

PRIORITY AND NON-PRIORITY SECTOR NPAs: A COMPARATIVE STUDY OF INDIAN COMMERCIAL BANKS

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ABSTRACT

RBI along with the Government of India has given an essential function to the banks operating in India for supplying a specified portion of the credit to certain sectors deemed crucial for the growth of the necessities of the country called Priority Sector Lending. In this paper, a comparative analysis is done between Priority Sector Non-Performing Assets and Non-Priority Sector NPAs of scheduled commercial banks in India. We have analysed the impact of scheduled commercial bank's lending to priority sector on their NPAs as compared to the non-priority sector. The AAGR is used to study the trend of gross NPAs, Net NPAs and NPAs in priority and non-priority sector. The findings of the investigation reveal that NPAs in government banks are highest among all scheduled commercial banks in India except in the priority sector lending class where NPAs are higher in the private sector. In both priority and non-priority sector NPAs, there is a growing trend, but the percentage share of NPAs in the non-priority sector is rising.

Keywords: Non-performing Assets, Priority Sector, Non-priority Sector, SCBs, PSBs, PVBs and FBs

INTRODUCTION

The government of India and RBI makes it mandatory for the banks operating in India, irrespective of their origin certain types of lending through different financial instruments. RBI sets the target for credit creation in terms of percentage to be lent out to certain sectors considered important for the development of the basic needs of the country, which in the RBI's perception wouldn't get adequate financial assistance from an organized lending market. This type of credit creation is called Priority Sector Lending (PSL) (Dahiya, 2016). The bank credit in India is disproportionate due to which many sectors face the scarcity of financial resources. To solve this problem RBI intervened and gave a special status of priority to certain sectors and sets targets and sub-targets for the banks to provide financial assistance to these

sectors. The sectors that have been assigned the status of priority sector are –Agriculture, Micro Small and Medium Enterprises, Export credit, Education, Housing, Social infrastructure, Renewable energy and others (which includes a loan to weaker sections and distressed persons as well as loans to state-sponsored organisations for SC/ST)” and the rate of interest on the same is very low as compared to others (Uppal, 2009) ;(IIBF Report, 2015).

The priority sector came into existence in 1967. The term priority sector was used first time in 1967 for agriculture, small-scale industry and export by Morarji Desai minister of finance Government of India. Organizations like the National Credit Council in 1968 and All India Rural Credit Review Committees in 1969 formed for smooth operation and strengthening of the priority sector, emphasized that the RBI and commercial banks should intensify their participation in the funding of sectors given status of priority (Shekhar, 2015). Different committees were formed time to time to recommend priority sector e.g., Ghosh Committee (1982), Narasimham Committee (1991), Rajgopal Committee (1994), Gupta Committee (1996), Narsimham committee (1998), Verma Committee (2000), Vyas Committee (2001, 2004), C.S. Committee (2005), Raghuram Rajan Committee (2009), Malegan Committee (2011), Nachiket Mor Committee (2014), an internal working group (Lily Vadera, 2015), etc. (IIBF Report, 2015). Non-priority sector lending mainly includes credit to other than the priority sector e.g., manufacturing, service or industrial sector. The Non- priority sector is a category that monetary organizations are often ready to advance the loan. The bank is drawn to non-priority sector lending to gain a better return on loans. In the non-priority market, it is presumed that the recovery of the loan will be easier (RBI publication, 2017) (Economic Survey, 2018).

In their everyday job, both priority and non-priority sectors face many issues. For the priority sector, dependence on monsoon, flood, drought, inadequate land holding, lack of extension of credit facilities is the major problems. In the same way, the non-priority sector also faces problems e.g., economic cycle, policy change, depression, factor change, etc. Due to these problems, the credit stability of the borrower suffers. The incapability and unwillingness of borrowers to repay loans causes Non-performing assets. The preponderance of NPAs in banking has been a prominent issue for

past many years (Nidugala and Pant, 2017); (Karlupudi, 2017).

