

Appendix Table VI.6 Financial Performance of NBFCs - Deposit Taking

(Amount in ₹ crore)

| | 2018-19 | 2019-20 | 2020-21 | H1: 2020-21 |
|--|-----------------|-----------------|-----------------|-----------------|
| A. Total Income | 61,468 | 66,574 | 67,083 | 35,247 |
| (i) Fund Based Income | 59,912 | 64,277 | 65,540 | 34,350 |
| | (97.5) | (96.6) | (97.7) | (97.5) |
| (ii) Fee Based Income | 1,555 | 131 | 107 | 83 |
| | (2.5) | (0.2) | (0.2) | (0.2) |
| B. Expenditure | 44,676 | 51,460 | 55,522 | 30,085 |
| (i) Financial Expenditure | 26,233 | 27,300 | 27,797 | 13,302 |
| | (58.7) | (53.0) | (50.1) | (44.2) |
| <i>of which, Interest payment</i> | 5,526 | 11,620 | 13,435 | 6,306 |
| | (12.4) | (22.6) | (24.2) | (21.0) |
| (ii) Operating Expenditure | 11,595 | 12,513 | 11,391 | 6,499 |
| | (26.0) | (24.3) | (20.5) | (21.6) |
| (iii) Others | 6,848 | 11,647 | 16,334 | 10,285 |
| | (15.3) | (22.6) | (29.4) | (34.2) |
| C. Tax Provisions | 5,566 | 4,398 | 2,912 | 887 |
| D. Profit Before Tax | 16,792 | 15,114 | 11,561 | 5,162 |
| E. Net Profit | 11,226 | 10,716 | 8,649 | 4,275 |
| F. Total Assets | 4,21,829 | 4,86,820 | 5,17,983 | 5,32,665 |
| G. Financial Ratios (as Per cent of Total Assets) | | | | |
| (i) Income | 14.6 | 13.7 | 13.0 | 6.6 |
| (ii) Fund Income | 14.2 | 13.2 | 12.7 | 6.4 |
| (iii) Fee Income | 0.4 | 0.0 | 0.0 | 0.0 |
| (iv) Expenditure | 10.6 | 10.6 | 10.7 | 5.6 |
| (v) Financial Expenditure | 6.2 | 5.6 | 5.4 | 2.5 |
| (vi) Operating Expenditure | 2.7 | 2.6 | 2.2 | 1.2 |
| (vii) Tax Provision | 1.3 | 0.9 | 0.6 | 0.2 |
| (viii) Net Profit | 2.7 | 2.2 | 1.7 | 0.8 |
| H. Cost to Income (percentage) | 70.0 | 72.5 | 78.4 | 82.2 |

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-D, RBI.