

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

(Amount in ₹ crore)

Items	End- March 2018	End- March 2019	End- March 2020	Percentage variation 2019- 20
1	2	3	4	5
I. Gross Advances (II + III)	19,66,095	23,15,608	23,60,504	1.9
II. Non-Food Credit (1 to 5)	19,65,854	23,15,376	23,60,194	1.9
1. Agriculture and Allied Activities	46,794	70,965	61,759	-13.0
2. Industry (2.1 to 2.4)	11,21,951	12,69,075	12,65,248	-0.3
2.1 Micro and Small	55,408	41,985	75,849	80.7
2.2 Medium	24,349	18,464	17,388	-5.8
2.3 Large	6,23,020	7,08,181	5,86,983	-17.1
2.4 Others	4,19,172	5,00,445	5,85,028	16.9
3. Services (3.1 to 3.10)	3,21,437	3,85,177	3,72,596	-3.3
3.1 Transport Operators	19,335	18,193	23,016	26.5
3.2 Computer Software	1,261	1,569	1,691	7.8
3.3 Tourism, Hotel and Restaurants	5,890	9,068	9,364	3.3
3.4 Shipping	582	503	215	-57.3
3.5 Professional Services	7,774	8,629	6,371	-26.2
3.6 Trade	34,299	37,962	44,725	17.8
3.6.1 Wholesale Trade (other than Food Procurement)	7,257	8,666	7,546	-12.9
3.6.2 Retail Trade	27,042	29,296	37,179	26.9
3.7 Commercial Real Estate	1,25,108	1,51,617	1,29,232	-14.8
3.8 NBFCs	24,061	30,326	40,401	33.2
3.9 Aviation	689	1,165	1,070	-8.2
3.10 Other Services	1,02,438	1,26,145	1,16,512	-7.6
4. Retail Loans (4.1 to 4.8)	3,59,380	4,52,442	5,50,302	21.6
4.1 Housing Loans (incl. priority sector Housing)	13,256	15,663	21,468	37.1
4.2 Consumer Durables	8,621	5,151	5,128	-0.4
4.3 Credit Card Receivables	17,427	23,041	32,136	39.5
4.4 Vehicle/Auto Loans	1,64,378	2,02,136	2,38,970	18.2
4.5 Education Loans	7,198	8,874	8,653	-2.5
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	-	-	-	-
4.7 Advances to Individuals against Shares, Bonds, etc.	16,092	16,537	9,114	-44.9
4.8 Other Retail Loans	1,32,408	1,81,042	2,34,833	29.7
5. Other Non-food Credit	1,16,292	1,37,716	1,10,289	-19.9

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.