“The art of Banking is always to balance the risk of run with the reward of a profit. It is an axiom nowadays that no bank fails for lack of capital; unprofitable lending is always the underlying cause” (Grant, 1992)

The above statement aptly refers to the current problem the banking industry in India is reeling under, the problem of escalating Non-Performing Assets (NPAs). As per RBI, just 12 firms are forecasted to have 25 per cent of the total NPAs. According to the Financial Stability Report July 2020, the profitability ratios of Indian Banks have waned in the second half of 2019-2020 due to COVID-19 pandemic and the report also exhibits that the credit risk macro-stress test indicates that the GNPA ratio of SCBs will surge to 12.5 per cent by March 2021, which was 8.5 in March 2020. It has been noted worldwide that targeted credit schemes, regardless of how much they favour the manufacturing sectors and lead to economic development, have not been able to fund certain sectors. Besides, in most countries, inflated NPAs eventually affected the profitability and productivity of the bank by blocking the assets of a bank (Jain, Parida and Ghosh, 2015). As per the Deloitte report in 2015, the number of frauds such as false identities and bad documentation has also increased due to PSL by banks.

In light of the above discussion, it is imperative to question whether PSL increases the problem of NPAs in commercial banks in India or not. It is perhaps significant to study the trends and growth of GNPA and NNPA in priority and non-priority sector, the consequence of priority and non-priority sector NPA to total NPA and the recovery mechanism of NPA in Indian commercial banks. The present study will focus on various issues related to NPA in different sectors in Indian commercial banks during the study period 2008-09 to 2018-19.

LITERATURE REVIEW

Many scholars, academics and industry experts have made available extensive literature on the topic of priority sector lending and NPAs in banking. A few of the studies are summarised below along with their findings:

Various researchers found that reforms had a favourable impact on the banking industry (Yoo,

2005). A large bank was practically on its efficient frontier while the other was significantly below theirs before reforms (Francis, 1978). Foreign banks have a strong market rivalry and the development fringes in a more productive direction (Sarkar, 2010). State-owned banks and domestic private banks have shown significantly higher efficiency. The government consolidation policy has not had a long-lasting impact on improved efficiency and TFP development (Fujii and Mangi, 2013). Tripathi and Singh (2015) found that public sector banks had maintained adequate capital adequacy as required in the Basel III guideline. As far CRAR is concerned it depicts that banks were maintained sufficient capital. In the view of BRICS Economies, Dubey and Kumar (2015) examined the relationship between some economic indicators e.g., GDP growth, credit depth of information index, capital formation, etc. for the period from 2003 to 2012. And found that coefficients are negative and suggest that when variables such as GDP growth rate rises or gross capital formation increases or business value added to GDP rises, the NPL falls. Gupta and Yadav (2017) studied the impact of e-banking and information technology on the employees of banks in Delhi NCR. And found that automation resulted in enhanced employee's efficiency, had a considerable effect on the organization of the employees of the banking category (Kumar *et al.*, 2010).

Non-Performing Assets

Non-performance of assets is a very serious problem that banks are facing worldwide. In the context of China, Lou (2000) studied the seriousness of non-performing loans and analyzed its causes. Sethi (2013) comparatively analyzed the NPAs status in Punjab National Bank (PNB) and State Bank of India (SBI) and found that in both banks NPA has been showing an increasing trend (Karlapudi, 2017). The recovery issue was not with small borrowers but with large borrowers so a strict strategy should be pursued to solve the problem (Rao and Patel, 2015). The ratio of doubtful advance to gross advance had increasing trends in all the bank groups. Public sector banks are more affected than private sector banks (Bandyopadhaya, 2013). The NPA negatively affects the profitability of the banks, which in turn hinders the development of the economy (Satpal, 2014). Sharma and Rathore (2016) found that the corporate governance system was significant factor that had a strong impact on assets in the banking

sector and required fundamental reforms. The study found that bank NPA in India was due to a complex combination of bank-specific macroeconomic and political factors. The corporate governance in India needs fundamental reforms to address the high NPA level (Chalam, 2017). Tantri (2018) examined the effect of government regulation on bank loan performance in the state of Andhra Pradesh. And found that borrowers in the state had substantially defaulted more on their loan payments as compared to their branches of the same banks in other states. Bad loans of SCBs have risen continually and the situation in PSBs was more critical than private and foreign sector banks (Das and Rawat, 2018). Asset quality of foreign banks was always better than PSBs but poorer than PVBs.

