


**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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December 28, 2021

**Report on Trend and Progress of Banking in India 2020-21**

Today, the Reserve Bank of India released the [Report on Trend and Progress of Banking in India 2020-21](#), a statutory publication in compliance with Section 36 (2) of the Banking Regulation Act, 1949. This Report presents the performance of the banking sector, including co-operative banks, and non-banking financial institutions during 2020-21 and 2021-22 so far.

Highlights of the Report are set out below:

- During 2020-21, the consolidated balance sheet of scheduled commercial banks (SCBs) expanded in size, notwithstanding the pandemic and the resultant contraction in economic activity. In 2021-22 so far, nascent signs of recovery are visible in credit growth. Deposits grew by 10.1 per cent at end-September 2021 as compared with 11.0 per cent a year ago.
- Capital to risk weighted assets (CRAR) ratio of SCBs strengthened from 14.8 per cent at end-March 2020 to 16.3 per cent at end-March 2021 and further to 16.6 per cent at end-September 2021, partly aided by higher retained earnings, recapitalisation of public sector banks (PSBs) and capital raising from the market by both PSBs and private sector banks (PVBs).
- SCBs' gross non-performing assets (GNPA) ratio declined from 8.2 per cent at end-March 2020 to 7.3 per cent at end-March 2021 and further to 6.9 per cent at end-September 2021.
- Return on assets (RoA) of SCBs improved from 0.2 per cent at end-March 2020 to 0.7 per cent at end-March 2021, aided by stable income and decline in expenditure.
- Some of the policy measures taken by the RBI in response to the COVID-19 pandemic reached the pre-announced sunset dates in 2021-22. Certain liquidity measures have been wound down as a result, while other regulatory measures, including deferment of implementation of net stable funding ratio (NSFR), restrictions on dividend payouts by banks, deferment of implementation of the last tranche of capital conservation buffer, have been realigned to avoid extended forbearance and risks to financial stability while providing targeted support to needy sectors.
- Even though initiation of fresh insolvency proceedings under the Insolvency and Bankruptcy Code (IBC) was suspended for a year till March 2021, it constituted one of the major modes of recovery in terms of amount recovered.

- The balance sheet growth of urban co-operatives banks (UCBs) in 2020-21 was driven by deposits, while subdued credit growth led to acceleration in investments. Their financial indicators, including capital position and profitability, improved.
- The profitability of state co-operative banks and district central co-operative banks improved in 2019-20, while their asset quality deteriorated.
- The consolidated balance sheet of NBFCs expanded during 2020-21, driven by credit and investments of non-deposit taking systemically important NBFCs (NBFCs-ND-SI). Their asset quality and capital buffers also improved.
- The Report also offers some perspectives on the evolving outlook for India's financial sector.

**Press Release: 2021-2022/1431**

**(Yogesh Dayal)**  
Chief General Manager

Appendix Table VI.1 : Consolidated Balance Sheet of NBFCs

(Amount in ₹ crore)

