# Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



PROTECTING INVESTING FINANCING ADVISING

## May 18, 2022

BSE Limited	National Stock Exchange of India Limited
Phiroze Jeejeebhoy Towers	Listing Department, Exchange Plaza,
Dalal Street	Bandra Kurla Complex, Bandra (E), Mumbai -
Mumbai- 400001	400051

Dear Sir/Madam,

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

This is with reference to clause 3 of Annexure II (Continuous obligations and disclosure requirements for listed CPs) of SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper.

In this regard, please find enclosed the following:

- · statement of structural liquidity,
- statement of interest rate sensitivity, and
- statement of short-term dynamic liquidity

for the quarter ended March 31, 2022 for your reference and the same also been filed with National Housing Bank (NHB).

Request to kindly take the same on your records.

Thanking you, Yours faithfully,

### For Aditya Birla Housing Finance Limited

Swati Digitally signed by Swati Singh Date:
Singh 17:37:30 +05'30'

Swati Singh Company Secretary

#### Aditya Birla Housing Finance Limited

One World Center, Tower 1, 18th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000
care.housingfinance@adityabirlacapital.com | adityabirlahousingfinance.com

#### Registered Office:

Indian Rayon Compound, Veraval, Gujarat -362 266 CIN: U65922GJ2009PLC083779



PART-1: Statement of Structural Liquidity as on period ending (Amount Rs. in Lakh)

