



Annexure-1
LETTER of OFFER
ISSUE OF Commercial Paper (CP)

PART I

Issuer Details	Fedbank Financial Services Limited
Name and Address of Issuer	Fedbank Financial Services Limited Unit no.1101, 11th Floor, Cignus, Plot No. 71A, Powai, Paspoli, Mumbai – 400 087
Line of Business	Non-Banking Finance company engaged in lending business.
Chief Executive (Managing Director / President / CEO / CFO / Top Most Executive)	Mr. CV Ganesh (CFO)
Group Affiliation (If Any)	Subsidiary of Federal Bank Limited

PART II

Issue Details		
ISIN	INE007N14EP3	
Proposed Date of Issue	23-01-2026	
Amount (Rs.)	250 Crs	
Tenor and Date of Maturity	49 Days 13-03-2026	
Proposed to be Listed / Unlisted	Proposed to be Listed	
End Use of CP / NCD proposed (specific details)	Reducing Funding Cost, working capital and other business purpose	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating - 2
Credit Rating Issuer	CRISIL	ICRA
Rating	A1+	A1+
Date of Rating	21-01-2026	18-12-2025
Validity for issuance	60 Days	3 Months
Validity period for rating	Till maturity of CP	Till maturity of CP
For Amount (Rs.)	2000 Cr	2000 Cr
Conditions (If Any)	None	None
Long term credit rating obtains by the Issuer	None	None
Unaccepted Credit Rating assigned to the Issuer	None	None
Issuing and Paying Agent Details (Name and Address)	The Federal Bank Limited , Fort branch , Mumbai	

Registered & Corporate Office: Unit no.1101, 11th Floor, Cignus, Plot No. 71A, Powai, Paspoli, Mumbai – 400 087 Tel: 022 68520601

● **E-mail:** customercare@fedfina.com ● **web:** www.fedfina.com ● **CIN:** L65910MH1995PLC364635



Debtenture Trustee Details (Name and Address) (In case of NCD)		N.A
Credit Enhancement Details (If any)		N.A
Description of Instrument	Commercial Paper	
Amount (Rs. In Crs)	Rs 250 Cr (Total Rs. 250 Crs)	
In Favor of	HDFC TRUSTEE COMPANY LTD A/C – HDFC LIQUID FUND	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	N.A	
Extent of The Guarantee Offered by the Guarantor for the Issue	N.A	
Conditions under which the guarantee will be invoked	N.A	
Trustee Details (Name and Address)	N.A	
Whether guarantor is a group entity	N.A	
If yes,		
Names of Companies to Which Guarantor Has Issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1	NA	NA
2	NA	NA
3	NA	NA
In case of NCD	NA	NA

PART III

A. Issuer Financial Details

CP	
Date of Board Resolution	25 th August '2025
Limit approved by Board	Overall borrowing limit 18,000 Cr for CP 2500 Cr
Limit as per CRA	Rs.2,000 Crs - Crisil / Rs. 2,000 Crs - ICRA
Limit Approved by Regulator concerned (if applicable)	N.A.

B. Details of CP / NCD and other Debt Instruments outstanding date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

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TOTAL CP OUTSTANDING (AS ON DATE) and DETAILS

ISIN	ISSUE DATE	ISSUED AMOUNT (Rs .Cr)	MATURITY DATE	AMOUNT O/S as on date (Rs. Cr.)	RATED AMOUNT	CRA & Rating
INE007N14EE7	04-Sep-25	150.00	03-Sep-26	150.00	Rs. 1000 CRS (EACH)	“CRISIL A1+” / “ICRA A1+”
INE007N14EG2	30-Oct-25	100.00	29-Jan-26	100.00	Rs. 1000 CRS (EACH)	“CRISIL A1+” / “ICRA A1+”
INE007N14EH0	20-Nov-25	100.00	18-02-26	100.00	Rs. 1000 CRS (EACH)	“CRISIL A1+” / “ICRA A1+”
INE007N14EI8	24-Nov-25	60.00	23-02-26	60.00	Rs. 1000 CRS (EACH)	“CRISIL A1+” / “ICRA A1+”
INE007N14EJ6	25-Nov-25	150.00	24-Feb-26	150.00	Rs. 1000 Crs (Each)	“CRISIL A1+” / “ICRA A1+”
INE007N14EK4	27-Nov-25	75.00	26-Feb-26	75.00	Rs. 1000 Crs (Each)	“CRISIL A1+” / “ICRA A1+”

