

NBFC Sanctions

PRODUCTWISE

(Rs. in Cr)

Product	2018-19 Q4	2019-20 Q4	2020-21 Q1	2020-21 Q2	2020-21 Q3	2020-21 Q4	Change YOY Q4	Change over Q4 FY 19
Auto Loan	604.02	576.90	98.91	266.72	473.28	387.30	-32.9%	-35.9%
Auto Loan (Personal)	15578.25	12058.81	3236.23	9325.53	14374.89	8646.35	-28.3%	-44.5%
Commercial Equipment Loan	3752.11	2397.56	1198.46	2551.65	2764.15	2679.46	11.8%	-28.6%
Commercial Vehicle Loan	29503.28	17198.07	3341.60	13041.43	16921.34	15155.41	-11.9%	-48.6%
Consumer Loan	13148.59	13114.91	4928.51	9373.80	13667.02	10294.36	-21.5%	-21.7%
Demand Loan	969.66	422.20	188.48	261.77	318.60	399.05	-5.5%	-58.8%
Education Loan	328.83	481.56	127.07	652.18	1005.69	1000.99	107.9%	204.4%
Equipment financing (construction office medical)	3134.59	2794.40	753.12	1046.87	1153.40	1145.62	-59.0%	-63.5%
FACTOR	212.94	122.59	30.82	118.53	106.47	43.25	-64.7%	-79.7%
Gold Loan	13792.45	11860.92	8708.88	17452.98	12565.53	9509.98	-19.8%	-31.0%
Hire purchase	556.68	305.24	38.68	107.84	155.97	305.07	-0.1%	-45.2%
Housing Loan	56227.78	44907.28	14153.58	46358.18	65370.26	79043.24	76.0%	40.6%
Inland bills discounted	117.56	253.21	41.28	261.80	292.63	489.12	93.2%	316.1%
LAS	1427.45	1417.43	518.37	1156.04	865.84	1787.73	26.1%	25.2%
Lease finance	1710.63	754.97	218.39	214.24	408.31	260.32	-65.5%	-84.8%
Long term loan(period above 3 years)	35913.37	21174.79	11688.46	11635.34	11978.86	8382.55	-60.4%	-76.7%
Medium term loan (1-3 years)	12299.50	9920.74	2675.43	6592.19	7610.72	9509.04	-4.1%	-22.7%
NCD	322.10	87.00	97.02	162.00	40.00	25.00	-71.3%	-92.2%
Others	7547.61	5276.76	1481.35	6237.54	5978.77	6201.31	17.5%	-17.8%
Overdraft	924.16	390.18	129.43	375.93	463.41	491.94	26.1%	-46.8%
Personal Loan	17083.97	21095.56	8174.76	10394.34	16487.16	15401.98	-27.0%	-9.8%
Property Loan	28632.35	19207.58	6523.00	15089.05	19991.49	23418.27	21.9%	-18.2%
PSL Agri + KCC	164.29	165.49	29.40	144.81	138.35	120.50	-27.2%	-26.7%
Secured Business Loan	1525.74	1128.40	243.91	980.53	1172.66	1033.09	-8.4%	-32.3%
Short term loan (less than 1 year)	6851.42	8673.66	4857.69	4119.71	2429.79	3324.01	-61.7%	-51.5%
Two Wheeler Loan	8532.59	7638.93	2990.38	6791.84	10518.55	6183.39	-19.1%	-27.5%
Unsecured Business Loan	18654.96	17022.53	5460.80	8101.17	12104.81	13997.19	-17.8%	-25.0%
Used Car Loan	1810.67	2015.12	369.60	1193.75	2205.35	1883.83	-6.5%	4.0%
Used Tractor Loan	3668.65	3665.24	3553.59	4816.83	5823.73	3346.07	-8.7%	-8.8%
Grand Total	284996.19	226128.02	85857.22	178824.58	227387.03	224465.41	-0.7%	-21.2%

STATEWISE

State Code	2018-19 Q4	2019-20 Q4	2020-21 Q1	2020-21 Q2	2020-21 Q3	2020-21 Q4	Change YOY Q4	Change over Q4 FY 19
AN	32.40	15.84	8.29	10.66	15.90	13.16	-16.9%	-59.4%
AP	10647.25	12346.44	3763.16	7907.36	9529.94	8817.52	-28.6%	-17.2%
AR	40.32	155.73	209.41	40.77	63.75	47.23	-69.7%	17.1%

