GIC HOUSING FINANCE LTD.



GICHFL/SEC/2021

9th January, 2021

To,
The Listing Department, **The Bombay Stock Exchange Limited,**P.J. Towers,
Dalal Street,Fort,

Mumbai – 400 001 Script Code : 511676

Dear Sir,

<u>Sub: ALM Statement for the quarter ended on 30th September, 2020.</u>

<u>Ref: SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22/10/2019.</u>

We hereby forward you the ALM statement for the quarter ended on 30th September, 2020 in compliance of Annexure II to the subject SEBI circular relating to framework for listing of Commercial Papers.

This is for your information and record purpose.

Thanking you,

Yours faithfully,

Nutan Singh Group Executive & Company Secretary

Encl. a/a

| Statement of short-term dynamic liquidity as on | 30.00 | September | 2020.00 | |
|--|---------------|-------------------|---------------------------------|------------------|
| Name of the HFC : | GIC HOU | SING FINANC | E LIMITED | |
| Return Type | Final | | (Amount in | |
| A. OUTFLOWS | 1-14 days | 15-28 days | rupee 29 days to 3 months | 3-6 months |
| 1.Increase in loans and advances | | | | months |
| 2. Net increase in investments | 26.47 | 44.96 | 251.14 | 540.0 |
| i. Government/approved securities | 0.00 | 0.00 | 0.00 | 0.0 |
| ii. Bonds/debentures/shares | | | | |
| iii. Others | | | | |
| 3. Net decrease in public deposits, ICDs | | | | |
| 4. Net decrease in borrowing from various sources/net increase in market lending | | 25.17 | 129.49 | |
| 5. Outflow on account of off-balance sheet items | | | | |
| 6. Other outflows | 5.20 | 5.25 | 251.13 | 251.50 |
| a) Interest Expenses | 0.20 | 3.23 | 201.13 | 251.50 205.00 |
| b) Staff Expenses | 0.20 | 0.25 | 10.75 | 12.00 |
| c) Advance Tax | | | 20.00 | 13.50 |
| d) Other Expenses | 5.00 | 5.00 | 19.27 | 21.00 |
| TOTAL OUTFLOWS (A) | 31.67 | 75.38 | 631.76 | 791.50 |
| B. INFLOWS | | | | |
| | | | | |
| 1. Net cash position | 0.91 | | | |
| 2. Net increase in deposits, ICDs | | | | |
| 3. Interest inflow on investments | | | | |
| 1. Interest inflow on performing advances | 38.67 | 38.67 | 212.66 | 325.00 |
| 5. Net increase in borrowing from various | | 30.07 | 212.00 | 323.00 |
| 5. Inflow on account of off-balance sheet items | | | | |
| 7. Other inflows | | | | |
| a) Fees Income | 10.48 0.48 | 40.48 0.48 | 432.64 | 504.00 |
| b) Housing Loan Recovery | 10.00 | 40.00 | 2.64 430.00 | 500.00 |
| OTAL INFLOWS (B) | | | | |
| . Mismatch (B-A) | 50.06 | 79.15 | 645.30 | 829.00 |
| | 18.39 | 3.77 | 13.54 | 37.50 |
| C as persenters to total 15 | 18.39 | 22.16 | 35.70 | 73.20 |
| . C as percentage to total outflows | 58.07% | 5.00% | 2.14% | 4.74% |



Statement of Structural Liquidity as on 30 September 2020 Return Name of the HFC : | GIC HOUSING FINANCE LIMITED Type **Final** A. OUTFLOWS Over 14 Over one Over 2 Over 6 Over 1 1 to 14 Over 3 to Over 5 to Over 3 to Over 7 to Items/time buckets Over 10 days to one month to months to months year to 3 Total days 6 months 5 years 7 years 10 years years month 2 months 3 months to 1 year years 1. Capital 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 53.88 53.88 a) Equity and perpetual 53.88 53.88 preference shares b) Non-perpetual preference 0.00 shares 2. Reserves & Surplus 893.32 893,32 3. Gifts, grants, donations & 0.00 benefactions 4. Notes, bonds & debentures 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) Plain vanilla bonds/debentures 0.00 b) Bonds/debentures with 0.00 embedded options c) Fixed rate notes 0.00 5. Deposits 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) Term deposits from public 0.00 b) ICDs 0.00 c) CDs 0.00 6. Borrowings 200.00 364.29 298.15 264.17 423.13 1,186,18 4,714.73 2,587.36 1,106.64 579.41 0.00 11,724.06 a) Term money borrowings 200.00 364.29 298.15 264.17 423.13 1,186.18 4,714.73 2,587.36 11,724.06 1,106.64 579.41 b) From RBI, Govt, & Others 0.00 7. Current Liabilities & 0.00 64.59 0.00 0.00 0.00 11.71 0.00 0.00 83.11 0.00 0.00 6.81 **Provisions:** a) Sundry Creditors 46.46 46.46 b) Expenses Payable 18.13 18,13