Item	End-March 2017	End-March 2018	End-March 2019	End-March 2020	End-March 2021	End- September 2021	Percentage variation 2020-21
1	2	3	4	5	6	7	8
1. Share Capital	84,583	94,807	1,03,244	1,23,924	1,26,154	1,26,638	1.8
2. Reserves & Surplus	3,10,973	3,90,222	4,45,614	4,89,887	6,50,060	6,85,924	32.7
3. Public Deposits	30,210	30,129	40,057	50,022	62,262	66,443	24.5
4. Total Borrowings (A+B)	12,97,189	16,84,663	20,02,808	21,69,849	23,45,668	23,23,778	8.1
A. Secured Borrowings	6,70,434	9,19,538	11,06,917	12,55,000	13,28,811	12,73,723	5.9
A.1. Debentures	3,34,380	4,90,070	5,21,003	5,12,914	5,54,040	5,60,197	8.0
A.2. Borrowings from Banks	2,69,650	3,53,415	4,89,732	5,71,474	6,19,129	5,62,144	8.3
A.3. Borrowings from FIs	21,717	22,885	29,027	57,262	45,472	44,453	-20.6
A.4. Interest Accrued	18,330	20,692	16,958	17,718	21,786	20,430	23.0
A.5. Others	26,357	32,476	50,196	95,632	88,384	86,498	-7.6
B. Un-Secured Borrowings	6,26,755	7,65,125	8,95,891	9,14,849	10,16,857	10,50,053	11.2
B.1. Debentures	2,86,112	3,36,171	3,40,905	3,91,741	4,30,408	4,28,144	9.9
B.2. Borrowings from Banks	37,690	59,746	1,19,964	1,22,444	1,56,362	1,68,596	27.7
B.3. Borrowings from FIs	7,320	8,318	9,700	5,871	10,729	11,409	82.8
B.4. Borrowings from Relatives	1,748	2,324	1,994	2,642	3,638	3,342	37.7
B.5. Inter-Corporate Borrowings	40,535	54,100	72,103	77,032	76,839	87,189	-0.3
B.6. Commercial Paper	1,22,341	1,36,072	1,42,966	64,877	70,631	71,990	8.9
B.7. Interest Accrued	20,163	21,165	17,598	18,935	19,069	18,768	0.7
B.8. Others	1,10,846	1,47,228	1,90,661	2,31,308	2,49,180	2,60,617	7.7
5. Current Liabilities & Provisions	1,23,256	1,55,439	2,33,415	2,47,595	2,91,191	3,07,890	17.6
<b>Total Liabilities/ Total Assets</b>	<b>18,46,211</b>	<b>23,55,260</b>	<b>28,25,139</b>	<b>30,81,276</b>	<b>34,75,335</b>	<b>35,10,671</b>	<b>12.8</b>
1. Loans & Advances	14,69,568	19,43,494	22,95,371	24,60,552	26,98,689	26,61,782	9.7
1.1. Secured	11,65,249	15,00,477	15,52,453	18,56,733	19,68,000	19,85,488	6.0
1.2. Un-Secured	3,04,319	4,43,017	6,07,573	6,03,819	7,30,689	6,76,294	21.0
2. Investments	1,93,659	2,19,795	2,59,008	2,93,903	4,19,319	4,69,945	42.7
2.1. Govt. Securities	10,722	10,330	17,328	31,235	48,848	54,813	56.4
2.2. Equity Shares	93,350	1,10,412	1,35,395	1,34,961	2,42,544	2,66,074	79.7
2.3. Preference Shares	6,853	7,479	6,644	6,434	5,907	6,365	-8.2
2.4. Debentures & Bonds	30,593	40,865	35,446	30,010	26,533	31,183	-11.6
2.5. Units of Mutual Funds	36,800	31,608	44,421	64,133	65,767	72,488	2.5
2.6. Commercial Paper	1,298	2,135	1,390	1,052	1,449	690	37.7
2.7. Other Investments	14,042	16,965	18,384	26,077	28,271	38,332	8.4
3. Cash & Bank Balances	72,324	67,429	96,030	1,30,956	1,56,260	1,62,029	19.3
3.1. Cash in Hand	2,322	3,367	6,770	6,255	3,601	3,913	-42.4
3.2. Deposits with Banks	70,002	64,062	89,260	1,24,702	1,52,659	1,58,116	22.4
4. Other Current Assets	87,039	98,803	1,24,170	1,47,981	1,56,871	1,60,835	6.0
5. Other Assets	23,621	25,739	50,560	47,884	44,195	56,081	-7.7
<b>Memo Items</b>							
1. Capital Market Exposure	1,44,002	1,61,874	1,39,965	1,49,107	1,72,144	1,78,151	15.4
of which: Equity Shares	60,389	59,876	70,611	81,631	84,895	1,01,062	4.0
2. CME as per cent to Total Assets	7.8	6.9	5.0	4.8	5.0	5.1	
3. Leverage Ratio	3.7	3.9	4.1	4.0	3.5	3.3	

**Notes:** 1. Data are provisional.  
2. Including Group companies.  
3. Excluding Core Investment Companies (CICs).  
4. Percentage figures are rounded-off.

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

Appendix Table VI.2 : Consolidated Balance Sheet of NBFCs-ND-SI

(Amount in ₹ crore)

