

**ALM Statement to NSE\_May 2021**  
**HDB/TROPS/2021/199**

June 22, 2021

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 SEBI circular on framework of Listing of Commercial Papers dated October 22, 2019 and amendments thereof**

Dear Sir/Madam,

Pursuant to para 3 of Continuous obligations and disclosure requirements for listed CPs as per SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 and amendments thereof, please find enclosed herewith ALM Statement for May 2021, as submitted with Reserve Bank of India.

Request you to take the same on record.

**For HDB Financial Services Limited**

**Haren Parekh**  
**Chief Financial Officer**

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

Table 2: Statement of Structural Liquidity

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|                                                                                                                                                                        |      |           |           |           |             |           |             |             |              |             |             |              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------|-----------|-----------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|--------------|
| 6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)                                                                                                          | Y300 | 27,650.00 | 76,000.00 | 85,005.00 | 1,68,862.00 | 54,468.00 | 5,11,529.00 | 6,05,161.00 | 30,03,090.00 | 1,11,552.00 | 3,27,000.00 | 49,70,317.00 |
| (i) Bank Borrowings (a+b+c+d+e+f)                                                                                                                                      | Y310 | 0.00      | 0.00      | 85,005.00 | 32,362.00   | 44,468.00 | 2,56,229.00 | 3,60,551.00 | 13,53,080.00 | 33,552.00   | 0.00        | 21,65,247.00 |
| a) Bank Borrowings in the nature of Term Money Borrowings<br>(As per residual maturity)                                                                                | Y320 | 0.00      | 0.00      | 73,833.00 | 21,383.00   | 33,894.00 | 1,29,239.00 | 3,13,833.00 | 8,99,708.00  | 30,629.00   | 0.00        | 15,02,519.00 |
| 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         |
| 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         |
| 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         |
| e) Bank Borrowings in the nature of ECBs                                                                                                                               | Y360 | 0.00      | 0.00      | 0.00      | 0.00        | 0.00      | 97,500.00   | 0.00        | 3,87,483.00  | 0.00        | 0.00        | 4,84,983.00  |
| f) Other bank borrowings                                                                                                                                               | Y370 | 0.00      | 0.00      | 11,172.00 | 10,979.00   | 10,574.00 | 29,490.00   | 46,718.00   | 65,889.00    | 2,923.00    | 0.00        | 1,77,745.00  |
| (ii) Inter Corporate Deposits (Other than Related Parties)<br>(These being institutional / wholesale deposits, shall be slotted as per<br>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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (viii) Borrowings from Others (Please specify)                                                                                                                         | Y440 | 15,150.00 | 0.00      | 0.00      | 0.00        | 0.00      | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 15,150.00    |
| (ix) Commercial Papers (CPs)                                                                                                                                           | Y450 | 0.00      | 0.00      | 0.00      | 0.00        | 10,000.00 | 30,000.00   | 0.00        | 0.00         | 0.00        | 0.00        | 40,000.00    |
| Of which; (a) To Mutual Funds                                                                                                                                          | Y460 | 0.00      | 0.00      | 0.00      | 0.00        | 0.00      | 10,000.00   | 0.00        | 0.00         | 0.00        | 0.00        | 10,000.00    |
| (b) To Banks                                                                                                                                                           | Y470 | 0.00      | 0.00      | 0.00      | 0.00        | 0.00      | 7,500.00    | 0.00        | 0.00         | 0.00        | 0.00        | 7,500.00     |
| (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         |
| (d) To Insurance Companies                                                                                                                                             | Y490 | 0.00      | 0.00      | 0.00      | 0.00        | 10,000.00 | 12,500.00   | 0.00        | 0.00         | 0.00        | 0.00        | 22,500.00    |
| (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         |
| (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         |
| (x) Non - Convertible Debentures (NCDs) (A+B)                                                                                                                          | Y520 | 12,500.00 | 76,000.00 | 0.00      | 1,36,500.00 | 0.00      | 2,25,300.00 | 2,44,610.00 | 15,67,010.00 | 28,000.00   | 60,000.00   | 23,49,920.00 |
| A. Secured (a+b+c+d+e+f+g)                                                                                                                                             | Y530 | 12,500.00 | 76,000.00 | 0.00      | 1,36,500.00 | 0.00      | 2,25,300.00 | 2,44,610.00 | 15,67,010.00 | 28,000.00   | 60,000.00   | 23,49,920.00 |
| Of which; (a) Subscribed by Retail Investors                                                                                                                           | Y540 | 100.00    | 2,110.00  | 0.00      | 0.00        | 0.00      | 10,400.00   | 2,990.00    | 35,410.00    | 0.00        | 0.00        | 51,010.00    |
| (b) Subscribed by Banks                                                                                                                                                | Y550 | 0.00      | 0.00      | 0.00      | 16,500.00   | 0.00      | 10,000.00   | 0.00        | 7,22,250.00  | 0.00        | 0.00        | 7,48,750.00  |
| (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         |
| (d) Subscribed by Mutual Funds                                                                                                                                         | Y570 | 0.00      | 68,750.00 | 0.00      | 54,100.00   | 0.00      | 1,35,600.00 | 1,55,240.00 | 4,22,130.00  | 0.00        | 0.00        | 8,35,820.00  |
| (e) Subscribed by Insurance Companies                                                                                                                                  | Y580 | 0.00      | 0.00      | 0.00      | 8,000.00    | 0.00      | 17,000.00   | 45,500.00   | 1,40,650.00  | 20,350.00   | 60,000.00   | 2,91,500.00  |
| (f) Subscribed by Pension Funds                                                                                                                                        | Y590 | 0.00      | 0.00      | 0.00      | 10,950.00   | 0.00      | 4,200.00    | 13,690.00   | 26,200.00    | 7,650.00    | 0.00        | 62,690.00    |
| (g) Others (Please specify)                                                                                                                                            | Y600 | 12,400.00 | 5,140.00  | 0.00      | 46,950.00   | 0.00      | 48,100.00   | 27,190.00   | 2,20,370.00  | 0.00        | 0.00        | 3,60,150.00  |
| 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         |
| 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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (xi) Convertible Debentures (A+B)<br>(Debentures with embedded call / put options<br>As per residual period for the earliest exercise date for the embedded<br>option) | Y690 | 0.00      | 0.00      | 0.00      | 0.00        | 0.00      | 0.00        | 0.00        | 0.00         | 0.00        | 0.00        | 0.00         |

