Piramal Finance

12th August 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 July 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 July 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: 2026.08.12 14:46:37 +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	4534	4,534
(i) Equity Capital	Y020	0	0	0	0	0	0	0	0	0	4534	4,534
(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)	Y060	0	0	0	0	0	0	0	0	0	2888336	28,88,336
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	834547	8,34,547
(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	35000	35,000
(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	1065517	10,65,517
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	2649	3040	96317	193425	71797	444589	1245900	3887124	1613519	599082	81,57,442
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	2649	3040	53817	130518	44297	349754	634796	2848965	983123	417872	54,68,831
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	2649	2632	44613	122880	35891	310775	491116	1606264	583964	169518	33,70,302
b) Bank Borrowings in the nature of WCDL	Y330	0	0	0	0	0	15500	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	0	775	775	100044	1102641	346271	0	15,50,506
f) Other bank borrowings	Y370	0	408	9204	7638	7631	22704	43636	140060	52888	248354	5,32,523
(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	42500	0	27500	10000	25000	0	0	0	1,05,000
Of which; (a) To Mutual Funds	Y460	0	0	0	0	27500	10000	25000	0	0	0	62,500
(b) To Banks	Y470	0	0	42500	0	0	0	0	0	0	0	42,500

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
(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
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0	0	0	62907	0	84835	573344	1038159	630396	181210	25,70,851
A. Secured (a+b+c+d+e+f+g)	Y530	0	0	0	62907	0	84835	573344	1038159	630396	181210	25,70,851
Of which; (a) Subscribed by Retail Investors	Y540	0	0	0	0	0	13135	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	0	16700	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	0	46207	0	0	228621	654984	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	13234	10566	116377	114719	85347	145641	399784	779593	270820	388557	23,24,638
a) Sundry creditors	Y940	209	209	76708	19308	19308	2510	52544	14437	9326	13471	2,08,030
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	11329	9250	22057	91425	61859	131589	325390	709163	237468	281421	18,80,951

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
(e) Provisions for Standard Assets	Y980	1303	714	1527	3835	4029	11088	20942	55993	24026	21858	1,45,315
(f) Provisions for Non Performing Assets (NPAs)	Y990	0	0	0	0	0	0	0	0	0	71807	71,807
(g) Provisions for Investment Portfolio (NPI)	Y1000	0	0	0	0	0	0	0	0	0	0	0
(h) Other Provisions (Please Specify)	Y1010	393	393	16085	151	151	454	908	0	0	0	18,535
8.Statutory Dues	Y1020	0	0	0	0	0	0	28577	0	0	0	28,577
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	32660	32660	65320	16127	15081	47308	138089	137150	88674	32650	6,05,719
(i)Loan commitments pending disbursal	Y1100	30156	30156	60312	11605	11605	34815	69630	0	0	0	2,48,279
(ii)Lines of credit committed to other institution	Y1110	2504	2504	5008	4522	3476	12493	68459	137150	88674	32650	3,57,440
(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	48543	46266	278014	324271	172225	637538	1812350	4803867	1973013	3913159	1,40,09,246
A1. Cumulative Outflows	Y1260	48543	94809	372823	697094	869319	1506857	3319207	8123074	10096087	14009246	1,40,09,246
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	61658	0	476	0	0	415	0	0	0	159005	2,21,554
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	61658	0	0	0	0	0	0	0	0	0	61,658
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0	0	476	0	0	415	0	0	0	159005	1,59,896
4.Investments (i+ii+iii+iv+v)	Y1320	61298	979	261158	4242	3642	9962	154557	45158	24981	558839	11,24,816
(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	259200	591	81	0	671	2685	2685	24318	2,90,231
(a) Current	Y1350	0	0	259200	591	81	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	61298	979	1958	3651	3561	9962	16734	42473	22296	509587	6,72,499
(a) Current	Y1380	61298	979	1958	3651	3561	9962	16734	0	0	0	98,143
(b) Non-current	Y1390	0	0	0	0	0	0	0	42473	22296	509587	5,74,356
(iv) Venture Capital Units	Y1400	0	0	0	0	0	0	0	0	0	24934	24,934
(v) Others (Please Specify)	Y1410	0	0	0	0	0	0	137152	0	0	0	1,37,152
5.Advances (Performing)	Y1420	105719	82632	168444	348726	363870	991631	1753103	4397721	2091190	2731475	1,30,34,511
(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

