

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

(Amount in ₹ crore)

	2018	2019	2020	H1:2020-21
A. Total Income	47,671	61,468	70,475	31,842
(i) Fund Based Income	46,806	59,912	67,985	31,205
	(98.2)	(97.5)	(96.5)	(98.0)
(ii) Fee Based Income	864	1,555	2,490	637
	(1.8)	(2.5)	(3.5)	(2.0)
B. Expenditure	37,085	44,676	54,898	26,086
(i) Financial Expenditure	20,140	26,233	30,768	16,677
	(54.3)	(58.7)	(56.0)	(63.9)
<i>of which</i> Interest payment	4,853	5,526	7,020	9,271
	(13.1)	(12.4)	(12.8)	(35.5)
(ii) Operating Expenditure	11,183	11,595	15,526	4,844
	(30.2)	(26.0)	(28.3)	(18.6)
(iii) Others	5,762	6,848	8,604	4,565
	(15.5)	(15.3)	(15.7)	(17.5)
C. Tax Provisions	3,621	5,566	4,464	1,490
D. Profit Before Tax	10,586	16,792	15,577	5,756
E. Net Profit	6,966	11,226	11,113	4,266
F. Total Assets	3,41,103	4,21,823	4,85,381	4,98,037
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	14.0	14.6	14.5	6.4
(ii) Fund Income	13.7	14.2	14.0	6.3
(iii) Fee Income	0.3	0.4	0.5	0.1
(iv) Expenditure	10.9	10.6	11.3	5.2
(v) Financial Expenditure	5.9	6.2	6.3	1.9
(vi) Operating Expenditure	3.3	2.7	3.2	1.0
(vii) Tax Provision	1.1	1.3	0.9	0.3
(viii) Net Profit	2.0	2.7	2.3	0.9
H. Cost to Income (percentage)	77.8	72.7	77.9	81.9

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.