 96.5             | (13.8)          | 24531            | 83.3             | (10.1)          | 43476    | 3.5              | (10.7)          | 4920             | 16.7             | (6.7)           |
| Jun-82              | 1603414  | 53.9            | (13.5)          | +1330<br>50302   | 17.0            | (1.01)            | 1400041   | 97.8             | (13.6)          | 40304            | 80.1             | (10.6)          | 35562    | 2.2              | (0.01)          | 8666             | 10.9             | (0.0)           |
| Jun-83              | 1557204  | 52.2            | (12.1)          | 51442            | 16.6            | (8.9)             | 1526514   | 98.0             | (12.2)          | 42206            | 82.0             | (6.6)           | 30690    | 2.0              | (8.4)           | 9236             | 18.0             | (6.1)           |
| Jun-84              | 1810821  | 51.5            | (12.4)          | 57296            | 15.6            | (2.2)             | 1775838   | 98.1             | (12.4)          | 53309            | 93.0             | (8.7)           | 34983    | 1.9              | (10.4)          | 3988             | 7.0              | (2.6)           |
| Jun-85<br>.1.1.1.86 | 2045706  | 51.8            | (12.3)          | 69140<br>81210   | 16.3            | (7.8)<br>(8.3)    | 2013122   | 98.4<br>98.4     | (12.4)          | 64644<br>76130   | 93.5             | (8.8)           | 32584    | 1.6              | (101)           | 4495<br>5080     | 6.5              | (3.0)<br>(3.5)  |
| Jun-87              | 2424758  | 50.9            | (2.11)          | 103537           | 16.6            | (0.0)             | 2394673   | 98.86            | (2.11)          | 96740            | 93.4             | (10.4)          | 30085    | 1.2              | (1.01)          | 6797             | 6.6              | (4.0)           |
| Jun-88              | 2588850  | 50.7            | (11.6)          | 127167           | 17.6            | (10.2)            | 2559765   | 98.9             | (11.6)          | 116848           | 91.9             | (10.8)          | 29085    | 1.1              | (8.5)           | 10318            | 8.1              | (0.0)           |
| Jun-89              | 2916698  | 48.5            | (12.4)          | 161723           | 17.4            | (10.6)            | 2886450   | 99.0             | (12.4)          | 151682           | 93.8             | (11.3)          | 30248    | 1.0              | (8.8)           | 10041            | 6.2              | (5.4)           |
| Mar-90              | 2803781  | 49.7            | (11.4)          | 178024           | 16.5            | (10.1)            | 2/5/121   | 98.3             | (11.4)          | 162272           | 91.2             | (11.2)          | 46660    | 1.1              | (10.6)          | 15/22            | 20.00            | (7.7)           |
| Mar-92              | 3054301  | 50.0            | (011)           | 203484           | 15.6            | (0.11)            | 3003540   | 98.3<br>1.08     | (011)           | 184401<br>203110 | 92.5             | (6.11)          | 50761    | 1.7              | (13.0)          | 16523            | 0.2<br>7.7       | (c.1)<br>(6.9)  |
| Mar-93              | 2823742  | 44.3            | (10.8)          | 231231           | 14.0            | (10.5)            | 2744109   | 97.2             | (10.6)          | 208651           | 90.2             | (10.7)          | 79633    | 2.8              | (19.0)          | 22580            | 9.8              | (8.8)           |
| Mar-94              | 3059231  | 48.4            | (12.0)          | 255972           | 14.4            | (11.2)            | 2984742   | 97.6             | (0.11)          | 234198           | 91.5             | (11.9)          | 74489    | 2.4              | (17.1)          | 21774            | 8.5              | (6.8)           |
| Mar-95              | 2976878  | 47.5            | (12.0)          | 276368           | 12.3            | (11.1)            | 2914715   | 97.9             | (11.9)          | 255036           | 92.3             | (10.6)          | 62163    | 2.1              | (16.5)          | 21332            | 7.7              | (0.0)           |
| Mar-96              | 3017774  | 49.9            | (12.5)          | 333537           | 12.1            | (11.6)            | 2971303   | 98.5             | (12.4)          | 307370           | 92.2             | (12.5)          | 46471    | 1.5              | (14.5)          | 26167            | 7.8              | (6.2)           |
| Mar-98              | 2/00100  | 40.4            | (13.2)          | 438170           | 11.4            | (11.7)            | 20/000464 | 90.9<br>98.6     | (13.2)          | 392035           | 89.5             | (12.8)          | 39951    | 1.1              | (12.8)          | 46136            | 0.0              | (1.1)           |
| Mar-99              | 2380825  | 42.4            | (12.0)          | 422259           | 10.2            | (10.3)            | 2351445   | 98.8             | (12.0)          | 365962           | 86.7             | (10.8)          | 29380    | 1.2              | (11.0)          | 56298            | 13.3             | (8.1)           |
| Mar-00              | 2407421  | 43.2            | (11.7)          | 432505           | 9.0             | (9.5)             | 2375098   | 98.7             | (11.7)          | 378224           | 87.4             | (9.8)           | 32323    | 1.3              | (10.1)          | 54281            | 12.6             | (7.7)           |
| Mar-01              | 2139719  | 40.6            | (10.8)          | 465613           | 8.7             | (0.0)             | 2107727   | 98.5<br>07 1     | (10.8)          | 401063           | 86.1             | (9.2)           | 31992    | 1.5              | (11.5)          | 64551            | 13.9             | (2.8)           |
| Mar-02              | 2303401  | 41.4            | (911)           | 502406           | 2.0             | (6.7)<br>(6.8)    | 2305055   | C'/6             | (111.1)         | 400541           | 80.4             | (0.0)           | 20356    | 0.2              | (9.6)           | 02626            | 0.61             | (0.0)           |
| Mar-04              | 2808264  | 23.6            | (13.2)          | 906527           | 2.7             | (7.0)             | 2710344   | 2.96             | (13.1)          | 679.120          | 74.1             | (9.6)           | 07920    | 0.0              | (16.8)          | 234408           | 22.11            | (0.6)           |
| Mar-05              | 3554698  | 28.2            | (13.3)          | 1243235          | 10.8            | (10.0)            | 3420617   | 96.2             | (13.2)          | 945637           | 76.1             | (10.0)          | 134081   | 3.8              | (20.8)          | 297598           | 23.9             | (10.0)          |
| Mar-06              | 4225864  | 28.5            | (14.5)          | 1672005          | 11.5            | (9.7)             | 4076592   | 96.5             | (14.3)          | 1237730          | 74.0             | (0.0)           | 149272   | 3.5              | (23.0)          | 434274           | 26.0             | (0.0)           |
| Mar-07              | 4982169  | 32.1            | (15.0)          | 2311200          | 12.0            | (10.0)            | 4833070   | 97.0             | (14.9)          | 1863790          | 80.6             | (10.9)          | 149099   | 3.0              | (20.3)          | 447411           | 19.4             | (7.6)           |
| Mar-08              | 5787200  | 40.2            | (15.1)          | 2655907          | 11.4            | (0.7)             | 5688998   | 98.3             | (15.2)          | 2226704          | 83.8             | (10.5)          | 98202    | 1.7              | (14.3)          | 429204           | 16.2             | (0.7)           |
| Mar-U9<br>Mar-10    | 200/200  | 42.0            | (13.9)          | 1306990          | 13.7            | (0.11)            | 5420997   | 91.7<br>88.8     | (0.01)          | 2/44441          | 0.10<br>78.0     | (2 1 1)         | 1100001  | 611              | (10.1)          | 008837           | 19.01            | (1.1)           |
| Mar-11              | 7559295  | 42.5            | (16.2)          | 5657318          | 13.8            | (12.3)            | 6385369   | 84.5             | (14.4)          | 4515776          | 79.8             | (11.9)          | 1173926  | 15.5             | (51.1)          | 1141542          | 20.2             | (13.7)          |