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
(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	75003	58384	119566	251311	254888	714010	1279413	3159553	1431286	1764254	91,07,668
(a) Through Regular Payment Schedule	Y1450	75003	58384	119566	251311	254888	714010	1279413	3159553	1431286	1764254	91,07,668
(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	30716	24248	48878	97415	108982	277621	473690	1238168	659904	967221	39,26,843
(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	95129	294912	3,90,041
(i) Substandard	Y1500	0	0	0	0	0	0	0	0	95129	80856	1,75,985
(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	95129	0	95,129
(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	80856	80,856
(ii) Doubtful and loss	Y1530	0	0	0	0	0	0	0	0	0	214056	2,14,056
(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	214056	2,14,056
7. Inflows From Assets On Lease	Y1560	0	0	0	0	0	0	0	0	0	33127	33,127
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0	0	0	0	0	0	0	0	0	16035	16,035
9. Other Assets :	Y1580	647	647	3743	4275	4216	6586	108265	128418	42562	447900	7,47,259
(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	27453	27,453
(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	647	647	3743	4275	4216	6586	108265	128418	42562	420447	7,19,806
10.Security Finance Transactions (a+b+c+d)	Y1620	82507	0	0	0	0	0	0	0	0	0	82,507
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	82507	0	0	0	0	0	0	0	0	0	82,507
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	214750	0	0	0	0	0	0	59249	75013	256708	6,05,720
(i)Loan committed by other institution pending disbursal	Y1680	0	0	0	0	0	0	0	49656	49656	148968	2,48,280
(ii)Lines of credit committed by other institution	Y1690	214750	0	0	0	0	0	0	9593	25357	107740	3,57,440
(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	526579	84258	433821	357243	371728	1008594	2015925	4630546	2328875	4498001	1,62,55,570
C. Mismatch (B - A)	Y1820	478036	37992	155807	32972	199503	371056	203575	-173321	355862	584842	22,46,324

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. Cumulative Mismatch	Y1830	478036	516028	671835	704807	904310	1275366	1478941	1305620	1661482	2246324	22,46,324
E. Mismatch as % of Total Outflows	Y1840	984.77%	82.12%	56.04%	10.17%	115.84%	58.20%	11.23%	-3.61%	18.04%	14.95%	16.03%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	984.77%	544.28%	180.20%	101.11%	104.03%	84.64%	44.56%	16.07%	16.46%	16.03%	16.03%

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	4,534	4,534
(i) Equity	Y020	0	0	0	0	0	0	0	0	0	0	4534	4,534
(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	2888336	28,88,336
(i) Share Premium Account	Y070	0	0	0	0	0	0	0	0	0	0	834547	8,34,547
(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	35000	35,000
(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	1065517	10,65,517
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	195892	458026	607330	1505148	1023398	961861	1114756	1462204	645218	183610	0	81,57,443
(i) Bank borrowings	Y320	139929	456725	551452	1378953	974196	671814	441426	321815	0	0	0	49,36,310
a) Bank Borrowings in the nature of Term money borrowings	Y330	2649	95645	527252	1285055	334963	671814	358186	94739	0	0	0	33,70,303
I. Fixed rate	Y340	1600	0	0	4971	933	4640	9487	94739	0	0	0	1,16,370
II. Floating rate	Y350	1049	95645	527252	1280084	334030	667174	348699	0	0	0	0	32,53,933
b) Bank Borrowings in the nature of WCDL	Y360	0	0	0	0	15500	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	0	15500	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	137280	361080	24200	93898	623733	0	83240	227076	0	0	0	15,50,507
I. Fixed rate	Y460	0	0	0	0	0	0	83240	227076	0	0	0	3,10,316
II. Floating rate	Y470	137280	361080	24200	93898	623733	0	0	0	0	0	0	12,40,191

