### Appendix Table VI.2: Consolidated Balance Sheet of NBFCs-D

(Amount in ₹ crore)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Share Capital</td>
<td>3,132</td>
<td>3,278</td>
<td>5,222</td>
<td>6,897</td>
<td>59.3</td>
</tr>
<tr>
<td>2. Reserves &amp; Surplus</td>
<td>37,904</td>
<td>51,061</td>
<td>61,982</td>
<td>66,965</td>
<td>21.4</td>
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<tr>
<td>3. Public Deposits</td>
<td>30,625</td>
<td>30,439</td>
<td>40,058</td>
<td>47,710</td>
<td>31.6</td>
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<tr>
<td>4. Total Borrowings (A+B)</td>
<td>1,69,248</td>
<td>2,11,649</td>
<td>2,70,154</td>
<td>2,83,886</td>
<td>27.6</td>
</tr>
<tr>
<td>A. Secured Borrowings</td>
<td>1,35,246</td>
<td>1,67,052</td>
<td>2,21,138</td>
<td>2,32,289</td>
<td>32.4</td>
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<tr>
<td>A.1. Debentures</td>
<td>66,340</td>
<td>82,964</td>
<td>97,278</td>
<td>92,612</td>
<td>17.3</td>
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<tr>
<td>A.2. Borrowings from Banks</td>
<td>59,278</td>
<td>70,029</td>
<td>1,06,083</td>
<td>1,17,280</td>
<td>51.5</td>
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<tr>
<td>A.3. Borrowings from FIs</td>
<td>3,071</td>
<td>3,455</td>
<td>4,976</td>
<td>4,984</td>
<td>44.0</td>
</tr>
<tr>
<td>A.4. Interest Accrued</td>
<td>4,219</td>
<td>5,193</td>
<td>3,119</td>
<td>2,967</td>
<td>-39.9</td>
</tr>
<tr>
<td>A.5. Others</td>
<td>2,337</td>
<td>5,410</td>
<td>9,682</td>
<td>14,446</td>
<td>79.0</td>
</tr>
<tr>
<td>B. Un-Secured Borrowings</td>
<td>34,002</td>
<td>44,597</td>
<td>49,016</td>
<td>51,597</td>
<td>9.9</td>
</tr>
<tr>
<td>B.1. Debentures</td>
<td>153</td>
<td>473</td>
<td>1,892</td>
<td>2,896</td>
<td>300.0</td>
</tr>
<tr>
<td>B.2. Borrowings from Banks</td>
<td>1,859</td>
<td>1,327</td>
<td>151</td>
<td>300</td>
<td>-88.6</td>
</tr>
<tr>
<td>B.3. Borrowings from FIs</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>B.4. Borrowings from Relatives</td>
<td>102</td>
<td>105</td>
<td>90</td>
<td>97</td>
<td>-14.4</td>
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<tr>
<td>B.5. Inter-Corporate Borrowings</td>
<td>1,374</td>
<td>5,195</td>
<td>7,390</td>
<td>7,868</td>
<td>42.3</td>
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<tr>
<td>B.6. Commercial Paper</td>
<td>14,796</td>
<td>18,173</td>
<td>18,112</td>
<td>18,964</td>
<td>-0.3</td>
</tr>
<tr>
<td>B.7. Interest Accrued</td>
<td>4,172</td>
<td>4,197</td>
<td>3,645</td>
<td>3,598</td>
<td>-13.1</td>
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<tr>
<td>B.8. Others</td>
<td>11,547</td>
<td>15,126</td>
<td>17,736</td>
<td>17,873</td>
<td>17.3</td>
</tr>
<tr>
<td>5. Current Liabilities &amp; Provisions</td>
<td>33,730</td>
<td>44,732</td>
<td>44,476</td>
<td>48,547</td>
<td>-0.6</td>
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<tr>
<td>Total Liabilities/ Total Assets</td>
<td>2,74,638</td>
<td>3,41,159</td>
<td>4,21,892</td>
<td>4,54,006</td>
<td>23.7</td>
</tr>
<tr>
<td>1. Loans and Advances</td>
<td>2,44,065</td>
<td>3,09,242</td>
<td>3,79,072</td>
<td>4,05,013</td>
<td>22.6</td>
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<tr>
<td>1.1. Secured</td>
<td>1,90,213</td>
<td>2,44,308</td>
<td>3,07,151</td>
<td>3,28,060</td>
<td>25.7</td>
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<tr>
<td>1.2. Un-Secured</td>
<td>53,852</td>
<td>64,933</td>
<td>71,922</td>
<td>76,952</td>
<td>10.8</td>
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<tr>
<td>2. Investments</td>
<td>12,712</td>
<td>11,958</td>
<td>23,893</td>
<td>24,742</td>
<td>99.8</td>
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<tr>
<td>2.1. Govt. Securities</td>
<td>3,783</td>
<td>3,610</td>
<td>4,476</td>
<td>5,766</td>
<td>57.6</td>
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<tr>
<td>2.2. Equity Shares</td>
<td>2,892</td>
<td>4,440</td>
<td>6,902</td>
<td>8,511</td>
<td>55.5</td>
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<td>2.3. Preference Shares</td>
<td>3</td>
<td>695</td>
<td>225</td>
<td>240</td>
<td>-67.6</td>
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<td>2.4. Debentures &amp; Bonds</td>
<td>1,161</td>
<td>1,668</td>
<td>1,355</td>
<td>410</td>
<td>-18.8</td>
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<td>2.5. Units of Mutual Funds</td>
<td>3,566</td>
<td>336</td>
<td>4,806</td>
<td>7,778</td>
<td>1,330.3</td>
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<td>2.6. Commercial Paper</td>
<td>380</td>
<td>494</td>
<td>857</td>
<td>24</td>
<td>73.4</td>
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<td>2.7. Other Investments</td>
<td>927</td>
<td>715</td>
<td>5,272</td>
<td>2,013</td>
<td>637.5</td>
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<tr>
<td>3. Cash &amp; Bank Balances</td>
<td>8,693</td>
<td>8,796</td>
<td>9,792</td>
<td>12,006</td>
<td>11.3</td>
</tr>
<tr>
<td>3.1. Cash in Hand</td>
<td>337</td>
<td>326</td>
<td>447</td>
<td>350</td>
<td>37.1</td>
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<tr>
<td>3.2. Deposits with Banks</td>
<td>8,356</td>
<td>8,470</td>
<td>9,344</td>
<td>11,656</td>
<td>10.3</td>
</tr>
<tr>
<td>4. Other Current Assets</td>
<td>7,694</td>
<td>9,433</td>
<td>7,532</td>
<td>10,480</td>
<td>-20.2</td>
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<tr>
<td>5. Other Assets</td>
<td>1,474</td>
<td>1,729</td>
<td>1,603</td>
<td>1,765</td>
<td>-7.3</td>
</tr>
</tbody>
</table>

**Memo Items**

1. Capital Market Exposure | 4,417 | 8,331 | 6,605 | 7,322 | -20.7 |
2. CME as per cent to Total Assets | 1.6 | 2.4 | 1.6 | 1.6 |
3. Leverage Ratio | 5.7 | 5.3 | 5.3 | 5.1 |

**Notes:**
1. Data are provisional.
2. Percentage figures are rounded-off.

**Source:** Quarterly returns of NBFCs-D, RBI.