

TABLE 63 : FLOW OF RESOURCES TO COMMERCIAL SECTOR IN INDIA

(₹ Crore)

Head/ Sub-head	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
1	2	3	4	5	6	7	8	9	10	11	12
A. Adjusted Non-Food Bank Credit	762689	584953	775419	495224	916109	1229977	581209	464103	1044088	1751417	2757383
											(2226697)
i) Non-Food Credit	731582	546384	702358	388247	795897	1146677	588985	466937	1050270	1819026	2756252
											(2225565)
ii) Non-SLR Investment by SCBs	31107	38570	73060	106977	120212	83301	-7775	-2834	-6183	-67609	1131
B. Flow from Non-Banks (B1+B2)	616188	777615	744338	885509	1228412	1137740	960090	1198493	1242646	1207892	753353
											(1369393)
B1. Domestic Sources	395842	551200	498481	609680	889958	750995	416575	821265	618240	854200	551470
											(1167509)
i) Public & rights issues by non-financial entities	19894	8697	37783	15503	43826	10565	64272	77735	126006	40855	68151
ii) Gross private placements by non-financial entities	131384	127658	113516	200243	146176	155133	239273	290914	166692	163598	225454
iii) Net issuance of CPs subscribed to by non-banks	13841	55814	31974	86894	-25377	136089	-152722	41789	15188	-8347	38754
iv) Net Credit by housing finance companies	73700	95400	118803	137390	219840	165893	28482	62228	56948	108691	-499350
											(116690)
v) Total accommodation by 4 RBI regulated AIFIs -NABARD, NHB, SIDBI & EXIM Bank	43600	41700	47153	46939	95084	111984	82160	134225	124367	230638	195894
vi) Loans and advances by NBFCs (net of bank borrowings)	78023	181831	112351	95050	372612	141320	86344	179038	99476	265846	443982
vii) LIC's net investment in corporate debt, infrastructure and social sector	35400	40100	36900	27661	37797	30011	68766	35337	29563	52919	78584
B2. Foreign Sources	220346	226415	245858	275829	338454	386746	543515	377228	624406	353692	201883
i) External Commercial Borrowings / FCCB	66128	1368	-38793	-50928	-5129	69629	154263	874	55218	-32458	30755
ii) ADR/GDR Issues excluding banks and financial institutions	100	9600	0	0	0	0	0	0	0	0	0
iii) Short-term Credit from abroad	-32712	-446	-9607	43465	89606	15184	-7704	-30411	150425	51136	-48846
iv) Foreign Direct Investment to India	186830	215893	294258	283292	253977	301932	396955	406765	418763	335015	219975
C. Total Flow of Resources (A+B)	1378878	1362568	1519757	1380733	2144521	2367717	1541300	1662596	2286734	2959309	3510736

Note : i) Data for 2023-24 are provisional.
 ii) Data in parenthesis excludes the impact of merger of a non-bank with a bank.
 iii) Data on loans and advances by NBFCs (net of bank borrowings) pertain to systemically important non-deposit taking NBFCs (NBFC-NDSI) until 2012-13, both NBFC-NDSI and deposit-taking NBFCs from 2013-14 to 2022-23, and upper and middle layer NBFCs starting from 2023-24.

Sources : RBI, SEBI, BSE, NSE, Merchant Banks, LIC and NHB.