

Appendix Table VI.4: Consolidated Balance Sheet of NBFCs-D

(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	7,048	8,178	8,075	8,170	-1.3
2. Reserves & Surplus	1,04,963	1,28,224	1,55,219	1,67,891	21.1
3. Public Deposits	70,564	85,254	1,02,994	1,12,512	20.8
4. Total Borrowings (A+B)	3,01,017	3,65,642	4,57,846	5,07,693	25.2
A. Secured Borrowings	2,60,271	3,06,685	3,82,154	4,33,172	24.6
A.1. Debentures	1,02,909	1,09,487	1,25,077	1,51,047	14.2
A.2. Borrowings from Banks	1,19,735	1,30,355	1,72,039	1,89,245	32.0
A.3. Borrowings from FIs	11,370	9,748	10,946	9,978	12.3
A.4. Interest Accrued	3,657	2,678	3,294	4,349	23.0
A.5. Others	22,600	54,418	70,797	78,553	30.1
B. Un-Secured Borrowings	40,746	58,957	75,692	74,521	28.4
B.1. Debentures	6,094	7,553	7,902	8,118	4.6
B.2. Borrowings from Banks	85	905	652.47	451.4189	-27.9
B.3. Borrowings from FIs	-	-	0	0	
B.4. Borrowings from Relatives	48	52	73.1331	0	40.6
B.5. Inter-Corporate Borrowings	11,106	18,216	23,119	26,582	26.9
B.6. Commercial Paper	7,899	16,589	27,682	24,491	66.9
B.7. Interest Accrued	1,066	1,476	1,712	1,809	16.0
B.8. Others	14,448	14,166	14,550	13,071	2.7
5. Current Liabilities & Provisions	71,159	73,639	79,885	88,959	8.5
Total Liabilities/ Total Assets	5,54,751	6,60,937	8,04,019	8,85,225	21.6
1. Loans & Advances	4,63,831	5,52,904	6,86,374	7,46,825	24.1
1.1. Secured	3,59,896	4,25,438	5,30,345	5,30,483	24.7
1.2. Un-Secured	1,03,935	1,27,467	1,56,029	2,16,342	22.4
2. Investments	45,953	59,872	69,038	78,113	15.3
2.1. Govt. Securities	25,655	30,383	39,992	37,362	31.6
2.2. Equity Shares	12,279	14,894	16,337	19,020	9.7
2.3. Preference Shares	3	67	5,6735	5,6735	-91.5
2.4. Debentures & Bonds	317	888	503.4778	1007.4021	-43.3
2.5. Units of Mutual Funds	4,523	6,844	3,766	6,332	-45.0
2.6. Commercial Paper	100	705	1735.9268	2625.9386	146.2
2.7. Other Investments	3,077	6,092	6,698	11,759	10.0
3. Cash & Bank Balances	32,750	29,323	27,796	36,105	-5.2
3.1. Cash in Hand	637	612	1088.0694	1133.5392	77.8
3.2. Deposits with Banks	32,112	28,711	22,653	30,446	-21.1
4. Others	12,217	18,838	20,810	24,182	10.5
<i>Memo Items</i>					
1. Capital Market Exposure	15,798	27,544	38,966	41,836	41.5
of which: Equity Shares	595	2407	14833	15047	516.2
2. CME as per cent to Total Assets	2.8	4.2	4.8	4.7	
3. Leverage Ratio	4.2	4.2	2.2	2.3	

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.