INE007N14EL2	28-Nov-25	25.00	27-02-26	25.00	Rs. 1000 Crs (Each)	“CRISIL A1+” / “ICRA A1+”
INE007N14EM0	04-Dec-25	100.00	05-03-2026	100.00	Rs. 1000 Crs. (Each)	“CRISIL A1+” / “ICRA A1+”
INE007N14EN8	08-Dec-25	100.00	09-03-2026	100.00	Rs. 1000 Crs. (Each)	“CRISIL A1+” / “ICRA A1+”
INE007N14EO6	18-Dec-25	125.00	18-03-2026	125.00	Rs. 1000 Crs. (Each)	“CRISIL A1+” / “ICRA A1+”

ISIN	Issue date	Amount Issued (In Cr)	Maturity Date	Amount O/S (In Crs)	IPA	Debt Trustee	CRA	Rating	Rated Amount
INE007N08023	26.05.2023	200.00	26.04.2030	200.00	Federal bank	Axis Trustee	CARE & India rating	CARE AA; Stable - CARE Ratings IND AA-; Positive - by India Ratings	Fully
INE007N07041	26.06.2023	100.00	26.06.2027	50.00	Federal bank	Axis Trustee	CARE & India rating	CARE AA; Stable - CARE Ratings IND AA-; Positive - by India Ratings	Fully
INE007N08015	30.09.2020	250.00	30.09.2027	250.00	Federal bank	IDBI Trustee	India rating	IND AA- by India Ratings Limited	Fully
INE007N07033	04.01.2023	200.00	04.04.2026	200.00	Federal bank	Beacon Trustee	India rating	IND AA- by India Ratings Limited	Fully
INE007N07058	14.08.2024	120.00	14.08.2028	90.00	Federal bank	Axis Trustee	CRISIL	CRISIL AA Ratings	Fully



C. Fund-based facilities from banks/Financial institutions, if any (Mar 25)

(Rs. In Crs)

Lender	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Schedule	Repayment Date	Security
Axis Bank	Term Loan	900	47.35	Quarterly	31-03-28	1.10
Axis Bank	Term Loan		50.09	Quarterly	01-04-38	
Axis Bank	Term Loan		10.51	Quarterly	30-03-26	
Axis Bank	Term Loan		5.25	Quarterly	30-03-26	
Axis Bank	Term Loan		5.25	Quarterly	30-03-26	
Axis Bank	Term Loan		57.88	Quarterly	15-11-27	
Axis Bank	Term Loan		133.16	Quarterly	18-04-39	
Axis Bank	Term Loan		44.74	Quarterly	18-04-29	
Bajaj Finance	Term Loan	385	18.75	Quarterly	29-06-26	1.10
Bajaj Finance	Term Loan		18.75	Quarterly	30-08-26	
Bajaj Finance	Term Loan		109.38	Quarterly	05-09-28	
Bajaj Finance	Term Loan		43.75	Quarterly	30-11-26	
Bank of Baroda	Term Loan	900	29.86	Quarterly	31-03-26	1.10
Bank of Baroda	Term Loan		25.00	Quarterly	25-06-25	
Bank of Baroda	Term Loan		98.32	Quarterly	25-03-26	
Bank of Baroda	Term Loan		109.16	Quarterly	30-12-26	
Bank of India	Term Loan	200	14.55	Quarterly	30-09-26	1.10
Bank of India	Term Loan		44.80	Quarterly	30-09-26	
Bank of Maharashtra	Term Loan	300	24.57	Quarterly	31-03-26	1.10
Bank of Maharashtra	Term Loan		24.85	Quarterly	31-03-26	
Bank of Maharashtra	Term Loan		61.00	Quarterly	31-12-27	
Bandhan Bank	Term Loan	200.00	162.50	Quarterly	23-05-28	1.10
Bandhan Bank	Term Loan	150.00	150.00	Quarterly	27-03-29	1.10
Canara Bank	Term Loan	1300	33.28	Quarterly	31-12-25	1.11
Canara Bank	Term Loan		100.00	Quarterly	03-02-26	
Canara Bank	Term Loan		100.00	Quarterly	03-02-27	
Canara Bank	Term Loan		99.88	Quarterly	03-02-28	
Canara Bank	Term Loan		233.29	Quarterly	28-09-28	