and earlier issues

Source: RBI Banking Statistics: Basic Statistical Returns of Scheduled Commercial Banks in India, March 2011 (Vol.40)

# Agricultural Credit in India: AIDIS Results

### A Research Study by EPWRF

A Profile of Farmers' Indebtedness: AIDIS and Other Field Studies

In the current literature on farmers' indebtedness, a dominant theme is the varied revelations from the latest nation-wide filed surveys of the National Sample Survey Organisation (NSSO) on: (i) Indebtedness of Farmer Households: Situation Assessment of Farmers – January-December 2003 (Report No.498) and (ii) *All-India Debt and Investment Survey*, as on June 30, 2002 (Report Nos.500, 501 and 502).

The results from these field surveys reveal how institutional agencies increased their share of farmers indebtedness unitl 1991 and how their share fell somewhat as per the latest survey for 2002 or 2003. There are a number of other revelations which provide insight into the composition of farmer debt, their purposes, their terms, etc.

The EPWRF has been analysing these data in great depth over a period. A few important results of these reviews are presented here as a background and as an accompaniment for the research study.

### (A note attached)

### A Profile of Farmers' Indebtedness: AIDIS and Other Field Studies

The valuable insights provided by the all-India rural credit or debt and investment surveys historically on estimates of household indebtedness divided between institutional and non-institutional sources on a decennial basis are well-known. These have shown how the institutional agencies have accounted for an increasing share of total cash dues outstanding of cultivator households from about 31.7 per cent in 1971 to 66.3 per cent in 1991. What is evident now is the reversal of this rising trend after the beginning of the 1990s. In respect of these and many other aspects, different field survey results tend to reinforce the results derived based on official data; in many cases, they provide deeper insights. It is necessary to take cognizance of them for better understanding of the status and the evolving trends in sources of agricultural finance in India and different states and regions.

In the above respect, there are three survey results on indebtedness of farmer households for the more recent period. First, apart from the usual decennial rural-urban debt and investment survey 2002-03, the National Sample Survey Organisation (NSSO) has covered the subject of indebtedness also under a special 'Situation Assessment Survey of Farmers' (SAS) conducted during January-December 2003 and published a separate report on 'Indebtedness of Farmer Households' (NSSO Report No.498). Second, a regular all-India debt and investment survey has been undertaken for the same period January – December 2003. Though both of these surveys have covered the same period and have been undertaken in the same NSSO Round (59<sup>th</sup>), the SAS has defined indebtedness slightly differently; it is "any liability which was taken in cash or kind is termed a loan, if the amount at the time of transaction was ₹300 or more", whereas the AIDIS takes into account all cash loans and loans in kind [For a systematic review of the differences between the two surveys, see Subba Rao (2006)].

Finally, there is the 'Rural Finance Access Survey' (RFAS), also of 2003, undertaken by the World Bank and the National Council of Applied Economic Research (NCAER) (see Priya Basu 2005). The NSSO surveys are nation-wide surveys with a major central sample supplemented by a few state/union territory samples, while the RFAS 2003 has covered only two Indian states, namely, Andhra Pradesh and Uttar Pradesh, but its result make useful case studies capable for providing excellent insights.

### Size and Nature of Farmer Indebtedness

### The Size

As per the  $59^{\text{th}}$  NSS round, of the total 148 million rural households, 89.35 million (or 60.4 per cent were farmer households (Table 1). Of the

89.35 million farm households, 43.42 million (48.6 per cent) were reported to be indebted. That is, 51.4 per cent or about 46 million did not enjoy any indebtedness (of the value above ₹300) to any of the credit agencies – international or non-international.

| Tab<br>H                                 | le 1: Numbe<br>ouseholds as   | r of Rural<br>5 per NSS   | , Farmer a<br>59th Roui   | nd Indebt<br>nd Survey   | ed and No<br>(January-   | n-Indebte<br>Decembe   | d Farmer<br>r 2003)                          |
|--|---|---|---|--|--|--|--|
|  |   |   |   |  |  | (Nu  | mber in Million)                             |
| Но                                       | Rural<br>useholds   | Far<br>House  | mer<br>eholds   | Indebte<br>House   | d Farmer<br>eholds   | Non-<br>Farmer   | Indebted<br>Households                       |
|  | 147.90  | 89.35   | (60.4)  | 43.42  | (29.4)<br>[48.6]   | 45.93  | (31.1)<br>[51.4]                             |
| Note (i)<br>(ii)<br>(iii)<br>(iv)<br>(v) | Figures in roum<br>Figures in squa<br>Farmer househ<br>Farmer was de<br>activities on an<br>Indebtedness ro | nd brackets a<br>are brackets a<br>old was defir<br>efined as a p<br>y part of the<br>efers to liabil | re percentage<br>are percentag<br>aed as one in<br>erson who p<br>land during t<br>ity in each or | es to total rur<br>es to total far<br>which at leas<br>oossesses sor<br>he 365 days j<br>kind ₹300 o | al households<br>mer househo<br>st one family r<br>ne land and<br>preceding the<br>r more as value | s<br>lds<br>nember was<br>was engageo<br>date of surv<br>ue of transao | farmer.<br>1 in agricultural<br>ey.<br>ttion |
| Source:                                  | NSSO (2005),<br>NSS 59 <sup>th</sup> Round  | Indebtedness<br>d (January-D  | s of Farmer H<br>ecember 200  | Iouseholds, 3<br>3), Report No   | Situation Ass<br>5, 498(59/33/   | essment Sur<br>1)  | vey of Farmers,                              |