SRNO	RESIDUAL MATURITY	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
	auzzi awa		C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
Α .	OUTFLOWS			_	_	_		_		_	_		
	Capital Equity and perpetual preference	R01	0	0	0	0	0	0	0	0	0	50120	50120
a)	shares	R02										50120	50120
b)	Non-perpetual preference shares	R03											0
2	Reserves & surplus	R04										121979	121979
3	Gifts, grants, donations & benefactions	R05											0
4	Notes, bonds & debentures	R06	0	24226	3054	443	11530	5367	3055	128944	33455	25869	235944
			_										
a)	Plain vanilla bonds/debentures Bonds/debentures with	R07	0	24226	3054	443	11530	5367	3055	128944	33455	25869	235944
b)	embedded ontions	R08											0
c)	Fixed rate notes	R09											0
	Deposits	R10	0	0	0	0	0	0	0	0	0	0	0
b)	Term deposits from public ICDs	R11 R12											0
c)	CDs	R13											0
6	Borrowings	R14	9627	0	0	833	22193	13864	104888	474262	142293	54379	822338
a)	Term money borrowings	R15	627	0	0	833	4831	13864	95888	474262	142293	54379	786976
b)	From RBI, NHB, Govt, & others	R16	9000	0	0	0	17362	0	9000	0	0	0	35362
7	Current Liabilities &	R17	2488	0			2826	11	7414	2708	0	0	15446
a)	provisions: Sundry creditors	R18	2.30				2826		6440	2019			11285
b)	Expenses payable	R19	2488				2020	11	25	2019			2524
c)	Advance income received	R20								688			688
d)	Interest payable on bonds/deposits	R21											0
e)		R22											
	Contingent Liabilities	R23	2579	2579	9918	9682	6168	7675	948 <b>10912</b>	41619	14766	10366	948 <b>116265</b>
a)	Letters of credit/guarantees	R24	25/9	25/9	9918	9082	0108	7675	10912	41619	14/66	10366	0
b)	Loan commitments pending	R25											
	dishursal (outflows) Lines of credit committed to		2579	2579	9918	9682	6168	7675	10912	41619	14766	10366	116265
c)	other institutions (outflows) Outflows on account of forward	R26											0
d)	exchange contracts, rupee/dollar swap & bills	R27											0
9	Others (specify) Bank OD	R28	3892	3892	7785	5561	1112	0	0	4167	6667	4167	37242
-													
A	TOTAL OUTFLOWS (A)	R29	18587	30698	20757	16519	43830	26917	126269	651699	197181	266879	1399335
A B	INFLOWS	R30	18587	30698	20757	16519	43830	26917	126269	651699	197181	266879	
A B 1	INFLOWS Cash	<b>R30</b> R31	18587	30698	20757	16519	43830	26917	126269	651699	197181	266879	0
1 2	INFLOWS Cash Remittance in transit	R30 R31 R32											0
1 2	INFLOWS Cash	<b>R30</b> R31	23693 23693	30698			43830		32002 32002	651699		266879	0
1 2	INFLOWS Cash Remittance in transit Balances with banks	R30 R31 R32 R33	23693						32002				0 0 <b>55695</b> 55695
1 2	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits	R30 R31 R32 R33 R34 R35	23693						32002				0 0 <b>55695</b>
1 2 3	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice	R30 R31 R32 R33 R34 R35 R36	23693						32002				0 0 <b>55695</b> 55695
1 2 3	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions)	R30 R31 R32 R33 R34 R35 R36	<b>23693</b> 23693	0	0	0	0	0	<b>32002</b> 32002	0	0	0	0 0 <b>55695</b> 55695 0 0
1 2 3	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing)	R30 R31 R32 R33 R34 R35 R36	23693		0				32002				0 0 <b>55695</b> 55695 0
1 2 3	INFLOWS  Cash  Remittance in transit  Balances with banks  3) Current account  b) Depost (short-term deposits  c) Money at call & short notice  Investments (net of provisions)  Advances (performing)  a) Bills of exchange and promissory notes discounted & rediscounted &	R30 R31 R32 R33 R34 R35 R36 R37 R38	<b>23693</b> 23693	0	0	0	0	0	<b>32002</b> 32002	0	0	0	0 0 <b>55695</b> 55695 0 0
1 2 3	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Depost (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans)	R30 R31 R32 R33 R34 R35 R36 R37	<b>23693</b> 23693	0	0	0	0	0	<b>32002</b> 32002	0	0	0	0 0 <b>55695</b> 55695 0 0 1273932
1 2 3	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) () Corporate loans/short term	R30 R31 R32 R33 R34 R35 R36 R37 R38	23693 23693 10773	10773	14315	24814	25655	76265	32002 32002 151234	425701	222386	312015	0 0 55695 55695 0 0 1273932
1 2 3 3 3 4 4 5 5	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans. Non-performing loans (net of provisions and daims received)	R30 R31 R32 R33 R34 R35 R36 R37 R38 R39 R40	23693 23693 10773	10773	14315	24814	25655	76265	32002 32002 151234	425701	222386	312015	0 0 55695 55695 0 0 1273932
1 2 3 3 3 4 4 5 5	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans. Non-performing loans (net of provisions and claims received)  Inflows from assets on lease	R30 R31 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41	23693 23693 10773	10773	14315	24814	25655	76265	32002 32002 151234	425701	222386	312015 312015	0 0 55695 55695 0 0 1273932 0
1 2 3 3 3 4 4 5 5	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) b) Term loans (only rupee loans) Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets con lease fixed assets con lease	R30 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41	23693 23693 10773	10773	14315	24814	25655	76265	32002 32002 151234	425701	222386	312015 312015	0 0 55695 55695 0 0 1273932 0 1273932 0
