

**ALM Statement to NSE_ August 2024
HDB/TBO/2024-25/406**

September 10, 2024

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 statements pursuant to Chapter XVII (Listing of Commercial Papers) of SEBI Master Circular dated August 10, 2021 and amendments thereof

Dear Sir/Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Master Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for August 2024, 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

Table 2: Statement of Structural Liquidity														Actual outflow/inflow during last 1 month, starting		
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	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 [(i)+(ii)+(iv)]	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,397.00	79,397.00		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	79,397.00	79,397.00		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	
(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	
(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	
2.Reserves & Surplus [(iii)+(iv)+(v)+(vi)+(vii)+(viii)+(ix)+(x)+(xi)+(xii)+(xiii)]	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,73,917.00	13,73,917.00		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	3,26,051.00	3,26,051.00		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	
(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	0.00		0.00	0.00	0.00	
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,33,893.00	2,33,893.00		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	
(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	
(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	
(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	
(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	
(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	
(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	
(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	
(x) 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	
(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	
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,13,973.00	8,13,973.00		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	
4.Bonds & Notes [(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	
(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	
(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	
(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	
5.Deposits [(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	
(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	
(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	
6.Borrowings [(ii)+(iii)+(iv)+(v)+(vi)+(vii)+(ix)+(x)+(xi)+(xii)+(xiii)+(xiv)]	Y300	1,13,300.00	85,416.00	2,83,292.00	1,89,447.00	2,38,681.00	4,37,299.00	16,21,381.00	38,45,347.00	10,44,579.00	3,55,650.00	82,14,392.00	1,79,688.00	4,167.00	1,13,116.00	
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	83,300.00	56,916.00	2,83,292.00	46,447.00	81,181.00	2,42,299.00	6,02,681.00	18,97,797.00	3,57,611.00	10,000.00	36,61,524.00	1,04,688.00	4,167.00	85,116.00	
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	8,300.00	6,916.00	1,52,497.00	45,714.00	70,527.00	2,21,895.00	5,62,710.00	10,70,134.00	2,54,417.00	0.00	23,93,110.00	1,04,688.00	4,167.00	84,372.00	
b) Bank Borrowings in the nature of WC DL	Y330	75,000.00	50,000.00	1,30,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,55,000.00	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	0.00	0.00	0.00	0.00	0.00	6,28,219.00	0.00	0.00	0.00	
f) Other bank borrowings	Y370	0.00	0.00	795.00	733.00	10,854.00	20,404.00	39,971.00	1,99,444.00	1,03,194.00	10,000.00	3,85,195.00	0.00	0.00	744.00	
(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	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) Commercial Papers (CPs)	Y450	30,000.00	13,500.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00	73,500.00	0.00	0.00	0.00	
Of which: (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	7,500.00	0.00	0.00	0.00	0.00	7,500.00	0.00	0.00	0.00	
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	20,000.00	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	30,000.00	13,500.00	0.00	0.00	0.00	2,500.00	0.00	0.00	0.00	0.00	46,000.00	corporate	0.00	0.00	
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	15,000.00	0.00	1,43,000.00	1,27,500.00	1,65,000.00	10,18,700.00	19,08,550.00	5,04,618.00	0.00	38,82,368.00	75,000.00	0.00	28,000.00	
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	15,000.00	0.00	1,43,000.00	1,27,500.00	1,65,000.00	10,18,700.00	19,08,550.00	5,04,618.00	0.00	38,82,368.00	75,000.00	0.00	28,000.00	
Of which: (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	7,450.00	7,621.00	1,052.00	0.00	16,123.00	0.00	0.00	0.00	
(b) Subscribed by Banks	Y550	0.00	7,500.00	0.00	16,000.00	82,500.00	18,500.00	2,14,500.00	2,77,015.00	36,500.00	0.00	6,52,515.00	35,000.00	0.00	0.00	
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	15,000.00	0.00	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	0.00	0.00	
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	7,600.00	0.00	18,500.00	2,46,500.00	6,20,370.00	1,44,000.00	0.00	10,36,970.00	40,000.00	0.00	0.00	
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	19,500.00	0.00	5,000.00	34,100.00	2,74,200.00	2,42,318.00	0.00	5,75,118.00	0.00	0.00	10,000.00	
(f) Subscribed by Pension Funds	Y590	0.00	2,500.00	0.00	0.00	0.00	5,000.00	13,100.00	3,06,843.00	60,180.00	0.00	3,87,623.00	0.00	0.00	7,500.00	
(g) Others (Please specify)																
Y600		0.00	5,000.00	0.00	84,900.00	45,000.00	1,18,000.00	5,03,050.00	4,22,501.00	20,568.00	0.00	11,99,019.00	OTHER BODIES CORPORATE, NON RESIDENT (NON REPATRIABLE), HINDU UNDIVIDED FAMILY and FPI (Corporate) - I	0.00	0.00	10,500.00
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	
Of which: (a) Subscribed by Retail Investors	Y620	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) Subscribed by Banks	Y630	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) Subscribed by NBFCs	Y640	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	Y650	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) Subscribed by Insurance Companies	Y660	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) Subscribed by Pension Funds	Y670	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) Others (Please specify)	Y680	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]

