Piramal Finance

11th September 2026

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051
NSE Symbol: PIRAMALFIN

Dear Sir / Madam,

Sub.: Intimation under Chapter XVII of the SEBI Master Circular dated 15th October 2025 for Listing of Commercial Papers – Asset Liability Management Statement for August 2026

Pursuant to Para 9 of Chapter XVII of SEBI Master Circular dated 15th October 2025 for dealing with continuous disclosure requirements for listed commercial papers, as amended from time to time, please find enclosed herewith the provisional Asset Liability Management Statement of the Company for August 2026, as submitted to the Reserve Bank of India.

Kindly take the same on record.

Thanking you.

Yours faithfully,
For **Piramal Finance Limited**
(Formerly known as Piramal Capital & Housing Finance Limited)

BIPIN SINGH
Digitally signed by BIPIN SINGH
Date: 2026.09.11 18:28:48 +05'30'

Bipin Singh
Company Secretary

Encl.: As above

Table 2: Statement of Structural Liquidity												
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	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
A. OUTFLOWS												
1.Capital (i+ii+iii+iv)	Y010	0	0	0	0	0	0	0	0	0	4733	4,733
(i) Equity Capital	Y020	0	0	0	0	0	0	0	0	0	4733	4,733
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0	0	0	0	0	0	0	0	0	0	0
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0	0	0	0	0	0	0	0	0	0	0
(iv) Others	Y050	0	0	0	0	0	0	0	0	0	0	0
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xii+xiii)	Y060	0	0	0	0	0	0	0	0	0	3106308	31,06,308
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	1039547	10,39,547
(ii) General Reserves	Y080	0	0	0	0	0	0	0	0	0	579855	5,79,855
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0	0	0	0	0	0	0	0	0	366964	3,66,964
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0	0	0	0	0	0	0	0	0	0	0
(v) Capital Redemption Reserve	Y110	0	0	0	0	0	0	0	0	0	6453	6,453
(vi) Debenture Redemption Reserve	Y120	0	0	0	0	0	0	0	0	0	0	0
(vii) Other Capital Reserves	Y130	0	0	0	0	0	0	0	0	0	0	0
(viii) Other Revenue Reserves	Y140	0	0	0	0	0	0	0	0	0	0	0
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0	0	0	0	0	0	0	0	0	33530	33,530
(x) Revaluation Reserves (a+b)	Y160	0	0	0	0	0	0	0	0	0	0	0
(a) Revl. Reserves - Property	Y170	0	0	0	0	0	0	0	0	0	0	0
(b) Revl. Reserves - Financial Assets	Y180	0	0	0	0	0	0	0	0	0	0	0
(xi) Share Application Money Pending Allotment	Y190	0	0	0	0	0	0	0	0	0	0	0
(xii) Others (Please mention)	Y200	0	0	0	0	0	0	0	0	0	0	0
(xiii) Balance of profit and loss account	Y210	0	0	0	0	0	0	0	0	0	1079959	10,79,959
3.Gifts, Grants, Donations & Benefactions	Y220	0	0	0	0	0	0	0	0	0	0	0
4.Bonds & Notes (i+ii+iii)	Y230	0	0	0	0	0	0	0	0	0	0	0
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0	0	0	0	0	0	0	0	0	0	0
(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	0	0	0	0	0	0	0	0	0	0
(iii) Fixed Rate Notes	Y260	0	0	0	0	0	0	0	0	0	0	0
5.Deposits (i+ii)	Y270	0	0	0	0	0	0	0	0	0	0	0
(i) Term Deposits from Public	Y280	0	0	0	0	0	0	0	0	0	0	0
(ii) Others	Y290	0	0	0	0	0	0	0	0	0	0	0
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	5550	14056	172169	71438	71878	468692	1243191	4148992	1436406	597021	82,29,393
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	5550	14056	109262	43938	58743	361992	622087	3125833	806010	415811	55,63,282
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	5550	8809	107271	35891	41475	318958	480583	1639930	569504	161188	33,69,159
b) Bank Borrowings in the nature of WCDL	Y330	0	0	0	0	10000	5500	0	0	0	0	15,500
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0	0	0	0	0	0	0	0	0	0	0
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0	0	0	0	0	0	0	0	0	0	0
e) Bank Borrowings in the nature of ECBs	Y360	0	0	0	775	0	16029	100044	1354755	186681	11432	16,69,716
f) Other bank borrowings	Y370	0	5247	1991	7272	7268	21505	41460	131148	49825	243191	5,08,907
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0	0	0	0	0	0	0	0	0	0	0
(iii) Loans from Related Parties (including ICDs)	Y390	0	0	0	0	0	0	0	0	0	0	0
(iv) Corporate Debts	Y400	0	0	0	0	0	0	0	0	0	0	0
(v) Borrowings from Central Government / State Government	Y410	0	0	0	0	0	0	0	0	0	0	0
(vi) Borrowings from RBI	Y420	0	0	0	0	0	0	0	0	0	0	0
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0	0	0	0	0	0	0	0	0	0	0
(viii) Borrowings from Others (Please specify)	Y440	0	0	0	0	0	0	0	0	0	0	0
(ix) Commercial Papers (CPs)	Y450	0	0	0	27500	0	35000	20000	0	0	0	82,500
Of which; (a) To Mutual Funds	Y460	0	0	0	27500	0	35000	20000	0	0	0	82,500
(b) To Banks	Y470	0	0	0	0	0	0	0	0	0	0	0
(c) To NBFCs	Y480	0	0	0	0	0	0	0	0	0	0	0
(d) To Insurance Companies	Y490	0	0	0	0	0	0	0	0	0	0	0
(e) To Pension Funds	Y500	0	0	0	0	0	0	0	0	0	0	0
(f) To Others (Please specify)	Y510	0	0	0	0	0	0	0	0	0	0	0

