November 16, 2026

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, 5th Floor,
Plot no. C/1, G- Block,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051
NSE Symbol: SHRIRAMFIN

Dear Sir / Madam,

Sub.: Intimation under Chapter XVII - Listing of Commercial Paper of the SEBI Master Circular - Asset Liability Management Statement

Pursuant to Para 9 of Chapter XVII - Listing of Commercial Paper of the SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 read with Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, please find enclosed herewith the Provisional Asset Liability Management (ALM) Statement of the Company as on October 31, 2026 as submitted to the Reserve Bank of India.

Kindly take the same on record.

Yours faithfully,
For **SHRIRAM FINANCE LIMITED**

BALASUNDARARAO UPPU
Digitally signed by BALASUNDARARAO UPPU
Date: 2026.11.16 16:45:58 +05'30'

U BALASUNDARARAO
COMPANY SECRETARY & CHIEF COMPLIANCE OFFICER

Shriram Finance Limited (Rs. in lacs)

Statement of Structural Liquidity as on October 31, 2026 (online)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One	Over one month and upto 2	Over two months and	Over 3 months and upto 6	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
A. OUTFLOWS												
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,061.00	47,061.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,061.00	47,061.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,10,73,517.00	1,10,73,517.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,09,079.00	57,09,079.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,22,752.00	6,22,752.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,29,378.00	11,29,378.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,388.00	5,388.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,687.00	13,687.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,457.00	10,457.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.00	16.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,421.00	1,421.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,81,339.00	35,81,339.00
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	35,226.00	0.00	0.00	5,14,154.00	3,70,855.00	3,26,673.00	0.00	0.00	12,46,908.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	35,226.00	0.00	0.00	76,383.00	3,70,855.00	0.00	0.00	0.00	4,82,464.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	4,37,771.00	0.00	3,26,673.00	0.00	0.00	7,64,444.00
5.Deposits (i+ii)	Y270	36,408.00	40,805.00	75,403.00	1,69,561.00	1,41,663.00	5,10,111.00	11,90,458.00	42,57,943.00	10,55,042.00	0.00	74,77,394.00
(i) Term Deposits from Public	Y280	36,408.00	40,805.00	75,403.00	1,69,561.00	1,41,663.00	5,10,111.00	11,90,458.00	42,57,943.00	10,55,042.00	0.00	74,77,394.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	12,774.00	30,461.00	3,00,607.00	7,72,794.00	2,29,768.00	13,63,093.00	21,34,643.00	70,32,661.00	16,84,950.00	14,34,697.00	1,49,96,448.00
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	12,237.00	2,250.00	1,59,132.00	3,57,536.00	57,986.00	7,49,363.00	10,29,609.00	38,45,086.00	9,81,692.00	3,19,860.00	75,14,751.00
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	328.00	2,250.00	21,104.00	3,03,012.00	57,986.00	3,47,976.00	6,87,577.00	22,62,915.00	5,71,526.00	0.00	42,54,674.00
b) Bank Borrowings in the nature of WCDL	Y330	11,909.00	0.00	1,36,019.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	1,77,928.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	4,779.00	0.00	0.00	0.00	4,779.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	2,009.00	54,524.00	0.00	4,01,387.00	3,07,253.00	15,82,171.00	4,10,166.00	3,19,860.00	30,77,370.00
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Borrowings from Others (Please specify)	Y440	101.00	11,139.00	1,40,605.00	1,73,748.00	1,39,608.00	4,59,766.00	7,80,270.00	18,68,913.00	2,62,234.00	48,546.00	38,84,930.00
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	1,98,296.00	0.00	0.00	0.00	0.00	0.00	0.00	1,98,296.00
Of which; (a) To Mutual Funds	Y460	0.00	0.00	0.00	1,98,296.00	0.00	0.00	0.00	0.00	0.00	0.00	1,98,296.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) To NBFCs	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) To Insurance Companies	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) To Pension Funds	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	436.00	17,072.00	870.00	28,423.00	32,174.00	1,48,141.00	2,93,353.00	12,01,937.00	4,41,024.00	9,90,402.00	31,53,832.00
A. Secured (a+b+c+d+e+f+g)	Y530	436.00	17,072.00	870.00	28,423.00	32,174.00	1,48,141.00	2,93,353.00	12,01,937.00	4,41,024.00	9,90,402.00	31,53,832.00
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	3,412.00	10,716.00	2,090.00	52,746.00	1,84,506.00	6,661.00	224.00	2,60,355.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	326.00	0.00	878.00	4,086.00	6,434.00	0.00	0.00	11,724.00
(e) Subscribed by Insurance Companies	Y580	0.00	17,047.00	125.00	10,019.00	7,765.00	32,872.00	94,806.00	3,53,461.00	2,81,560.00	8,17,946.00	16,15,601.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	186.00	2,756.00	1,438.00	3,224.00	39,708.00	28,585.00	782.00	76,679.00
(g) Others (Please specify)	Y600	436.00	25.00	745.00	14,480.00	10,937.00	1,10,863.00	1,38,491.00	6,17,828.00	1,24,218.00	1,71,450.00	11,89,473.00
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Shriram Finance Limited (Rs. in lacs)

