

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

(Amount in ₹ crore)

Item	End-March 2018	End-March 2019	End-March 2020	End-September 2020	Percentage Variation 2019-20
1	2	3	4	5	6
1. Share Capital	1,12,671	1,23,333	1,33,059	1,46,713	7.9
2. Reserves & Surplus	4,50,459	5,22,738	5,69,769	6,41,910	9.0
3. Public Deposits	0	0	0	0	
4. Total Borrowings (A+B)	15,57,938	18,40,657	19,86,337	20,65,144	7.9
A. Secured Borrowings	7,99,094	9,29,054	9,99,376	9,28,755	7.6
A.1. Debentures	4,47,083	4,57,035	4,28,762	3,82,216	-6.2
A.2. Borrowings from Banks	2,86,881	3,87,403	4,48,905	4,17,672	15.9
A.3. Borrowings from FIs	19,947	25,927	30,722	36,930	18.5
A.4. Interest Accrued	17,269	16,027	15,813	17,669	-1.3
A.5. Others	27,915	42,662	75,174	74,269	76.2
B. Un-Secured Borrowings	7,58,845	9,11,603	9,86,961	11,36,389	8.3
B.1. Debentures	3,58,479	3,63,122	4,08,611	4,34,570	12.5
B.2. Borrowings from Banks	58,613	1,32,862	1,34,882	1,92,286	1.5
B.3. Borrowings from FIs	8,643	9,855	35,259	72,085	257.8
B.4. Borrowings from Relatives	2,383	3,197	2,963	3,948	-7.3
B.5. Inter-Corporate Borrowings	51,747	68,415	70,265	74,164	2.7
B.6. Commercial Paper	1,27,168	1,41,046	62,588	80,459	-55.6
B.7. Interest Accrued	18,716	15,907	27,025	33,365	69.9
B.8. Others	1,33,097	1,77,197	2,45,369	2,45,512	38.5
5. Current Liabilities & Provisions	1,18,892	2,04,349	2,14,721	2,34,050	5.1
Total Liabilities/ Total Assets	22,39,960	26,91,076	29,03,886	30,87,817	7.9
1. Loans & Advances	16,56,900	19,36,593	19,44,889	20,51,581	0.4
1.1. Secured	12,56,080	13,88,623	14,05,970	14,60,487	1.2
1.2. Un-Secured	4,00,819	5,47,970	5,38,918	5,91,094	-1.7
2. Investments	3,87,142	4,59,868	5,02,650	5,63,570	9.3
2.1. Govt. Securities	5,392	11,790	18,631	22,764	58.0
2.2. Equity Shares	2,56,243	3,30,728	3,61,424	4,09,135	9.3
2.3. Preference Shares	11,816	12,898	9,712	10,547	-24.7
2.4. Debentures & Bonds	51,602	44,088	31,259	28,758	-29.1
2.5. Units of Mutual Funds	41,897	43,691	55,639	60,279	27.3
2.6. Commercial Paper	1,641	567	484	499	-14.8
2.7. Other Investments	18,551	16,105	25,501	31,587	58.3
3. Cash & Bank Balances	66,966	89,978	1,21,689	1,27,593	35.2
3.1. Cash in Hand	3,053	6,351	6,261	16,308	-1.4
3.2. Deposits with Banks	63,914	83,628	1,15,428	1,11,286	38.0
4. Other Current Assets	98,607	1,25,919	2,38,344	2,24,038	89.3
5. Other Assets	30,346	78,716	96,314	1,21,035	22.4
<i>Memo Items</i>					
1. Capital Market Exposure	2,49,858	7,81,068	3,16,494	3,24,015	-59.5
of which: Equity Shares	1,38,183	1,79,059	2,42,580	2,48,128	35.5
2. CME as per cent to Total Assets	11.2	29.0	10.9	10.5	
3. Leverage Ratio	3.0	3.2	3.1	2.9	

Notes: 1. Data are provisional.

2. Percentage figures are rounded-off.

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