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Canara Bank	Term Loan		79.53	Quarterly	06-05-29	
Central Bank of India	Term Loan	200	17.50	Quarterly	29-12-26	1.11
Central Bank of India	Term Loan		59.84	Quarterly	28-03-27	
City Union Bank	Term Loan	100	49.89	Quarterly	30-09-26	1.11
DCB Bank	Term Loan	45	33.75	Annually	30-09-27	1.15
Dhanlaxmi Bank	Term Loan	50	16.61	Semi-Annually	31-03-26	1.11
Federal Bank	Term Loan	2000	245.56	Quarterly	16-06-28	1.10
Federal Bank	Term Loan		46.67	Quarterly	18-08-28	
Federal Bank	Term Loan		77.78	Quarterly	31-08-28	
Federal Bank	Term Loan		255.00	Quarterly	30-04-29	1.11
Federal Bank	Term Loan		160.00	Quarterly	28-03-29	
Federal Bank	Term Loan		245.83	Quarterly	04-02-30	
HDFC Bank	Term Loan	1080	7.50	Quarterly	26-11-25	1.11
HDFC Bank	Term Loan		7.50	Quarterly	26-11-25	
HDFC Bank	Term Loan		41.67	Monthly	30-11-26	1.11
HDFC Bank	Term Loan		90.00	Quarterly	10-03-28	
HDFC Bank	Term Loan		65.00	Quarterly	23-05-28	1.10
HDFC Bank	Term Loan		70.00	Quarterly	28-07-28	
HDFC Bank	Term Loan		37.50	Quarterly	22-11-28	
ICICI Bank Ltd	Term Loan	1500	37.50	Quarterly	31-12-25	1.10
ICICI Bank Ltd	Term Loan		150.00	Quarterly	30-05-27	
ICICI Bank Ltd	Term Loan		208.33	Quarterly	24-09-27	
ICICI Bank Ltd	Term Loan		50.00	Quarterly	09-04-28	
ICICI Bank Ltd	Term Loan		50.00	Quarterly	29-04-28	1.10
ICICI Bank Ltd	Term Loan		87.50	Quarterly	22-09-28	
ICICI Bank Ltd	Term Loan		23.43	Quarterly	30-12-28	
ICICI Bank Ltd	Term Loan		25.00	Quarterly	19-03-29	
IDBI Bank	Term Loan	465	30.00	Quarterly	31-03-31	1.18
IDBI Bank	Term Loan		32.50	Quarterly	30-09-31	
IDBI Bank	Term Loan		150.00	Quarterly	30-09-32	