Statement of Structural Liquidity as on October 31, 2026 (online)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One	Over one month and upto 2	Over two months and	Over 3 months and upto 6	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	14,791.00	0.00	5,823.00	31,411.00	1,16,725.00	0.00	75,889.00	2,44,639.00
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	3,65,694.00	1,53,484.00	32,043.00	3,470.00	13,089.00	14,148.00	1,72,699.00	36,733.00	23,993.00	44,137.00	8,59,490.00
a) Sundry creditors	Y940	3,61,080.00	533.00	32,043.00	3,470.00	13,089.00	10,247.00	27,361.00	32,453.00	22,835.00	21,289.00	5,24,400.00
b) Expenses payable (Other than Interest)	Y950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Advance income received from borrowers pending adjustment	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Provisions for Standard Assets	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010	4,614.00	1,52,951.00	0.00	0.00	0.00	3,901.00	1,45,338.00	4,280.00	1,158.00	22,848.00	3,35,090.00
8.Statutory Dues	Y1020	14,188.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,188.00
9.Unclaimed Deposits (i+ii)	Y1030	9,018.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,018.00
(i) Pending for less than 7 years	Y1040	9,018.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,018.00
(ii) Pending for greater than 7 years	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Any Other Unclaimed Amount	Y1060	2,208.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,208.00
11.Debt Service Realisation Account	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Other Outflows	Y1080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	51,721.00	0.00	0.00	268.00	0.00	0.00	300.00	24,585.00	3,896.00	3,34,111.00	4,14,881.00
(i)Loan commitments pending disbursal	Y1100	45,722.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,722.00
(ii)Lines of credit committed to other institution	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)Total Letter of Credits	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	0.00	0.00	0.00	268.00	0.00	0.00	300.00	4,585.00	3,896.00	1,158.00	10,207.00
(a) Forward Forex Contracts	Y1160	0.00	0.00	0.00	268.00	0.00	0.00	300.00	779.00	3,333.00	1,147.00	5,827.00
(b) Futures Contracts	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,331.00	0.00	11.00	3,342.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475.00	563.00	0.00	1,038.00
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Others	Y1240	5,999.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	0.00	3,32,953.00	3,58,952.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	4,92,011.00	2,24,750.00	4,43,279.00	9,46,093.00	3,84,520.00	24,01,506.00	38,68,955.00	1,16,78,595.00	27,67,881.00	1,29,33,523.00	3,61,41,113.00
A1. Cumulative Outflows	Y1260	4,92,011.00	7,16,761.00	11,60,040.00	21,06,133.00	24,90,653.00	48,92,159.00	87,61,114.00	2,04,39,709.00	2,32,07,590.00	3,61,41,113.00	3,61,41,113.00

Shriram Finance Limited (Rs. in lacs)

