

Appendix Table VI.1 : Consolidated Balance Sheet of NBFCs

(Amount in ₹ crore)

Item	End-March 2018	End-March 2019	End-March 2020	End-March 2021	End-March 2022	End- September 2022	Percentage variation 2021-22
1	2	3	4	5	6	7	8
1. Share Capital	94,807	1,03,244	1,25,801	1,26,474	1,31,241	1,27,088	3.8
2. Reserves & Surplus	3,90,222	4,45,614	5,05,865	6,71,153	7,70,209	7,13,257	14.8
3. Public Deposits	30,129	40,057	50,022	62,262	70,754	71,640	13.6
4. Total Borrowings (A+B)	16,84,663	20,02,808	22,35,336	23,51,679	25,51,092	25,84,696	8.5
A. Secured Borrowings	9,19,538	11,06,917	13,05,214	13,30,129	14,73,253	14,87,012	10.8
A.1. Debentures	4,90,070	5,21,003	5,13,108	5,54,477	5,74,102	5,79,789	3.5
A.2. Borrowings from Banks	3,53,415	4,89,732	5,72,253	6,17,897	7,28,266	7,37,356	17.9
A.3. Borrowings from FIs	22,885	29,027	57,610	46,279	57,305	62,821	23.8
A.4. Interest Accrued	20,692	16,958	17,732	19,264	20,052	14,607	4.1
A.5. Others	32,476	50,196	1,44,510	92,213	93,528	92,438	1.4
B. Un-Secured Borrowings	7,65,125	8,95,891	9,30,122	10,21,549	10,77,838	10,97,684	5.5
B.1. Debentures	3,36,171	3,40,905	3,93,392	4,28,099	4,32,394	4,30,015	1.0
B.2. Borrowings from Banks	59,746	1,19,964	1,22,657	1,57,203	1,76,448	1,86,376	12.2
B.3. Borrowings from FIs	8,318	9,700	5,906	11,076	9,113	8,054	-17.7
B.4. Borrowings from Relatives	2,324	1,994	2,642	4,196	2,824	1,631	-32.7
B.5. Inter-Corporate Borrowings	54,100	72,103	78,279	77,840	86,663	95,573	11.3
B.6. Commercial Paper	1,36,072	1,42,966	66,865	72,597	70,117	72,340	-3.4
B.7. Interest Accrued	21,165	17,598	19,000	19,477	18,207	18,025	-6.5
B.8. Others	1,47,228	1,90,661	2,41,381	2,51,062	2,82,070	2,85,669	12.4
5. Current Liabilities & Provisions	1,55,439	2,33,415	2,52,111	2,92,768	3,17,625	3,21,492	8.5
Total Liabilities/ Total Assets	23,55,260	28,25,139	31,69,135	35,04,335	38,40,921	38,18,173	9.6
1. Loans & Advances	19,43,494	22,95,371	24,63,943	27,02,618	29,08,743	29,37,051	7.6
1.1. Secured	15,00,477	16,49,728	18,58,735	19,64,895	22,42,969	22,54,593	14.2
1.2. Un-Secured	4,43,017	6,45,643	6,05,208	7,37,723	6,65,774	6,82,458	-9.8
2. Investments	2,19,795	2,59,008	3,47,875	4,44,837	5,13,891	4,50,462	15.5
2.1. Govt. Securities	10,330	17,328	68,777	47,439	65,287	75,538	37.6
2.2. Equity Shares	1,10,412	1,35,395	1,44,453	2,63,932	2,98,740	2,20,378	13.2
2.3. Preference Shares	7,479	6,644	6,439	6,073	6,681	5,968	10.0
2.4. Debentures & Bonds	40,865	35,446	34,696	26,747	33,757	31,363	26.2
2.5. Units of Mutual Funds	31,608	44,421	65,106	66,936	66,710	68,218	-0.3
2.6. Commercial Paper	2,135	1,390	1,275	1,450	1,714	929	18.2
2.7. Other Investments	16,965	18,384	27,129	32,261	41,003	48,068	27.1
3. Cash & Bank Balances	67,429	96,030	1,31,459	1,57,708	1,80,341	1,80,066	14.4
3.1. Cash in Hand	3,367	6,770	6,260	4,458	7,963	5,094	78.6
3.2. Deposits with Banks	64,062	89,260	1,25,199	1,53,250	1,72,378	1,74,972	12.5
4. Other Current Assets	98,803	1,24,170	1,80,281	1,59,543	1,65,364	1,75,179	3.6
5. Other Assets	25,739	50,560	45,577	39,629	72,581	75,414	83.2
<i>Memo Items</i>							
1. Capital Market Exposure	1,61,874	1,39,965	1,62,749	1,91,616	2,19,054	2,26,992	14.3
<i>of which: Equity Shares</i>	59,876	70,611	89,565	1,10,125	1,42,457	1,39,976	29.4
2. CME as per cent to Total Assets	6.9	5.0	5.1	5.5	5.7	5.9	
3. Leverage Ratio	3.9	4.1	4.9	4.5	4.3	4.6	

Notes: 1. Data are provisional.
2. Percentage figures are rounded-off to one decimal place.
3. Excluding CICs and PDs.

Source: Quarterly returns of NBFCs, RBI.