(i) Bills of Exchange and Promissory Notes discounted & rediscounted (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	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)	Y1440	2,56,204.00	37,553.00	43,635.00	3,62,203.00	3,52,918.00	9,62,713.00	15,43,723.00	36,08,806.00	11,99,471.00	10,84,874.00	94,52,100.00	0			4,10,275.00	53,705.00	57,544.00
(a) Through Regular Payment Schedule	Y1450	2,56,204.00	37,553.00	43,635.00	3,62,203.00	3,52,918.00	9,62,713.00	15,43,723.00	36,08,806.00	11,99,471.00	10,84,874.00	94,52,100.00	0			4,10,275.00	53,705.00	57,544.00
(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			0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0			0.00	0.00	0.00
(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			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	1,49,671.00	50,950.00	2,00,621.00	0			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	1,49,671.00	50,950.00	2,00,621.00	0			0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,49,671.00	0.00	1,49,671.00	0			0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (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	50,950.00	50,950.00	0			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			0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0			0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (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			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			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	0.00	18,456.00	18,456.00	0		0.00	0.00	0.00
9. Other Assets :	Y1580	85,142.00	8,563.00	12,653.00	16,880.00	1,338.00	7,984.00	18,490.00	15,830.00	1,41,128.00	6,472.00	3,14,480.00	0			0.00	0.00	8,591.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,178.00	0.00	2,178.00	0			0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	Y1600	85,121.00	8,508.00	3,682.00	1,503.00	1,290.00	2,461.00	0.00	0.00	0.00	0.00	1,02,565.00	0			0.00	0.00	0.00
(c) Others	Y1610	21.00	55.00	8,971.00	15,377.00	48.00	5,523.00	18,490.00	15,830.00	1,38,950.00	6,472.00	2,09,737.00	0	including Derivative exposure		0.00	0.00	8,591.00
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			0.00	0.00	0.00
a) Repo (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			0.00	0.00	0.00
b) Reverse Repo (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			0.00	0.00	0.00
c) CBLO (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			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			0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	7,96,286.00	0.00	1,289.00	2,749.00	3,416.00	31,668.00	35,131.00	7,40,644.00	7,569.00	2,208.00	16,20,960.00	0			65,000.00	0.00	0.00
(i)Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	1,432.00	1,453.00	3,012.00	4,378.00	18,256.00	7,235.00	2,208.00	37,974.00	0	Sanctioned and undisbursed (Fully and partly) loans		0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	7,95,868.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,95,868.00	0	Undrawn term loan/WCDL/CC lines		65,000.00	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			0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	418.00	0.00	1,289.00	1,317.00	1,963.00	28,656.00	30,753.00	7,22,388.00	334.00	0.00	7,87,118.00	0			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			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			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			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			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			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			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			0.00	0.00	0.00
(h) Other Derivatives	Y1790	418.00	0.00	1,289.00	1,317.00	1,963.00	28,656.00	30,753.00	7,22,388.00	334.00	0.00	7,87,118.00	0	Notional exposure on ECB Principal and Interest		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			0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	14,79,076.00	1,11,116.00	1,47,582.00	3,81,862.00	3,62,266.00	10,02,374.00	15,97,517.00	43,65,281.00	15,01,079.00	11,63,190.00	1,21,11,343.00	0			6,00,807.00	53,705.00	66,156.00
C. Mismatch (B - A)	Y1820	12,35,483.00	-6,161.00	-1,93,129.00	1,51,201.00	-1,22,455.00	4,42,915.00	-2,13,218.00	-4,77,477.00	-77,877.00	-7,39,282.00	0.00	0			3,43,149.00	15,066.00	-55,877.00
D. Cumulative Mismatch	Y1830	12,35,483.00	12,29,322.00	10,36,193.00	11,87,394.00	10,64,939.00	15,07,854.00	12,94,636.00	8,17,159.00	0.00	0.00	0.00	0			3,43,149.00	3,58,215.00	3,02,338.00
E. Mismatch as % of Total Outflows	Y1840	507.19%	-5.25%	-56.68%	65.55%	-25.26%	79.17%	-11.78%	-9.86%	-4.93%	-38.86%	0.00%	0			133.18%	38.99%	-45.79%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	507.19%	340.66%	147.69%	127.37%	75.16%	76.29%	34.18%	9.47%	7.24%	0.00%	0.00%	0			133.18%	120.90%	72.27%



