PANATONE FINVEST LIMITED

Date: September 11, 2026

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra East
Mumbai 400 051

Dear Sir/Madam,

Please find enclosed the following ALM reports filed with RBI for Panatone Finvest Limited as on August 31, 2026.

1. ALM STDL REV2,
2. ALM SL IRS
3. Structural Liquidity Returns

Kindly acknowledge the receipt of the same.

Thank You.

For Panatone Finvest Limited.

PANATONE FINVEST LTD
MUMBAI

Nikhil Kumar
Chief Financial Officer

Bombay House 24 Homi Mody Street Mumbai 400 001
Phone 6665 7344/ 7136 Fax 6665 8080
(CIN No. U67120MH1992PLC066160)

ALM Return (Quarterly)

Version 3.0 (For the year 2009)

	This colored fields are auto calculated fields, user can not manipulate these fields
	In this coloured fields user can enter the parameters.

No Errors Found in Data

RBI/2008-09/116

Asset Liability Management (ALM) – Reporting

exposures, an ALM System was introduced for the Non-Banking Financial Companies (NBFCs) as part of their overall system for effective risk management in their various portfolios vide Company Circular DNBS (PD).CC.No.15 /02.01 / 2000-2001 dated June 27, 2001. While it was stated therein that the guidelines would be applicable to all NBFCs irrespective of whether they are accepting / holding public deposits or not, to begin with, NBFCs meeting the criteria of asset base of Rs.100 crore (whether accepting / holding public deposits or not) or holding public deposits of Rs. 20 crore or more (irrespective of their asset size) as per their audited balance sheet as of March 31, 2001 were required to put in place the ALM System. The companies were

from use of short term sources to fund NBFC activities, it has now been decided to introduce a system of reporting for NBFCs-ND-SI in the format as prescribed in the Annex. The return will comprise of:

(i) Statement of short term dynamic liquidity in format ALM - Annexure – II [NBS-ALM1],
(ii) Statement of structural liquidity in format ALM - Annex – III [NBS-ALM2] and
(iii) Statement of Interest Rate Sensitivity in format ALM - Annexure – IV [NBS-ALM3].

of the reporting dispensation, such compilation would commence with effect from the period ending September 30, 2008. The periodicity of the Statement of short term dynamic liquidity [NBS-ALM1] shall be monthly and that of Statement of structural liquidity [NBS-ALM2] half-yearly. It shall be submitted within 10 days of the close of the month to which it relates and half yearly statement within 20 days of the close of the half year to which it relates to the Regional Office of the Department in whose jurisdiction the NBFC is registered. However, to enable the NBFCs to

The compilation frequency of Statement of Interest Rate Sensitivity [NBS-ALM3] would be half yearly. As a first step, the same shall be put up to the Board of Directors of the NBFC at half yearly intervals. The statement shall be filed with the Bank later from the date to be announced.

Notification No. DNBS. 193 DG(VL)-2007 dated February 22 , 2007 with respect to disclosure in balance sheet and requirement as to capital adequacy is enclosed.

Yours faithfully

(P Krishnamurthy)
Chief General Manager In-Charge

RESERVE BANK OF INDIA
DEPARTMENT OF NON-BANKING SUPERVISION
CENTRAL OFFICE
CENTRE I, WORLD TRADE CENTRE,
CUFFE PARADE, COLABA,
MUMBAI 400 005.

Notification No. DNBS. 200 / CGM(PK)-2008 dated August 1, 2008

that, for the purpose of enabling the Bank to regulate the credit system to the advantage of the country, it is necessary to amend the Non-Banking Financial (Non- Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 contained in Notification No. DNBS. 193/DG(VL)-2007 dated February 22, 2007 in exercise of the powers conferred by sections 45J, 45JA, 45K and 45L of the Reserve Bank of India Act, 1934 (2 of 1934) and of all

1. In paragraph 10, after clause (4) following clause shall be inserted:

disclose the following particulars in its Balance Sheet

Capital to Risk Assets Ratio (CRAR)

Exposure to real estate sector, both direct and indirect; and

Maturity pattern of assets and liabilities."

2. In paragraph 16(1), the following sentence shall be added at the end of the paragraph:

"such ratio shall not be less than 12% by March 31, 2009 and 15% by March 31, 2010."