| | | | | | | | | | | | 0.30 |
|-----------------|---------------------------------------|--|--|---|--|--|---|--|--|--|--|
| 0.61 | | | | | | | | | | | 0.61 |
| 1 to 14 days | Over 14 days to one month | Over one month to 2 months | Over 2 months to 3 months | Over 3 to 6 months | Over 6 months to 1 year | Over 1 year to 3 years | Over 3 to 5 years | Over 5 to 7 years | Over 7 to 10 years | Over 10 years | Total |
| | | | The same of the sa | | | | | | | | |
| 226.47 | 790.07 | 1,249.03 | 2,030.80 | 3,099.70 | 5,078.89 | 11,249.73 | 15,079.52 | 17,220.29 | 17,841.76 | 18,799.51 |) detail |
| 226.47 | 563.60 | 458.96 | 781.77 | 1,068.90 | 1,979.19 | 6,170.84 | 3,829.79 | 2,140.77 | 621.47 | 957.75 | 18,799.51 |
| | | | | | | | | | | | 0.00 |
| | | | | | | | | | | | 0.00 |
| | 68.18 | 65.47 | 67.60 | 195.77 | 331.30 | 1,006.11 | 442.43 | 134.13 | 42.06 | 3.74 | 2,356.79 |
| 0.00 | 68.18 | 65.47 | 67.60 | 195.77 | 331.30 | 1,006.11 | 442.43 | 134.13 | 42.06 | 3.74 | 2,356.79 |
| | | | | | | | | | | | 0.00 |
| | | | 450.00 | 450.00 | 450.00 | 450.00 | 800.00 | 900.00 | | | 3,500.00 |
| 26.47 | 66.54 | 95.34 | | | | | | | | | 188.35 |
| | | | | | | | | | | | 0.00 |
| 26.47 | 66.54 | 95.34 | 450.00 | 450.00 | 450.00 | 450.00 | 800.00 | 900.00 | 0.00 | 0.00 | 3,688.35 |
| | | | | | 11.71 | | | | | 6.81 | 18.52 |
| | | | | | | | | | | | 0.00 |
| | 26.47 0.00 226.47 226.47 1 to 14 days | 26.47 66.54 0.00 68.18 68.18 226.47 563.60 226.47 790.07 1 to 14 days to one month 0.61 | 26.47 66.54 95.34 0.00 68.18 65.47 68.18 65.47 226.47 563.60 458.96 226.47 790.07 1,249.03 1 to 14 days to one month to 2 months 0.61 | 26.47 66.54 95.34 450.00 0.00 68.18 65.47 67.60 68.18 65.47 67.60 226.47 563.60 453.96 781.77 226.47 790.07 1,249.03 2,030.80 1 to 14 days to one month to a month to 2 months to 3 months 0.61 | 26.47 66.54 95.34 450.00 450.00 0.00 68.18 65.47 67.60 195.77 68.18 65.47 67.60 195.77 226.47 563.60 458.96 781.77 1,068.90 226.47 790.07 1,249.03 2,030.80 3,099.70 1 to 14 days to one month to 2 months to 3 months 0.61 Over 3 to 6 months 0.61 | 26.47 66.54 95.34 450.00 450.00 450.00 26.47 66.54 95.34 450.00 450.00 450.00 0.00 68.18 65.47 67.60 195.77 331.30 68.18 65.47 67.60 195.77 331.30 226.47 563.60 458.96 781.77 1,068.90 1,979.19 226.47 790.07 1,249.03 2,030.80 3,099.70 5,078.89 1 to 14 days do one month to 2 months to 3 months 0.61 Over 14 days do one month to 2 months to 3 months 0.61 | 26.47 66.54 95.34 450.00 450.00 450.00 450.00 26.47 66.54 95.34 450.00 450.00 450.00 450.00 0.00 68.18 65.47 67.60 195.77 331.30 1,006.11 68.18 65.47 67.60 195.77 331.30 1,006.11 226.47 563.60 458.96 781.77 1,068.90 1,979.19 6,170.84 226.47 790.07 1,249.03 2,030.80 3,099.70 5,078.89 11,249.73 1 to 14 days days to one month to 2 months to 3 months to 3 months to 1 year verse of 3 years | 26.47 66.54 95.34 450.00 450.00 450.00 450.00 800.00 26.47 66.54 95.34 450.00 450.00 450.00 450.00 800.00 0.00 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 226.47 563.60 458.96 781.77 1,068.90 1,979.19 6,170.84 3,829.79 226.47 790.07 1,249.03 2,030.80 3,099.70 5,078.89 11,249.73 15,079.52 1 to 14 days days to one month to 2 months of months to 3 months of months to 1 year to 3 years 0.61 | 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 0.00 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 226.47 563.60 458.96 781.77 1,068.90 1,979.19 6,170.84 3,829.79 2,140.77 226.47 790.07 1,249.03 2,030.80 3,099.70 5,078.89 11,249.73 15,079.52 17,220.29 1 to 14 days to one month to 2 months to 3 months to 3 months to 2 months to 3 months to 3 months to 1 year 5 years 0.61 | 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 0.00 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 0.00 0.00 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 42.06 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 42.06 226.47 563.60 458.96 781.77 1,068.90 1,979.19 6,170.84 3,829.79 2,140.77 621.47 226.47 790.07 1,249.03 2,030.80 3,099.70 5,078.89 11,249.73 15,079.52 17,220.29 17,841.76 1 to 14 days to one month to month to month to month to month to month to a month to month to 2 months to 3 months to 3 months to 1 year to 3 years 0.61 | 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 0.00 0.00 26.47 66.54 95.34 450.00 450.00 450.00 800.00 900.00 0.00 0.00 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 42.06 3.74 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 42.06 3.74 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 42.06 3.74 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 134.13 42.06 3.74 68.18 65.47 67.60 195.77 331.30 1,006.11 442.43 134.13 134.13 134.16 134 |

