

GIC HOUSING FINANCE LTD.



GICHFL/SEC/2020

27th October, 2020

To,
The Listing Department,
The Bombay Stock Exchange Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001

Script Code : 511676

Dear Sir,

Sub: ALM Statement for the quarter ended on 31st March, 2020

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

We hereby forward you the ALM statement for the quarter ended on 31st March, 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 Structural Liquidity as on		31	March	2020								
Name of the HFC :		GIC Housing Finance Limited						Return Type	Final			
A. OUTFLOWS												
Items/time buckets	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
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 preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.88	53.88
b) Non-perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,222.12	1,222.12
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Bonds/debentures with embedded options	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) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) ICDs	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) CDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	267.18	305.35	200.00	69.94	880.57	886.26	4,456.69	2,956.30	1,151.62	543.60	33.46	11,750.97
a) Term money borrowings	267.18	305.35	200.00	69.94	880.57	886.26	4,456.69	2,956.30	1,151.62	543.60	33.46	11,750.97
b) From RBI, Govt, & Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Current Liabilities & Provisions:	0.00	55.66	0.00	0.00	0.00	7.30	0.00	0.00	0.00	0.00	4.56	67.52
a) Sundry Creditors	0.00	38.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.51
b) Expenses Payable	0.00	17.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.15
c) Advance income received	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 bonds/ 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
e) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	7.30	0.00	0.00	0.00	0.00	4.56	11.86
8. Contingent liabilities	0.46	0.48	444.07	463.91	1,783.40	0.00	1,005.00	1,200.00	0.00	0.00	0.00	4,897.32
a) Letters of credit/ guarantees	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) Loan commitments pending disbursal (outflows)	0.46	0.48	44.07	118.91	33.40	0.00	0.00	0.00	0.00	0.00	0.00	197.32
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	400.00	345.00	1,750.00	0.00	1,005.00	1,200.00	0.00	0.00	0.00	4,700.00



BK

d) Outflows on account of forward exchange contracts, rupee/dollar swaps & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Others (specify)	0.00	69.87	72.23	69.95	205.70	376.11	1,086.81	506.62	200.52	87.77	3.59	2,679.17	
INTEREST ON BORROWINGS	0.00	69.87	72.23	69.95	205.70	376.11	1,086.81	506.62	200.52	87.77	3.59	2,679.17	
												0.00	
												0.00	
												0.00	
A. TOTAL OUTFLOWS (A)	267.64	431.36	716.30	603.80	2,869.67	1,269.67	6,548.50	4,662.92	1,352.14	631.37	1,317.61	20,670.98	
B. Cumulative Outflows(B)	267.64	699.00	1,415.30	2,019.10	4,888.77	6,158.44	12,706.94	17,369.86	18,722.00	19,353.37	20,670.98		

B. INFLOWS												
Items / Time buckets	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
1. Cash	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	111.59	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	0.00	114.14
a) Current account	111.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111.59
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	2.55	0.00	0.00	0.00	0.00	0.00	2.55
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.68	16.68
5. Advances (performing)	18.00	21.99	56.85	93.56	385.33	306.84	1,298.49	1,430.69	1,456.26	2,175.39	5,605.48	12,848.88
a) Bills of exchange and promissory notes discounted & rediscounted	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) Term loans (only rupee loans)	18.00	21.99	56.85	93.56	385.33	306.84	1,298.49	1,430.69	1,456.26	2,175.39	5,605.48	12,848.88
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.41	2.41
9. Other assets	25.00	31.35	53.81	57.62	203.39	614.72	2,180.04	2,042.58	1,783.72	2,009.74	3,448.48	12,450.45