(P. Krishnamurthy)
Chief General Manager In-Charge

Annexure II
NBS-ALM 1

Name of the NBFC **Panatone Finvest limited**

(Rs in Crores)

Statement of short-term Dynamic Liquidity as on **31-08-2026**

Sr. No.	Item	Item code	Validations	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months
	Column Field code			C01	C02	C03	C04	C05
	A. **Outflows**							
1	Increase in loans & Advances	151	<>=0	0	0	0	0	0
2	Net increase in investments	152	153 + 154 + 155	0	0	0	0	0
	i) Govt./ approved securities	153	<>=0	0	0	0	0	0
	ii) Bonds/ debentures/ shares	154	<>=0	0	0	0	0	0
	iii) Others	155	<>=0	0	0	0	0	0
3	Net decrease in ICDs	156	<>=0	0	0	0	0	0
4	Net decrease in borrowings from various sources/ net increase in market lending	157	<>=0	-	-	-	-	1,820.00
5	Outflow on account of off-balance sheet items	158	<>=0	0	0	0	0	0
6	Other outflows	159	<>=0	0	15.31	-	-	10.18
	TOTAL OUTFLOWS (A)	160	151+152+156+157+ 158+159	**0**	**15.3115**	**0**	**0**	**1830.182**
	B Inflows							
1	Net cash position	171	<>=0	118.41	0	0	11.72	0
2	Net increase in ICDs	172	<>=0	0	0	0	0	0
3	Interest inflow on investments	173	<>=0	0	0	0	0.45	0
4	Interest inflow on performing Advances	174	<>=0	0	0	0	0	0
5	Net increase in borrowings from various sources	175	<>=0	0	0	0	0	0
6	Inflow on account of off-balance sheet items	176	<>=0	0	0	0	0	0
7	Other inflows	177	<>=0	0	0	-	0	1820
	TOTAL INFLOWS (B)	180	171+--+177	**118.41**	**0.00**	**0.00**	**12.17**	**1820.00**
	C. Mismatch (B - A)	190	180-160	**118.41**	**-15.31**	**0.00**	**12.17**	**-10.18**
	D. Cumulative mismatch	200	190Cn + 200C(n-1)	**118.41**	**103.10**	**103.10**	**115.27**	**105.09**
	E. C as percentage to Total Outflows	210	(190/160)x 100	**0.00**	**-100.00**	**0.00**	**0.00**	**-0.56**

Sr. No.	Item	Item code	Validations	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months
	Column Field code			C01	C02	C03	C04	C05
	A. **Outflows**							
	iii) Others	155	<>=0	0	0	0	0	0
	Other outflows	159	<>=0	**0**	**15.31**	**-**	**-**	**10.18**
	Revenue Expenses			0	0.04	-	-	-
	Income Tax			0	15.27	-	-	10.18
	Warrants			0	0	0	0	0
	B Inflows							
	Other inflows	177	<>=0	**0**	**0**	**0**	**0**	**0**
	Dividend Income			0	0	0	0	0
	Equity Infusion by Parent			0	0	0	0	0
	Others			0	0	0	0	1820

ALM Return (Half Yearly)

Version 2.0 (For the year 2009)

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Notes

RBI/2008-09/116

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(P. Krishnamurthy)
Chief General Manager In-Charge

Appendix - I
Maturity Profile - Liquidity

Heads of Accounts
Time-bucket category

A. Outflows

1&2. Capital funds	
a) Equity capital, Non-redeemable or perpetual preference capital, Reserves, Funds and Surplus	In the 'over 5 years' time-bucket.
b) Preference capital - redeemable/non-perpetual	As per the residual maturity of the shares.
3. Grants, donations and benefactions	The 'over 5 years' time-bucket. However, if such gifts, grants, etc. are tied to specific end-use, then these may be slotted in the time- bucket as per purpose/end-use specified.
4. Bonds and debentures	
a) Plain vanilla bonds/debentures	As per the residual maturity of the instruments
b) Bonds/debentures with embedded call/put options (including zero-coupon/deep discount bonds)	As per the residual period for the earliest exercise date for the embedded option.
5. Inter Corporate Deposits:	These, being institutional/wholesale deposits, should be slotted as per their residual maturity
6. Borrowings	
a) Short Term borrowings	As per the residual maturity
b) Long Term Borrowings	-do-
7. Current liabilities and provisions:	
a) Sundry creditors	As per the due date or likely timing of cash outflows. A behavioral analysis could also be made to assess the trend of outflows and the amounts slotted accordingly.
b) Expenses payable (other than interest)	As per the likely time of cash outflow.
c) Advance income received, receipts from borrowers pending adjustment	In the 'over 5 years' time-bucket as these do not involve any cash outflow.
d) Interest payable on bonds/deposits	In respective time buckets as per the due date of payment.
e) Provisions for NPAs	The amount of provision may be netted out from the gross amount of the NPA portfolio and the net amount of NPA portfolio be shown as an item under inflows in stipulated time-buckets.