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	42500	0	27500	10000	25000	0	0	0	0	1,05,000
Of which; (a) Subscribed by Mutual Funds	Y580	0	0	0	0	27500	10000	25000	0	0	0	0	62,500
(b) Subscribed by Banks	Y590	0	0	42500	0	0	0	0	0	0	0	0	42,500
(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	0	62907	0	84835	573344	1038159	630396	181210	0	25,70,851
A. Fixed rate	Y660	0	0	0	62907	0	84835	573344	1038159	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	0	16700	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	0	13135	0	7275	15412	5589	0	41,411
(g) Others (Please specify)	Y730	0	0	0	46207	0	0	228621	654984	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	55963	1301	13378	63288	21702	195212	62226	102230	14822	2400	0	5,32,522
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	0	0	0	0	0	0	0	0	0	0	2324641	23,24,641
(i) Sundry creditors	Y1050	0	0	0	0	0	0	0	0	0	0	208030	2,08,030
(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	1880952	18,80,952
(v) Provisions for Standard Assets	Y1090	0	0	0	0	0	0	0	0	0	0	145316	1,45,316
(vi) Provisions for NPAs	Y1100	0	0	0	0	0	0	0	0	0	0	71807	71,807
(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	18536	18,536
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	28577	28,577
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	32,660.00	32,660.00	65,320.00	16,127.00	15082	47,309.00	1,38,089.00	1,37,151.00	88674	32650	0	6,05,722
A. TOTAL OUTFLOWS (1 to 14)	Y1220	228552	490686	672650	1521275	1038480	1009170	1252845	1599355	733892	216260	5246088	1,40,09,253
A1. Cumulative Outflows	Y1230	228552	719238	1391888	2913163	3951643	4960813	6213658	7813013	8546905	8763165	14009253	1,40,09,253
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	476	0	0	415	0	0	0	159005	61658	2,21,554
(i) Current account	Y1270	0	0	0	0	0	0	0	0	0	0	61658	61,658
(ii) In deposit accounts, and other placements	Y1280	0	0	476	0	0	415	0	0	0	159005	0	1,59,896
(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	142826	0	259200	13091	7581	0	671	2685	3967	9972	767330	12,07,323
(i) Fixed Income Securities	Y1310	82507	0	259200	0	0	0	0	0	1282	800	0	3,43,789
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	82507	0	0	0	0	0	0	0	1282	0	0	83,789
(ii) Floating rate securities	Y1390	60319	0	0	13091	7581	0	671	2685	2685	9172	0	96,204
a)Government Securities	Y1400	0	0	0	13091	7581	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	60319	0	0	0	0	0	0	0	0	5654	0	65,973
(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	324233	3,24,233
(vi) In shares of Venture Capital Funds	Y1500	0	0	0	0	0	0	0	0	0	0	24934	24,934
(vii) Others	Y1510	0	0	0	0	0	0	0	0	0	0	240816	2,40,816
5.Advances (Performing)	Y1520	1449112	1333436	2678591	152895	163645	463671	688365	1651242	473829	52883	0	91,07,669

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	1333436	1333436	2666872	123254	120251	330604	520559	961200	201841	38323	0	76,29,776
(a) Fixed Rate	Y1550	33869	33869	67737	123254	120251	330604	520559	961200	201841	38323	0	24,31,507
(b) Floating Rate	Y1560	1299567	1299567	2599135	0	0	0	0	0	0	0	0	51,98,269
(iii) Corporate loans/short term loans	Y1570	115676	0	11719	29641	43394	133067	167806	690042	271988	14560	0	14,77,893
(a) Fixed Rate	Y1580	10684	0	2799	18172	26884	63317	152456	687381	271988	14560	0	12,48,241
(b) Floating Rate	Y1590	104992	0	8920	11469	16510	69750	15350	2661	0	0	0	2,29,652
6.Non-Performing Loans (i+ii+iii)	Y1600	0	0	0	0	0	0	0	0	95129	294912	0	3,90,041
(i) Sub-standard Category	Y1610	0	0	0	0	0	0	0	0	95129	80856	0	1,75,985
(ii) Doubtful Category	Y1620	0	0	0	0	0	0	0	0	0	214056	0	2,14,056
(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	33127	33,127
8.Fixed assets (excluding assets on lease)	Y1650	0	0	0	0	0	0	0	0	0	0	16035	16,035
9.Other Assets (i+ii)	Y1660	0	0	0	0	0	0	0	0	0	0	4674099	46,74,099
(i) Intangible assets & other non-cash flow items	Y1670	0	0	0	0	0	0	0	0	0	0	27453	27,453
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0	0	0	0	0	0	0	0	0	0	4646646	46,46,646
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	214750	0	0	0	0	0	0	59249	75013	256708	0	6,05,720
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	1806688	1333436	2938267	165986	171226	464086	689036	1713176	647938	773480	5552249	1,62,55,568
C. Mismatch (B - A)	Y1770	1578136	842750	2265617	-1355289	-867254	-545084	-563809	113821	-85954	557220	306161	22,46,315
D. Cumulative mismatch	Y1780	1578136	2420886	4686503	3331214	2463960	1918876	1355067	1468888	1382934	1940154	2246315	22,46,315
E. Mismatch as % of Total Outflows	Y1790	690.49%	171.75%	336.82%	-89.09%	-83.51%	-54.01%	-45.00%	7.12%	-11.71%	257.66%	5.84%	16.03%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	690.49%	336.59%	336.70%	114.35%	62.35%	38.68%	21.81%	18.80%	16.18%	22.14%	16.03%	16.03%