

**Appendix Table VI.5: Credit to Various Sectors by NBFCs**

(₹ crore)

Items	End-March	End-March	End-March	End-September	Percentage Variation
	2023	2024	2025	2025	2024-25
1	2	3	4	5	6
<b>Gross Advances (1 to 5)</b>	<b>34,13,804</b>	<b>40,52,732</b>	<b>48,38,744</b>	<b>52,05,544</b>	<b>19.4</b>
<b>1. Agriculture and Allied Activities</b>	<b>60,717</b>	<b>84,712</b>	<b>82,059</b>	<b>87,840</b>	<b>-3.1</b>
<b>2. Industry (2.1 to 2.2 equals 2.a to 2.d)</b>	<b>17,36,685</b>	<b>19,37,033</b>	<b>22,91,605</b>	<b>23,94,110</b>	<b>18.3</b>
2.1 Power	9,40,408	11,26,554	12,85,589	13,21,790	14.1
2.2 Others	7,96,277	8,10,479	10,06,016	10,72,320	24.1
<b>Total 2.a to 2.d</b>	<b>17,36,685</b>	<b>19,37,032</b>	<b>22,91,605</b>	<b>23,94,110</b>	<b>18.3</b>
2.a Micro and Small	89,931	1,03,138	1,25,723	1,41,181	21.9
2.b Medium	19,479	21,297	23,510	25,251	10.4
2.c Large	10,27,341	12,37,653	13,96,438	14,49,186	12.8
2.d Others	5,99,934	5,74,944	7,45,934	7,78,493	29.7
<b>3. Services (3.1 to 3.10 equals 3.a to 3.d)</b>	<b>4,52,917</b>	<b>5,73,198</b>	<b>7,44,181</b>	<b>8,01,470</b>	<b>29.8</b>
3.1 Transport Operators	1,02,886	1,32,778	1,61,937	1,66,426	22.0
3.2 Computer Software	2,110	3,083	3,534	4,488	14.6
3.3 Tourism, Hotel and Restaurants	7,547	7,451	10,927	12,869	46.6
3.4 Shipping	185	273	192	198	-29.5
3.5 Professional Services	23,665	25,402	33,698	43,103	32.7
3.6 Trade	70,448	95,149	1,27,923	1,33,648	34.4
3.6.1 Wholesale Trade (other than Food Procurement)	10,754	16,156	24,837	26,964	53.7
3.6.2 Retail Trade	59,693	78,993	1,03,086	1,06,684	30.5
3.7 Commercial Real Estate	81,911	89,809	95,624	1,01,664	6.5
3.8 NBFCs	48,024	60,899	70,712	72,146	16.1
3.9 Aviation	826	503	458	615	-9.0
3.10 Other Services	1,15,316	1,57,853	2,39,178	2,66,313	51.5
<b>Total 3.a to 3.d</b>	<b>4,52,917</b>	<b>5,73,198</b>	<b>7,44,181</b>	<b>8,01,470</b>	<b>29.8</b>
3.a Micro and Small	1,33,000	2,11,865	3,01,830	3,31,232	42.5
3.b Medium	20,332	29,100	26,329	28,351	-9.5
3.c Large	78,526	81,914	1,16,965	1,20,865	42.8
3.d Others	2,21,058	2,50,320	2,99,057	3,21,022	19.5
<b>4. Retail Loans (4.1 to 4.10)</b>	<b>10,48,337</b>	<b>13,82,146</b>	<b>16,31,900</b>	<b>18,38,897</b>	<b>18.1</b>
4.1 Housing Loans (incl. priority sector Housing)	32,172	33,822	46,392	71,219	37.2
4.2 Consumer Durables	31,541	40,957	48,379	55,460	18.1
4.3 Credit Card Receivables	44,007	55,736	61,781	66,272	10.8
4.4 Vehicle/Auto Loans	3,82,320	4,77,135	5,71,954	6,11,714	19.9
4.5 Education Loans	25,324	45,026	63,551	73,099	41.1
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	215	153	191	237	24.3
4.7 Advances to Individuals against Shares, Bonds, etc.	13,389	21,814	26,488	30,070	21.4
4.8 Advances to Individuals against Gold	1,29,787	1,54,315	2,08,482	2,61,728	35.1
4.9 Micro finance loan/ SHG Loan	1,16,707	1,50,750	1,33,186	1,24,089	-11.7
4.10 Other Retail Loans	2,72,875	4,02,437	4,71,497	5,45,009	17.2
<b>5. Others</b>	<b>1,15,149</b>	<b>75,643</b>	<b>88,998</b>	<b>83,227</b>	<b>17.7</b>

- : Not applicable or Not available or Nil

**Notes:** 1. Data are provisional. Percentage figures are rounded-off.

2. Data for NBFCs (excluding CICs, HFCs and SPDs) falling in upper and middle layers.

3. The data is based on the classification of NBFCs by layers as per the list of NBFCs registered with the RBI. Layer-wise identification of NBFCs up to March-2025 is based on their position as on December 31, 2024. For September-2025, the same position is considered, except where there was change in layer of NBFC between January and September 2025.

**Source:** Supervisory returns, RBI.