Statement of Structural Liquidity as on October 31, 2026 (online)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One	Over one month and upto 2	Over two months and	Over 3 months and upto 6	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
B. INFLOWS												
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	9,900.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,900.00
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances With Banks	Y1290	1,23,169.00	1,63,470.00	2,06,617.00	3,44,659.00	6,673.00	20,317.00	1,33,752.00	2,232.00	0.00	0.00	10,00,889.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minimum balance be shown in 1 to 30 day time bucket)	Y1300	72,320.00	1,52,951.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,25,271.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	50,849.00	10,519.00	2,06,617.00	3,44,659.00	6,673.00	20,317.00	1,33,752.00	2,232.00	0.00	0.00	7,75,618.00
4.Investments (i+ii+iii+iv+v) (net of provisions)	Y1320	0.00	335.00	1,46,511.00	65,720.00	62,139.00	37,611.00	72,058.00	2,51,440.00	1,07,982.00	10,10,180.00	17,53,976.00
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	267.00	40,790.00	2,672.00	2,867.00	9,380.00	17,996.00	2,937.00	72,488.00	9,14,952.00	10,64,349.00
(ii) Listed Investments	Y1340	0.00	0.00	43,108.00	0.00	0.00	0.00	0.00	0.00	0.00	10,464.00	53,572.00
(a) Current	Y1350	0.00	0.00	43,108.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,108.00
(b) Non-current	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,464.00	10,464.00
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,854.00	38,854.00
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,854.00	38,854.00
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specify)	Y1410	0.00	68.00	62,613.00	63,048.00	59,272.00	28,231.00	54,062.00	2,48,503.00	35,494.00	45,910.00	5,97,201.00
5.Advances (Performing)	Y1420	7,17,235.00	2,24,515.00	3,12,131.00	10,08,783.00	9,53,655.00	31,25,317.00	56,88,472.00	1,45,27,769.00	38,13,780.00	3,03,558.00	3,06,75,215.00
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	7,17,235.00	2,24,515.00	3,12,131.00	10,08,783.00	9,53,655.00	31,25,317.00	56,88,472.00	1,45,27,769.00	38,13,780.00	3,03,558.00	3,06,75,215.00
(a) Through Regular Payment Schedule	Y1450	7,08,902.00	2,12,972.00	2,83,106.00	9,61,870.00	9,25,931.00	29,66,031.00	56,42,265.00	1,45,27,769.00	38,13,780.00	3,03,555.00	3,03,46,181.00
(b) Through Bullet Payment	Y1460	8,333.00	11,543.00	29,025.00	46,913.00	27,724.00	1,59,286.00	46,207.00	0.00	0.00	3.00	3,29,034.00
(iii) Interest to be serviced through regular schedule	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Non-Performing Loans (NPA) (May be shown net of the provisions, interest suspense held)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,32,998.00	3,05,078.00	7,38,076.00
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,32,998.00	1,02,611.00	5,35,609.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,32,998.00	0.00	4,32,998.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,02,611.00	1,02,611.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,02,467.00	2,02,467.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,02,467.00	2,02,467.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,30,397.00	1,30,397.00
9. Other Assets :	Y1580	7,494.00	26.00	33,925.00	91,840.00	43,860.00	53,220.00	66,610.00	69,277.00	5,522.00	5,99,235.00	9,71,009.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,27,304.00	1,27,304.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1610	7,494.00	26.00	33,925.00	91,840.00	43,860.00	53,220.00	66,610.00	69,277.00	5,522.00	4,71,931.00	8,43,705.00
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	87.00	0.00	0.00	3,798.00	18,865.00	77,893.00	28,612.00	1,72,325.00	86,286.00	1,40,832.00	5,28,698.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	87.00	0.00	0.00	3,798.00	18,865.00	77,893.00	28,612.00	1,72,325.00	40,564.00	1,14,833.00	4,56,977.00
(a) Forward Forex Contracts	Y1720	87.00	0.00	0.00	3,384.00	18,865.00	38,901.00	20,372.00	1,35,695.00	22,389.00	17,286.00	2,56,979.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	414.00	0.00	36,595.00	7,667.00	14,925.00	0.00	58,194.00	1,17,795.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	2,397.00	573.00	21,705.00	18,175.00	39,353.00	82,203.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,722.00	25,999.00	71,721.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	8,57,885.00	3,88,346.00	6,99,184.00	15,14,800.00	10,85,192.00	33,14,358.00	59,89,504.00	1,50,23,043.00	44,46,568.00	24,89,280.00	3,58,08,160.00
C. Mismatch (B - A)	Y1820	3,65,874.00	1,63,596.00	2,55,905.00	5,68,707.00	7,00,672.00	9,12,852.00	21,20,549.00	33,44,448.00	16,78,687.00	-1,04,44,243.00	-3,32,953.00
D. Cumulative Mismatch	Y1830	3,65,874.00	5,29,470.00	7,85,375.00	13,54,082.00	20,54,754.00	29,67,606.00	50,88,155.00	84,32,603.00	1,01,11,290.00	-3,32,953.00	-3,32,953.00
E. Mismatch as % of Total Outflows	Y1840	74.36%	72.79%	57.73%	60.11%	182.22%	38.01%	54.81%	28.64%	60.65%	-80.75%	-0.92%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	74.36%	73.87%	67.70%	64.29%	82.50%	60.66%	58.08%	41.26%	43.57%	-0.92%	-0.92%

