

Date: August 10, 2021

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Tower,  
Dalal Street,  
Mumbai – 400001  
Dear Sir/Madam,

Dear Sir,

**Sub: Asset Liability Management (ALM) Disclosures**

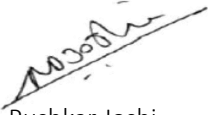
**Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper**

Pursuant to Para 3 of Annexure II of SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper, please find enclosed herewith ALM Statement – Structural Liquidity & Interest Rate Sensitivity for the month of July 31, 2021, as submitted with Reserve Bank of India today.

We request you to kindly take the same on record.

Thanking you.

Yours faithfully,  
For Avanse Financial Services Limited



Pushkar Joshi  
Authorised Signatory



Avanse Financial Services Ltd.  
Registered & Corporate Office:  
001 & 002 Fulcrum, A Wing, Ground Floor,  
Sahar Road, Next to Hyatt Regency,  
Andheri (East), Mumbai - 400 099 Maharashtra.

T: +91 22 6859 9999  
F: +91 22 6859 9900  
www.avanse.com

**ASPIRE WITHOUT BOUNDARIES**

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

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	Over 6 months and upto 1	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	Actual outflow/inflow during last			
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110		X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
																X130	X140
<b>A. OUTFLOWS</b>																	
<b>1.Capital (i+ii+iii+iv)</b>	<b>Y010</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,259.19	8,259.19		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	0.00	8,259.19	8,259.19		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	0.00		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	0.00		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	0.00		0.00	0.00	0.00	
<b>2.Reserves &amp; Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)</b>	<b>Y060</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,456.79	87,456.79		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	0.00	75,923.27	75,923.27		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	0.00	0.14	0.14		0.00	0.00	0.00	
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	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	
(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	0.00	2,469.43	2,469.43		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	0.00	0.00	0.00		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	0.00		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	0.00		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	0.00		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	0.00		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	0.00		0.00	0.00	0.00	
(a) Revl. Reserves - Property	Y170	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	
(b) Revl. Reserves - Financial Assets	Y180	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	
(xi) 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	0.00		0.00	0.00	0.00	
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121.70	121.70		0.00	0.00	0.00	
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,942.25	8,942.25		0.00	0.00	0.00	
<b>3.Gifts, Grants, Donations &amp; Benefactions</b>	<b>Y220</b>	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	
<b>4.Bonds &amp; Notes (i+ii+iii)</b>	<b>Y230</b>	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) Plain Vanilla Bonds (As per residual maturity of the	Y240	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) 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	0.00		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	0.00		0.00	0.00	0.00	
<b>5.Deposits (i+ii)</b>	<b>Y270</b>	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) 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	0.00		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	0.00		0.00	0.00	0.00	
<b>6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)</b>	<b>Y300</b>	0.00	748.24	3,047.32	5,778.07	3,709.16	23,629.95	17,949.53	1,31,739.28	39,385.39	19,012.56	2,44,999.50		0.00	25,000.00	3,445.94	
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	0.00	500.00	3,047.32	5,529.13	989.29	7,876.74	16,423.29	65,507.81	35,385.39	14,426.53	1,49,685.50		0.00	0.00	3,445.94	
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	0.00	500.00	1,049.80	5,529.13	989.29	7,876.74	16,423.29	62,745.56	32,623.14	9,245.53	1,36,982.48		0.00	0.00	3,445.94	
b) Bank Borrowings in the nature of WCDL	Y330	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	