0.00

2.62

2.62

0.00

0.00

3. Balances with banks

b) Deposit /short-term deposits

c) Money at call & short notice

a) Current account

70.12

70.12

0.00

0.00

0.00



0.00

0.00

72.74

70.12

2.62

0.00

0.00

| 4. Investments (net of provisions) under various categories as enumerated in Appendix I | | | | | | | | | | | 16.68 | 16.68 |
|--|--------|--------|--------|--------|--------|----------|----------|----------|----------|----------|----------|-----------|
| 5. Advances (performing) | 0.00 | 164.41 | 166.95 | 160.45 | 152.44 | 310.67 | 1,315.16 | 1,427.60 | 1,493.91 | 2,160.43 | 5,581.42 | 12,933.44 |
| a) Bills of exchange and promissory notes discounted & rediscounted | | | | | | | | | | | | 0.00 |
| b) Term loans (only rupee loans) | | 164.41 | 166.95 | 160.45 | 152.44 | 310.67 | 1,315.16 | 1,427.60 | 1,493.91 | 2,160.43 | 5,581.42 | 12,933.44 |
| c) Corporate loans/short term loans | | | | | | | | | | | | 0.00 |
| 6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I | | | | | | | | | | | | 0.00 |
| 7. Inflows from assets on lease | | | | | | | | | | | | 0.00 |
| 8. Fixed assets (excluding assets on lease) | | | | | | | | | | | 2.33 | 2.33 |
| 9. Other assets | 0.00 | 94.86 | 97.60 | 100.47 | 298.92 | 617.52 | 2,196.31 | 1,987.21 | 1,894.73 | 1,965.06 | 3,331.40 | 12,584.08 |
| a) Intangible assets & other non- cash flow items | | | | | | | | | | | 19.22 | 19.22 |
| b) Interest and other income receivable | | 94.86 | 97.60 | 100.47 | 298.92 | 611.32 | 2,186.75 | 1,984.05 | 1,894.73 | 1,965.06 | 3,302.66 | 12,536.42 |
| c) Others | | | | | | 6.20 | 9.56 | 3.16 | | | 9.52 | 28.44 |
| 10.Lines of credit committed by other institutions (inflows) | 200.00 | 325.00 | 300.00 | 925.00 | 650.00 | 1,100.00 | | | | | | 3,500.00 |
| 11.Bills rediscounted | | | | | | | | | | | | 0.00 |
| 12. Inflows on account of forward exchange contracts, dollar /rupee swaps (sell/buy) | | 7 44 | | | | | | | | | | 0.00 |
| 13.Others | 0.00 | 0.00 | 0.00 | 0.00 | 11.90 | 11.90 | 47.62 | 47.61 | 47.62 | 71.42 | 362.79 | 600.86 |
| DEFERRD TAX ASSETS | | | | | | | | | | | 243.78 | 243.78 |
| INFLOW OF UNDISBURSED SANCTION | | | | | 2.87 | 3.01 | 13.62 | 16.50 | 20.00 | 38.22 | 94.13 | 188.35 |



