

**ALM Statement to NSE\_December 2022**  
**HDB/TROPS/2023/490**  
January 10, 2023

To,  
National Stock Exchange of India Limited  
Exchange Plaza,  
Bandra Kurla Complex, Bandra (East),  
Mumbai– 400051

**K.A.: Listing Compliance Department**

**Subject: Submission of ALM statement pursuant to Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof**

Dear Sir/Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for December 2022, as submitted with Reserve Bank of India.

Request you to take the same on record.

**For HDB Financial Services Limited**

**Jaykumar Shah**  
**Chief Financial Officer**



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 (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        | Remarks |  | Actual outflow/inflow during last 1 month, starting |           |             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------|--------------|---------|--|-----------------------------------------------------|-----------|-------------|
|                                                                                                                                                                          |      | X010            | X020              | X030                              | X040                             | X050                              | X060                            | X070                          | X080                         | X090                          | X100         | X110         | X120    |  | X130                                                | X140      | X150        |
| A. OUTFLOWS                                                                                                                                                              |      |                 |                   |                                   |                                  |                                   |                                 |                               |                              |                               |              |              |         |  |                                                     |           |             |
| 1.Capital (i+ii+iii+iv)                                                                                                                                                  | Y010 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 79,117.00    | 79,117.00    |         |  | 0.00                                                | 0.00      | 0.00        |
| (i) Equity Capital                                                                                                                                                       | Y020 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 79,117.00    | 79,117.00    |         |  | 0.00                                                | 0.00      | 0.00        |
| (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         | 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         | 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         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| 2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+ix+xi+xii+xiii)                                                                                                               | Y060 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 10,09,697.00 | 10,09,697.00 |         |  | 0.00                                                | 0.00      | 0.00        |
| (i) Share Premium Account                                                                                                                                                | Y070 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 3,08,013.00  | 3,08,013.00  |         |  | 0.00                                                | 0.00      | 0.00        |
| (ii) General Reserves                                                                                                                                                    | Y080 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(viii))                                                                      | Y090 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 1,57,600.00  | 1,57,600.00  |         |  | 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                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (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         | 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         | 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         | 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         | 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         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (x) Revaluation Reserves (a+b)                                                                                                                                           | Y160 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (a) Revl. Reserves - Property                                                                                                                                            | Y170 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (b) Revl. Reserves - Financial Assets                                                                                                                                    | Y180 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (xi) 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         | 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         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (xiii) Balance of profit and loss account                                                                                                                                | Y210 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 5,44,084.00  | 5,44,084.00  |         |  | 0.00                                                | 0.00      | 0.00        |
| 3.Gifts, Grants, Donations & Benefactions                                                                                                                                | Y220 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| 4.Bonds & Notes (i+ii+iii)                                                                                                                                               | Y230 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (i) Plain Vanilla Bonds (As per residual maturity of the instruments)                                                                                                    | Y240 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 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) | Y250 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (iii) Fixed Rate Notes                                                                                                                                                   | Y260 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| 5.Deposits (i+ii)                                                                                                                                                        | Y270 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (i) Term Deposits from Public                                                                                                                                            | Y280 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (ii) Others                                                                                                                                                              | Y290 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| 6.Borrowings (i+ii+iii+iv+v+vi+vii+ix+xi+xii+xiii+xiv)                                                                                                                   | Y300 | 75,218.00       | 0.00              | 1,44,217.00                       | 1,50,980.00                      | 1,81,111.00                       | 6,36,019.00                     | 8,25,610.00                   | 23,32,564.00                 | 5,82,876.00                   | 3,63,000.00  | 52,91,595.00 |         |  | 75,142.00                                           | 43,250.00 | 2,20,069.00 |
| (i) Bank Borrowings (a+b+c+d+e+f)                                                                                                                                        | Y310 | 0.00            | 0.00              | 64,217.00                         | 25,280.00                        | 1,41,111.00                       | 3,64,409.00                     | 3,60,810.00                   | 11,07,164.00                 | 1,74,376.00                   | 0.00         | 22,37,367.00 |         |  | 750.00                                              | 43,250.00 | 1,68,069.00 |
| a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)                                                                                     | Y320 | 0.00            | 0.00              | 60,197.00                         | 21,919.00                        | 1,37,970.00                       | 1,66,280.00                     | 3,46,418.00                   | 10,93,191.00                 | 1,74,376.00                   | 0.00         | 20,00,351.00 |         |  | 750.00                                              | 43,250.00 | 88,782.00   |
| b) Bank Borrowings in the nature of WCGL                                                                                                                                 | Y330 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| c) Bank Borrowings in the nature of Cash Credit (CC)                                                                                                                     | Y340 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| d) Bank Borrowings in the nature of Letter of Credit (LCs)                                                                                                               | Y350 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| e) Bank Borrowings in the nature of ECBs                                                                                                                                 | Y360 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 1,89,233.00                     | 0.00                          | 0.00                         | 0.00                          | 0.00         | 1,89,233.00  |         |  | 0.00                                                | 0.00      | 75,307.00   |