<b>c) Bank Borrowings in the nature of Cash Credit (CC)</b>	<b>Y340</b>	0.00	0.00	1,997.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,997.52		0.00	0.00	0.00
<b>d) Bank Borrowings in the nature of Letter of Credit (LCs)</b>	<b>Y350</b>	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
<b>e) Bank Borrowings in the nature of ECBs</b>	<b>Y360</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,762.25	2,762.25	5,181.00	10,705.50		0.00	0.00	0.00
<b>f) Other bank borrowings</b>	<b>Y370</b>	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
<b>(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)</b>	<b>Y380</b>	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
<b>(iii) Loans from Related Parties (including ICDs)</b>	<b>Y390</b>	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
<b>(iv) Corporate Debts</b>	<b>Y400</b>	0.00	248.24	0.00	248.94	249.64	753.21	1,526.24	2,231.47	0.00	0.00	5,257.74		0.00	0.00	0.00
<b>(v) Borrowings from Central Government / State Government</b>	<b>Y410</b>	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
<b>(vi) Borrowings from RBI</b>	<b>Y420</b>	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
<b>(vii) Borrowings from Public Sector Undertakings (PSUs)</b>	<b>Y430</b>	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
<b>(viii) Borrowings from Others (Please specify)</b>	<b>Y440</b>	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
<b>(ix) Commercial Papers (CPs)</b>	<b>Y450</b>	0.00	0.00	0.00	0.00	2,470.23	0.00	0.00	0.00	0.00	0.00	2,470.23		0.00	0.00	0.00
<b>Of which; (a) To Mutual Funds</b>	<b>Y460</b>	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
<b>(b) To Banks</b>	<b>Y470</b>	0.00	0.00	0.00	0.00	2,470.23	0.00	0.00	0.00	0.00	0.00	2,470.23		0.00	0.00	0.00
<b>(c) To NBFCs</b>	<b>Y480</b>	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
<b>(d) To Insurance Companies</b>	<b>Y490</b>	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
<b>(e) To Pension Funds</b>	<b>Y500</b>	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
<b>(f) To Others (Please specify)</b>	<b>Y510</b>	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
<b>(x) Non - Convertible Debentures (NCDs) (A+B)</b>	<b>Y520</b>	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	64,000.00	4,000.00	4,586.03	87,586.03		0.00	25,000.00	0.00
<b>A. Secured (a+b+c+d+e+f+g)</b>	<b>Y530</b>	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	61,500.00	4,000.00	0.00	80,500.00		0.00	25,000.00	0.00
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y540</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.00	0.00	0.00	210.00		0.00	290.00	0.00
<b>(b) Subscribed by Banks</b>	<b>Y550</b>	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	17,500.00	0.00	0.00	32,500.00		0.00	0.00	0.00
<b>(c) Subscribed by NBFCs</b>	<b>Y560</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,830.00	0.00	0.00	15,830.00		0.00	700.00	0.00
<b>(d) Subscribed by Mutual Funds</b>	<b>Y570</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,500.00	0.00	0.00	26,500.00		0.00	22,500.00	0.00
<b>(e) Subscribed by Insurance Companies</b>	<b>Y580</b>	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
<b>(f) Subscribed by Pension Funds</b>	<b>Y590</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,090.00	0.00	1,090.00		0.00	0.00	0.00
<b>(g) Others (Please specify)</b>	<b>Y600</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,460.00	2,910.00	0.00	4,370.00		0.00	1,510.00	0.00
<b>B. Un-Secured (a+b+c+d+e+f+g)</b>	<b>Y610</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	0.00	4,586.03	7,086.03		0.00	0.00	0.00
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y620</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270.00	270.00		0.00	0.00	0.00
<b>(b) Subscribed by Banks</b>	<b>Y630</b>	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
<b>(c) Subscribed by NBFCs</b>	<b>Y640</b>	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
<b>(d) Subscribed by Mutual Funds</b>	<b>Y650</b>	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
<b>(e) Subscribed by Insurance Companies</b>	<b>Y660</b>	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
<b>(f) Subscribed by Pension Funds</b>	<b>Y670</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,900.00	0.00	2,100.00	4,000.00		0.00	0.00	0.00
<b>(g) Others (Please specify)</b>	<b>Y680</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.00	0.00	2,216.03	2,816.03		0.00	0.00	0.00
<b>(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the</b>	<b>Y690</b>	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
<b>A. Secured (a+b+c+d+e+f+g)</b>	<b>Y700</b>	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
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y710</b>	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
<b>(b) Subscribed by Banks</b>	<b>Y720</b>	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
<b>(c) Subscribed by NBFCs</b>	<b>Y730</b>	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
<b>(d) Subscribed by Mutual Funds</b>	<b>Y740</b>	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
<b>(e) Subscribed by Insurance Companies</b>	<b>Y750</b>	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
<b>(f) Subscribed by Pension Funds</b>	<b>Y760</b>	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
<b>(g) Others (Please specify)</b>	<b>Y770</b>	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
<b>B. Un-Secured (a+b+c+d+e+f+g)</b>	<b>Y780</b>	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
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y790</b>	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
<b>(b) Subscribed by Banks</b>	<b>Y800</b>	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
<b>(c) Subscribed by NBFCs</b>	<b>Y810</b>	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