Shriram Finance Limited (Rs. in lacs)

Statement of Interest Rate Sensitivity (IRS) as on October 31, 2026 (online)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
A. Liabilities (OUTFLOW)													
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,061.00	47,061.00
(i) Equity	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,061.00	47,061.00
(ii) Perpetual preference shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others (Please furnish, if any)	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,10,73,517.00	1,10,73,517.0 0
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,09,079.00	57,09,079.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,22,752.00	6,22,752.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,29,378.00	11,29,378.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,388.00	5,388.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,687.00	13,687.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,457.00	10,457.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.1 Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.2 Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.00	16.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,421.00	1,421.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,81,339.00	35,81,339.00
3.Gifts, grants, donations & benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bonds & Notes (a+b+c)	Y230	0.00	0.00	35,226.00	0.00	0.00	5,14,154.00	3,70,855.00	3,26,673.00	0.00	0.00	0.00	12,46,908.00
a) Fixed rate plain vanilla including zero coupons	Y240	0.00	0.00	0.00	0.00	0.00	4,37,771.00	0.00	3,26,673.00	0.00	0.00	0.00	7,64,444.00
b) Instruments with embedded options	Y250	0.00	0.00	35,226.00	0.00	0.00	76,383.00	3,70,855.00	0.00	0.00	0.00	0.00	4,82,464.00
c) Floating rate instruments	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Deposits	Y270	2,33,390.00	35,414.00	65,638.00	1,46,494.00	1,24,827.00	4,25,578.00	9,93,181.00	35,52,340.00	19,00,532.00	0.00	0.00	74,77,394.00
(i) Term Deposits/ Fixed Deposits from public	Y280	2,33,390.00	35,414.00	65,638.00	1,46,494.00	1,24,827.00	4,25,578.00	9,93,181.00	35,52,340.00	19,00,532.00	0.00	0.00	74,77,394.00
(a) Fixed rate	Y290	2,33,390.00	35,414.00	65,638.00	1,46,494.00	1,24,827.00	4,25,578.00	9,93,181.00	35,52,340.00	19,00,532.00	0.00	0.00	74,77,394.00
(b)Floating rate	Y300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii)	Y310	12,774.00	30,461.00	3,00,607.00	7,72,794.00	2,29,768.00	13,63,093.00	21,34,643.00	70,32,661.00	16,84,950.00	14,34,697.00	0.00	1,49,96,448.0
(i) Bank borrowings	Y320	12,237.00	2,250.00	1,59,132.00	3,57,536.00	57,986.00	7,49,363.00	10,29,609.00	38,45,086.00	9,81,692.00	3,19,860.00	0.00	75,14,751.00
a) Bank Borrowings in the nature of Term money borrowings	Y330	328.00	2,250.00	21,104.00	3,03,012.00	57,986.00	3,47,976.00	6,87,577.00	22,62,915.00	5,71,526.00	0.00	0.00	42,54,674.00
I. Fixed rate	Y340	130.00	0.00	116.00	45,609.00	34,352.00	51,143.00	1,10,683.00	5,71,639.00	1,10,576.00	0.00	0.00	9,24,248.00
II. Floating rate	Y350	198.00	2,250.00	20,988.00	2,57,403.00	23,634.00	2,96,833.00	5,76,894.00	16,91,276.00	4,60,950.00	0.00	0.00	33,30,426.00
b) Bank Borrowings in the nature of WCDL	Y360	11,909.00	0.00	1,36,019.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00	1,77,928.00
