



To,

10th October, 2022

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 September 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



Table 2: Statement of Structural Liquidity

Table 2: Statement of Structural Liquidity													Actual outflow/inflow during last 1 month, starting		
Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (see month)	Over one month and upto 2 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	Total	Remarks	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
	X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110		X120	X130	X140
A. OUTFLOWS															
1.Capital (i=ii+iii+v)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,190.00	32,190.00	None	0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,190.00	32,190.00	None	0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	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) Non-Perpetual / Redeemable Preference Shares	Y040	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) Others	Y050	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
2.Reserves & Surplus (i=ii+iii+iv+vi+viii+ix+xi+xiii+xv)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91,163.94	91,163.94	None	0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,437.00	52,437.00	None	0.00	0.00	0.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	None	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vi))	Y090	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) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,464.62	6,464.62	None	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00	200.00	None	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	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 Capital Reserves	Y130	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 Revenue Reserves	Y140	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) Investment Fluctuation Reserves/ Investment Reserves	Y150	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) Revaluation Reserves (A+B)	Y160	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
(a) Rev. Reserves - Property	Y170	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) Rev. Reserves - Financial Assets	Y180	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
(c) Share Application Money Pending Allotment	Y190	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) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.00	125.00	None	0.00	0.00	0.00
(xii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,927.22	31,927.22	None	0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	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
4.Bonds & Notes (i=ii+iii)	Y230	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
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	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) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	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) Fixed Rate Notes	Y260	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
5.Deposits (i=ii)	Y270	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
(i) Term Deposits from Public	Y280	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) Others	Y290	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.Borrowings (i=ii+iii+iv+vi+viii+ix+xi+xiii+xv)	Y300	7,108.33	10,530.00	2,968.75	44,383.30	57,000.20	50,861.75	88,135.75	2,13,458.22	89,313.89	13,750.00	5,77,510.19	19,500.00	3,390.00	21,450.91
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	6,795.83	10,000.00	2,812.50	16,817.40	34,282.26	31,985.85	60,920.75	1,92,366.97	61,813.89	13,750.00	4,31,545.45	4,500.00	3,390.00	21,450.91
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	0.00	0.00	2,812.50	5,317.40	34,282.26	31,985.85	60,920.75	1,92,366.97	61,813.89	13,750.00	4,03,249.62	None	0.00	625.00
b) Bank Borrowings in the nature of WCPL	Y330	6,795.83	10,000.00	0.00	11,500.00	0.00	0.00	0.00	0.00	0.00	0.00	28,295.83	4,500.00	0.00	0.00
c) Bank Borrowings in the nature of Cash Credits (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,765.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	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
e) Bank Borrowings in the nature of ECBS	Y360	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
f) Other bank borrowings	Y370	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) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	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
(iii) Loans from Related Parties (including ICDS)	Y390	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
(iv) Corporate Debts	Y400	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
(v) Borrowings from Central Government / State Government	Y410	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
(vi) Borrowings from RBI	Y420	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
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	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
(viii) Borrowings from Others (Please specify)	Y440	312.50	530.00	156.25	312.50	3,077.50	4,232.50	8,465.00	21,091.25	2,500.00	0.00	40,677.50	0.00	0.00	0.00
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	27,253.40	19,640.44	14,643.40	0.00	0.00	0.00	0.00	61,537.24	15,000.00	0.00	0.00
Of which: (a) To Mutual Funds	Y460	0.00	0.00	0.00	27,253.40	19,640.44	14,643.40	0.00	0.00	0.00	0.00	61,537.24	15,000.00	0.00	0.00
(b) To Banks	Y470	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
(c) To NBFCs	Y480	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
(d) To Insurance Companies	Y490	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
(e) To Pension Funds	Y500	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
(f) To Others (Please specify)	Y510	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
(x) Non - Convertible Debentures (NCDS) (A+B)	Y520	0.00	0.00	0.00	0.00	0.00	0.00	18,750.00	0.00	0.00	0.00	18,750.00	None	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	0.00	0.00	0.00	0.00	18,750.00	0.00	0.00	0.00	18,750.00	None	0.00	0.00
Of which: (a) Subscribed by Retail Investors	Y540	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
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	0.00	0.00	0.00	18,750.00	0.00	0.00	0.00	18,750.00	None	0.00	0.00
(c) Subscribed by NBFCs	Y560	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
(d) Subscribed by Mutual Funds	Y570	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
(e) Subscribed by Insurance Companies	Y580	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
(f) Subscribed by Pension Funds	Y590	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
(g) Others (Please specify)	Y600	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
B. Un-Secured (a+b+c+d+e+f+g)	Y610	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
(a) Subscribed by Retail Investors	Y620	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
(b) Subscribed by Banks	Y630	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
(c) Subscribed by NBFCs	Y640	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
(d) Subscribed by Mutual Funds	Y650	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
(e) Subscribed by Insurance Companies	Y660	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
(f) Subscribed by Pension Funds	Y670	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
(g) Others (Please specify)	Y680	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
(k) Convertible Debentures (A+B)	Y690	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
(Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	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
A. Secured (a+b+c+d+e+f+g)	Y700	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
Of which: (a) Subscribed by Retail Investors	Y710	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
(b) Subscribed by Banks	Y720	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
(c) Subscribed by NBFCs	Y730	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