Item	End-March 2017	End-March 2018	End-March 2019	End-March 2020	End-March 2021	End- September 2021	Percentage variation 2020- 21
1	2	3	4	5	6	7	8
1. Share Capital	81,468	91,545	98,041	1,16,735	1,17,691	1,17,820	0.8
2. Reserves & Surplus	2,73,087	3,39,179	3,83,655	4,11,309	5,58,068	5,89,116	35.7
3. Public Deposits	-	-	-	-	-	-	-
4. Total Borrowings (A+B)	11,27,539	14,72,716	17,32,680	18,75,467	20,59,551	20,40,367	9.8
A. Secured Borrowings	5,35,189	7,52,488	8,85,800	10,01,438	10,81,315	10,33,677	8.0
A.1. Debentures	2,68,040	4,07,105	4,23,738	4,13,362	4,60,460	4,62,461	11.4
A.2. Borrowings from Banks	2,10,372	2,83,386	3,83,654	4,47,436	5,04,622	4,56,914	12.8
A.3. Borrowings from FIs	18,646	19,430	24,051	49,194	32,825	32,683	-33.3
A.4. Interest Accrued	14,111	15,499	13,839	14,390	14,633	17,262	1.7
A.5. Others	24,020	27,067	40,518	77,056	68,774	64,357	-10.7
B. Un-Secured Borrowings	5,92,350	7,20,228	8,46,880	8,74,030	9,78,236	10,06,689	11.9
B.1. Debentures	2,85,959	3,35,698	3,39,013	3,87,956	4,25,286	4,22,953	9.6
B.2. Borrowings from Banks	35,831	58,420	1,19,813	1,22,094	1,56,047	1,68,305	27.8
B.3. Borrowings from FIs	7,320	8,318	9,700	5,871	10,729	11,409	82.8
B.4. Borrowings from Relatives	1,651	2,223	1,909	2,561	3,569	3,285	39.4
B.5. Inter-Corporate Borrowings	39,161	48,905	64,713	68,502	68,933	77,929	0.6
B.6. Commercial Paper	1,07,545	1,17,899	1,24,854	57,399	62,109	60,369	8.2
B.7. Interest Accrued	15,991	16,969	13,953	15,444	18,113	17,900	17.3
B.8. Others	98,891	1,31,796	1,72,926	2,14,203	2,33,450	2,44,540	9.0
5. Current Liabilities & Provisions	89,527	1,10,709	1,88,933	1,90,945	2,22,042	2,30,704	16.3
<b>Total Liabilities/ Total Assets</b>	<b>15,71,622</b>	<b>20,14,150</b>	<b>24,03,310</b>	<b>25,94,456</b>	<b>29,57,352</b>	<b>29,78,006</b>	<b>14.0</b>
1. Loans & Advances	12,25,544	16,34,294	19,16,352	20,42,745	22,74,622	22,22,579	11.4
1.1. Secured	9,54,150	12,44,815	12,48,919	15,27,825	16,76,205	16,43,737	9.7
1.2. Un-Secured	2,71,395	3,89,479	5,34,309	5,14,920	5,98,417	5,78,842	16.2
2. Investments	1,80,949	2,07,838	2,35,117	2,54,752	3,73,282	4,23,116	46.5
2.1. Govt. Securities	6,369	5,392	11,790	22,117	31,115	32,489	40.7
2.2. Equity Shares	91,030	1,07,302	1,28,494	1,24,618	2,32,041	2,55,009	86.2
2.3. Preference Shares	6,850	6,784	6,419	6,169	5,623	6,362	-8.8
2.4. Debentures & Bonds	29,432	39,197	34,091	29,514	26,239	30,940	-11.1
2.5. Units of Mutual Funds	33,235	31,272	39,615	48,830	54,569	64,282	11.8
2.6. Commercial Paper	918	1,641	533	200	938	545	369.0
2.7. Other Investments	13,115	16,250	14,175	23,304	22,757	33,490	-2.3
3. Cash & Bank Balances	63,633	58,634	86,244	1,13,681	1,22,096	1,29,667	7.4
3.1. Cash in Hand	1,985	3,041	6,323	6,115	3,224	3,478	-47.3
3.2. Deposits with Banks	61,648	55,593	79,920	1,07,566	1,18,873	1,26,188	10.5
4. Other Current Assets	79,346	89,371	1,16,638	1,38,487	1,46,727	1,50,712	5.9
5. Other Assets	22,150	24,013	48,959	44,792	40,625	51,934	-9.3
Memo Items							
1. Capital Market Exposure	1,39,584	1,53,542	1,30,334	1,39,082	1,59,883	1,63,012	15.0
of which: Equity Shares	60,250	59,439	70,095	76,117	79,147	95,228	4.0
2. CME as per cent to Total Assets	8.9	7.6	5.4	5.4	5.4	5.5	
3. Leverage Ratio	3.4	3.7	4.0	3.9	3.4	3.2	

**Notes:** 1. Data are provisional.  
2. Including Group companies.  
3. Excluding Core Investment Companies (CICs).  
4. Percentage figures are rounded-off.

**Source:** Quarterly returns of NBFCs-ND-SI, RBI.

Appendix Table VI.3: Consolidated Balance Sheet of NBFCs-D

(Amount in ₹ crore)