1 2 3 3 4 4 5 5 5 6 6 7 7 8 8	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) b) Term loans (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease) Other assets:	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43	23693 23693 10773	10773	14315 14315	24814 24814	25655	76265	32002 32002 151234	425701	222386 222386 21756	312015 312015	0 0 55695 55695 0 0 1273932 0 1273932 0
1 2 3 3 4 4 5 5 5 6 6 7 7 8 8	INFLOWS  Cash Remittance in transit  Balances with banks  a) Current account  b) Depost (short-term deposits  c) Money at call & short notice  Investments (net of provisions)  Advances (performing)  a) Bills of exchange and promissory notes discounted & rediscounted by Term loans (only rupee loans)  c) Corporate loans/short term loans.  Non-performing loans (net of provisions and claims received)  Inflows from assets on lease fixed assets (excluding assets on lease)  Other assets:  Other assets:  Other assets:  J Intagible assets & other non	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R40 R41 R42 R43 R44	23693 23693 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234	425701 425701 8819	222386 222386 21756	312015 312015 10123 831 623	0 0 55695 55695 0 0 1273932 0 1273932 0 31879 0 831
1 2 3 3 4 4 5 5 5 6 6 7 7 8 8	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans.  Non-performing loans (net of provisions and claims received)  Inflows from assets on lease fixed assets (excluding assets on lease)  Other assets: a) Intangible assets & other non cash flow items b) Interest and other income	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46	23693 23693 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234	425701 425701	222386 222386 21756	312015 312015 10123	0 0 55695 55695 0 0 1273932 0 1273932 0 31879 0 0 831 11578
1 2 3 3 3 4 4 5 5 6 6 7 7 8 8	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) b) Term loans (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease) Other assets a) Intangible assets & other non-cash flow items b) Interest and other income receivable b) Interest and other income	R30 R31 R32 R33 R34 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47	23693 23693 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234 151234	425701 425701 8819 7294	222386 222386 21756	312015 312015 10123 831 623	0 0 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 8311 11578 7917 0 0
1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans). b) Term loans (only rupee loans) Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease) Other assets a) Intargible assets & other non cash flow items b) Interest and other income receivable c) Others  Lines of credit committed by	R30 R31 R31 R32 R33 R34 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48	23693 23693 10773 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234	425701 425701 8819	222386 222386 21756	312015 312015 10123 831 623	0 0 0 55695 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 8311 11578 7917 0 0 3661
1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) c) Corporate loans/short term loans.  Non-performing loans (net of provisions and claims received)  Inflows from assets on lease fixed assets (excluding assets on lease)  Other assets: a) Intangible assets & other non cash flow items b) Interest and other income receivable c) Others C) Others Lines of credit committed by other institutions (inflows)	R30 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48	23693 23693 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234 151234	425701 425701 8819 7294	222386 222386 21756	312015 312015 10123 831 623	0 0 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 31879 0 31879 0 33601 24000
1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Depost (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Bills of exchange and promissory notes discounted & rediscounted c) Corporate loans (only rupee c) Corporate loans/short term loans  Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on dease and and the runce assets of the control of the	R30 R31 R31 R32 R33 R34 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48	23693 23693 10773 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234 151234	425701 425701 8819 7294	222386 222386 21756	312015 312015 10123 831 623	0 0 0 55695 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 8311 11578 7917 0 0 3661
1 2 3 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 1 1 1 2 1 2	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans). Jo Term loans (only rupee loans) Non-performing loans (net of provisions and claims received) Inflows from assets on leaser freed assets (excluding assets son lease) Other assets a) Intargible assets & other non cash flow items b) Interest and other income receivable c) Others  Lines of credit committed by other institutions (inflows) Bills rediscounted (inflow) Inflows on account of forward exchange contracts, dollar/rupee sways (sell/buy)	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51	23693 23693 10773 10773	10773 10773	14315 14315	24814 24814	25655 25655	76265	32002 32002 151234 151234	425701 425701 8819 7294	222386 222386 21756	312015 312015 10123 831 623	0 0 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 31879 0 31879 0 33601 24000
