

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

(Amount in ₹ billion)

Items	End-March 2017	End-March 2018	End-Sept 2018	Percentage Variation 2017-18
1	2	3	4	5
I. Gross advances	14,857	17,643	19,842	18.8
II. Non-food Credit (1 to 5)	14,855	17,640	19,837	18.7
1. Agriculture and Allied Activities	354	476	596	34.4
2. Industry (2.1 to 2.4)	8,940	9,655	10,374	8.0
2.1 Micro and Small	508	561	516	10.4
2.2 Medium	172	252	325	46.7
2.3 Large	4,375	4,785	5,128	9.4
2.4 Others	3,885	4,055	4,405	4.4
3. Services (3.1 to 3.10)	2,224	3,013	3,563	35.5
3.1 Transport Operators	173	188	217	8.5
3.2 Computer Software	6	13	14	112.3
3.3 Tourism, Hotel and Restaurants	60	60	69	-0.6
3.4 Shipping	7	6	6	-17.9
3.5 Professional Services	71	79	90	11.7
3.6 Trade	230	349	411	51.8
3.6.1 Wholesale Trade (other than Food Procurement)	60	74	86	23.4
3.6.2 Retail Trade	170	275	325	61.9
3.7 Commercial Real Estate	958	1,257	1,337	31.2
3.8 NBFCs	198	240	357	21.3
3.9 Aviation	6	7	9	20.0
3.10 Other Services	514	813	1,052	58.2
4. Retail Loans (4.1 to 4.8)	2,490	3,639	4,381	46.2
4.1 Housing Loans (incl. priority sector Housing)	106	135	165	27.5
4.2 Consumer Durables	57	88	111	54.2
4.3 Credit Card Receivables	138	178	213	28.7
4.4 Vehicle/Auto Loans	1,035	1,675	1,942	61.9
4.5 Education Loans	44	74	98	67.1
4.6 Advances against Fixed Deposits (incl. FCNR (B), etc.)	2	0	0	-100.0
4.7 Advances to Individuals against Shares, Bonds, etc.	124	164	203	32.3
4.8 Other Retail Loans	984	1,326	1,650	34.7
5. Other Non-food Credit	847	857	923	1.1

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.