Priority and Non-Priority

In India, lending of the banks also depends on the policy framework and set targets for different sectors. NPAs of the PSUs were increased due to the high priority sector advance (Uppal, 2009). In sub-sector of public sector banks, SSI and other priority sectors were major contributors (Goyal and Aggarwal, 2016). In private sector banks, agriculture and other priority sectors had an equal contribution (Goyal *et al.*, 2016). In Karnataka (India) Savitha (2016) investigated the factor influencing the credit repayment behaviour of farmers in Karnataka. And the result of regression confirmed that there is a substantial alliance of non-payment of agrarian credit with the traits of the borrower such as the age, years of liaison with the bank, the output of the harvest, the distance from the bank, size and time of the loan, farm size, leverage and efficiency ratio. Shrivastva (2017) examined whether the adopted norms supported the banks in meeting their priority sector lending (PSL) target. From 2011-2016 the percentage of NPAs in the priority sector was below 50 per cent and in non-priority, it was increasing continually and above 50 per cent (Tiwari, 2017). Kandela (2018) analysed the patterns of NPAs in the priority and non-priority sectors of PSBs. And found that NPAs had increased in both priority and non-priority sectors.

Objectives

- ❖ To make a comparison of the Priority and Non-Priority sector NPAs of scheduled commercial banks in India

- ❖ To analyse the impact of scheduled commercial bank's credit to priority sector on their NPAs as opposed to the non-priority sector

RESEARCH METHODOLOGY

For this study, we have taken all scheduled commercial banks of India which includes Public sector banks (PSB) (12), Private sector banks (PVB) (22), and Foreign Banks (FB) (45). Secondary data for a period of 10 years i.e., from April 2008 to March 2019 is taken to examine the pattern of NPAs. The main sources for data collection are various RBI report on trend and progress, RBI publications, and the RBI database.

Variables

The research variables of the study are priority sector NPAs (PSL_{NPA}), non-priority sector NPAs ($NPSL_{NPA}$), Loans to priority sector (PSL_{credit}) and Loans to the non-priority sector ($NPSL_{credit}$). Whereas the priority sector NPAs and non-priority sector NPAs are dependent variables, Loans to priority sector and Loans to non-priority sector are independent variables.

Analytical Techniques Used In the Study

The Average Annual Growth Rate (AAGR) model is used for better data interpretation. AAGR is a linear indicator and a very useful tool for measuring the long-term trends over an equally spaced time. The AAGR calculates the tendencies by computing the average rate of return or growth rate. This signifies an average rise in the cost of a personal possession, investment, portfolio or money over considerable number of years.

It is determined by taking the numerical average of a string of growth rates. The following formula is used to calculate the percentage of growth over the year:

$$\frac{EV - 1}{BV}$$

where EV is the ending value and BV is the beginning value.

The AARG is measured as the aggregate of each year's growth rate divided by the number of years. Regression Analysis is used to test the hypothesis of whether PSL credit imposes higher Priority Sector NPAs as opposed to the Non-Priority sector

credit. Following two regression equations are analysed for this purpose:

$$\log (PSL_{NPA}) = f (\log (PSL_{credit}))$$

$$\log (NPSL_{NPA}) = f (\log (NPSL_{credit}))$$

where

PSL_{NPA} is Priority sector lending Non-Performing Assets

PSL_{credit} is total credit given by Scheduled Commercial Banks to priority sector

NPS_{NPA} is Non-Priority sector lending Non-Performing Assets

$NPSL_{credit}$ is total credit given by Scheduled Commercial Banks to non-priority sector

EMPIRICAL RESULTS AND DISCUSSION

Table 1 presents the AAGR of NPAs in scheduled commercial banks of India. It exhibits the growth rate of Gross and Net NPAs, Priority sector NPAs and Non-Priority sector NPAs of public, private and foreign banks from the year 2008 till 2019. The AAGR of PSBs is highest for Gross NPAs (0.33), Net NPAs (0.33) and Non-Priority Sector NPAs (0.43) as compared to private sector banks Gross NPAs (0.27), Net NPAs (0.29) and Non-Priority Sector NPAs (0.29) as well as foreign banks Gross NPAs (0.2), Net NPAs (0.18) and Non-Priority Sector NPAs (0.2). The AAGR of Non-Priority Sector NPAs is also higher as compared to AAGR of Priority Sector NPAs irrespective of the type of bank. However, for priority sector NPAs, the measured AAGR has increased to higher rates in private banks as compared to government and international banks, suggesting that public and foreign banks have better controlled their loan portfolios for priority sector than private sector banks. The regression results, as shown in table 2 and 3, indicates that in public sector banks, due to 1% hike in credit in Priority Sector lending it will result in a 0.39% growth in Priority sectors NPAs. However, if there is a 1% increase in the Non-Priority sector credit it will result in an increase in Non-priority sector NPAs by 0.52%. The variation in the size of effect implies that PSL credit doesn't produce any greater cost in the form of NPAs on public sector banks as compared to the non-priority sectors. In private sector banks, on the other hand, an increase by 1% in the amount of credit by Priority Sector results in 0.40% growth in Priority sector NPAs and an increase by 1% in the amount

