Fullerton Grihashakti

*Iraada hai toh Raasta hai*

29 November, 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: Asset Liability Management (ALM) Statement on a half yearly basis as on September, 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; please find enclosed herewith the ALM Statement on a half yearly basis as on September, 2022 as submitted to National Housing Bank.

Kindly take the same on your records.

Yours faithfully,
**For Fullerton India Home Finance Company Limited**

JITENDRA MAHESHWARI

Digitally signed by JITENDRA MAHESHWARI
DN: c=IN, postalCode=400607, st=MAHARASHTRA, l=THANE, o=Personal, title=1504, serialNumber=4eee283ec837e72845f1b791d0c936cee7f0d965e8839a73b2955173795a36d8, pseudonym=150420220422123928614, 2.5.4.20=f79d67397843f151ad7444a6b7c46fc6f1340826ab86275a98edc7e10586cd4c, email=JIT.MAHESHWARI@GMAIL.COM, cn=JITENDRA MAHESHWARI
Date: 2022.11.29 11:36:10 +05'30'

**Jitendra Maheshwari**
**Company Secretary**
**Membership No:19621**

Encl: As above

**Version-1.0/2020**

| | |
|---|---|
| **RETURN NAME:** | **ALM-II** |
| **APPLICABILITY & FREQUENCY:** | **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** |
| **PARTICULARS** | **DESCRIPTION** |
| PART-1 | STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING |
| PART-2 | STATEMENT OF INTEREST RATE SENSITIVITY |
| PART-3 | EXPOSURE AND MATURITY PATTERN |
| | 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 |

