

Appendix Table VI.3: Consolidated Balance Sheet of NBFC-ML

(₹ 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	1,18,734	1,36,076	1,38,050	1,38,706	1.5
2. Reserves & Surplus	6,63,988	8,05,549	9,26,665	9,42,937	15.0
3. Public Deposits	20,178	19,858	20,525	21,607	3.4
4. Total Borrowings (A+B)	22,30,810	25,12,878	29,14,280	30,93,364	16.0
A. Secured Borrowings	11,10,542	12,13,171	13,29,682	14,02,230	9.6
A.1. Debentures	4,09,128	4,12,734	4,57,273	4,89,291	10.8
A.2. Borrowings from Banks	5,88,642	6,68,392	7,13,997	7,17,537	6.8
A.3. Borrowings from FIs	46,422	55,401	63,933	64,683	15.4
A.4. Interest Accrued	9,081	8,804	8,058	8,229	-8.5
A.5. Others	57,270	67,839	86,421	1,22,490	27.4
B. Un-Secured Borrowings	11,20,267	12,99,708	15,84,598	16,91,134	21.9
B.1. Debentures	4,72,982	5,48,821	6,72,617	7,10,177	22.6
B.2. Borrowings from Banks	2,12,209	2,56,623	3,10,362	3,62,156	20.9
B.3. Borrowings from FIs	13,149	17,715	19,733	24,844	11.4
B.4. Borrowings from Relatives	1,765	1,907	2,152	2,423	12.8
B.5. Inter-Corporate Borrowings	78,504	79,826	1,06,117	1,28,412	32.9
B.6. Commercial Papers	44,070	51,293	73,928	85,034	44.1
B.7. Interest Accrued	15,770	18,480	21,948	25,040	18.8
B.8. Others	2,81,818	3,25,043	3,77,741	3,53,048	16.2
5. Current Liabilities & Provisions	2,84,171	3,05,588	3,27,615	3,55,683	7.2
Total Liabilities/ Total Assets	33,17,880	37,79,949	43,27,135	45,52,297	14.5
1. Loans & Advances	24,95,502	28,67,111	33,22,733	34,88,965	15.9
1.1. Secured	16,80,739	21,84,049	25,28,823	26,36,646	15.8
1.2. Un-Secured	8,14,763	6,83,063	7,93,910	8,52,319	16.2
2. Investments	4,57,942	5,71,606	6,49,368	6,65,497	13.6
2.1. Govt. Securities	54,390	72,614	97,693	1,08,408	34.5
2.2. Equity Shares	2,68,591	3,60,250	3,81,385	3,46,781	5.9
2.3. Preference Shares	6,967	8,574	8,892	8,745	3.7
2.4. Debentures & Bonds	31,561	36,209	45,440	47,578	25.5
2.5. Units of Mutual Funds	55,629	50,026	68,011	1,02,065	35.9
2.6. Commercial Papers	485	1,566	1,536	3,387	-1.9
2.7. Other Investments	40,319	42,368	46,411	48,534	9.5
3. Cash & Bank Balances	1,25,159	1,30,332	1,49,535	1,75,192	14.7
of which:					
3.1. Cash in Hand	5,738	5,774	4,410	22,338	-23.6
3.2. Deposits with Banks	1,08,921	1,13,416	1,29,819	1,37,645	14.5
4. Others	2,39,276	2,10,900	2,05,499	2,22,643	-2.6
<i>Memo Items</i>					
1. Capital Market Exposure (CME)	2,66,164	3,52,575	3,74,866	3,75,160	6.3
of which: Equity Shares	1,98,622	2,75,344	2,79,369	2,69,230	1.5
2. CME as per cent to Total Assets	8.0	9.3	8.7	8.2	
3. Leverage Ratio	4.3	4.0	4.0	4.2	

- : 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.