of credit by the Non-Priority Sector results in a 0.43% growth in Non PSL NPAs. In foreign banks, a 1% increase in Priority sector credit results in 0.34% growth in Priority Sector NPAs and a 1% increase Non-PSL credit results in a 0.39% growth in Non PSL NPAs. Even though priority sector has seen much higher growth in terms of credit as

opposed to non-priority sector for all scheduled commercial banks in India, the predicament with respect to NPA is distinct. The non-priority sector lending in relation to the priority sector lending is showing higher growth in NPAs. This explicitly encourages banks in the private sector's reticence to provide the priority sector with loans and advances.

Table 1: Average Annual Growth Rate of NPAs in Scheduled Commercial banks in India

Year	PSBs				PVBs				FBs			
	GNPAs (Growth Rate)	NNPAs (Growth Rate)	NPAs Growth Rate in Priority Sector	NPAs Growth Rate in Non Priority Sector	GNPAs (Growth Rate)	NNPAs (Growth Rate)	NPAs Growth Rate in Priority Sector	NPAs Growth Rate in Non-Priority Sector	GNPAs (Growth Rate)	NNPAs (Growth Rate)	NPAs Growth Rate in Priority Sector	NPAs Growth Rate in Non-Priority Sector
2008-09	0.13	0.19	-0.04	0.38	0.28	0.34	0.06	0.38	1.35	1.4	0.59	1.43
2009-10	0.25	0.4	0.27	0.34	0.05	-0.09	0.32	-0.04	-0.02	-0.01	0.37	-0.05
2010-11	0.24	0.22	0.34	0.14	0.03	-0.31	0.01	0.04	-0.29	-0.56	0.12	-0.34
2011-12	0.58	0.65	0.36	0.98	0.04	0.07	0.06	0	0.25	0.08	0.4	0.3
2012-13	0.46	0.52	0.19	0.5	0.14	0.4	0.02	0.12	0.26	0.89	-0.03	0.1
2013-14	0.38	0.45	0.18	0.4	-0.06	0.11	0.16	0.02	0.46	0.19	0.46	0.48
2014-15	0.23	0.22	0.18	0.35	0.39	0.59	0.19	0.61	-0.07	-0.44	-0.21	0.05
2015-16	0.94	1	0.37	1.21	0.66	0.89	0.41	0.57	0.47	0.57	0.78	0.43
2016-17	0.27	0.2	0.2	0.3	0.67	0.79	0.31	0.58	-0.14	-0.23	0.07	-0.17
2017-18	0.31	0.19	0.22	0.35	0.39	0.34	0.38	0.39	0.01	-0.3	-0.51	0.13
2018-19	-0.17	-0.37	0.05	-0.22	0.42	0.05	0.62	0.51	-0.11	0.37	-0.07	-0.12
Sum Total	3.61	3.65	2.33	4.73	3.02	3.18	2.54	3.19	2.17	1.95	1.98	2.24
AAGR	0.33	0.33	0.21	0.43	0.27	0.29	0.23	0.29	0.2	0.18	0.18	0.2

Source: Calculated by authors using data compiled from RBI Publications and database on Indian Economy as given in Appendix 1,2,3,4 and 5.

Table 2: Impact of Priority Sector Credit on PSL NPAs

Y=(PSL _{NPA})	Constant	Intercept (PSL _{credit})	No. of Observations	Adjusted R ²
PSBs	2.12** (2.148)	0.39*** (3.981)	12	0.65
PVBs	0.87** (2.340)	0.40*** (6.132)	12	0.87
FBs	-7.33*** (-6.232)	0.34*** (6.253)	10	0.91

t - Statistics are shown in brackets; *** shows level of significance at 1%; ** at 5% and * at 10%