AS	1906.99	1627.39	643.01	1397.62	1911.02	1553.80	-4.5%	-18.5%
BR	3876.14	3528.28	1598.07	3128.90	4046.79	3202.39	-9.2%	-17.4%
CG	3831.00	2623.06	1137.15	2061.75	3166.41	2962.68	12.9%	-22.7%
CH	795.26	469.11	233.44	437.23	570.48	478.48	2.0%	-39.8%
DD	88.81	211.52	133.50	51.50	47.29	41.06	-80.6%	-53.8%
DL	20666.22	15836.15	6070.70	10326.20	14279.21	12502.43	-21.1%	-39.5%
DN	86.93	79.99	23.05	63.91	82.00	83.42	4.3%	-4.0%
GA	749.28	413.09	165.86	522.39	341.24	376.62	-8.8%	-49.7%
GJ	19936.53	16094.81	5313.63	12788.53	16632.28	16239.85	0.9%	-18.5%
HP	1010.35	797.13	225.75	658.09	857.73	589.60	-26.0%	-41.6%
HR	11392.56	7367.21	4070.42	7134.52	9520.20	7837.02	6.4%	-31.2%
JH	2349.67	1889.03	801.47	1756.15	2057.96	1714.24	-9.3%	-27.0%
JK	280.72	225.94	95.52	207.06	288.75	204.40	-9.5%	-27.2%
KA	26005.74	22635.52	9707.93	17698.15	21479.87	21362.94	-5.6%	-17.9%
KL	7334.15	6214.68	2604.29	5862.97	6759.87	5766.01	-7.2%	-21.4%
LD	0.27	1.09	0.10	0.29	0.14	0.15	-86.3%	-44.4%
MH	61920.32	40169.68	12185.65	30174.03	43264.32	46099.03	14.8%	-25.6%
ML	116.60	155.71	37.80	77.16	108.22	63.43	-59.3%	-45.6%
MN	63.22	65.08	72.44	41.44	78.28	70.69	8.6%	11.8%
MP	10164.29	8747.89	3168.35	7739.56	11040.06	9864.98	12.8%	-2.9%
MZ	58.78	72.63	21.14	60.22	59.34	37.82	-47.9%	-35.7%
NL	20.04	22.57	5.59	19.12	24.22	26.43	17.1%	31.9%
OR	4402.55	3425.17	1499.18	2874.97	3767.69	3102.06	-9.4%	-29.5%
PB	5361.72	4518.24	1681.60	3944.00	4796.06	4313.65	-4.5%	-19.5%
PY	367.21	280.12	142.86	227.97	245.77	250.63	-10.5%	-31.7%
RJ	16552.51	14995.35	5796.61	10632.04	13625.55	13327.05	-11.1%	-19.5%
SK	116.81	77.30	21.83	60.46	75.24	100.36	29.8%	-14.1%
TN	26309.51	22493.58	8296.91	17734.33	20259.76	21692.40	-3.6%	-17.5%
TR	164.90	154.65	73.84	152.30	189.99	127.14	-17.8%	-22.9%
TS	19270.79	15866.73	8197.15	11860.20	13669.99	18672.10	17.7%	-3.1%
UK	2076.72	1752.29	559.87	1792.63	1826.34	1866.61	6.5%	-10.1%
UP	17129.03	13499.16	4559.29	11477.69	15398.13	14057.99	4.1%	-17.9%
WB	10068.41	7892.69	2902.39	8089.02	7539.47	7681.92	-2.7%	-23.7%
Grand Total	285194.01	226720.87	86027.24	179011.18	227619.23	225147.30	-0.7%	-21.1%

Rural/Urban

Rural/Urban	2018-19 Q4	2019-20 Q4	2020-21 Q1	2020-21 Q2	2020-21 Q3	2020-21 Q4	Change YOY Q4	Change over Q4 FY 19
NA	370.16	126.80	175.03	812.91	133.86	211.35	66.7%	-42.9%
Rural	59455.88	51664.80	19951.50	44315.19	57693.53	51388.51	-0.5%	-13.6%
Semi-Urban	26301.51	22847.38	8525.14	19017.38	24485.78	23894.22	4.6%	-9.2%
Urban	199066.46	152081.89	57375.57	114865.70	145306.07	149653.23	-1.6%	-24.8%
Grand Total	285194.01	226720.87	86027.24	179011.18	227619.23	225147.30	-0.7%	-21.1%