



25 April, 2022

To,
The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Sub: Provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2022.

Dear Sir / Madam,

In accordance with the disclosure requirement as per Operational Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021; pertaining to Listing of Commercial Papers, please find enclosed Provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March, 2022 as submitted to National Housing Bank (NHB).

Kindly take the same on your records.

Yours faithfully,
For Fullerton India Home Finance Company Limited

Jitendra Maheshwari
Company Secretary



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

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
Column Field Code		C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
A. OUTFLOWS												
1. Capital	R01	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	30803.32 R02+R03	30803.32 R02+R03
a) Equity and perpetual preference shares	R02	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	30803.32 >=0	30803.32 C01+...+C10
b) Non-perpetual preference shares	R03	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
2. Reserves & surplus	R04	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	36418.83 >=0	36418.83 C01+...+C10
3. Gifts, grants, donations & benefactions	R05	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
4. Notes, bonds & debentures	R06	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09
a) Plain vanilla bonds/debentures	R07	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
b) Bonds/debentures with embedded options	R08	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
c) Fixed rate notes	R09	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
5. Deposits	R10	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13
a) Term deposits from public	R11	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
b) ICDs	R12	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
c) CDs	R13	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
6. Borrowings	R14	0.00 R15+R16	0.00 R15+R16	3184.53 R15+R16	3392.86 R15+R16	14328.37 R15+R16	20589.52 R15+R16	59120.28 R15+R16	217106.52 R15+R16	33240.72 R15+R16	11014.72 R15+R16	361977.53 R15+R16
a) Term money borrowings	R15	0.00 >=0	0.00 >=0	3184.53 >=0	3392.86 >=0	14328.37 >=0	20589.52 >=0	59120.28 >=0	217106.52 >=0	33240.72 >=0	11014.72 >=0	361977.53 C01+...+C10
b) From RBI, NHB, Govt. & others	R16	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
7. Current Liabilities & provisions:	R17	13004.82 R18+...+R22	12153.46 R18+...+R22	6076.73 R18+...+R22	3178.97 R18+...+R22	834.41 R18+...+R22	1778.56 R18+...+R22	1078.17 R18+...+R22	184.32 R18+...+R22	0.00 R18+...+R22	28.72 R18+...+R22	38318.16 R18+...+R22
a) Sundry creditors	R18	10773.12 >=0	10083.07 >=0	5041.54 >=0	450.29 >=0	0.00 >=0	0.00 >=0	0.00 >=0	184.32 >=0	0.00 >=0	0.00 >=0	26532.34 C01+...+C10
b) Expenses payable	R19	2070.39 >=0	2070.39 >=0	1035.20 >=0	1316.07 >=0	626.92 >=0	0.00 >=0	538.01 >=0	0.00 >=0	0.00 >=0	28.72 >=0	7685.69 C01+...+C10
c) Advance income received	R20	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
d) Interest payable on bonds/deposits	R21	161.31 >=0	0.00 >=0	0.00 >=0	1412.61 >=0	207.49 >=0	1656.40 >=0	540.16 >=0	0.00 >=0	0.00 >=0	0.00 >=0	3977.97 C01+...+C10
e) Provisions (other than for NPAs)	R22	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	122.17 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	122.17 C01+...+C10
8. Contingent Liabilities	R23	6784.24 R24+...+R27	6784.24 R24+...+R27	3392.12 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27	37333.33 R24+...+R27	28666.67 R24+...+R27	0.00 R24+...+R27	82960.59 R24+...+R27
a) Letters of credit/guarantees	R24	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
b) Loan commitments pending disbursement (outflows)	R25	6784.24 >=0	6784.24 >=0	3392.12 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	16960.59 C01+...+C10
c) Lines of credit committed to other institutions (outflows)	R26	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	37333.33 >=0	28666.67 >=0	0.00 >=0	66000.00 C01+...+C10
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C10
9. Others (specify)	R28	0.00 >=0	0.00 >=0	33.46 >=0	33.55 >=0	33.78 >=0	102.62 >=0	210.20 >=0	868.58 >=0	675.12 >=0	132.38 >=0	2089.69 C01+...+C10

