



HDB Financial Services Limited  
Ground Floor, Zenith House,  
Keshavrao Khadye Marg,  
Opp. Race Course, Mahalaxmi,  
Mumbai - 400034.  
Tel : 022 – 4911 6300  
Fax : 022 – 4911 6666  
Web : [www.hdbfs.com](http://www.hdbfs.com)  
CIN : U65993GJ2007PLC051028  
Email ID : [compliance@hdbfs.com](mailto:compliance@hdbfs.com)

**ALM Statement to NSE\_February 2023**  
**HDB/TROPS/2023/551**  
March 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 February 2023, 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**



Table 2: Statement of Structural Liquidity

| 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         | 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+III+iv)                                                                                                                                                  |  | Y010            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 79,380.00    | 79,380.00    |              | 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                          | 79,380.00    | 79,380.00    |              | 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 (I+ii+III+iv+v+vi+vii+VIII+ix+xx+xi+xii+xiii)                                                                                                       |  | Y060            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 10,38,916.00 | 10,38,916.00 |              | 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                          | 3,08,013.00  | 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                  |
| (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                          | 1,63,605.00  | 1,63,605.00  |              | 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                  |
| (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                  |
| (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                  |
| (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                          | 5,67,298.00  | 5,67,298.00  |              | 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 (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                  |
| (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 (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                  |
| (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 (I+II+III+iv+v+vi+vii+VIII+ix+xx+xi+xii+xiii+xiv)                                                                                                           |  | Y300            | 95,022.00         | 3,250.00                          | 1,30,444.00                      | 1,10,973.00                       | 1,23,011.00                     | 7,11,432.00                   | 8,57,959.00                  | 24,14,094.00                  | 6,44,723.00  | 3,34,999.00  | 54,25,907.00 | 86,500.00                                           | 10,000.00         | 1,64,438.00           |
| (i) Bank Borrowings (a+b+c+d+e+f)                                                                                                                                        |  | Y310            | 750.00            | 3,250.00                          | 90,444.00                        | 32,973.00                         | 49,401.00                       | 3,91,432.00                   | 3,68,159.00                  | 11,63,194.00                  | 2,05,723.00  | 0.00         | 23,05,326.00 | 0.00                                                | 10,000.00         | 38,738.00             |
| a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)                                                                                     |  | Y320            | 750.00            | 3,250.00                          | 87,303.00                        | 29,949.00                         | 46,502.00                       | 1,92,411.00                   | 3,55,884.00                  | 11,53,134.00                  | 2,05,723.00  | 0.00         | 20,74,906.00 | 0.00                                                | 10,000.00         | 35,252.00             |
| b) Bank Borrowings in the nature of WCDL                                                                                                                                 |  | 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                            | 1,90,268.00                   | 0.00                         | 0.00                          | 0.00         | 0.00         | 1,90,268.00  | 0.00                                                | 0.00              | 0.00                  |
| f) Other bank borrowings                                                                                                                                                 |  | Y370            | 0.00              | 0.00                              | 3,141.00                         | 3,024.00                          | 2,899.00                        | 8,753.00                      | 12,275.00                    | 10,060.00                     | 0.00         | 40,152.00    | 0.00         | 0.00                                                | 0.00              | 3,486.00              |
| (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            | 94,272.00         | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00         | 94,272.00    | 86,500.00                                           | 0.00              | 0.00                  |