<b>3. Balances With Banks</b>	<b>Y1290</b>	6,870.55	0.00	2,505.00	2,500.00	0.00	2,922.58	8,170.97	0.00	0.00	0.00	22,969.10			500.00	5,100.00	0.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1	<b>Y1300</b>	6,870.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,870.55			0.00	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	<b>Y1310</b>	0.00	0.00	2,505.00	2,500.00	0.00	2,922.58	8,170.97	0.00	0.00	0.00	16,098.55			500.00	5,100.00	0.00
<b>4. Investments (i+ii+iii+iv+v)</b>	<b>Y1320</b>	0.00	0.00	10,003.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,003.33			0.00	0.00	20,058.00
(i) Statutory Investments (only for NBFCs-D)	<b>Y1330</b>	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) Listed Investments	<b>Y1340</b>	0.00	0.00	10,003.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,003.33			0.00	0.00	20,058.00
(a) Current	<b>Y1350</b>	0.00	0.00	10,003.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,003.33			0.00	0.00	20,058.00
(b) Non-current	<b>Y1360</b>	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
(iii) Unlisted Investments	<b>Y1370</b>	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
(a) Current	<b>Y1380</b>	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
(b) Non-current	<b>Y1390</b>	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
(iv) Venture Capital Units	<b>Y1400</b>	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
(v) Others (Please Specify)	<b>Y1410</b>	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
<b>5. Advances (Performing)</b>	<b>Y1420</b>	0.00	3,868.47	6,259.68	7,630.92	7,584.81	22,340.05	39,592.19	1,45,319.08	95,837.70	2,554.63	3,30,987.53			0.00	8,568.00	0.00
(i) Bills of Exchange and Promissory Notes discounted & rediscounted	<b>Y1430</b>	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 (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	<b>Y1440</b>	0.00	3,868.47	6,259.68	7,630.92	7,584.81	22,340.05	39,592.19	1,45,319.08	95,837.70	2,554.63	3,30,987.53			0.00	8,568.00	0.00
(a) Through Regular Payment Schedule	<b>Y1450</b>	0.00	3,868.47	6,259.68	7,630.92	7,584.81	22,340.05	39,592.19	1,45,319.08	95,837.70	2,554.63	3,30,987.53			0.00	8,568.00	0.00
(b) Through Bullet Payment	<b>Y1460</b>	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
(iii) Interest to be serviced through regular schedule	<b>Y1470</b>	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
(iv) Interest to be serviced to be in Bullet Payment	<b>Y1480</b>	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
<b>6. Gross Non-Performing Loans (GNPA)</b>	<b>Y1490</b>	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) Substandard	<b>Y1500</b>	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
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	<b>Y1510</b>	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
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	<b>Y1520</b>	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	<b>Y1530</b>	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
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	<b>Y1540</b>	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
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	<b>Y1550</b>	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
<b>7. Inflows From Assets On Lease</b>	<b>Y1560</b>	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
<b>8. Fixed Assets (Excluding Assets On Lease)</b>	<b>Y1570</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,264.41	1,264.41			0.00	0.00	0.00
<b>9. Other Assets :</b>	<b>Y1580</b>	0.00	0.00	118.31	460.23	0.00	179.27	572.83	800.03	205.89	3,331.37	5,667.93			0.00	0.00	2,281.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	<b>Y1590</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,907.95	2,907.95			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 flows)	<b>Y1600</b>	0.00	0.00	118.31	460.23	0.00	179.27	572.83	800.03	205.89	423.42	2,759.98			0.00	0.00	2,281.00
(c) Others	<b>Y1610</b>	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
<b>10. Security Finance Transactions (a+b+c+d)</b>	<b>Y1620</b>	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