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

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		Statement of Interest Rate Sensitivity (IRS)											Total	
		0 day to 7 days X010	8 days to 14 days X020	15 days to 30/31 days (One month) X030	Over one month and upto 2 months X040	Over two months and upto 3 months X050	Over 3 months and upto 6 months X060	Over 6 months and upto 1 year X070	Over 1 year and upto 3 years X080	Over 3 years and upto 5 years X090	Over 5 years X100	Non-sensitive X110		
A. Liabilities (OUTFLOW)														
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	0.00	79,397.00	79,397.00
(i) Equity		Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,397.00	79,397.00
(ii) Perpetual 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
(iii) Non-perpetual 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
(iv) Others (Please furnish, if any)		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
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+ix+ix+xi+xii+xiii)		Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,73,917.00	13,73,917.00
(i) Share Premium Account		Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,26,051.00	3,26,051.00
(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
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))		Y090	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) 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	2,33,893.00	2,33,893.00
(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
(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
(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
(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
(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
(x) Revaluation Reserves		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
viii.1 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
viii.2 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
(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
(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
(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	0.00	8,13,973.00	8,13,973.00
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
4.Bonds & Notes (a+b+c)		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
a) Fixed rate plain vanilla including zero coupons		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
b) Instruments with embedded options		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
c) Floating rate instruments		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
5.Deposits		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
(i) Term Deposits/ Fixed 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
(a) Fixed rate		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
(b) Floating rate		Y300	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+ix+xi+xiii)		Y310	11,01,844.00	3,52,257.00	11,90,260.00	6,14,128.00	3,96,302.00	2,26,733.00	11,16,782.00	21,51,801.00	7,18,635.00	3,45,650.00	0.00	82,14,392.00
(i) Bank borrowings		Y320	10,71,844.00	2,33,757.00	11,89,465.00	2,90,145.00	1,28,148.00	30,079.00	87,972.00	2,04,252.00	31,667.00	0.00	0.00	32,76,329.00
a) Bank Borrowings in the nature of Term money borrowings		Y330	3,68,625.00	1,83,757.00	10,59,465.00	2,99,145.00	1,28,148.00	30,079.00	87,972.00	2,04,252.00	31,667.00	0.00	0.00	23,93,110.00
I. Fixed rate		Y340	0.00	0.00	26,513.00	8,408.00	36,450.00	30,079.00	87,972.00	2,04,252.00	31,667.00	0.00	0.00	4,25,341.00
II. Floating rate		Y350	3,68,625.00	1,83,757.00	10,32,952.00	2,90,737.00	91,698.00	0.00	0.00	0.00	0.00	0.00	0.00	19,67,769.00
b) Bank Borrowings in the nature of WCCL		Y360	75,000.00	50,000.00	1,30,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,55,000.00
I. Fixed rate		Y370	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. Floating rate		Y380	75,000.00	50,000.00	1,30,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,55,000.00
c) Bank Borrowings in the nature of Cash Credits (CC)		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
I. Fixed rate		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