|                                                                 |              |           |           |           |           |           |           |           |           |           |             |             |      |
|-----------------------------------------------------------------|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|-------------|------|
| <b>A. Secured (a+b+c+d+e+f+g)</b>                               | <b>Y700</b>  | 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                    | Y710         | 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                                         | Y720         | 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                                         | Y730         | 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                                  | Y740         | 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                           | 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 |
| (f) Subscribed by Pension Funds                                 | Y760         | 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)                                     | 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 |
| <b>B. Un-Secured (a+b+c+d+e+f+g)</b>                            | <b>Y780</b>  | 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                    | 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 |
| (b) Subscribed by Banks                                         | 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 |
| (c) Subscribed by NBFCs                                         | 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 |
| (d) Subscribed by Mutual Funds                                  | Y820         | 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                           | Y830         | 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                                 | Y840         | 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)                                     | 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 |
| (xii) Subordinate Debt                                          | Y860         | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 83,000.00 | 50,000.00 | 2,17,000.00 | 3,50,000.00 | 0.00 |
| (xiii) Perpetual Debt Instrument                                | Y870         | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 50,000.00   | 50,000.00   | 0.00 |
| (xiv) Security Finance Transactions(a+b+c+d)                    | 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 |
| a) Repo<br>(As per residual maturity)                           | 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 |
| b) Reverse Repo<br>(As per residual maturity)                   | 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 |
| c) CBLO<br>(As per residual maturity)                           | Y910         | 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)                                      | 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 |
| <b>7.Current Liabilities &amp; Provisions (a+b+c+d+e+f+g+h)</b> | <b>Y930</b>  | 20,691.00 | 26,051.00 | 17,428.00 | 67,652.00 | 24,623.00 | 92,769.00 | 61,330.00 | 40,831.00 | 11,811.00 | 1,35,839.00 | 4,99,025.00 | 0.00 |
| a) Sundry creditors                                             | Y940         | 0.00      | 0.00      | 0.00      | 2,423.00  | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        | 2,423.00    | 0.00 |
| b) Expenses payable (Other than Interest)                       | Y950         | 9,500.00  | 0.00      | 0.00      | 40,505.00 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        | 50,005.00   | 0.00 |
| (c) Advance income received from borrowers pending adjustment   | 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 |
| (d) Interest payable on deposits and borrowings                 | Y970         | 8,088.00  | 25,557.00 | 16,487.00 | 21,491.00 | 21,467.00 | 47,239.00 | 45,906.00 | 2,963.00  | 0.00      | 0.00        | 1,89,198.00 | 0.00 |
| (e) Provisions for Standard Assets                              | Y980         | 3,103.00  | 494.00    | 941.00    | 3,233.00  | 3,156.00  | 8,641.00  | 15,424.00 | 37,868.00 | 11,726.00 | 9,078.00    | 93,664.00   | 0.00 |
| (f) Provisions for Non Performing Assets (NPAs)                 | Y990         | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 1,26,761.00 | 1,26,761.00 | 0.00 |
| (g) Provisions for Investment Portfolio (NPI)                   | Y1000        | 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 Provisions (Please Specify)                           | Y1010        | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 36,889.00 | 0.00      | 0.00      | 85.00     | 0.00        | 36,974.00   | 0.00 |
| <b>8.Statutory Dues</b>                                         | <b>Y1020</b> | 1,584.00  | 0.00      | 7,339.00  | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00      | 0.00        | 8,923.00    | 0.00 |
| <b>9.Unclaimed Deposits (i+ii)</b>                              | <b>Y1030</b> | 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) Pending for less than 7 years                               | Y1040        | 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                           | Y1050        | 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>10.Any Other Unclaimed Amount</b>                            | <b>Y1060</b> | 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>11.Debt Service Realisation Account</b>                      | <b>Y1070</b> | 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>12.Other Outflows</b>                                        | <b>Y1080</b> | 0.00      | 1.00      | 263.00    | 0.00      | 89.00     | 182.00    | 974.00    | 7,319.00  | 1,555.00  | 2,804.00    | 13,187.00   | 0.00 |

