

Appendix Table VI.3: Consolidated Balance Sheet of NBFC-ML

(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	1,04,939	1,14,559	1,38,135	1,38,675	20.6
2. Reserves & Surplus	5,30,934	6,48,921	7,62,594	8,49,827	17.5
3. Public Deposits	22,955	20,457	19,893	19,805	-2.8
4. Total Borrowings (A+B)	19,56,046	22,25,527	24,92,619	27,32,471	12.0
A. Secured Borrowings	9,60,375	11,03,359	11,96,921	13,24,646	8.5
A.1. Debentures	3,82,786	4,07,723	4,09,113	4,59,375	0.3
A.2. Borrowings from Banks	4,80,610	5,86,352	6,61,971	7,16,981	12.9
A.3. Borrowings from FIs	38,342	43,213	50,288	61,085	16.4
A.4. Interest Accrued	11,646	9,055	8,783	25,506	-3.0
A.5. Others	46,992	57,016	66,767	61,699	17.1
B. Un-Secured Borrowings	9,95,670	11,22,168	12,95,697	14,07,825	15.5
B.1. Debentures	4,26,736	4,72,806	5,48,440	5,92,154	16.0
B.2. Borrowings from Banks	1,74,038	2,12,199	2,56,574	2,64,870	20.9
B.3. Borrowings from FIs	9,654	13,071	17,424	19,114	33.3
B.4. Borrowings from Relatives	1,947	1,983	1,924	1,968	-2.9
B.5. Inter-Corporate Borrowings	71,454	80,864	79,199	89,398	-2.1
B.6. Commercial Paper	44,058	43,979	51,228	67,816	16.5
B.7. Interest Accrued	15,468	15,827	18,452	20,147	16.6
B.8. Others	2,52,316	2,81,440	3,22,455	3,52,358	14.6
5. Current Liabilities & Provisions	2,58,081	2,76,605	2,95,846	3,39,029	7.0
<b>Total Liabilities/ Total Assets</b>	<b>28,72,954</b>	<b>32,86,069</b>	<b>37,09,086</b>	<b>40,79,806</b>	<b>12.9</b>
1. Loans & Advances	21,68,501	24,81,353	28,41,857	30,98,474	14.5
1.1. Secured	15,29,369	16,71,978	22,19,451	23,44,006	32.7
1.2. Un-Secured	6,39,132	8,09,375	6,22,406	7,54,469	-23.1
2. Investments	3,84,350	4,40,663	5,29,071	6,03,877	20.1
2.1. Govt. Securities	39,729	56,212	71,513	86,911	27.2
2.2. Equity Shares	2,22,535	2,40,725	3,18,383	3,56,681	32.3
2.3. Preference Shares	4,313	17,360	12,069	6,256	-30.5
2.4. Debentures & Bonds	30,018	31,679	33,943	41,315	7.1
2.5. Units of Mutual Funds	58,022	53,350	50,156	66,522	-6.0
2.6. Commercial Paper	1,714	1,620	1,542	2,535	-4.8
2.7. Other Investments	28,019	39,717	41,465	43,658	4.4
3. Cash & Bank Balances	1,22,616	1,26,856	1,29,194	1,45,047	1.8
3.1. Cash in Hand	4,469	5,704	5,594	3,590	-1.9
3.2. Deposits with Banks	1,11,376	1,10,830	1,13,061	1,29,761	2.0
4. Others	1,97,487	2,37,197	2,08,963	2,32,409	-11.9
<i>Memo Items</i>					
1. Capital Market Exposure	1,91,700	2,29,625	3,25,328	3,00,167	41.7
of which: Equity Shares	1,54,711	1,76,717	2,55,008	2,25,988	44.3
2. CME as per cent to Total Assets	6.7	7.0	8.8	7.4	
3. Leverage Ratio	2.4	2.2	2.0	2.1	

**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.