

Appendix Table VI.7: Financial Performance of NBFC-ML

(Amount in ₹ crore)

Items	2021-22	2022-23	2023-24	H1: 2024-25
1	2	3	4	5
A. Total Income	2,63,729	3,22,712	4,01,842	2,28,365
(i) Fund Based Income	2,45,353	2,79,241	3,68,892	2,12,037
	(93)	(86.5)	(91.8)	(92.9)
(ii) Fee Based Income	11,452	14,522	18,211	10,117
	(4.3)	(4.5)	(4.5)	(4.4)
B. Expenditure	2,08,718	2,30,457	2,79,370	1,63,223
(i) Financial Expenditure	1,25,178	1,40,759	1,69,159	99,662
	(60)	(61.1)	(60.6)	(61.1)
<i>of which, Interest payment</i>	58,582	72,485	94,985	48,447
	(28.1)	(31.5)	(34)	(29.7)
(ii) Operating Expenditure	37,493	47,232	58,601	35,189
	(18)	(20.5)	(21)	(21.6)
(iii) Others	46,046	42,465	51,610	28,372
	(22.1)	(18.4)	(18.5)	(17.4)
C. Tax Provisions	13,426	14,904	23,958	10,971
D. Profit Before Tax	55,011	92,255	1,22,473	65,142
E. Net Profit	41,585	77,351	98,515	54,171
F. Total Assets	28,72,954	32,86,069	37,09,086	40,79,806
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	9.2	9.8	10.8	11.2
(ii) Fund Income	8.5	8.5	9.9	10.4
(iii) Fee Income	0.4	0.4	0.5	0.5
(iv) Expenditure	7.3	7.0	7.5	8.0
(v) Financial Expenditure	4.4	4.3	4.6	4.9
(vi) Operating Expenditure	1.3	1.4	1.6	1.7
(vii) Tax Provision	0.5	0.5	0.6	0.5
(viii) Net Profit	1.4	2.4	2.7	2.7
H. Cost to Income (percentage)	79.1	71.4	69.5	71.5

- 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.