I. Fixed rate	Y370	0.00	0.00	1,36,013.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,36,013.00
II. Floating rate	Y380	11,909.00	0.00	6.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00	41,915.00
c) Bank Borrowings in the nature of Cash Credits (CC)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	4,779.00	0.00	0.00	0.00	0.00	4,779.00
I. Fixed rate	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y410	0.00	0.00	0.00	0.00	0.00	0.00	4,779.00	0.00	0.00	0.00	0.00	4,779.00
d) Bank Borrowings in the nature of Letter of Credits(LCs)	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y450	0.00	0.00	2,009.00	54,524.00	0.00	4,01,387.00	3,07,253.00	15,82,171.00	4,10,166.00	3,19,860.00	0.00	30,77,370.00
I. Fixed rate	Y460	0.00	0.00	2,009.00	54,524.00	0.00	4,01,387.00	3,07,253.00	15,82,171.00	4,10,166.00	3,19,860.00	0.00	30,77,370.00
II. Floating rate	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Debts (other than related parties)	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loan from Related Parties (including ICDs)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Commercial Papers	Y570	0.00	0.00	0.00	1,98,296.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,98,296.00
Of which; (a) Subscribed by Mutual Funds	Y580	0.00	0.00	0.00	1,98,296.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,98,296.00
(b) Subscribed by Banks	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Non - Convertible Debentures (NCDs) (A+B)	Y650	436.00	17,072.00	870.00	28,423.00	32,174.00	1,48,141.00	2,93,353.00	12,01,937.00	4,41,024.00	9,90,402.00	0.00	31,53,832.00
A. Fixed rate	Y660	436.00	17,072.00	870.00	28,423.00	32,174.00	1,48,141.00	2,93,353.00	12,01,937.00	4,41,024.00	9,90,402.00	0.00	31,53,832.00
Of which; (a) Subscribed by Mutual Funds	Y670	0.00	0.00	0.00	326.00	0.00	878.00	4,086.00	6,434.00	0.00	0.00	0.00	11,724.00
(b) Subscribed by Banks	Y680	0.00	0.00	0.00	3,412.00	10,716.00	2,090.00	52,746.00	1,84,506.00	6,661.00	224.00	0.00	2,60,355.00
(c) Subscribed by NBFCs	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y700	0.00	17,047.00	125.00	10,019.00	7,765.00	32,872.00	94,806.00	3,53,461.00	2,81,560.00	8,17,946.00	0.00	16,15,601.00
(e) Subscribed by Pension Funds	Y710	0.00	0.00	0.00	186.00	2,756.00	1,438.00	3,224.00	39,708.00	28,585.00	782.00	0.00	76,679.00
(f) Subscribed by Retail Investors	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y730	436.00	25.00	745.00	14,480.00	10,937.00	1,10,863.00	1,38,491.00	6,17,828.00	1,24,218.00	1,71,450.00	0.00	11,89,473.00
B. Floating rate	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Convertible Debentures (A+B)	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Fixed rate	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Floating rate	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Subordinate Debt	Y990	0.00	0.00	0.00	14,791.00	0.00	5,823.00	31,411.00	1,16,725.00	0.00	75,889.00	0.00	2,44,639.00
(ix) Perpetual Debt Instrument	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Borrowings From Central Government / State Government	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Other Borrowings	Y1030	101.00	11,139.00	1,40,605.00	1,73,748.00	1,39,608.00	4,59,766.00	7,80,270.00	18,68,913.00	2,62,234.00	48,546.00	0.00	38,84,930.00