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|                                                                                                                                                     |       |             |             |             |             |             |             |             |              |             |              |              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|
| 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        | 4,56,629.00  | 4,56,629.00  |
| (i) Substandard                                                                                                                                     | Y1500 | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00         | 0.00        | 4,56,629.00  | 4,56,629.00  |
| (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        | 4,56,629.00  | 4,56,629.00  |
| (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         |
| (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         |
| (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         |
| (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         |
| 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         |
| 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        | 8,574.00     | 8,574.00     |
| 9. Other Assets :                                                                                                                                   | Y1580 | 0.00        | 0.00        | 10.00       | 11,696.00   | 1.00        | 9,383.00    | 656.00      | 13,173.00    | 61,886.00   | 2,751.00     | 99,556.00    |
| (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         | 817.00      | 0.00         | 817.00       |
| (b) Other items (e.g. accrued income, other receivables, staff loans, etc.)<br>(In respective maturity buckets as per the timing of the cash flows) | Y1600 | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00         | 0.00        | 0.00         | 0.00         |
| (c) Others                                                                                                                                          | Y1610 | 0.00        | 0.00        | 10.00       | 11,696.00   | 1.00        | 9,383.00    | 656.00      | 13,173.00    | 61,069.00   | 2,751.00     | 98,739.00    |
| 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         |
| 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         |
| 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         |
| 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         |
| 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         |
| 11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)                                                                           | Y1670 | 0.00        | 50,000.00   | 0.00        | 30,000.00   | 0.00        | 0.00        | 47.00       | 60,188.00    | 47.00       | 0.00         | 1,40,282.00  |
| (i)Loan committed by other institution pending disbursal                                                                                            | Y1680 | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 47.00       | 60,188.00    | 47.00       | 0.00         | 60,282.00    |
| (ii)Lines of credit committed by other institution                                                                                                  | Y1690 | 0.00        | 50,000.00   | 0.00        | 30,000.00   | 0.00        | 0.00        | 0.00        | 0.00         | 0.00        | 0.00         | 80,000.00    |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| (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         |
| B. TOTAL INFLOWS (B)<br>(Sum of 1 to 11)                                                                                                            | Y1810 | 4,60,737.00 | 79,004.00   | 55,560.00   | 2,31,744.00 | 1,85,488.00 | 5,24,465.00 | 9,21,956.00 | 22,99,055.00 | 7,72,946.00 | 10,01,661.00 | 65,32,616.00 |
| C. Mismatch (B - A)                                                                                                                                 | Y1820 | 4,10,530.00 | -23,048.00  | -54,475.00  | -4,770.00   | 1,06,308.00 | -80,015.00  | 2,45,400.00 | -7,88,549.00 | 6,43,483.00 | -4,54,864.00 | 0.00         |
| D. Cumulative Mismatch                                                                                                                              | Y1830 | 4,10,530.00 | 3,87,482.00 | 3,33,007.00 | 3,28,237.00 | 4,34,545.00 | 3,54,530.00 | 5,99,930.00 | -1,88,619.00 | 4,54,864.00 | 0.00         | 0.00         |
| E. Mismatch as % of Total Outflows                                                                                                                  | Y1840 | 817.67%     | -22.58%     | -49.51%     | -2.02%      | 134.26%     | -13.24%     | 36.27%      | -25.54%      | 497.04%     | -31.23%      | 0.00%        |
| F. Cumulative Mismatch as % of Cumulative Total Outflows                                                                                            | Y1850 | 817.67%     | 254.49%     | 126.96%     | 65.80%      | 75.18%      | 29.98%      | 32.27%      | -3.81%       | 8.96%       | 0.00%        | 0.00%        |