



Finance



October 23, 2026

To,

BSE Ltd

P.J. Towers, Dalal Street Fort
Mumbai 400001

National Stock Exchange of India Limited

Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai- 400051

Sub: Submission of Asset Liability Management Statement for the quarter ended September 30, 2026

Dear Sir/Madam,

Pursuant to Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper vide Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, please find enclosed the Asset Liability Management Statement for the quarter ended September 30, 2026.

The same has been submitted with the Reserve Bank of India as well.

Kindly take the above on record.

Thanking You,

For Jio Credit Limited

Sriram

Subbrama

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Digitally signed by
Sriram
Subbramaniam
Date: 2026.10.23
19:47:17 +05'30'

Sriram Subbramaniam

Company Secretary & Compliance Officer

Membership No.: A23333

Jio Credit Ltd.
(formerly known as
Jio Finance Limited)

Registered Address: 1st Floor, Building 4NA, Maker Maxity, Bandra Kurla Complex,
Bandra (East), Mumbai - 400051, India +91 22 3511 8600 | www.jiocredit.in |
we.care@jiocredit.in | CIN: U64990MH2000PLC123731

Table 2: Statement of Structural Liquidity

Part 2: Statement of Structural Liquidity																				
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31	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 (=H+I+iv)		Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,906.93	11,906.93								
(i) Equity Capital		Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,906.93	11,906.93								
(ii) Perpetual / Non Redeemable Preference Shares		Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iii) Non-Perpetual / Redeemable Preference Shares		Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iv) Others		Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
2.Reserves & Surplus (=III+IIIV+V+VI+VII+IX+X+XI+XII+XIII)		Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,25,967.43	7,25,967.43								
(i) Share Premium Account		Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,19,807.40	6,19,807.40								
(ii) General Reserves		Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below Item no.Ivii)		Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iv) Reserves under Sec 45-IC of RBI Act 1934		Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,116.13	17,116.13								
(v) Capital Redemption Reserve		Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(vi) Debenture Redemption Reserve		Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(vii) Other Capital Reserves		Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(viii) Other Revenue Reserves		Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(ix) Investment Fluctuation Reserves/Investment Reserves		Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(x) Revaluation Reserves (=ab)		Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(a) Rev. Reserves - Property		Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(b) Rev. Reserves - Financial Assets		Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(c) Share Application Money Pending Allotment		Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xii) Others (Please mention)		Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xiii) Balance of profit and loss account		Z210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90,043.90	90,043.90								
3.Gifts, Grants, Donations & Benefactions		Z220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
4.Bonds & Notes (=VIII)		Z300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)		Z240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)		Z250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iii) Fixed Rate Notes		Z260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
5.Deposits (=III)		Z270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(i) Term Deposits from Public		Z280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(ii) Others		Z290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
6.Borrowings (=II+IIIV+V+VI+VII+IX+X+XI+XII+XIII)		Z300	6,58,131.22	1,500.00	12,615.53	1,07,030.78	2,17,670.18	3,26,008.81	7,60,008.71	13,00,768.12	7,78,445.55	41,72,280.94								
(a) Bank Borrowings (=ab+c+d+e+f)		Y310	23,970.02	1,500.00	12,615.53	1,07,030.78	1,67,840.18	1,82,457.82	4,34,141.74	9,52,697.57	2,05,841.83	20,88,095.47								
a) Bank borrowings in the nature of Term Money Borrowings (As per residual maturity)		Z320	0.00	1,500.00	12,615.53	32,030.78	67,840.18	1,32,457.82	2,49,116.03	9,52,697.57	2,05,841.83	16,54,099.74								
a) Bank Borrowings in the nature of WCDL		Z330	0.00	0.00	0.00	75,000.00	1,00,000.00	50,000.00	1,85,025.71	0.00	0.00	4,10,025.71								
c) Bank Borrowings in the nature of Cash Credit (CC)		Z340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
d) Bank Borrowings in the nature of Letter of Credit (LCs)		Z350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
e) Bank Borrowings in the nature of ECBs		Z360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(i) Other bank borrowings		Z370	23,970.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,970.02								
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)		Z380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(iii) Loans from Related Parties (Including ICDs)		Z390	0.00	0.00	0.00	0.00	0.00	0.00	1,00,000.00	0.00	0.00	1,00,000.00								