| f) Other bank borrowings                                                                                                                                                 | Y370 | 0.00            | 0.00              | 4,020.00                          | 3,361.00                         | 3,141.00                          | 8,896.00                        | 14,392.00                     | 13,973.00                    | 0.00                          | 0.00         | 47,783.00    |         |  | 0.00                                                | 0.00      | 3,980.00    |
| (ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)             | Y380 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (iii) Loans from Related Parties (including ICDs)                                                                                                                        | Y390 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (iv) Corporate Debts                                                                                                                                                     | Y400 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (v) Borrowings from Central Government / State Government                                                                                                                | Y410 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (vi) Borrowings from RBI                                                                                                                                                 | Y420 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (vii) Borrowings from Public Sector Undertakings (PSUs)                                                                                                                  | Y430 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (viii) Borrowings from Others (Please specify)                                                                                                                           | Y440 | 75,218.00       | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 75,218.00    |         |  | 74,392.00                                           | 0.00      | 0.00        |
| (ix) Commercial Papers (CPs)                                                                                                                                             | Y450 | 0.00            | 0.00              | 0.00                              | 0.00                             | 20,000.00                         | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 20,000.00    |         |  | 0.00                                                | 0.00      | 0.00        |
| Of which; (a) To Mutual Funds                                                                                                                                            | Y460 | 0.00            | 0.00              | 0.00                              | 0.00                             | 20,000.00                         | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 20,000.00    |         |  | 0.00                                                | 0.00      | 0.00        |
| (b) To Banks                                                                                                                                                             | Y470 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (c) To NBFCs                                                                                                                                                             | Y480 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (d) To Insurance Companies                                                                                                                                               | Y490 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (e) To Pension Funds                                                                                                                                                     | Y500 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (f) To Others (Please specify)                                                                                                                                           | Y510 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (x) Non - Convertible Debentures (NCDs) (A+B)                                                                                                                            | Y520 | 0.00            | 0.00              | 80,000.00                         | 1,25,700.00                      | 0.00                              | 2,71,610.00                     | 4,49,800.00                   | 11,67,400.00                 | 3,69,500.00                   | 1,20,000.00  | 25,84,010.00 |         |  | 0.00                                                | 0.00      | 52,000.00   |
| A. Secured (a+b+c+d+e+f+g)                                                                                                                                               | Y530 | 0.00            | 0.00              | 80,000.00                         | 1,25,700.00                      | 0.00                              | 2,71,610.00                     | 4,49,800.00                   | 11,67,400.00                 | 3,69,500.00                   | 1,20,000.00  | 25,84,010.00 |         |  | 0.00                                                | 0.00      | 52,000.00   |
| Of which; (a) Subscribed by Retail Investors                                                                                                                             | Y540 | 0.00            | 0.00              | 0.00                              | 500.00                           | 0.00                              | 19,050.00                       | 1,500.00                      | 52,840.00                    | 14,570.00                     | 0.00         | 88,460.00    |         |  | 0.00                                                | 0.00      | 500.00      |
| (b) Subscribed by Banks                                                                                                                                                  | Y550 | 0.00            | 0.00              | 33,350.00                         | 49,000.00                        | 0.00                              | 1,49,500.00                     | 1,82,500.00                   | 4,75,000.00                  | 67,720.00                     | 0.00         | 9,57,070.00  |         |  | 0.00                                                | 0.00      | 31,500.00   |
| (c) Subscribed by NBFCs                                                                                                                                                  | Y560 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |
| (d) Subscribed by Mutual Funds                                                                                                                                           | Y570 | 0.00            | 0.00              | 10,500.00                         | 15,700.00                        | 0.00                              | 13,500.00                       | 78,000.00                     | 2,11,810.00                  | 85,500.00                     | 0.00         | 4,15,010.00  |         |  | 0.00                                                | 0.00      | 3,500.00    |
| (e) Subscribed by Insurance Companies                                                                                                                                    | Y580 | 0.00            | 0.00              | 8,650.00                          | 5,500.00                         | 0.00                              | 21,500.00                       | 34,500.00                     | 82,000.00                    | 78,500.00                     | 1,20,000.00  | 3,50,650.00  |         |  | 0.00                                                | 0.00      | 0.00        |
| (f) Subscribed by Pension Funds                                                                                                                                          | Y590 | 0.00            | 0.00              | 5,000.00                          | 0.00                             | 0.00                              | 11,500.00                       | 16,500.00                     | 26,600.00                    | 73,500.00                     | 0.00         | 1,33,100.00  |         |  | 0.00                                                | 0.00      | 0.00        |
| (g) Others (Please specify)                                                                                                                                              | Y600 | 0.00            | 0.00              | 22,500.00                         | 55,000.00                        | 0.00                              | 56,560.00                       | 1,36,800.00                   | 3,19,150.00                  | 49,710.00                     | 0.00         | 6,39,720.00  |         |  | 0.00                                                | 0.00      | 16,500.00   |
| B. Un-Secured (a+b+c+d+e+f+g)                                                                                                                                            | Y610 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         |         |  | 0.00                                                | 0.00      | 0.00        |