| INTEREST ON UNDISBURSED SANCTION | | | | | 9.03 | 8.89 | 34.00 | 31.11 | 27.62 | 33.20 | 24.88 | 168.73 |
|---|--------|--------|--------|----------|----------|----------|-----------|-----------|-----------|----------|-----------|-----------|
| | | A | | | | | | | | | | 0.00 |
| C. TOTAL INFLOWS (C) | 271.03 | 584.27 | 564.55 | 1,185.92 | 1,113.26 | 2,042.71 | 3,559.09 | 3,462.42 | 3,436.26 | 4,196.91 | 9,294.62 | 29,711.04 |
| D. Mismatch (C - A) | 44.56 | 20.67 | 105.59 | 404.15 | 44.36 | 63.52 | -2,611.75 | -367.37 | 1,295.49 | 3,575.44 | 8,336,87 | |
| E. Mismatch as % to outflows (D as % to A) | 19.68% | 3.67% | 23.01% | 51.70% | 4.15% | 3.21% | -42.32% | -9.59% | 60.52% | 575.32% | 870.46% | |
| F. Cumulative Mismatch | 44.56 | 65.23 | 170.82 | 574.97 | 619.33 | 682.85 | -1,928.90 | -2,296.27 | -1,000.78 | 2,574.66 | 10.911.53 | |
| G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B) | 19.68% | 8.26% | 13.68% | 28.31% | 19.98% | 13.44% | -17.15% | -15.23% | -5.81% | 14.43% | 58.04% | |

Assumptions/Notes

- 1) Amounts are as per IGAAP.
- 2) Term Loan and Interest Receivables are shown as per contractual cash flows.
- 3) Borrowings and Interest on borrowings are shown as per contractual Cash flows.
- 4) Term Loans shown net of Non Performing Assets provisions.
- 5) Lines of credit commited (Inflows & outflows) includes roll over of CPs.



Statement of Interest Rate Sensitivity as

30 September

2020

Name of the HFC GIC HOUSING FINANCE LIMITED

Return Type

Final

(Amount in crore of rupees)

A. OUTFLOWS:

| Items/Time bu | 1 to 14 days | Over 14 days to one month | Over 1 month to 2 months | Over 2 months to 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 3 years | Over 3 to 5 years | Over 5 to 7 years | Over 7 to 10 years | Over 10 years | Non- Sensitive | Total |
|--|-----------------|------------------------------------|--------------------------------|------------------------------------|---------------------------------|-------------------------------|------------------------|-------------------|-------------------|--------------------|---------------|-------------------|-----------|
| 1. Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 53.88 | 53.88 |
| a) Equity and perpetual preference shares | | | | | | | | | 0.00 | 0.00 | 0.00 | 53.88 | 53.88 |
| b) Non-perpetual preference shares | | | | | | | | | | | | 00.00 | 0.00 |
| 2. Reserves & Surplus | | | | | | | | | | | | 893.32 | 893.32 |
| 3. Gifts, grants, donations & benefactions | | | | | | | | | | | | 693.32 | 0.00 |
| 4. Notes, bonds & debentures | 0.00 | 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) Plain vanilla bonds/debentures | | 3 | | | | | | | | 0.00 | 0.00 | 0.00 | 0.00 |
| b) Bonds/ debentures with embedded options | | | | | | | | | | | () | | 0.00 |
| c) Fixed rate Notes | | | | | | | | | | | | | 0.00 |
| 5. Deposits | 0.00 | 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) Term deposits from public | | | | | | | 3.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) ICDs | | | | | | | 21 | | | | | | 0.00 |
| c) CDs | | | | | | | | | | | | | 0.00 |
| 6. Borrowings | 552.44 | 1,469.84 | 1,121.04 | 3,953.37 | 3,184.06 | 807.47 | 0.00 | 83.93 | 389.13 | 106.39 | 56.39 | 0.00 | 11,724.06 |
| a) Term money Borrowings | 552.44 | 1,469.84 | 1,121.04 | 3,953.37 | 3,184.06 | 807.47 | 0.00 | 83.93 | 389.13 | 106.39 | | 0.00 | |
| b) From RBI, Govt, & others | | 1,100.01 | 1,121.01 | 0,000.07 | 3,104.00 | 007.47 | 0.00 | 65.95 | 369.13 | 106.39 | 56.39 | F-11 | 11,724.06 |
| 7. Current Liabilities & provisions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 83.11 | 83.11 |
| a) Sundry Creditors | | | | | 3.00 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 46.46 | 46.46 |
| b) Expenses Payable | | | 1,3111 | | | | 7 | | | | | 18.13 | |
| c) Advance income received | | | | | | | | | | | GFINA | 10,13 | 18.13 |