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

| SRNO | PARTICULAR | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | C01 | C02 | C03 | C04 | C05 | C06 | C07 | C08 | C09 | C10 | C11 |
| **A** | **OUTFLOWS** | | | | | | | | | | | | |
| **1** | **Capital** | **R01** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **30,803.32** | **30,803.32** |
| a) | Equity and perpetual preference shares | R02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 30,803.32 | 30,803.32 |
| b) | Non-perpetual preference shares | R03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | Reserves & surplus | R04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 38,603.99 | 38,603.99 |
| 3 | Gifts, grants, donations & benefactions | R05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **4** | **Notes, bonds & debentures** | **R06** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| a) | Plain vanilla bonds/debentures | R07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | Bonds/debentures with | R08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | embedded options | | | | | | | | | | | | |
| c) | Fixed rate notes | R09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **5** | **Deposits** | **R10** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| a) | Term deposits from public | R11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | ICDs | R12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| c) | CDs | R13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **6** | **Borrowings** | **R14** | **0.00** | **0.00** | **14,173.44** | **4,955.36** | **14,828.37** | **29,105.83** | **96,717.77** | **1,77,462.86** | **40,641.12** | **36,584.34** | **4,14,469.09** |
| a) | Term money borrowings | R15 | 0.00 | 0.00 | 14,173.44 | 4,955.36 | 14,828.37 | 29,105.83 | 96,717.77 | 1,77,462.86 | 40,641.12 | 36,584.34 | 4,14,469.09 |
| b) | From RBI, NHB, Govt, & others | R16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **7** | **Current Liabilities & provisions:** | **R17** | **16,818.86** | **17,171.04** | **8,296.20** | **1,516.67** | **1,851.69** | **2,940.84** | **2,747.61** | **917.29** | **0.00** | **32.15** | **52,292.35** |
| a) | Sundry creditors | R18 | 14,608.87 | 14,531.46 | 7,265.73 | 787.96 | 0.00 | 982.62 | 632.83 | 531.40 | 0.00 | 0.00 | 39,340.87 |
| b) | Expenses payable | R19 | 2,060.95 | 2,060.95 | 1,030.47 | 728.71 | 866.42 | 0.00 | 269.27 | 385.89 | 0.00 | 32.15 | 7,434.81 |
| c) | Advance income received | R20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) | Interest payable on bonds/deposits | R21 | 149.04 | 578.63 | 0.00 | 0.00 | 985.27 | 934.83 | 1,845.51 | 0.00 | 0.00 | 0.00 | 4,493.28 |
| e) | Provisions (other than for NPAs) | R22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,023.39 | 0.00 | 0.00 | 0.00 | 0.00 | 1,023.39 |
| **8** | **Contingent Liabilities** | **R23** | **7,363.58** | **7,213.58** | **4,321.79** | **0.00** | **4,345.00** | **2,390.00** | **2,785.00** | **92,111.79** | **18,333.33** | **4,583.33** | **1,43,447.40** |
| a) | Letters of credit/guarantees | R24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | Loan commitments pending disbursal (outflows) | R25 | 7,363.58 | 7,213.58 | 4,321.79 | 0.00 | 4,345.00 | 2,390.00 | 2,785.00 | 12,528.46 | 0.00 | 0.00 | 40,947.41 |
| c) | Lines of credit committed to other institutions (outflows) | R26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 79,583.33 | 18,333.33 | 4,583.33 | 1,02,499.99 |
| d) | Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted | R27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | Others (specify) | R28 | 0.00 | 0.00 | 40.52 | 55.67 | 55.85 | 170.26 | 305.10 | 1,434.15 | 1,161.95 | 377.85 | 3,601.35 |
| **A** | **TOTAL OUTFLOWS (A)** | **R29** | **24,182.44** | **24,384.62** | **26,831.95** | **6,527.70** | **21,080.91** | **34,606.93** | **1,02,555.48** | **2,71,926.09** | **60,136.40** | **1,10,984.98** | **6,83,217.50** |
| | **A1. Cumulative Outflows** | **R29A** | **24,182.44** | **48,567.06** | **75,399.01** | **81,926.71** | **1,03,007.62** | **1,37,614.55** | **2,40,170.03** | **5,12,096.12** | **5,72,232.52** | **6,83,217.50** | **24,78,413.56** |