1 2 3 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 1 1 1 2 1 2	INFLOWS  Cash  Remittance in transit  Balances with banks  3) Current account  b) Depost (short-term deposits  c) Money at call & short notice  Investments (net of provisions)  Advances (performing)  3) Bills of exchange and promissory notes discounted & rediscounted & rediscounted to the control of the c	R30 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R46 R47 R48 R49 R50 R51	23693 23693 10773 10773	10773 10773	0 14315 14315	24814 24814	25655 25655	76265 76265	32002 32002 151234 151234 2136	425701 425701 8819 7294 1525	222386 222386 21756	312015 312015 10123 831 623 623	0 0 55695 55695 55695 0 0 0 0 1273932 0 0 1273932 0 0 831 11578 7917 0 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
1 2 3 3 3 4 4 5 5 6 6 6 7 7 8 8 9 9 1 1 1 1 1 1 2 1 2 1 3 1 3	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Depost (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & investments (net of provisions)  Advances (septforming) c) Bills of exchange and promissory notes discounted & investments c) Corporate loans/short term loans  Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease)  Other assets:  John Inflows from assets on elase  Other assets:  John Inflows from assets Lines of redit committed by other institutions (inflows)  Bills rediscounted (inflow)  Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)  Others  B. TOTAL INFLOWS (8)	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R45 R46 R47 R48 R47 R48 R49 R50 R51 R52 R53	23693 23693 10773 10773 0 0	10773 10773	0 14315 14315 0 0 15000	24814 24814 0 0	25655 25655 0	76265 76265	32002 32002 151234 151234 2136	425701 425701 425701 8819 7294 1525	222386 222386 21756	312015 312015 10123 831 623 623	0 0 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 31879 0 34616 24000 0 0 1399335
1 2 3 3 4 4 5 5 6 6 7 7 8 9 9 10 11 12 13 13 C C	INFLOWS Cash Remittance in transit Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans). Other assets in loans Non-performing loans (net of provisions and claims received) Inflows from assets on leaser freed assets (excluding assets son lease) Other assets a) Intargible assets & other non cash flow items b) Interest and other income receivable c) Others littles of credit committed by other institutions (inflows) Bills rediscounted (inflow) Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy) Others B. TOTAL INFLOWS (B) Mismatch (B - A)	R30 R31 R31 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51	23693 23693 10773 10773 0 9000	10773 10773 10773	0 14315 14315 0 0 15000	24814 24814 0 0	25655 25655 0	76265 76265 0	32002 32002 32002 151234 151234 2136 2136	425701 425701 425701 8819 7294 1525 1420 -215759	222386 222386 21756 0	312015 312015 312015 10123 831 623 623	0 0 0 55695 55695 0 0 0 1273932 0 1273932 0 31879 0 3661 24000 0 0 1399335 0 0
1 2 3 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 1 1 1 2 1 2	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Depost (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & investments (net of provisions)  Advances (septforming) c) Bills of exchange and promissory notes discounted & investments c) Corporate loans/short term loans  Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease)  Other assets:  John Inflows from assets on elase  Other assets:  John Inflows from assets Lines of redit committed by other institutions (inflows)  Bills rediscounted (inflow)  Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)  Others  B. TOTAL INFLOWS (8)	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R45 R46 R47 R48 R47 R48 R49 R50 R51 R52 R53	23693 23693 10773 10773 10773 0 9000	10773 10773 10773 10773 10773 19925 4954	14315 14315 14315 0 0 15000 29315 8558 13512	24814 24814 0 0 24814 24814 8295 21807	25655 25655 0 0 25655 -18175 3632	76265 76265 0 0 76265 49348 52980	32002 32002 32002 151234 151234 2136 2136	425701 425701 425701 425701  8819 7294 1525 1420 435940 -215759 -103674	222386 222386 21756 0 244143 46962 -56712	312015 312015 312015 10123 831 623 623 623 56712 0	0 0 0 0 55695 55695 55695 0 0 0 1273932 0 1273932 0 0 1273932 0 0 1273932 11578 7917 0 0 3661 24000 0 0 1399335 0 0 0 0
1 2 3 3 4 4 5 5 6 6 6 9 9 9 1 1 1 1 1 2 1 3 1 3 C D	INFLOWS  Cash Remittance in transit  Balances with banks a) Current account b) Depost (short-term deposits c) Money at call & short notice  Investments (net of provisions)  Advances (performing) a) Bills of exchange and promissory notes discounted & reduced and control of the	R30 R31 R31 R32 R32 R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51 R52 R53 R54 R55	23693 23693 10773 10773 0 9000	10773 10773 10773	14315  14315  0  0  15000  29315  8558  13512  41%	24814 24814 0 0	25655 25655 0	76265 76265 0	32002 32002 32002 151234 151234 2136 2136	425701 425701 425701 8819 7294 1525 1420 -215759	222386 222386 21756 0 244143 46962 -56712	312015 312015 312015 10123 831 623 623	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

