

Appendix Table VI.1 : Consolidated Balance Sheet of NBFCs

(Amount in ₹ crore)

Item	End-March 2017	End-March 2018	End-March 2019	End-March 2020	End-March 2021	End- September 2021	Percentage variation 2020-21
1	2	3	4	5	6	7	8
1. Share Capital	84,583	94,807	1,03,244	1,23,924	1,26,154	1,26,638	1.8
2. Reserves & Surplus	3,10,973	3,90,222	4,45,614	4,89,887	6,50,060	6,85,924	32.7
3. Public Deposits	30,210	30,129	40,057	50,022	62,262	66,443	24.5
4. Total Borrowings (A+B)	12,97,189	16,84,663	20,02,808	21,69,849	23,45,668	23,23,778	8.1
A. Secured Borrowings	6,70,434	9,19,538	11,06,917	12,55,000	13,28,811	12,73,723	5.9
A.1. Debentures	3,34,380	4,90,070	5,21,003	5,12,914	5,54,040	5,60,197	8.0
A.2. Borrowings from Banks	2,69,650	3,53,415	4,89,732	5,71,474	6,19,129	5,62,144	8.3
A.3. Borrowings from FIs	21,717	22,885	29,027	57,262	45,472	44,453	-20.6
A.4. Interest Accrued	18,330	20,692	16,958	17,718	21,786	20,430	23.0
A.5. Others	26,357	32,476	50,196	95,632	88,384	86,498	-7.6
B. Un-Secured Borrowings	6,26,755	7,65,125	8,95,891	9,14,849	10,16,857	10,50,053	11.2
B.1. Debentures	2,86,112	3,36,171	3,40,905	3,91,741	4,30,408	4,28,144	9.9
B.2. Borrowings from Banks	37,690	59,746	1,19,964	1,22,444	1,56,362	1,68,596	27.7
B.3. Borrowings from FIs	7,320	8,318	9,700	5,871	10,729	11,409	82.8
B.4. Borrowings from Relatives	1,748	2,324	1,994	2,642	3,638	3,342	37.7
B.5. Inter-Corporate Borrowings	40,535	54,100	72,103	77,032	76,839	87,189	-0.3
B.6. Commercial Paper	1,22,341	1,36,072	1,42,966	64,877	70,631	71,990	8.9
B.7. Interest Accrued	20,163	21,165	17,598	18,935	19,069	18,768	0.7
B.8. Others	1,10,846	1,47,228	1,90,661	2,31,308	2,49,180	2,60,617	7.7
5. Current Liabilities & Provisions	1,23,256	1,55,439	2,33,415	2,47,595	2,91,191	3,07,890	17.6
<b>Total Liabilities/ Total Assets</b>	<b>18,46,211</b>	<b>23,55,260</b>	<b>28,25,139</b>	<b>30,81,276</b>	<b>34,75,335</b>	<b>35,10,671</b>	<b>12.8</b>
1. Loans & Advances	14,69,568	19,43,494	22,95,371	24,60,552	26,98,689	26,61,782	9.7
1.1. Secured	11,65,249	15,00,477	15,52,453	18,56,733	19,68,000	19,85,488	6.0
1.2. Un-Secured	3,04,319	4,43,017	6,07,573	6,03,819	7,30,689	6,76,294	21.0
2. Investments	1,93,659	2,19,795	2,59,008	2,93,903	4,19,319	4,69,945	42.7
2.1. Govt. Securities	10,722	10,330	17,328	31,235	48,848	54,813	56.4
2.2. Equity Shares	93,350	1,10,412	1,35,395	1,34,961	2,42,544	2,66,074	79.7
2.3. Preference Shares	6,853	7,479	6,644	6,434	5,907	6,365	-8.2
2.4. Debentures & Bonds	30,593	40,865	35,446	30,010	26,533	31,183	-11.6
2.5. Units of Mutual Funds	36,800	31,608	44,421	64,133	65,767	72,488	2.5
2.6. Commercial Paper	1,298	2,135	1,390	1,052	1,449	690	37.7
2.7. Other Investments	14,042	16,965	18,384	26,077	28,271	38,332	8.4
3. Cash & Bank Balances	72,324	67,429	96,030	1,30,956	1,56,260	1,62,029	19.3
3.1. Cash in Hand	2,322	3,367	6,770	6,255	3,601	3,913	-42.4
3.2. Deposits with Banks	70,002	64,062	89,260	1,24,702	1,52,659	1,58,116	22.4
4. Other Current Assets	87,039	98,803	1,24,170	1,47,981	1,56,871	1,60,835	6.0
5. Other Assets	23,621	25,739	50,560	47,884	44,195	56,081	-7.7
<b>Memo Items</b>							
1. Capital Market Exposure	1,44,002	1,61,874	1,39,965	1,49,107	1,72,144	1,78,151	15.4
of which: Equity Shares	60,389	59,876	70,611	81,631	84,895	1,01,062	4.0
2. CME as per cent to Total Assets	7.8	6.9	5.0	4.8	5.0	5.1	
3. Leverage Ratio	3.7	3.9	4.1	4.0	3.5	3.3	

**Notes:** 1. Data are provisional.  
2. Including Group companies.  
3. Excluding Core Investment Companies (CICs).  
4. Percentage figures are rounded-off.

**Source:** Quarterly returns of NBFCs, RBI.