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IDBI Bank	Term Loan		112.50	Quarterly	26-03-27	1.10
Indian Bank	Term Loan	2350	49.80	Quarterly	30-06-26	1.15
Indian Bank	Term Loan		59.86	Monthly	30-03-27	
Indian Bank	Term Loan		49.88	Quarterly	19-09-27	1.10
Indian Bank	Term Loan		49.73	Quarterly	27-09-27	
Indian Bank	Term Loan		49.82	Quarterly	30-03-26	
Indian Bank	Term Loan		99.73	Quarterly	30-09-26	
Indian Bank	Term Loan		0.00	Quarterly	27-02-25	
Indian Bank	Term Loan		37.50	Quarterly	28-05-25	
Indian Bank	Term Loan		65.00	Quarterly	30-06-25	1.10
Indian Bank	Term Loan		60.00	Quarterly	13-07-25	
Indian Bank	Term Loan		50.00	Quarterly	19-07-25	
Indian Bank	Term Loan		90.00	Monthly	18-06-27	
Indian Bank	Term Loan		45.00	Monthly	26-06-27	
Indian Bank	Term Loan		112.50	Monthly	30-06-27	
Indian Bank	Term Loan		100.00	Monthly	26-09-27	
Indian Bank	Term Loan		46.67	Monthly	27-07-27	
Indian Bank	Term Loan	75.00	Monthly	27-09-27		
Karnataka Bank	Term Loan	300	31.18	Quarterly	30-06-26	1.10
Karnataka Bank	Term Loan		59.85	Quarterly	31-03-28	
Karnataka Bank	Term Loan		24.87	Quarterly	30-12-25	
SIDBI	Term Loan	750	202.64	Quarterly	10-12-27	1.10
SIDBI	Term Loan		128.58	Quarterly	10-09-29	
SIDBI	Term Loan		45.24	Quarterly	10-10-29	
SIDBI	Term Loan		135.72	Quarterly	10-11-29	
South Indian Bank	Term Loan	100	100	Yearly	21-03-27	1.15
State Bank of India	Term Loan	966	112.50	Quarterly	30-06-27	1.15
State Bank of India	Term Loan		375.00	Quarterly		
State Bank of India	WCDL	500	100.00	Bullet	23-04-25	1.15
State Bank of India	WCDL		50.00	Bullet		
State Bank of India	WCDL		50.00	Bullet	08-04-25	
State Bank of India	WCDL		150.00	Bullet		

State Bank of India	WCDL		150.00	Bullet	06-06-25	
Union Bank of India	Term Loan	100	57.84	Quarterly	31-10-27	1.11
Federal Bank CC	CC/WCDL	100	0.00	Bullet	-	1.18
Federal Bank WCDL	CC/WCDL		60.00	Bullet	19-08-25	
ICICI BANK WCDL	CC/WCDL	35	0.00	Bullet	NA	1.15
IDBI Bank WCDL	CC/WCDL	15	15.00	Bullet	26-06-2025	1.18
Indian Bank WCDL	OD/WCDL	50	45.00	Bullet	18-04-25	1.10
CITI Bank STL	Short Term Loan	150	50.00	Bullet	27-03-26	1.10
Bajaj Finance	Short Term Revolving Loan	10	0.00	Bullet	NA	1.10
Axis Bank	CC/WCDL	10	0.00	Bullet	NA	1.10
DCB Bank	CC/WCDL	40	0.00	Bullet	NA	1.18
HSBC Bank	WCDL	500	500.00	Bullet	25-07-2025	1.10
IndusInd Bank	Medium Term Loan	150	133.33	Monthly	08-11-27	1.10
IndusInd Bank	Short Term Loan	300	100.00	Bullet	28-10-25	1.10
IndusInd Bank	Short Term Loan		150.00	Bullet	22-07-25	
Ujjivan Bank	OD	50	0	Bullet	NA	-
Ujjivan Bank	WCDL	70	70	Bullet	26-08-25	1.10
City Union Bank	OD	50	50	Bullet	02-04-25	-
DBS Bank india	WCDL	100	100	Bullet	16-10-25	1.10
ANZ Bank	Term Loan	120	120	Quarterly	29-01-27	1.10
Punjab National Bank	Term Loan	200	189	Quarterly	30-09-29	1.11
Punjab & Sind bank	Term Loan	200	200	Quarterly	10-12-29	1.11
ECB Tranche 1	Term Loan	859	258	Bullet	27-03-28	1.15
Total		17849	9274.09			



D. Shareholding Details of Promoters as on March 31, 2025

Sr. No.	Name of the Shareholder	Total No. of Shares	Number of shares in demat form	Total shareholding as % of total number of Equity Shares	Details of share Pledged
1	THE FEDERAL BANK LIMITED	227471046	227471046	61.03	-