f) Provision for Investments portfolio	The amount may be netted from the gross value of investments portfolio and the net investments be shown as inflow in the prescribed time-slots. In case provisions are not held security-wise, the provision may be shown on "over 5 years" time bucket.
g) Other provisions	To be bucketed as per the purpose/nature of the underlying transaction.
B. Inflows	
1. Cash	In 1 to 14 day time-bucket.
2. Remittance in transit	---do---
3. Balances with banks (in India only)	
a) Current account	The stipulated minimum balance be shown in 1-3 years bucket and the remaining may be shown under 1 to 14 day time-bucket. time bucket.
b) Deposit accounts/short term deposits	As per residual maturity.
4. Investments (net of provisions)	
a) Approved Trustee securities, government securities, bonds, debentures and other instruments	Respective maturity bucket. Investment classified as non-performing should be shown under 3-5 year bucket (sub-standard) or over 5 years bucket (doubtful).
b) Unlisted securities (e.g. shares, etc.)	In the 'over 5 year' time bucket
c) Unlisted securities having a fixed term maturity	As per residual maturity
d) Venture capital units	In the 'over 5 year' time bucket
e) Equity shares, convertible preference shares, non-redeemable/perpetual preference shares, shares of subsidiaries/joint ventures and units in open ended mutual funds and other investments.	(i) Shares which are part of current investments may be shown in appropriate time bucket below one year.
	(ii) Shares classified as "long term" investments may be kept in "over 5 years time" bucket.
	(iii) However, the shares of the assisted units/companies acquired as part of the initial financing package, may be slotted in the relative time bucket keeping in view the pace of project implementation/time-overrun, etc., and the resultant likely timeframe for divesting such shares.
5. Advances (performing)	
a) Bill of Exchange and promissory notes discounted and rediscounted	As per the residual usance of the underlying bills.
b) Term loans (rupee loans only)	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.

c) Corporate loans/short term loans	As per the residual maturity
6. Non-performing loans	
(May be shown net of the provisions, interest suspense held)	
a) <u>Sub-standard</u>	
i) All overdues and instalments of principal falling due during the next three years	In the 3 to 5 year time-bucket.
ii) Entire principal amount due beyond the next three years	In the over 5 years time-bucket
b) <u>Doubtful and loss</u>	
i) All instalments of principal falling due during the next five years as also all overdues	In the over 5 year time-bucket
ii) Entire principal amount due beyond the next five years	In the over 5 year time-bucket
7. Assets on lease	Cash flows from the lease transaction may be slotted in respective time buckets as per the timing of the cash flow.
9. Fixed assets (excluding leased assets)	In the 'over 5 year' time-bucket. Interim cash flow may be shown under respective maturity buckets.
10. Other assets	
(a) Intangible assets and items not representing cash inflows.	In the 'over 5 year' time-bucket.
(b)Other items (such as accrued income, other receivables, staff loans, etc.)	In respective maturity buckets as per the timing of the cash flows.
<u>C. Contingent liabilities</u>	
(a) Letters of credit/guarantees (outflow through devolvement)	Based on the past trend analysis of the devolvement vis-à-vis the outstanding amount of guarantees (net of margins held), the likely devolvement should be estimated and this amount could be distributed in various time buckets on judgmental basis. The assets created out of devolvement may be shown under respective maturity buckets on the basis of probable recovery dates.
(b) Loan commitments pending disbursal (outflow)	NBFC should undertake a study of the behavioural and seasonal pattern of potential availments in the accounts and the amounts so arrived may be shown under relevant maturity buckets up to 12 months.
(c) Lines of credit committed to/by other Institutions	As per usance of bills to be received under the lines of credit.