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	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0	0	62907	0	13135	71700	588344	1023159	630396	181210	25,70,851
A. Secured (a+b+c+d+e+f+g)	Y530	0	0	62907	0	13135	71700	588344	1023159	630396	181210	25,70,851
Of which; (a) Subscribed by Retail Investors	Y540	0	0	0	0	13135	0	0	7275	15412	5589	41,411
(b) Subscribed by Banks	Y550	0	0	0	0	0	55000	69723	134000	0	0	2,58,723
(c) Subscribed by NBFCs	Y560	0	0	0	0	0	0	0	14500	10000	0	24,500
(d) Subscribed by Mutual Funds	Y570	0	0	0	0	0	0	225000	76500	0	0	3,01,500
(e) Subscribed by Insurance Companies	Y580	0	0	16700	0	0	16700	50000	150900	0	0	2,34,300
(f) Subscribed by Pension Funds	Y590	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y600	0	0	46207	0	0	0	243621	639984	604984	175621	17,10,417
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Retail Investors	Y620	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y630	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y640	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Mutual Funds	Y650	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Insurance Companies	Y660	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Pension Funds	Y670	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y680	0	0	0	0	0	0	0	0	0	0	0
(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	0	0	0	0	0	0	0	0	0	0
A. Secured (a+b+c+d+e+f+g)	Y700	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Retail Investors	Y710	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y720	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y730	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Mutual Funds	Y740	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Insurance Companies	Y750	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Pension Funds	Y760	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y770	0	0	0	0	0	0	0	0	0	0	0
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Retail Investors	Y790	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y800	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y810	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Mutual Funds	Y820	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Insurance Companies	Y830	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Pension Funds	Y840	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y850	0	0	0	0	0	0	0	0	0	0	0
(xii) Subordinate Debt	Y860	0	0	0	0	0	0	12760	0	0	0	12,760
(xiii) Perpetual Debt Instrument	Y870	0	0	0	0	0	0	0	0	0	0	0
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0	0	0	0	0	0	0	0	0	0	0
a) Repo (As per residual maturity)	Y890	0	0	0	0	0	0	0	0	0	0	0
b) Reverse Repo (As per residual maturity)	Y900	0	0	0	0	0	0	0	0	0	0	0
c) CBLO (As per residual maturity)	Y910	0	0	0	0	0	0	0	0	0	0	0
d) Others (Please Specify)	Y920	0	0	0	0	0	0	0	0	0	0	0
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	11090	6723	174700	89284	69361	149571	403924	798010	265212	381049	23,48,924
a) Sundry creditors	Y940	209	209	78848	22064	22064	2511	54720	14441	9329	13543	2,17,938
b) Expenses payable (Other than Interest)	Y950	0	0	0	0	0	0	0	0	0	0	0
(c) Advance income received from borrowers pending adjustment	Y960	0	0	0	0	0	0	0	0	0	0	0
(d) Interest payable on deposits and borrowings	Y970	8948	5240	77740	63040	43621	135421	327398	727266	231978	271074	18,91,726
(e) Provisions for Standard Assets	Y980	1486	827	1678	4027	3523	11181	20890	56303	23905	21629	1,45,449
(f) Provisions for Non Performing Assets (NPAs)	Y990	0	0	0	0	0	0	0	0	0	74803	74,803
(g) Provisions for Investment Portfolio (NPI)	Y1000	0	0	0	0	0	0	0	0	0	0	0
(h) Other Provisions (Please Specify)	Y1010	447	447	16434	153	153	458	916	0	0	0	19,008
8.Statutory Dues	Y1020	0	0	0	0	0	0	25075	0	0	0	25,075
9.Unclaimed Deposits (i+ii)	Y1030	0	0	0	0	0	0	0	0	0	0	0
(i) Pending for less than 7 years	Y1040	0	0	0	0	0	0	0	0	0	0	0
(ii) Pending for greater than 7 years	Y1050	0	0	0	0	0	0	0	0	0	0	0