| B. Cumulative Outflows | 552.44 | 2,090.46 | 3,276.97 | 7,747.94 | 11,577.77 | 13,166.54 | 14,622.65 | 15,949.01 | 17,372.27 | 17,520.72 | 17,580.85 | 18,799.51 | |
|---------------------------------------|--------|----------|--|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| (A) | 552.44 | 1,538.02 | 1,186.51 | 4,470.97 | 3,829.83 | 1,588.77 | 1,456.11 | 1,326.36 | 1,423.26 | 148.45 | 60.13 | 1,218.66 | 18,799.51 |
| A. TOTAL OUTFLOWS | | | | | | | | | | | | | 0.00 |
| LOC | | | | 450.00 | 450.00 | 450.00 | 450.00 | 800.00 | 900.00 | | | | 3,500.00 |
| INTEREST ON BORROWINGS | | 68.18 | 65.47 | 67.60 | 195.77 | 331.30 | 1,006.11 | 442.43 | 134.13 | 42.06 | 3.74 | | 2,356.79 |
| LOAN COMMITMENT PENDING DISBURSAL | | | | | | | | | | | | 188.35 | 188.35 |
| 9. Others (specify) | 0.00 | 68.18 | 65.47 | 517.60 | 645.77 | 781.30 | 1,456.11 | 1,242.43 | 1,034.13 | 42.06 | 3.74 | 188.35 | 6,045.14 |
| e) Provisions (other than for NPA) | | | No. 10 April | | | | 8 | | | | | 18.52 | 18.52 |
| d) Interest payable on Bonds/Deposits | | | | | | | | | | | | | 0.00 |

B. INFLOWS

| Items/Time buckets | 1 to 14 days | Over 14 days to one month | Over 1 month to 2 months | Over 2 months to 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 3 years | Over 3 to 5 years | Over 5 to 7 years | Over 7 to 10 years | Over 10 years | Non- Sensitive | Total |
|--|-----------------|------------------------------------|--------------------------------|------------------------------------|---------------------------------|--|------------------------|-------------------|-------------------|-----------------------|---------------|---------------------------------|-----------|
| 1. Cash | | | | months | | ************************************** | | | | | | 0.61 | 0.61 |
| 2. Remittance in transit | | | | | | | | | | | | | |
| 3. Balances with banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.30 | 0.30 |
| a) Current account | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 72.74 | 72.74 |
| b) Deposit /short-term deposits | | | | | | | | | | | | 70.12 | 70.12 |
| c) Money at call & short notice | | | | | | | | | | | | 2.02 | 0.00 |
| 4.Investments (net of provisions) under various categories as enumerated in Appendix I | | | | | | | | | | | | 16.68 | 16.68 |
| 5. Advances (performing) | 0.00 | 59.25 | 60.16 | 67.55 | 246.05 | 602.23 | 4,581.01 | 3,291.24 | 4,025.95 | 0.00 | 0.00 | der til de son som blede bester | |
| a) Bills of exchange and promissory notes discounted & rediscounted | 3,00 | 30.20 | 30.10 | 37.00 | 240.00 | 002.20 | 4,301.01 | 5,291.24 | 4,020.90 | 0.00 | 0.00 | 0.00 | 12,933.44 |
| b) Term loans (only rupee loans) | | 59.25 | 60.16 | 67.55 | 246.05 | 602.23 | 4,581.01 | 3,291.24 | 4,025.95 | | | | 12,933.44 |
| c) Corporate loans/short term loans | | | | ~ | | | | ,== == . | 1,020.00 | | 3 | | 0.00 |

