



To,

10<sup>th</sup> May, 2023

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 April 30, 2023.

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**

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

[illegible]

(a) Interest to be serviced through regular schedule	Y1450	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
(b) Interest to be serviced to be in Basis Payments	Y1460	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
6. Gross Non-Performing Assets (GNPA)	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,466.16	11,838.82	17,304.98	None		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	5,466.16	6,095.08	11,661.24	None		0.00	0.00	0.00
(ii) 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	5,466.16	0.00	5,466.16	None		0.00	0.00	0.00
(iii) 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	6,139.08	6,139.08	None		0.00	0.00	0.00
(iv) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,643.74	None		0.00	0.00	0.00
(v) All instalments of principal falling due during the next five years or after all over dues (in the next 5 years time bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,643.74	5,643.74	None		0.00	0.00	0.00
(vi) Entire principal amount due beyond the next five years	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
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
8. Total Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,555.00	3,005.00	None		0.00	0.00	0.00
9. Other Assets	Y1580	4,558.91	459.73	1,140.99	5,132.51	774.23	3,510.74	6,485.38	0.00	6,882.43	303.00	29,227.92	None		18,093.86	17,500.00	66,443.23
(a) Intangible assets & other non-cash flow items (in the 3 to 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,808.00	303.00	4,111.00	None		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	Y1600	4,558.91	326.56	869.99	2,617.99	756.20	3,484.35	4,336.50	0.00	0.00	0.00	26,906.50	None		0.00	0.00	0.00
10. Other	Y1610	44.00	123.17	271.00	2,514.52	19.03	35.30	2,148.88	0.00	3,054.41	0.00	8,264.40	None		10,993.86	17,500.00	66,543.23
(i) Security Finance Transactions (in bucket)	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
(ii) Reps	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
(iii) Reverse Reps	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
(iv) Other	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
(v) Other	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
(vi) Other	Y1670	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
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (in bucket)	Y1680	11,000.00	11,930.00	20,000.00	30,000.00	3,070.00	0.00	0.00	0.00	0.00	0.00	76,000.00	None		0.00	0.00	0.00
(i) Assets committed by other institution awaiting disposal	Y1690	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
(ii) Assets of credit committed by other institution	Y1700	11,000.00	11,930.00	20,000.00	30,000.00	3,070.00	0.00	0.00	0.00	0.00	0.00	76,000.00	None		0.00	0.00	0.00
(iii) OBS discounted/undiscounted	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
(iv) Other	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
(v) Other	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
(vi) Other	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
(vii) Other	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
(viii) Other	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
(ix) Other	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
(x) Other	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
(xi) Other	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
(xii) Other	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
B. TOTAL INFLOWS (B)	Y1810	92,286.30	20,475.76	41,217.33	81,979.36	42,790.08	44,895.22	1,62,436.27	1,96,604.71	1,19,434.20	1,01,188.34	10,22,602.02	None		79,020.47	89,248.46	1,08,649.38
C. MINUS: (C)	Y1820	73,136.89	14,368.02	15,261.03	4,899.21	23,245.12	40,282.45	36,022.79	1,40,263.43	7,798.40	48,127.81	76,000.00	None		48,103.38	78,151	862.49
D. Cumulative Minus	Y1830	73,136.89	14,368.02	15,261.03	4,899.21	23,245.12	40,282.45	36,022.79	1,40,263.43	7,798.40	48,127.81	76,000.00	None		48,103.38	78,151	862.49
E. Minus (as % of Total Outflow)	Y1840	81.71%	235.30%	54.52%	5.85%	138.30%	89.77%	28.50%	70.93%	1.52%	12.21%	8.01%	None		154.77%	13.72%	0.83%
F. Cumulative Minus as % of Cumulative Total Outflow	Y1850	81.71%	235.30%	54.52%	5.85%	138.30%	89.77%	28.50%	70.93%	1.52%	12.21%	8.01%	None		154.77%	13.72%	0.83%



DNB54BIRS - Statement of Interest Rate Sensitivity (IRS)

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

Table 5: Statement of Interest Rate Sensitivity (IRS)

