13th November 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 October 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 October 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: 2026.11.13 19:02:57 +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+xiii+xiv)	Y060	0	0	0	0	0	0	0	0	0	3181004	31,81,004
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	1043454	10,43,454
(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	70971	70,971
(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	1113307	11,13,307
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	87614	2981	60486	175040	165345	575497	1646024	3598997	1552378	431178	82,95,540
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	1479	2981	60486	158340	100345	299116	871080	2842438	759482	388589	54,84,336
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	1479	2632	44181	136768	77529	223729	544382	1546612	542836	145841	32,65,989
b) Bank Borrowings in the nature of WCDL	Y330	0	0	10000	15000	15500	40000	0	0	0	0	80,500
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	0	775	16029	288763	1180106	171836	11432	16,68,941
f) Other bank borrowings	Y370	0	349	6305	6572	6541	19358	37935	115720	44810	231316	4,68,906
(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	0	10000	25000	20000	0	0	0	55,000
Of which; (a) To Mutual Funds	Y460	0	0	0	0	10000	25000	20000	0	0	0	55,000
(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

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
(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
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	13135	0	0	16700	55000	238621	754944	756559	792896	42589	26,70,444
A. Secured (a+b+c+d+e+f+g)	Y530	13135	0	0	16700	55000	238621	754944	756559	792896	42589	26,70,444
Of which; (a) Subscribed by Retail Investors	Y540	13135	0	0	0	0	0	0	7275	15412	5589	41,411
(b) Subscribed by Banks	Y550	0	0	0	0	55000	0	193723	10000	162500	0	4,21,223
(c) Subscribed by NBFCs	Y560	0	0	0	0	0	0	8500	6000	10000	0	24,500
(d) Subscribed by Mutual Funds	Y570	0	0	0	0	0	50000	251500	0	0	0	3,01,500
(e) Subscribed by Insurance Companies	Y580	0	0	0	16700	0	50000	16600	134300	0	0	2,17,600
(f) Subscribed by Pension Funds	Y590	0	0	0	0	0	0	0	0	0	0	0
(g) Others (Please specify)	Y600	0	0	0	0	0	138621	284621	598984	604984	37000	16,64,210
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	12760	0	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	73000	0	0	0	0	0	0	0	0	0	73,000
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	73000	0	0	0	0	0	0	0	0	0	73,000
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	18681	10392	119412	65363	85549	203937	425338	784458	252793	380323	23,46,246
a) Sundry creditors	Y940	792	210	77782	20698	20698	2515	41825	24308	13873	13834	2,16,535
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	15738	8874	22957	39746	59510	187160	354711	698621	213115	264843	18,65,275
(e) Provisions for Standard Assets	Y980	1703	860	1844	4760	5182	13785	27848	61529	25805	23595	1,66,911
(f) Provisions for Non Performing Assets (NPAs)	Y990	0	0	0	0	0	0	0	0	0	78051	78,051