| (ix) Commercial Papers (CPs)                                                                                                                                             |  | Y450            | 0.00              | 0.00                              | 20,000.00                        | 0.00                              | 0.00                            | 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                              | 20,000.00                        | 0.00                              | 0.00                            | 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                              | 0.00                             | 78,000.00                         | 73,610.00                       | 3,20,000.00                   | 4,74,800.00                  | 11,92,900.00                  | 3,72,000.00  | 1,19,999.00  | 26,31,309.00 | 0.00                                                | 0.00              | 1,25,700.00           |
| A. Secured (a+b+c+d+e+f+g)                                                                                                                                               |  | Y530            | 0.00              | 0.00                              | 0.00                             | 78,000.00                         | 73,610.00                       | 3,20,000.00                   | 4,74,800.00                  | 11,92,900.00                  | 3,72,000.00  | 1,19,999.00  | 26,31,309.00 | 0.00                                                | 0.00              | 1,25,700.00           |
| Of which: (a) Subscribed by Retail Investors                                                                                                                             |  | Y540            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 9,250.00                        | 3,000.00                      | 1,000.00                     | 71,410.00                     | 70.00        | 0.00         | 84,730.00    | 0.00                                                | 0.00              | 500.00                |
| (b) Subscribed by Banks                                                                                                                                                  |  | Y550            | 0.00              | 0.00                              | 23,500.00                        | 34,000.00                         | 1,39,500.00                     | 2,32,500.00                   | 3,77,500.00                  | 72,500.00                     | 0.00         | 8,79,500.00  | 0.00         | 0.00                                                | 45,000.00         | 0.00                  |
| (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                              | 3,000.00                         | 3,000.00                          | 53,500.00                       | 73,500.00                     | 2,67,780.00                  | 1,28,000.00                   | 0.00         | 5,28,780.00  | 0.00         | 0.00                                                | 33,700.00         | 0.00                  |
| (e) Subscribed by Insurance Companies                                                                                                                                    |  | Y580            | 0.00              | 0.00                              | 9,500.00                         | 6,000.00                          | 27,000.00                       | 19,500.00                     | 95,500.00                    | 93,000.00                     | 1,19,999.00  | 3,70,499.00  | 0.00         | 0.00                                                | 5,500.00          | 0.00                  |
| (f) Subscribed by Pension Funds                                                                                                                                          |  | Y590            | 0.00              | 0.00                              | 0.00                             | 10,000.00                         | 18,000.00                       | 1,000.00                      | 73,080.00                    | 56,900.00                     | 0.00         | 1,58,980.00  | 0.00         | 0.00                                                | 0.00              | 0.00                  |
| (g) Others (Please specify)                                                                                                                                              |  | Y600            | 0.00              | 0.00                              | 0.00                             | 42,000.00                         | 11,360.00                       | 79,000.00                     | 1,47,300.00                  | 3,07,630.00                   | 21,530.00    | 0.00         | 6,08,820.00  | 0.00                                                | 0.00              | 41,000.00             |
| 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<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  | 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 |  |             |             |             |             |             |             |              |              |              |              |              |             |       |       | 0.00        | 0.00        | 0.00         |
|                                                                                                                                                                                                                                     |       |  | 1,70,263.00 | 26,504.00   | 51,949.00   | 2,52,282.00 | 2,46,055.00 | 6,56,440.00 | 10,82,066.00 | 24,47,895.00 | 7,68,099.00  | 7,64,941.00  | 64,66,494.00 | 0.00        | 0.00  | 0.00  | 2,12,530.00 | 33,083.00   | 64,845.00    |
| (a) Through Regular Payment Schedule                                                                                                                                                                                                | Y1450 |  | 1,70,263.00 | 26,504.00   | 51,949.00   | 2,52,282.00 | 2,46,055.00 | 6,56,440.00 | 10,82,066.00 | 24,47,895.00 | 7,68,099.00  | 7,64,941.00  | 64,66,494.00 | 0.00        | 0.00  | 0.00  | 2,12,530.00 | 33,083.00   | 64,845.00    |