Item	End-March 2017	End-March 2018	End-March 2019	End-March 2020	End-March 2021	End- September 2021	Percentage variation 2020- 21
1	2	3	4	5	6	7	8
1. Share Capital	3,115	3,262	5,202	7,189	8,463	8,817	17.7
2. Reserves & Surplus	37,886	51,043	61,959	78,577	91,992	96,809	17.1
3. Public Deposits	30,210	30,129	40,057	50,022	62,262	66,443	24.5
4. Total Borrowings (A+B)	1,69,650	2,11,947	2,70,128	2,94,382	2,86,117	2,83,411	-2.8
A. Secured Borrowings	1,35,245	1,67,050	2,21,117	2,53,562	2,47,496	2,40,046	-2.4
A.1. Debentures	66,340	82,964	97,265	99,553	93,579	97,736	-6.0
A.2. Borrowings from Banks	59,278	70,029	1,06,079	1,24,038	1,14,507	1,05,230	-7.7
A.3. Borrowings from FIs	3,071	3,455	4,976	8,068	12,647	11,770	56.8
A.4. Interest Accrued	4,219	5,193	3,119	3,328	7,153	3,168	115.0
A.5. Others	2,337	5,408	9,678	18,576	19,610	22,141	5.6
B. Un-Secured Borrowings	34,405	44,897	49,010	40,820	38,621	43,364	-5.4
B.1. Debentures	153	473	1,892	3,785	5,122	5,192	35.3
B.2. Borrowings from Banks	1,859	1,326	151	350	316	291	-9.8
B.3. Borrowings from FIs	-	-	-	-	-	-	-
B.4. Borrowings from Relatives	97	101	86	82	68	57	-16.1
B.5. Inter-Corporate Borrowings	1,373	5,195	7,390	8,529	7,906	9,259	-7.3
B.6. Commercial Paper	14,796	18,173	18,112	7,478	8,523	11,621	14.0
B.7. Interest Accrued	4,171	4,197	3,645	3,491	956	868	-72.6
B.8. Others	11,955	15,432	17,736	17,104	15,730	16,077	-8.0
5. Current Liabilities & Provisions	33,728	44,729	44,482	56,650	69,149	77,186	22.1
<b>Total Liabilities/ Total Assets</b>	<b>2,74,589</b>	<b>3,41,110</b>	<b>4,21,829</b>	<b>4,86,820</b>	<b>5,17,983</b>	<b>5,32,665</b>	<b>6.4</b>
1. Loans & Advances	2,44,024	3,09,199	3,79,019	4,17,807	4,24,068	4,39,203	1.5
1.1. Secured	2,11,099	2,55,662	3,03,533	3,28,907	2,91,795	3,41,751	-11.3
1.2. Un-Secured	32,925	53,538	73,264	88,899	1,32,273	97,452	48.8
2. Investments	12,710	11,957	23,891	39,151	46,037	46,829	17.6
2.1. Govt. Securities	4,353	4,938	5,538	9,118	17,733	22,325	94.5
2.2. Equity Shares	2,320	3,111	6,901	10,343	10,502	11,064	1.5
2.3. Preference Shares	3	695	225	265	284	3	7.1
2.4. Debentures & Bonds	1,161	1,668	1,355	496	294	243	-40.8
2.5. Units of Mutual Funds	3,566	336	4,807	15,302	11,198	8,207	-26.8
2.6. Commercial Paper	380	494	857	852	511	145	-40.0
2.7. Other Investments	927	714	4,209	2,773	5,514	4,842	98.8
3. Cash & Bank Balances	8,691	8,795	9,786	17,275	34,164	32,363	97.8
3.1. Cash in Hand	336	326	447	139	377	435	171.3
3.2. Deposits with Banks	8,355	8,469	9,339	17,136	33,786	31,928	97.2
4. Other Current Assets	7,693	9,432	7,531	9,494	10,145	10,123	6.9
5. Other Assets	1,472	1,727	1,601	3,093	3,570	4,147	15.4
Memo Items							
1. Capital Market Exposure	4,417	8,331	9,630	10,025	12,261	15,139	22.3
of which: Equity Shares	140	437	516	5,514	5,747	5,833	4.2
2. CME as per cent to Total Assets	1.6	2.4	2.3	2.1	2.4	2.8	
3. Leverage Ratio	5.7	5.3	5.3	4.7	4.2	4.0	

Notes: 1. Data are provisional.

2. Percentage figures are rounded-off.

Source: Quarterly returns of NBFC-D, RBI.

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

(Amount in ₹ crore)

Items	End- March 2019	End- March 2020	End- March 2021	End- September 2021	Percentage variation 2020- 21
1	2	3	4	5	6
<b>I. Gross Advances (II + III)</b>	<b>22,95,371</b>	<b>24,60,552</b>	<b>26,98,689</b>	<b>26,61,782</b>	<b>9.7</b>
<b>II. Food Credit</b>	<b>200</b>	<b>75</b>	<b>274</b>	<b>10</b>	<b>265.9</b>
<b>III. Non-Food Credit (1 to 5)</b>	<b>22,95,171</b>	<b>24,60,477</b>	<b>26,98,415</b>	<b>26,61,772</b>	<b>9.7</b>
<b>1. Agriculture and Allied Activities</b>	<b>62,722</b>	<b>49,012</b>	<b>37,892</b>	<b>37,737</b>	<b>-22.7</b>
<b>2. Industry (2.1 to 2.4)</b>	<b>9,30,704</b>	<b>9,66,456</b>	<b>10,61,284</b>	<b>10,63,631</b>	<b>9.8</b>
2.1 Micro and Small	37,360	36,441	44,294	36,156	21.5
2.2 Medium	16,020	13,931	15,037	15,169	7.9
2.3 Large	4,65,137	7,95,275	8,55,386	8,84,217	7.6
2.4 Others	4,12,186	1,20,809	1,46,567	1,28,090	21.3
<b>3. Services (3.1 to 3.10)</b>	<b>4,10,764</b>	<b>3,56,624</b>	<b>3,29,320</b>	<b>3,27,550</b>	<b>-7.7</b>
3.1 Transport Operators	41,427	63,963	65,312	66,935	2.1
3.2 Computer Software	1,351	1,391	1,704	1,708	22.5
3.3 Tourism, Hotel and Restaurants	7,869	7,030	8,444	7,561	20.1
3.4 Shipping	433	165	140	168	-15.2
3.5 Professional Services	13,896	14,664	16,391	16,896	11.8
3.6 Trade	44,695	42,183	33,540	33,842	-20.5
3.6.1 Wholesale Trade (other than Food Procurement)	7,463	7,142	6,902	8,238	-3.4
3.6.2 Retail Trade	37,232	35,041	26,638	25,604	-24.0
3.7 Commercial Real Estate	1,35,153	1,01,452	80,568	79,337	-20.6
3.8 NBFCs	29,555	26,535	28,554	30,206	7.6
3.9 Aviation	1,004	801	956	951	19.3
3.10 Other Services	1,35,381	98,440	93,712	89,945	-4.8
<b>4. Retail Loans (4.1 to 4.10)</b>	<b>5,98,835</b>	<b>7,03,094</b>	<b>7,86,518</b>	<b>7,62,232</b>	<b>11.9</b>
4.1 Housing Loans (incl. Priority Sector Housing)	18,446	19,480	21,478	21,497	10.3
4.2 Consumer Durables	19,613	19,171	18,336	19,854	-4.4
4.3 Credit Card Receivables	19,843	24,606	25,991	1,076	5.6
4.4 Vehicle/Auto Loans	3,04,148	3,32,449	3,56,551	3,48,671	7.2
4.5 Education Loans	7,642	9,049	9,274	11,464	2.5
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	7	44	31	29	-29.5
4.7 Advances to Individuals against Shares, Bonds, etc.	15,723	7,940	8,298	9,341	4.5
4.8 Advances to Individuals against Gold	-	34,678	94,840	1,14,013	173.5
4.9 Micro finance loan/SHG Loan	-	43,802	57,270	60,008	30.7
4.10 Other Retail Loans	2,13,411	2,11,875	1,94,448	1,76,280	-8.2
<b>5. Other Non-food Credit</b>	<b>2,92,146</b>	<b>3,85,291</b>	<b>4,83,401</b>	<b>4,70,621</b>	<b>25.5</b>

