



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 August 31, 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

| | | | | | | | | | | | | | | | | | | | |
|--|-------|-----------|-----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|-----------|-------------|----------|-----------|-----------|-----------|------|------|------|
| (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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Doubtful and loss | Y1530 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,191.07 | 4,191.07 | 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 (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 | 4,191.07 | 4,191.07 | None | 0.00 | 0.00 | 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 | 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 | 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 | 0.00 | 3,079.00 | 3,079.00 | None | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9. Other Assets | Y1580 | 4,048.57 | 804.66 | 2,070.91 | 2,833.96 | 899.91 | 3,185.00 | 4,974.69 | 0.00 | 7,344.55 | 392.00 | 26,444.24 | None | 2,522.64 | 13,338.09 | 27,625.56 | | | |
| (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 | 4,461.00 | 282.00 | 4,743.00 | None | 0.00 | 0.00 | 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 | 3,897.57 | 185.66 | 2,070.91 | 1,857.95 | 899.91 | 3,185.00 | 3,874.03 | 0.00 | 0.00 | 0.00 | 15,971.03 | None | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Others | Y1610 | 151.00 | 619.00 | 0.00 | 976.00 | 0.00 | 0.00 | 1,100.66 | 0.00 | 2,883.55 | 0.00 | 5,730.21 | None | 2,522.64 | 13,338.09 | 27,625.56 | | | |
| 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 | 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 | None | 0.00 | 0.00 | 0.00 | 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 | None | 0.00 | 0.00 | 0.00 | 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 | None | 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 | None | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11. Inflows On Account of Off Balance Sheet (OBS) Exposure (H+I+J+K+L) | Y1670 | 14,000.00 | 0.00 | 23,000.00 | 0.00 | 3,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 40,000.00 | None | 0.00 | 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 | 0.00 |
| (J) Lines of credit committed by other institution | Y1690 | 14,000.00 | 0.00 | 23,000.00 | 0.00 | 3,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 40,000.00 | None | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (K) Bills discounted/rediscouted | 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 | 0.00 |
| (L) 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 0.00 |
| B. TOTAL INFLOWS (B) | Y1810 | 64,367.10 | 15,498.23 | 46,204.65 | 30,901.17 | 43,132.94 | 96,990.73 | 1,45,540.94 | 1,46,866.95 | 1,03,684.03 | 81,875.06 | 7,75,161.00 | None | 27,530.82 | 31,605.71 | 54,033.69 | | | |
| (Sum of 1 to 11) | | | | | | | | | | | | | | | | | | | |
| C. Mismatch (B - A) | Y1820 | 38,328.92 | 5,737.81 | 7,453.19 | 19,680.16 | 3,537.90 | 22,685.81 | 35,377.70 | 45,249.77 | 33,570.30 | 70,923.02 | 40,000.00 | None | 7,878.87 | 672.29 | 1,100.96 | | | |
| D. Cumulative Mismatch | Y1830 | 38,328.92 | 44,066.73 | 51,519.92 | 71,200.08 | 74,737.98 | 1,07,403.79 | 1,42,601.49 | 77,351.72 | 1,10,922.02 | 40,000.00 | 40,000.00 | None | 7,878.87 | 8,551.16 | 7,450.20 | | | |
| E. Mismatch as % of Total Outflows | Y1840 | 147.20% | 58.79% | 19.21% | 175.39% | 8.88% | 50.83% | 31.90% | -30.76% | 47.88% | -46.40% | 5.44% | None | 40.09% | 2.37% | -2.00% | | | |
| F. Cumulative Mismatch as % of Cumulative Total Outflows | Y1850 | 147.20% | 123.10% | 69.06% | 82.96% | 59.57% | 56.61% | 47.52% | 15.10% | 19.05% | 5.44% | 5.44% | None | 40.09% | 16.90% | 7.05% | | | |

