

An Analytical Study on the Financial Performance and Growth of Non-Banking Financial Companies (NBFCs)

Shreya Yadav

School of Business, Galgotias University, Greater Noida, UP, India
shreya.ydv.08@gmail.com

Abstract: *Non-Banking Financial Companies (NBFCs) have become critical financial intermediaries in the Indian economy, offering credit access to underserved and remote segments. This research investigates the financial performance and growth trajectory of leading NBFCs using key metrics like profitability ratios, liquidity indicators, and growth trends. Relying on secondary data from RBI reports and company financial statements, the study highlights how NBFCs have performed in the post-COVID regulatory and economic environment. The findings reveal both opportunities and systemic risks that impact the sector's sustainability and suggest the need for stricter governance and strategic innovation.*

Keywords: NBFCs, Financial Growth, Profitability Ratios, Liquidity, Credit Delivery, Risk Management