(outflow/inflow)	

Note:

a) Any event-specific cash flows (e.g. outflow due to wage settlement arrears, capital expenses, income tax refunds, etc.)

b) All overdue liabilities be shown in the 1 to 30/31 days time bucket.

c) Overdue receivables on account of interest and instalments of standard loans / hire purchase assets / leased rentals

1.	Overdue for less than one month.
2.	Interest overdue for more than one month but less than seven months (i.e. before the relative amount becomes NPA)
3.	Principal instalments overdue for 7 months but less than one year

D. Financing of gaps:

1 to 30/31 days time-bucket should not exceed the prudential limit of 15 % of outflows of each time-bucket and the

NBS-ALM 2 Annexure III

	Statement of structural liquidity as on	31-08-2026								**Amount in Rs. Crore**			
	Name of the NBFC:	PANATONE FINVEST LIMITED											
Sr. No.	**Item**	**Item code**	**Validation**	**Residual Maturity**									
	A. Outflows[1]			**1 to 14 days**	**Over 14 days to one month**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 Months upto 6 months**	**Over 6 Months upto 1 year**	**Over 1 year upto 3 years**	**Over 3 years upto 5 years**	**Over 5 years**	**Total**
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01+-+C09
1	Capital	101	102+103	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4110.12	4110.12
	a) Equity and perpetual preference shares	102	>=0									4110.12	4110.12
	b) Non-perpetual preference shares	103	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Reserves & surplus	104	>=0									2267.92	2267.92
3	Grants, donations & benefactions	105	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Bonds & debentures / (unsecured portion to be indicated separately) / Others (Annexure V)	106	107+108+109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a) Plain vanilla bonds/debentures	107	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b)Bonds/debentures with embedded options	108	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Others (Pl specify in Annexure A/V)	109	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	ICDs	110	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Borrowings	111	112+116	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50
	a) Short Term borrowings	112	113+114+115	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50
	i) CP - banks	113	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii) CP - Other	114	>=0	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50
	iii) Others	115	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Long Term borrowings	116	117+118+119	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	i) banks	117	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii) FIs	118	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii) Others	119	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Current Liabilities & provisions	120	121+122+123+124+125	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
	a) Sundry creditors	121	>=0	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04
	b) Expenses payable (Other than interest)	122	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Advance income recd.(receipts from borrowers pending adjustments)	123	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d) Interest payable on bonds/ deposits	124	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	e) Provisions (other than for NPAs)	125	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Contingent Liabilities[2]	126	127+128+129+130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a) Letters of credit/guarantees	127	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Loan commitments pending disbursal (outflows)	128	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Lines of credit committed to other institutions (outflows)	129	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	130	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Others (specify)	131	>=0	0.00	15.27	0.00	318.78	10.18	170.66	0.00	0.00	0.00	514.90
	A. TOTAL OUTFLOWS	**132**	101+104+105+106+110+111+120+126+131	0.00	15.31	0.00	318.78	1785.68	170.66	0.00	0.00	6378.04	8668.47
	B. Cumulative Outflows	**133**		0.00	15.31	15.31	334.09	2119.78	2290.43	2290.43	2290.43	8668.47	18024.27
	C. Inflows												

1	Cash	134	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Remittance in transit	135	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Balances with banks	136	137+138	0.69	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	12.42
	a)Current account	137	>=0	0.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69
	b)Deposit /short-term deposits	138	>=0	0.00	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	11.72
4	Investments (net of provisions)	139	>=0	117.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8219.10	8336.82
5	Advances (performing)	140	141+142+143	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a)Bills of exchange and promissory notes discounted & rediscounted	141	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Term loans (only rupee loans)	142	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Corporate loans/short term loans	143	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	6. Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in Appendix I)	144	144A + 144B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a)Sub-standard loans	144A	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Doubtful and loss loans	144B	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Inflows from assets on lease	145	>=0	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)	146	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Other assets :	147	148+149+150	0.00	0.00	0.00	319.23	0.00	0.01	0.00	0.00	0.00	319.24
	i) Intangible assets & other non-cash flow items	148	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii) Interest and other income receivable	149	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii) Others	150	>=0	0.00	0.00	0.00	319.23	0.00	0.01	0.00	0.00	0.00	319.24
10	Lines of credit committed by other institutions (inflows)	151	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Bills rediscounted (inflow)	152	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	153	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	154	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	C. TOTAL INFLOWS	155	134+--+136+139+140+144+145+146+147+151+---+154	118.41	0.00	0.00	330.95	0.00	0.01	0.00	0.00	8219.10	8668.47
	D. Mismatch (C - A)	156	155-132	118.41	-15.31	0.00	12.17	-1785.68	-170.65	0.00	0.00	1841.06	0.00
	E. Mismatch as % to outflows (D as % to A)	157	156/132*100	**0.00**	**100.00**	**0.00**	**3.82**	**100.00**	**99.99**	**0.00**	**0.00**	**28.87**	332.68
	F. Cumulative Mismatch	158		118.41	103.10	103.10	115.27	-1670.41	-1841.06	-1841.06	-1841.06	0.00	-6753.71
	G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	159		**0.00**	**673.35**	**673.35**	**34.50**	**78.80**	**80.38**	**80.38**	**80.38**	**0.00**	1701.15