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

2. Including Group companies.

3. Excluding Core Investment Companies (CICs).

4. Percentage figures are rounded-off.

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

## Appendix Table VI.5: Financial Performance of NBFCs - NDSI

(Amount in ₹ crore)

	2018-19	2019-20	2020-21	H1: 2020-21
<b>A. Total Income</b>	<b>2,46,441</b>	<b>2,75,651</b>	<b>2,86,324</b>	<b>1,39,464</b>
(i) Fund Based Income	2,31,082	2,58,821	2,69,100	1,32,665
	(93.8)	(93.9)	(94.0)	(95.1)
(ii) Fee Based Income	8,619	8,671	8,333	3,265
	(3.5)	(3.1)	(2.9)	(2.3)
<b>B. Expenditure</b>	<b>2,03,285</b>	<b>2,34,347</b>	<b>2,38,837</b>	<b>1,08,239</b>
(i) Financial Expenditure	1,24,731	1,42,789	1,39,775	67,187
	(61.4)	(60.9)	(58.5)	(62.1)
<i>of which, Interest payment</i>	63,436	67,596	68,750	33,284
	(31.2)	(28.8)	(28.8)	(30.8)
(ii) Operating Expenditure	37,786	42,144	39,193	18,947
	(18.6)	(18.0)	(16.4)	(17.5)
(iii) Others	40,767	49,414	59,868	22,106
	(20.1)	(21.1)	(25.1)	(20.4)
<b>C. Tax Provisions</b>	<b>17,027</b>	<b>12,849</b>	<b>11,413</b>	<b>6,508</b>
<b>D. Profit Before Tax</b>	<b>43,157</b>	<b>41,303</b>	<b>47,487</b>	<b>31,224</b>
<b>E. Net Profit</b>	<b>26,130</b>	<b>28,454</b>	<b>36,074</b>	<b>24,717</b>
<b>F. Total Assets</b>	<b>24,03,310</b>	<b>25,94,456</b>	<b>29,57,352</b>	<b>29,78,006</b>
<b>G. Financial Ratios (as Per cent of Total Assets)</b>				
(i) Income	10.3	10.6	9.7	4.7
(ii) Fund Income	9.6	10.0	9.1	4.5
(iii) Fee Income	0.4	0.3	0.3	0.1
(iv) Expenditure	8.5	9.0	8.1	3.6
(v) Financial Expenditure	5.2	5.5	4.7	2.3
(vi) Operating Expenditure	1.6	1.6	1.3	0.6
(vii) Tax Provision	0.7	0.5	0.4	0.2
(viii) Net Profit	1.1	1.1	1.2	0.8
<b>H. Cost to Income (percentage)</b>	<b>76.4</b>	<b>80.1</b>	<b>78.2</b>	<b>70.6</b>

**Note:** 1. Data are provisional.

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

3. Excluding Core Investment Companies (CICs).

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

5. Percentage figures are rounded-off.

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

## Appendix Table VI.6 Financial Performance of NBFCs - Deposit Taking

(Amount in ₹ crore)