Particulars	0 day to 7 days ₹000	8 days to 14 days ₹000	15 days to 30/71 days (One month) ₹000	Over one month and upto 2 months ₹000	Over two months and upto 3 months ₹000	Over 3 months and upto 6 months ₹000	Over 6 months and upto 1 year ₹000	Over 1 year and upto 3 years ₹000	Over 3 years and upto 5 years ₹000	Over 5 years ₹000	Non-sensitive ₹100	Total ₹100
<b>A. Liabilities (OUT/IN)</b>												
<b>1 Capital (Indebted)</b>	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,191.00	32,191.00
(i) Equity	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,191.00	32,191.00
(ii) Perpetual preference shares	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others (Please specify, if any)	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2 Reserves &amp; surplus (Indebted/non-indebted/total)</b>	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,01,415.00	1,01,415.00
(i) Share Premium Account	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,415.00	24,415.00
(ii) General Reserve	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00
(iii) Statutory Special Reserve (Section 45-IC reserve to be shown separately below Item no. 14(i))	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserve under Sec-45-IC of IBC Act 2019	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,833.00	9,833.00
(v) Capital Redemption Reserve	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	200.00
(vi) Debenture Redemption Reserve	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserve/Investment Reserves	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Realisation Reserves	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Bank Reserves - Prudential	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Bank Reserves - Financial Assets	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Share Application Money Pending Allotment	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Others (Please specify)	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.00	118.00
(v) Other Income of profit and loss account	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,181.00	38,181.00
3 Other assets, liabilities & non-current	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 Bonds & Notes (Indebted)	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Fixed rate with other assets inclusive zero coupon	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Instruments with embedded options	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Floating rate instruments	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Derivatives	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Derivatives/ Fixed Derivatives from public	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Fixed rate	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Floating rate	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Borrowings (Indebted/non-indebted/total)	1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bank borrowings	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(ii) Bank borrowings in the nature of Term borrowings	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(iii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(iv) Bank borrowings in the nature of WOL	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(v) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(vi) Bank borrowings in the nature of Cash Credits (CC)	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(vii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(viii) Bank borrowings in the nature of Letter of Credit(L/C)	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(ix) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(x) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xi) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xiii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xiv) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xv) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xvi) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xvii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xviii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xix) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xx) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxi) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxiii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxiv) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxv) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxvi) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxvii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxviii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxix) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxx) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxi) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxiii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxiv) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxv) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxvi) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxvii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxviii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xxxix) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xl) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xli) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xlii) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xliii) Floating rate	1010	12,000.00	250.00	14,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
(xliv) Bank borrowings in the nature of ECI	1010	12,000.00	250.00	14,000.00	18,000.00							

A1 Cumulative Outflows		Y1200	13,000.00	12,750.00	27,708.10	1,07,877.62	1,23,106.05	1,05,894.36	1,12,800.39	6,18,483.17	7,46,761.81	7,59,768.88	8,46,604.99	8,46,804.99
<b>B. INFLOWS</b>														
1 Cash	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,412.00	2,412.00
2 Investments in Equity	Y1200	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 Advances with Banks (Joint)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,451.00	18,451.00
4 Current account	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,342.00	1,342.00
5 To be deposited accounts, and other placements	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,073.00	15,073.00
6 Money at Call & Short Notice	Y1200	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 Investments (net of provisions (non-recoverable))	Y1200	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
(Under various categories as detailed below)														
8 Fixed Income Securities	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,893.00	79,893.00
9 Investment Securities	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,095.00	31,095.00
10 Zero Coupon Bonds	Y1200	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
11 Bonds	Y1200	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 Derivatives	Y1200	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 Cumulative Redeemable Preference Shares	Y1200	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
14 Non-Cumulative Redeemable Preference Shares	Y1200	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
15 Other (Please Specify)	Y1200	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
16 Floating rate securities	Y1200	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
17 Zero Coupon Bonds	Y1200	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
18 Bonds	Y1200	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
19 Derivatives	Y1200	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
20 Cumulative Redeemable Preference Shares	Y1200	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
21 Non-Cumulative Redeemable Preference Shares	Y1200	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
22 Other (Please Specify)	Y1200	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
23 Floating Shares	Y1200	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
24 Convertible Preference Shares	Y1200	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
25 To be Redeemed / Joint Ventures	Y1200	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
26 To be shares of Redeemable Capital Funds	Y1200	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
27 Other	Y1200	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
28 Advances (Particulars)	Y1200	7,301.99	8,088.69	11,118.86	35,899.81	35,305.38	1,15,151.74	1,15,008.96	1,06,696.71	3,27,391.61	86,181.52	48,798.00	48,798.00	48,798.00
29 Bills of exchange and promissory notes discounted & rediscounted	Y1200	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
30 Term loans	Y1200	3,751.13	2,783.13	0.00	3,131.13	3,131.13	17,650.41	17,650.41	87,730.11	89,781.71	13,652.62	0.00	2,213,131.81	2,213,131.81
31 Fixed Rate	Y1200	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
32 Floating Rate	Y1200	3,751.13	2,783.13	0.00	3,131.13	3,131.13	17,650.41	17,650.41	87,730.11	89,781.71	13,652.62	0.00	2,213,131.81	2,213,131.81
33 Corporate loans/short term loans	Y1200	7,088.84	5,305.56	10,122.50	32,388.57	32,054.24	1,22,805.69	1,22,805.69	1,07,963.67	1,09,624.68	43,860.86	73,558.90	0.00	5,73,975.11
34 Fixed Rate	Y1200	7,088.84	5,305.56	10,122.50	32,388.57	32,054.24	1,22,805.69	1,22,805.69	1,07,963.67	1,09,624.68	43,860.86	73,558.90	0.00	5,73,975.11
35 Floating Rate	Y1200	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
36 Non-Performing Assets (NPAs)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,854.99	17,854.99
37 Sub-standard Category	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,465.00	12,465.00
38 Doubtful Category	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,489.99	5,489.99
39 Loss Category	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	395.12	395.12
7 Advances on loan	Y1200	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
8 Cash Advances	Y1200	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 Other Assets (Net)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,227.87	29,227.87
10 Intangible assets & other non-cash flow items	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,111.00	4,111.00
11 Other Items (As agreed between other stakeholders, staff items, etc.)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,116.87	25,116.87
12 Statutory Dues	Y1200	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 Unclaimed Deposits (UD)	Y1200	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
14 Pending for more than 7 years	Y1200	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
15 Pending for more than 7 years	Y1200	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
16 Any other Unclaimed Amount	Y1200	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
17 Bank Service Charges	Y1200	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
18 Total inflow account of OHS Items (Details to be given in Table 4 below)	Y1200	11,000.00	11,950.00	20,000.00	80,000.00	80,000.00	3,070.00	0.00	0.00	0.00	0.00	0.00	79,000.00	79,000.00
19 TOTAL INFLOWS (Net of 1 to 18)	Y1200	18,102.00	20,015.00	31,118.86	61,899.81	61,899.81	1,15,151.74	1,15,008.96	1,06,696.71	3,27,391.61	86,181.52	1,05,127.86	10,22,054.99	10,22,054.99
20 Netflow (Net of 1 to 19)	Y1200	5,402.00	8,065.00	18,000.00	29,899.81	29,899.81	1,15,151.74	1,15,008.96	1,06,696.71	3,27,391.61	86,181.52	1,05,127.86	10,22,054.99	10,22,054.99
21 Cumulative mismatch	Y1200	5,402.00	8,065.00	18,000.00	29,899.81	29,899.81	1,15,151.74	1,15,008.96	1,06,696.71	3,27,391.61	86,181.52	1,05,127.86	10,22,054.99	10,22,054.99
22 Mismatch as % of Total Outflows	Y1200	41.82%	70.64%	108.71%	12.44%	108.64%	92.76%	87.87%	87.87%	53.07%	11.52%	14.81%	0.02%	0.02%
23 Cumulative Mismatch as % of Cumulative Total Outflows	Y1200	41.82%	108.71%	12.44%	12.76%	41.53%	60.97%	47.81%	6.50%	5.27%	14.81%	0.02%	0.02%	0.02%

