

**TABLE 19 : 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	325	.	.	36	<b>361</b>	135	172	.	62	<b>369</b>
1972-73	487	.	.	49	<b>536</b>	141	190	.	112	<b>443</b>
1973-74	431	.	.	51	<b>481</b>	198	212	.	163	<b>572</b>
1974-75	512	.	.	78	<b>590</b>	295	280	.	241	<b>816</b>
1975-76	557	.	.	76	<b>633</b>	237	302	.	316	<b>854</b>
1976-77	615	.	2	88	<b>705</b>	257	350	.	400	<b>1006</b>
1977-78	569	.	3	112	<b>684</b>	380	511	.	503	<b>1395</b>
1978-79	835	.	6	155	.	481	634	.	638	<b>1752</b>
1979-80	895	.	.	166	.	343	733	13	781	<b>1870</b>
1980-81	1154	.	.	183	.	638	998	16	932	<b>2584</b>
1981-82	1497	.	9	192	.	840	1158	21	1089	<b>3109</b>
1982-83	1956	.	8	252	.	1338	1310	23	1293	<b>3964</b>
1983-84	2400	.	9	303	.	1700	1392	27	1494	<b>4613</b>
1984-85	2993	.	8	327	.	2195	1459	30	1675	<b>5359</b>
1985-86	3744	.	.	355	.	2886	1366	33	1921	<b>6206</b>
1986-87	1864	.	.	440	.	2132	1424	34	2292	<b>5882</b>
1987-88	2453	266	11	655	<b>3384</b>	2313	1510	35	2829	<b>6687</b>
1988-89	1942	194	11	805	<b>2951</b>	2382	1541	44	3458	<b>7424</b>
1989-90	1688	207	10	713	<b>2618</b>	2230	1429	48	3959	<b>7666</b>
1990-91	1727	200	9	709	<b>2645</b>	2355	1189	24	4524	<b>8092</b>
1991-92	2002	198 *	7	588	<b>2795</b>	2487	1433 #	39	4875	<b>8834</b>
1992-93	2073	158 *	5	474	<b>2709</b>	2591	1552 #	40	5175	<b>9391</b>
1993-94	10076	332 *	0	692	<b>11101</b>	13412	2099 #	33	5655	<b>21199</b>
1994-95	12337	583 *	0	967	<b>13887</b>	16517	2866 #	33	6192	<b>25607</b>
1995-96	17371	1036 *	1	829	<b>19237</b>	17406	3674 #	35	6629	<b>27744</b>
1996-97	18927	1271 *	1	787	<b>20986</b>	19704	4986 #	49	7151	<b>31890</b>
1997-98	19972	1904 *	6	1093	<b>22976</b>	20817	6335 #	13	7799	<b>34963</b>
1998-99	20818	1997 *	8	2203	<b>25026</b>	22022	8117 #	25	8842	<b>39006</b>
1999-00 P	21857	3431 *	7	3051	<b>28346</b>	22022	12968 #	29	12189	<b>47208</b>
2000-01 P	22952	3967 *	.	4109	.	24714	18825 #	.	14185	.
2001-02 P	24108	7990 *	.	4722	.	27634	18238 #	.	15936	.
2002-03 P	.	.	.	6607	.	.	23690 #	.	16506	.
2003-04 P	.	.	.	6017	.	.	28520 #	.	18305	.

P : Provisional (except for SCBs).

SCBs : Scheduled Commercial Banks.

RRBs : Regional Rural Banks.

REC : Rural Electrification Corporation Ltd.

\* : Disbursements to priority sector as at end-June.

# : Priority sector advances as at end-March.

**Note** : 1. In case of co-operatives and RRBs, 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.

3. 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. Furthermore, 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, have resulted in an increase in the amount of loans reported in subsequent years.

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).