### Institutional Sources

(i) For the indebted households, about 58 per cent of loans have been provide by institutional agencies (Table 2).

| Table 2: Relative Sharfrom  | re of De<br>Differe | ebt# of (<br>ent Sou | Cultiva<br>ırces | tor Hous | eholds |           |
|-----------------------------|---------------------|----------------------|------------------|----------|--------|-----------|
|                             |                     |                      |                  |          | (In ]  | per cent) |
| Sources of Credit           | 1951                | 1961                 | 1971             | 1981     | 1991   | 2002      |
| Institutional of which:     | 7.3                 | 18.7                 | 31.7             | 63.2     | 66.3   | 61.1      |
| Co-op Soc/Banks, etc        | 3.3                 | 2.6                  | 22.0             | 29.8     | 30.0   | 30.2      |
| Commercial Banks            | 0.9                 | 0.6                  | 2.4              | 28.8     | 35.2   | 26.3      |
| Non-Institutional of which: | 92.7                | 81.3                 | 66.3             | 36.8     | 30.6   | 38.9      |
| Moneylenders                | 69.7                | 49.2                 | 36.1             | 16.1     | 17.5   | 26.8      |
| Unspecified                 | -                   | -                    | -                | -        | 3.1    | -         |
| Total                       | 100.0               | 100.0                | 100.0            | 100.0    | 100.0  | 100.0     |

**Note:** # : Debt refers to outstanding cash dues

**Source:** Reserve Bank of India (RBI), All-India Rural Credit Survey, 1951-52; RBI, All India Rural and Debt Investment Survey, 1961-62 and NSSO, All-India Debt and Investment Surveys, 1971-72, 1981-82, 1991-92 and 2003.

(ii) A comparison over recent quinquennial surveys shows a decline in the share of institutional debt outstanding of cultivator households from 66.3 per cent in 1991 to 61.1 per cent in 2002 and a corresponding increase in the dependence of cultivators on money lenders. But, the decline from institutional sources has occurred under the category of

cooperative societies and banks and not under commercial banks. It reflects the inefficiencies that have set in the functioning of cooperatives.

# By Land Size

(i) In the distribution of farmer households by land possessed, the prevalence of indebtedness increases with the size of landholdings. About 84 per cent of farmer households or 80 per cent of indebted households belong to up to 2 hectares of land possessed. But, what is significant is that there is increase in indebtedness with the size of holdings; more significantly, the share of institutional agencies in total loans tends to rise much more progressively. In the lowest size groups up to 0.40 hectare (marginal farmers), the shares of institutional agencies have ranged from 23 to 43 per cent, whereas in the large size groups of above 2 hectares, the corresponding shares have been 65 to 69 per cent. Contrariwise, in the case of marginal farmers, the shares of non-institutional agencies have been 57 to 77 per cent, whereas the shares of large-size groups in indebtedness to these agencies have been 31 to 35 per cent (Table 3).

|                     |  |             |   | Outs        | tanding                                | for 200  | )3  |  |                      |                                  |
|---------------------|--|-------------|---|-------------|--|--|---|--|----------------------|----------------------------------|
| Size Class          | Number                                     | Per         | Number of                               | Per         | Prevalence<br>Pate of                  | Amount   | Loan  | from   | Amount               | of which:                        |
| Possessed<br>in ha. | Farmer<br>House-<br>holds<br>In<br>million | to<br>Total | Farmer<br>House-<br>holds in<br>million | to<br>Total | Indebted-<br>ness<br>(percent-<br>age) | ing<br>(in ₹) per<br>Farmer<br>House-<br>holds | Institu-<br>tional<br>Agencies<br>(per<br>cent) | Non<br>Institu-<br>tional<br>Agencies<br>(per<br>cent) | standing<br>(₹crore) | tutional<br>Agencies<br>(₹crore) |
| < 0.01              | 1.26                                       | 1.4         | 0.57                                    | 1.3         | 45.3                                   | 6121   | 22.6  | 77.4   | 770.88               | 174.22                           |
| 0.01 - 0.40         | 29.29                                      | 32.8        | 13.01                                   | 30          | 44.4                                   | 6545   | 43.3  | 56.7   | 19168.15             | 8299.81                          |
| 0.41 - 1.00         | 28.36                                      | 31.7        | 12.92                                   | 29.8        | 45.6                                   | 8623   | 52.8  | 47.2   | 24455.69             | 12912.60                         |
| 1.01 - 2.00         | 16.06                                      | 18          | 8.19                                    | 18.9        | 51                                     | 13762  | 57.6  | 42.3   | 22101.77             | 12730.62                         |
| up to 2.00          | 74.97                                      | 83.90       | 34.70                                   | 79.90       | 46.30                                  | 8870.00  | 51.30   | 49.70  | 66496.49             | 34117.25*                        |
| 2.01 - 4.00         | 9.35                                       | 10.5        | 5.44                                    | 12.5        | 58.2                                   | 23456  | 65.1  | 35.0   | 21932.30             | 14277.93                         |
| 4.01 - 10.00        | 4.26                                       | 4.8         | 2.77                                    | 6.4         | 65.1                                   | 42532  | 68.8  | 31.1   | 18110.55             | 12460.06                         |
| 10.00 +             | 0.77                                       | 0.9         | 0.51                                    | 1.2         | 66.4                                   | 76232  | 67.6  | 32.4   | 5906.46              | 3992.76                          |
| All Sizes           | 89.35                                      | 100         | 43.42                                   | 100         | 48.6                                   | 12585  | 57.7  | 42.4   | 112447.48            | 64882.20                         |

| Table 3: Estimated Number of Total and Indebted Farmer Households |
|---|
| in Each Size Class of Land Possessed and Estimates of Debt        |
| Outstanding for 2003  |

**Notes:** (i) Amount of outstanding loan: For each loan, the amount outstanding on the date of survey was the sum of principal outstanding and the interest payable as on the date of survey. In case of kind loans, the amount of the liability was evaluated at the current market prices prevailing in the locality.