Table 3: Impact of Non Priority Sector Credit on NPSL NPAs

Y=(NPSL _{NPA})	Constant	Intercept (NPSL _{credit})	No. of Observations	Adjusted R ²
PSBs	2.42** (2.489)	0.52*** (4.101)	12	0.45
PVBs	0.99** (2.940)	0.43*** (6.482)	12	0.77
FBs	-8.33*** (-6.232)	0.39*** (7.593)	10	0.83

t - Statistics are shown in brackets; *** shows level of significance at 1%; ** at 5% and * at 10%

CONCLUSION

The problem of NPAs is an enormous issue in front of the banking industry and the economy too. In the non-priority and priority sectors, the NPAs sprint big. The overall proportion of priority sector NPAs decreases in total NPAs and the proportion in the non-priority sector rises. The degree of NPAs in PSBs is very high in comparison to FBs and PVBs. Because of a complex mix of bank specific microeconomic and political variables, the NPAs are constantly rising. In priority sectors such as crop yield, size and loan tenure, farm size, etc., various factors contribute to the NPAs. Similarly, global conditions, business cycles and will fill defaults in non-priority sectors are some of the factors for massive growth in NPAs. The study results show that NPAs in government banks are highest among all scheduled business banks in India except in the priority sector lending class where NPAs are higher in the private sector.

Further study reveals that the NPAs of Priority sector lending is less than Non-priority sector lending. Thus, the loans given to priority sector have not swerved into bad credits the way they have in case of the non-priority sector. The priority sector contribution to Indian economy growth cannot, however, be ignored.

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APPENDIX 1

Gross Non-Performing Assets in Indian Commercial Banks

Gross Non-Performing Assets In Indian Commercial Banks					(in Million)			
Year	PSBs	PVBs	FBs	Total	Growth Rate			
					PSBs	PVBs	FBs	Total
2007-08	40600	15480	3080	56610	-	-	-	-
2008-09	45920	19860	7250	69950	0.13	0.28	1.35	0.24
2009-10	57300	20930	7110	81720	0.25	0.05	-0.02	0.17
2010-11	71040	21510	5050	94000	0.24	0.03	-0.29	0.15
2011-12	112490	22410	6300	136970	0.58	0.04	0.25	0.46
2012-13	164460	25590	7930	192770	0.46	0.14	0.26	0.41
2013-14	227260	24180	11570	263020	0.38	-0.06	0.46	0.36
2014-15	278470	33690	10760	322920	0.23	0.39	-0.07	0.23
2015-16	539960	55850	15800	611610	0.94	0.66	0.47	0.89
2016-17	684730	93200	13600	791800	0.27	0.67	-0.14	0.29
2017-18	895600	129300	13800	1039700	0.31	0.39	0.01	0.31
2018-19	739540	183600	12240	936470	-0.17	0.42	-0.11	-0.10
Sum Total	-	-	-	-	3.61	3.02	2.17	3.41
AAGR	-	-	-	-	0.33	0.27	0.20	0.31

(Source: Reserve Bank of India Publication, December 24, 2019)

Appendix 2: Net Non-Performing Assets in Indian Commercial Banks

Net Non-Performing Assets In Indian Commercial Banks								(in Million)
Year	PSBs	PVBs	FBs	Total	Growth Rate			
					PSBs	PVBs	FBs	Total
2007-08	17860	6390	1250	24730	-	-	-	-
2008-09	21160	8570	3000	31560	0.19	0.34	1.40	0.28
2009-10	29640	7780	2980	39130	0.40	-0.09	-0.01	0.24
2010-11	36060	5330	1310	41800	0.22	-0.31	-0.56	0.07
2011-12	59390	5700	1410	65200	0.65	0.07	0.08	0.56
2012-13	90040	7990	2660	98690	0.52	0.40	0.89	0.51
2013-14	130640	8860	3160	142660	0.45	0.11	0.19	0.45
2014-15	159950	14130	1760	175840	0.22	0.59	-0.44	0.23
2015-16	320380	26680	2770	349814	1.00	0.89	0.57	0.99
2016-17	383100	47780	2140	433100	0.20	0.79	-0.23	0.24
2017-18	454500	64200	1500	520700	0.19	0.34	-0.30	0.20
2018-19	285100	67310	2050	355100	-0.37	0.05	0.37	-0.32
Sum Total	-	-	-	-	3.65	3.18	1.95	3.45
AAGR	-	-	-	-	0.33	0.29	0.18	0.31

(Source: Reserve Bank of India Publication, December 24, 2019)