SRNO	RESIDUAL MATURITY	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11	C12
A	OUTFLOWS													
1	Capital	R01	0	0	0	0	0	0	0	0	0	0	50119.77	50119.77
a)	Equity and perpetual preference	R02											50119.77	50119.77
h)	shares Non-perpetual preference shares	003												30119.77
0)		R04											0 121979.31	121979.31
	Reserves & surplus Gifts, grants, donations &													1219/9.31
	DEHEIGCUOIS	R05											0	0
4	Notes, bonds & debentures	R06	0	18060	25000	0	69000	3500	2500	45000	33500	26000	13384.3	235944.3
a)	Plain vanilla bonds/debentures	R07	0	18060	25000	0	69000	3500	2500	45000	33500	26000	13384.3	2,35,944.30
b)	Bonds/debentures with	R08												2,00,0
6)	embedded options Fixed rate notes	R09	0		0	0	0	0	0	0	0	0	0	0
5		R10	0				0	0						0
a)	Term deposits from public	R11			_	_		_	_	_				0
b)		R12												0
c)	CDs	R13												0
6	Borrowings	R14		99988.94521	75623.876	0	77237.68		245572	44536	19536	17858		813338.49
a)	Term money borrowings	R15	58166.66667	99988.94521	75623.876	0	59905.19	127508.6667	245572	44536	19536	17858	38,281.10	786976.44
b)	From RBI, NHB, Govt, & others	R16	9000	0	0	0	17332.49	0	0	0	0	0	29.56	26362.05
7	Current Liabilities & provisions:	R17	0	0	0	0	0	0	0	0	0	0	15446.07	15446.07
a)	Sundry creditors	R18											11285.28	11285.28
b)	Expenses payable	R19											2524.09	2524.09
c)	Advance income received	R20											688.26	688.26
d)	Interest payable on bonds/denosits	R21											0	0
e)	Provisions (other than for NPAs)	R22											948.44	948.44
. 8	Contingent Liabilities	R23	0	0	0	0	0	0	0	0	0	0	948.44	0
a)		R24			_	-		_	_	_	_	_	_	0
b)	Loan commitments pending	R25												0
c)	disbursal (outflows) Lines of credit committed to	R26												0
(c)	other institutions (outflows)	K26												0
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27												0
9	Others (specify) Bank OD	R28	22242.16											22242.16
A		R29		118048.9452	100623.876	0	146237.68	131008.6667	248072	89536	53036	43858	239240.1055	1259070.1
В	INFLOWS	R30												
		R31												0
	Remittance in transit	R32							22002 45407				22502 52542	0
	Balances with banks	R33	0		0	0	0	0		0		0		55695.1
	Balances with banks a) Current account	R33 R34	0	0	0	0	0	0	32002.46487	0	0	0	23692.63513	55695.1 55695.1
	Balances with banks a) Current account b) Deposit /short-term deposits	R33 R34 R35		0		0	0	0	32002.46487 0		0	0	23692.63513	
	Balances with banks a) Current account	R33 R34	0	0	0	0	0	0	32002.46487	0	0	0	23692.63513	
3	Balances with banks a) Current account b) Deposit /short-term deposits	R33 R34 R35	0	0	0	0	0	0	32002.46487 0	0	0	0	23692.63513 0	
4	Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing)	R33 R34 R35 R36	0	0 0	0	0 0	0	0	32002.46487 0 0	0 0	0 0	0 0 0	23692.63513 0 0	
4	Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted	R33 R34 R35 R36 R37	0 0	0 0	0 0	0 0	0 0 0	0 0 0	32002.46487 0 0	0 0	0 0	0 0	23692.63513 0 0	55695.1 0 0
4	Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only ruppe	R33 R34 R35 R36 R37	0 0 0 0 1094412	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	32002.46487 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 <b>63255</b>	0 0 0 0	55695.1 0 0 1157666.998
4	Balances with banks a) Current account b) Deposit /short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted	R33 R34 R35 R36 R37 R38 R39	0 0 0 0 1094412 0 1094411.998	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	32002.46487 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 63255 0 63255	0 0 0 0 0	55695.1 0 0 0 1157666.998 0 1157666.998
4	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & b) Term loans (only ruppe loans) c) Corporate loans/short term loans Non-performing loans (net of	R33 R34 R35 R36 R37 R38 R39	0 0 0 0 1094412	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	32002.46487 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 63255 0 63255	0 0 0 0 0 0	55695.1 0 0 0 1157666.998 0 1157666.998
4 5 5	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loars (only rupee loans) c) Copprate loans/short term loans Non-performing loans (net of provisions and daims received of	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42	0 0 0 0 1094412 0 1094411.998	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 63255 0 63255 0	0 0 0 0 0 0 0 0	55695.1 0 0 0 1157666.998 0 1157666.998 0
4 5 5	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of certainge and rediscounted & rediscounted (short only type loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and claims received) Inflows from assets on lease	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43	0 0 0 1094412 0 1094411.998 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 63255 0 10122.6672	23692.63513 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 0 1157666.998 0 1157666.998 0 31879.08198