Shriram Finance Limited (Rs. in lacs)

Statement of Interest Rate Sensitivity (IRS) as on October 31, 2026 (online)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	3,27,688.00	0.00	120.00	64.00	0.00	482.00	237.00	0.00	0.00	0.00	5,30,899.00	8,59,490.00
(i) Sundry creditors	Y1050	3,27,688.00	0.00	120.00	64.00	0.00	482.00	237.00	0.00	0.00	0.00	1,95,809.00	5,24,400.00
(ii) Expenses payable	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Advance income received from borrowers pending adjustment	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest payable on deposits and borrowings	Y1080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Provisions for Standard Assets	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Provisions for NPAs	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Provisions for Investment Portfolio (NPI)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Provisions (Please Specify)	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,35,090.00	3,35,090.00
8.Repos / Bills Rediscounted	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Statutory Dues	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,188.00	14,188.00
10.Unclaimed Deposits (i+ii)	Y1150	9,018.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,018.00
(i) Pending for less than 7 years	Y1160	9,018.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,018.00
(ii) Pending for greater than 7 years	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Any other Unclaimed Amount	Y1180	608.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,600.00	2,208.00
12.Debt Service Realisation Account	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Others	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)	Y1210	45,722.00	0.00	0.00	268.00	0.00	0.00	300.00	4,585.00	3,896.00	1,158.00	3,58,952.00	4,14,881.00
A. TOTAL OUTFLOWS (1 to 14)	Y1220	6,29,200.00	65,875.00	4,01,591.00	9,19,620.00	3,54,595.00	23,03,307.00	34,99,216.00	1,09,16,259.00	35,89,378.00	14,35,855.00	1,20,26,217.00	3,61,41,113.0
A1. Cumulative Outflows	Y1230	6,29,200.00	6,95,075.00	10,96,666.00	20,16,286.00	23,70,881.00	46,74,188.00	81,73,404.00	1,90,89,663.00	2,26,79,041.00	2,41,14,896.00	3,61,41,113.00	3,61,41,113.0
B. INFLOWS													
1. Cash	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,900.00	9,900.00
2. Remittance in transit	Y1250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Balances with Banks (i+ii+iii)	Y1260	50,849.00	10,519.00	2,06,617.00	3,44,659.00	6,673.00	20,317.00	1,33,752.00	2,232.00	0.00	0.00	2,25,271.00	10,00,889.00
(i) Current account	Y1270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,25,271.00	2,25,271.00
(ii) In deposit accounts, and other placements	Y1280	50,849.00	10,519.00	2,06,617.00	3,44,659.00	6,673.00	20,317.00	1,33,752.00	2,232.00	0.00	0.00	0.00	7,75,618.00
(iii) Money at Call & Short Notice	Y1290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii) (Under various categories as detailed below)	Y1300	0.00	335.00	1,03,403.00	65,720.00	62,139.00	37,611.00	72,058.00	2,51,440.00	1,07,982.00	9,60,862.00	92,426.00	17,53,976.00
(i) Fixed Income Securities	Y1310	0.00	335.00	1,03,403.00	65,720.00	62,139.00	37,611.00	72,058.00	2,51,440.00	1,07,982.00	9,60,862.00	0.00	16,61,550.00
a)Government Securities	Y1320	0.00	267.00	40,790.00	2,672.00	2,867.00	9,380.00	17,996.00	2,937.00	72,488.00	9,14,952.00	0.00	10,64,349.00
b) Zero Coupon Bonds	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,708.00	0.00	0.00	0.00	50,708.00
e) Cumulative Redeemable Preference Shares	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1380	0.00	68.00	62,613.00	63,048.00	59,272.00	28,231.00	54,062.00	1,97,795.00	35,494.00	45,910.00	0.00	5,46,493.00