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Particulars	Current Year	Year 1	Year 2	Year 3
	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)	(Rs in Lakhs)
	31-Mar-25	31-Mar-24	31-Mar-23	31-Mar-22
Equity	37,272	36,938.68	32,191.16	32,152
Net worth	2,54,736	2,26,083	1,35,568	1,15,352
Investment in Subsidiaries/Affiliates	-	-	-	-
Total Debt Outstanding -Short Term (< 1 Year)	3,89,020	3,12,766	2,61,709	1,90,313
-Other Debt	6,37,846	5,08,694	4,51,874	3,11,371
Gross Income	2,07,982	1,62,300	1,21,467	88,364
Operating Profit (PBITD)	1,20,638	1,04,499	77,241	52,356
Gross Profit (PBTD)	35,260	36,543	30,026	17,591
Net Profit (Post Tax)	22,518	24,470.28	18,013.32	10,346
Audit Qualifications (If Any)	Nil	Nil	Nil	Nil

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Note: If the issuer has not been in existence for three years, the information of the issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial year

Name & Address	Date of Appointment
KKC & Associates, LLP (Formerly known as Khimji Kunverji & Co., LLP) Sunshine Tower, Level 19, Senapati Ba pat Marg, Elphinstone Road, Mumbai -400013	16 th July 2024

G. Details of default of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.-Nil

H. Details of Any other material event / development having implications for the financials/ credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor’s decision

I. Material Litigation Regulatory Strictures, If Any: Nil

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Strictures, If Any: Nil

(Regulatory strictures issued during the past five Financial Years to be reported.

Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/ 31 days (On e 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											
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1.Capital (i+ii+iii+iv)	Y0										37,27	37,27
	10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.69	1.69
(i) Equity Capital	Y0										37,27	37,27
	20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.69	1.69
(ii) Perpetual / Non Redeemable Preference Shares	Y0											
	30	0.00	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	Y0											
	40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others	Y0											
	50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y0										2,16,8	2,16,8
	60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.96	34.96
(i) Share Premium Account	Y0										1,10,9	1,10,9
	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.12	45.12
(ii) General Reserves	Y0											
	80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.33	10.33
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y0										19,64	19,64
	90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.40	7.40
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y1											
	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y1										200.0	200.0
	10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
(vi) Debenture Redemption Reserve	Y1											
	20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y1											
	30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y1											
	40	0.00	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	Y1											
	50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y1											
	60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Revl. Reserves - Property	Y1											
	70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y1											
	80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y1											
	90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y2										767.1	767.1
	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1	1

(xiii) Balance of profit and loss account	Y2 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85,26 5.00	85,26 5.00
3. Gifts, Grants, Donations & Benefactions	Y2 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Bonds & Notes (i+ii+iii)	Y2 30	0.00	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)	Y2 40	0.00	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)	Y2 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Fixed Rate Notes	Y2 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits (i+ii)	Y2 70	0.00	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	Y2 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	Y2 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y3 00	13,1 69.7 0	5,92 3.07	29,8 75.0 0	67,20 9.24	74,80 7.98	1,24, 034.3 7	1,58, 015.8 4	4,39, 864.3 2	85,85 4.20	28,11 0.75	10,26, 864.4 7
(i) Bank Borrowings (a+b+c+d+e+f)	Y3 10	13,1 69.7 0	5,68 4.97	29,8 75.0 0	55,75 7.84	72,67 5.23	1,18, 683.2 7	1,49, 140.4 1	3,62, 400.1 1	71,82 9.84	8,123. 03	8,87,3 39.40
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y3 20	2,94 4.15	684. 97	15,3 75.0 0	40,75 7.84	56,17 5.23	1,05, 683.2 7	1,49, 140.4 1	3,62, 400.1 1	71,82 9.84	8,123. 03	8,13,1 13.85
b) Bank Borrowings in the nature of WCDL	Y3 30	10,2 25.5 5	5,00 0.00	14,5 00.0 0	15,00 0.00	16,50 0.00	13,00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	74,22 5.55
c) Bank Borrowings in the nature of Cash Credit (CC)	Y3 40	0.00	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)	Y3 50	0.00	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	Y3 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