\*\* Roughly increasing it by 20 per cent per annum for the next three years, the outstanding works out to about 360,00 crores in 2006.

**Source:** NSSO(2005), Indebtedness of Farmer Households, Situation Assessment Survey of Farmers, NSS 59<sup>th</sup> Round (January-December 2003), Report No. 498(59/33/1)

(ii) Interestingly, the cooperative sector loans are relatively more evenly distributed amongst the medium and large-size holdings than in the case of banks (Table 4).

| es Al    | l Agencies             | nstitutiona      | Non-I |            | al Agencies | Institution   | 1    | Size class           |  |
|----------|------------------------|------------------|-------|------------|-------------|---------------|------|----------------------|--|
|          | nich:                  | Total of wh      |       | Co-op Bank | Co-op       | Total Govern- |      | of land<br>possessed |  |
| es<br>ds | Relatives<br>& friends | Money<br>Lender* |       |            | Society     | ment          |      | (in hectare)         |  |
| 8        | 8                      | 7                | 6     | 5          | 4           | 3             | 2    | 1                    |  |
| 3.1 100  | 23.1                   | 47.3             | 77.4  | 15.4       | 5.3         | 1.9           | 22.6 | < 0.01               |  |
| 4.9 100  | 14.9                   | 31.8             | 56.7  | 24.8       | 14.5        | 4.0           | 43.3 | 0.01-0.40            |  |
| 9.1 100  | 9.1                    | 30.8             | 47.2  | 32.0       | 17.0        | 3.8           | 52.8 | 0.40-1.00            |  |
| 8.8 100  | 8.8                    | 25.9             | 42.4  | 35.4       | 20.5        | 1.7           | 57.6 | 1.01-2.00            |  |
| 5.1 100  | 5.1                    | 23.4             | 34.9  | 41.0       | 22.6        | 1.5           | 65.1 | 2.01-4.00            |  |
| 5.6 100  | 5.6                    | 16.7             | 31.2  | 44.5       | 23.0        | 1.3           | 68.8 | 4.01-10.00           |  |
| 4 100    | 4                      | 17.2             | 32.4  | 42.7       | 23.2        | 1.7           | 67.6 | 10.00+               |  |
| 8.5 100  | 8.5                    | 25.7             | 42.3  | 35.6       | 19.6        | 2.5           | 57.7 | All Sizes            |  |

**Source:** NSSO(2005), Indebtedness of Farmer Households, NSS 59<sup>th</sup> Round (Jan-Dec 2003), Report No. 498(59/33/1)

But, marginal farmers have received lower share even from cooperatives. Probably because of directed credit arrangements, the commercial banks have provided a relatively higher share for the marginal farmers; there have been directions from the government to provide a higher share of credit for small and marginal farmers.

# State-Wise

There are significant inter-state and inter-regional disparities in the incidence of indebtedness. The southern region enjoys the highest incidence (31 to 42 per cent) and the eastern region generally the lowest (26 to 8 per cent). The shares of institutional agencies are generally high in the south except Andhra Pradesh which, amongst all states, faces the highest incidence of incidence to the non-institutional agencies (33 per cent against Kerala's 12 per cent). Even Maharashtra enjoys a better institutional share, 23 per cent against 7 per cent from non-institutional agencies.

# By Asset Classes

(i) The inequality in the distribution of institutional loans appears much more severe when size-wise distribution of asset holdings are attempted.

In fact, the relationship is inverse as between the asset sizes, on the one hand, and institutional and non-institutional sources, on the other (Table 5)

| Table 5: Percentage Share of Institutional Agencies to the TotalCash Debt of the Households as on 30-6-2002 by HouseholdAssets Holding Class (AHC) |               |                   |       |  |  |  |  |  |  |
|--|---------------|-------------------|-------|--|--|--|--|--|--|
| AHC  |               | Percentage Share  |       |  |  |  |  |  |  |
| (₹ 000)  | Rural         |                   |       |  |  |  |  |  |  |
|  | Institutional | Non-Institutional | All   |  |  |  |  |  |  |
| < 15   | 21.0          | 79.0              | 100.0 |  |  |  |  |  |  |
| 15-30  | 29.0          | 71.0              | 100.0 |  |  |  |  |  |  |
| 30-60  | 31.0          | 69.0              | 100.0 |  |  |  |  |  |  |
| 60-100   | 31.0          | 70.0              | 100.0 |  |  |  |  |  |  |
| 100-150  | 39.0          | 61.0              | 100.0 |  |  |  |  |  |  |
| 150-200  | 42.0          | 58.0              | 100.0 |  |  |  |  |  |  |
| 200-300  | 48.0          | 52.0              | 100.0 |  |  |  |  |  |  |
| 300-450  | 59.0          | 42.0              | 100.0 |  |  |  |  |  |  |
| 450-800  | 67.0          | 33.0              | 100.0 |  |  |  |  |  |  |
| 800 +  | 80.0          | 21.0              | 100.0 |  |  |  |  |  |  |
| All  | 57.0          | 43.0              | 100.0 |  |  |  |  |  |  |

(ii) Looking at it differently, the incidence of indebtedness (in terms of the percentage of indebted rural households) to institutional agencies is just one-fourth to one-half of that to non-institutional agencies amongst the low asset classes (Table 6). Contrariwise, the high asset groups have low incidence to non-institutional agencies.

