

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 |
| Memo Items | | | | | |
| 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.