Appendix Table VI.4: Consolidated Balance Sheet of NBFC-D

(₹ 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	7,921	8,040	8,522	9,013	6.0
2. Reserves & Surplus	1,26,012	1,55,218	1,82,854	1,97,267	17.8
3. Public Deposits	84,975	1,02,959	1,21,178	1,31,730	17.7
4. Total Borrowings (A+B)	3,64,421	4,57,042	5,67,983	5,85,471	24.3
A. Secured Borrowings	3,05,566	3,81,475	4,83,267	5,02,411	26.7
A.1. Debentures	1,09,230	1,25,051	1,56,143	1,80,688	24.9
A.2. Borrowings from Banks	1,29,707	1,71,615	1,83,932	1,98,150	7.2
A.3. Borrowings from FIs	9,593	10,835	21,929	19,432	102.4
A.4. Interest Accrued	2,656	3,294	1,248	989	-62.1
A.5. Others	54,381	70,679	1,20,014	1,03,152	69.8
B. Un-Secured Borrowings	58,854	75,567	84,717	83,060	12.1
B.1. Debentures	7,553	7,902	8,431	8,914	6.7
B.2. Borrowings from Banks	905	652	1,450	1,000	122.2
B.3. Borrowings from FIs	-	-	2,405	2,342	-
B.4. Borrowings from Relatives	26	29	26	22	-9.7
B.5. Inter-Corporate Borrowings	18,105	23,090	29,968	29,555	29.8
B.6. Commercial Papers	16,589	27,682	28,256	27,387	2.1
B.7. Interest Accrued	1,472	1,711	420	345	-75.5
B.8. Others	14,205	14,501	13,761	13,494	-5.1
5. Current Liabilities & Provisions	73,324	81,691	90,773	1,01,251	11.1
Total Liabilities/ Total Assets	**6,56,653**	**8,04,950**	**9,71,310**	**10,24,732**	**20.7**
1. Loans & Advances	5,52,514	6,86,249	8,14,170	8,74,482	18.6
1.1. Secured	4,22,323	4,83,119	5,67,022	5,97,425	17.4
1.2. Un-Secured	1,30,191	2,03,130	2,47,148	2,77,057	21.7
2. Investments	57,492	69,131	83,016	83,073	20.1
2.1. Govt. Securities	30,006	40,202	42,141	46,999	4.8
2.2. Equity Shares	15,439	16,516	16,958	21,275	2.7
2.3. Preference Shares	67	6	6	6	-
2.4. Debentures & Bonds	335	218	980	1055	348.8
2.5. Units of Mutual Funds	6,376	3,765	5,900	4,073	56.7
2.6. Commercial Papers	705	1,736	1,881	2,585	8.4
2.7. Other Investments	4,564	6,688	15,150	7,081	126.5
3. Cash & Bank Balances	28,982	28,410	46,517	36,216	63.7
of which:					
3.1. Cash in Hand	607	1,086	2,132	369	96.3
3.2. Deposits with Banks	26,398	23,247	44,070	35,661	89.6
4. Others	17,665	21,159	27,607	30,961	30.5
Memo Items					
1. Capital Market Exposure (CME)	26,409	38,919	36,411	41,099	-6.4
of which: Equity Shares	2,283	3,769	12,914	15,118	242.6
2. CME as per cent to Total Assets	4.0	4.8	3.7	4.0	
3. Leverage Ratio	4.3	4.3	4.4	4.4	

- : 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.