A. TOTAL OUTFLOWS (A)	R29	19789.06	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	18937.70	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	12686.84	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	6605.37	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	15196.57	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	22470.70	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	60408.65	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	255492.76	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	62582.51	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	78397.96	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	552568.11	Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)
B. INFLOWS	R30																						
1. Cash	R31	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
2. Remittance in transit	R32	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
3. Balances with banks	R33	3304.02	R34+R35+R36	5271.12	R34+R35+R36	1.02	R34+R35+R36	208.43	R34+R35+R36	888.63	R34+R35+R36	9598.82	R34+R35+R36	23987.93	R34+R35+R36	0.00	R34+R35+R36	0.00	R34+R35+R36	0.00	R34+R35+R36	43259.98	R34+R35+R36
a) Current account	R34	3304.02	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	3304.02	C01+...+C10
b) Deposit /short-term deposits	R35	0.00	>=0	5271.12	>=0	1.02	>=0	208.43	>=0	888.63	>=0	9598.82	>=0	23987.93	>=0	0.00	>=0	0.00	>=0	0.00	>=0	39955.95	C01+...+C10
c) Money at call & short notice	R36	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
4. Investments (net of provisions)	R37	2498.87	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	2498.87	C01+...+C10
5. Advances (performing)	R38	1455.97	R39+R40+R41	899.00	R39+R40+R41	1952.34	R39+R40+R41	4386.68	R39+R40+R41	4433.45	R39+R40+R41	13911.15	R39+R40+R41	26302.71	R39+R40+R41	73049.86	R39+R40+R41	48020.15	R39+R40+R41	218838.07	R39+R40+R41	393249.38	R39+R40+R41
a) Bills of exchange and promissory notes discounted & rediscounted	R39	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
b) Term loans (only rupee loans)	R40	1455.97	>=0	899.00	>=0	1952.34	>=0	4386.68	>=0	4433.45	>=0	13911.15	>=0	26302.71	>=0	73049.86	>=0	48020.15	>=0	218838.07	>=0	393249.38	C01+...+C10
c) Corporate loans/short term loans	R41	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
6. Non-performing loans (net of provisions and claims received)	R42	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	1106.85	>=0	9788.80	>=0	10895.65	C01+...+C10
7. Inflows from assets on lease	R43	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
8. fixed assets (excluding assets on lease)	R44	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	2138.90	>=0	2138.90	C01+...+C10
9. Other assets :	R45	3592.84	R46+R47+R48	449.11	R46+R47+R48	597.41	R46+R47+R48	152.49	R46+R47+R48	21.58	R46+R47+R48	159.02	R46+R47+R48	393.31	R46+R47+R48	1878.64	R46+R47+R48	444.55	R46+R47+R48	9885.89	R46+R47+R48	17574.83	R46+R47+R48
a) Intangible assets & other non-cash flow items	R46	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	180.58	>=0	180.58	C01+...+C10
b) Interest and other income receivable	R47	3592.84	>=0	449.11	>=0	449.11	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	9.29	>=0	1516.26	>=0	6016.60	C01+...+C10
c) Others	R48	0.00	>=0	0.00	>=0	148.31	>=0	152.49	>=0	21.58	>=0	159.02	>=0	393.31	>=0	1878.64	>=0	435.26	>=0	8189.04	>=0	11377.65	C01+...+C10
10. Lines of credit committed by other institutions (inflows)	R49	10000.00	>=0	15000.00	>=0	12500.00	>=0	3500.00	>=0	12000.00	>=0	3000.00	>=0	10000.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	41500.00	C01+...+C10
11. Bills rediscounted (inflow)	R50	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	>=0	0.00	C01+...+C10
13. Others (specify)	R52	0.00	>=0	0.00	>=0	0.00	>=0	21.28	>=0	21.50	>=0	65.87	>=0	138.05	>=0	646.80	>=0	829.77	>=0	15237.31	>=0	16960.59	C01+...+C10
B. TOTAL INFLOWS (B)	R53	20851.71	Sum(R31-33,R37,R38,R42-45,R49-52))	21619.22	Sum(R31-33,R37,R38,R42-45,R49-52))	15050.77	Sum(R31-33,R37,R38,R42-45,R49-52))	8268.89	Sum(R31-33,R37,R38,R42-45,R49-52))	17365.16	Sum(R31-33,R37,R38,R42-45,R49-52))	26734.66	Sum(R31-33,R37,R38,R42-45,R49-52))	60822.00	Sum(R31-33,R37,R38,R42-45,R49-52))	75575.30	Sum(R31-33,R37,R38,R42-45,R49-52))	50401.32	Sum(R31-33,R37,R38,R42-45,R49-52))	255888.96	Sum(R31-33,R37,R38,R42-45,R49-52))	528078.20	Sum(R31-33,R37,R38,R42-45,R49-52))
C. Mismatch (B - A)	R54	1062.64	R53 - R29	2681.53	R53 - R29	2363.94	R53 - R29	1663.52	R53 - R29	2168.60	R53 - R29	4264.16	R53 - R29	413.35	R53 - R29	-179917.46	R53 - R29	-12181.19	R53 - R29	177491.00	R53 - R29	-24489.92	R53 - R29
D. Cumulative mismatch	R55	1062.64	R54C01	3744.17	R54C01	6108.11	R54C01	7771.63	(R55C01+R54C02)	9940.22	(R55C02+R54C03)	14204.38	(R55C03+R54C04)	14617.73	(R55C04+R54C05)	-165299.73	(R55C05+R54C06)	-177480.92	(R55C06+R54C07)	10.08	(R55C07+R54C08)	-24479.84	(R55C07+R54C08)
E. C as percentage Of A	R56	5.37	(R54/R29) x 100	14.16	(R54/R29) x 100	18.63	(R54/R29) x 100	25.18	(R54/R29) x 100	14.27	(R54/R29) x 100	18.98	(R54/R29) x 100	0.68	(R54/R29) x 100	-70.42	(R54/R29) x 100	-19.46	(R54/R29) x 100	226.40	(R54/R29) x 100	-4.43	(R54/R29) x 100

PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Lakh)

RESIDUAL MATURITY	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to 30/91 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
Column Field Code		C01	C02	C03	C04	C05	C06
A. OUTFLOWS							
1. Capital	R01	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03
a) Equity and perpetual preference shares	R02	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Non-perpetual preference shares	R03	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
2. Reserves & surplus	R04	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
3. Gifts, grants, donations & benefactions	R05	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
4. Notes, bonds & debentures	R06	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09
a) Plain vanilla bonds/debentures	R07	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Bonds/debentures with embedded options	R08	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
c) Fixed rate notes	R09	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
5. Deposits	R10	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13
a) Term deposits from public	R11	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) ICDs	R12	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
c) CDs	R13	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
6. Borrowings	R14	12174.38 R15+R16	936.49 R15+R16	31230.24 R15+R16	43661.24 R15+R16	71477.54 R15+R16	59768.94 R15+R16
a) Term money borrowings	R15	12174.38 >=0	936.49 >=0	31230.24 >=0	43661.24 >=0	71477.54 >=0	59768.94 >=0
b) From RBI, NHB, Govt. & others	R16	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
7. Current Liabilities & provisions:	R17	0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22
a) Sundry creditors	R18	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Expenses payable	R19	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
c) Advance income received	R20	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
d) Interest payable on bonds/deposits	R21	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
e) Provisions (other than for NPAs)	R22	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
8. Contingent Liabilities	R23	6784.24 R24+...+R27	6784.24 R24+...+R27	3392.12 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27
a) Letters of credit/guarantees	R24	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Loan commitments pending disbursement (outflows)	R25	6784.24 >=0	6784.24 >=0	3392.12 >=0	0.00 >=0	0.00 >=0	0.00 >=0
c) Lines of credit committed to other institutions (outflows)	R26	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills	R27	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
9. Others (specify)	R28	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
A. TOTAL OUTFLOWS (A)	R29	18956.62 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	7720.73 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	34622.36 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	43661.24 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	71477.54 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)	59768.94 Sum(R01,R04,R05,R06,R10,R14,R17,R23,R28)
B. INFLOWS	R30						
1. Cash	R31	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
2. Remittance in transit	R32	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
3. Balances with banks	R33	0.00 R34+R35+R36	5271.12 R34+R35+R36	1.02 R34+R35+R36	208.43 R34+R35+R36	888.63 R34+R35+R36	9598.82 R34+R35+R36
a) Current account	R34	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Deposit /short-term deposits	R35	0.00 >=0	5271.12 >=0	1.02 >=0	208.43 >=0	888.63 >=0	9598.82 >=0
c) Money at call & short notice	R36	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
4. Investments (net of provisions)	R37	2498.87 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
5. Advances (performing)	R38	369731.18 R39+R40+R41	0.00 R39+R40+R41	3.59 R39+R40+R41	3.63 R39+R40+R41	3.66 R39+R40+R41	11.21 R39+R40+R41
a) Bills of exchange and promissory notes discounted & rediscounted	R39	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Term loans (only rupee loans)	R40	369731.18 >=0	0.00 >=0	3.59 >=0	3.63 >=0	3.66 >=0	11.21 >=0
c) Corporate loans/short term loans	R41	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
6. Non-performing loans (net of provisions and claims received)	R42	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
7. Inflows from assets on lease	R43	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
8. Fixed assets (excluding assets on lease)	R44	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
9. Other assets:	R45	0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48
a) Intangible assets & other non-cash flow	R46	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
b) Interest and other income receivable	R47	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
c) Others	R48	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
10. Lines of credit committed by other institutions (inflows)	R49	10000.00 >=0	15000.00 >=0	12500.00 >=0	3500.00 >=0	12000.00 >=0	3000.00 >=0
11. Bills rediscounted (inflow)	R50	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0
13. Others	R52	0.00 >=0	6784.24 >=0	6784.24 >=0	3392.12 >=0	0.00 >=0	0.00 >=0
B. TOTAL INFLOWS (B)	R53	402230.04 Sum(R31-33,R37,R38,R42-45,R49-52))	27055.36 Sum(R31-33,R37,R38,R42-45,R49-52))	19288.85 Sum(R31-33,R37,R38,R42-45,R49-52))	7104.18 Sum(R31-33,R37,R38,R42-45,R49-52))	12892.30 Sum(R31-33,R37,R38,R42-45,R49-52))	12610.04 Sum(R31-33,R37,R38,R42-45,R49-52))
C. Mismatch (B - A)	R54	383271.43 R53 - R29	19334.63 R53 - R29	-15333.51 R53 - R29	-36557.06 R53 - R29	-58585.24 R53 - R29	-47158.91 R53 - R29
D. Cumulative mismatch	R55	383271.43 R54C01	349833.12 R54C01	-37967.51 R54C01	-87162.90 R55C01+R54C02	-135174.16 R55C02+R54C03	-200306.12 R55C03+R54C04
E. C as percentage Of A	R56	202.62 (R54/R29) x 100	250.43 (R54/R29) x 100	-44.29 (R54/R29) x 100	-83.73 (R54/R29) x 100	-81.96 (R54/R29) x 100	-78.90 (R54/R29) x 100

Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
C07	C08	C09	C10	C11	C12
0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	0.00 R02+R03	30803.32 R02+R03	30803.32 R02+R03
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	30803.32 >=0	30803.32 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	36418.83 >=0	36418.83 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09	0.00 R07+R08+R09
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13	0.00 R11+R12+R13
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
71239.05 R15+R16	0.00 R15+R16	0.00 R15+R16	9372.05 R15+R16	62117.60 R15+R16	361977.53 R15+R16
71239.05 >=0	0.00 >=0	0.00 >=0	9372.05 >=0	62117.60 >=0	361977.53 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22	0.00 R18+...+R22	38335.76 R18+...+R22	38335.76 R18+...+R22
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	26549.94 >=0	26549.94 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	7685.69 >=0	7685.69 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	3977.97 >=0	3977.97 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	122.17 >=0	122.17 C01+...+C11
0.00 R24+...+R27	37333.33 R24+...+R27	28666.67 R24+...+R27	0.00 R24+...+R27	0.00 R24+...+R27	82960.59 R24+...+R27
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	16960.59 C01+...+C11
0.00 >=0	37333.33 >=0	28666.67 >=0	0.00 >=0	0.00 >=0	66000.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	2089.69 >=0	2089.69 C01+...+C11
71239.05 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)	37333.33 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)	28666.67 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)	9372.05 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)	169765.19 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)	549818.01 Sum(R01,R04,R05,R06 R10,R14,R17,R23,R28)
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
23987.93 R34+R35+R36	0.00 R34+R35+R36	0.00 R34+R35+R36	0.00 R34+R35+R36	3304.02 R34+R35+R36	43259.98 R34+R35+R36
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	3304.02 >=0	3304.02 C01+...+C11
23987.93 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	39955.95 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	2498.87 C01+...+C11
10.36 R39+R40+R41	109.17 R39+R40+R41	138.62 R39+R40+R41	3224.85 R39+R40+R41	0.00 R39+R40+R41	393236.28 R39+R40+R41
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
10.36 >=0	109.17 >=0	138.62 >=0	3224.85 >=0	0.00 >=0	393236.28 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	10895.65 >=0	10895.65 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	2138.90 >=0	2138.90 C01+...+C11
0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48	0.00 R46+R47+R48	17593.43 R46+R47+R48	15373.09 R46+R47+R48
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	180.58 >=0	180.58 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	6016.60 >=0	6016.60 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	11396.25 >=0	11396.25 C01+...+C11
10000.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	66000.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 C01+...+C11
0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	0.00 >=0	16960.59 C01+...+C11
33998.28 Sum(R31- 33,R37,R38,R42- 45,R49-52))	109.17 Sum(R31- 33,R37,R38,R42- 45,R49-52))	138.62 Sum(R31- 33,R37,R38,R42- 45,R49-52))	3224.85 Sum(R31- 33,R37,R38,R42- 45,R49-52))	33932.00 Sum(R31- 33,R37,R38,R42- 45,R49-52))	550363.35 Sum(R31- 33,R37,R38,R42- 45,R49-52))
-37240.77 R53 - R29	-37224.16 R53 - R29	-28528.04 R53 - R29	-6147.19 R53 - R29	-135833.19 R53 - R29	545.34 R53 - R29
-198881.04 (R55C04+R54C05)	-279005.20 (R55C05+R54C06)	-300053.70 (R55C06+R54C07)	-285158.10 (R55C07+R54C08)	-344077.93 (R55C07+R54C08)	-337925.17 (R55C07+R54C08)
-52.28 (R54/R29) x 100	-99.71 (R54/R29) x 100	-99.52 (R54/R29) x 100	-65.59 (R54/R29) x 100	-80.01 (R54/R29) x 100	0.10 (R54/R29) x 100

