

Appendix Table VI.6: Financial Performance of NBFC-UL

(Amount in ₹ crore)

Items	2021-22	2022-23	2023-24	H1: 2024-25
1	2	3	4	5
A. Total Income	1,12,952	1,41,310	1,82,115	1,01,219
(i) Fund Based Income	1,07,477	1,32,676	1,71,480	95,976
	(95.2)	(93.9)	(94.2)	(94.8)
(ii) Fee Based Income	588	2,424	4,219	2,314
	(0.5)	(1.7)	(2.3)	(2.3)
B. Expenditure	86,201	1,02,181	1,30,395	71,939
(i) Financial Expenditure	43,258	52,579	72,748	39,868
	(50.2)	(51.5)	(55.8)	(55.4)
<i>of which, Interest payment</i>	21,849	29,132	42,930	24,514
	(25.3)	(28.5)	(32.9)	(34.1)
(ii) Operating Expenditure	22,903	30,588	37,349	19,606
	(26.6)	(29.9)	(28.6)	(27.3)
(iii) Others	20,039	19,014	20,298	12,465
	(23.2)	(18.6)	(15.6)	(17.3)
C. Tax Provisions	6,823	10,373	13,102	7,263
D. Profit Before Tax	26,751	39,129	51,720	29,280
E. Net Profit	19,928	28,756	38,618	22,017
F. Total Assets	8,46,058	10,71,050	13,59,521	13,73,785
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	13.4	13.2	13.4	14.7
(ii) Fund Income	12.7	12.4	12.6	14.0
(iii) Fee Income	0.1	0.2	0.3	0.3
(iv) Expenditure	10.2	9.5	9.6	10.5
(v) Financial Expenditure	5.1	4.9	5.4	5.8
(vi) Operating Expenditure	2.7	2.9	2.7	2.9
(vii) Tax Provision	0.8	1.0	1.0	1.1
(viii) Net Profit	2.4	2.7	2.8	3.2
H. Cost to Income (percentage)	76.3	72.3	71.6	71.1

- Notes:**
1. Data are provisional and H1: 2024-25 ratios have been annualised.
 2. Total income includes non-financial income as well, which is not reported in the table.
 3. Data given for 2021-22, 2022-23, 2023-24 are for NBFCs (excluding CICs, HFCs & SPDs) falling in Upper layer and Middle layer as on March 31, 2024.
 4. Figures in parentheses are share (in per cent) to respective total.
 5. Percentage figures are rounded-off.

Source: Quarterly returns of NBFCs, RBI.