Note:

[1] Please see instructions as regards time buckets in Appendix 1.

[2] See part c of Appendix-1. This may be classified as per appendix.

Name of the NBFC:	Panatone Finvest limited				31-08-2026							
Item	**Item code**	**Validation**	**Residual Maturity**									
A. Outflows			**1 to 14 days**	**Over 14 days to one month**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 Months upto 6 months**	**Over 6 Months upto 1 year**	**Over 1 year upto 3 years**	**Over 3 years upto 5 years**	**Over 5 years**	**Total**
Short Term borrowings - Others	115	>=0	-	-	-	-	-	-	-	-	-	-
Long Term borrowings- Others	119	>=0	-	-	-	-	-	-	-	-	-	-
										-	-	-
Others (Outflow)	131	>=0	-	**15.27**	-	**318.78**	**10.18**	**170.66**	-	-	-	**514.90**
Surplus Land Obligation				-	-	318.78	-	-				318.78
Provision for Taxation			-	15.27	-	-	10.18	170.66	-			196.11
Other Asset - Others (Inflow)	150	>=0	-	-	-	**318.78**	-	-	-	-	-	**318.78**
Advance Tax			-		-	-	-	-				-
Receivable Land Obligation				-		318.34		-				318.34
Dividend receivable			-			-						
Share Application money			-			-						
Interest Accured on bank Deposits			-	-		0.45	-		-			0.45
Others (Inflow)	154	>=0	-	-	-	-	-	-	-	-	-	-

	C. Inflows			1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
10	Lines of credit committed by other institutions (inflows)	151	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Annexure IV NBS-ALM 3

Name of the NBFC : PANATONE FINVEST LIMITED

Statement of Interest Rate Sensitivity as on : 31-08-2026

(Amt. in crore of rupees)

Sr. No.	Item	Item code	Validation	Residual Maturity									
	A. Outflows			**1 to 14 days**	**Over 14 days to one month**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 Months upto 6 months**	**Over 6 Months upto 1 year**	**Over 1 year upto 3 years**	**Over 3 years upto 5 years**	**Over 5years**	**Total**
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	**C01+--+C09**
1	Capital	101	102+103	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	a) Equity and perpetual preference shares	102	>=0									0.00	**0.00**
	b) Non-perpetual preference shares	103	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2	Reserves & surplus	104	<>=0	0.00								0.00	**0.00**
3	Grants, donations & benefactions	105	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4	Bonds & debentures (unsecured portion to be indicated separately)	106	107+108+109	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	a) Plain vanilla bonds/debentures	107	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b)Bonds/debentures with embedded options	108	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	c) Others (Pl specify in Annexure A/V)	109	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5	ICDs	110	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6	Borrowings	111	112+116	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	**1775.50**
	a) Short Term borrowings	112	113+114+115	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	**1775.50**
	i. CP - banks	113	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	ii. CP - Other	114	<>=0	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	**1775.50**
	iii. Others	115	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b) Long Term borrowings	116	117+118+119	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	i. banks	117	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	ii. FIs	118	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	iii. Others	119	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7	Current Liabilities & provisions	120	121+122+123+124+125	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	a) Sundry creditors	121	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b) Expenses payable	122	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	c) Advance income recd.	123	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	d) Interest payable on bonds/ICDs	124	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	e) Provisions (other than for NPAs)	125	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8	Contingent Liabilities	126	127+128+129+130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	a) Letters of credit/guarantees	127	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b) Loan commitments pending disbursal (outflows)	128	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	c) Lines of credit committed to other institutions (outflows)	129	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	130	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9	Others (specify)	131	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	A. TOTAL OUTFLOWS (A)	**132**	101+104+105+106+110+111+120+126+131	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	**1775.50**
	B. Cumulative Outflows	**133**		0.00	0.00	0.00	0.00	1775.50	1775.50	1775.50	1775.50	1775.50	**8877.50**
	C. Inflows												
1	Cash	134	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2	Remittance in transit	135	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3	Balances with banks	136	137+138+139	0.69	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	**12.42**
	a)Current account	137	<>=0	0.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.69**
	b)Deposit /short-term deposits	138	<>=0	0.00	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	**11.72**
	c) Money at call & short notice	139	<>=0	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)	140	<>=0	117.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**117.72**