BL

a) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.44	13.44
b) Interest and other income receivable	25.00	31.35	53.81	57.62	203.39	610.00	2,170.34	2,039.48	1,783.72	2,009.74	3,425.45	12,409.90	
c) Others	0.00	0.00	0.00	0.00	0.00	4.72	9.70	3.10	0.00	0.00	9.59	27.11	
10.Lines of credit committed by other institutions (inflows)	125.00	385.00	620.00	526.00	2,640.00	404.00	0.00	0.00	0.00	0.00	0.00	0.00	4,700.00
11.Bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar /rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Others	0.00	0.00	0.00	0.00	12.47	12.47	49.88	49.88	49.88	74.82	223.01	472.41	
DEFERRED TAX ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.30	98.30	
INFLOW OF UNDISBURSED SANCTION	0.00	0.00	0.00	0.00	3.01	3.16	14.26	17.29	20.95	40.04	98.61	197.32	
INTEREST ON UNDISBURSED SANCTION	0.00	0.00	0.00	0.00	9.46	9.31	35.62	32.59	28.93	34.78	26.10	176.79	
													0.00
C. TOTAL INFLOWS (C)	279.96	438.34	730.66	677.18	3,241.19	1,340.58	3,528.41	3,523.15	3,289.86	4,259.95	9,296.06	30,605.34	
D. Mismatch (C - A)	12.32	6.98	14.36	73.38	371.52	70.91	-3,020.09	-1,139.77	1,937.72	3,628.58	7,978.45		
E. Mismatch as % to outflows (D as % to A)	4.60%	1.62%	2.00%	12.15%	12.95%	5.58%	-46.12%	-24.44%	143.31%	574.72%	605.52%		
F. Cumulative Mismatch	12.32	19.30	33.66	107.04	478.56	549.47	-2,470.62	-3,610.39	-1,672.67	1,955.91	9,934.36		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	4.60%	2.76%	2.38%	5.30%	9.79%	8.92%	-19.44%	-20.79%	-8.93%	10.11%	48.06%		

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 committed (Inflows & outflows) includes roll over of CPs.



B. Kulkarni

Statement of Interest Rate
Sensitivity as on

31 March 2020

Name of the HFC

GIC Housing Finance Limited

Return
Type

Final

(Amount in crore of rupees)

A. OUTFLOWS :

Items/Time buckets	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.88	53.88
b) Non-perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,222.12	1,222.12
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. 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	0.00	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) Bonds/ debentures with embedded options	0.00	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) Fixed rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	0.00	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	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) ICDs	0.00	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) CDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	2,503.47	1,833.31	1,058.10	2,725.99	906.21	2,018.87	12.50	25.07	333.44	271.34	62.67	0.00	11,750.97
a) Term money Borrowings	2,503.47	1,833.31	1,058.10	2,725.99	906.21	2,018.87	12.50	25.07	333.44	271.34	62.67	0.00	11,750.97
b) From RBI, Govt, & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. 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	67.52	67.52
a) Sundry Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.51	38.51
b) Expenses Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.15	17.15
c) Advance income received	0.00	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 Bonds/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



BT

e) Provisions (other than for NPA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.86	11.86
9. Others (specify)	0.00	69.87	472.23	414.95	1,955.70	376.11	2,091.81	1,706.62	200.52	87.77	3.59	197.32	7,576.49
Loan Commitment pending disbursement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197.32	197.32
Interest on Borrowings	0.00	69.87	72.23	69.95	205.70	376.11	1,086.81	506.62	200.52	87.77	3.59	0.00	2,679.17
LOC	0.00	0.00	400.00	345.00	1,750.00	0.00	1,005.00	1,200.00	0.00	0.00	0.00	0.00	4,700.00
													0.00
A. TOTAL OUTFLOWS (A)	2,503.47	1,903.18	1,530.33	3,140.94	2,861.91	2,394.98	2,104.31	1,731.69	533.96	359.11	66.26	1,540.84	20,670.98
B. Cumulative Outflows	2,503.47	4,406.65	5,936.98	9,077.92	11,939.83	14,334.81	16,439.12	18,170.81	18,704.77	19,063.88	19,130.14	20,670.98	

