

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

(Amount in ₹ crore)

Items	2017-18	2018-19	H1: 2019-20
1	2	3	4
A. Total Income (i + ii)	2,52,583	2,75,365	1,55,819
(i) Fund Based Income	2,35,868	2,57,381	1,45,976
	(93.4)	(93.5)	(93.7)
(ii) Fee Based Income	16,715	17,984	9,842
	(6.6)	(6.5)	(6.3)
B. Expenditure (i + ii + iii)	2,03,129	2,24,288	1,26,536
(i) Financial Expenditure	1,13,727	1,33,480	78,468
	(56.0)	(59.5)	(62.0)
<i>of which</i> Interest payment	45,464	64,955	40,263
	(22.4)	(29.0)	(31.8)
(ii) Operating Expenditure	33,973	39,369	22,973
	(16.7)	(17.6)	(18.2)
(iii) Others	55,429	51,439	25,095
	(27.3)	(22.9)	(19.8)
C. Tax Provisions	14,430	16,041	8,843
D. Profit Before Tax	49,454	51,076	29,236
E. Net Profit	35,023	35,035	20,394
F. Total Assets	22,76,631	26,63,588	28,03,637
G. Financial Ratios (as Per cent of Total Assets)			
(i) Income	11.1	10.3	5.6
(ii) Fund Income	10.4	9.7	5.2
(iii) Fee Income	0.4	0.3	0.2
(iv) Expenditure	8.9	8.4	4.5
(v) Financial Expenditure	5.0	5.0	2.8
(vi) Operating Expenditure	1.5	1.5	0.8
(vii) Tax Provision	0.6	0.6	0.3
(viii) Net Profit	1.5	1.3	0.7
H. Cost to Income Ratio	80.4	81.5	81.2

Notes: 1. Data are provisional.

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

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