| (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  | 0.00        | 0.00        | 0.00         |
| (iii) Interest to be serviced through regular schedule                                                                                                                                                                              | Y1470 |  | 59,501.00   | 5,468.00    | 2,429.00    | 1,007.00    | 987.00      | 1,943.00    | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00        | 0.00  | 0.00  | 1,47,207.00 | 13,398.00   | 5,871.00     |
| (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  | 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         | 0.00         | 1,43,167.00  | 73,730.00    | 2,16,897.00 | 0.00  | 0.00  | 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         | 0.00         | 1,43,167.00  | 73,730.00    | 2,16,897.00 | 0.00  | 0.00  | 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         | 0.00         | 1,43,167.00  | 73,730.00    | 2,16,897.00 | 0.00  | 0.00  | 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  | 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  | 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  | 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  | 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  | 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         | 11,661.00    | 11,661.00    | 0.00        | 0.00  | 0.00  | 0.00        | 0.00        | 0.00         |
| 9. Other Assets :                                                                                                                                                                                                                   | Y1580 |  | 0.00        | 0.00        | 9,297.00    | 4,520.00    | 1.00        | 26,709.00   | 11,537.00    | 8,418.00     | 1,37,140.00  | 3,467.00     | 2,01,089.00  | 0.00        | 0.00  | 0.00  | 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         | 2,087.00     | 0.00         | 2,087.00     | 0.00        | 0.00  | 0.00  | 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                                                                                        | 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  | 0.00        | 0.00        | 0.00         |
| (c) Others                                                                                                                                                                                                                          | Y1610 |  | 0.00        | 0.00        | 9,297.00    | 4,520.00    | 1.00        | 26,709.00   | 11,537.00    | 8,418.00     | 1,35,053.00  | 3,467.00     | 1,99,002.00  | 0.00        | 0.00  | 0.00  | 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  | 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  | 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  | 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  | 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  | 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        | 30,983.00    | 3,934.00     | 983.00       | 0.00         | 35,900.00    | 0.00        | 0.00  | 0.00  | 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        | 983.00       | 3,934.00     | 983.00       | 0.00         | 5,900.00     | 0.00        | 0.00  | 0.00  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 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  | 0.00        | 0.00        | 0.00         |
| B. TOTAL INFLOWS (B)<br>(Sum of 1 to 11)                                                                                                                                                                                            | Y1810 |  | 4,13,684.00 | 31,972.00   | 70,997.00   | 2,57,810.00 | 2,47,126.00 | 6,85,175.00 | 11,26,842.00 | 24,60,247.00 | 10,54,988.00 | 8,53,994.00  | 72,02,835.00 | 0.00        | 0.00  | 0.00  | 3,89,293.00 | 96,481.00   | 70,983.00    |
| C. Mismatch (B - A)                                                                                                                                                                                                                 | Y1820 |  | 3,07,554.00 | 26,299.00   | -95,151.00  | 89,306.00   | 1,03,652.00 | -80,064.00  | 2,42,648.00  | 28,192.00    | 72,190.00    | -6,94,626.00 | 0.00         | 0.00        | 0.00  | 0.00  | 2,94,005.00 | 86,481.00   | -1,20,410.00 |
| D. Cumulative Mismatch                                                                                                                                                                                                              | Y1830 |  | 3,07,554.00 | 3,33,853.00 | 2,38,702.00 | 3,28,008.00 | 4,31,660.00 | 3,51,596.00 | 5,94,244.00  | 6,22,436.00  | 6,94,626.00  | 0.00         | 0.00         | 0.00        | 0.00  | 0.00  | 2,94,005.00 | 3,80,486.00 | 2,60,076.00  |
| E. Mismatch as % of Total Outflows                                                                                                                                                                                                  | Y1840 |  | 289.79%     | 463.58%     | -57.27%     | 53.00%      | 72.24%      | -10.46%     | 27.44%       | 1.16%        | 7.35%        | -44.85%      | 0.00%        | 0.00%       | 0.00% | 0.00% | 308.54%     | 864.81%     | -62.91%      |
| F. Cumulative Mismatch as % of Cumulative Total Outflows                                                                                                                                                                            | Y1850 |  | 289.79%     | 298.61%     | 85.88%      | 73.47%      | 73.17%      | 25.94%      | 26.54%       | 13.32%       | 12.29%       | 0.00%        | 0.00%        | 0.00%       | 0.00% | 0.00% | 308.54%     | 361.38%     | 87.66%       |