

Appendix Table VI.4: Credit to Various Sectors by NBFCs

(Amount in ₹ crore)

Items	End- March 2019	End- March 2020	End- March 2021	End- September 2021	Percentage variation 2020- 21
1	2	3	4	5	6
I. Gross Advances (II + III)	22,95,371	24,60,552	26,98,689	26,61,782	9.7
II. Food Credit	200	75	274	10	265.9
III. Non-Food Credit (1 to 5)	22,95,171	24,60,477	26,98,415	26,61,772	9.7
1. Agriculture and Allied Activities	62,722	49,012	37,892	37,737	-22.7
2. Industry (2.1 to 2.4)	9,30,704	9,66,456	10,61,284	10,63,631	9.8
2.1 Micro and Small	37,360	36,441	44,294	36,156	21.5
2.2 Medium	16,020	13,931	15,037	15,169	7.9
2.3 Large	4,65,137	7,95,275	8,55,386	8,84,217	7.6
2.4 Others	4,12,186	1,20,809	1,46,567	1,28,090	21.3
3. Services (3.1 to 3.10)	4,10,764	3,56,624	3,29,320	3,27,550	-7.7
3.1 Transport Operators	41,427	63,963	65,312	66,935	2.1
3.2 Computer Software	1,351	1,391	1,704	1,708	22.5
3.3 Tourism, Hotel and Restaurants	7,869	7,030	8,444	7,561	20.1
3.4 Shipping	433	165	140	168	-15.2
3.5 Professional Services	13,896	14,664	16,391	16,896	11.8
3.6 Trade	44,695	42,183	33,540	33,842	-20.5
3.6.1 Wholesale Trade (other than Food Procurement)	7,463	7,142	6,902	8,238	-3.4
3.6.2 Retail Trade	37,232	35,041	26,638	25,604	-24.0
3.7 Commercial Real Estate	1,35,153	1,01,452	80,568	79,337	-20.6
3.8 NBFCs	29,555	26,535	28,554	30,206	7.6
3.9 Aviation	1,004	801	956	951	19.3
3.10 Other Services	1,35,381	98,440	93,712	89,945	-4.8
4. Retail Loans (4.1 to 4.10)	5,98,835	7,03,094	7,86,518	7,62,232	11.9
4.1 Housing Loans (incl. Priority Sector Housing)	18,446	19,480	21,478	21,497	10.3
4.2 Consumer Durables	19,613	19,171	18,336	19,854	-4.4
4.3 Credit Card Receivables	19,843	24,606	25,991	1,076	5.6
4.4 Vehicle/Auto Loans	3,04,148	3,32,449	3,56,551	3,48,671	7.2
4.5 Education Loans	7,642	9,049	9,274	11,464	2.5
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	7	44	31	29	-29.5
4.7 Advances to Individuals against Shares, Bonds, etc.	15,723	7,940	8,298	9,341	4.5
4.8 Advances to Individuals against Gold	-	34,678	94,840	1,14,013	173.5
4.9 Micro finance loan/SHG Loan	-	43,802	57,270	60,008	30.7
4.10 Other Retail Loans	2,13,411	2,11,875	1,94,448	1,76,280	-8.2
5. Other Non-food Credit	2,92,146	3,85,291	4,83,401	4,70,621	25.5

Notes: 1. Data are provisional.
2. Including Group companies.
3. Excluding Core Investment Companies (CICs).
4. Percentage figures are rounded-off.

Source: Quarterly returns of NBFCs, RBI.