4 5 5 6 6 7 7 8 8	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and b) Bills of exchange and sordiscounted. b) Term loans (only ruppe loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and daims received) Inflows from assets on lease fixed assets (excluding assets on	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44	0 0 0 1094412 0 1094411.998 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 63255 0 10122.6672	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 1157666.998 31879.08198 0 830.69
4 5 6 7 8	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loars (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and daims received) Inflows from assets on lease fleed assets (excluding assets on lease) loase	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45	0 0 0 1094412 0 1094411.998 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 63255 0 10122.6672 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 0 1157666.998 0 31879.08198 31879.08198 11578.2
4 5 6 7 8	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loans (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and daims received) Inflows from assets on lease fred assets (excluding assets on loase) Other assets:  a) Intangible assets & other non- rosh flow thems.	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44	0 0 0 1094412 0 1094411.998 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 63255 0 10122.6672	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 1157666.998 31879.08198 0 830.69
4 5 6 7 8	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promiscory notes discounted & rediscounted control of the contro	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45	0 0 0 1094412 0 1094411.998 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 63255 0 10122.6672 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 0 1157666.998 0 1157666.998 0 31879.08198 157666.998
4 5 6 6 7 8 9	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promiscory notes discounted & rediscounted control of the contro	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46	0 0 0 1094412 0 1094411.998 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 21755.41476 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 0 1157666.998 0 31879.08198 31879.08198 11578.2
4 5 6 7 8 9	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loans (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and daims received) Inflows from assets on lease fixed assets (excluding assets on lease) 0) Interest and other income receivable. b) Interest and other income receivable. c) Others Lluess of credit committed by	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46	0 0 0 1094412 0 1094411.998 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 0 1157666.998 0 31879.08198 0 830.69 11578.2 7916.74 0 3661.46
4 4 5 6 7 8 9	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & b) Term loans b) Term loans (only rupce loans) c) corporate loans/short term loans Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease) Other assets: a) Intangible assets & other non- cash flow items b) Interest and other income receivable () Others	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48	0 0 0 1094411.998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 0 1157666.998 0 31879.08198 0 830.69 11578.2 7916.74
4 5 6 7 8 9	Balances with banks a) Current account D) Deposit (Aphort-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loars (only rupee loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and daims received) Inflows from assets on lease fleed assets (excluding assets on lease) Other assets: a) Intangible assets & other non-cash flow items b) Interest and other income receivable. c) Others Lines of credit committed by other institutions (inflows) Bills rediscounted (inflow) Inflows on account of forward exchange contract, dollar/nues	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50	0 0 0 1094411.998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 0	55695.1 0 0 1157666.998 0 1157666.998 0 31879.08198 11578.2 7916.74 0 3661.46 0