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	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
10.Any Other Unclaimed Amount	Y1060	0	0	0	0	0	0	0	0	0	0	0
11.Debt Service Realisation Account	Y1070	0	0	0	0	0	0	0	0	0	0	0
12.Other Outflows	Y1080	0	0	0	0	0	0	0	0	0	0	0
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	35287	35287	70572	16141	14921	49805	142990	133722	71972	23750	5,94,447
(i)Loan commitments pending disbursal	Y1100	34172	34172	68343	11683	11683	35050	70100	0	0	0	2,65,203
(ii)Lines of credit committed to other institution	Y1110	1115	1115	2229	4458	3238	14755	72890	133722	71972	23750	3,29,244
(iii)Total Letter of Credits	Y1120	0	0	0	0	0	0	0	0	0	0	0
(iv)Total Guarantees	Y1130	0	0	0	0	0	0	0	0	0	0	0
(v) Bills discounted/rediscounted	Y1140	0	0	0	0	0	0	0	0	0	0	0
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	0	0	0	0	0	0	0	0	0	0	0
(a) Forward Forex Contracts	Y1160	0	0	0	0	0	0	0	0	0	0	0
(b) Futures Contracts	Y1170	0	0	0	0	0	0	0	0	0	0	0
(c) Options Contracts	Y1180	0	0	0	0	0	0	0	0	0	0	0
(d) Forward Rate Agreements	Y1190	0	0	0	0	0	0	0	0	0	0	0
(e) Swaps - Currency	Y1200	0	0	0	0	0	0	0	0	0	0	0
(f) Swaps - Interest Rate	Y1210	0	0	0	0	0	0	0	0	0	0	0
(g) Credit Default Swaps	Y1220	0	0	0	0	0	0	0	0	0	0	0
(h) Other Derivatives	Y1230	0	0	0	0	0	0	0	0	0	0	0
(vii)Others	Y1240	0	0	0	0	0	0	0	0	0	0	0
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	51927	56066	417441	176863	156160	668068	1815180	5080724	1773590	4112861	1,43,08,880
A1. Cumulative Outflows	Y1260	51927	107993	525434	702297	858457	1526525	3341705	8422429	10196019	14308880	1,43,08,880
B. INFLOWS												
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	0	0	0	0	0	0	0	0	0	0	0
2. Remittance in Transit	Y1280	0	0	0	0	0	0	0	0	0	0	0
3. Balances With Banks	Y1290	312520	0	0	0	415	0	0	0	0	154921	4,67,856
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300	312520	0	0	0	0	0	0	0	0	0	3,12,520
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0	0	0	0	415	0	0	0	0	154921	1,55,336
4.Investments (i+ii+iii+iv+v)	Y1320	31479	935	261660	3545	3350	9365	153489	41861	23158	566965	10,95,807
(i)Statutory Investments (only for NBFCs-D)	Y1330	0	0	0	0	0	0	0	0	0	0	0
(ii) Listed Investments	Y1340	0	0	259791	81	0	0	671	2685	2685	24318	2,90,231
(a) Current	Y1350	0	0	259791	81	0	0	671	0	0	0	2,60,543
(b) Non-current	Y1360	0	0	0	0	0	0	0	2685	2685	24318	29,688
(iii) Unlisted Investments	Y1370	31479	935	1869	3464	3350	9365	15666	39176	20473	517544	6,43,321
(a) Current	Y1380	31479	935	1869	3464	3350	9365	15666	0	0	0	66,128
(b) Non-current	Y1390	0	0	0	0	0	0	0	39176	20473	517544	5,77,193
(iv) Venture Capital Units	Y1400	0	0	0	0	0	0	0	0	0	25103	25,103
(v) Others (Please Specify)	Y1410	0	0	0	0	0	0	137152	0	0	0	1,37,152
5.Advances (Performing)	Y1420	113020	88362	177752	378486	344003	1015161	1785354	4454908	2100972	2710339	1,31,68,357
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1430	0	0	0	0	0	0	0	0	0	0	0
(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	81887	63441	127525	265576	247622	733068	1304304	3205668	1441125	1761510	92,31,726
(a) Through Regular Payment Schedule	Y1450	81887	63441	127525	265576	247622	733068	1304304	3205668	1441125	1761510	92,31,726
(b) Through Bullet Payment	Y1460	0	0	0	0	0	0	0	0	0	0	0
(iii) Interest to be serviced through regular schedule	Y1470	31133	24921	50227	112910	96381	282093	481050	1249240	659847	948829	39,36,631
(iv) Interest to be serviced to be in Bullet Payment	Y1480	0	0	0	0	0	0	0	0	0	0	0
6.Gross Non-Performing Loans (GNPA)	Y1490	0	0	0	0	0	0	0	0	95987	306129	4,02,116
(i) Substandard	Y1500	0	0	0	0	0	0	0	0	95987	84332	1,80,319
(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	0	0	0	0	0	0	0	95987	0	95,987

