

## Appendix VI.1: Consolidated Balance Sheet of NBFCs-ND-SI

(Amount in ₹ crore)

| Item   | End- March<br>2017 | End- March<br>2018 | End- March<br>2019 | End-<br>September<br>2019 | Percentage<br>variation 2018-<br>19 |
|--|--------------------|--------------------|--------------------|---------------------------|-------------------------------------|
| 1  | 2                  | 3                  | 4                  | 5                         | 6                                   |
| <b>1. Share Capital</b>                        | <b>98,125</b>      | <b>1,08,630</b>    | <b>1,21,054</b>    | <b>1,26,275</b>           | <b>11.4</b>                         |
| <b>2. Reserves &amp; Surplus</b>               | <b>3,62,769</b>    | <b>4,47,413</b>    | <b>5,07,549</b>    | <b>5,73,026</b>           | <b>13.4</b>                         |
| <b>3. Public Deposits</b>                      | -                  | -                  | -                  | -                         | -                                   |
| <b>4. Total Borrowings (A+B)</b>               | <b>12,20,328</b>   | <b>16,00,053</b>   | <b>18,41,850</b>   | <b>19,04,685</b>          | <b>15.1</b>                         |
| <b>A. Secured Borrowings</b>                   | <b>5,89,283</b>    | <b>8,30,689</b>    | <b>9,38,234</b>    | <b>9,72,403</b>           | <b>12.9</b>                         |
| A.1. Debentures                                | 2,99,681           | 4,47,083           | 4,42,677           | 4,37,616                  | -1.0                                |
| A.2. Borrowings from Banks                     | 2,14,155           | 2,86,881           | 3,74,836           | 3,92,313                  | 30.7                                |
| A.3. Borrowings from FIs                       | 18,946             | 19,947             | 25,574             | 28,116                    | 28.2                                |
| A.4. Interest Accrued                          | 15,937             | 17,285             | 15,730             | 16,692                    | -9.0                                |
| A.5. Others                                    | 40,564             | 59,494             | 79,417             | 97,665                    | 33.5                                |
| <b>B. Un-Secured Borrowings</b>                | <b>6,31,045</b>    | <b>7,69,364</b>    | <b>9,03,616</b>    | <b>9,32,283</b>           | <b>17.4</b>                         |
| B.1. Debentures                                | 3,02,717           | 3,59,584           | 3,63,986           | 3,94,432                  | 1.2                                 |
| B.2. Borrowings from Banks                     | 38,833             | 60,665             | 1,25,967           | 1,20,892                  | 107.6                               |
| B.3. Borrowings from FIs                       | 7,632              | 8,643              | 10,055             | 5,492                     | 16.3                                |
| B.4. Borrowings from Relatives                 | 1,647              | 2,379              | 3,192              | 2,631                     | 34.2                                |
| B.5. Inter-Corporate Borrowings                | 40,625             | 51,828             | 69,000             | 79,072                    | 33.1                                |
| B.6. Commercial Paper                          | 1,15,510           | 1,29,569           | 1,36,357           | 1,04,477                  | 5.2                                 |
| B.7. Interest Accrued                          | 16,818             | 18,743             | 16,396             | 19,329                    | -12.5                               |
| B.8. Others                                    | 1,07,265           | 1,37,953           | 1,78,661           | 2,05,959                  | 29.5                                |
| <b>5. Current Liabilities &amp; Provisions</b> | <b>1,07,905</b>    | <b>1,20,535</b>    | <b>1,93,136</b>    | <b>1,99,650</b>           | <b>60.2</b>                         |
| <b>Total Liabilities/ Total Assets</b>         | <b>17,89,127</b>   | <b>22,76,631</b>   | <b>26,63,588</b>   | <b>28,03,637</b>          | <b>17.0</b>                         |
| <b>1. Loans &amp; Advances</b>                 | <b>12,45,373</b>   | <b>16,53,217</b>   | <b>18,97,527</b>   | <b>19,49,198</b>          | <b>14.8</b>                         |
| 1.1. Secured                                   | 9,46,915           | 12,65,582          | 14,82,651          | 15,23,298                 | 17.2                                |
| 1.2. Un-Secured                                | 2,98,458           | 3,87,635           | 4,14,877           | 4,25,900                  | 7.0                                 |
| <b>2. Investments</b>                          | <b>3,31,008</b>    | <b>4,04,651</b>    | <b>4,88,550</b>    | <b>5,62,943</b>           | <b>20.7</b>                         |
| 2.1. Govt. Securities                          | 17,244             | 26,069             | 39,827             | 45,204                    | 52.8                                |
| 2.2. Equity Shares                             | 2,08,686           | 2,47,723           | 3,28,395           | 3,88,722                  | 32.6                                |
| 2.3. Preference Shares                         | 11,365             | 11,816             | 12,753             | 12,211                    | 7.9                                 |
| 2.4. Debentures & Bonds                        | 40,016             | 55,677             | 45,869             | 37,402                    | -17.6                               |
| 2.5. Units of Mutual Funds                     | 36,880             | 42,104             | 43,379             | 53,999                    | 3.0                                 |
| 2.6. Commercial Paper                          | 1,414              | 2,666              | 782                | 960                       | -70.6                               |
| 2.7. Other Investments                         | 15,404             | 18,596             | 17,546             | 24,444                    | -5.6                                |
| <b>3. Cash &amp; Bank Balances</b>             | <b>73,600</b>      | <b>67,386</b>      | <b>88,984</b>      | <b>1,01,150</b>           | <b>32.1</b>                         |
| 3.1. Cash in Hand                              | 2,091              | 3,120              | 6,292              | 5,235                     | 101.6                               |
| 3.2. Deposits with Banks                       | 71,509             | 64,266             | 82,692             | 95,915                    | 28.7                                |
| <b>4. Other Current Assets</b>                 | <b>1,12,372</b>    | <b>1,21,023</b>    | <b>1,46,310</b>    | <b>1,49,682</b>           | <b>20.9</b>                         |
| <b>5. Other Assets</b>                         | <b>26,773</b>      | <b>30,354</b>      | <b>42,216</b>      | <b>40,664</b>             | <b>39.1</b>                         |
| <b>Memo Items</b>                              |                    |                    |                    |                           |                                     |
| 1. Capital Market Exposure                     | 2,22,464           | 2,54,337           | 2,85,827           | 3,38,892                  | 12.4                                |
| of which: Equity Shares                        | 1,24,942           | 1,37,512           | 1,80,261           | 2,46,129                  | 31.1                                |
| 2. CME as per cent to Total Assets             | 12.4               | 11.2               | 10.7               | 12.1                      |                                     |
| 3. Leverage Ratio                              | 2.9                | 3.1                | 3.2                | 3.0                       |                                     |

Notes: 1. Data are provisional.

2. Percentage figures are rounded-off.

Source: Quarterly returns of NBFCs-ND-SI (₹ 500 crore and above), RBI.