

Appendix Table VII.1: Credit to Various Sectors by NBFCs
(End-March)

(Amount in ₹ billion)

Items	2016	2017	Share in 2017 (Per cent)	Percentage variation
1	2	3	4	5
I. Gross advances	13,169	14,846	100	12.7
II. Non-food credit (1 to 5)	13,167	14,846	100	12.8
1. Agriculture and allied activities	392	346	2.3	-11.7
2. Industry	8,063	8,940	60.2	10.9
2.1 Micro and small	326	508	3.4	55.8
2.2 Medium	154	172	1.2	11.7
2.3 Large	3,726	4,375	29.5	17.4
2.4 Others	3,857	3,885	26.2	0.7
3. Services	1,865	2,224	15.0	19.2
3.1 Transport operators	162	173	1.2	6.8
3.2 Computer software	11	6	0	-45.5
3.3 Tourism, hotel and restaurants	49	60	0.4	22.4
3.4 Shipping	11	7	0.1	-36.4
3.5 Professional services	47	71	0.5	51.1
3.6 Trade	279	230	1.6	-17.6
3.6.1 Wholesale trade (other than food procurement)	99	60	0.4	-39.4
3.6.2 Retail trade	180	170	1.1	-5.6
3.7 Commercial real estate	566	958	6.5	69.3
3.8 NBFCs	208	198	1.3	-4.8
3.9 Aviation	5	6	0	20.0
3.10 Other services	526	514	3.5	-2.3
4. Retail loans	2,047	2,490	16.8	21.6
4.1 Housing loans (incl. priority sector housing)	147	106	0.7	-27.9
4.2 Consumer durables	31	57	0.4	83.9
4.3 Credit card receivables	92	138	0.9	50.0
4.4 Vehicle / auto loans	1,150	1,035	7.0	-10.0
4.5 Education loans	32	44	0.3	37.5
4.6 Advances against fixed deposits (incl. FCNR (B), etc.)	1	2	0	100.0
4.7 Advances to individuals against shares, bonds, etc.	78	124	0.8	59.0
4.8 Other retail loans	516	984	6.6	90.7
5. Other non-food credit	801	847	5.7	5.7

Notes: 1) This format of reporting of credit to various sectors was introduced from March 31, 2016. Hence, the comparable data for previous years are not available.

2) Food credit in 2015-16 was approximately ₹ 1 billion and nil in 2016-17.

Source: RBI Supervisory Returns.