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	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0	0	0	0	0	0	0	0	0	84332	84,332
(ii) Doubtful and loss	Y1530	0	0	0	0	0	0	0	0	0	221797	2,21,797
(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	0	0	0	0	0	0	0	0	0	0
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0	0	0	0	0	0	0	0	0	221797	2,21,797
7. Inflows From Assets On Lease	Y1560	0	0	0	0	0	0	0	0	0	33080	33,080
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0	0	0	0	0	0	0	0	0	16531	16,531
9. Other Assets :	Y1580	662	662	4300	4900	4820	6633	103653	134394	25974	442656	7,28,654
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0	0	0	0	0	0	0	0	0	27325	27,325
(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	0	0	0	0	0	0	0	0	0	0
(c) Others	Y1610	662	662	4300	4900	4820	6633	103653	134394	25974	415331	7,01,329
10.Security Finance Transactions (a+b+c+d)	Y1620	41200	0	0	0	0	0	0	0	0	0	41,200
a) Repo (As per residual maturity)	Y1630	0	0	0	0	0	0	0	0	0	0	0
b) Reverse Repo (As per residual maturity)	Y1640	0	0	0	0	0	0	0	0	0	0	0
c) CBLO (As per residual maturity)	Y1650	41200	0	0	0	0	0	0	0	0	0	41,200
d) Others (Please Specify)	Y1660	0	0	0	0	0	0	0	0	0	0	0
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	193500	0	0	0	0	0	0	61301	77129	262519	5,94,449
(i)Loan committed by other institution pending disbursal	Y1680	0	0	0	0	0	0	0	53041	53041	159122	2,65,204
(ii)Lines of credit committed by other institution	Y1690	193500	0	0	0	0	0	0	8260	24088	103397	3,29,245
(iii) Bills discounted/rediscounted	Y1700	0	0	0	0	0	0	0	0	0	0	0
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0	0	0	0	0	0	0	0	0	0	0
(a) Forward Forex Contracts	Y1720	0	0	0	0	0	0	0	0	0	0	0
(b) Futures Contracts	Y1730	0	0	0	0	0	0	0	0	0	0	0
(c) Options Contracts	Y1740	0	0	0	0	0	0	0	0	0	0	0
(d) Forward Rate Agreements	Y1750	0	0	0	0	0	0	0	0	0	0	0
(e) Swaps - Currency	Y1760	0	0	0	0	0	0	0	0	0	0	0
(f) Swaps - Interest Rate	Y1770	0	0	0	0	0	0	0	0	0	0	0
(g) Credit Default Swaps	Y1780	0	0	0	0	0	0	0	0	0	0	0
(h) Other Derivatives	Y1790	0	0	0	0	0	0	0	0	0	0	0
(v)Others	Y1800	0	0	0	0	0	0	0	0	0	0	0
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	692381	89959	443712	386931	352588	1031159	2042496	4692464	2323220	4493140	1,65,48,050
C. Mismatch (B - A)	Y1820	640454	33893	26271	210068	196428	363091	227316	-388260	549630	380279	22,39,170
D. Cumulative Mismatch	Y1830	640454	674347	700618	910686	1107114	1470205	1697521	1309261	1858891	2239170	22,39,170
E. Mismatch as % of Total Outflows	Y1840	1233.37%	60.45%	6.29%	118.77%	125.79%	54.35%	12.52%	-7.64%	30.99%	9.25%	15.65%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1233.37%	624.44%	133.34%	129.67%	128.97%	96.31%	50.80%	15.54%	18.23%	15.65%	15.65%