II. Floating rate		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
d) Bank Borrowings in the nature of Letter of Credits(LCs)		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
I. Fixed rate		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
II. Floating rate		Y440	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		Y450	6,28,219.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,28,219.00
I. Fixed rate		Y460	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. Floating rate		Y470	6,28,219.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,28,219.00
(iii) Inter Corporate Debts (other than related parties)		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
I. Fixed rate		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
II. Floating rate		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
(iii) Loan from Related Parties (including ICDs)		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
I. Fixed rate		Y520	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. Floating rate		Y530	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		Y540	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. Fixed rate		Y550	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. Floating rate		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
(v) Commercial Papers		Y570	30,000.00	13,500.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00	0.00	73,500.00
Of which: (a) Subscribed by Mutual Funds		Y580	0.00	0.00	0.00	0.00	0.00	7,500.00	0.00	0.00	0.00	0.00	0.00	7,500.00
(b) Subscribed by Banks		Y590	0.00	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	0.00	20,000.00
(c) Subscribed by NBFCs		Y600	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 Insurance Companies		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
(e) Subscribed by Pension Funds		Y620	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) Subscribed by Retail Investors		Y630	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) Others (Please specify)		Y640	30,000.00	13,500.00	0.00	0.00	0.00	2,500.00	0.00	0.00	0.00	0.00	0.00	46,000.00
(vi) Non-Convertible Debentures (NCDs) (A+B)		Y650	0.00	15,000.00	0.00	1,83,000.00	1,27,500.00	1,65,000.00	10,18,700.00	18,68,550.00	5,04,618.00	0.00	0.00	38,82,368.00
A. Fixed rate		Y660	0.00	15,000.00	0.00	1,43,000.00	1,27,500.00	1,65,000.00	10,18,700.00	18,68,550.00	5,04,618.00	0.00	0.00	38,42,368.00
Of which: (a) Subscribed by Mutual Funds		Y670	0.00	0.00	0.00	7,600.00	0.00	18,500.00	2,46,500.00	6,20,370.00	1,44,000.00	0.00	0.00	10,36,970.00
(b) Subscribed by Banks		Y680	0.00	7,500.00	0.00	16,000.00	82,500.00	18,500.00	2,14,500.00	2,37,015.00	36,500.00	0.00	0.00	6,12,515.00
(c) Subscribed by NBFCs		Y690	0.00	0.00	0.00	15,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,000.00
(d) Subscribed by Insurance Companies		Y700	0.00	0.00	0.00	19,500.00	0.00	5,000.00	34,100.00	2,74,200.00	2,42,318.00	0.00	0.00	5,75,118.00
(e) Subscribed by Pension Funds		Y710	0.00	2,500.00	0.00	0.00	0.00	5,000.00	11,100.00	3,06,843.00	60,180.00	0.00	0.00	3,87,633.00
(f) Subscribed by Retail Investors		Y720	0.00	0.00	0.00	0.00	0.00	0.00	7,450.00	7,521.00	1,052.00	0.00	0.00	16,123.00
(g) Others (Please specify)		Y730	0.00	5,000.00	0.00	84,900.00	45,000.00	1,18,000.00	5,03,050.00	4,22,501.00	20,568.00	0.00	0.00	11,99,019.00
B. Floating rate		Y740	0.00	0.00	0.00	40,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,000.00
Of which: (a) Subscribed by Mutual Funds		Y750	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) Subscribed by Banks		Y760	0.00	0.00	0.00	40,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,000.00
(c) Subscribed by NBFCs		Y770	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 Insurance Companies		Y780	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) Subscribed by Pension Funds		Y790	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) Subscribed by Retail Investors		Y800	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) Others (Please specify)		Y810	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) Convertible Debentures (A+B)		Y820	0.00	0.00	0.00	0.00	0.00</							