f) Other bank borrowings	Y3 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y3 80	0.00	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)	Y3 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y4 00	0.00	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	Y4 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Borrowings from RBI	Y4 20	0.00	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)	Y4 30	0.00	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)	Y4 40	0.00	238.10	0.00	714.00	1,495.25	2,447.35	4,894.69	19,578.76	12,523.17	0.00	41,891.32
(ix) Commercial Papers (CPs)	Y4 50	0.00	0.00	0.00	9,877.67	0.00	0.00	0.00	0.00	0.00	0.00	9,877.67
Of which; (a) To Mutual Funds	Y4 60	0.00	0.00	0.00	9,877.67	0.00	0.00	0.00	0.00	0.00	0.00	9,877.67
(b) To Banks	Y4 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) To NBFCs	Y4 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) To Insurance Companies	Y4 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) To Pension Funds	Y5 00	0.00	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)	Y5 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y5 20	0.00	0.00	0.00	859.73	637.50	1,375.00	2,750.00	32,885.45	1,501.19	0.00	40,008.87
A. Secured (a+b+c+d+e+f+g)	Y5 30	0.00	0.00	0.00	859.73	637.50	1,375.00	2,750.00	32,885.45	1,501.19	0.00	40,008.87
Of which; (a) Subscribed by Retail Investors	Y5 40	0.00	0.00	0.00	0.00	637.50	1,375.00	2,750.00	32,885.45	0.00	0.00	37,647.95
(b) Subscribed by Banks	Y5 50	0.00	0.00	0.00	859.73	0.00	0.00	0.00	0.00	1,501.19	0.00	2,360.92

Subscribed by NBFCs (c)	Y5 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Mutual Funds (d)	Y5 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Insurance Companies (e)	Y5 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Pension Funds (f)	Y5 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others (Please specify) (g)	Y6 00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y6 10	0.00	0.00	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	Y6 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Banks (b)	Y6 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by NBFCs (c)	Y6 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Mutual Funds (d)	Y6 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Insurance Companies (e)	Y6 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Pension Funds (f)	Y6 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others (Please specify) (g)	Y6 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y6 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y7 00	0.00	0.00	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	Y7 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Subscribed by Banks (b)	Y7 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by NBFCs (c)	Y7 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Mutual Funds (d)	Y7 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Insurance Companies (e)	Y7 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Pension Funds (f)	Y7 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others (Please specify) (g)	Y7 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y7 80	0.00	0.00	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	Y7 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Banks (b)	Y8 00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by NBFCs (c)	Y8 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Mutual Funds (d)	Y8 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Insurance Companies (e)	Y8 30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subscribed by Pension Funds (f)	Y8 40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others (Please specify) (g)	Y8 50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Subordinate Debt	Y8 60	0.00	0.00	0.00	0.00	0.00	1,528	1,230	25,00		19,98	47,74	
							.75	.74	0.00	0.00	7.72	7.21	
(xiii) Perpetual Debt Instrument	Y8 70	0.00	0.00	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)	Y8 80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y8 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y9 00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

c) CBLO (As per residual maturity)	Y9 10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y9 20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y9 30	3,34 4.08	1,57 0.31	2,72 3.13	1,926 .06	1,107 .29	2,593 .86	2,013 .01	9,408 .82	10,89 9.46	14,69 1.49	50,27 7.51
a) Sundry creditors	Y9 40	0.00	0.00	217. 86	217.8 6	435.7 1	0.00	0.00	0.00	0.00	0.00	871.4 3
b) Expenses payable (Other than Interest)	Y9 50	611. 04	1,12 7.69	1,92 5.47	1,033 .31	0.00	1,463 .26	0.00	0.00	0.00	0.00	6,160. 77
(c) Advance income received from borrowers pending adjustment	Y9 60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,848. 00	1,848. 00
(d) Interest payable on deposits and borrowings	Y9 70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Provisions for Standard Assets	Y9 80	158. 02	2.31	117. 07	193.3 0	190.0 0	570.0 6	1,332 .23	3,434 .34	2,545. 89	1,845. 37	10,38 8.59
(f) Provisions for Non Performing Assets (NPAs)	Y9 90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,239. 06	7,181. 91	10,42 0.97
(g) Provisions for Investment Portfolio (NPI)	Y1 00 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1 01 0	2,57 5.02	440. 31	462. 73	481.5 9	481.5 8	560.5 4	680.7 8	5,974 .48	5,114. 51	3,816. 21	20,58 7.75
8.Statutory Dues	Y1 02 0	343. 69	0.00	433. 31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	777.0 0
9.Unclaimed Deposits (i+ii)	Y1 03 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1 04 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1 05 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Any Other Unclaimed Amount	Y1 06 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Debt Service Realisation Account	Y1 07 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