Appendix 3: Sector Wise NPAs in Public Sector Banks

Sector Wise NPAs in Public Sector Banks								(in Million)
Year	Priority Sector			Non-Priority Sector			Total	
	NPAs	%	Growth Rate	NPAs	%	Growth Rate	NPAs	Growth Rate
2007-08	25290	63.86	0.00	14310	36.14	0.00	39600	0.00
2008-09	24320	55.21	-0.04	19730	44.79	0.38	44040	0.11
2009-10	30850	53.84	0.27	26450	46.16	0.34	57300	0.30
2010-11	41250	58.05	0.34	30080	42.34	0.14	71050	0.24
2011-12	56200	49.96	0.36	59500	52.89	0.98	112500	0.58
2012-13	66900	42.91	0.19	89000	57.09	0.50	155900	0.39
2013-14	79190	38.82	0.18	124810	61.18	0.40	204000	0.31
2014-15	93690	35.66	0.18	169060	64.34	0.35	262740	0.29
2015-16	128100	25.51	0.37	374000	74.49	1.21	502100	0.91
2016-17	154300	24.07	0.20	486800	75.93	0.30	641100	0.28
2017-18	187500	22.18	0.22	658000	77.82	0.35	845500	0.32
2018-19	197300	27.79	0.05	512800	72.21	-0.22	710110	-0.16
Sum Total	1084890		2.33	2564540		4.73	3645940	3.57
AAGR			0.21			0.43		0.32

(Source: DBIE-RBI: Database on Indian Economy)

Appendix 4: Sector Wise NPAs in Private Sector Banks

Sector Wise NPAs in Private Sector Banks								(Million)
	Priority Sector			Non-Priority Sector			Total	
Year	NPAs	%	Growth Rate	NPAs	%	Growth Rate	NPAs	Growth Rate
2007-08	3420	26.34	-	9560	73.66	-	12980	-
2008-09	3640	21.55	0.06	13170	78.00	0.38	16890	0.30
2009-10	4790	27.57	0.32	12590	72.43	-0.04	17380	0.03
2010-11	4820	26.84	0.01	13150	73.16	0.04	17970	0.03
2011-12	5100	27.87	0.06	13200	72.13	0.00	18300	0.02
2012-13	5200	26.00	0.02	14800	74.00	0.12	20000	0.09
2013-14	6050	28.62	0.16	15090	71.38	0.02	21140	0.06
2014-15	7210	22.84	0.19	24370	77.16	0.61	31580	0.49
2015-16	10140	20.96	0.41	38240	79.04	0.57	48380	0.53
2016-17	13300	18.02	0.31	60500	81.98	0.58	73800	0.53
2017-18	18400	17.97	0.38	84000	82.03	0.39	102400	0.39
2018-19	29720	18.97	0.62	126990	81.03	0.51	156710	0.53
Sum Total	111790		2.54	425660		3.19	537530	3.00
AAGR			0.23			0.29		0.27

(Source: DBIE-RBI: Database on Indian Economy)

Appendix 5: Sector Wise NPAs in Foreign Sector Banks

Sector Wise NPAs in Foreign Sector Banks								(Million)
	Priority Sector			Non-Priority Sector			Total	
Year	NPAs	%	Growth Rate	NPAs	%	Growth Rate	NPAs	Growth Rate
2007-08	3320	10.67	-	27820	89.33	-	31140	-
2008-09	5290	7.25	0.59	67630	92.75	1.43	72910	1.34
2009-10	7230	10.15	0.37	64020	89.85	-0.05	71250	-0.02
2010-11	8130	16.05	0.12	42520	83.95	-0.34	50650	-0.29
2011-12	11410	17.13	0.40	55200	82.87	0.30	66610	0.32
2012-13	11050	15.38	-0.03	60800	84.62	0.10	71850	0.08
2013-14	16140	15.18	0.46	90190	84.82	0.48	106330	0.48
2014-15	12680	11.78	-0.21	94900	88.22	0.05	107580	0.01
2015-16	22610	14.31	0.78	135370	85.69	0.43	157980	0.47
2016-17	24260	17.81	0.07	111950	82.19	-0.17	136210	-0.14
2017-18	11840	8.56	-0.51	126460	91.44	0.13	138300	0.02
2018-19	11010	9.04	-0.07	110820	90.96	-0.12	121830	-0.12
Sum Total	144970		1.98	987680		2.24	1132640	2.14
AAGR			0.18			0.20		0.19

(Source: DBIE-RBI: Database on Indian Economy)