

Appendix Table VI.1: Consolidated Balance Sheet of NBFCs

(₹ crore)

Items	End-March	End-March	End-March	End-September	Percentage Variation
	2023	2024	2025	2025	2024-25
1	2	3	4	5	6
1. Share Capital	1,26,078	1,45,110	1,49,415	1,50,740	3.0
2. Reserves & Surplus	8,55,926	10,50,737	12,46,845	13,17,421	18.7
3. Public Deposits	84,975	1,02,959	1,21,178	1,31,730	17.7
4. Total Borrowings (A+B)	29,79,316	34,66,283	41,81,214	44,99,426	20.6
A. Secured Borrowings	17,51,419	20,30,531	24,27,962	26,30,052	19.6
A.1. Debentures	6,22,812	6,69,362	7,84,570	8,90,440	17.2
A.2. Borrowings from Banks	9,07,622	10,76,863	12,39,858	12,91,793	15.1
A.3. Borrowings from FIs	76,426	99,442	1,18,061	1,17,728	18.7
A.4. Interest Accrued	15,246	17,033	16,072	15,935	-5.6
A.5. Others	1,29,314	1,67,831	2,69,401	3,14,157	60.5
B. Un-Secured Borrowings	12,27,897	14,35,753	17,53,252	18,69,374	22.1
B.1. Debentures	4,84,713	5,63,638	6,92,128	7,29,784	22.8
B.2. Borrowings from Banks	2,18,426	2,61,226	3,16,790	3,67,708	21.3
B.3. Borrowings from FIs	13,149	17,715	22,138	27,131	25.0
B.4. Borrowings from Relatives	2,380	2,606	2,675	3,341	2.6
B.5. Inter-Corporate Borrowings	99,564	1,05,415	1,37,537	1,59,401	30.5
B.6. Commercial Papers	83,620	1,05,439	1,35,232	1,56,199	28.3
B.7. Interest Accrued	17,659	21,049	23,360	26,075	11.0
B.8. Others	3,08,386	3,58,665	4,23,392	3,99,735	18.0
5. Current Liabilities & Provisions	3,42,634	3,74,381	4,10,474	4,51,840	9.6
Total Liabilities/ Total Assets	43,88,930	51,39,470	61,09,126	65,51,157	18.9
1. Loans & Advances	34,13,804	40,52,732	48,38,744	52,05,544	19.4
1.1. Secured	23,72,459	30,79,982	36,76,488	39,37,921	19.4
1.2. Un-Secured	10,41,346	9,72,750	11,62,256	12,67,622	19.5
2. Investments	5,33,421	6,66,796	7,84,621	8,18,990	17.7
2.1. Govt. Securities	91,855	1,23,248	1,54,915	1,71,401	25.7
2.2. Equity Shares	2,82,786	3,81,704	4,13,127	3,86,412	8.2
2.3. Preference Shares	7,081	8,609	9,045	9,209	5.1
2.4. Debentures & Bonds	33,169	37,842	57,175	59,525	51.1
2.5. Units of Mutual Funds	66,196	57,142	76,431	1,10,121	33.8
2.6. Commercial Papers	1,177	2,571	3,056	5,583	18.9
2.7. Other Investments	51,158	55,680	70,873	76,739	27.3
3. Cash & Bank Balances	1,72,105	1,73,559	2,30,508	2,41,021	32.8
of which:					
3.1. Cash in Hand	6,411	6,627	6,630	24,563	0.0
3.2. Deposits with Banks	1,52,967	1,51,879	2,06,279	1,99,269	35.8
4. Others	2,69,600	2,46,383	2,55,254	2,85,602	3.6
<i>Memo Items</i>					
1. Capital Market Exposure (CME)	3,08,043	4,18,225	4,52,137	4,65,880	8.1
of which: Equity Shares	2,02,727	2,85,273	3,03,694	2,94,724	6.5
2. CME as per cent to Total Assets	7.0	8.1	7.4	7.1	
3. Leverage Ratio	4.4	4.2	4.2	4.3	

- : Not applicable or Not available or Nil

Notes: 1. Data are provisional. Percentage figures are rounded-off.

2. Data for NBFCs (excluding CICs, HFCs and SPDs) falling in upper and middle layers.

3. The data is based on the classification of NBFCs by layers as per the list of NBFCs registered with the RBI. Layer-wise identification of NBFCs up to March-2025 is based on their position as on December 31, 2024. For September-2025, the same position is considered, except where there was change in layer of NBFC between January and September 2025.

Source: Supervisory returns, RBI.