| **B** | **INFLOWS** | **R30** | | | | | | | | | | | |
| 1 | Cash | R31 | 69.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 69.24 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 | Remittance in transit | R32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **3** | **Balances with banks** | **R33** | **9,984.10** | **4,190.56** | **2,024.94** | **1,970.61** | **4,260.29** | **11,457.22** | **0.00** | **0.00** | **0.00** | **0.00** | **33,887.72** |
| | a) Current account | R34 | 7,696.46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,696.46 |
| | b) Deposit /short-term deposits | R35 | 2,287.64 | 4,190.56 | 2,024.94 | 1,970.61 | 4,260.29 | 11,457.22 | 0.00 | 0.00 | 0.00 | 0.00 | 26,191.26 |
| | c) Money at call & short notice | R36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Investments (net of provisions) | R37 | 2,498.28 | 6,957.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9,455.99 |
| **5** | **Advances (performing)** | **R38** | **1,187.92** | **781.24** | **1,814.18** | **3,966.54** | **4,047.48** | **12,835.03** | **24,112.68** | **68,850.27** | **43,686.93** | **2,97,421.84** | **4,58,704.11** |
| | a) Bills of exchange and promissory notes discounted & rediscounted | R39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | b) Term loans (only rupee loans) | R40 | 1,187.92 | 781.24 | 1,814.18 | 3,966.54 | 4,047.48 | 12,835.03 | 24,112.68 | 68,850.27 | 43,686.93 | 2,97,421.84 | 4,58,704.11 |
| | c) Corporate loans/short term loans | R41 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 | Non-performing loans (net of provisions and claims received) | R42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 936.47 | 11,187.28 | 12,123.75 |
| 7 | Inflows from assets on lease | R43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8 | fixed assets (excluding assets on lease) | R44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,915.17 | 3,915.17 |
| **9** | **Other assets :** | **R45** | **3,185.74** | **429.63** | **507.56** | **190.45** | **31.24** | **984.35** | **1,678.22** | **1,980.46** | **537.58** | **12,088.89** | **21,614.12** |
| | a) Intangible assets & other non-cash flow items | R46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 255.19 | 255.19 |
| | b) Interest and other income receivable | R47 | 3,185.74 | 398.22 | 398.22 | 0.00 | 0.00 | 327.19 | 710.24 | 0.00 | 12.63 | 1,680.92 | 6,713.16 |
| | c) Others | R48 | 0.00 | 31.41 | 109.34 | 190.45 | 31.24 | 657.16 | 967.98 | 1,980.46 | 524.95 | 10,152.78 | 14,645.77 |
| 10 | Lines of credit committed by other institutions (inflows) | R49 | 10,000.00 | 25,500.00 | 28,000.00 | 0.00 | 8,500.00 | 5,500.00 | 25,000.00 | 0.00 | 0.00 | 0.00 | 1,02,500.00 |
| 11 | Bills rediscounted (inflow) | R50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12 | Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy) | R51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13 | Others | R52 | 27.39 | 27.39 | 1,209.04 | 1,244.30 | 1,224.64 | 3,566.24 | 6,547.85 | 12,173.10 | 712.08 | 14,215.37 | 40,947.40 |
| | **B. TOTAL INFLOWS (B)** | **R53** | **26,952.67** | **37,886.53** | **33,555.72** | **7,371.90** | **18,063.65** | **34,342.84** | **57,338.75** | **83,003.83** | **45,873.06** | **3,38,828.55** | **6,83,217.50** |
| | | | | | | | | | | | | | |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **C** | **Mismatch (B - A)** | **R54** | **2,770.23** | **13,501.91** | **6,723.77** | **844.20** | **-3,017.26** | **-264.09** | **-45,216.73** | **-1,88,922.26** | **-14,263.34** | **2,27,843.57** | **0.00** |
| **D** | **Cumulative mismatch** | **R55** | **2,770.23** | **16,272.14** | **22,995.91** | **23,840.11** | **20,822.85** | **20,558.76** | **-24,657.97** | **-2,13,580.23** | **-2,27,843.57** | **0.00** | **-3,58,821.77** |
| **E** | **E. Mismatch as % to Outflows (C as % of A)** | **R56** | **11.45** | **55.37** | **25.05** | **12.93** | **-14.31** | **-0.76** | **-44.09** | **-69.47** | **-23.71** | **205.29** | **157.75** |
| **F** | **F. Cumulative Mismatch as % to Cumulative Outflows** | **R57** | **11.45** | **33.50** | **30.49** | **29.09** | **20.21** | **14.93** | **-10.26** | **-41.70** | **-39.81** | **0.00** | **47.90** |

