



To,

The Corporate Relationship Dept.  
BSE Limited  
Rotunda Building,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai- 400 001

Company Code: 12337

**Subject: Asset Liability Management statement reporting for listed CP's issued by the Company**

Dear Sir/Madam,

Pursuant to the terms of operational circular in Chapter XVII bearing reference no. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 issued by SEBI, as amended from time to time, we hereby enclose the Statement of Structural Liquidity and Interest Rate Sensitivity filed with the Reserve Bank of India for the month ended June 30, 2022.

You are requested to take the same on records and oblige.

**For Fedbank Financial Services Limited**

**S.Rajaraman**  
**Company Secretary & Compliance Officer**  
**Mem. No: F3514**





|   |       |           |           |           |           |            |            |            |            |           |            |            |      |       |       |       |       |       |
|---|-------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|-----------|------------|------------|------|-------|-------|-------|-------|-------|
| (i) Bills of Exchange and Promissory Notes discounted & rediscounted<br>(As per residual usance of the underlying bills)  | Y1430 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (ii) Term Loans<br>(The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule) | Y1440 | 5,384.70  | 6,662.19  | 8,645.72  | 27,803.57 | 27,064.68  | 106,698.70 | 129,271.36 | 134,342.68 | 81,786.85 | 80,367.38  | 608,027.83 | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (a) Through Regular Payment Schedule  | Y1450 | 3,096.17  | 2,638.17  | 662.37    | 6,645.12  | 6,664.74   | 20,016.00  | 39,587.48  | 134,342.68 | 81,786.85 | 80,367.38  | 375,667.04 | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (b) Through Bullet Payment  | Y1460 | 2,288.53  | 3,964.02  | 7,983.35  | 21,158.45 | 20,399.94  | 86,682.62  | 89,683.88  | 0.00       | 0.00      | 0.00       | 232,360.79 | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (iii) Interest to be serviced through regular schedule  | Y1470 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (iv) Interest to be serviced to be in Bullet Payment  | Y1480 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| 6. Gross Non-Performing Loans (GNPA)  | Y1490 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 9,031.57  | 6,306.90   | 15,338.47  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (i) Substandard   | Y1500 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 9,031.57  | 2,082.29   | 11,113.86  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (a) All over dues and instalments of principal falling due during the next three years<br>(In the 3 to 5 year time-bucket)  | Y1510 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 9,031.57  | 2,082.29   | 11,113.86  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (b) Entire principal amount due beyond the next three years   | Y1520 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 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      | 4,224.61   | 4,224.61   | None | 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      | 4,224.61   | 4,224.61   | None | 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       | None | 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       | None | 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      | 2,986.00   | 2,986.00   | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| 9. Other Assets :   | Y1580 | 3,612.03  | 746.76    | 1,235.51  | 2,348.72  | 652.76     | 3,086.43   | 4,276.48   | 0.00       | 8,043.86  | 299.00     | 24,301.55  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (a) Intangible assets & other non-cash flow items<br>(In the 'Over 5 year time bucket)  | Y1590 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 4,091.00  | 299.00     | 4,390.00   | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (b) Other Items (e.g. accrued income, other receivables, staff loans, etc.)<br>(In respective maturity buckets as per the timing of the cash)   | Y1600 | 3,521.03  | 228.76    | 998.51    | 1,204.72  | 652.76     | 3,086.43   | 3,115.82   | 0.00       | 0.00      | 0.00       | 12,808.03  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (c) Others  | Y1610 | 91.00     | 518.00    | 237.00    | 1,144.00  | 0.00       | 0.00       | 1,160.66   | 0.00       | 3,952.86  | 0.00       | 7,103.52   | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| 10. Security Finance Transactions (a+b+c+d)   | Y1620 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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 | 9,100.00  | 0.00      | 4,469.31  | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 13,569.31  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (i) Loan committed by other institution pending disbursement  | Y1680 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (ii) Lines of credit committed by other institution   | Y1690 | 9,100.00  | 0.00      | 4,469.31  | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 13,569.31  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| (iii) Bills discounted/rediscounted   | Y1700 | 0.00      | 0.00      | 0.00      | 0.00      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      | 0.00       | 0.00       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 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       | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| 8. TOTAL INFLOWS (B)<br>(Sum of 1 to 11)  | Y1810 | 67,441.88 | 7,408.95  | 14,350.54 | 30,152.29 | 27,717.44  | 119,785.13 | 133,547.84 | 134,342.68 | 98,862.28 | 89,959.28  | 723,568.31 | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| C. Mismatch (B - A)   | Y1820 | 47,810.16 | 1,526.74  | -165.66   | 11,824.50 | -36,067.56 | 64,406.93  | 13,677.57  | -82,070.02 | 28,861.32 | -56,234.71 | 13,569.32  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| D. Cumulative Mismatch  | Y1830 | 47,810.16 | 49,336.90 | 49,171.24 | 60,995.74 | 44,928.18  | 109,335.11 | 123,012.68 | 40,942.66  | 69,804.03 | 13,569.32  | 13,569.32  | None | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| E. Mismatch as % of Total Outflows  | Y1840 | 243.54%   | 25.96%    | -1.4%     | 64.52%    | -36.70%    | 116.30%    | 11.41%     | -37.92%    | 41.23%    | -38.47%    | 1.91%      | None | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| F. Cumulative Mismatch as % of Cumulative Total Outflows  | Y1850 | 243.54%   | 193.37%   | 122.84%   | 104.52%   | 43.99%     | 69.41%     | 44.35%     | 8.29%      | 12.38%    | 1.91%      | 1.91%      | None | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |



