

## 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.