(ii) Floating rate securities	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a)Government Securities	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Zero Coupon Bonds	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Cumulative Redeemable Preference Shares	Y1440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Equity Shares	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,306.00	14,306.00
(iv) Convertible Preference Shares	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Subsidiaries / Joint Ventures	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,012.00	35,012.00
(vi) In shares of Venture Capital Funds	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,108.00	43,108.00
5.Advances (Performing)	Y1520	7,83,369.00	2,45,204.00	3,40,880.00	11,16,773.00	10,54,022.00	33,83,422.00	60,66,884.00	1,37,37,291.00	36,80,112.00	2,67,258.00	0.00	3,06,75,215.0
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term loans	Y1540	7,80,756.00	2,44,009.00	3,39,256.00	11,10,566.00	10,50,155.00	33,68,036.00	60,26,908.00	1,35,89,254.00	36,39,722.00	2,60,126.00	0.00	3,04,08,788.0
(a) Fixed Rate	Y1550	7,80,756.00	2,44,009.00	3,39,256.00	11,10,566.00	10,50,155.00	33,68,036.00	60,26,908.00	1,35,89,254.00	36,39,722.00	2,60,126.00	0.00	3,04,08,788.0
(b) Floating Rate	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Corporate loans/short term loans	Y1570	2,613.00	1,195.00	1,624.00	6,207.00	3,867.00	15,386.00	39,976.00	1,48,037.00	40,390.00	7,132.00	0.00	2,66,427.00
(a) Fixed Rate	Y1580	2,613.00	1,195.00	1,624.00	6,207.00	3,867.00	15,386.00	39,976.00	1,48,037.00	40,390.00	7,132.00	0.00	2,66,427.00
(b) Floating Rate	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Non-Performing Loans (i+ii+iii)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,32,998.00	3,05,078.00	0.00	7,38,076.00
(i) Sub-standard Category	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,32,998.00	1,02,611.00	0.00	5,35,609.00
(ii) Doubtful Category	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,02,467.00	0.00	2,02,467.00
(iii) Loss Category	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Assets on Lease	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.Fixed assets (excluding assets on lease)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,30,397.00	1,30,397.00
9.Other Assets (i+ii)	Y1660	7,339.00	0.00	4,174.00	91,065.00	43,492.00	51,992.00	64,661.00	0.00	0.00	0.00	7,08,286.00	9,71,009.00
(i) Intangible assets & other non-cash flow items	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,27,304.00	1,27,304.00
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	7,339.00	0.00	4,174.00	91,065.00	43,492.00	51,992.00	64,661.00	0.00	0.00	0.00	5,80,982.00	8,43,705.00
10.Statutory Dues	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Unclaimed Deposits (i+ii)	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Any other Unclaimed Amount	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Debt Service Realisation Account	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	87.00	0.00	0.00	3,798.00	18,865.00	77,893.00	28,612.00	1,72,325.00	86,286.00	1,14,833.00	25,999.00	5,28,698.00
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	8,41,644.00	2,56,058.00	6,55,074.00	16,22,015.00	11,85,191.00	35,71,235.00	63,65,967.00	1,41,63,288.00	43,07,378.00	16,48,031.00	11,92,279.00	3,58,08,160.0
C. Mismatch (B - A)	Y1770	2,12,444.00	1,90,183.00	2,53,483.00	7,02,395.00	8,30,596.00	12,67,928.00	28,66,751.00	32,47,029.00	7,18,000.00	2,12,176.00	-1,08,33,938.00	-3,32,953.00
D. Cumulative mismatch	Y1780	2,12,444.00	4,02,627.00	6,56,110.00	13,58,505.00	21,89,101.00	34,57,029.00	63,23,780.00	95,70,809.00	1,02,88,809.00	1,05,00,985.00	-3,32,953.00	-3,32,953.00
E. Mismatch as % of Total Outflows	Y1790	33.76%	288.70%	63.12%	76.38%	234.24%	55.05%	81.93%	29.74%	20.00%	14.78%	-90.09%	-0.92%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	33.76%	57.93%	59.83%	67.38%	92.33%	73.96%	77.37%	50.14%	45.37%	43.55%	-0.92%	-0.92%