

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

(Amount in ₹ crore)

Items	2020	2021	2022 (P)	H1: 2022-23
1	2	3	4	5
A. Total Income	2,76,203	2,89,157	3,03,831	1,69,696
(i) Fund Based Income	2,59,320 (93.9)	2,70,172 (93.4)	2,81,508 (92.7)	1,45,440 (85.7)
(ii) Fee Based Income	8,692 (3.1)	8,233 (2.8)	11,340 (3.7)	7,074 (4.2)
B. Expenditure	2,35,021	2,44,869	2,39,645	1,25,955
(i) Financial Expenditure	1,47,014 (62.6)	1,44,816 (59.1)	1,42,896 (59.6)	74,449 (59.1)
<i>of which, Interest payment</i>	67,730 (28.8)	68,738 (28.1)	67,450 (28.1)	34,705 (27.6)
(ii) Operating Expenditure	42,258 (18.0)	39,334 (16.1)	48,479 (20.2)	25,046 (19.9)
(iii) Others	45,749 (19.5)	60,719 (24.8)	48,270 (20.1)	26,460 (21.0)
C. Tax Provisions	12,872	11,387	15,663	7,975
D. Profit Before Tax	41,182	44,288	64,186	43,741
E. Net Profit	28,310	32,901	48,523	35,766
F. Total Assets	26,82,313	29,85,943	32,88,344	32,34,413
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	10.3	9.7	9.2	10.5
(ii) Fund Income	9.7	9.0	8.6	9.0
(iii) Fee Income	0.3	0.3	0.3	0.4
(iv) Expenditure	8.8	8.2	7.3	7.8
(v) Financial Expenditure	5.5	4.8	4.3	4.6
(vi) Operating Expenditure	1.6	1.3	1.5	1.5
(vii) Tax Provision	0.5	0.4	0.5	0.5
(viii) Net Profit	1.1	1.1	1.5	2.2
H. Cost to Income (percentage)	85.1	84.7	78.9	74.2

- Notes:** 1. Data are provisional.
2. Total income includes non-financial income as well, which is not reported in the table.
3. Excluding CICs and PDs.
4. Figures in parentheses are share (in per cent) to respective total.
5. Percentage figures are rounded-off to one decimal place.

Source: Quarterly returns of NBFCs-ND-SI, RBI.