| Table 6: Incidence of Indebtedness (IOI) of Households as on30-06-2002 to Institutional and Non-Iinstitutional CreditAgencies by Household Assets Holding Class(AHC) |                   |                       |            |                    |                       |         |  |  |  |  |
|--|-------------------|-----------------------|------------|--------------------|-----------------------|---------|--|--|--|--|
| AHC  |                   |                       | IOI (      | %) to              |                       |         |  |  |  |  |
| (₹ 000)  |                   | Rural                 |            |                    | Urban                 | n       |  |  |  |  |
|  | Institutional     | Non-<br>Institutional | All        | Institutional      | Non-<br>Institutional | All     |  |  |  |  |
| < 15   | 03.6              | 12.0                  | 15.0       | 1.4                | 9.5                   | 10.7    |  |  |  |  |
| 15-30  | 6.2               | 13.9                  | 19.0       | 2.4                | 12.8                  | 14.8    |  |  |  |  |
| 30-60  | 8.7               | 17.7                  | 25.2       | 4.5                | 11.0                  | 14.8    |  |  |  |  |
| 60-100   | 10.9              | 17.7                  | 26.5       | 7.2                | 11.9                  | 18.3    |  |  |  |  |
| 100-150  | 13.6              | 17.9                  | 28.9       | 8.3                | 12.2                  | 19.7    |  |  |  |  |
| 150-200  | 14.6              | 17.1                  | 28.7       | 8.9                | 12.0                  | 20.0    |  |  |  |  |
| 200-300  | 16.2              | 15.7                  | 28.7       | 11.1               | 10.1                  | 19.9    |  |  |  |  |
| 300-450  | 18.7              | 13.2                  | 28.7       | 12.1               | 8.2                   | 18.7    |  |  |  |  |
| 450-800  | 22.0              | 13.0                  | 31.0       | 16.9               | 7.2                   | 22.5    |  |  |  |  |
| 800 +  | 26.7              | 10.3                  | 32.9       | 18.5               | 4.2                   | 21.4    |  |  |  |  |
| All  | 13.4              | 15.5                  | 26.5       | 9.3                | 9.4                   | 17.8    |  |  |  |  |
| Source: NSS  | SO(2005), Househo | ld Indebtedness ir    | n India as | s on 30-06-2002, F | Report No.501(59/     | 18.2/2) |  |  |  |  |

# Inter-State Disparities Amongst Farmer Households

(i) Significant inter-state disparities are found in the proportions of farmer households indebted. While Andhra Pradesh has 82 per cent, Maharashtra has 55 per cent and Madhya Pradesh and West Bengal 50 per cent each (Table 7). The other three states of the south also have high incidence ranging from 62 per cent to 75 per cent. While Punjab has 65 per cent, West Bengal has 50 per cent. The rest of the big states generally have less percentage of farm indebtedness: Bihar 33 per cent and Uttar Pradesh 40 per cent. In other words, there are a large number of uncovered farm households without any debt facilities: Bihar 5 million, Uttar Pradesh 10 million and Madhya Pradesh 3 million (Table 7).

| Table 7: Estimated Number of Rural, Farmer and Indebted and |
|---|
| Non-indebted Farmer Households in each State as per         |
| NSS 59th Round Survey (Jan-Dec 2003)                        |

(Number in Million)

| States                          | Rural<br>Households | s Households Indebted Farmer<br>Households Households Farmer<br>Households |            |        | debted<br>mer<br>eholds |        |
|---------------------------------|---------------------|--|------------|--------|-------------------------|--------|
| Andhra Pradesh                  | 14.25               | 6.03   | 4.95       | (82.0) | 1.08                    | (18.0) |
| Bihar                           | 11.69               | 7.08   | 2.34       | (33.0) | 4.74                    | (67.0) |
| Chhattisgarh                    | 3.63                | 2.76   | 1.11       | (40.2) | 1.65                    | (59.8) |
| Gujarat                         | 6.30                | 3.78   | 1.96       | (51.9) | 1.82                    | (48.1) |
| Haryana                         | 3.15                | 1.94   | 1.03       | (53.1) | 0.91                    | (46.9) |
| Jharkhand                       | 3.69                | 2.82   | 0.59       | (20.9) | 2.23                    | (79.1) |
| Karnataka                       | 6.99                | 4.04   | 2.49       | (61.6) | 1.55                    | (38.4) |
| Kerala                          | 4.99                | 2.19   | 1.41       | (64.4) | 0.78                    | (35.6) |
| Madhya Pradesh                  | 9.39                | 6.32   | 3.21       | (50.8) | 3.11                    | (49.2) |
| Maharashtra                     | 11.82               | 6.58   | 3.61       | (54.8) | 2.97                    | (45.2) |
| Orissa                          | 6.62                | 4.23   | 2.03       | (47.8) | 2.21                    | (52.2) |
| Punjab                          | 2.98                | 1.84   | 1.21       | (65.4) | 0.64                    | (34.6) |
| Rajasthan                       | 7.02                | 5.31   | 2.78       | (52.4) | 2.53                    | (47.6) |
| Tamil Nadu                      | 11.02               | 3.89   | 2.90       | (74.5) | 0.99                    | (25.5) |
| Uttar Pradesh                   | 22.15               | 17.16  | 6.92       | (40.3) | 10.24                   | (59.7) |
| Uttaranchal                     | 1.20                | 0.90   | 0.06       | (7.2)  | 0.83                    | (92.8) |
| West Bengal                     | 12.17               | 6.92   | 3.47       | (50.1) | 3.45                    | (49.9) |
| All-India<br>(including others) | 147.90              | 89.35  | 43.42      | (48.6) | 45.93                   | (51.4) |
| Note: Figures in brac           | ekets are percen    | itages to total fai  | rmer house | cholds |                         |        |

 (ii) Again, the role of institutional agencies in farmer indebtedness differs from state to state. A few case studies are interesting; these states have vastly divergent pictures:

| State          | Indebtedness           | Institutional Agencies | Non-Institutional Agencies |
|----------------|------------------------|------------------------|----------------------------|
| Andhra Pradesh | 82 per cent (high)     | 27 per cent (low)      | 73 per cent (high)         |
| Bihar          | 33 per cent (low)      | 37 per cent (low)      | 63 per cent (high          |
| Maharashtra    | 55 per cent (moderate) | 85 per cent (high)     | 15 per cent (low)          |
| West Bengal    | 50 per cent (moderate) | 68 per cent (high)     | 32 per cent (low)          |

The cases of Maharashtra and West Bengal are showing high formal credit because of the role of cooperatives.