	2018-19	2019-20	2020-21	H1: 2020-21
<b>A. Total Income</b>	<b>61,468</b>	<b>66,574</b>	<b>67,083</b>	<b>35,247</b>
(i) Fund Based Income	59,912	64,277	65,540	34,350
	(97.5)	(96.6)	(97.7)	(97.5)
(ii) Fee Based Income	<b>1,555</b>	131	107	83
	(2.5)	(0.2)	(0.2)	(0.2)
<b>B. Expenditure</b>	<b>44,676</b>	<b>51,460</b>	<b>55,522</b>	<b>30,085</b>
(i) Financial Expenditure	26,233	27,300	27,797	13,302
	(58.7)	(53.0)	(50.1)	(44.2)
<i>of which, Interest payment</i>	5,526	11,620	13,435	6,306
	(12.4)	(22.6)	(24.2)	(21.0)
(ii) Operating Expenditure	11,595	12,513	11,391	6,499
	(26.0)	(24.3)	(20.5)	(21.6)
(iii) Others	6,848	11,647	16,334	10,285
	(15.3)	(22.6)	(29.4)	(34.2)
<b>C. Tax Provisions</b>	<b>5,566</b>	<b>4,398</b>	<b>2,912</b>	<b>887</b>
<b>D. Profit Before Tax</b>	<b>16,792</b>	<b>15,114</b>	<b>11,561</b>	<b>5,162</b>
<b>E. Net Profit</b>	<b>11,226</b>	<b>10,716</b>	<b>8,649</b>	<b>4,275</b>
<b>F. Total Assets</b>	<b>4,21,829</b>	<b>4,86,820</b>	<b>5,17,983</b>	<b>5,32,665</b>
<b>G. Financial Ratios (as Per cent of Total Assets)</b>				
(i) Income	14.6	13.7	13.0	6.6
(ii) Fund Income	14.2	13.2	12.7	6.4
(iii) Fee Income	0.4	0.0	0.0	0.0
(iv) Expenditure	10.6	10.6	10.7	5.6
(v) Financial Expenditure	6.2	5.6	5.4	2.5
(vi) Operating Expenditure	2.7	2.6	2.2	1.2
(vii) Tax Provision	1.3	0.9	0.6	0.2
(viii) Net Profit	2.7	2.2	1.7	0.8
<b>H. Cost to Income (percentage)</b>	<b>70.0</b>	<b>72.5</b>	<b>78.4</b>	<b>82.2</b>

**Note:** 1. Data are provisional.

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

3. Excluding Core Investment Companies (CICs).

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

5. Percentage figures are rounded-off.

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



**Appendix Table VI.7: Financial Assistance Sanctioned and Disbursed  
by Financial Institutions (Continued)**

(Amount in ₹ crore)

Institutions	Loans*							
	2019-20		2020-21		Apr-Sep 2020		Apr-Sep 2021	
	S	D	S	D	S	D	S	D
1	2	3	4	5	6	7	8	9
<b>A. All India financial institutions (1 to 4)</b>	<b>4,55,116</b>	<b>4,28,975</b>	<b>6,40,518</b>	<b>5,23,957</b>	<b>1,85,752</b>	<b>1,90,454</b>	<b>2,00,380</b>	<b>2,03,380</b>
1. NABARD	2,78,371	2,81,341	4,59,205	3,49,470	1,28,388	1,16,617	1,18,766	1,27,551
2. SIDBI	1,08,289	96,718	1,04,852	97,542	33,671	35,063	43,206	42,530
3. EXIM Bank	40,255	33,735	36,521	34,122	9,313	13,828	30,046	19,452
4. NHB	28,200	17,180	39,940	42,823	14,380	24,947	8,362	13,847
<b>B. Specialised financial institutions (5, 6 and 7)</b>	<b>477</b>	<b>485</b>	<b>469</b>	<b>457</b>	<b>257</b>	<b>185</b>	<b>174</b>	<b>124</b>
5. IVCF	0	1	0	0	0	0	0	0
6. ICICI venture	-	-	-	-	-	-	-	-
7. TFCI	477	483	469	457	257	185	174	124
<b>C. Investment institutions (8 and 9)</b>	<b>4,000</b>	<b>11</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>..</b>	<b>..</b>
8. LIC	4,000	11	13	0	0	0	..	..
9. GIC	0	0	0	0	0	0	0	0
<b>D. Financial Institutions (A+B+C)</b>	<b>4,59,593</b>	<b>4,29,470</b>	<b>6,41,000</b>	<b>5,24,415</b>	<b>1,86,009</b>	<b>1,90,639</b>	<b>2,00,554</b>	<b>2,03,504</b>
<b>E. State level institutions (10 and 11)</b>	<b>2,973</b>	<b>2,320</b>	<b>5,150</b>	<b>4,619</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
10. SFCs ^	2,973	2,320	5,150	4,619	..	..	..	..
11. SIDCs	..	..	..	..	..	..	..	..
<b>F. Total assistance by all financial institutions (D+E)</b>	<b>4,62,566</b>	<b>4,31,790</b>	<b>6,46,150</b>	<b>5,29,034</b>	<b>1,86,009</b>	<b>1,90,639</b>	<b>2,00,554</b>	<b>2,03,504</b>

S: Sanctions. D: Disbursements. -: Nil. ..: Not Available. n.m.: Not Meaningful.

\* : Loans include rupee loans and foreign currency loans.

