

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

(Amount in ₹ billion)

Items	2016-17	2017-18	H1:2018-19
1	2	3	4
<b>A. Income (i+ii)</b>	<b>1,909</b>	<b>2,034</b>	<b>1,111</b>
(i) Fund-based	1,847 (96.8)	1,951 (95.9)	1,066 (95.9)
(ii) Fee-based	61 (3.2)	83 (4.1)	45 (4.1)
<b>B. Expenditure (i+ii+iii)</b>	<b>1,498</b>	<b>1,584</b>	<b>863</b>
(i) Financial	958 (64.0)	980 (61.9)	565 (65.5)
<i>Of which, Interest Payment</i>	441 (29.4)	430 (27.1)	253 (29.3)
(ii) Operating Expenses	280 (18.7)	327 (20.6)	171 (19.8)
(iii) Others	260 (17.4)	277 (17.5)	127 (14.7)
<b>C. Tax Provisions</b>	<b>147</b>	<b>134</b>	<b>70</b>
<b>D. Operating Profit (PBT)</b>	<b>410</b>	<b>450</b>	<b>249</b>
<b>E. Net Profit (PAT)</b>	<b>263</b>	<b>316</b>	<b>179</b>
<b>F. Total Assets</b>	<b>17,017</b>	<b>19,300</b>	<b>22,220</b>
<b>G. Financial Ratios (as per cent of total assets)</b>			
(i) Income	11.2	10.5	5.0
(ii) Fund Income	10.9	10.1	4.8
(iii) Fee Income	0.4	0.4	0.2
(iv) Expenditure	8.8	8.2	3.9
(v) Financial Expenditure	5.6	5.1	2.5
(vi) Operating Expenditure	1.6	1.7	0.8
(vii) Tax Provision	0.9	0.7	0.3
(viii) Net Profit	1.5	1.6	0.8
<b>H. Cost to Income Ratio</b>	<b>68.3</b>	<b>72.2</b>	<b>68.7</b>

Notes: 1. Data are provisional.

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

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