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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.37
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114.14	114.14
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	111.59	111.59
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.55	2.55
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.68	16.68
5. Advances (performing)	0.00	75.76	25.13	33.68	146.16	365.82	3,785.11	3,566.02	4,851.20	0.00	0.00	0.00	12,848.88
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	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) Term loans (only rupee loans)	0.00	75.76	25.13	33.68	146.16	365.82	3,785.11	3,566.02	4,851.20	0.00	0.00	0.00	12,848.88
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.41	2.41
9. Other assets	25.00	31.35	53.81	57.62	203.39	610.00	2,170.34	2,039.48	1,783.72	2,009.74	3,425.45	40.55	12,450.45
a) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.44	13.44
b) Interest and other income receivable	25.00	31.35	53.81	57.62	203.39	610.00	2,170.34	2,039.48	1,783.72	2,009.74	3,425.45	0.00	12,409.90
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.11	27.11
10. Lines of credit committed by other institutions (inflows)	1,750.00	385.00	620.00	525.00	700.00	720.00	0.00	0.00	0.00	0.00	0.00	0.00	4,700.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar-rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	12.47	12.47	49.88	49.88	49.88	74.82	124.71	98.30	472.41
Deferred Tax Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.30	98.30
INFLOW OF UNDISBURSED SANCTION	0.00	0.00	0.00	0.00	3.01	3.16	14.26	17.29	20.95	40.04	98.61	0.00	197.32
INTEREST ON UNDISBURSED SANCTION	0.00	0.00	0.00	0.00	9.46	9.31	35.62	32.59	28.93	34.78	26.10	0.00	176.79
													0.00
C. TOTAL INFLOWS (C)	1,775.00	492.11	698.94	616.30	1,062.02	1,708.29	6,005.33	5,655.38	6,684.80	2,084.56	3,550.16	272.45	30,605.34
D. Mismatch (C - A)	-728.47	-1,411.07	-831.39	-2,524.64	-1,799.89	-686.69	3,901.02	3,923.69	6,150.84	1,725.45	3,483.90	-1,268.39	
E. Mismatch as % to outflows (D as % to A)	-29.10%	-74.14%	-54.33%	-80.38%	-62.89%	-28.67%	185.38%	226.58%	1151.93%	480.48%	5257.92%	-82.32%	
F. Cumulative Mismatch	-728.47	-2,139.54	-2,970.93	-5,495.57	-7,295.46	-7,982.15	-4,081.13	-157.44	5,993.40	7,718.85	11,202.75	9,934.36	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	-29.10%	-48.55%	-50.04%	-60.54%	-61.10%	-55.68%	-24.83%	-0.87%	32.04%	40.49%	58.56%	48.06%	

Assumptions/Notes

- 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.



Statement of short-term dynamic liquidity as on	31.00	March	2020.00	
Name of the HFC :	GIC Housing Finance Limited			
Return Type	Final		(Amount in crore of rupees)	
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months
1. Increase in loans and advances	0.46	0.44	163.02	480.00
2. Net increase in investments	0.00	0.00	0.00	0.00
i. Government/approved securities	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00
iii. Others	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00
4. Net decrease in borrowing from various sources/net increase in market lending	31.00	31.52	0.00	0.00
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00
6. Other outflows	1.64	1.68	252.42	265.80
a) Interest Expenses	0.00	0.00	222.09	228.00
b) Staff Expenses	0.14	0.18	8.88	10.90
c) Advance Tax	0.00	0.00	6.45	4.90
d) Other Expenses	1.50	1.50	15.00	22.00
TOTAL OUTFLOWS (A)	33.10	33.64	415.44	745.80
B. INFLOWS				
1. Net cash position	0.00	0.00	0.00	0.00
2. Net increase in deposits, ICDs	0.00	0.00	0.00	0.00
3. Interest inflow on investments	0.00	0.00	0.00	0.00
4. Interest inflow on performing advances	24.40	24.40	133.43	275.00
5. Net increase in borrowing from various sources	0.00	0.00	115.00	143.00
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00
7. Other inflows	9.44	9.44	168.59	332.20
i) Fees Income	0.14	0.14	0.77	2.20
ii) Housing Loan Recovery	9.30	9.30	167.82	330.00
TOTAL INFLOWS (B)	33.84	33.84	417.02	750.20
C. Mismatch (B-A)	0.74	0.20	1.58	4.40
D. Cumulative mismatch	0.74	0.94	2.52	6.92
E. C as percentage to total outflows	2.24%	0.59%	0.38%	0.59%

B. Kulkarni