[illegible]

|                                                                                                                                                                                                                                     |       |             |             |              |             |             |             |              |              |              |              |              |             |             |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|-------------|--------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|--------------|
| b) Deposit Accounts /Short-Term Deposits<br>(As per residual maturity)                                                                                                                                                              | Y1310 | 0.00        | 0.00        | 0.00         | 0.00        | 7,270.00    | 84.00       | 2,323.00     | 0.00         | 0.00         | 0.00         | 9,677.00     | 0.00        | 0.00        | 0.00         |
| 4.Investments (i+ii+iii+iv)                                                                                                                                                                                                         | Y1320 | 1,73,925.00 | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 5,836.00     | 195.00       | 1,79,956.00  | 0.00        | 0.00        | 0.00         |
| (i)Statutory Investments (only for NBFCs-D)                                                                                                                                                                                         | Y1330 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (ii) Listed Investments                                                                                                                                                                                                             | Y1340 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (a) Current                                                                                                                                                                                                                         | Y1350 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (b) Non-current                                                                                                                                                                                                                     | Y1360 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (iii) Unlisted Investments                                                                                                                                                                                                          | Y1370 | 1,73,925.00 | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 5,836.00     | 195.00       | 1,79,956.00  | 0.00        | 0.00        | 0.00         |
| (a) Current                                                                                                                                                                                                                         | Y1380 | 1,73,925.00 | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 1,73,925.00  | 0.00        | 0.00        | 0.00         |
| (b) Non-current                                                                                                                                                                                                                     | Y1390 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 5,836.00     | 195.00       | 6,031.00     | 0.00        | 0.00        | 0.00         |
| (iv) Venture Capital Units                                                                                                                                                                                                          | Y1400 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (v) Others (Please Specify)                                                                                                                                                                                                         | Y1410 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| 5.Advances (Performing)                                                                                                                                                                                                             | Y1420 | 2,13,234.00 | 31,242.00   | 54,103.00    | 2,45,830.00 | 2,37,477.00 | 6,41,155.00 | 10,50,543.00 | 23,68,046.00 | 7,29,540.00  | 6,96,299.00  | 62,67,469.00 | 0.00        | 3,14,660.00 | 54,019.00    |
| (i) Bills of Exchange and Promissory Notes discounted & rediscounted<br>(As per residual usance of the underlying bills)                                                                                                            | Y1430 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (ii) Term Loans<br>(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 | 1,55,740.00 | 26,009.00   | 51,810.00    | 2,45,016.00 | 2,37,042.00 | 6,40,018.00 | 10,50,543.00 | 23,68,046.00 | 7,29,540.00  | 6,96,299.00  | 62,00,063.00 | 0.00        | 2,52,663.00 | 43,376.00    |
| (a) Through Regular Payment Schedule                                                                                                                                                                                                | Y1450 | 1,55,740.00 | 26,009.00   | 51,810.00    | 2,45,016.00 | 2,37,042.00 | 6,40,018.00 | 10,50,543.00 | 23,68,046.00 | 7,29,540.00  | 6,96,299.00  | 62,00,063.00 | 0.00        | 252663.00   | 43376.00     |
| (b) Through Bullet Payment                                                                                                                                                                                                          | Y1460 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (iii) Interest to be serviced through regular schedule                                                                                                                                                                              | Y1470 | 57,494.00   | 5,233.00    | 2,293.00     | 814.00      | 435.00      | 1,137.00    | 0.00         | 0.00         | 0.00         | 0.00         | 67,406.00    | 0.00        | 61997.00    | 10643.00     |
| (iv) Interest to be serviced to be in Bullet Payment                                                                                                                                                                                | Y1480 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| 6.Gross Non-Performing Loans (GNPA)                                                                                                                                                                                                 | Y1490 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 1,59,970.00  | 86,722.00    | 2,46,692.00  | 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         | 1,59,970.00  | 86,722.00    | 2,46,692.00  | 0.00        | 0.00        | 0.00         |
| (a) All over dues and instalments of principal falling due during the next three years<br>(In the 3 to 5 year time-bucket)                                                                                                          | Y1510 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 1,59,970.00  | 86,722.00    | 2,46,692.00  | 0.00        | 0.00        | 0.00         |