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

| SRNO | PARTICULAR | 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** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **30,803.32** | **30,803.32** |
| | a) Equity and perpetual preference shares | R02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 30,803.32 | 30,803.32 |
| | b) Non-perpetual preference shares | R03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | Reserves & surplus | R04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 38,603.99 | 38,603.99 |
| 3 | Gifts, grants, donations & benefactions | R05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **4** | **Notes, bonds & debentures** | **R06** | **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) Plain vanilla bonds/debentures | R07 | 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) Bonds/debentures with embedded options | R08 | 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) Fixed rate notes | R09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **5** | **Deposits** | **R10** | **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) Term deposits from public | R11 | 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) ICDs | R12 | 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) CDs | R13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **6** | **Borrowings** | **R14** | **25,940.95** | **36,396.57** | **37,003.45** | **34,399.89** | **44,469.72** | **69,923.01** | **60,508.43** | **0.00** | **0.00** | **0.00** | **1,05,827.07** | **4,14,469.09** |
| | a) Term money borrowings | R15 | 25,940.95 | 36,396.57 | 37,003.45 | 34,399.89 | 44,469.72 | 69,923.01 | 60,508.43 | 0.00 | 0.00 | 0.00 | 1,05,827.07 | 4,14,469.09 |
| | b) From RBI, NHB, Govt, & others | R16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **7** | **Current Liabilities & provisions:** | **R17** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **52,292.36** | **52,292.36** |
| | a) Sundry creditors | R18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 39,340.88 | 39,340.88 |
| | b) Expenses payable | R19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,434.80 | 7,434.80 |
| | c) Advance income received | R20 | 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) Interest payable on bonds/deposits | R21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,493.29 | 4,493.29 |
| | e) Provisions (other than for NPAs) | R22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,023.39 | 1,023.39 |
| **8** | **Contingent Liabilities** | **R23** | **7,363.58** | **7,213.58** | **4,321.79** | **0.00** | **4,345.00** | **2,390.00** | **2,785.00** | **92,111.79** | **18,333.33** | **4,583.33** | **0.00** | **1,43,447.40** |
| | a) Letters of credit/guarantees | R24 | 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) Loan commitments pending disbursal (outflows) | R25 | 7,363.58 | 7,213.58 | 4,321.79 | 0.00 | 4,345.00 | 2,390.00 | 2,785.00 | 12,528.46 | 0.00 | 0.00 | 0.00 | 40,947.41 |
| | c) Lines of credit committed to other institutions (outflows) | R26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 79,583.33 | 18,333.33 | 4,583.33 | 0.00 | 1,02,499.99 |
| | d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted | R27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | Others (specify) | R28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,601.73 | 3,601.73 |
| **A** | **TOTAL OUTFLOWS (A)** | **R29** | **33,304.53** | **43,610.15** | **41,325.24** | **34,399.89** | **48,814.72** | **72,313.01** | **63,293.43** | **92,111.79** | **18,333.33** | **4,583.33** | **2,31,128.47** | **6,83,217.89** |
| **B** | **INFLOWS** | **R30** | | | | | | | | | | | | |
| 1 | Cash | R31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 69.24 | 69.24 |
| 2 | Remittance in transit | R32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **3** | **Balances with banks** | **R33** | **2,287.64** | **4,190.56** | **2,024.94** | **1,970.61** | **4,260.29** | **11,457.22** | **0.00** | **0.00** | **0.00** | **0.00** | **7,696.46** | **33,887.72** |
| | a) Current account | R34 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,696.46 | 7,696.46 |
| | b) Deposit /short-term deposits | R35 | 2,287.64 | 4,190.56 | 2,024.94 | 1,970.61 | 4,260.29 | 11,457.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26,191.26 |
| | c) Money at call & short notice | R36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4 | Investments (net of provisions) | R37 | 2,498.28 | 6,957.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9,455.99 |
| **5** | **Advances (performing)** | **R38** | **4,55,185.90** | **0.00** | **3.59** | **3.63** | **3.66** | **11.21** | **23.46** | **109.17** | **138.62** | **3,224.85** | **0.00** | **4,58,704.09** |
| | a) Bills of exchange and promissory notes discounted & rediscounted | R39 | 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) Term loans (only rupee loans) | R40 | 4,55,185.90 | 0.00 | 3.59 | 3.63 | 3.66 | 11.21 | 23.46 | 109.17 | 138.62 | 3,224.85 | 0.00 | 4,58,704.09 |
| | c) Corporate loans/short term loans | R41 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 | Non-performing loans (net of provisions and claims received) | R42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,123.75 | 12,123.75 |
| 7 | Inflows from assets on lease | R43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8 | fixed assets (excluding assets on lease) | R44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,915.17 | 3,915.17 |
| **9** | **Other assets :** | **R45** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **21,614.50** | **21,614.50** |
| | a) Intangible assets & other non-cash flow items | R46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 255.19 | 255.19 |
| | b) Interest and other income receivable | R47 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,713.15 | 6,713.15 |
| | c) Others | R48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14,646.16 | 14,646.16 |
| 10 | Lines of credit committed by other institutions (inflows) | R49 | 10,000.00 | 25,500.00 | 28,000.00 | 0.00 | 8,500.00 | 5,500.00 | 25,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,02,500.00 |
| 11 | Bills rediscounted (inflow) | R50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12 | Inflows on account of | R51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | forward exchange contracts, dollar/rupee swaps (sell/buy) | | | | | | | | | | | | |
| 13 | Others | R52 | 7,363.58 | 7,213.58 | 4,321.79 | 0.00 | 4,345.00 | 2,390.00 | 2,785.00 | 12,528.46 | 0.00 | 0.00 | 0.00 | 40,947.41 |
| **B** | **TOTAL INFLOWS (B)** | **R53** | **4,77,335.40** | **43,861.85** | **34,350.32** | **1,974.24** | **17,108.95** | **19,358.43** | **27,808.46** | **12,637.63** | **138.62** | **3,224.85** | **45,419.12** | **6,83,217.87** |
| **C** | **Mismatch (B - A)** | **R54** | **4,44,030.87** | **251.70** | **-6,974.92** | **-32,425.65** | **-31,705.77** | **-52,954.58** | **-35,484.97** | **-79,474.16** | **-18,194.71** | **-1,358.48** | **-1,85,709.35** | **-0.02** |
| **D** | **Cumulative mismatch** | **R55** | **4,44,030.87** | **4,44,282.57** | **4,37,307.65** | **4,04,882.00** | **3,73,176.23** | **3,20,221.65** | **2,84,736.68** | **2,05,262.52** | **1,87,067.81** | **1,85,709.33** | **-0.02** | **32,86,677.29** |
| **E** | **E. Mismatch as % to Outflows (C as % of A)** | **R56** | **1,333.24** | **0.57** | **-16.87** | **-94.26** | **-64.95** | **-73.22** | **-56.06** | **-86.28** | **-99.24** | **-29.63** | **-80.34** | **0.00** |
| | **A1. Cumulative Outflows** | **R29A** | **33,304.53** | **76,914.68** | **1,18,239.92** | **1,52,639.81** | **2,01,454.53** | **2,73,767.54** | **3,37,060.97** | **4,29,172.76** | **4,47,506.09** | **4,52,089.42** | **0.00** | **25,22,150.25** |
| | **"F. Cumulative Mismatch as % to Cumulative Outflows** | **R57** | **1,333.24** | **577.63** | **369.84** | **265.25** | **185.24** | **116.96** | **84.47** | **47.82** | **41.80** | **41.07** | **0.00** | **0.00** |