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	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	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	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	0.00	0.00	0.00	0.00	0.00	
<b>11. Inflows On Account of Off Balance Sheet (OBS) Exposure</b>	<b>Y1670</b>	<b>0.00</b>	<b>0.00</b>	<b>7,100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7,100.00</b>			<b>0.00</b>	<b>0.00</b>	<b>2,500.00</b>
(i) Loan committed by other institution pending disbursal	Y1680	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) Lines of credit committed by other institution	Y1690	0.00	0.00	7,100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,100.00			0.00	0.00	2,500.00
(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	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	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	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	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	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	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	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	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	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	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	0.00			0.00	0.00	0.00
<b>B. TOTAL INFLOWS (B) (Sum of 1 to 11)</b>	<b>Y1810</b>	<b>6,886.69</b>	<b>3,868.47</b>	<b>25,986.32</b>	<b>10,591.15</b>	<b>7,584.81</b>	<b>25,441.90</b>	<b>48,335.99</b>	<b>1,46,119.11</b>	<b>96,043.59</b>	<b>7,150.41</b>	<b>3,78,008.44</b>			<b>500.00</b>	<b>13,668.00</b>	<b>24,839.00</b>	
<b>C. Mismatch (B - A)</b>	<b>Y1820</b>	<b>6,886.69</b>	<b>2,733.87</b>	<b>21,974.99</b>	<b>3,335.85</b>	<b>3,680.94</b>	<b>-2,870.90</b>	<b>28,182.58</b>	<b>9,892.99</b>	<b>52,552.31</b>		<b>7,100.00</b>			<b>500.00</b>	<b>-11,332.00</b>	<b>16,336.06</b>	
<b>D. Cumulative Mismatch</b>	<b>Y1830</b>	<b>6,886.69</b>	<b>9,620.56</b>	<b>31,595.55</b>	<b>34,931.40</b>	<b>38,612.34</b>	<b>35,741.44</b>	<b>63,924.02</b>	<b>73,817.01</b>	<b>1,26,369.32</b>	<b>7,100.00</b>	<b>7,100.00</b>			<b>500.00</b>	<b>-10,832.00</b>	<b>5,504.06</b>	
<b>E. Mismatch as % of Total Outflows</b>	<b>Y1840</b>	<b>0.00%</b>	<b>240.95%</b>	<b>547.82%</b>	<b>45.98%</b>	<b>94.29%</b>	<b>-10.14%</b>	<b>139.84%</b>	<b>7.26%</b>	<b>120.83%</b>	<b>-94.34%</b>	<b>1.91%</b>			<b>0.00%</b>	<b>-45.33%</b>	<b>192.12%</b>	
<b>F. Cumulative Mismatch as % of Cumulative Total Outflows</b>	<b>Y1850</b>	<b>0.00%</b>	<b>847.93%</b>	<b>613.99%</b>	<b>281.68%</b>	<b>236.81%</b>	<b>80.11%</b>	<b>98.69%</b>	<b>36.73%</b>	<b>51.69%</b>	<b>1.91%</b>	<b>1.91%</b>			<b>0.00%</b>	<b>-43.33%</b>	<b>16.43%</b>	

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

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One 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	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
<b>A. Liabilities (OUTFLOW)</b>													
<b>1.Capital (i+ii+iii+iv)</b>	<b>Y010</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,259.19	0.00	8,259.19
(i) Equity	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,259.19	0.00	8,259.19
(ii) Perpetual preference shares	Y030	0.00	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	Y040	0.00	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 furnish, if any)	Y050	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>2.Reserves &amp; surplus</b>	<b>Y060</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,456.79	0.00	87,456.79
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75,923.27	0.00	75,923.27
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	0.00	0.14
(iii) Statutory/Special Reserve (Section 45-IC reserve to	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	2,469.43	0.00	2,469.43
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	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	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.1 Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.2 Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) 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	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121.70	0.00	121.70
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,942.25	0.00	8,942.25
<b>3.Gifts, grants, donations &amp; benefactions</b>	<b>Y220</b>	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>4.Bonds &amp; Notes (a+b+c)</b>	<b>Y230</b>	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) Fixed rate plain vanilla including zero coupons	Y240	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) Instruments with embedded options	Y250	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) Floating rate instruments	Y260	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>5.Deposits</b>	<b>Y270</b>	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) Term Deposits/ Fixed Deposits from public	Y280	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) Fixed rate	Y290	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) Floating rate	Y300	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>6.Borrowings (I+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii)</b>	<b>Y310</b>	0.00	748.24	3,047.32	5,778.07	3,709.16	23,629.9	17,949.53	1,31,739.28	39,385.39	19,012.56	0.00	2,44,999.50











