

Appendix Table VI.5: Financial Performance of NBFCs-D

(Amount in ₹ billion)

Item	2015-16	2016-17	2017-18	H1:2018-19
A. Income (i+ii)	357	402	480	284
(i) Fund-based	354	398	471	278
	(99.2)	(99.0)	(98.2)	(98.0)
(ii) Fee-based	3.0	4.0	8.6	5
	(0.8)	(0.99)	(1.8)	(1.8)
B. Expenditure (i+ii+iii)	285	325	374	206
(i) Financial	167	183	203	118
	(58.5)	(56.4)	(54.4)	(57.3)
<i>of which, Interest Payment</i>	37	44	49	27
	(13.0)	(13.61)	(13.0)	(13.1)
(ii) Operating Expenses	79	90	113	65
	(27.7)	(27.8)	(30.1)	(31.6)
(iii) Others	39	52	58	23
	(13.8)	(15.9)	(15.4)	(11.2)
C. Tax Provisions	23	26	36	26
D. Operating Profit (PBT)	72	77	106	78
E. Net Profit (PAT)	49	50	70	51
F. Total Assets	2399	2781	3460	3799
G. Financial Ratios (as per cent of total assets)				
(i) Income	14.9	14.5	13.9	7.5
(ii) Fund Income	14.7	14.3	13.6	7.3
(iii) Fee Income	0.1	0.1	0.2	0.1
(iv) Expenditure	11.9	11.7	10.8	5.4
(v) Financial Expenditure	6.9	6.6	5.9	3.1
(vi) Operating Expenditure	3.3	3.3	3.3	1.7
(vii) Tax Provision	0.9	0.9	1.1	0.7
(viii) Net Profit	2.0	1.8	2.0	1.3
H. Cost to Income Ratio	79.8	80.9	77.8	83.3

Notes: 1. Data are provisional.

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

Source: Quarterly Returns of NBFCs-D, RBI.