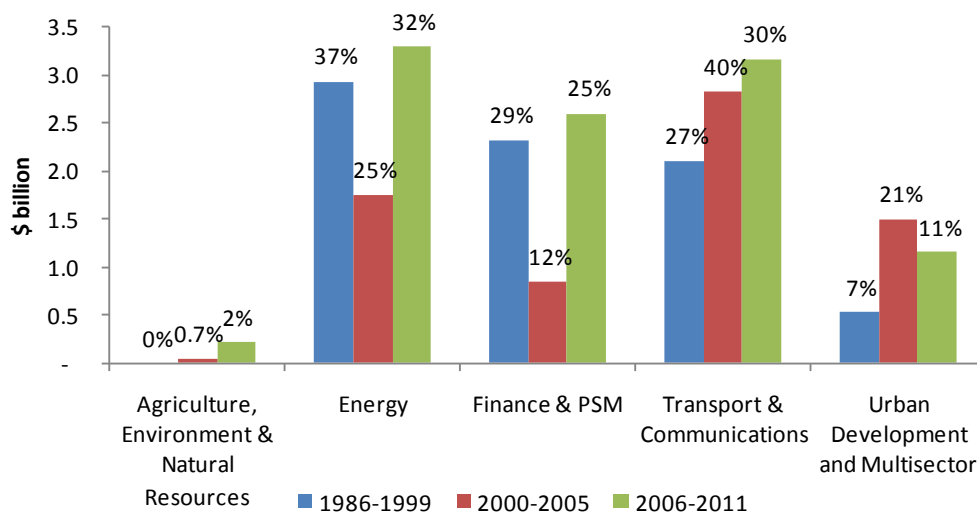


## B. Lending by Sector

1. Between 1986 and 1996, ADB provided assistance mainly for national programs through central public utilities in the transport and energy sectors. Credit lines were also provided through national development finance institutions. Following the 1996 Country Operations Strategy, ADB began to shift focus to state level operations in the transport, power, and urban sectors. Public sector reform management programs were also undertaken to assist some states to pursue fiscal consolidation. ADB's India program has matured and expanded significantly under the Country Strategy and Program (CSP) of 2003, which was aligned with the 10th Five Year Plan (FYP) of India, and the current Country Partnership Strategy (CPS) 2009, which has been designed to support the 11th FYP's efforts towards promoting inclusive growth.

2. Over the past decade, ADB has expanded operations beyond the power, transport, and urban sectors into areas focusing on financial inclusion and generation of sustainable livelihoods (e.g. support for reform of the rural cooperatives sector, khadi and village industries sector, and micro-small and medium enterprises); integrated water resources management with a focus on climate change adaptation (including support for irrigation, coastal zone management, and flood control); agribusiness infrastructure development; and tourism (Figure 3).

Figure 3: ADB Loans to India – 1986-2011 (Showing Sector Shares)



Note: Data labels show sector-wise share (%) in total approvals by period

A Sector wise breakup of cumulative ADB's assistance to India is as under:

(As on 31.7.2012)

<b>Sector</b>	<b>No. of Loans</b>	<b>US \$ Million</b>	<b>%</b>
Agriculture, Environment & Natural Resources	6	263.0	1.0
Energy	48	7,974.5	31.5
Finance	37	5,770.0	22.8
Transport and Communications	41	8,089.6	31.9
Urban Development & Multi Sector	28	3,247.7	12.8
<b>Total</b>	<b>160</b>	<b>25,344.7</b>	<b>100.0</b>