### Disparities Amongst Social Groups

The proportions of households indebtedness are generally low amongst schedule castes and scheduled tribes (Table 8).

| Table 8: Percentage Distribution of All Farmer Households by Social Group inDifferent States as per NSS 59th Round Survey (Jan-Dec 2003) |                                   |                                   |                                    |                                    |   |  |  |  |
|--|-----------------------------------|-----------------------------------|------------------------------------|------------------------------------|---|--|--|--|
| States   | Scheduled<br>Tribe                | Scheduled<br>Caste                | Other<br>Backward<br>Class         | Others                             | Estimated<br>Number of<br>Farmer House-<br>Holds in Million |  |  |  |
| All-India<br>Estimated no.of hhs<br>(mn)   | 13.3<br>(10.0)<br>11.92<br>(4.33) | 17.5<br>(18.0)<br>15.59<br>(7.83) | 41.5<br>(43.9)<br>37.04<br>(19.05) | 27.6<br>(28.1)<br>24.69<br>(12.20) | 89.35<br>(43.42)<br>89.35<br>(43.42)                        |  |  |  |
| Note: Data in bracket  |                                   |                                   |                                    |                                    |   |  |  |  |

# Declining share of institutional sources

As per the AIDIS, almost all states have experienced reductions in the share of debt from institutional agencies in respect of their *cultivator* households from 1991 to 2002. There is a singular exception in Maharashtra which has enjoyed a rise in the share from 81.8 per cent in 1991 to 85.2 per cent in 2002. Interestingly, this has happened because of a sharp rise in the share of cooperative credit, whereas the share of commercial banks has steeply fallen during the period. Even at the all-India level, the share of cooperatives has risen, while that of commercial banks eroded rather sharply.

# Relative Roles of Cooperatives and Commercial Banks

The relevant data bring out the relative roles of commercial banks as distinguished from cooperatives within the formal sources of farmers' debt. The first revelation in these data is that commercial banks dominate in providing debt to farmers: 61.7 per cent against 34 per cent of cooperatives. Amongst

27 states, 12 states have more than 24 per cent of formal sector loans from cooperatives. Cooperatives dominate in two states: Gujarat (60.1 per cent), Maharashtra (57.9 per cent); Tamil Nadu (43.6 per cent). Punjab (36.7 per cent), Kerala (34.4 per cent) and Haryana (35.4 per cent) and West Bengal (33.1 per cent) come close to them. The second revelation is that cooperatives generally serve the sub-marginal (0.01 hectare) and marginal farmers (0.01 to 0.40 hectare) better than commercial banks. In Maharashtra, 71.5 to 64.3 per cent of the debt are from cooperatives and in Gujarat from 23.1 per cent to 67.1 per cent in respect of sub-marginal and marginal farmers. In other states, the situation is not uniformly so. Overall, there is unmistakable evidence that commercial banks serve large-size farmers better.

# The Incidence of Interest Burden

About 82 per cent of the rural debt against institutional agencies as of June 2002 were in the interest range of 12 to 20 per cent while prime lending rates (PLRs) of banks were in the range of 11 to 12 per cent. The onerous nature of debt from non-institutional agencies is brought out by the fact that 73 per cent of their debt has been at rates of interest above 20 per cent (Table 9).

| Rate of Rural Urban   |               |                       |                 |               |                       |                 |  |  |  |
|-----------------------|---------------|-----------------------|-----------------|---------------|-----------------------|-----------------|--|--|--|
| Interest<br>Class (%) | Institutional | Non-<br>Institutional | All<br>Agencies | Institutional | Non-<br>Institutional | All<br>Agencies |  |  |  |
| nil                   | 1             | 18                    | 8               | 3             | 33                    | 10              |  |  |  |
| less than 6           | 2             | 2                     | 2               | 4             | 1                     | 3               |  |  |  |
| 6-10                  | 4             | 1                     | 3               | 12            | 1                     | 9               |  |  |  |
| 10-12                 | 9             | 1                     | 5               | 25            | 1                     | 19              |  |  |  |
| 12-15                 | 48            | 1                     | 28              | 32            | 4                     | 25              |  |  |  |
| 15-20                 | 34            | 3                     | 21              | 22            | 9                     | 19              |  |  |  |
| 20-25                 | 1             | 33                    | 15              | 1             | 18                    | 5               |  |  |  |
| 25-30                 | 0             | 0                     | 0               | 0             | 1                     | 0               |  |  |  |
| 30 & Above            | 0             | 40                    | 17              | 1             | 32                    | 8               |  |  |  |
| Total                 | 100           | 100                   | 100             | 100           | 100                   | 100             |  |  |  |

Looking at it in a more aggregated way, the cultivator households have borne 15 to 20 per cent rates of interest on 35 per cent of their outstanding debt and 12 to 15 per cent on 50 per cent of such debt, together 12 to 20 per cent for 85 per cent of debt. On the other hand, 36 per cent of cultivators' debt with non-institutional agencies were at the interest range of 20 to 25 per cent and another 38 per cent of debt at 30 per cent and above (Table 10).

