

Appendix Table VI.2: Consolidated Balance Sheet of NBFC-UL

(Amount in ₹ crore)

Item	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	7,000	7,344	9,034	5,299	23.0
2. Reserves & Surplus	1,50,838	1,91,938	2,45,188	2,47,205	27.7
3. Public Deposits	47,609	64,797	83,102	92,707	28.2
4. Total Borrowings (A+B)	5,89,763	7,48,506	9,53,405	9,60,200	27.4
A. Secured Borrowings	5,06,124	6,40,877	8,17,360	8,34,850	27.5
A.1. Debentures	1,87,833	2,13,684	2,56,627	2,63,501	20.1
A.2. Borrowings from Banks	2,48,512	3,18,979	4,08,471	4,07,733	28.1
A.3. Borrowings from FIs	18,143	30,005	44,041	28,807	46.8
A.4. Interest Accrued	7,874	6,165	8,229	8,460	33.5
A.5. Others	43,762	72,044	99,993	1,26,350	38.8
B. Un-Secured Borrowings	83,639	1,07,630	1,36,045	1,25,349	26.4
B.1. Debentures	9,802	11,731	14,817	13,173	26.3
B.2. Borrowings from Banks	6,318	6,218	4,602	4,740	-26.0
B.3. Borrowings from FIs	-	-	-	-	
B.4. Borrowings from Relatives	973	615	700	652	13.7
B.5. Inter-Corporate Borrowings	12,769	21,059	25,589	27,971	21.5
B.6. Commercial Paper	24,511	39,550	54,146	48,326	36.9
B.7. Interest Accrued	1,593	1,889	2,569	2,303	36.0
B.8. Others	27,673	26,568	33,622	28,184	26.5
5. Current Liabilities & Provisions	50,849	58,463	68,793	68,374	17.7
Total Liabilities/ Total Assets	8,46,058	10,71,050	13,59,521	13,73,785	26.9
1. Loans & Advances	7,27,253	9,18,302	11,85,621	11,94,234	29.1
1.1. Secured	5,71,374	6,91,720	8,95,934	9,03,899	29.5
1.2. Un-Secured	1,55,878	2,26,582	2,89,687	2,90,335	27.9
2. Investments	50,703	75,479	95,189	89,520	26.1
2.1. Govt. Securities	25,677	37,465	50,634	46,854	35.2
2.2. Equity Shares	10,265	14,195	21,454	17,299	51.1
2.3. Preference Shares	50	114	35	15	-69.6
2.4. Debentures & Bonds	2,247	1,608	1,634	2,236	1.6
2.5. Units of Mutual Funds	4,590	10,567	7,116	7,253	-32.7
2.6. Commercial Paper	-	691	1,005	2,017	45.3
2.7. Other Investments	7,875	10,838	13,312	13,848	22.8
3. Cash & Bank Balances	45,483	46,946	43,228	56,110	-7.9
3.1. Cash in Hand	726	673	853	1,358	26.7
3.2. Deposits with Banks	38,171	44,046	38,463	49,823	-12.7
4. Others	22,619	30,323	35,483	33,921	17.0
<i>Memo Items</i>					
1. Capital Market Exposure	30,320	41,880	48,744	54,870	16.4
<i>of which: Equity Shares</i>	5,017	10,553	16,504	16,787	56.4
2. CME as per cent to Total Assets	3.6	3.9	3.6	4.0	
3. Leverage Ratio	2.3	2.4	2.3	2.4	

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.