	(e) Subscribed by Mutual Funds	Y760	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
	(f) Subscribed by Insurance Companies	Y750	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
	(f) Subscribed by Pension Funds	Y760	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
	(g) Others (Please specify)	Y770	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
	B. Un-Secured (a+b+c+d+e+f+g)	Y780	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
	Of which: (a) Subscribed by Retail Investors	Y790	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
	(b) Subscribed by Banks	Y900	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
	(c) Subscribed by NBFCs	Y810	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
	(d) Subscribed by Mutual Funds	Y820	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
	(e) Subscribed by Insurance Companies	Y830	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
	(f) Subscribed by Pension Funds	Y840	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
	(g) Others (Please specify)	Y850	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
	(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,000.00	0.00	25,000.00	0.00	None		0.00	0.00	0.00
	(xiii) Perpetual Debt Instrument	Y870	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
	(xv) Security Finance Transactions(a+b+c+d)	Y880	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
	a) Repo	Y890	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
	(As per residual maturity)	Y900	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
	b) Reverse Repo	Y910	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
	(As per residual maturity)	Y920	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
	c) CDO	Y930	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
	(As per residual maturity)	Y940	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
	d) Others (Please Specify)	Y950	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
	7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y910	460.66	203.43	127.62	8,652.24	448.72	971.97	4,149.31	1,759.06	2,096.54	2,365.93	21,235.48	0.00	None		943.89	628.36	13,102.89
	a) Sundry creditors	Y940	0.00	0.00	0.00	1,512.00	0.00	0.00	0.00	0.00	0.00	0.00	1,512.00	0.00	None		0.00	0.00	0.00
	b) Expenses payable (Other than Interest)	Y950	0.00	0.00	0.00	3,931.00	20.00	0.00	0.00	0.00	0.00	0.00	3,931.00	0.00	None		704.50	436.00	8,398.10
	(c) Advance income received from borrowers pending	Y960	0.00	0.00	0.00	2,784.00	0.00	0.00	0.00	0.00	0.00	0.00	2,784.00	0.00	None		0.00	0.00	0.00
	(d) Interest payable on deposits and borrowings	Y970	373.34	127.43	0.00	0.00	0.00	0.00	492.23	0.00	0.00	0.00	993.00	0.00	None		239.39	192.36	4,704.79
	(e) Provisions for Standard Assets	Y980	0.26	0.22	0.37	1.27	1.26	2.85	5.16	3.15	3.17	2.27	21.98	0.00	None		0.00	0.00	0.00
	(f) Provisions for Non Performing Assets (NPAs)	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	965.01	1,589.43	2,454.44	0.00	None		0.00	0.00	0.00
	(g) Provisions for Investment Portfolio (NPI)	Y1000	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
	(h) Other Provisions (Please Specify)	Y1010	87.06	75.78	127.25	433.97	427.46	969.12	3,651.92	1,753.91	1,188.36	774.23	9,489.06	0.00	None		0.00	0.00	0.00
	8.Statutory Dues	Y1020	0.00	0.00	380.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380.00	0.00	None		0.00	0.00	0.00
	9.Unclaimed Deposits (Bill)	Y1030	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
	(i) Pending for less than 7 years	Y1040	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
	(ii) Pending for greater than 7 years	Y1050	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
	10.Any Other Unclaimed Amount	Y1060	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
	11.Debt Service Realisation Account	Y1070	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
	12.Other Outflows	Y1080	3,201.75	3,213.75	7,651.50	0.00	0.00	0.00	1,224.40	0.00	0.00	180.00	35,471.46	0.00	None		21,477.00	20,400.00	1,01,814.95
	13.Outflows On Account of Off Balance Sheet (OBS) Exposure (iii+iv+ix+xi+vi+ii)	Y1090	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
	(i) Loan commitments pending disbursement	Y1100	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
	(ii) Lines of credit committed to other institution	Y1110	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
	(iii) Total Letter of Credits	Y1120	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
	(iv) Total Guarantees	Y1130	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
	(v) Bills discounted/rediscounted	Y1140	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
	(vi) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	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
	(a) Forward Rate Contracts	Y1160	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
	(b) Futures Contracts	Y1170	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