5	Advances (performing)	141	142+143+144	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	a)Bills of exchange and promissory notes discounted & rediscounted	142	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b) Term loans (only rupee loans)	143	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	c) Corporate loans/short term loans	144	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6	Non-performing loans(net of provisions and ECGC claims received)(under various categories enumerated in Appendix I)	145	145A+145B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	a)Sub-standard loans	145A	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	b) Doubtful and loss loans	145B	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7	Inflows from assets on lease	146	<>=0	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)	147	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9	Other assets :	148	149+150+151	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	i) Intangible assets & other non-cash flow items	149	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	ii) Interest and other income receivable	150	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	iii) Others	151	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10	Lines of credit committed by other institutions (inflows)	152	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
11	Bills rediscounted (inflow)	153	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	154	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13	Others	155	<>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
	C. TOTAL INFLOWS	156	134+--+136+140+141+144+145--+147148+152+---+155	118.41	0.00	0.00	11.72	0.00	0.00	0.00	0.00	0.00	**130.13**
	D. Mismatch (C - A)	157	156-132	118.41	0.00	0.00	11.72	-1775.50	0.00	0.00	0.00	0.00	**-1645.37**
	E. Mismatch as % to outflows (D as % to A)	158	157/132*100	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	**100.00**
	F. Cumulative Mismatch	159		118.41	118.41	118.41	130.13	-1645.37	-1645.37	-1645.37	-1645.37	-1645.37	**-7741.47**
	G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	160		0.00	0.00	0.00	0.00	92.67	92.67	92.67	92.67	92.67	**463.35**

Annexure A- NBS-ALM2

Outflows -Bonds and Debentures **(Rs.in Crore)**

Sr. No.	Item	Item code	Validation	Residual Maturity									
	A. Outflows[1]			**1 to 14 days**	**Over 14 days to one month**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 Months upto 6 months**	**Over 6 Months upto 1 year**	**Over 1 yea**	**Over 3 years upto 5 years**	**Over 5years**	**Total**
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01 +-+C09
1	Plain Vanilla Bonds/Debentures (Unsecured)	201	<>=0	0.00									0.00
2	Bonds/with embeded options (Unsecured)	202	<>=0	0.00									0.00
	Others (Unsecured) Specify below												
3	Commercial Papers	203	<>=0	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50
4	Term Loan	204	<>=0	0.00									0.00
5		205	<>=0	0.00									0.00
	Others (Secured) Specify below												
6		301	<>=0	0.00									0.00
7		302	<>=0	0.00									0.00
8		303	<>=0	0.00									0.00
	Total			0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50

Annexure A- NBS-ALM3

Outflows -Bonds and Debentures **(Rs.in Crore)**

Sr. No.	Item	Item code	Validation	Residual Maturity									
	A. Outflows[1]			**1 to 14 days**	**Over 14 days to one month**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 Months upto 6 months**	**Over 6 Months upto 1 year**	**Over 1 yea**	**Over 3 years upto 5 years**	**Over 5years**	**Total**
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01 +-+C09
1	Plain Vanilla Bonds/Debentures (Unsecured)	206	<>=0	0.00									0.00
2	Bonds/with embeded options (Unsecured)	207	<>=0	0.00									0.00
	Others (Unsecured) Specify below												
3	Commercial Papers	208	<>=0	0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50
4	Term Loan	209	<>=0	0.00									0.00
5		210	<>=0	0.00									0.00
	Others (Secured) Specify below												
6		304	<>=0	0.00									0.00
7		305	<>=0	0.00									0.00
8		306	<>=0	0.00									0.00
	Total			0.00	0.00	0.00	0.00	1775.50	0.00	0.00	0.00	0.00	1775.50