Table 3: Statement of Interest Rate Sensitivity (IRS)													
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	0	0	0	0	0	0	0	0	0	4,733	4,733
(i) Equity	Y020	0	0	0	0	0	0	0	0	0	0	4733	4,733
(ii) Perpetual preference shares	Y030	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Non-perpetual preference shares	Y040	0	0	0	0	0	0	0	0	0	0	0	0
(iv) Others (Please furnish, if any)	Y050	0	0	0	0	0	0	0	0	0	0	0	0
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xii+xiii)	Y060	0	0	0	0	0	0	0	0	0	0	3106308	31,06,308
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	0	1039547	10,39,547
(ii) General Reserves	Y080	0	0	0	0	0	0	0	0	0	0	579855	5,79,855
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0	0	0	0	0	0	0	0	0	0	366964	3,66,964
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0	0	0	0	0	0	0	0	0	0	0	0
(v) Capital Redemption Reserve	Y110	0	0	0	0	0	0	0	0	0	0	6453	6,453
(vi) Debenture Redemption Reserve	Y120	0	0	0	0	0	0	0	0	0	0	0	0
(vii) Other Capital Reserves	Y130	0	0	0	0	0	0	0	0	0	0	0	0
(viii) Other Revenue Reserves	Y140	0	0	0	0	0	0	0	0	0	0	0	0
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0	0	0	0	0	0	0	0	0	0	33530	33,530
(x) Revaluation Reserves	Y160	0	0	0	0	0	0	0	0	0	0	0	0
viii.1 Revl. Reserves - Property	Y170	0	0	0	0	0	0	0	0	0	0	0	0
viii.2 Revl. Reserves - Financial Assets	Y180	0	0	0	0	0	0	0	0	0	0	0	0
(xi) Share Application Money Pending Allotment	Y190	0	0	0	0	0	0	0	0	0	0	0	0
(xii) Others (Please mention)	Y200	0	0	0	0	0	0	0	0	0	0	0	0
(xiii) Balance of profit and loss account	Y210	0	0	0	0	0	0	0	0	0	0	1079959	10,79,959
3.Gifts, grants, donations & benefactions	Y220	0	0	0	0	0	0	0	0	0	0	0	0
4.Bonds & Notes (a+b+c)	Y230	0	0	0	0	0	0	0	0	0	0	0	0
a) Fixed rate plain vanilla including zero coupons	Y240	0	0	0	0	0	0	0	0	0	0	0	0
b) Instruments with embedded options	Y250	0	0	0	0	0	0	0	0	0	0	0	0
c) Floating rate instruments	Y260	0	0	0	0	0	0	0	0	0	0	0	0
5.Deposits	Y270	0	0	0	0	0	0	0	0	0	0	0	0
(i) Term Deposits/ Fixed Deposits from public	Y280	0	0	0	0	0	0	0	0	0	0	0	0
(a) Fixed rate	Y290	0	0	0	0	0	0	0	0	0	0	0	0
(b)Floating rate	Y300	0	0	0	0	0	0	0	0	0	0	0	0
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii)	Y310	1299142	17216	1344987	1022881	316186	802624	1112963	1487665	642563	183168	0	82,29,395
(i) Bank borrowings	Y320	1182826	12975	1280114	974196	289011	503511	440937	370805	0	0	0	50,54,375
a) Bank Borrowings in the nature of Term money borrowings	Y330	660266	12975	1186216	334963	169802	503511	357697	143729	0	0	0	33,69,159
I. Fixed rate	Y340	926	0	2795	933	941	4662	9534	143729	0	0	0	1,63,520
II. Floating rate	Y350	659340	12975	1183421	334030	168861	498849	348163	0	0	0	0	32,05,639
b) Bank Borrowings in the nature of WCDL	Y360	0	0	0	15500	0	0	0	0	0	0	0	15,500
I. Fixed rate	I. Fixed rate	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y380	0	0	0	15500	0	0	0	0	0	0	0	15,500
c) Bank Borrowings in the nature of Cash Credits (CC)	Y390	0	0	0	0	0	0	0	0	0	0	0	0
I. Fixed rate	Y400	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y410	0	0	0	0	0	0	0	0	0	0	0	0
d) Bank Borrowings in the nature of Letter of Credits(LCs)	Y420	0	0	0	0	0	0	0	0	0	0	0	0
I. Fixed rate	Y430	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y440	0	0	0	0	0	0	0	0	0	0	0	0
e) Bank Borrowings in the nature of ECBs	Y450	522560	0	93898	623733	119209	0	83240	227076	0	0	0	16,69,716
I. Fixed rate	Y460	0	0	0	0	0	0	83240	227076	0	0	0	3,10,316
II. Floating rate	Y470	522560	0	93898	623733	119209	0	0	0	0	0	0	13,59,400