	(c) Options Contracts	Y1180	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
	(d) Forward Rate Agreements	Y1190	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
	(e) Swaps - Currency	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	None		0.00	0.00	0.00
	(f) Swaps - Interest Rate	Y1210	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
	(g) Credit Default Swaps	Y1220	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
	(h) Other Derivatives	Y1230	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
	(vi) Others	Y1240	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
	A. TOTAL OUTFLOWS (A)	Y1250	10,770.74	13,947.18	11,127.87	53,035.54	57,448.92	51,833.72	93,509.46	2,15,217.28	91,410.43	1,39,649.87	7,37,951.01	None		41,916.89	24,418.36	1,36,368.79	
	(Sum of 1 to 13)																		
	A1. Cumulative Outflows	Y1260	10,770.74	24,717.92	35,845.79	88,881.33	1,46,330.25	1,98,163.97	2,91,673.43	5,06,890.71	5,98,301.14	7,37,951.01	7,37,951.01	None		41,916.89	66,335.25	2,02,704.04	
	B. INFLOWS	Y1270	2,296.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,296.00	None		2,296.00	0.00	0.00	
	1. Cash (in 1 to 30/31 day time-bucket)	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None		5,400.00	0.00	0.00	
	2. Remittance in Transit	Y1290	11,847.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,847.00	None		0.00	8,010.00	11,500.00	
	3. Balances With Banks	Y1300	6,841.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,841.00	None		0.00	0.00	0.00	
	a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minin balance be shown in 1 to 30 day time bucket)	Y1310	5,006.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,006.00	None		0.00	8,010.00	11,500.00	
	b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1320	16,852.72	7,968.46	0.00	0.00	0.00	0.00	10,948.21	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	0.00	0.00	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	0.00	0.00	6,145.60	6,145.60	None		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												6,145.60	6,145.60	None		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	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	0.00	0.00	None		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	0.00	3,154.00	3,154.00	None		0.00	0.00	0.00
9. Other Assets	Y1580	1,931.89	644.00	1,714.36	2,587.34	1,065.88	3,127.67	5,065.85	0.00	9,125.06	279.00	27,541.74	None				4,924.75	0.00	57,254.10
(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	0.00	3,785.00	279.00	4,064.00	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 cash	Y1600	3,751.89	178.69	1,268.36	1,388.34	1,065.88	3,127.67	4,034.19	0.00	0.00	0.00	14,915.02	None				0.00	0.00	0.00
(c) Others	Y1610	180.00	466.00	346.00	1,199.00	0.00	0.00	1,031.66	0.00	5,340.06	0.00	8,562.72	None				4,924.75	0.00	57,254.10
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
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
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
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
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
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv)	Y1670	0.00	5,000.00	1,000.00	19,000.00	22,704.17	0.00	0.00	0.00	0.00	0.00	47,704.17	None				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
(ii) Lines of credit committed by other institution	Y1690	0.00	5,000.00	1,000.00	19,000.00	22,704.17	0.00	0.00	0.00	0.00	0.00	47,704.17	None				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
(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
(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
(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
(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
(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
(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
(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
(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
(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
(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
B. TOTAL INFLOWS (B)	Y1810	42,388.63	20,107.03	13,619.53	58,777.37	60,401.62	86,177.25	1,66,489.89	1,50,303.73	1,10,212.69	77,177.64	7,85,655.18	None				49,776.76	24,489.85	1,33,653.21
(Sum of 1 to 11)																			
C. Mismatch (B - A)	Y1820	31,617.89	6,159.85	2,491.66	5,741.83	2,592.70	24,243.53	72,980.23	64,913.55	18,802.26	42,472.23	47,704.17	None				7,859.87	71.49	2,215.56
D. Cumulative Mismatch	Y1830	31,617.89	37,777.74	40,269.40	46,011.23	48,963.93	83,307.46	1,56,287.69	93,374.14	1,10,176.40	47,704.17	47,704.17	None				7,859.87	7,931.36	5,215.78
E. Mismatch as % of Total Outflows	Y1840	293.55%	44.17%	22.39%	10.83%	5.14%	66.26%	78.05%	30.16%	20.57%	-44.73%	6.46%	None				18.75%	0.29%	-1.99%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	293.55%	152.84%	112.34%	51.77%	33.46%	42.04%	53.58%	18.03%	18.41%	6.46%	6.46%	None				18.75%	11.96%	2.57%

