

Appendix Table VI.5: Financial Performance of NBFCs - ND-SI

(Amount in ₹ crore)

Items	2020-21	2021-22	2022-23	H1: 2023-24
1	2	3	4	5
A. Total Income	2,89,927	3,17,992	3,88,011	2,05,541
(i) Fund Based Income	2,70,820 (93.4)	2,94,329 (92.6)	3,42,197 (88.2)	1,87,249 (91.1)
(ii) Fee Based Income	8,245 (2.8)	12,111 (3.8)	16,848 (4.3)	9,572 (4.7)
B. Expenditure	2,45,441	2,47,713	2,78,321	1,43,068
(i) Financial Expenditure	1,40,934 (57.4)	1,43,061 (57.8)	1,63,272 (58.7)	88,614 (61.9)
<i>of which, Interest payment</i>	68,767 (28.0)	67,285 (27.2)	85,011 (30.5)	48,489 (33.9)
(ii) Operating Expenditure	39,419 (16.1)	50,230 (20.3)	63,648 (22.9)	33,802 (23.6)
(iii) Others	65,088 (26.5)	54,422 (22.0)	51,401 (18.5)	20,651 (14.4)
C. Tax Provisions	11,446	17,128	20,010	12,834
D. Profit Before Tax	44,486	70,279	1,09,690	62,473
E. Net Profit	33,040	53,151	89,680	49,639
F. Total Assets	30,10,505	33,97,838	38,76,202	39,93,270
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	9.6	9.4	10.0	10.3
(ii) Fund Income	9.0	8.7	8.8	9.4
(iii) Fee Income	0.3	0.4	0.4	0.5
(iv) Expenditure	8.2	7.3	7.2	7.2
(v) Financial Expenditure	4.7	4.2	4.2	4.4
(vi) Operating Expenditure	1.3	1.5	1.6	1.7
(vii) Tax Provision	0.4	0.5	0.5	0.6
(viii) Net Profit	1.1	1.6	2.3	2.5
H. Cost to Income (percentage)*	84.7	77.9	71.7	69.6

*: Cost to Income Ratio = Total Expenditure / Total Income.

Notes: 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-ND-SI, RBI.