(iv) Corporate Debts		Z400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(v) Borrowings from Central Government / State Government		Z410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(vi) Borrowings from RBI		Z420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(vii) Borrowings from Public Sector Undertakings (PSUs)		Z430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(viii) Borrowings from Others (Please specify)		Z440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(ix) Commercial Papers (CPs)		Z450	0.00	0.00	0.00	0.00	49,835.45	1,53,550.99	2,75,938.66	0.00	0.00	4,79,325.10								
Of which: (a) To Mutual Funds		Z460	0.00	0.00	0.00	0.00	0.00	94,293.62	1,98,147.28	0.00	0.00	2,83,440.90								
(b) To Banks		Z470	0.00	0.00	0.00	0.00	0.00	49,131.73	32,929.59	0.00	0.00	82,061.32								
(c) To NBFCs		Z480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(d) To Insurance Companies		Z490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(e) To Pension Funds		Z500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(f) To Others (Please specify)		Z510	0.00	0.00	0.00	0.00	49,835.45	9,925.64	3,861.79	0.00	0.00	63,622.88								
(x) Non - Convertible Debentures (NCDs) (=A+B)		Z520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,48,100.55	5,72,604.82	9,20,705.37								
A. Secured (=ab+c+d+e+f+g)		Z530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,48,100.55	5,72,604.82	9,20,705.37								
Of which: (a) Subscribed by Retail Investors		Z540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	698.53	698.53								
(b) Subscribed by Banks		Z550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,850.58	1,93,110.73	2,52,961.31								
(c) Subscribed by NBFCs		Z560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,997.42	0.00	9,997.42								
(d) Subscribed by Mutual Funds		Z570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,62,640.01	50,992.37	2,13,632.38								
(e) Subscribed by Insurance Companies		Z580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,853.14	59,372.91	1,07,226.05								
(f) Subscribed by Pension Funds		Z590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,942.73	1,20,159.61	1,30,147.34								
(g) Others (Please specify)		Z600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,816.07	1,48,230.67	2,06,046.74								
B. Un-Secured (=ab+c+d+e+f+g)		Z610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Of which: (a) Subscribed by Retail Investors		Z620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(b) Subscribed by Banks		Z630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(c) Subscribed by NBFCs		Z640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(d) Subscribed by Mutual Funds		Z650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(e) Subscribed by Insurance Companies		Z660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(f) Subscribed by Pension Funds		Z670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(g) Others (Please specify)		Z680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xii) Convertible Debentures (=A+B) (Debtentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)		Z690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
A. Secured (=ab+c+d+e+f+g)		Z700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Of which: (a) Subscribed by Retail Investors		Z710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(b) Subscribed by Banks		Z720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(c) Subscribed by NBFCs		Z730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(d) Subscribed by Mutual Funds		Z740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(e) Subscribed by Insurance Companies		Z750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(f) Subscribed by Pension Funds		Z760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(g) Others (Please specify)		Z770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
B. Un-Secured (=ab+c+d+e+f+g)		Z780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Of which: (a) Subscribed by Retail Investors		Z790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(b) Subscribed by Banks		Z800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(c) Subscribed by NBFCs		Z810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(d) Subscribed by Mutual Funds		Z820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(e) Subscribed by Insurance Companies		Z830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(f) Subscribed by Pension Funds		Z840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(g) Others (Please specify)		Z850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xiii) Subordinated Debt		Z860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xiii) Perpetual Debt Instrument		Z870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(xiv) Security Finance Transactions(=a+b+c+d)		Z880	6,34,165.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,34,165.00								
a) Repo		Z890	6,34,165.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,34,165.00								
(b) Reverse Repo		Z900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(c) CDO		Z910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
(d) Others (Please specify)		Z920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
7.Current liabilities & Provisions (=ab+c+d+e+f+g+h)		Z930	6,830.16	3,419.11	7,930.54	2,917.68	53.36	7,693.90	11,009.91	2,625.36	995.99	0.00								
(a) Sundry creditors		Z940	5,006.10	1,618.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,633.44								
(b) Expenses payable (Other than Interest)		Z950	499.26	52.49	53.04	53.36	164.53	34.37	1,594.21	995.99	0.00	3,750.25								
(c) Advance income received from borrowers pending		Z960	0.00																	

[illegible]