

## Appendix Table VI.6: Financial Performance of NBFCs-D

(Amount in ₹ crore)

Items	2020-21	2021-22	2022-23	H1: 2023-24
1	2	3	4	5
<b>A. Total Income</b>	<b>70,327</b>	<b>73,025</b>	<b>87,205</b>	<b>49,583</b>
(i) Fund Based Income	68,777 (97.8)	70,708 (96.8)	83,795 (96.1)	47,584 (96)
(ii) Fee Based Income	104 (0.1)	349 (0.5)	537 (0.6)	294 (0.6)
<b>B. Expenditure</b>	<b>58,306</b>	<b>55,732</b>	<b>59,344</b>	<b>34,284</b>
(i) Financial Expenditure	30,560 (52.4)	29,028 (52.1)	32,485 (54.7)	18,825 (54.9)
<i>of which, Interest payment</i>	16,036 (27.5)	15,654 (28.1)	17,844 (30.1)	9,949 (29.0)
(ii) Operating Expenditure	11,406 (19.6)	13,227 (23.7)	16,687 (28.1)	9,283 (27.1)
(iii) Others	16,340 (28.0)	13,478 (24.2)	10,173 (17.1)	6,177 (18.0)
<b>C. Tax Provisions</b>	<b>3,026</b>	<b>4,305</b>	<b>6,916</b>	<b>3,729</b>
<b>D. Profit Before Tax</b>	<b>12,020</b>	<b>17,293</b>	<b>27,861</b>	<b>15,298</b>
<b>E. Net Profit</b>	<b>8,994</b>	<b>12,988</b>	<b>20,946</b>	<b>11,569</b>
<b>F. Total Assets</b>	<b>5,18,199</b>	<b>5,54,726</b>	<b>6,60,937</b>	<b>7,16,871</b>
<b>G. Financial Ratios (as Per cent of Total Assets)</b>				
(i) Income	13.6	13.2	13.2	13.8
(ii) Fund Income	13.3	12.7	12.7	13.3
(iii) Fee Income	0.0	0.1	0.1	0.1
(iv) Expenditure	11.3	10.0	9.0	9.6
(v) Financial Expenditure	5.9	5.2	4.9	5.3
(vi) Operating Expenditure	2.2	2.4	2.5	2.6
(vii) Tax Provision	0.6	0.8	1.0	1.0
(viii) Net Profit	1.7	2.3	3.2	3.2
<b>H. Cost to Income (percentage)*</b>	<b>82.9</b>	<b>76.3</b>	<b>68.1</b>	<b>69.1</b>

\*: 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-D, RBI.