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

Table 3: Statement of Interest Rate Sensitivity (IRS)

[illegible]

[illegible]

B. TOTAL INFLOWS (B) (Sum of 1 to 14)	V1760	7,461,011	11,493,881	11,905,137	56,190,033	59,335,744	83,049,584	1,505,475,633	1,503,303,724	92,330,371	66,348,160	96,761,444	7,855,655,178
C. Mismatch (B - A)	V1770	352,268	963,888	8,936,422	11,806,703	2,335,544	32,187,633	62,439,888	63,154,500	3,016,468	52,598,600	63,679,644	47,704,184
D. Cumulative mismatch	V1780	352,268	1,316,556	10,252,788	22,059,711	24,395,255	56,583,088	118,023,966	55,768,466	58,784,944	111,383,544	177,048,188	47,704,184
E. Mismatch as % of Total Outflows	V1790	4.15%	4.15%	34.26%	26.60%	26.60%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%
F. Cumulative Mismatch as % of Cumulative Total Outflows	V1800	4.96%	4.96%	29.73%	33.94%	20.00%	32.73%	45.73%	31.75%	40.43%	37.67%	6.60%	6.60%

Particulars	0 day to 7 days X130	8 days to 14 days X140	15 days to 30/31 days (One month) X150	Over one month and upto 2 months X160	Over two months and upto 3 months X170	Over three months and upto 6 months X180	Over 6 months and upto 1 year X190	Over 1 year and upto 3 years X200	Over 3 years and upto 5 years X210	Over 5 years X220	Non-sensitive X230	Total X240
A. Expected Outflows on account of OBS Items												
1.Lines of credit committed to other institutions	Y1810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Guarantees (Financial & Others)	Y1830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Safe and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y1840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Second loss credit enhancement for securitization of standard asset transactions provided as third party	Y1870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.Outflows from Derivative Exposures ((a)+(b)+(c))	Y1880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(I) Futures Contracts ((a)+(b)+(c))	Y1890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(II) Options Contracts ((a)+(b)+(c))	Y1930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y1960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III) Swaps - Currency ((a)+(b))	Y1970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not involving Rupee)	Y1980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Credit Default Swaps(CDS) Purchased	Y2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Other contingent outflows	Y2050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	Y2060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Expected Inflows on account of OBS items												
1.Credit commitments from other institutions pending disbursement	Y2070	0.00	5,000.00	1,000.00	19,000.00	22,704.17	0.00	0.00	0.00	0.00	0.00	47,704.17
2.Inflows on account of Reverse Repurchase / Sell)	Y2080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Inflows on account of Bills rediscounted	Y2090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Inflows from Derivative Exposures ((a)+(b)+(c)+(d)+(e)+(f)+(g)+(h)+(i)+(j)+(k)+(l)+(m)+(n)+(o)+(p)+(q)+(r)+(s)+(t)+(u)+(v)+(w)+(x)+(y)+(z))	Y2100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(I) Futures Contracts ((a)+(b)+(c))	Y2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y2130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y2140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(II) Options Contracts ((a)+(b)+(c))	Y2150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y2160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y2170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y2180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III) Swaps - Currency ((a)+(b))	Y2190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y2210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y2240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Others (Commodities, securities etc.)	Y2250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Credit Default Swaps (CDS) Purchased	Y2260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Other contingent inflows	Y2270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5)	Y2280	0.00	5,000.00	1,000.00	19,000.00	22,704.17	0.00	0.00	0.00	0.00	0.00	47,704.17
C. MISMATCH(OI-OO)												
	Y2290	0.00	5,000.00	1,000.00	19,000.00	22,704.17	0.00	0.00	0.00	0.00	0.00	47,704.17