

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

(Amount in ₹ crore)

Items	2020	2021	2022 (P)	H1: 2022-23
1	2	3	4	5
A. Total Income	66,574	67,095	72,732	39,893
(i) Fund Based Income	64,278 (96.6)	65,547 (97.7)	70,478 (96.9)	38,411 (96.3)
(ii) Fee Based Income	131 (0.2)	107 (0.2)	301 (0.4)	172 (0.4)
B. Expenditure	51,461	55,504	55,282	27,411
(i) Financial Expenditure	27,893 (54.2)	28,386 (51.1)	29,620 (53.6)	14,560 (53.1)
<i>of which, Interest payment</i>	11,620 (22.6)	13,435 (24.2)	15,653 (28.3)	7,289 (26.6)
(ii) Operating Expenditure	12,514 (24.3)	11,371 (20.5)	12,983 (23.5)	8,116 (29.6)
(iii) Others	11,054 (21.5)	15,747 (28.4)	12,680 (22.9)	4,735 (17.3)
C. Tax Provisions	4,398	2,913	4,130	3,045
D. Profit Before Tax	15,114	11,591	17,449	12,482
E. Net Profit	10,716	8,677	13,319	9,437
F. Total Assets	4,86,823	5,18,392	5,52,577	5,83,760
G. Financial Ratios (as Per cent of Total Assets)				
(i) Income	13.7	12.9	13.2	13.7
(ii) Fund Income	13.2	12.6	12.8	13.2
(iii) Fee Income	0.0	0.0	0.1	0.1
(iv) Expenditure	10.6	10.7	10.0	9.4
(v) Financial Expenditure	5.7	5.5	5.4	5.0
(vi) Operating Expenditure	2.6	2.2	2.3	2.8
(vii) Tax Provision	0.9	0.6	0.7	1.0
(viii) Net Profit	2.2	1.7	2.4	3.2
H. Cost to Income (percentage)	77.3	82.7	76.0	68.7

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

Source: Quarterly returns of NBFCs-D, RBI.