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
(g) Provisions for Investment Portfolio (NPI)	Y1000	0	0	0	0	0	0	0	0	0	0	0
(h) Other Provisions (Please Specify)	Y1010	448	448	16829	159	159	477	954	0	0	0	19,474
8.Statutory Dues	Y1020	0	0	0	0	0	0	0	8873	24534	2437	35,844
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
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	37290	37290	74580	17382	14942	51321	115394	169474	149146	62868	7,29,687
(i)Loan commitments pending disbursal	Y1100	34394	34394	68788	12202	12202	36607	73213	0	0	0	2,71,800
(ii)Lines of credit committed to other institution	Y1110	2896	2896	5792	5180	2740	14714	42181	169474	149146	62868	4,57,887
(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	143585	50663	254478	257785	265836	830755	2186756	4561802	1978851	4062543	1,45,93,054
A1. Cumulative Outflows	Y1260	143585	194248	448726	706511	972347	1803102	3989858	8551660	10530511	14593054	1,45,93,054
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	64733	0	0	0	0	0	0	639	0	155205	2,20,577
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	64733	0	0	0	0	0	0	0	0	0	64,733
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0	0	0	0	0	0	0	639	0	155205	1,55,844
4.Investments (i+ii+iii+iv+v)	Y1320	210316	1013	52027	3702	3577	10619	154240	42657	23374	539762	10,41,287
(i)Statutory Investments (only for NBFCs-D)	Y1330	0	0	0	0	0	0	0	0	0	0	0
(ii) Listed Investments	Y1340	209200	0	50000	0	0	692	692	2768	2768	23749	2,89,869
(a) Current	Y1350	209200	0	50000	0	0	692	692	0	0	0	2,60,584
(b) Non-current	Y1360	0	0	0	0	0	0	0	2768	2768	23749	29,285
(iii) Unlisted Investments	Y1370	1116	1013	2027	3702	3577	9927	16396	39889	20606	507902	6,06,155
(a) Current	Y1380	1116	1013	2027	3702	3577	9927	16396	0	0	0	37,758
(b) Non-current	Y1390	0	0	0	0	0	0	0	39889	20606	507902	5,68,397
(iv) Venture Capital Units	Y1400	0	0	0	0	0	0	0	0	0	8111	8,111
(v) Others (Please Specify)	Y1410	0	0	0	0	0	0	137152	0	0	0	1,37,152
5.Advances (Performing)	Y1420	121969	94733	192751	397637	413899	1112212	2005543	4566322	2137718	2768142	1,38,10,926
(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	88570	68365	139696	292326	297976	816933	1495789	3294518	1468013	1834791	97,96,977

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) Through Regular Payment Schedule	Y1450	88570	68365	139696	292326	297976	816933	1495789	3294518	1468013	1834791	97,96,977
(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	33399	26368	53055	105311	115923	295279	509754	1271804	669705	933351	40,13,949
(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	96311	325349	4,21,660
(i) Substandard	Y1500	0	0	0	0	0	0	0	0	96311	86951	1,83,262
(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	96311	0	96,311
(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	86951	86,951
(ii) Doubtful and loss	Y1530	0	0	0	0	0	0	0	0	0	238398	2,38,398
(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	238398	2,38,398
7. Inflows From Assets On Lease	Y1560	0	0	0	0	0	0	0	0	0	33088	33,088
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0	0	0	0	0	0	0	0	0	16539	16,539
9. Other Assets :	Y1580	684	684	3802	4600	4516	6701	66599	175069	44396	418575	7,25,626
(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	28274	28,274
(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	684	684	3802	4600	4516	6701	66599	175069	44396	390301	6,97,352
10.Security Finance Transactions (a+b+c+d)	Y1620	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0
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	328500	0	0	0	0	0	0	65440	77438	258309	7,29,687
(i)Loan committed by other institution pending disbursal	Y1680	0	0	0	0	0	0	0	54360	54360	163080	2,71,800
(ii)Lines of credit committed by other institution	Y1690	328500	0	0	0	0	0	0	11080	23078	95229	4,57,887
(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	726202	96430	248580	405939	421992	1129532	2226382	4850127	2379237	4514969	1,69,99,390
C. Mismatch (B - A)	Y1820	582617	45767	-5898	148154	156156	298777	39626	288325	400386	452426	24,06,336
D. Cumulative Mismatch	Y1830	582617	628384	622486	770640	926796	1225573	1265199	1553524	1953910	2406336	24,06,336
E. Mismatch as % of Total Outflows	Y1840	405.76%	90.34%	-2.32%	57.47%	58.74%	35.96%	1.81%	6.32%	20.23%	11.14%	16.49%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	405.76%	323.50%	138.72%	109.08%	95.32%	67.97%	31.71%	18.17%	18.55%	16.49%	16.49%

