

**TABLE 55 : INDIRECT INSTITUTIONAL CREDIT FOR
AGRICULTURE AND ALLIED ACTIVITIES**

(Rupees crore)

Year	Loans issued					Loans outstanding				
	Co-operatives	SCBs	RRBs	REC	Total	Co-operatives	SCBs	RRBs	REC	Total
1	2	3	4	5	6	7	8	9	10	11
1970-71	.	.	.	.	.	.	.	.	.	.
1971-72	324.8	.	.	35.7	360.5	135.1	172.3	.	61.8	369.1
1972-73	486.6	.	.	49.3	535.9	140.7	190.2	.	112.2	443.1
1973-74	430.5	.	.	50.9	481.4	197.7	211.5	.	163.1	572.3
1974-75	512.0	.	.	77.9	589.9	295.2	279.6	.	240.7	815.5
1975-76	556.8	.	.	76.0	632.8	237.3	301.5	.	315.5	854.3
1976-77	615.3	.	1.9	88.2	705.4	256.6	349.7	.	400.0	1006.3
1977-78	569.3	.	2.7	112.2	684.2	380.4	511.0	.	503.4	1394.8
1978-79	834.7	.	6.3	154.9	.	481.2	633.7	.	637.5	1752.4
1979-80	894.9	.	.	166.4	.	342.8	733.4	12.7	781.0	1869.9
1980-81	1154.0	.	.	183.2	.	638.3	998.3	16.1	931.5	2584.2
1981-82	1497.4	.	9.4	191.6	.	839.7	1158.1	21.4	1089.4	3108.6
1982-83	1955.6	.	8.4	251.8	.	1337.6	1310.1	23.1	1292.7	3963.5
1983-84	2400.0	.	9.1	303.2	.	1700.0	1392.3	27.1	1493.9	4613.3
1984-85	2993.0	.	8.0	327.1	.	2195.0	1459.3	30.3	1674.5	5359.1
1985-86	3744.2	.	.	354.5	.	2885.5	1366.4	33.3	1920.6	6205.8
1986-87	1863.7	.	.	440.0	.	2131.7	1424.2	34.2	2291.7	5881.8
1987-88	2452.5	266.3	10.7	654.6	3384.1	2313.1	1510.2	35.4	2828.6	6687.3
1988-89	1942.2	193.9	10.7	804.5	2951.3	2381.7	1541.2	43.6	3457.7	7424.2
1989-90	1687.7	207.4	9.7	712.8	2617.6	2230.1	1428.6	48.2	3959.1	7666.0
1990-91	1727.3	199.9	8.8	709.1	2645.1	2355.1	1189.4	23.7	4524.0	8092.2
1991-92	2002.3	197.6 *	6.9	587.8	2794.6	2487.2	1433.2 #	38.7	4874.9	8834.0
1992-93	2072.7	157.9 *	4.5	474.3	2709.4	2590.5	1551.7 #	39.8	5174.9	9391.1
1993-94 @	10076.0	332.3 *	0.4	692.0	11100.7	13412.0	2099.2 #	33.3	5654.6	21199.1
1994-95	12337.0	582.7 *	0.1	967.4	13887.2	16517.0	2865.5 #	32.8	6191.9	25607.2
1995-96	17371.0	1035.9 *	0.8	828.9	19236.6	17406.0	3674.0 #	34.5	6629.0	27743.5
1996-97	18927.0	1270.5 *	0.8	787.2	20985.5	19704.0	4986.4 #	49.2	7150.8	31890.4
1997-98	19972.0	1904.1 *	6.4	1093.3	22975.8	20817.0	6334.7 #	12.5	7799.2	34963.4
1998-99	20818.0	1996.7 *	8.2	2202.6	25025.5	22022.0	8116.8 #	25.2	8842.3	39006.3
1999-00 P	21857.0	3431.3 *	6.9	3051.1	28346.3	22022.0	12967.6 #	28.8	12189.2	47207.6
2000-01 P	22952.0	3967.1 *	.	4109.2	.	24714.0	18825.3 #	.	14185.3	.
2001-02 P	24108.0	7989.5 *	.	4721.9	.	27634.0	18238.4 #	.	15935.9	.
2002-03 P	.	.	.	6606.6	.	.	23690.0 #	.	16505.6	.
2003-04 P	.	.	.	6017.0	.	.	28520.0 #	.	18304.7	.

P : Provisional (except for SCBs).

SCBs Scheduled Commercial Banks.

RRBs Regional Rural Banks.

REC Rural Electrification Corporation Ltd.

* Disbursements to priority sectors as at end-June.

Priority sector advances as at the end-March.

@ Data for loans from co-operatives since 1993-94 are not strictly comparable with the earlier period as many defaulters became non-defaulters with the implementation of Agricultural and Rural Debt Relief (ARDR) Scheme resulting in an increase in the assistance from banks; introduction/stabilisation of Lead Bank Returns (LBR); increase in the number of banks as also increase in the awareness and consequent improvement in the data maintenance and reporting system at the field level, resulting in an increase in the amount of loans reported in subsequent years.

Note : 1. Data upto 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.

Also see Notes on Tables.

Source : 1. Reserve Bank of India (in case of SCBs).

2. National Bank for Agriculture and Rural Development (in case of RRBs and co-operatives).

3. Rural Electrification Corporation Ltd. (in case of REC).