Table 4: Statement on Interest Rate Sensitivity (IRS) - Off-Balance Sheet Items (OBS)																								
Particulars	0 day to 7 days		8 days to 14 days		15 days to 30 days (One month)		Over one month and upto 3 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		Non-sensitive		Total	
	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200	Y1200	X1200
<b>A. Extended Outflows on account of OBS Items</b>																								
1 Lines of credit committed to other institutions																								
2 Letters of Credit (LCs)																								
3 Guarantees (Financial & Other)																								
4 Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the institution																								
5 Lending of NBFC securities or posting of securities as collateral by the NBFC																								
6 Commitment to provide liquidity facility for securitisation of standard asset transactions																								
7 Second loss credit enhancement for securitisation of standard asset transactions provided as third party																								
8 Outflows from Derivatives Transactions (Net of 1 to 7)																								
9 Futures Contracts (Net of 1 to 8)																								
10 Interest Rate Futures																								
11 Other Futures (Commodities, Securities etc.)																								
12 Currency Options																								
13 Currency Options Purchased / Sold																								
14 Interest Rate Options																								
15 Other Options (Commodities, Securities etc.)																								
16 Swaps - Currency (Interest)																								
17 Cross-Currency Interest Rate Swaps (Not Involving)																								
18 FCY - INR Interest Rate Swaps																								
19 Interest Rate (Net of 16 to 18)																								
20 Single Currency Interest Rate Swaps																								
21 Swap Swaps																								
22 Credit Default Swaps (CDS) Purchased																								
23 Swaps - Other (Commodities, securities etc.)																								
24 Other contract inflows																								
25 Total Inflows on account of OBS Items (Sum of 12 to 24) (Y1200-X1200)																								
<b>B. Extended Inflows on account of OBS Items</b>																								
1 Credit commitments from other institutions providing collateral																								
2 Inflows on account of Reverse Repos (Buy Sell)																								
3 Inflows on account of Bills rediscounted																								
4 Inflows from Derivatives Transactions (Net of 1 to 3)																								
5 Futures Contracts (Net of 1 to 4)																								
6 Interest Rate Futures																								
7 Other Interest Rate Futures																								
8 Other Futures (Commodities, Securities etc.)																								
9 Currency Options																								
10 Currency Options Purchased / Sold																								
11 Interest Rate Options																								
12 Other Options (Commodities, Securities etc.)																								
13 Swaps - Currency (Interest)																								
14 Cross-Currency Interest Rate Swaps (Not Involving)																								
15 FCY - INR Interest Rate Swaps																								
16 Interest Rate (Net of 13 to 15)																								
17 Single Currency Interest Rate Swaps																								
18 Swap Swaps																								
19 Swaps - Other (Commodities, securities etc.)																								
20 Credit Default Swaps (CDS) Purchased																								
21 Other contract inflows																								
22 Total Inflows on account of OBS Items (Sum of 13 to 21) (Y1200-X1200)																								
<b>C. Netted Off-Balance Sheet Items</b>																								