

Appendix Table VI.4: Financial Performance of NBFCs - ND-SI

(Amount in ₹ crore)

	2018	2019	2020	H1:2020-21
<b>A. Total Income</b>	<b>2,50,004</b>	<b>2,77,589</b>	<b>3,12,326</b>	<b>1,56,515</b>
(i) Fund Based Income	2,33,346	2,59,703	2,92,270	1,51,560
	(93.3)	(93.6)	(93.6)	(96.8)
(ii) Fee Based Income	8,472	8,968	9,353	4,955
	(3.4)	(3.2)	(3.0)	(3.2)
<b>B. Expenditure</b>	<b>2,00,469</b>	<b>2,54,428</b>	<b>2,64,387</b>	<b>1,10,857</b>
(i) Financial Expenditure	1,11,508	1,33,483	1,53,085	71,852
	(55.6)	(52.5)	(57.9)	(64.8)
<i>of which</i> Interest payment	44,712	65,539	78,014	37,683
	(22.3)	(25.8)	(29.5)	(34.0)
(ii) Operating Expenditure	33,755	40,463	46,327	20,157
	(16.8)	(15.9)	(17.5)	(18.2)
(iii) Others	55,206	80,482	64,976	18,848
	(27.5)	(31.6)	(24.6)	(17.0)
<b>C. Tax Provisions</b>	<b>14,375</b>	<b>17,280</b>	<b>13,330</b>	<b>7,533</b>
<b>D. Profit Before Tax</b>	<b>49,535</b>	<b>23,160</b>	<b>47,938</b>	<b>45,658</b>
<b>E. Net Profit</b>	<b>35,160</b>	<b>5,881</b>	<b>34,608</b>	<b>38,125</b>
<b>F. Total Assets</b>	<b>22,39,960</b>	<b>26,91,076</b>	<b>29,03,886</b>	<b>30,87,817</b>
<b>G. Financial Ratios (as Per cent of Total Assets)</b>				
(i) Income	11.2	10.3	10.8	5.1
(ii) Fund Income	10.4	9.7	10.1	4.9
(iii) Fee Income	0.4	0.3	0.3	0.2
(iv) Expenditure	8.9	9.5	9.1	3.6
(v) Financial Expenditure	5.0	5.0	5.3	1.2
(vi) Operating Expenditure	1.5	1.5	1.6	0.7
(vii) Tax Provision	0.6	0.6	0.5	0.2
(viii) Net Profit	1.6	0.2	1.2	1.2
<b>H. Cost to Income (percentage)</b>	<b>80.2</b>	<b>91.7</b>	<b>84.7</b>	<b>70.8</b>

Notes: 1. Data are provisional.

2. Figures in parentheses are share (in per cent) to respective total.

3. Total income includes non-financial income as well, which is not reported in the table.

Source: Quarterly Returns of NBFCs-ND-SI, RBI.