12.Other Outflows	Y1 08 0	302. 36	10,4 58.1 7	2,58 7.04	658.6 0	0.00	0.00	0.00	0.00	0.00	0.00	14,00 6.17
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1 09 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i)Loan commitments pending disbursal	Y1 10 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)Lines of credit committed to other institution	Y1 11 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)Total Letter of Credits	Y1 12 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Guarantees	Y1 13 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y1 14 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1 15 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	Y1 16 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	Y1 17 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1 18 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1 19 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1 20 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1 21 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1 22 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(h) Other Derivatives	Y1 23 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Others	Y1 24 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1 25 0	17,159.83	17,951.55	35,618.48	69,793.90	75,915.27	1,26,628.23	1,60,028.85	4,49,273.14	96,753.66	2,96,908.89	13,46,031.80
A1. Cumulative Outflows	Y1 26 0	17,159.83	35,111.38	70,729.86	1,40,523.76	2,16,439.03	3,43,067.26	5,03,096.11	9,52,369.25	10,49,122.91	13,46,031.80	13,46,031.80
B. INFLOWS												
1. Cash (In 1 to 30/31 day time-bucket)	Y1 27 0	654.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	654.15
2. Remittance in Transit	Y1 28 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances With Banks	Y1 29 0	71,892.05	29.33	76.75	10,979.45	7.15	869.74	5,566.66	0.00	0.00	0.00	89,421.13
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)	Y1 30 0	29,371.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,371.41
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1 31 0	42,520.64	29.33	76.75	10,979.45	7.15	869.74	5,566.66	0.00	0.00	0.00	60,049.72
4. Investments (i+ii+iii+iv+v)	Y1 32 0	11,812.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,648.28	40,460.61
(i) Statutory Investments (only for NBFCs-D)	Y1 33 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Listed Investments	Y1 34 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,398.43	28,398.43
(a) Current	Y1 35 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,398.43	28,398.43
(b) Non-current	Y1 36 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(iii) Unlisted Investments	Y1 37 0	11,8 12.3 3									249.8 5	12,06 2.18
(a) Current	Y1 38 0	11,8 12.3 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,81 2.33
(b) Non-current	Y1 39 0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249.8 5	249.8 5
(iv) Venture Capital Units	Y1 40 0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specify)	Y1 41 0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Advances (Performing)	Y1 42 0	12,6 52.7 8	2,91 3.92	15,1 57.3 2	38,74 0.15	34,34 2.70	90,28 4.33	4,29, 712.6 1	2,36, 266.1 6	1,75,1 44.72	1,26,9 52.07	11,62, 166.7 6
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1 43 0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(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)	Y1 44 0	12,6 52.7 8	2,91 3.92	15,1 57.3 2	38,74 0.15	34,34 2.70	90,28 4.33	4,29, 712.6 1	2,36, 266.1 6	1,75,1 44.72	1,26,9 52.07	11,62, 166.7 6
(a) Through Regular Payment Schedule	Y1 45 0	10,7 68.4 0		7,64 4.21	11,83 1.28	11,84 4.35	36,27 2.42	72,15 5.97	2,36, 266.1 6	1,75,1 44.72	1,26,9 52.07	6,88,8 79.58
(b) Through Bullet Payment	Y1 46 0	1,88 4.38	2,91 3.92	7,51 3.11	26,90 8.87	22,49 8.35	54,01 1.91	3,57, 556.6 4		0.00	0.00	4,73,2 87.18
(iii) Interest to be serviced through regular schedule	Y1 47 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y1 48 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Gross Non-Performing Loans (GNPA)	Y1 49 0		0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,124. 68	17,95 7.13	22,08 1.81

