Appendix Table VI.2: Consolidated Balance Sheet of NBFC-UL

(₹ 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	7,344	9,034	11,364	12,033	25.8
2. Reserves & Surplus	1,91,938	2,45,188	3,20,180	3,74,484	30.6
3. Public Deposits	64,797	83,102	1,00,653	1,10,124	21.1
4. Total Borrowings (A+B)	7,48,506	9,53,405	12,66,934	14,06,062	32.9
A. Secured Borrowings	6,40,877	8,17,360	10,98,280	12,27,822	34.4
A.1. Debentures	2,13,684	2,56,627	3,27,297	4,01,149	27.5
A.2. Borrowings from Banks	3,18,979	4,08,471	5,25,861	5,74,256	28.7
A.3. Borrowings from FIs	30,005	44,041	54,128	53,045	22.9
A.4. Interest Accrued	6,165	8,229	8,014	7,706	-2.6
A.5. Others	72,044	99,992	1,82,980	1,91,667	83.0
B. Un-Secured Borrowings	1,07,630	1,36,045	1,68,654	1,78,240	24.0
B.1. Debentures	11,731	14,817	19,510	19,607	31.7
B.2. Borrowings from Banks	6,218	4,602	6,428	5,553	39.7
B.3. Borrowings from FIs	-	-	2,405	2,287	-
B.4. Borrowings from Relatives	615	700	523	917	-25.2
B.5. Inter-Corporate Borrowings	21,059	25,589	31,420	30,989	22.8
B.6. Commercial Papers	39,550	54,146	61,305	71,165	13.2
B.7. Interest Accrued	1,889	2,569	1,412	1,036	-45.0
B.8. Others	26,568	33,622	45,651	46,686	35.8
5. Current Liabilities & Provisions	58,463	68,793	82,859	96,157	20.4
Total Liabilities/ Total Assets	**10,71,050**	**13,59,521**	**17,81,991**	**19,98,860**	**31.1**
1. Loans & Advances	9,18,302	11,85,621	15,16,011	17,16,579	27.9
1.1. Secured	6,91,720	8,95,934	11,47,665	13,01,275	28.1
1.2. Un-Secured	2,26,582	2,89,688	3,68,346	4,15,304	27.2
2. Investments	75,479	95,189	1,35,253	1,53,493	42.1
2.1. Govt. Securities	37,465	50,634	57,222	62,993	13.0
2.2. Equity Shares	14,195	21,454	31,741	39,631	47.9
2.3. Preference Shares	114	35	153	464	342.1
2.4. Debentures & Bonds	1,608	1,634	11,735	11,947	618.4
2.5. Units of Mutual Funds	10,567	7,116	8,420	8,057	18.3
2.6. Commercial Papers	691	1,005	1,520	2,197	51.3
2.7. Other Investments	10,838	13,312	24,462	28,205	83.8
3. Cash & Bank Balances	46,946	43,228	80,973	65,829	87.3
of which:					
3.1. Cash in Hand	673	853	2,219	2,225	160.3
3.2. Deposits with Banks	44,046	38,463	76,460	61,625	98.8
4. Others	30,323	35,483	49,754	62,959	40.2
Memo Items					
1. Capital Market Exposure (CME)	41,880	65,650	77,271	90,719	17.7
of which: Equity Shares	4,105	9,929	24,325	25,494	145.0
2. CME as per cent to Total Assets	3.9	4.8	4.3	4.5	
3. Leverage Ratio	4.8	4.7	4.6	4.5	

- : 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.