| (b) Entire principal amount due beyond the next three years<br>(In the over 5 years time-bucket)                                                                                                                                    | Y1520 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 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         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (a) All instalments of principal falling due during the next five years as also all over dues<br>(In the over 5 years time-bucket)                                                                                                  | Y1540 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (b) Entire principal amount due beyond the next five years<br>(In the over 5 years time-bucket)                                                                                                                                     | Y1550 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 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         | 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         | 10,440.00    | 10,440.00    | 0.00        | 0.00        | 0.00         |
| 9. Other Assets                                                                                                                                                                                                                     | Y1580 | 0.00        | 0.00        | 10,772.00    | 4,497.00    | 213.00      | 28,688.00   | 10,367.00    | 9,825.00     | 1,33,852.00  | 3,393.00     | 2,01,607.00  | 0.00        | 0.00        | 0.00         |
| (a) Intangible assets & other non-cash flow items<br>(In the 'Over 5 year time bucket)                                                                                                                                              | Y1590 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 2,055.00     | 0.00         | 2,055.00     | 0.00        | 0.00        | 0.00         |
| (b) Other Items (e.g. accrued income, other receivables, staff loans, etc.)<br>(In respective maturity buckets as per the timing of the cash flows)                                                                                 | Y1600 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| (c) Others                                                                                                                                                                                                                          | Y1610 | 0.00        | 0.00        | 10,772.00    | 4,497.00    | 213.00      | 28,688.00   | 10,367.00    | 9,825.00     | 1,31,797.00  | 3,393.00     | 1,99,552.00  | 0.00        | 0.00        | 0.00         |
| 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         | 0.00        | 0.00        | 0.00         |
| a) Repo<br>(As per residual maturity)                                                                                                                                                                                               | Y1630 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| b) Reverse Repo<br>(As per residual maturity)                                                                                                                                                                                       | Y1640 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| c) CBLO<br>(As per residual maturity)                                                                                                                                                                                               | Y1650 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 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         | 0.00        | 0.00        | 0.00         |
| 11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)                                                                                                                                                           | Y1670 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 31,658.00    | 6,634.00     | 1,658.00     | 0.00         | 39,950.00    | 0.00        | 0.00        | 0.00         |
| (i)Loan committed by other institution pending disbursal                                                                                                                                                                            | Y1680 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 1,658.00     | 6,634.00     | 1,658.00     | 0.00         | 9,950.00     | 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        | 30,000.00    | 0.00         | 0.00         | 0.00         | 30,000.00    | 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         | 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         | 0.00        | 0.00        | 0.00         |
| (a) Forward Forex Contracts                                                                                                                                                                                                         | Y1720 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 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         | 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         | 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         | 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         | 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         | 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         | 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         | 0.00        | 0.00        | 0.00         |
| (v)Others                                                                                                                                                                                                                           | Y1800 | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00        | 0.00         |
| B. TOTAL INFLOWS (B)<br>(Sum of 1 to 11)                                                                                                                                                                                            | Y1810 | 4,37,570.00 | 31,242.00   | 64,875.00    | 2,50,327.00 | 2,44,960.00 | 6,69,927.00 | 10,94,891.00 | 23,84,505.00 | 10,30,856.00 | 7,97,049.00  | 70,06,202.00 | 0.00        | 3,49,615.00 | 54,019.00    |
| C. Mismatch (B - A)                                                                                                                                                                                                                 | Y1820 | 3,47,069.00 | 31,242.00   | -1,16,410.00 | 42,942.00   | 57,479.00   | -4,450.00   | 2,32,318.00  | 36,356.00    | 1,25,700.00  | -7,52,246.00 | 0.00         | 0.00        | 2,65,414.00 | -1,81,764.00 |
| D. Cumulative Mismatch                                                                                                                                                                                                              | Y1830 | 3,47,069.00 | 3,78,311.00 | 2,61,901.00  | 3,04,843.00 | 3,62,322.00 | 3,57,872.00 | 5,90,190.00  | 6,26,546.00  | 7,52,246.00  | 0.00         | 0.00         | 2,65,414.00 | 2,53,492.00 | 71,728.00    |
| E. Mismatch as % of Total Outflows                                                                                                                                                                                                  | Y1840 | 383.50%     | 0.00%       | -64.21%      | 20.71%      | 30.66%      | -0.66%      | 26.93%       | 1.55%        | 13.89%       | -48.55%      | 0.00%        | 0.00        | 315.21%     | -77.09%      |
| F. Cumulative Mismatch as % of Cumulative Total Outflows                                                                                                                                                                            | Y1850 | 383.50%     | 418.02%     | 96.36%       | 63.62%      | 54.35%      | 26.69%      | 26.78%       | 13.76%       | 13.79%       | 0.00%        | 0.00%        | 0.00        | 315.21%     | 19.55%       |