NBFC data for Q4 FY 2019-20

Sum of Sanctioned Amount (Cr)	NBFC Sanctions (Rs. Crs)			
Product Type FY 2018-2019 Q4 FY 2019-2020 Q4 Q4 Growth YC Aggregation of all fund based facilities 36.10 31.95 -12% Auto Loan (Personal) 20419.14 13840.90 -32% Bank guarantee 77.95 540.76 594% Cash Credit 122.98 14.67 -88% Commercial Vehicle Loan 24625.55 11089.84 -55% Construction Equipment Loan 3774.12 1765.33 -53% Consumer Loan 13018.98 12230.00 -6% Corporate credit card	Sum of Sanctioned Amount (Cr)			
Auto Loan (Personal)	, ,	FY 2018-2019 Q4	FY 2019-2020 Q4	Q4 Growth YOY
Auto Loan (Personal) 20419.14 13840.90 -32% Bank guarantee 77.95 540.76 594% Cash Credit 122.98 14.67 -88% Commercial Vehicle Loan 24625.55 11089.84 -55% Construction Equipment Loan 3774.12 1765.33 -53% Construction Equipment Loan 13018.98 12230.00 -6% Corporate credit Card Demand Loan 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Holand bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 90.74 4-42% Lease finance 1564.36 90.74 4-42% Long term loan (period above 3 years) 29733.98 13045.48 -56% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 15237.57 18636.09 15% Property Loan 5250.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 19752.19 25472.01 29% Unsecured Business loan 19752.19 25472.01 29%	Aggregation of all fund based facilities	36.10	31.95	-12%
Bank guarantee 77.95 540.76 594% Cash Credit 122.98 14.67 -88% Commercial Vehicle Loan 24625.55 11089.84 -55% Construction Equipment Loan 3774.12 1765.33 -53% Consumer Loan 13018.98 12230.00 -6% Corporate credit card	Auto Loan	556.17	482.12	-13%
Cash Credit 122.98 14.67 -88% Commercial Vehicle Loan 24625.55 11089.84 -55% Construction Equipment Loan 3774.12 1765.33 -53% Consumer Loan 13018.98 12230.00 -6% Corporate credit card -65% -65% -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% Las 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan (period above 3 years) 29733.98 13045.48 -56% Medium term loan (peri	Auto Loan (Personal)	20419.14	13840.90	-32%
Commercial Vehicle Loan 24625.55 11089.84 -55% Construction Equipment Loan 3774.12 1765.33 -53% Consumer Loan 13018.98 12230.00 -6% Corporate credit card -65% -65% Demand Loan 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and up	Bank guarantee	77.95	540.76	594%
Construction Equipment Loan 3774.12 1765.33 -53% Consumer Loan 13018.98 12230.00 -6% Corporate credit Card	Cash Credit	122.98	14.67	-88%
Consumer Loan 13018.98 12230.00 -6% Corporate credit card 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft	Commercial Vehicle Loan	24625.55	11089.84	-55%
Consumer Loan 13018.98 12230.00 -6% Corporate credit card 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft	Construction Equipment Loan	3774.12	1765.33	-53%
Corporate credit card 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan (period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan		13018.98	12230.00	-6%
Demand Loan 768.72 272.42 -65% Education Loan 325.02 449.59 38% Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237	Corporate credit card			
Equipment financing (construction office medical) 2283.36 967.83 -58% FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC		768.72	272.42	-65%
FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business Ioan 1518.31 722.73 -52% Short term Ioan (less than 1 year) 5664.88	Education Loan	325.02	449.59	38%
FACTOR 218.40 85.96 -61% Gold Loan 12966.79 10155.14 -22% HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business Ioan 1518.31 722.73 -52% Short term Ioan (less than 1 year) 5664.88	Equipment financing (construction office medical)	2283.36	967.83	-58%
HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business Ioan 1518.31 722.73 -52% Short term Ioan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business Ioan		218.40	85.96	-61%
HCF 0.80 4.92 514% Hire purchase 550.20 307.71 -44% Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business Ioan 1518.31 722.73 -52% Short term Ioan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business Ioan	Gold Loan	12966.79	10155.14	-22%
Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	HCF	0.80	4.92	514%
Housing Loan 59880.34 41225.68 -31% Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	Hire purchase	550.20	307.71	-44%
Inland bills discounted 150.64 222.60 48% LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan (period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%		59880.34	41225.68	-31%
LAS 3614.93 4389.25 21% Lease finance 1564.36 904.74 -42% Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%		150.64	222.60	48%
Long term loan(period above 3 years) 29733.98 13045.48 -56% Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	LAS	3614.93	4389.25	21%
Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	Lease finance	1564.36	904.74	-42%
Medium term loan (period above 1 year and upto 3 years) 10496.94 5193.48 -51% NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	Long term loan(period above 3 years)	29733.98	13045.48	-56%
NCD 9.10 25.00 175% Others 7596.34 4866.35 -36% Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%				
Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%		9.10	25.00	175%
Overdraft 879.68 249.01 -72% Personal Loan 16237.57 18636.09 15% Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	Others	7596.34	4866.35	-36%
Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%				
Property Loan 52505.96 67239.63 28% PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%	Personal Loan	16237.57	18636.09	15%
PSL Agri + KCC 149.68 60.24 -60% Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%		52505.96	67239.63	28%
Secured Business loan 1518.31 722.73 -52% Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%				
Short term loan (less than 1 year) 5664.88 11060.55 95% Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%				
Two-Wheeler Loan 7892.72 6439.61 -18% Unsecured Business loan 19752.19 25472.01 29%				
Unsecured Business Ioan 19752.19 25472.01 29%	` ` `			
Used Tractor Loan 3616.94 2919.65 -19%				-
Grand Total 302654.69 256330.05 -15%				