Appendix Table VI.3: Credit to Various Sectors by NBFCs

(Amount in ₹ crore)

Items	End- March 2018	End- March 2019	End- September 2019	Percentage Variation 2018-19
1	2	3	4	5
I. Gross Advances (II + III)	19,62,459	22,76,600	23,54,211	16.0
II. Food Credit	241	230	93	-4.7
III. Non-Food Credit (1 to 5)	19,62,217	22,76,370	23,54,118	16.0
1. Agriculture and Allied Activities	46,821	70,189	61,967	49.9
2. Industry (2.1 to 2.4)	11,22,496	12,55,317	13,33,811	11.8
2.1 Micro and Small	64,455	54,597	59,713	-15.3
2.2 Medium	28,311	22,979	19,981	-18.8
2.3 Large	5,46,041	6,32,795	6,37,698	15.9
2.4 Others, if any, Please specify	4,83,689	5,44,946	6,16,420	12.7
3. Services (3.1 to 3.10)	3,16,872	3,67,167	3,42,481	15.9
3.1 Transport Operators	19,346	17,994	19,414	-7.0
3.2 Computer Software	1,262	1,552	1,111	23.0
3.3 Tourism, Hotel and Restaurants	5,893	8,969	8,743	52.2
3.4 Shipping	582	498	191	-14.5
3.5 Professional Services	7,779	8,535	7,360	9.7
3.6 Trade	34,318	37,547	36,747	9.4
3.6.1 Wholesale Trade (other than Food Procurement)	7,261	8,571	8,898	18.0
3.6.2 Retail Trade	27,057	28,976	27,850	7.1
3.7 Commercial Real Estate	1,25,178	1,48,501	1,29,359	18.6
3.8 NBFCs	24,074	29,988	27,421	24.6
3.9 Aviation	690	1,153	715	67.1
3.10 Other Services	97,750	1,12,430	1,11,420	15.0
4. Retail Loans (4.1 to 4.8)	3,59,583	4,47,496	4,74,899	24.4
4.1 Housing Loans (incl. priority sector Housing)	13,263	15,491	17,862	16.8
4.2 Consumer Durables	8,626	5,094	4,917	-40.9
4.3 Credit Card Receivables	17,436	22,789	28,571	30.7
4.4 Vehicle/Auto Loans	1,64,471	1,99,926	2,08,527	21.6
4.5 Education Loans	7,202	8,777	10,032	21.9
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	-	-	-	
4.7 Advances to Individuals against Shares, Bonds, etc.	16,101	16,356	13,029	1.6
4.8 Other Retail Loans	1,32,483	1,79,063	1,91,963	35.2
5. Other Non-food Credit	1,16,445	1,36,201	1,40,959	17.0

Notes: 1. Data are provisional.

2. This format of reporting of credit to various sectors was introduced from March 31, 2017. Hence, the comparable data for previous years are not available.

Source: Supervisory Returns, RBI.