(i) Substandard	Y1 50 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,124.68	2,013.52	6,138.20
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1 51 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,124.68	0.00	4,124.68
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1 52 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,013.52	2,013.52
(ii) Doubtful and loss	Y1 53 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,943.61	15,943.61
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1 54 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,943.61	15,943.61
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1 55 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1 56 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1 57 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,674.47	18,674.47
9. Other Assets :	Y1 58 0	0.00	0.03	0.00	5,162.00	0.00	0.00	3,365.98	0.00	2,149.08	1,834.49	12,511.58
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1 59 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,834.49	1,834.49
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1 60 0	0.00	0.00	0.00	1,931.00	0.00	0.00	0.00	0.00	0.00	0.00	1,931.00

(In respective maturity buckets as per the timing of the cash flows)												
(c) Others	Y1 61 0	0.00	0.03	0.00	3,231 .00	0.00	0.00	3,365 .98	0.00	2,149. 08	0.00	8,746. 09
10.Security Finance Transactions (a+b+c+d)	Y1 62 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1 63 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1 64 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1 65 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y1 66 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1 67 0	1,00 0.00	17,0 00.0	22,0 00.0	29,00 0.00	42,00 0.00	23,87 9.63	1,051 .00	0.00	0.00	0.00	1,35,9 30.63
(i) Loan committed by other institution pending disbursal	Y1 68 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1 69 0	1,00 0.00	17,0 00.0	22,0 00.0	29,00 0.00	42,00 0.00	23,81 5.00	1,051 .00	0.00	0.00	0.00	1,35,8 66.00
(iii) Bills discounted/rediscounted	Y1 70 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1 71 0	0.00	0.00	0.00	0.00	0.00	64.63	0.00	0.00	0.00	0.00	64.63
(a) Forward Forex Contracts	Y1 72 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	Y1 73 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1 74 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(d) Forward Rate Agreements	Y1 75 0	0.00	0.00	0.00	0.00	0.00	0.00	64.63	0.00	0.00	0.00	0.00	64.63
(e) Swaps - Currency	Y1 76 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1 77 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1 78 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1 79 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v)Others	Y1 80 0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1 81 0	98,0 11.3 1	19,9 43.2 8	37,2 34.0 7	83,88 1.60	76,34 9.85	1,15, 033.7 0	4,39, 696.2 5	2,36, 266.1 6	1,81,4 18.48	1,94,0 66.44	14,81, 901.1 4	
C. Mismatch (B - A)	Y1 82 0	80,8 51.4 8	1,99 1.73	1,61 5.59	14,08 7.70	434.5 8	- 11,59 4.53	2,79, 667.4 0	2,13, 006.9 8	- 84,66 4.82	- 1,02,8 42.45	1,35,8 69.34	
D. Cumulative Mismatch	Y1 83 0	80,8 51.4 8	82,8 43.2 1	84,4 58.8 0	98,54 6.50	98,98 1.08	87,38 6.55	3,67, 053.9 5	1,54, 046.9 7	2,38,7 11.79	1,35,8 69.34	1,35,8 69.34	
E. Mismatch as % of Total Outflows	Y1 84 0	471. 17%	11.1 0%	4.54 %	20.18 %	0.57 %	9.16 %	174.7 6%	47.41 %	87.51 %	34.64 %	10.09 %	
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1 85 0	471. 17%	235. 94%	119. 41%	70.13 %	45.73 %	25.47 %	72.96 %	16.18 %	22.75 %	10.09 %	10.09 %	

For FEDBANK FINANCIAL SERVICES LIMITED

AUTHORISED SIGNATORIES

Date 22-01-2026

Original / authenticated copy of any document related to above information will be made available to the investors on request.

Registered & Corporate Office: Unit no.1101, 11th Floor, Cignus, Plot No. 71A, Powai, Paspoli, Mumbai – 400 087 Tel: 022 68520601

● **E-mail:** customercare@fedfina.com ● **web:** www.fedfina.com ● **CIN:** L65910MH1995PLC364635