

Appendix Table VI.5: Credit to Various Sectors by NBFCs

(Amount in ₹ crore)

Item	End-March 2022	End-March 2023	End-March 2024	End- September 2024	Percentage variation 2023-24
1	2	3	4	5	6
Gross Advances (1 to 5)	28,95,753	33,99,655	40,27,528	42,92,708	18.5
1. Agriculture and Allied Activities	52,069	60,674	84,175	89,800	38.7
2. Industry (2.1 to 2.4)	11,15,957	12,69,175	14,96,425	15,90,339	17.9
2.1 Micro and Small	42,353	69,410	1,00,627	1,21,589	45.0
2.2 Medium	16,013	19,483	20,961	21,504	7.6
2.3 Large	8,90,104	10,21,373	12,32,434	13,00,359	20.7
2.4 Others, if any, Please specify	1,67,486	1,58,908	1,42,404	1,46,887	-10.4
3. Services (3.1 to 3.10 equals 3.a to 3.d)	3,92,121	4,68,009	5,66,932	6,08,246	21.1
3.1 Transport Operators	1,03,283	1,20,245	1,32,810	1,41,289	10.4
3.2 Computer Software	1,652	2,107	3,082	2,579	46.3
3.3 Tourism, Hotel and Restaurants	5,971	7,519	7,439	7,860	-1.1
3.4 Shipping	172	185	272	216	46.9
3.5 Professional Services	20,154	23,580	25,239	29,377	7.0
3.6 Trade	49,837	69,520	92,324	1,05,415	32.8
3.6.1 Wholesale Trade (other than Food Procurement)	9,290	10,657	14,500	17,632	36.1
3.6.2 Retail Trade	40,547	58,863	77,824	87,784	32.2
3.7 Commercial Real Estate	80,264	81,662	88,512	89,482	8.4
3.8 NBFCs	33,774	47,664	60,356	64,319	26.6
3.9 Aviation	1,143	826	455	438	-44.9
3.10 Other Services	95,873	1,14,700	1,56,442	1,67,272	36.4
Total 3.a to 3.d	3,92,121	4,68,009	5,66,932	6,08,246	21.1
3.a Micro and Small	1,11,482	1,60,253	2,09,555	2,24,653	30.8
3.b Medium	17,503	20,322	28,550	25,073	40.5
3.c Large	76,915	78,518	80,697	95,366	2.8
3.d Others	1,86,221	2,08,917	2,48,129	2,63,155	18.8
4. Retail Loans (4.1 to 4.10)	8,19,433	10,45,168	13,69,820	15,02,697	31.1
4.1 Housing Loans (incl. priority sector Housing)	22,340	32,172	33,600	38,467	4.4
4.2 Consumer Durables	24,771	31,541	40,957	48,142	29.9
4.3 Credit Card Receivables	32,710	44,007	55,736	61,171	26.7
4.4 Vehicle/Auto Loans	3,26,347	3,82,825	4,74,839	5,17,092	24.0
4.5 Education Loans	14,145	25,324	44,904	58,466	77.3
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	41	213	151	202	-29.3
4.7 Advances to Individuals against Shares, Bonds, etc.	11,473	13,389	21,780	23,991	62.7
4.8 Advances to Individuals against Gold	1,18,501	1,28,774	1,53,481	1,74,325	19.2
4.9 Micro finance loan/SHG Loan	76,223	1,15,187	1,48,503	1,44,162	28.9
4.10 Other Retail Loans	1,92,881	2,71,735	3,95,868	4,36,679	45.7
5. Other Credit	5,16,173	5,56,630	5,10,174	5,01,626	-8.3

Notes: 1. Data are provisional.

2. Data given for 2021-22, 2022-23, 2023-24 are for NBFCs (excluding CICs, HFCs & SPDs) falling in Upper layer and Middle layer as on March 31, 2024.

3. Percentage figures are rounded-off.

Source: Quarterly returns of NBFCs, RBI.