

Appendix Table VI.5: Financial Performance of NBFCs - Deposit Taking

(Amount in ₹ crore)

Items	2017-18	2018-19	H1: 2019-20
1	2	3	4
<b>A. Total Income (i + ii)</b>	<b>47,679</b>	<b>61,478</b>	<b>34,569</b>
i. Fund Based Income	46,814	59,935	33,485
	(98.2)	(97.5)	(96.9)
ii. Fee Based Income	864	1,542	1,084
	(1.8)	(2.5)	(3.1)
<b>B. Expenditure (i + ii + iii)</b>	<b>37,092</b>	<b>44,680</b>	<b>25,844</b>
i. Financial Expenditure	20,142	26,235	14,918
	(54.3)	(58.7)	(57.7)
<i>of which</i> Interest payment	4,854	5,527	3,015
	(13.1)	(12.4)	(11.7)
ii. Operating Expenditure	11,187	11,598	7,995
	(30.2)	(26.0)	(30.9)
iii. Others	5,763	6,847	2,932
	(15.5)	(15.3)	(11.3)
<b>C. Tax Provisions</b>	<b>3,621</b>	<b>5,568</b>	<b>2,580</b>
<b>D. Profit Before Tax</b>	<b>10,587</b>	<b>16,798</b>	<b>8,725</b>
<b>E. Net Profit</b>	<b>6,966</b>	<b>11,230</b>	<b>6,145</b>
<b>F. Total Assets</b>	<b>3,41,159</b>	<b>4,21,892</b>	<b>4,54,006</b>
<b>G. Financial Ratios (as Per cent of Total Assets)</b>			
(i) Income	14.0	14.6	7.6
(ii) Fund Income	13.7	14.2	7.4
(iii) Fee Income	0.3	0.4	0.2
(iv) Expenditure	10.9	10.6	5.7
(v) Financial Expenditure	5.9	6.2	3.3
(vi) Operating Expenditure	3.3	2.7	1.8
(vii) Tax Provision	1.1	1.3	0.6
(viii) Net Profit	2.0	2.7	1.4
<b>H. Cost to Income Ratio</b>	<b>77.8</b>	<b>72.7</b>	<b>74.8</b>

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

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

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