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+xiii)	Y060	0	0	0	0	0	0	0	0	0	0	3181004	31,81,004
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	0	1043454	10,43,454
(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	70971	70,971
(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	1113307	11,13,307
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	251588	504900	723382	1340036	1078671	1063318	1292962	1202672	721064	43945	0	82,22,538
(i) Bank borrowings	Y320	138760	504605	709685	1192501	959823	665162	477929	366964	0	0	0	50,15,429
a) Bank Borrowings in the nature of Term money borrowings	Y330	1480	72076	582225	1083603	326865	665162	394689	139888	0	0	0	32,65,988
I. Fixed rate	Y340	941	0	0	2743	956	4708	9630	139888	0	0	0	1,58,866
II. Floating rate	Y350	539	72076	582225	1080860	325909	660454	385059	0	0	0	0	31,07,122
b) Bank Borrowings in the nature of WCDL	Y360	0	0	55500	15000	10000	0	0	0	0	0	0	80,500
I. Fixed rate	I. Fixed rate	0	0	0	0	0	0	0	0	0	0	0	0
II. Floating rate	Y380	0	0	55500	15000	10000	0	0	0	0	0	0	80,500
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	137280	432529	71960	93898	622958	0	83240	227076	0	0	0	16,68,941
I. Fixed rate	Y460	0	0	0	0	0	0	83240	227076	0	0	0	3,10,316
II. Floating rate	Y470	137280	432529	71960	93898	622958	0	0	0	0	0	0	13,58,625
(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

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. 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	0	10000	25000	20000	0	0	0	0	55,000
Of which; (a) Subscribed by Mutual Funds	Y580	0	0	0	0	10000	25000	20000	0	0	0	0	55,000
(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	93135	0	0	16700	55000	238621	754944	756559	712896	42589	0	26,70,444
A. Fixed rate	Y660	13135	0	0	16700	55000	238621	754944	756559	712896	42589	0	25,90,444
Of which; (a) Subscribed by Mutual Funds	Y670	0	0	0	0	0	50000	251500	0	0	0	0	3,01,500
(b) Subscribed by Banks	Y680	0	0	0	0	55000	0	193723	10000	82500	0	0	3,41,223
(c) Subscribed by NBFCs	Y690	0	0	0	0	0	0	8500	6000	10000	0	0	24,500
(d) Subscribed by Insurance Companies	Y700	0	0	0	16700	0	50000	16600	134300	0	0	0	2,17,600
(e) Subscribed by Pension Funds	Y710	0	0	0	0	0	0	0	0	0	0	0	0
(f) Subscribed by Retail Investors	Y720	13135	0	0	0	0	0	0	7275	15412	5589	0	41,411
(g) Others (Please specify)	Y730	0	0	0	0	0	138621	284621	598984	604984	37000	0	16,64,210
B. Floating rate	Y740	80000	0	0	0	0	0	0	0	0	0	0	80,000
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	80000	0	0	0	0	0	0	0	0	0	0	80,000
(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	12760	0	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
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0	0	0	0	0	0	0	0	0	0	0	0
(xii) Other Borrowings	Y1030	19693	295	13697	130835	53848	121775	40089	79149	8168	1356	0	4,68,905
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	0	0	0	0	0	0	0	0	0	0	2346246	23,46,246
(i) Sundry creditors	Y1050	0	0	0	0	0	0	0	0	0	0	216535	2,16,535
(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	1865275	18,65,275

