

Appendix Table VI.1: Consolidated Balance Sheet of NBFCs

(Amount in ₹ crore)

Item	End-March 2019	End-March 2020	End-March 2021	End-March 2022	End-March 2023	End- September 2023	Percentage variation 2022-23
1	2	3	4	5	6	7	8
1. Share Capital	1,03,244	1,25,801	1,26,687	1,35,662	1,43,336	1,46,115	5.7
2. Reserves & Surplus	4,45,614	5,05,865	6,92,514	8,41,583	9,63,307	9,26,442	14.5
3. Public Deposits	40,057	50,022	62,262	70,539	85,254	96,156	20.9
4. Total Borrowings (A+B)	20,02,808	22,35,336	23,51,008	25,84,500	30,02,239	31,69,959	16.2
A. Secured Borrowings	11,06,917	13,05,214	13,30,259	14,87,621	17,64,649	18,44,331	18.6
A.1. Debentures	5,21,003	5,13,108	5,53,770	5,76,001	6,24,602	6,33,907	8.4
A.2. Borrowings from Banks	4,89,732	5,72,253	6,19,680	7,39,466	9,14,713	9,70,950	23.7
A.3. Borrowings from FIs	29,027	57,610	45,863	59,420	76,747	82,645	29.2
A.4. Interest Accrued	16,958	17,732	17,933	19,746	17,211	14,832	-12.8
A.5. Others	50,196	1,44,510	93,012	92,988	1,31,375	1,41,997	41.3
B. Un-Secured Borrowings	8,95,891	9,30,122	10,20,750	10,96,879	12,37,590	13,25,627	12.8
B.1. Debentures	3,40,905	3,93,392	4,28,833	4,38,610	4,85,632	5,11,629	10.7
B.2. Borrowings from Banks	1,19,964	1,22,657	1,55,409	1,81,089	2,18,507	2,26,676	20.7
B.3. Borrowings from FIs	9,700	5,906	11,076	9,658	13,235	17,198	37.0
B.4. Borrowings from Relatives	1,994	2,642	4,189	3,000	2,805	2,277	-6.5
B.5. Inter-Corporate Borrowings	72,103	78,279	77,856	89,896	1,05,184	1,04,148	17.0
B.6. Commercial Paper	1,42,966	66,865	72,597	70,266	84,366	1,14,109	20.1
B.7. Interest Accrued	17,598	19,000	19,477	17,882	18,690	21,347	4.5
B.8. Others	1,90,661	2,41,381	2,51,313	2,86,477	3,09,170	3,28,243	7.9
5. Current Liabilities & Provisions	2,33,415	2,52,111	2,96,233	3,20,279	3,43,004	3,71,470	7.1
<b>Total Liabilities/ Total Assets</b>	<b>28,25,139</b>	<b>31,69,135</b>	<b>35,28,704</b>	<b>39,52,564</b>	<b>45,37,139</b>	<b>47,10,141</b>	<b>14.8</b>
1. Loans & Advances	22,95,371	24,63,943	27,09,196	29,52,442	34,26,970	36,93,921	16.1
1.1. Secured	16,49,728	18,58,735	20,10,912	21,36,416	23,81,311	25,22,137	11.5
1.2. Un-Secured	6,45,643	6,05,208	6,98,284	8,16,026	10,45,660	11,71,784	28.1
2. Investments	2,59,008	3,47,875	4,62,843	5,88,527	6,57,723	5,79,903	11.8
2.1. Govt. Securities	17,328	68,777	47,426	65,542	92,767	93,426	41.5
2.2. Equity Shares	1,35,395	1,44,453	2,81,480	3,69,459	3,96,665	3,13,412	7.4
2.3. Preference Shares	6,644	6,439	6,106	7,007	5,814	14,458	-17.0
2.4. Debentures & Bonds	35,446	34,696	27,088	35,154	35,158	32,387	0.0
2.5. Units of Mutual Funds	44,421	65,106	67,015	68,284	70,422	69,764	3.1
2.6. Commercial Paper	1,390	1,275	1,450	1,714	1,177	2,467	-31.4
2.7. Other Investments	18,384	27,129	32,279	41,367	55,720	53,990	34.7
3. Cash & Bank Balances	96,030	1,31,459	1,58,937	1,79,031	1,74,972	1,86,057	-2.3
3.1. Cash in Hand	6,770	6,260	3,575	5,372	6,513	17,099	21.2
3.2. Deposits with Banks	89,260	1,25,199	1,55,361	1,73,659	1,68,459	1,68,958	-3.0
4. Others	1,74,730	2,25,858	1,97,728	2,32,564	2,77,474	2,50,260	19.3
<i>Memo Items</i>							
1. Capital Market Exposure	1,39,965	1,62,749	1,99,368	3,39,916	3,82,292	3,23,018	12.5
of which: Equity Shares	70,611	89,565	1,25,618	2,56,105	2,85,472	2,11,050	11.5
2. CME as per cent to Total Assets	5.0	5.1	5.6	8.6	8.4	6.9	
3. Leverage Ratio	4.1	4.9	4.4	4.3	4.0	4.2	

**Notes:** 1. Data are provisional.  
2. Percentage figures are rounded-off.  
3. Excluding CICs and PDs.

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