

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

(Amount in ₹ crore)

Items	End- March 2021	End- March 2022	End- March 2023	End- September 2023	Percentage variation 2022-23
1	2	3	4	5	6
I. Gross Advances (II + III)	27,09,196	29,52,442	34,26,970	36,93,921	16.1
II. Food Credit	-	1,739	-	-	-100.0
III. Non-Food Credit (1 to 5)	27,09,196	29,50,703	34,26,970	36,93,921	16.1
1. Agriculture and Allied Activities	45,951	53,759	60,760	70,603	13.0
2. Industry (2.1 to 2.4)	10,66,849	11,31,558	12,76,666	13,45,347	12.8
2.1 Micro and Small	38,055	44,329	71,638	83,879	61.6
2.2 Medium	14,921	17,411	20,068	18,546	15.3
2.3 Large	8,54,867	8,94,541	10,20,441	10,98,821	14.1
2.4 Others	1,59,006	1,75,277	1,64,519	1,44,101	-6.1
3. Services (3.1 to 3.10 equals 3.a to 3.d)	3,63,136	4,07,367	4,76,728	4,90,536	17.0
3.1 Transport Operators	94,544	1,03,311	1,20,945	1,09,550	17.1
3.2 Computer Software	1,706	1,662	2,108	2,193	26.8
3.3 Tourism, Hotel and Restaurants	8,814	8,052	7,561	7,332	-6.1
3.4 Shipping	140	173	185	267	7.4
3.5 Professional Services	16,396	20,354	23,776	27,137	16.8
3.6 Trade	33,881	50,755	70,135	81,525	38.2
3.6.1 Wholesale Trade (other than Food Procurement)	6,875	9,564	10,665	13,524	11.5
3.6.2 Retail Trade	27,006	41,190	59,470	68,001	44.4
3.7 Commercial Real Estate	81,987	87,566	84,666	83,325	-3.3
3.8 NBFCs	28,719	35,003	48,406	53,029	38.3
3.9 Aviation	948	1,143	826	819	-27.7
3.10 Other Services	96,001	99,349	1,18,119	1,25,359	18.9
Total 3.a to 3.d	3,63,136	4,07,367	4,76,728	4,90,536	17.0
3.a Micro and Small	89,126	1,12,503	1,61,504	1,71,343	43.6
3.b Medium	16,763	18,244	20,971	23,697	14.9
3.c Large	73,914	78,114	81,960	79,013	4.9
3.d Others	1,83,333	1,98,506	2,12,293	2,16,483	6.9
4. Retail Loans (4.1 to 4.10)	7,45,038	8,38,528	10,54,530	11,96,757	25.8
4.1 Housing Loans (incl. priority sector Housing)	21,385	23,280	32,425	39,223	39.3
4.2 Consumer Durables	18,519	24,789	31,543	38,484	27.2
4.3 Credit Card Receivables	25,991	32,710	44,007	49,231	34.5
4.4 Vehicle/Auto Loans	3,18,884	3,35,460	3,84,475	4,33,653	14.6
4.5 Education Loans	9,277	14,162	25,352	36,330	79.0
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	31	43	215	247	406.9
4.7 Advances to Individuals against Shares, Bonds, etc.	8,304	13,023	14,053	18,532	7.9
4.8 Advances to Individuals against Gold	1,12,898	1,19,311	1,31,165	1,40,901	9.9
4.9 Micro finance loan/SHG Loan	66,573	81,599	1,18,752	1,16,908	45.5
4.10 Other Retail Loans	1,63,175	1,94,153	2,72,543	3,23,248	40.4
5. Other Non-food Credit, if any	4,88,222	5,19,491	5,58,287	5,90,677	7.5

Notes: 1. Data are provisional.
2. Percentage figures are rounded-off.
3. Excluding CICs and PDs.

Source: Quarterly returns of NBFCs, RBI.