Structural Liquidity statement as per the Residual Maturity of Inflows and Outflows for the Balance sheet position as on Aug 31 2026

		Amount (Rs. in crore)								
		Aug'26 (reported as on Jul 31, 2026)	Aug'26 (Actuals as on Aug 31, 2026)	Sep-26	Oct-26	Nov-26	Dec to Feb 2026	Reasons for difference in reported Aug, 26 and actuals Aug 26)	Beyond Feb 27 (Refer Footnote)	Total (Refer Footnote)
Panatone Finvest Limited (CIC)	**Outflows**	199.62	200	15.31	0	318.78	1,785.68		6548.7	8,668.47
	CP	199.58	200	0	0	0	1,775.50		0	1775.5
	Bonds								0	0
	Banks								0	0
	Others	0.04	0	15.31	-	318.78	10.18		6548.7	6892.97
	Inflows	317.24	317.24	118.41	0	330.95	0		8219.11	8668.47
	Loans/ Advances									
	Investments	316.44	316.44	117.72					8219.1	8336.82
	Cash and Bank Balances	0.8	0.8	0.69		11.72			0	12.41
	Additional inflows during the month	0	0							
	Other Inflows	0.00	0.00	0.00	0.00	319.23	0.00		0.01	319.24
	Mismatch	117.62	117.24	103.1	0	12	**-1786**			
	Cumulative Mismatch	117.62	117.24	103.1	103.1	115.27	**-1670.41**			

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Granular detail of Other Inflows (as indicated above)										
S. No.	Balance Sheet Item	Aug'26 (reported as on Jul 31, 2026)	Aug'26 (Actuals as on Aug 31, 2026)	Sep-26	Oct-26	Nov-26	Dec to Feb 2026	Reasons for difference in reported Aug, 26 and actuals Aug 26)	Beyond Feb 27 (Refer Footnote)	Total (Refer Footnote)
1	Advance Tax				-	-			0.01	0.01
2	Receivable Land Obligation				-	318.78			0	318.78
3	Interest on Bank Deposits			-	-	0.45	-		0	0.45
4				-		-				0
5	Borrowings thru CPs	0	0	-					0	0
0		**0.00**	**0.00**	**0.00**	**0.00**	**319.23**	**0.00**		**0.01**	**319.24**

Granular detail of Additional Inflows during the month of reporting (as indicated above in D13)										
S. No.	Balance Sheet Item		Aug'26 (Actuals as on Aug 31, 2026)					Reasons for availing these funds and non-reporting in the earlier month.	Beyond Feb 27 (Refer Footnote)	Total (Refer Footnote)
1	Dividend Income receivable	0	0							
2	Equity infusion		0							
3										
4										
5			0							

Granular detail of Other Outflows (as indicated above)										
S. No.	Balance Sheet Item	Aug'26 (reported as on Jul 31, 2026)	Aug'26 (Actuals as on Aug 31, 2026)	Sep-26	Oct-26	Nov-26	Dec to Feb 2026	Reasons for difference in reported Aug, 26 and actuals Aug 26)	Beyond Feb 27 (Refer Footnote)	Total (Refer Footnote)
1	Surplus Land Obligation	0		0		318.78	0		0	318.78
2	Term Loan									0
3	Equity Capital								4110.12	4110.12
4	Reserves & surplus								2267.92	2267.92
5	Provision for Tax / Advance Tax	0	0	15.27	0	-	10.18		170.66	196.11
6	Interest on Term Loan	0		0	0	0				0
7	Creditors	0.04	0	0.04	0	0				0.04
		0.04	0	15.31	0	318.78	10.18		**6548.7**	**6892.97**

Notes:

1. We have added columns for "Beyond February 2027" and "Total" for completeness.
2. Given that the investments are strategic in nature and are held with a long term perspective the investments are tested for impairment at September and March of each year.
3. Mutual Fund balance of Rs 316.44 Crs & Bank Balance Rs 0.80 crs as on 31 July 2026 has been reflected in Column titled "Aug-26" as this represents cash available during Aug 2026.
4. The ALM returns ie Structural Liquidity, ALM _SDTL and ALM_IRS for Aug 2026 have been submitted within the stipulated timeline ie 8th September 2026.
5. CPs reported as on 31st Aug 2026 as repayable represent the discounted value as per the Books. The actual repayment includes interest accrued till the repayment date.
6. The above information is basis the draft unaudited financials as on 31st August 2026.