| and Credit Agencies as on 30-6-2002 |             |                    |                        |                            |                    |                                     |  |  |  |  |  |
|-------------------------------------|-------------|--------------------|------------------------|----------------------------|--------------------|-------------------------------------|--|--|--|--|--|
| Rate of<br>Interest Class<br>(%)    | Institution | al Agencies R      | ural Areas             | Non-Institutional Agencies |                    |                                     |  |  |  |  |  |
|                                     | Cultivator  | Non-<br>Cultivator | All Rural<br>Household | Cultivator                 | Non-<br>Cultivator | All Rural<br>Hous <del>c</del> hold |  |  |  |  |  |
| nil                                 | 0.5         | 2.3                | 0.9                    | 17.4                       | 20.4               | 18.4                                |  |  |  |  |  |
| less than 6                         | 1.8         | 2.7                | 2                      | 2.3                        | 2.5                | 2.4                                 |  |  |  |  |  |
| 6-10                                | 3           | 6.9                | 3.8                    | 0.3                        | 1.5                | 0.7                                 |  |  |  |  |  |
| 0-10                                | 4.8         | 9.6                | 5.8                    | 2.6                        | 4                  | 3.1                                 |  |  |  |  |  |
| 10-12                               | 7.4         | 14                 | 8.8                    | 0.6                        | 0.2                | 0.5                                 |  |  |  |  |  |
| 12-15                               | 50          | 39.8               | 47.8                   | 1.6                        | 0.8                | 1.3                                 |  |  |  |  |  |
| 15-20                               | 34.8        | 32.5               | 34.3                   | 2.7                        | 3                  | 2.8                                 |  |  |  |  |  |
| 10-20                               | 92.2        | 86.3               | 90.9                   | 4.9                        | 4                  | 4.6                                 |  |  |  |  |  |
| 20-25                               | 1.4         | 1.2                | 1.4                    | 36.2                       | 27.5               | 33.3                                |  |  |  |  |  |
| 25-30                               | 0           | 0                  | 0                      | 0.3                        | 0.1                | 0.3                                 |  |  |  |  |  |
| 30 % above                          | 0.3         | 0.3                | 0.3                    | 38.2                       | 43.9               | 40.1                                |  |  |  |  |  |
| 20 % above                          | 1.7         | 1.5                | 1.7                    | 74.7                       | 71.5               | 73.9                                |  |  |  |  |  |
| All                                 | 100         | 100                | 100                    | 100                        | 100                | 100                                 |  |  |  |  |  |

Table 10. Percentage Distribution of Cash debt by Occupational Category

Note : All included not reported

Source : Source: NSSO (2005), Household Indebtedness in India as on 30.6.2002 59th Survey, Report No. 501(59/18.2/2)

# Debt by Purpose

Table 11 portrays the purpose-wise distribution of indebtedness amongst rural households by occupational categories, i.e., by cultivator and non-cultivator categories.

| Purpose of Loans          | Cultiv     | vator     | Non-Cultivator Percentage of |           |  |  |
|---------------------------|------------|-----------|------------------------------|-----------|--|--|
|                           | Percen     | tage of   |                              |           |  |  |
|                           | Households | Cash dues | Households                   | Cash dues |  |  |
| Farm-Business             | 15.4       | 52.5      | 2.5                          | 9.3       |  |  |
| Capital Expenditure       | 8.2        | 34.3      | 1.6                          | 6.3       |  |  |
| Current Expenditure       | 7.9        | 18.2      | 1.0                          | 3.0       |  |  |
| Non-Farm Business         | 2.4        | 9.4       | 3.6                          | 19.0      |  |  |
| Capital Expenditure       | 1.8        | 7.4       | 2.5                          | 14.2      |  |  |
| Current Expenditure       | 0.6        | 2.0       | 1.2                          | 4.8       |  |  |
| Household Expenditure     | 12.1       | 27.7      | 14.2                         | 55.0      |  |  |
| Repayment of Debt         | 0.4        | 1.5       | 0.4                          | 1.3       |  |  |
| Expenditure on Litigation | 0.1        | 0.3       | 0.1                          | 0.2       |  |  |
| Financial Investment      | 0.1        | 0.6       | 0.1                          | 1.0       |  |  |
| Other Purposes            | 2.3        | 8.0       | 2.3                          | 13.9      |  |  |
| All (non-business)        | 14.6       | 38.1      | 16.8                         | 71.4      |  |  |
| Expenditure in Household  |            |           |                              |           |  |  |
| not reported              | 0.0        | 0.0       | 0.0                          | 0.3       |  |  |
| All                       | 29.7       | 100.0     | 21.8                         | 100.0     |  |  |

All rural households operating at least 0.002 hectare of land during the last 365 days preceding the date of survey are considered as cultivator households. On an average, they spend more on productive purposes, i.e., they spend about 62 per cent of cash due in June 2002 as compared to 29 per cent by non-cultivator households. Rural households operating no land or holding land less than 0.002 hectare are non-cultivator households and they are further sub-divided into agricultural labourers and artisans. As referred to above, they spend only about 29 per cent of their cash dues on productive purposes.

While cultivators thus spend 38 per cent of cash dues on non-business expenditure, non-cultivator households spend 72 per cent for such non-business purposes.

Deterioration in Productive Spending Over the Years: Cultivator and Non-Cultivator Hosueholds

A better insight in to the changing spending habits of rural households, is brought out by an analysis of the differing behaviour of cultivator and non-cultivator households in rural households (Tables 12).

| Table 12: Percentage Distribution of Cash Dues by Purpose of Loans |         |        |         |          |        |        |       |          |        |        |
|--|---------|--------|---------|----------|--------|--------|-------|----------|--------|--------|
| Rural Cultivator Households  |         |        |         |          |        | Rural  | Non-C | ultivato | r Hous | eholds |
| Purpose of Loans   | 1962    | 1971   | 1981    | 1991     | 2002   | 1962   | 1971  | 1981     | 1991   | 2002   |
| Farm-Business  | 36.6    | 49.7   | 63.8    | 17.6     | 52.5   | 8.7    | 7.5   | 14.3     | 3.1    | 9.3    |
| Capital Expenditure  | 26.8    | 34.7   | 45.3    | 14.4     | 34.3   | 6.9    | 5     | 8.4      | 2.4    | 6.3    |
| Current Expenditure  | 9.8     | 15     | 18.5    | 3.2      | 18.2   | 1.8    | 2.5   | 5.9      | 0.7    | 3      |
| Non-Farm Business  | 3.5     | 4.3    | 7.8     | 6.2      | 9.4    | 20.2   | 13.7  | 23.3     | 13.6   | 19     |
| Capital Expenditure  | 1.4     | 3.2    | 6.3     | 4.7      | 7.4    | 3.5    | 8     | 18.8     | 9.8    | 14.2   |
| Current Expenditure  | 2.1     | 1.1    | 1.5     | 1.5      | 2      | 16.7   | 5.7   | 4.5      | 3.8    | 4.8    |
| Productive Purpose   | 40.1    | 54     | 71.6    | 23.8     | 62.9   | 29     | 21.2  | 37.6     | 16.7   | 28.5   |
| Non-Productive   | 60      | 46     | 28.4    | 76.2     | 38.1   | 71     | 78.8  | 62.4     | 83.3   | 71.5   |
| Household Expenditure  | 49.2    | 37.8   | 20      | 36.1     | 27.7   | 63.6   | 63.4  | 51       | 55.2   | 55     |
| Other Purposes   | 10.8    | 7.2    | 8.4     | 39.1     | 10.4   | 7.3    | 15.4  | 11.4     | 28.1   | 16.5   |
| Repayment of Debt  | 5       | 1.5    | 0.1     |          | 1.5    | 4.4    | 4     | 1.5      |        | 1.3    |
| Expenditure on Litigation  | 1.8     | 0.7    | 0.8     |          | 0.3    | 1      | 1.2   | 0        |        | 0.2    |
| Financial Investment   | 0.2     | 0.2    | 1       |          | 0.6    | 0.1    | 1     | 0.5      |        | 1      |
| All  | 100     | 100    | 100     | 100      | 100    | 100    | 100   | 100      | 100    | 100    |
| Source: See NSSO 59th R  | ound (I | Report | No. 501 | l; p.39) | and Ta | ble 15 |       |          |        |        |