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
(v) Provisions for Standard Assets	Y1090	0	0	0	0	0	0	0	0	0	0	166912	1,66,912
(vi) Provisions for NPAs	Y1100	0	0	0	0	0	0	0	0	0	0	78051	78,051
(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	19473	19,473
8.Repos / Bills Rediscounted	Y1130	73000	0	0	0	0	0	0	0	0	0	0	73,000
9.Statutory Dues	Y1140	0	0	0	0	0	0	0	0	0	0	35844	35,844
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	37,290.00	37,290.00	74,581.00	17,383.00	14943	51,321.00	1,15,394.00	1,69,475.00	149146	62868	0	7,29,691
A. TOTAL OUTFLOWS (1 to 14)	Y1220	361878	542190	797963	1357419	1093614	1114639	1408356	1372147	870210	106813	5567827	1,45,93,056
A1. Cumulative Outflows	Y1230	361878	904068	1702031	3059450	4153064	5267703	6676059	8048206	8918416	9025229	14593056	1,45,93,056
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	0	0	0	639	0	155205	64733	2,20,577
(i) Current account	Y1270	0	0	0	0	0	0	0	0	0	0	64733	64,733
(ii) In deposit accounts, and other placements	Y1280	0	0	0	0	0	0	0	639	0	155205	0	1,55,844
(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	102	0	0	0	0	692	692	2768	4083	288676	744273	10,41,286
(i) Fixed Income Securities	Y1310	0	0	0	0	0	0	0	0	1315	260000	0	2,61,315
a)Government Securities	Y1320	0	0	0	0	0	0	0	0	0	260000	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	0	0	0	0	0	0	0	0	1315	0	0	1,315
(ii) Floating rate securities	Y1390	102	0	0	0	0	692	692	2768	2768	28676	0	35,698
a)Government Securities	Y1400	0	0	0	0	0	692	692	2768	2768	22949	0	29,869
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	102	0	0	0	0	0	0	0	0	5727	0	5,829
(iii) Equity Shares	Y1470	0	0	0	0	0	0	0	0	0	0	137290	1,37,290
(iv) Convertible Preference Shares	Y1480	0	0	0	0	0	0	0	0	0	0	39304	39,304
(v) In shares of Subsidiaries / Joint Ventures	Y1490	0	0	0	0	0	0	0	0	0	0	357186	3,57,186
(vi) In shares of Venture Capital Funds	Y1500	0	0	0	0	0	0	0	0	0	0	8111	8,111
(vii) Others	Y1510	0	0	0	0	0	0	0	0	0	0	202382	2,02,382
5.Advances (Performing)	Y1520	1568113	1428078	2878452	212101	219161	482036	833661	1660427	446041	68909	0	97,96,979
(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	1428078	1428078	2856158	149180	143513	389138	602275	1032782	201839	50275	0	82,81,316
(a) Fixed Rate	Y1550	40400	40400	80801	149180	143513	389138	602275	1032782	201839	50275	0	27,30,603
(b) Floating Rate	Y1560	1387678	1387678	2775357	0	0	0	0	0	0	0	0	55,50,713
(iii) Corporate loans/short term loans	Y1570	140035	0	22294	62921	75648	92898	231386	627645	244202	18634	0	15,15,663
(a) Fixed Rate	Y1580	12156	0	1715	25225	32409	77034	224011	627278	244202	18634	0	12,62,664
(b) Floating Rate	Y1590	127879	0	20579	37696	43239	15864	7375	367	0	0	0	2,52,999
6.Non-Performing Loans (i+ii+iii)	Y1600	0	0	0	0	0	0	0	0	96311	325349	0	4,21,660
(i) Sub-standard Category	Y1610	0	0	0	0	0	0	0	0	96311	86951	0	1,83,262

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) Doubtful Category	Y1620	0	0	0	0	0	0	0	0	0	238398	0	2,38,398
(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	33088	33,088
8.Fixed assets (excluding assets on lease)	Y1650	0	0	0	0	0	0	0	0	0	0	16539	16,539
9.Other Assets (i+ii)	Y1660	0	0	0	0	0	0	0	0	0	0	4739577	47,39,577
(i) Intangible assets & other non-cash flow items	Y1670	0	0	0	0	0	0	0	0	0	0	28274	28,274
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0	0	0	0	0	0	0	0	0	0	4711303	47,11,303
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	328500	0	0	0	0	0	0	65440	77438	258310	0	7,29,688
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	1896715	1428078	2878452	212101	219161	482728	834353	1729274	623873	1096449	5598210	1,69,99,394
C. Mismatch (B - A)	Y1770	1534837	885888	2080489	-1145318	-874453	-631911	-574003	357127	-246337	989636	30383	24,06,338
D. Cumulative mismatch	Y1780	1534837	2420725	4501214	3355896	2481443	1849532	1275529	1632656	1386319	2375955	2406338	24,06,338
E. Mismatch as % of Total Outflows	Y1790	424.13%	163.39%	260.72%	-84.37%	-79.96%	-56.69%	-40.76%	26.03%	-28.31%	926.51%	0.55%	16.49%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	424.13%	267.76%	264.46%	109.69%	59.75%	35.11%	19.11%	20.29%	15.54%	26.33%	16.49%	16.49%