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
(ii) Inter Corporate Debts (other than related parties)	Y480	0	0	0	0	0	0	0	0	0	0	0	0
I. Fixed rate	Y490	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y500	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Loan from Related Parties (including ICDs)	Y510	0	0	0	0	0	0	0	0	0	0	0	0
I. Fixed rate	Y520	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y530	0	0	0	0	0	0	0	0	0	0	0	0
(iv) Corporate Debts	Y540	0	0	0	0	0	0	0	0	0	0	0	0
I. Fixed rate	Y550	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y560	0	0	0	0	0	0	0	0	0	0	0	0
(v) Commercial Papers	Y570	0	0	0	27500	0	35000	20000	0	0	0	0	82,500
Of which; (a) Subscribed by Mutual Funds	Y580	0	0	0	27500	0	35000	20000	0	0	0	0	82,500
(b) Subscribed by Banks	Y590	0	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y600	0	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Insurance Companies	Y610	0	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Pension Funds	Y620	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y630	0	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y640	0	0	0	0	0	0	0	0	0	0	0	0
(vi) Non - Convertible Debentures (NCDs) (A+B)	Y650	0	0	62907	0	13135	71700	588344	1023159	630396	181210	0	25,70,851
A. Fixed rate	Y660	0	0	62907	0	13135	71700	588344	1023159	630396	181210	0	25,70,851
Of which; (a) Subscribed by Mutual Funds	Y670	0	0	0	0	0	0	225000	76500	0	0	0	3,01,500
(b) Subscribed by Banks	Y680	0	0	0	0	0	55000	69723	134000	0	0	0	2,58,723
(c) Subscribed by NBFCs	Y690	0	0	0	0	0	0	0	14500	10000	0	0	24,500
(d) Subscribed by Insurance Companies	Y700	0	0	16700	0	0	16700	50000	150900	0	0	0	2,34,300
(e) Subscribed by Pension Funds	Y710	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y720	0	0	0	0	13135	0	0	7275	15412	5589	0	41,411
(g) Others (Please specify)	Y730	0	0	46207	0	0	0	243621	639984	604984	175621	0	17,10,417
B. Floating rate	Y740	0	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Mutual Funds	Y750	0	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y760	0	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y770	0	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Insurance Companies	Y780	0	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Pension Funds	Y790	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y800	0	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y810	0	0	0	0	0	0	0	0	0	0	0	0
(vii) Convertible Debentures (A+B)	Y820	0	0	0	0	0	0	0	0	0	0	0	0
A. Fixed rate	Y830	0	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Mutual Funds	Y840	0	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y850	0	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y860	0	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Insurance Companies	Y870	0	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Pension Funds	Y880	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y890	0	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y900	0	0	0	0	0	0	0	0	0	0	0	0
B. Floating rate	Y910	0	0	0	0	0	0	0	0	0	0	0	0
Of which; (a) Subscribed by Mutual Funds	Y920	0	0	0	0	0	0	0	0	0	0	0	0
(b) Subscribed by Banks	Y930	0	0	0	0	0	0	0	0	0	0	0	0
(c) Subscribed by NBFCs	Y940	0	0	0	0	0	0	0	0	0	0	0	0
(d) Subscribed by Insurance Companies	Y950	0	0	0	0	0	0	0	0	0	0	0	0
(e) Subscribed by Pension Funds	Y960	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y970	0	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y980	0	0	0	0	0	0	0	0	0	0	0	0
(viii) Subordinate Debt	Y990	0	0	0	0	0	0	12760	0	0	0	0	12,760
(ix) Perpetual Debt Instrument	Y1000	0	0	0	0	0	0	0	0	0	0	0	0
(x) Borrowings From Central Government / State Government	Y1010	0	0	0	0	0	0	0	0	0	0	0	0

