



MANAPPURAM[®]

FINANCE LIMITED

Make Life Easy

Ref: SEC/SE/111/2026-27

14.08.2026

To

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street

Mumbai - 400001

Subject: Asset-Liability Statement for the month of June 2026

Dear Sir/Madam,

In pursuance of the SEBI circular dated October 22, 2019, the Asset-Liability Statement for the month of July 2026 is hereby submitted.

Request you to take the same on record.

Thanking you

Yours Faithfully

For Manappuram Finance Limited

**APARNA
MENON**

Digitally signed by APARNA MENON
DN: c=IN, o=Personal,
postalCode=680004, st=Kerala,
serialNumber=17EC18802F8FA0D22
3804BCD7255A7273EE8C667C53D9
EC13C6F336820D20E8A,
cn=APARNA MENON
Date: 2026.08.14 19:28:32 +05'30'

Aparna Menon

Company Secretary



Reserve Bank of India

[More Options](#)

General Information

[Filing Information](#)

Statements

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

[DNBS4BIRS - Statement of Interest Rate Sensitivity \(IRS\)](#)

[AuthorisedSignatory - Authorised Signatory](#)

LEGEND

Numeric Data	
Text Block Data	
Text Data	
Dropdown Data	
No Data	
Blocked Data	
Reporting Date	
Auto Populated Value	
Formula Cell	
Master Driven Data	
Dyanamic Dropdown Data	
Free Text Data	



Filing Information

Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Name of reporting institution	Manappuram Finance Limited
Bank / FI code	THI00041
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-07-2026
Reporting end date	31-07-2026
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
General remarks	

Scoping Question	
	X010
Whether NBFC Profile has been updated on website	Yes
Category Of NBFC	Non-Deposit taking Systemically Important (NDSI) NBFC
Classification of NBFC	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

	Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (Over one month)	Over one month and upto 2 months	Over two months and upto 3 months	Over three 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	Remarks	Actual outflow/inflow during last 1 month, starting from 01-01-2024	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150	
A. OUTFLOWS																	
1 Capital (incl.invest.)	V010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,786.73	18,786.73	NA	0.00	0.00	0.00	
(i) Equity Capital	V020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,786.73	18,786.73	NA	0.00	0.00	0.00	
(ii) Perpetual / Non Redeemable Preference Shares	V030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(iii) Non-Perpetual / Redeemable Preference Shares	V040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(iv) Others	V050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
2 Reserves & Surplus (incl.invested reserves/income reserve/income)	V060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,51,067.37	16,51,067.37	NA	0.00	0.00	0.00	
(i) Share Reserve Account	V070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,30,991.45	3,30,991.45	NA	0.00	0.00	0.00	
(ii) General Reserves	V080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,603.30	37,603.30	NA	0.00	0.00	0.00	
(iii) Statutory/Special Reserve Section 45-IC reserve to be shown separately below item no.(vi)	V090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,12,580.55	3,12,580.55	NA	0.00	0.00	0.00	
(iv) Reserves under Sec 45-IC of RBI Act 1934	V100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(v) Capital Redemption Reserve	V110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(vi) Debenture Redemption Reserve	V120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(vii) Other Capital Reserves	V130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(viii) Other Revenue Reserves	V140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(ix) Investment Fluctuation Reserves/ Investment Reserves	V150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(x) Revaluation Reserves (A+B)	V160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(a) Revd. Reserves - Property	V170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(b) Revd. Reserves - Financial Assets	V180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(c) Revd. Reserves - Money Pending Allotment	V190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
(d) Other (Please mention)	V200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,291.04	59,291.04	NA	0.00	0.00	0.00	
(e) Balance of profit and loss account	V210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,90,596.83	8,90,596.83	NA	0.00	0.00	0.00	
3 Gifts, Grants, Donations & Benefactions	V220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	
4 Bonds & Notes (incl.invest.)	V230	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)	Y1440	1,32,037.41	1,65,540.18	5,80,434.55	5,34,020.76	7,19,932.73	7,76,348.92	26,88,221.18	1,74,814.11	1,57,556.40	67,143.63	55,96,049.87	NA	61,885.99	66,460.92	1,33,909.97
(a) Through Regular Payment Schedule	Y1450	6,966.11	7,354.16	9,909.35	11,115.18	12,549.92	36,288.47	60,427.36	1,68,743.92	63,163.14	67,143.63	4,48,679.24	NA	1,618.31	2,893.06	5,032.41
(b) Through Bullet Payment	Y1460	1,25,071.30	1,58,186.02	5,70,525.20	5,22,885.58	7,07,382.81	7,40,060.45	26,22,793.82	6,070.19	94,393.26	0.00	55,47,370.63	NA	60,267.68	63,567.86	1,28,837.56
(iii) Interest to be serviced through regular schedule	Y1470	2,200.46	2,200.46	4,400.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,801.84	NA	1,457.85	2,679.55	3,765.09
(iv) Interest to be serviced to be in Bullet Payment	Y1480	4,580.39	5,504.94	9,536.86	13,795.54	10,335.02	23,667.99	1,17,384.00	165.92	72.59	0.00	1,85,043.25	NA	19,790.90	16,490.36	34,772.88
6.Gross Non-Performing Loans (GNPL)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,665.44	22,070.56	1,02,738.06	NA	0.00	0.00	0.00
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,665.44	0.00	80,665.44	NA	0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,665.44	0.00	80,665.44	NA	0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,070.56	22,070.56	NA	0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,070.56	22,070.56	NA	0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80,772.99	80,772.99	NA	0.00	0.00	0.00
9. Other Assets	Y1580	35,338.17	24.79	1,472.72	567.53	3,369.77	3,756.03	30,534.00	88,418.14	18,770.83	4,523.78	1,84,774.39	NA	42,662.36	6.97	811.37
(a) Intangible assets & other non-cash flow items	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,829.67	2,829.67	NA	0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1600	167.87	24.79	922.61	46.47	859.72	2,396.36	736.30	31.29	502.22	1,069.88	6,757.51	NA	83.74	0.97	0.08
(c) Others	Y1610	35,170.30	0.00	550.11	521.46	510.05	1,359.63	29,797.80	88,386.85	18,268.61	622.18	1,75,187.01	NA	42,578.52	0.00	811.29
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(a) Repo	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(b) Reverse Repo	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(c) CBLO	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(i) Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iii) Bills discounted / rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(a) Forward Rate Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(i) Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
B. TOTAL INFLOWS (B)	Y1810	4,74,288.93	1,93,292.87	6,44,531.26	5,49,286.45	7,31,725.24	8,65,870.27	28,42,355.86	2,86,733.55	2,58,756.40	4,81,367.91	73,28,808.74	NA	2,63,085.43	85,647.49	1,73,259.92
(Sum of 1 to 11)																
C. Mismatch (B - A)	Y1820	3,65,752.23	1,63,370.69	4,04,656.59	1,76,436.67	7,01,262.67	4,80,488.65	12,87,549.30	-21,89,582.37	-79,036.65	-13,10,897.77	0.00	NA	1,12,871.31	-7,255.83	46,254.87
D. Cumulative Mismatch	Y1830	3,65,752.23	5,29,122.92	9,33,779.51	11,10,216.18	28,11,478.85	22,91,967.50	35,79,516.80	13,89,934.43	13,10,897.78	0.00	0.00	NA	1,12,871.31	1,05,614.48	1,50,879.35
E. Mismatch as % of Total Outflows	Y1840	336.98%	345.99%	168.70%	47.32%	2302.05%	124.68%	82.81%	-88.42%	-23.40%	-73.12%	0.00%	NA	75.14%	-7.81%	35.33%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	336.98%	382.15%	246.81%	147.80%	231.75%	196.39%	131.51%	-26.74%	-23.68%	0.00%	0.00%	NA	75.14%	43.44%	40.65%

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

[illegible]



AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory

Particulars		Value
		X010

Name of the Person Filing the Return	Y010	JOBY M MICHAEL
Designation	Y020	Deputy General Manager
Office No. (with STD Code)	Y030	04873050313
Mobile No.	Y040	9349474996
Email Id	Y050	64483@manappuram.co m
Date	Y060	14-08-2026
Place	Y070	Valapad

1. All values must be reported in Rs lakh.
2. Enter all dates in dd-mm-yyyy format.
3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.

