

Appendix Table VI.1: Consolidated Balance Sheet of NBFCs

(Amount in ₹ crore)

Items	End-March 2022	End-March 2023	End-March 2024	End-September 2024	Percentage variation 2023-24
1	2	3	4	5	6
1. Share Capital	1,11,939	1,21,904	1,47,168	1,43,974	20.7
2. Reserves & Surplus	6,81,772	8,40,859	10,07,781	10,97,033	19.9
3. Public Deposits	70,564	85,254	1,02,994	1,12,512	20.8
4. Total Borrowings (A+B)	25,45,808	29,74,034	34,46,024	36,92,670	15.9
A. Secured Borrowings	14,66,499	17,44,236	20,14,281	21,59,496	15.5
A.1. Debentures	5,70,619	6,21,407	6,65,740	7,22,876	7.1
A.2. Borrowings from Banks	7,29,122	9,05,331	10,70,442	11,24,714	18.2
A.3. Borrowings from FIs	56,484	73,218	94,328	89,892	28.8
A.4. Interest Accrued	19,520	15,220	17,011	33,966	11.8
A.5. Others	90,754	1,29,060	1,66,760	1,88,049	29.2
B. Un-Secured Borrowings	10,79,309	12,29,798	14,31,742	15,33,174	16.4
B.1. Debentures	4,36,537	4,84,536	5,63,256	6,05,327	16.2
B.2. Borrowings from Banks	1,80,357	2,18,416	2,61,177	2,69,610	19.6
B.3. Borrowings from FIs	9,654	13,071	17,424	19,114	33.3
B.4. Borrowings from Relatives	2,919	2,598	2,624	2,621	1.0
B.5. Inter-Corporate Borrowings	84,223	1,01,924	1,04,788	1,17,369	2.8
B.6. Commercial Paper	68,568	83,529	1,05,374	1,16,143	26.2
B.7. Interest Accrued	17,061	17,716	21,021	22,450	18.7
B.8. Others	2,79,989	3,08,008	3,56,077	3,80,542	15.6
5. Current Liabilities & Provisions	3,08,930	3,35,068	3,64,639	4,07,402	8.8
Total Liabilities/ Total Assets	37,19,012	43,57,119	50,68,607	54,53,592	16.3
1. Loans & Advances	28,95,753	33,99,655	40,27,478	42,92,708	18.5
1.1. Secured	21,00,743	23,63,698	31,15,385	32,47,905	31.8
1.2. Un-Secured	7,95,010	10,35,957	9,12,093	10,44,803	-12.0
2. Investments	4,35,053	5,16,141	6,24,260	6,93,397	20.9
2.1. Govt. Securities	65,406	93,677	1,22,147	1,33,764	30.4
2.2. Equity Shares	2,32,800	2,54,920	3,39,837	3,73,979	33.3
2.3. Preference Shares	4,362	17,474	12,104	6,270	-30.7
2.4. Debentures & Bonds	32,265	33,287	35,577	43,551	6.9
2.5. Units of Mutual Funds	62,612	63,917	57,272	73,775	-10.4
2.6. Commercial Paper	1,714	2,311	2,547	4,552	10.2
2.7. Other Investments	35,894	50,556	54,777	57,505	8.3
3. Cash & Bank Balances	1,68,099	1,73,802	1,72,422	2,01,157	-0.8
3.1. Cash in Hand	5,195	6,377	6,446	4,948	1.1
3.2. Deposits with Banks	1,49,547	1,54,876	1,51,525	1,79,584	-2.2
4. Others	2,20,106	2,67,520	2,44,446	2,66,330	-8.6
<i>Memo Items</i>					
1. Capital Market Exposure	2,22,019	2,71,505	3,74,072	3,55,037	37.8
of which: Equity Shares	1,59,728	1,87,270	2,71,512	2,42,775	45.0
2. CME as per cent to Total Assets	6.0	6.2	7.4	6.5	
3. Leverage Ratio	2.4	2.3	2.1	2.2	

Notes: 1. Data are provisional.
2. 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.
3. Percentage figures are rounded-off.

Source: Quarterly returns of NBFCs, RBI.