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
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0	0	0	0	0	0	0	0	0	0	0	0
(xii) Other Borrowings	Y1030	116316	4241	1966	21185	14040	192413	50922	93701	12167	1958	0	5,08,909
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	0	0	0	0	0	0	0	0	0	0	2348927	23,48,927
(i) Sundry creditors	Y1050	0	0	0	0	0	0	0	0	0	0	217939	2,17,939
(ii) Expenses payable	Y1060	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Advance income received from borrowers pending adjustment	Y1070	0	0	0	0	0	0	0	0	0	0	0	0
(iv) Interest payable on deposits and borrowings	Y1080	0	0	0	0	0	0	0	0	0	0	1891727	18,91,727
(v) Provisions for Standard Assets	Y1090	0	0	0	0	0	0	0	0	0	0	145451	1,45,451
(vi) Provisions for NPAs	Y1100	0	0	0	0	0	0	0	0	0	0	74803	74,803
(vii) Provisions for Investment Portfolio (NPI)	Y1110	0	0	0	0	0	0	0	0	0	0	0	0
(viii) Other Provisions (Please Specify)	Y1120	0	0	0	0	0	0	0	0	0	0	19007	19,007
8.Repos / Bills Rediscounted	Y1130	0	0	0	0	0	0	0	0	0	0	0	0
9.Statutory Dues	Y1140	0	0	0	0	0	0	0	0	0	0	25075	25,075
10.Unclaimed Deposits (i+ii)	Y1150	0	0	0	0	0	0	0	0	0	0	0	0
(i) Pending for less than 7 years	Y1160	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Pending for greater than 7 years	Y1170	0	0	0	0	0	0	0	0	0	0	0	0
11.Any other Unclaimed Amount	Y1180	0	0	0	0	0	0	0	0	0	0	0	0
12.Debt Service Realisation Account	Y1190	0	0	0	0	0	0	0	0	0	0	0	0
13.Others	Y1200	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)	Y1210	35,286.00	35,286.00	70,572.00	16,142.00	14922	49,806.00	1,42,990.00	1,33,723.00	71972	23750	0	5,94,449
A. TOTAL OUTFLOWS (1 to 14)	Y1220	1334428	52502	1415559	1039023	331108	852430	1255953	1621388	714535	206918	5485043	1,43,08,887
A1. Cumulative Outflows	Y1230	1334428	1386930	2802489	3841512	4172620	5025050	6281003	7902391	8616926	8823844	14308887	1,43,08,887
B. INFLOWS													
1. Cash	Y1240	0	0	0	0	0	0	0	0	0	0	0	0
2. Remittance in transit	Y1250	0	0	0	0	0	0	0	0	0	0	0	0
3.Balances with Banks (i+ii+iii)	Y1260	0	0	0	0	415	0	0	0	0	154921	312520	4,67,856
(i) Current account	Y1270	0	0	0	0	0	0	0	0	0	0	312520	3,12,520
(ii) In deposit accounts, and other placements	Y1280	0	0	0	0	415	0	0	0	0	154921	0	1,55,336
(iii) Money at Call & Short Notice	Y1290	0	0	0	0	0	0	0	0	0	0	0	0
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii) (Under various categories as detailed below)	Y1300	71744	0	272291	7581	0	0	671	2685	3967	9996	768073	11,37,008
(i) Fixed Income Securities	Y1310	41200	0	259200	0	0	0	0	0	1282	800	0	3,02,482
a)Government Securities	Y1320	0	0	259200	0	0	0	0	0	0	800	0	2,60,000
b) Zero Coupon Bonds	Y1330	0	0	0	0	0	0	0	0	0	0	0	0
c) Bonds	Y1340	0	0	0	0	0	0	0	0	0	0	0	0
d) Debentures	Y1350	0	0	0	0	0	0	0	0	0	0	0	0
e) Cumulative Redeemable Preference Shares	Y1360	0	0	0	0	0	0	0	0	0	0	0	0
f) Non-Cumulative Redeemable Preference Shares	Y1370	0	0	0	0	0	0	0	0	0	0	0	0
g) Others (Please Specify)	Y1380	41200	0	0	0	0	0	0	0	1282	0	0	42,482
(ii) Floating rate securities	Y1390	30544	0	13091	7581	0	0	671	2685	2685	9196	0	66,453
a)Government Securities	Y1400	0	0	13091	7581	0	0	671	2685	2685	3518	0	30,231
b) Zero Coupon Bonds	Y1410	0	0	0	0	0	0	0	0	0	0	0	0
c) Bonds	Y1420	0	0	0	0	0	0	0	0	0	0	0	0
d) Debentures	Y1430	0	0	0	0	0	0	0	0	0	0	0	0
e) Cumulative Redeemable Preference Shares	Y1440	0	0	0	0	0	0	0	0	0	0	0	0
f) Non-Cumulative Redeemable Preference Shares	Y1450	0	0	0	0	0	0	0	0	0	0	0	0
g) Others (Please Specify)	Y1460	30544	0	0	0	0	0	0	0	0	5678	0	36,222
(iii) Equity Shares	Y1470	0	0	0	0	0	0	0	0	0	0	137287	1,37,287
(iv) Convertible Preference Shares	Y1480	0	0	0	0	0	0	0	0	0	0	40060	40,060
(v) In shares of Subsidiaries / Joint Ventures	Y1490	0	0	0	0	0	0	0	0	0	0	330884	3,30,884
(vi) In shares of Venture Capital Funds	Y1500	0	0	0	0	0	0	0	0	0	0	25103	25,103
(vii) Others	Y1510	0	0	0	0	0	0	0	0	0	0	234739	2,34,739
5.Advances (Performing)	Y1520	1460511	1358163	2725983	170400	193660	441964	699643	1664837	464690	51877	0	92,31,728

