

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

(Amount in ₹ crore)

Items	End- March 2020	End- March 2021	End- March 2022	End- September 2022	Percentage variation 2021-22
1	2	3	4	5	6
<b>I. Gross Advances (II + III)</b>	<b>24,63,943</b>	<b>27,02,618</b>	<b>29,08,743</b>	<b>29,37,051</b>	<b>7.6</b>
<b>II. Food Credit</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>1,752</b>	<b>-</b>
<b>III. Non-Food Credit (1 to 5)</b>	<b>24,63,868</b>	<b>27,02,618</b>	<b>29,08,743</b>	<b>29,35,299</b>	<b>7.6</b>
<b>1. Agriculture and Allied Activities</b>	<b>34,448</b>	<b>37,728</b>	<b>50,422</b>	46,464	<b>33.6</b>
<b>2. Industry (2.1 to 2.4)</b>	<b>9,58,468</b>	<b>10,60,411</b>	<b>11,12,852</b>	<b>11,15,749</b>	<b>4.9</b>
2.1 Micro and Small	36,441	44,235	46,967	49,966	6.2
2.2 Medium	14,077	14,910	17,186	15,103	15.3
2.3 Large	7,95,188	8,54,546	8,94,102	8,99,619	4.6
2.4 Others, if any, Please specify	1,12,762	1,46,720	1,54,598	1,51,061	5.4
<b>3. Services (3.1 to 3.10)</b>	<b>3,48,901</b>	<b>3,30,758</b>	<b>4,02,935</b>	<b>3,81,485</b>	<b>21.8</b>
3.1 Transport Operators	63,963	65,313	1,02,742	90,059	57.3
3.2 Computer Software	1,391	1,706	1,659	1,462	-2.7
3.3 Tourism, Hotel and Restaurants	7,035	8,453	7,673	7,177	-9.2
3.4 Shipping	165	140	172	167	22.9
3.5 Professional Services	14,664	16,396	20,749	21,592	26.5
3.6 Trade	33,864	33,594	49,928	54,951	48.6
3.6.1 Wholesale Trade (other than Food Procurement)	7,142	6,875	9,538	9,885	38.7
3.6.2 Retail Trade	26,722	26,719	40,390	45,066	51.2
3.7 Commercial Real Estate	1,01,454	80,480	88,123	79,754	9.5
3.8 NBFCs	26,647	28,671	34,292	32,757	19.6
3.9 Aviation	801	948	1,143	1,301	20.5
3.10 Other Services	98,917	95,058	96,455	92,265	1.5
<b>4. Retail Loans (4.1 to 4.10)</b>	<b>7,34,795</b>	<b>7,90,073</b>	<b>8,29,485</b>	<b>8,79,571</b>	<b>5.0</b>
4.1 Housing Loans (incl. priority sector Housing)	14,071	21,484	23,329	24,680	8.6
4.2 Consumer Durables	19,171	18,519	24,802	27,464	33.9
4.3 Credit Card Receivables	24,606	25,991	32,710	40,166	25.8
4.4 Vehicle/Auto Loans	3,32,449	3,57,338	3,34,947	3,54,966	-6.3
4.5 Education Loans	9,049	9,277	14,264	7,879	53.8
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	44	31	42	213	36.2
4.7 Advances to Individuals against Shares, Bonds, etc.	7,940	8,298	12,998	13,398	56.6
4.8 Advances to Individuals against Gold	75,451	1,12,899	1,18,918	1,18,723	5.3
4.9 Micro finance loan/SHG Loan	45,107	59,635	74,826	77,567	25.5
4.10 Other Retail Loans	2,06,907	1,76,600	1,92,648	2,14,513	9.1
<b>5. Other Non-food Credit</b>	<b>3,87,256</b>	<b>4,83,648</b>	<b>5,13,050</b>	<b>5,12,031</b>	<b>6.1</b>

**Notes:** 1. Data are provisional.

2. Percentage figures are rounded-off to one decimal place.

3. Excluding CICs and PDs.

**Source:** Quarterly returns of NBFCs, RBI.