# : Others include guarantees.

^ : Data pertains to nine SFCs.

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

2. Components may not add up to the total due to rounding off.

3. Due to unavailability of data of LIC for the period April-September 2021, its data pertaining to the period April-September 2020 has also been excluded from the totals of financial institutions (rows D and F) to ensure comparability.

**Source:** The respective financial institutions.

**Appendix Table VI.7: Financial Assistance Sanctioned and Disbursed  
by Financial Institutions (Continued)**

(Amount in ₹ crore)

Institutions	Underwriting and Direct Subscription							
	2019-20		2020-21		Apr-Sep 2020		Apr-Sep 2021	
	S	D	S	D	S	D	S	D
1	10	11	12	13	14	15	16	17
<b>A. All India financial institutions (1 to 4)</b>	<b>1,532</b>	<b>1,631</b>	<b>731</b>	<b>573</b>	<b>299</b>	<b>199</b>	<b>310</b>	<b>456</b>
1. NABARD	0	0	0	0	0	0	0	0
2. SIDBI	1,532	1,631	731	573	299	199	310	456
3. EXIM Bank	0	0	0	0	0	0	0	0
4. NHB	0	0	0	0	0	0	0	0
<b>B. Specialised financial institutions (5, 6 and 7)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
5. IVCF	0	0	0	0	0	0	0	0
6. ICICI venture	-	-	-	-	-	-	-	-
7. TFCE	0	0	0	0	0	0	0	0
<b>C. Investment institutions (8 and 9)</b>	<b>95,622</b>	<b>79,024</b>	<b>1,23,128</b>	<b>42,182</b>	<b>45,098</b>	<b>23,120</b>	<b>..</b>	<b>..</b>
8. LIC	95,622	79,024	1,23,128	42,182	45,098	23,120	..	..
9. GIC	0	0	0	0	0	0	0	0
<b>D. Financial Institutions (A+B+C)</b>	<b>97,154</b>	<b>80,655</b>	<b>1,23,859</b>	<b>42,755</b>	<b>299</b>	<b>199</b>	<b>310</b>	<b>456</b>
<b>E. State level institutions (10 and 11)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
10. SFCs ^	0	0	0	0	..	..	..	..
11. SIDCs	..	..	..	..	..	..	..	..
<b>F. Total assistance by all financial institutions (D+E)</b>	<b>97,154</b>	<b>80,655</b>	<b>1,23,859</b>	<b>42,755</b>	<b>299</b>	<b>199</b>	<b>310</b>	<b>456</b>

S: Sanctions. D: Disbursements. -: Nil .. : Not Available. n.m.: Not Meaningful.

\* : Loans include rupee loans and foreign currency loans.

# : Others include guarantees.

^ : Data pertains to five SFCs.

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

2. Components may not add up to the total due to rounding off.

3. Due to unavailability of data of LIC for the period April-September 2021, its data pertaining to the period April-September 2020 has also been excluded from the totals of financial institutions (rows D and F) to ensure comparability.

**Source:** The respective financial institutions.

**Appendix Table VI.7: Financial Assistance Sanctioned and Disbursed  
by Financial Institutions (Continued)**

(Amount in ₹ crore)

Institutions	Others#							
	2019-20		2020-21		Apr-Sep 2020		Apr-Sep 2021	
	S	D	S	D	S	D	S	D
1	18	19	20	21	22	23	24	25
<b>A. All India financial institutions (1 to 4)</b>	<b>6,324</b>	<b>3,413</b>	<b>7,071</b>	<b>3,623</b>	<b>1,648</b>	<b>1,530</b>	<b>2,305</b>	<b>2,120</b>
1. NABARD	512	470	644	552	145	144	155	160
2. SIDBI	5	5	5	0	3	3	3	3
3. EXIM Bank	5,807	2,938	6,422	3,071	1,501	1,383	2,147	1,957
4. NHB	0	0	0	0	0	0	0	0
<b>B. Specialised financial institutions (5, 6 and 7)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
5. IVCF	0	0	0	0	0	0	0	0
6. ICICI venture	-	-	-	-	-	-	-	-
7. TFCI	0	0	0	0	0	0	0	0
<b>C. Investment institutions (8 and 9)</b>	<b>1,250</b>	<b>131</b>	<b>200</b>	<b>192</b>	<b>0</b>	<b>42</b>	<b>..</b>	<b>..</b>
8. LIC	1,250	131	200	192	0	42	..	..
9. GIC	0	0	0	0	0	0	0	0
<b>D. Financial Institutions (A+B+C)</b>	<b>7,574</b>	<b>3,544</b>	<b>7,271</b>	<b>3,815</b>	<b>1,648</b>	<b>1,530</b>	<b>2,305</b>	<b>2,120</b>
<b>E. State level institutions (10 and 11)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
10. SFCs ^	0	0	0	0	..	..	..	..
11. SIDCs	..	..	..	..	..	..	..	..
<b>F. Total assistance by all financial institutions (D+E)</b>	<b>7,574</b>	<b>3,544</b>	<b>7,271</b>	<b>3,815</b>	<b>1,648</b>	<b>1,530</b>	<b>2,305</b>	<b>2,120</b>

S: Sanctions. D: Disbursements. -: Nil .. : Not Available. n.m.: Not Meaningful.