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
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Term loans	Y1540	1355663	1355663	2711325	132014	126856	347159	544472	980965	199848	37208	0	77,91,173
(a) Fixed Rate	Y1550	35381	35381	70761	132014	126856	347159	544472	980965	199848	37208	0	25,10,045
(b) Floating Rate	Y1560	1320282	1320282	2640564	0	0	0	0	0	0	0	0	52,81,128
(iii) Corporate loans/short term loans	Y1570	104848	2500	14658	38386	66804	94805	155171	683872	264842	14669	0	14,40,555
(a) Fixed Rate	Y1580	12509	2500	3021	24881	12958	64576	146988	681375	264842	14669	0	12,28,319
(b) Floating Rate	Y1590	92339	0	11637	13505	53846	30229	8183	2497	0	0	0	2,12,236
6.Non-Performing Loans (i+ii+iii)	Y1600	0	0	0	0	0	0	0	0	95987	306129	0	4,02,116
(i) Sub-standard Category	Y1610	0	0	0	0	0	0	0	0	95987	84332	0	1,80,319
(ii) Doubtful Category	Y1620	0	0	0	0	0	0	0	0	0	221797	0	2,21,797
(iii) Loss Category	Y1630	0	0	0	0	0	0	0	0	0	0	0	0
7.Assets on Lease	Y1640	0	0	0	0	0	0	0	0	0	0	33080	33,080
8.Fixed assets (excluding assets on lease)	Y1650	0	0	0	0	0	0	0	0	0	0	16531	16,531
9.Other Assets (i+ii)	Y1660	0	0	0	0	0	0	0	0	0	0	4665284	46,65,284
(i) Intangible assets & other non-cash flow items	Y1670	0	0	0	0	0	0	0	0	0	0	27325	27,325
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0	0	0	0	0	0	0	0	0	0	4637959	46,37,959
10.Statutory Dues	Y1690	0	0	0	0	0	0	0	0	0	0	0	0
11.Unclaimed Deposits (i+ii)	Y1700	0	0	0	0	0	0	0	0	0	0	0	0
(i) Pending for less than 7 years	Y1710	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Pending for greater than 7 years	Y1720	0	0	0	0	0	0	0	0	0	0	0	0
12.Any other Unclaimed Amount	Y1730	0	0	0	0	0	0	0	0	0	0	0	0
13.Debt Service Realisation Account	Y1740	0	0	0	0	0	0	0	0	0	0	0	0
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	193500	0	0	0	0	0	0	61301	77129	262519	0	5,94,449
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	1725755	1358163	2998274	177981	194075	441964	700314	1728823	641773	785442	5795488	1,65,48,052
C. Mismatch (B - A)	Y1770	391327	1305661	1582715	-861042	-137033	-410466	-555639	107435	-72762	578524	310445	22,39,165
D. Cumulative mismatch	Y1780	391327	1696988	3279703	2418661	2281628	1871162	1315523	1422958	1350196	1928720	2239165	22,39,165
E. Mismatch as % of Total Outflows	Y1790	29.33%	2486.88%	111.81%	-82.87%	-41.39%	-48.15%	-44.24%	6.63%	-10.18%	279.59%	5.66%	15.65%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	29.33%	122.36%	117.03%	62.96%	54.68%	37.24%	20.94%	18.01%	15.67%	21.86%	15.65%	15.65%