| as % to Cumulative Outflows (F as % to B) | -63.80% | -67.51% | -65.31% | -71.22% | -70.32% | -56.24% | -13.99% | 12.24% | 37.40% | 47.86% | 66.81% | 58.04% | FINAN |
|---|---------|-----------|-----------|-----------|--|-----------|-----------|----------|-------------------------|----------|--|--|-----------|
| F. Cumulative Mismatch G. Cumulative Mismatch | -352.44 | -1,411.35 | -2,140.10 | -5,518.05 | -8,141.01 | -7,404.33 | -2,045.06 | 1,951.48 | 6,496.52 | 8,384.55 | 11,746.09 | 10,911.53 | |
| E. Mismatch as % to outflows (D as % to A) | -63.80% | -68.85% | -61.42% | -75.55% | -68.49% | 46.37% | 368.05% | 301.32% | 319.34% | 1271.83% | 5590.45% | -68.48% | |
| D. Mismatch (C - A) | -352.44 | -1,058.91 | -728.75 | -3,377.95 | -2,622.96 | 736.68 | 5,359.27 | 3,996.54 | 4,545.04 | 1,888.03 | 3,361.54 | -834.56 | 是自動學的 |
| C. TOTAL INFLOWS (C) | 200.00 | 479.11 | 457.76 | 1,093.02 | 1,206.87 | 2,325.45 | 6,815.38 | 5,322.90 | 5,968.30 | 2,036.48 | 3,421.67 | 384.10 | 29,711.04 |
| UNDISBURSED SANCTION | | | | | 9.03 | 8.89 | 34.00 | 31.11 | 27.62 | 33.20 | 24.88 | | 168.73 |
| INFLOW OF UNDISBURSED SANCTION INTEREST ON | | | | | 2.87 | 3.01 | 13.62 | 16.50 | 20.00 | 38.22 | 94.13 | | 188.35 |
| DEFERRED TAX ASSETS | | | | | | | | | | | | 243.78 | 243.78 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 11.90 | 11.90 | 47.62 | 47.61 | 47.62 | 71.42 | 119.01 | 243.78 | 600.86 |
| 12. Inflows on account of forward exchange contracts, dollar-rupee swaps (sell/buy) | | | | | | | | | | | | | 0.00 |
| 11. Bilis rediscounted (inflow) | | | | | The state of the s | | # 1000 M | | ografia and a grand and | | and the second s | a sure Augustin you of the Court of Sans | 0.00 |
| 10. Lines of credit committed by other institutions (inflows) | 200.00 | 325.00 | 300.00 | 925.00 | 650.00 | 1,100.00 | | | | | | | 3,500.00 |
| c) Others | | | | | 200.02 | 5.1.52 | 2,100.10 | 1,001.00 | 1,004.70 | 1,000.00 | 0,002.00 | 28.44 | 28.44 |
| b) Interest and other income receivable | | 94.86 | 97.60 | 100.47 | 298.92 | 611.32 | 2,186.75 | 1,984.05 | 1,894.73 | 1,965.06 | 3,302.66 | 13.22 | 12,536.42 |
| a) Intangible assets & other non-cash flow items | | | | | | | _, | 1,001.00 | 1,00 1.70 | 1,000.00 | 0,002.00 | 19.22 | 19.22 |
| 9. Other assets | 0.00 | 94.86 | 97.60 | 100.47 | 298.92 | 611.32 | 2,186.75 | 1,984.05 | 1,894.73 | 1,965.06 | 3,302.66 | 47.66 | 12,584.08 |
| 8. Fixed assets (excluding assets on lease) | | | | | | | | ×. | | | | 2.33 | 2.33 |
| 7. Inflows from assets on lease | | , | 1 - 6 | | | | | | | | | | 0.00 |
| 6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I | | | | | | | | | | | | | 0.00 |

1) Amounts are as per IGAAP Financials 2) Term Loan and Interest Receivables are shown as per contractual cash flows. 3) Borrowings and Interest on borrowings are shown as per contractual Cash flows. 4) Term Loans shown net of Non Performing Assets provisions. 5) Lines of credit committed (Inflows & outflows) includes roll over of CPs.