	(b) Subscribed by Banks	Y850	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	0.00
	(c) Subscribed by NBFCs	Y860	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	0.00
	(d) Subscribed by Insurance Companies	Y870	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	0.00
	(e) Subscribed by Pension Funds	Y880	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	0.00
	(f) Subscribed by Retail Investors	Y890	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	0.00
	(g) Others (Please specify)	Y900	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	0.00
B. Floating rate																	
	Of which: (a) Subscribed by Mutual Funds	Y920	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	0.00
	(b) Subscribed by Banks	Y930	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	0.00
	(c) Subscribed by NBFCs	Y940	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	0.00
	(d) Subscribed by Insurance Companies	Y950	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	0.00
	(e) Subscribed by Pension Funds	Y960	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	0.00
	(f) Subscribed by Retail Investors	Y970	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	0.00
	(g) Others (Please specify)	Y980	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	0.00
(viii) Subordinate Debt	Y990	0.00	0.00	0.00	0.00	0.00	30,000.00	0.00	0.00	39,000.00	1,42,350.00	2,35,650.00	0.00	0.00	4,47,000.00	0.00	0.00
(ix) Perpetual Debt Instrument	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,000.00	1,10,000.00	0.00	0.00	1,50,000.00	0.00	0.00
(x) Borrowings From Central Government / State Government	Y1010	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	0.00	0.00
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	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	0.00	0.00
(xii) Other Borrowings	Y1030	0.00	90,000.00	795.00	1,31,983.00	1,10,654.00	1,654.00	10,110.00	39,999.00	0.00	0.00	0.00	0.00	0.00	3,85,195.00	0.00	0.00
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)																	
(i) Sundry creditors	Y1040	74,513.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,93,656.00	7,68,169.00	0.00	0.00	0.00
(ii) Expenses payable	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34,545.00	34,545.00	0.00	0.00	0.00
(iii) Advance income received from borrowers pending adjustment	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,744.00	29,744.00	0.00	0.00	0.00
(iv) Interest payable on deposits and borrowings	Y1070	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	0.00	0.00
(v) Provisions for Standard Assets	Y1080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,99,079.00	1,99,079.00	0.00	0.00	0.00
(vi) Provisions for NPAs	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,39,792.00	2,39,792.00	0.00	0.00	0.00
(vii) Provisions for Investment Portfolio (NPI)	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,25,848.00	1,25,848.00	0.00	0.00	0.00
(viii) Other Provisions (Please Specify)	Y1110	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	0.00	0.00
(viii) Other Provisions (Please Specify)	Y1120	74,513.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64,648.00	1,39,161.00	0.00	0.00	0.00
8.Repos / Bills Rediscounted	Y1130	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	0.00	0.00
9.Statutory Dues	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,554.00	10,554.00	0.00	0.00	0.00
10.Unclaimed Deposits (i+ii)																	
(i) Pending for less than 7 years	Y1150	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	0.00	0.00
(ii) Pending for greater than 7 years	Y1160	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	0.00	0.00
(ii) Pending for greater than 7 years	Y1170	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	0.00	0.00
11.Any other Unclaimed Amount	Y1180	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	0.00	0.00
12.Debt Service Realisation Account	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,952.00	43,952.00	0.00	0.00	0.00
13.Others	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	0.00	0.00	0.00
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)																	
	Y1210	37,973.00	0.00	0.00	4,94,868.00	2,16,000.00	7,083.00	14,167.00	6,84,367.00	7,083.00	0.00	1,59,417.00	16,20,958.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (1 to 14)																	
	Y1220	12,14,330.00	3,52,257.00	11,90,260.00	11,08,996.00	6,12,302.00	2,33,816.00	11,30,949.00	28,36,168.00	7,25,718.00	3,45,650.00	23,60,897.00	1,21,11,343.00	0.00	0.00	0.00	0.00
A1. Cumulative Outflows																	
	Y1230	12,14,330.00	15,66,587.00	27,56,847.00	38,65,843.00	44,78,145.00	47,11,961.00	58,42,910.00	86,79,078.00	94,04,796.00	97,50,446.00	1,21,11,343.00	1,21,11,343.00	0.00	0.00	0.00	0.00
B. INFLOWS																	
1. Cash	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,201.00	2,201.00	0.00	0.00	0.00	0.00
2. Remittance in transit	Y1250	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	0.00	0.00
3.Balances with Banks (i+ii+iii)																	
(i) Current account	Y1260	25,000.00	65,000.00	90,005.00	30.00	4,594.00	9.00	173.00	1.00	0.00	0.00	65,865.00	2,50,677.00	0.00	0.00	0.00	0.00
(ii) In deposit accounts, and other placements	Y1270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65,865.00	65,865.00	0.00	0.00	0.00	0.00
(iii) Money at Call & Short Notice	Y1280	25,000.00	65,000.00	90,005.00	30.00	4,594.00	9.00	173.00	1.00	0.00	0.00	0.00	1,84,812.00	0.00	0.00	0.00	0.00
(iii) Money at Call & Short Notice	Y1290	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	0.00	0.00
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii)																	
(Under various categories as detailed below)																	
(i) Fixed Income Securities	Y1300	2,48,378.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,240.00	230.00	0.00	2,51,848.00	0.00	0.00	0.00
(i) Fixed Income Securities	Y1310	2,03,659.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,03,659.00	0.00	0.00	0.00
a)Government Securities	Y1320	2,03,659.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,03,659.00	0.00	0.00	0.00
b) Zero Coupon Bonds	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	0.00	0.00
c) Bonds	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	0.00	0.00
d) Debentures	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	0.00	0.00
e) Cumulative Redeemable Preference Shares	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	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1370	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	0.00	0.00
g) Others (Please Specify)	Y1380	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	0.00	0.00
(ii) Floating rate securities	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,240.00	0.00	0.00	3,240.00	0.00	0.00	0.00
a)Government Securities	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	0.00	0.00
b) Zero Coupon Bonds	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	0.00	0.00
c) Bonds																	