Part-3A: Exposure to Real Estate Sector

Sr.No.	Category	Item Code	Current year	Validation	Item Code	Previous Year	Validation
a)	Direct exposure						
(i)	Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (Individual housing loans up to Rs.15 lakh may be shown separately)						
1	More than 15 lakh	C111	270872.95	<=0	P111	245903.66	<=0
2	Less than 15 lakh	C112	117412.33	<=0	P112	104172.59	<=0
	Sub Total	C110	388285.28	C111+C112	P110	350076.25	P111+P112
(ii)	Commercial Real Estate - Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development & construction etc.). Exposure would also include non-fund based (NFB) limits;						
		C113	46111.91	<=0	P113	39456.86	<=0
(iii)	Investments in Mortgage Backed Securities (MBS) and other securitised exposures -						
1	Residential,	C114	0.00	<=0	P114	0.00	<=0
2	Commercial Real Estate.	C115	0.00	<=0	P115	0.00	<=0
	Sub Total	C120	0.00	C114+C115	P120	0	P114+P115
b)	Indirect Exposure						
	Fund based and non-fund based exposure on NHB and HFCs	C121	0.00	<=0	P121	0.00	<=0
	Total	C130	434397.19	C110+C120+C121+C113	P130	389533.12	P110+P120+P121+P113

Part-3B: Maturity pattern of certain items of assets and liabilities

Sr. No.	Item	Item code	Validations	1 to 7 days	8 to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months upto 3 months	Over 3 months to 6 months
	Column Field code			C01	C02	C03	C04	C05	C06
	Liabilities								
1	Deposits	131	⊙=0	0.00	0.00	0.00	0.00	0.00	0.00
2	Borrowings	132	⊙=0	0.00	0.00	3184.53	3392.86	14328.37	20589.52
3	Foreign Currency liabilities	133	⊙=0	0.00	0.00	0.00	0.00	0.00	0.00
4	Total	140	131+132+133	0.00	0.00	3184.53	3392.86	14328.37	20589.52
	Assets								
5	Advances	141	⊙=0	1455.97	899.00	1952.34	4386.68	4433.45	13911.15
6	Investments	142	⊙=0	2498.87	0.00	0.00	0.00	0.00	0.00
7	Foreign Currency assets	143	⊙=0	0.00	0.00	0.00	0.00	0.00	0.00
8	Total	150	141+142+143	3954.84	899.00	1952.34	4386.68	4433.45	13911.15

Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years	Total	Validation
C07	C08	C09	C10	C11	
0.00	0.00	0.00	0.00	0.00	131C01+---+131C10=131C11
59120.28	217106.52	33240.72	11014.72	361977.53	132C01+---+132C10=132C11
0.00	0.00	0.00	0.00	0.00	133C01+---+133C10=133C11
59120.28	217106.52	33240.72	11014.72	361977.53	140C01+---+140C10=140C11
26302.71	73049.86	48020.15	218838.07	393249.38	141C01+---+141C10=141C11
0.00	0.00	0.00	0.00	2498.87	142C01+---+142C10=142C11
0.00	0.00	0.00	0.00	0.00	143C01+---+143C10=143C11
26302.71	73049.86	48020.15	218838.07	395748.25	150C01+---+150C10=150C11