4 5 6 7 8 9 9	Balances with banks  a) Current account  b) Deposit (short-term deposits  c) Money at call & short notice  Investments (net of provisions)  Advances (performing)  a) Bills of exchange and promissory notes discounted &  b) Term loans (only ruppe loans)  c) Corporate loans/short term loans  Non-performing loans (net of provisions and claims received)  Inflows from assets on lease floed assets (excluding assets on lease)  Other assets:  a) Intangible assets & other non- cash flow items  b) Interest and other income receivable  () Others  Limes of credit committed by  other institutions (inflows)  Bills rediscounted (inflow)  Bills rediscounted (inflow)  Bills rediscounted (inflows)  Bills rediscounted (inflows)  Bills rediscounted (inflows)  Bills rediscounted (inflows)  All reflows on account of forward exchange contracts, dollar/rupes  swaps (self(bur)	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51	0 0 1094411 998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 0 10122.6672 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 830.69 11578.2 7916.74 0 3661.46 0 0	55695.1  0  0  1157666.998  0  1157666.998  0  31879.08198  11578.2  7916.74  0  3661.46
4 5 5 6 6 7 7 8 8 9 9 110 111 12 13 13	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (noty rupee c) Corporate loans/short term loans (Non-performing loans (net of provisions and daims received) Inflows from assets on lease fixed assets (excluding assets on leases b) Remeased and other income c) Compared to the compared to	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51	0 0 0 10944112 0 1094411.998 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 63255 0 0 10122.6672 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 830.69 11578.2 7916.74 0 3661.46 0 0	55695.1 0 0 0 1157666.998 0 1157666.998 0 31879.08198 0 830.69 11578.2 7916.74 0 3661.46 0 0 1420.03
4 5 5 6 6 7 7 8 8 9 9 110 111 12 13 13	Balances with banks a) Current account b) Deposit (Aphort-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & rediscounted. b) Term loans (only rupee loans) c) Corporate loans/short term loans (Non-performing loans (net of provisions and daims received) Inflows from assets on lease fleed assets (excluding assets on lease) Other assets: a) Intangible assets & other non-cash flow items b) Interest and other income receivable. c) Others Lines of credit committed by other institutions (inflows) Bills rediscounted (inflow) Inflows on account of forward exchange contracts, doilar/rupee swaps (sell/bury) Others LTOTAL INFLOWS (8)	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R44 R45 R46 R47 R48 R49 R50 R51 R52 R53	0 0 1094411.998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 10122.6672 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 830.69 11578.2 7916.74 0 3661.46 0 0 0 37522.55513	55695.1 0 0 1157666.998 1157666.998 0 1157666.998 0 31879.08198 0 830.69 11576.2 7916.74 0 3661.46 0 0 1420.03
4 5 5 6 6 7 7 8 8 9 9 110 111 12 13 13	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promiseory notes discounted & residence of the control of the co	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R45 R46 R47 R48 R49 R50 R51	0 0 1094411.998 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 63255 0 10122.6672 0 0 0 0 0 0 0 0 0	23692.63513  0 0 0 0 0 0 0 0 0 0 0 830.69 11578.2 7916.74 0 3661.46 0 0 1420.03 0 37521.55513	55695.1  0  0  1157666.998  0  1157666.998  0  31879.08198  0  830.69  11578.2  7916.74  0  1420.03  0  1259070.1  0
4 5 5 6 6 7 7 8 8 9 9 110 111 12 13 13	Balances with banks a) Current account b) Deposit (short-term deposits c) Money at call & short notice Investments (net of provisions) Advances (performing) a) Bills of exchange and promissory notes discounted & b) Term loans b) Term loans (noty rupce loans) c) Corporate loans/short term loans Non-performing loans (net of provisions and claims received) Inflows from assets on lease fixed assets (excluding assets on lease) Other assets: a) Intangible assets & other non- cash flow items b) Interest and other income receivable () Others () Others United or reddirections (inflows) Bills rediscounted (inflow) Bills rediscounted (inflow) Others South (inflows) South (inflows) Bills rediscounted (inflow) Others South (inflows) Others South (inflows) South (inflows) Bills rediscounted (inflow) Others South (inflows) South (inf	R33 R34 R35 R36 R37 R38 R39 R40 R41 R42 R43 R44 R44 R45 R46 R47 R48 R49 R50 R51 R52 R53	0 0 0 0 1094412 0 1094412 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1094412 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32002.46487 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 63255 0 0 10122.6672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23692.63513 0 0 0 0 0 0 0 0 0 0 0 0 0 830.69 11578.2 7916.74 0 3661.46 0 0 1420.03 0 37521.55513 -201718.5503	55695.1 0 0 0 1157666.998 0 1157666.998 0 31879.08198 0 331879.08198 0 33661.46 0 0 1259070.1 0 0
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Version-1.0/2020