\* : Loans include rupee loans and foreign currency loans.

# : Others include guarantees.

^ : Data pertains to five SFCs.

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

2. Components may not add up to the total due to rounding off.

3. Due to unavailability of data of LIC for the period April-September 2021, its data pertaining to the period April-September 2020 has also been excluded from the totals of financial institutions (rows D and F) to ensure comparability.

**Source:** The respective financial institutions.

**Appendix Table VI.7: Financial Assistance Sanctioned and Disbursed  
by Financial Institutions (Concluded)**

(Amount in ₹ crore)

Institutions	Total								Percentage variation			
	2019-20		2020-21		Apr-Sep 2020		Apr-Sep 2021		2020-21		Apr-Sep 2021 (Y-o-Y)	
	S	D	S	D	S	D	S	D	S	D	S	D
1	26	27	28	29	30	31	32	33	34	35	36	37
<b>A. All India financial institutions (1 to 4)</b>	<b>4,62,971</b>	<b>4,34,018</b>	<b>6,48,320</b>	<b>5,28,153</b>	<b>1,87,699</b>	<b>1,92,183</b>	<b>2,02,995</b>	<b>2,05,955</b>	<b>40.0</b>	<b>21.7</b>	<b>8.1</b>	<b>7.2</b>
1. NABARD	2,78,883	2,81,811	4,59,849	3,50,022	1,28,533	1,16,761	1,18,921	1,27,710	64.9	24.2	-7.5	9.4
2. SIDBI	1,09,826	98,354	1,05,588	98,115	33,973	35,265	43,519	42,988	-3.9	-0.2	28.1	21.9
3. EXIM Bank	46,062	36,673	42,943	37,193	10,814	15,211	32,193	21,409	-6.8	1.4	197.7	40.8
4. NHB	28,200	17,180	39,940	42,823	14,380	24,947	8,362	13,847	41.6	149.3	-41.9	-44.5
<b>B. Specialised financial institutions (5, 6 and 7)</b>	<b>477</b>	<b>485</b>	<b>469</b>	<b>457</b>	<b>257</b>	<b>185</b>	<b>174</b>	<b>124</b>	<b>-1.7</b>	<b>-5.7</b>	<b>-32.3</b>	<b>-32.9</b>
5. IVCF	0	1	0	0	0	0	0	0	n.m.	-100.0	n.m.	n.m.
6. ICICI venture	-	-	-	-	-	-	-	-	-	-	-	-
7. TFCI	477	483	469	457	257	185	174	124	-1.7	-5.4	-32.3	-32.9
<b>C. Investment institutions (8 and 9)</b>	<b>1,00,872</b>	<b>79,166</b>	<b>1,23,341</b>	<b>42,374</b>	<b>45,098</b>	<b>23,162</b>	<b>..</b>	<b>..</b>	<b>22.3</b>	<b>-46.5</b>	<b>n.m.</b>	<b>n.m.</b>
8. LIC	1,00,872	79,166	1,23,341	42,374	45,098	23,162	..	..	22.3	-46.5	..	..
9. GIC	0	0	0	0	0	0	0	0	n.m.	n.m.	n.m.	n.m.
<b>D. Financial Institutions (A+B+C)</b>	<b>5,64,320</b>	<b>5,13,669</b>	<b>7,72,130</b>	<b>5,70,984</b>	<b>1,87,956</b>	<b>1,92,369</b>	<b>2,03,169</b>	<b>2,06,080</b>	<b>36.8</b>	<b>11.2</b>	<b>8.1</b>	<b>7.1</b>
<b>E. State level institutions (10 and 11)</b>	<b>2,973</b>	<b>2,320</b>	<b>5,150</b>	<b>4,619</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>73.2</b>	<b>99.1</b>	<b>..</b>	<b>..</b>
10. SFCs ^	2,973	2,320	5,150	4,619	..	..	..	..	73.2	99.1	..	..
11. SIDCs	..	..	..	..	..	..	..	..	..	..	..	..
<b>F. Total assistance by all financial institutions (D+E)</b>	<b>5,67,293</b>	<b>5,15,989</b>	<b>7,77,280</b>	<b>5,75,604</b>	<b>1,87,956</b>	<b>1,92,369</b>	<b>2,03,169</b>	<b>2,06,080</b>	<b>37.0</b>	<b>11.6</b>	<b>8.1</b>	<b>7.1</b>

S: Sanctions. D: Disbursements. \_ : Nil .. : Not Available. n.m.: Not Meaningful.

\* : Loans include rupee loans and foreign currency loans.

# : Others include guarantees.

^ : Data pertains to five SFCs.

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

2. Components may not add up to the total due to rounding off.

3. Due to unavailability of data of LIC for the period April-September 2021, its data pertaining to the period April-September 2020 has also been excluded from the totals of financial institutions (rows D and F) to ensure comparability.

**Source:** The respective financial institutions.