POONAWALLA FINCORP

January 31, 2025

**BSE Limited**
Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
**BSE Scrip Code: 524000**

Dear Sir / Madam,

| | |
|---|---|
| **Subject** | **Assets Liability Management (ALM) Reporting for quarter ended December 31, 2024** |
| **Reference** | **SEBI Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024** |

This is with reference to clause 9 of chapter XVII of the captioned SEBI Master Circular dealing with continuous obligations and disclosure requirements for listed commercial papers, please find enclosed herewith Asset Liability Management (ALM) statement of the Company for the quarter ended December 31, 2024, as submitted to Reserve Bank of India.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
**For Poonawalla Fincorp Limited**

Shabnum Zaman
Digitally signed by Shabnum Zaman
Date: 2025.01.31 18:37:00 +05'30'

**Shabnum Zaman**
**Company Secretary**
**ACS-13918**

**Encl: As above**

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

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

**Table 2: Statement of Structural Liquidity**

| Particulars | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days (One month) | Over one month and upto 2 months | Over two months and upto 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years | Total | Remarks | | Actual outflow/inflow during last 1 month, starting | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | | 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 | 0.00 | 15,458.00 | 15,458.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (i) Equity Capital | Y020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,458.00 | 15,458.00 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| 2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiii) | Y060 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 790,659.00 | 790,659.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (i) Share Premium Account | Y070 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 553,801.00 | 553,801.00 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii)) | Y090 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | 92,650.00 | 92,650.00 | NIL | | 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 | 1,422.00 | 1,422.00 | NIL | | 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 | NIL | | 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 | 480.00 | 480.00 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | 11.00 | 11.00 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (xiii) Balance of profit and loss account | Y210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 142,295.00 | 142,295.00 | ESOP reserve, Treasury shares, Cash Flow Hedge Reserve, Treasury reserve & OCI is adjusted in credit balance in P & L account | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| 6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv) | Y300 | 1,967.12 | 3,680.00 | 60,558.24 | 218,275.91 | 212,836.11 | 116,852.31 | 705,158.25 | 919,111.08 | 255,646.05 | 0.00 | 2,494,085.07 | NIL | | 24,480.52 | 108,690.39 | 151,057.45 |
| (i) Bank Borrowings (a+b+c+d+e+f) | Y310 | 1,966.84 | 0.00 | 1,241.06 | 13,099.55 | 34,531.22 | 105,855.53 | 683,432.85 | 692,937.93 | 144,030.06 | 0.00 | 1,677,095.04 | NIL | | 4,687.29 | 50,625.00 | 52,101.32 |
| a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity) | Y320 | 1,966.84 | 0.00 | 1,241.06 | 13,099.55 | 34,531.22 | 105,855.53 | 151,582.85 | 543,330.93 | 144,030.06 | 0.00 | 995,638.04 | NIL | | 4,687.29 | 50,625.00 | 52,101.32 |
| b) Bank Borrowings in the nature of WCDL | Y330 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 356,649.85 | 0.00 | 0.00 | 0.00 | 356,649.85 | NIL | | 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 | 175,200.15 | 0.00 | 0.00 | 0.00 | 175,200.15 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| e) Bank Borrowings in the nature of ECBs | Y360 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 149,607.00 | 0.00 | 0.00 | 149,607.00 | NIL | | 0.00 | 0.00 | 0.00 |
| f) Other bank borrowings | Y370 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (viii) Borrowings from Others (Please specify) | Y440 | 0.28 | 3,680.00 | 0.00 | 0.00 | 5,259.44 | 10,517.83 | 21,034.60 | 84,142.61 | 79,665.19 | 0.00 | 204,299.95 | Borrowings from Other Parties and other loans | | 0.28 | 4,209.00 | 0.00 |
| (ix) Commercial Papers (CPs) | Y450 | 0.00 | 0.00 | 59,317.18 | 205,176.36 | 173,045.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 437,538.99 | NIL | | 19,792.95 | 49,481.87 | 98,956.13 |
| Of which; (a) To Mutual Funds | Y460 | 0.00 | 0.00 | 56,845.09 | 202,704.27 | 153,268.72 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 412,818.08 | NIL | | 0.00 | 49,481.87 | 74,214.94 |
| (b) To Banks | Y470 | 0.00 | 0.00 | 2,472.09 | 2,472.09 | 19,776.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24,720.91 | NIL | | 19,792.95 | 0.00 | 24,741.19 |
| (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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |

| Table 2: Statement of Structural Liquidity | | | | | | | | | | | | | | | Actual outflow/inflow during last 1 month, starting | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Particulars | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days (One month) | Over one month and upto 2 months | Over two months and upto 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years | Total | Remarks | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days |
| | | X010 | X020 | X030 | X040 | X050 | X060 | X070 | X080 | X090 | X100 | X110 | X120 | | X130 | X140 | X150 |
| (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 | NIL | | 0.00 | 0.00 | 0.00 |
| (x) Non - Convertible Debentures (NCDs) (A+B) | Y520 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 119,957.72 | 31,451.02 | 0.00 | 151,408.74 | NIL | | 0.00 | 0.00 | 0.00 |
| A. Secured (a+b+c+d+e+f+g) | Y530 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 119,957.72 | 31,451.02 | 0.00 | 151,408.74 | NIL | | 0.00 | 0.00 | 0.00 |
| Of which; (a) Subscribed by Retail Investors | Y540 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 464.11 | 0.00 | 464.11 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Subscribed by Banks | Y550 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67,500.00 | 0.00 | 0.00 | 67,500.00 | NIL | | 0.00 | 0.00 | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (d) Subscribed by Mutual Funds | Y570 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (e) Subscribed by Insurance Companies | Y580 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21,000.00 | 0.00 | 21,000.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (f) Subscribed by Pension Funds | Y590 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (g) Others (Please specify) | Y600 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 52,457.72 | 9,986.91 | 0.00 | 62,444.63 | NIL | | 0.00 | 0.00 | 0.00 |
| 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option) | Y690 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 4,374.52 | 0.00 |
| A. Secured (a+b+c+d+e+f+g) | Y700 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 4,374.52 | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 4,374.52 | 0.00 |
| B. Un-Secured (a+b+c+d+e+f+g) | Y780 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (xii) Subordinate Debt | Y860 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 478.95 | 0.00 | 19,917.73 | 499.78 | 0.00 | 20,896.46 | NIL | | 0.00 | 0.00 | 0.00 |
| (xiii) Perpetual Debt Instrument | Y870 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 690.80 | 2,155.09 | 0.00 | 0.00 | 2,845.89 | NIL | | 0.00 | 0.00 | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| a) Repo (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 | NIL | | 0.00 | 0.00 | 0.00 |
| b) Reverse Repo (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 | NIL | | 0.00 | 0.00 | 0.00 |
| c) CBLO (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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| 7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h) | Y930 | 5,540.10 | 3,220.87 | 5,997.59 | 15,863.28 | 10,997.19 | 8,373.03 | 15,536.27 | 30,494.75 | 37,167.27 | 13,174.08 | 146,364.43 | NIL | | 5,382.46 | 3,298.32 | 4,721.11 |
| a) Sundry creditors | Y940 | 52.92 | 52.92 | 105.83 | 211.67 | 211.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 635.01 | NIL | | 44.92 | 44.92 | 89.83 |
| b) Expenses payable (Other than Interest) | Y950 | 1,651.00 | 1,651.00 | 3,302.00 | 6,604.00 | 6,604.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19,812.00 | NIL | | 1,566.92 | 1,566.92 | 3,133.83 |
| (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 | 98.00 | 98.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (d) Interest payable on deposits and borrowings | Y970 | 312.92 | 929.83 | 1,240.24 | 4,813.44 | 398.48 | 555.62 | 1,621.31 | 1,631.59 | 0.00 | 0.00 | 11,503.43 | NIL | | 536.79 | 1,183.21 | 147.54 |
| (e) Provisions for Standard Assets | Y980 | 3,521.58 | 585.44 | 1,346.17 | 4,227.46 | 3,776.33 | 7,797.29 | 11,681.72 | 28,736.32 | 6,471.66 | 12,343.08 | 80,487.05 | NIL | | 3,232.21 | 501.65 | 1,346.67 |
| (f) Provisions for Non Performing Assets (NPAs) | Y990 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 30,576.89 | 43.05 | 30,619.94 | NIL | | 0.00 | 0.00 | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (h) Other Provisions (Please Specify) | Y1010 | 1.68 | 1.68 | 3.35 | 6.71 | 6.71 | 20.12 | 2,233.24 | 126.84 | 118.72 | 689.95 | 3,209.00 | Provision for employee benefits and provision for taxation | | 1.62 | 1.62 | 3.24 |
| 8.Statutory Dues | Y1020 | 317.25 | 317.25 | 634.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,269.00 | NIL | | 296.00 | 296.00 | 592.00 |
| 9.Unclaimed Deposits (i+ii) | Y1030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| 10.Any Other Unclaimed Amount | Y1060 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| 11.Debt Service Realisation Account | Y1070 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| 12.Other Outflows | Y1080 | 1,593.65 | 1,262.01 | 17,966.45 | 4,486.29 | 4,476.66 | 898.57 | 1,878.58 | 7,283.81 | 4,135.24 | 6,888.33 | 50,869.59 | NIL | | 1,478.79 | 1,159.15 | 17,919.12 |
| 13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii) | Y1090 | 56,423.98 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 56,423.98 | NIL | | 25,324.64 | 0.00 | 0.00 |
| (i)Loan commitments pending disbursal | Y1100 | 56,423.98 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 56,423.98 | NIL | | 25,324.64 | 0.00 | 0.00 |
| (ii)Lines of credit committed to other institution | Y1110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (iii)Total Letter of Credits | Y1120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (iv)Total Guarantees | Y1130 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (v) Bills discounted/rediscounted | Y1140 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |

| Table 2: Statement of Structural Liquidity | | | | | | | | | | | | | | | Actual outflow/inflow during last 1 month, starting | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Particulars | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days (One month) | Over one month and upto 2 months | Over two months and upto 3 months | Over 3 months and upto 6 months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years | Total | Remarks | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days |
| | | X010 | X020 | X030 | X040 | X050 | X060 | X070 | X080 | X090 | X100 | X110 | X120 | | X130 | X140 | X150 |
| (vi)Total Derivative Exposures (a+b+c+d+e+f+g+h) | Y1150 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (a) Forward Forex Contracts | Y1160 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Futures Contracts | Y1170 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (c) Options Contracts | Y1180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (d) Forward Rate Agreements | Y1190 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (e) Swaps - Currency | Y1200 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (f) Swaps - Interest Rate | Y1210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (g) Credit Default Swaps | Y1220 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (h) Other Derivatives | Y1230 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (vii)Others | Y1240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| A. TOTAL OUTFLOWS (A) (Sum of 1 to 13) | Y1250 | 65,842.10 | 8,480.13 | 85,156.78 | 238,625.48 | 228,309.96 | 126,123.91 | 722,573.10 | 956,889.64 | 296,948.56 | 826,179.41 | 3,555,129.07 | NIL | | 56,962.41 | 113,443.86 | 174,289.68 |
| A1. Cumulative Outflows | Y1260 | 65,842.10 | 74,322.23 | 159,479.01 | 398,104.49 | 626,414.45 | 752,538.36 | 1,475,111.46 | 2,432,001.10 | 2,728,949.66 | 3,555,129.07 | 3,555,129.07 | NIL | | 56,962.41 | 170,406.27 | 344,695.95 |
| B. INFLOWS | | | | | | | | | | | | | | | | | |
| 1. Cash (In 1 to 30/31 day time-bucket) | Y1270 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| 2. Remittance in Transit | Y1280 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| 3. Balances With Banks | Y1290 | 10,639.00 | 0.00 | 0.00 | 619.28 | 417.26 | 67.59 | 26.07 | 15.42 | 0.00 | 0.00 | 11,784.62 | NIL | | 7,921.00 | 0.00 | 0.00 |
| a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket) | Y1300 | 10,639.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,639.00 | NIL | | -2,618.00 | 0.00 | 0.00 |
| b) Deposit Accounts /Short-Term Deposits (As per residual maturity) | Y1310 | 0.00 | 0.00 | 0.00 | 619.28 | 417.26 | 67.59 | 26.07 | 15.42 | 0.00 | 0.00 | 1,145.62 | NIL | | 10,539.00 | 0.00 | 0.00 |
| 4.Investments (i+ii+iii+iv+v) | Y1320 | 58,008.86 | 184.94 | 2,914.96 | 8,217.17 | 747.94 | 21,621.66 | 26,819.78 | 3,581.87 | 407.09 | 477.25 | 122,981.52 | NIL | | 110,556.83 | 3,234.17 | 577.06 |
| (i)Statutory Investments (only for NBFCs-D) | Y1330 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (ii) Listed Investments | Y1340 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (a) Current | Y1350 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Non-current | Y1360 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (iii) Unlisted Investments | Y1370 | 57,548.92 | 0.00 | 2,500.00 | 7,441.19 | 0.00 | 19,587.82 | 23,672.07 | 0.00 | 0.00 | 0.00 | 110,750.00 | NIL | | 110,037.37 | 2,989.71 | 40.89 |
| (a) Current | Y1380 | 57,548.92 | 0.00 | 2,500.00 | 7,441.19 | 0.00 | 19,587.82 | 23,672.07 | 0.00 | 0.00 | 0.00 | 110,750.00 | NIL | | 110,037.37 | 2,989.71 | 40.89 |
| (b) Non-current | Y1390 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (iv) Venture Capital Units | Y1400 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (v) Others (Please Specify) | Y1410 | 459.94 | 184.94 | 414.96 | 775.98 | 747.94 | 2,033.84 | 3,147.71 | 3,581.87 | 407.09 | 477.25 | 12,231.52 | NIL | | 519.46 | 244.46 | 536.17 |
| 5.Advances (Performing) | Y1420 | 124,524.29 | 20,701.33 | 47,601.13 | 149,484.26 | 133,532.24 | 275,714.67 | 413,069.47 | 1,016,125.48 | 228,839.98 | 436,455.14 | 2,846,047.99 | NIL | | 94,575.94 | 21,307.30 | 30,011.92 |
| (i) Bills of Exchange and Promissory Notes discounted & rediscounted | Y1430 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment | Y1440 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (a) Through Regular Payment Schedule | Y1450 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (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 | NIL | | 0.00 | 0.00 | 0.00 |
| (iii) Interest to be serviced through regular schedule | Y1470 | 124,524.29 | 20,701.33 | 47,601.13 | 149,484.26 | 133,532.24 | 275,714.67 | 413,069.47 | 1,016,125.48 | 228,839.98 | 436,455.14 | 2,846,047.99 | NIL | | 94,575.94 | 21,307.30 | 30,011.92 |
| (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 | NIL | | 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 | 53,842.43 | 75.80 | 53,918.23 | NIL | | 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 | 53,842.43 | 0.00 | 53,842.43 | NIL | | 0.00 | 0.00 | 0.00 |
| (a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket) | Y1510 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 53,842.43 | 0.00 | 53,842.43 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket) | Y1520 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | 75.80 | 75.80 | NIL | | 0.00 | 0.00 | 0.00 |
| (a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket) | Y1540 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 75.80 | 75.80 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket) | Y1550 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | NIL | | 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 | 4,208.00 | 4,208.00 | NIL | | 0.00 | 0.00 | 0.00 |
| 9. Other Assets : | Y1580 | 20,730.49 | 65,052.14 | 42,461.02 | 97,139.89 | 175,365.94 | 15,030.32 | 10,625.08 | 15,659.94 | 7,943.09 | 63,721.80 | 513,729.71 | NIL | | 3,628.45 | 202,243.42 | 9,439.25 |
| (a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket) | Y1590 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 33,170.00 | 33,170.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash | Y1600 | 60.75 | 60.75 | 121.59 | 0.09 | 0.09 | 0.03 | 0.56 | 0.44 | 0.00 | 0.00 | 244.30 | NIL | | 68.75 | 68.75 | 137.59 |
| (c) Others | Y1610 | 20,669.74 | 64,991.39 | 42,339.43 | 97,139.80 | 175,365.85 | 15,030.29 | 10,624.52 | 15,659.50 | 7,943.09 | 30,551.80 | 480,315.41 | NIL | | 3,559.70 | 202,174.67 | 9,301.66 |
| 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 | NIL | | 0.00 | 0.00 | 0.00 |
| a) Repo (As per residual maturity) | Y1630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| b) Reverse Repo (As per residual maturity) | Y1640 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| c) CBLO (As per residual maturity) | Y1650 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |

**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 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | | 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 |
| 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 | 0.00 | 2,459.00 | 0.00 | 0.00 | 2,459.00 | NIL | | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 0.00 | 0.00 | 0.00 |
| (ii)Lines of credit committed by other institution | Y1690 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NIL | | 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 | NIL | | 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 | 2,459.00 | 0.00 | 0.00 | 2,459.00 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| (e) Swaps - Currency | Y1760 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,459.00 | 0.00 | 0.00 | 2,459.00 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 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 | NIL | | 0.00 | 0.00 | 0.00 |
| B. TOTAL INFLOWS (B) (Sum of 1 to 11) | Y1810 | 213,902.64 | 85,938.41 | 92,977.11 | 255,460.60 | 310,063.38 | 312,434.24 | 450,540.40 | 1,037,841.71 | 291,032.59 | 504,937.99 | 3,555,129.07 | NIL | | 216,682.22 | 226,784.89 | 40,028.23 |
| C. Mismatch (B - A) | Y1820 | 148,060.54 | 77,458.28 | 7,820.33 | 16,835.12 | 81,753.42 | 186,310.33 | -272,032.70 | 80,952.07 | -5,915.97 | -321,241.42 | 0.00 | NIL | | 159,719.81 | 113,341.03 | -134,261.45 |
| D. Cumulative Mismatch | Y1830 | 148,060.54 | 225,518.82 | 233,339.15 | 250,174.27 | 331,927.69 | 518,238.02 | 246,205.32 | 327,157.39 | 321,241.42 | 0.00 | 0.00 | NIL | | 159,719.81 | 273,060.84 | 138,799.39 |
| E. Mismatch as % of Total Outflows | Y1840 | 224.87% | 913.41% | 9.18% | 7.06% | 35.81% | 147.72% | -37.65% | 8.46% | -1.99% | -38.88% | 0.00% | NIL | | 280.40% | 99.91% | -77.03% |
| F. Cumulative Mismatch as % of Cumulative Total Outflows | Y1850 | 224.87% | 303.43% | 146.31% | 62.84% | 52.99% | 68.87% | 16.69% | 13.45% | 11.77% | 0.00% | 0.00% | NIL | | 280.40% | 160.24% | 40.27% |