F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	66.33%	35.37%	-17.29%	22.50%	12.59%	24.99%	24.50%	22.53%	22.58%	19.52%	0.00%	0.00%
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Table 4: Statement on Interest Rate Sensitivity (IRS) : Off-Balance Sheet Items (OBS)

Table 4: Statement on Interest Rate Sensitivity (IRS) : Off-Balance Sheet Items (OBS)													
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240
A. Expected Outflows on account of OBS items													
1.Lines of credit committed to other institutions	Y1810	37,973.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,973.00
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Guarantees (Financial & Others)	Y1830	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.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y1840	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.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1850	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.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1860	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.Second loss credit enhancement for securitization of standard asset transactions provided as third party	Y1870	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.Outflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y1880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,27,700.00	0.00	0.00	1,59,417.00	7,87,117.00
(i) Futures Contracts ((a)+(b)+(c))	Y1890	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) Currency Futures	Y1900	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) Interest Rate Futures	Y1910	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) Other Futures (Commodities, Securities etc.)	Y1920	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) Options Contracts ((a)+(b)+(c))	Y1930	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) Currency Options Purchased / Sold	Y1940	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) Interest Rate Options	Y1950	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) Other Options (Commodities, Securities etc.)	Y1960	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) Swaps - Currency ((a)+(b))	Y1970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,27,700.00	0.00	0.00	1,38,347.00	7,66,047.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1980	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) FCY - INR Interest Rate Swaps	Y1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,27,700.00	0.00	0.00	1,38,347.00	7,66,047.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,070.00	21,070.00
(a) Single Currency Interest Rate Swaps	Y2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,070.00	21,070.00
(b) Basis Swaps	Y2020	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) Credit Default Swaps(CDS) Purchased	Y2030	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) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Other contingent outflows	Y2050	0.00	0.00	0.00	4,94,868.00	2,16,000.00	7,083.00	14,167.00	56,667.00	7,083.00	0.00	0.00	7,95,868.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	Y2060	37,973.00	0.00	0.00	4,94,868.00	2,16,000.00	7,083.00	14,167.00	6,84,367.00	7,083.00	0.00	1,59,417.00	16,20,958.00
B. Expected Inflows on account of OBS Items													
1.Credit commitments from other institutions pending disbursal	Y2070	0.00	0.00	0.00	37,973.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,973.00
2.Inflows on account of Reverse Repos (Buy /Sell)	Y2080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Inflows on account of Bills rediscounted	Y2090	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.Inflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y2100	6,27,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,59,417.00	7,87,117.00
(i) Futures Contracts ((a)+(b)+(c))	Y2110	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) Currency Futures	Y2120	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) Interest Rate Futures	Y2130	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) Other Futures (Commodities, Securities etc.)	Y2140	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) Options Contracts ((a)+(b)+(c))	Y2150	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) Currency Options Purchased / Sold	Y2160	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) Interest Rate Options	Y2170	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) Other Options (Commodities, Securities etc.)	Y2180	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) Swaps - Currency ((a)+(b))	Y2190	6,27,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,38,348.00	7,66,048.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,38,348.00	1,38,348.00
(b) FCY - INR Interest Rate Swaps	Y2210	6,27,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,27,700.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,069.00	21,069.00
(a) Single Currency Interest Rate Swaps	Y2230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,069.00	21,069.00
(b) Basis Swaps	Y2240	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) Swaps - Others (Commodities, securities etc.)	Y2250	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) Credit Default Swaps (CDS) Purchased	Y2260	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.Other contingent inflows	Y2270	7,95,868.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,95,868.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5)	Y2280	14,23,568.00	0.00	0.00	37,973.00	0.00	0.00	0.00	0.00	0.00	0.00	1,59,417.00	16,20,958.00
C. MISMATCH(OI-OO)	Y2290	13,85,595.00	0.00	0.00	-4,56,895.00	-2,16,000.00	-7,083.00	-14,167.00	-6,84,367.00	-7,083.00	0.00	0.00	0.00