Cultivator households obviously have a much higher proportion of debt earmarked for productive purposes than non-cultivator households. However, amongst the cultivator households, it is the receding of the share of farm business expenditure (from 63.8 per cent in 1981 to 52.5 per cent in 2002) and within it, that of capital expenditure (from 45.3 per cent to 34.3 per cent) that stand out. The increase in non-farm business expenditure for capital or current expenditures has not compensated for the decline in farm business expenditure.

Interestingly, even the non-farm business expenditure of non-cultivator households has fallen from 23.3 per cent in 1981 to 19.0 percent in 2002. Non-farm households have always borrowed more than 50 per cent for pure household expenditures.

# Extent of Farm Households Facing Financial Exclusion

Table 13 has been constructed to portray the extent of financial exclusion of the farm community by all credit agencies in different regions. About 68 per cent of the excluded farmer households belong to the three underdeveloped regions, with the central region accounting for 34.5 per cent, the eastern region 27.6 per cent, and the north-eastern region 6.1 per cent.

| Table 13: Situation Assessment Survey of Farmers Estimated Number ofFarmer Households, Indebted Farmer Households and Farmer HouseholdFacing Financial Exclusion |  |   |                                      |  |                                      |   |
|--|--|---|--------------------------------------|--|--------------------------------------|---|
| State/Region-wise  | Number of<br>Farmer<br>Households<br>(' 00 ) | Number of Indebted<br>Farmer Households |                                      | Number of Farmer Houseeholds<br>Facing Financial Exclusion |                                      |   |
|  |  | Number<br>(' 00 )                       | Percentage<br>to Total<br>Farmer hhs | Number<br>(' 00 )  | Percentage<br>to Total<br>Farmer hhs | Percentage<br>to Total<br>Farmer hhs<br>Facing<br>Exclusion |
| 1  | 2  | 3                                       | 4                                    | 5  | 6                                    | 7   |
| Northern Region  | 109460                                       | 56260                                   | 51.4                                 | 53200  | 48.6                                 | 11.6  |
| North-Eastern Region   | 34874  | 6870                                    | 19.7                                 | 28004  | 80.3                                 | 6.1   |
| Eastern Region   | 211140                                       | 84396                                   | 40.0                                 | 126744   | 60.0                                 | 27.6  |
| Bihar  | 70804  | 23383                                   | 33.0                                 | 47421  | 67.0                                 | 10.3  |
| West Bengal  | 69226  | 34696                                   | 50.1                                 | 34530  | 49.9                                 | 7.5   |
| Central Region   | 271341                                       | 113045                                  | 41.7                                 | 158296   | 58.3                                 | 34.5  |
| Western Region   | 103662                                       | 55742                                   | 53.8                                 | 47920  | 46.2                                 | 10.4  |
| Southern Region  | 161578                                       | 117470                                  | 72.7                                 | 44108  | 27.3                                 | 9.6   |
| All-India  | 893504                                       | 434242                                  | 48.6                                 | 458632   | 51.3                                 | 100.0   |

**Note:** Worked out from Statement 2 of Situation Assessment Survey of Farmers : Indebtedness of Farmers. NSSO Report No.498 (59/33/1).

On the other hand, the three relatively advanced regions have about 10 per cent each of the excluded farm households (Table 13). When we look at the incidence of exclusion under different categories of the farm community, it is found that the highest incidence of exclusion has occurred in the underabanked

states, ranging from 59 per cent to 82 per cent amongst cultivators, from 60 per cent to 72 per cent amongst households engaged in farming other than cultivation and from 57 per cent to 93 per cent for households engaged in other agricultural activities.

### RFAS 2003 Results

The results of RFAS 2003 are not comparable as the survey covered only two states. However, the results reported provide a telling commentary on the state of access to institutional finance for the vast rural masses. The results are best quoted in the words of Priya Basu (2005, p.4009) who is the author of the World Bank-NCAER study:

"Notwithstanding the progress made over the decades, the majority of the rural population still does not appear to have access to finance from a formal source. According to the RFAS 2003, some 59 per cent of rural households do not have a deposit account and 79 per cent of rural households have no access to credit from a formal source. The problem of access is even more severe for poorer households in rural areas. Indeed, bank branches in rural areas appear to serve primarily the needs of richer borrowers: some 66 per cent of large farmers have a deposit account; 44 per cent have access to credit. Meanwhile, 70 per cent of marginal farmers do not have a bank account and 87 per cent have no access to credit from a formal source. Another segment that faces serious problems in accessing formal finance is the commercial household (i e, micro-enterprise) segment" (*EPW*, September 10, 2005)

There are interesting revelations from Priya Basu study:

"A recent World Bank/NCAER survey shows that only 24 per cent of the Andhra Pradesh and 19 per cent of the Uttar Pradesh households had access to formal credits, while 56 and 51 per cent of the households in two states respectively depended on private credit. The proportions of small and marginal farmers accessing formal credit were lower than those in the medium and large category in both the states. Thus access to formal credit was poor and skewed in favour of the larger holdings. Current guidelines provide 10 per cent of the net bank credit for the weaker sections comprising small and marginal farmers, landless labourers, artisans etc. Public sector banks had extended only 6.8 per cent of their credit to these weaker sections as of 2003. The number of weaker section borrowers fell from 1.76 crore in 2000 to 1.43 crore in 2003" (as summarised in Vyas Committee Report of June 2004).