RETURN NAME: ALM-I

APPLICABILITY &
FREQUENCY:
PARTICULARS
PART-1

ALL NON-DEPOSIT TAKING HFCs WITH ASSET SIZE OF Rs. 100 CRORE AND ABOVE AND ALL DEPOSIT TAKING HFCs

(IRRESPECTIVE OF ASSET SIZE) ON QUARTERLY BASIS DESCRIPTION

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY

CERTIFICATE

#### 1. Supervisory Instructions:

- 1. All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
- 2. Submission of return should not be delayed for any reason such as the finalization/completion of the Audit of the annual accounts
- 3. The compilation of the Return should be on the basis of the figures available in the books of account of the company.
- 4. The returns shall be filed on-line through ORMIS portal only, by an authorised official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
- 5. The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
- 6. For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the provisional return. Non submission of final return shall be considered as non-submission of return.
- 7. Please ensure the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st , remains consistent. Further, the information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
- 8. It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
- 9. Indian Accounting Standards (Ind-AS) applicable HFCs, shall submit all returns based on Ind-AS financials.
- 10. HFCs are advised to continue furnishing the above returns/information online, through ORMIS only.

2. Technical Instructions:	
0.00	These fields are auto calculated fields, user cannot manipulate these fields.
	User can enter values in these fields as per Validations/ MBR

#### Asset Liability Management Return - Statement of Short-Term Dynamic Liquidity

SRNO	PARTICULAR	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to one month	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	
			C01	C02	C03	C04	C05	C06	
A	OUTFLOWS								
1	Increase in loans & Advances	R01	318.61	318.61	637.21	12,500.00	23,800.01	86,123.64	
2	Net increase in investments	R02	0.00	0.00	0.00	0.00	0.00	0.00	
i)	Govt./approved securities	R03	0.00	0.00	0.00	0.00	0.00	0.00	
ii)	Bonds/debentures/shares	R04	0.00	0.00	0.00	0.00	0.00	0.00	
iii)	Others	R05	0.00	0.00	0.00	0.00	0.00	0.00	
3	Net decrease in public deposits, ICDs	R06	0.00	0.00	0.00	0.00	0.00	0.00	
4	Net decrease in borrowings from various sources/net increase in market lending	R07	0.00	0.00	0.00	0.00	0.00	0.00	
5	Outflow on account of off-balance sheet items	R08	0.00	0.00	0.00	0.00	0.00	0.00	
6	Other outflows	R09	1,496.13	1,494.53	2,847.75	4,375.33	4,960.76	14,205.7	
	TOTAL OUTFLOWS (A)	R10	1,814.74	1,813.14	3,484.96	16,875.33	28,760.77	1,00,329.39	
В	INFLOWS								
1	Net cash position	R11	0.00	0.00	0.00	0.00	0.00	0.0	
2	Net increase in deposits	R12	0.00	0.00	0.00	0.00	0.00	0.0	
3	Interest inflow on investments	R13	0.00	0.00	0.00	0.00	0.00	0.00	
4	Interest inflow on performing Advances	R14	1,182.77	1,147.78	2,804.62	9,280.59	10,432.87	32,034.2	
5	Net increase in borrowings from various sources	R15	0.00	0.00	0.00	6,237.00	16,900.00	62,987.0	
6	Inflow on account of off- balance sheet items	R16	0.00	0.00	0.00	0.00	0.00	0.0	
7	Other inflows	R17	646.84	679.18	713.14	1,497.60	1,647.36	5,998.03	
	TOTAL INFLOWS (B)	R18	1,829.61	1,826.96	3,517.76	17,015.19	28,980.23	1,01,019.23	
С	Mismatch (B - A)	R19	14.87	13.82	32.80	139.86	219.46	689.83	
D	Cumulative mismatch	R20	14.87	28.69	61.49	201.35	420.81	1,110.64	
E	C as percentage to Total Outflows(%)	R21	0.81	0.76	0.94	0.82	0.76	0.68	

Preview changes | Save changes | Cancel changes

## **COMPANY'S CERTIFICATE**

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**Authorised Official's Certificate:** 

1. Certified that the directions/ guidelines/ circulars prescribed by RBI/ NHB are being compiled with.

2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

Date: 17-05-2022

Place: Mumbai

Name: Anubhav Katare

Designation: Senior Manager- Treasury