**Part-3A: Exposure to Real Estate Sector**

| SRNO | PARTICULAR | Item Code | Current year | Previous Year | Item Code |
|---|---|---|---|---|---|
| **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 | 3,00,743.08 | 2,42,807.50 | P111 |
| 2 | Less than 15 lakh | C112 | 1,47,315.90 | 1,14,928.73 | P112 |
| | **Sub Total** | **C110** | **4,48,058.98** | **3,57,736.23** | **P110** |
| (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 | 89,713.16 | 47,279.24 | P113 |
| **(iii)** | **Investments in Mortgage Backed Securities (MBS) and other securitised exposures -** | | | | |
| 1 | Residential | C114 | 0.00 | 0.00 | P114 |
| 2 | Commercial Real Estate | C115 | 0.00 | 0.00 | P115 |
| | **Sub Total** | **C120** | **0.00** | **0.00** | **P120** |
| b) | Fund based and non-fund based exposure on NHB and HFCs | C121 | 0.00 | 0.00 | P121 |
| | **Total** | **C130** | **5,37,772.14** | **4,05,015.47** | **P130** |

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

| SRNO | PARTICULAR | Item 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 1 year to 3 years | Over 3 to 5 years | Over 5 years | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | C01 | C02 | C03 | C04 | C05 | C06 | C07 | C08 | C09 | C10 | C11 |
| | **Liabilities** | | | | | | | | | | | | |
| 1 | Deposits | 131 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2 | Borrowings | 132 | 0.00 | 0.00 | 14,173.44 | 4,955.36 | 14,828.37 | 29,105.83 | 96,717.77 | 1,77,462.86 | 40,641.12 | 36,584.34 | 4,14,469.09 |
| 3 | Foreign Currency liabilities | 133 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **4** | **Total** | **140** | **0.00** | **0.00** | **14,173.44** | **4,955.36** | **14,828.37** | **29,105.83** | **96,717.77** | **1,77,462.86** | **40,641.12** | **36,584.34** | **4,14,469.09** |
| | **Assets** | | | | | | | | | | | | |
| 5 | Advances | 141 | 2,156.49 | 902.31 | 1,934.99 | 5,226.28 | 5,276.48 | 16,310.05 | 30,955.57 | 69,051.06 | 47,523.26 | 2,79,367.63 | 4,58,704.12 |
| 6 | Investments | 142 | 2,498.28 | 6,957.71 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9,455.99 |
| 7 | Foreign Currency assets | 143 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **8** | **Total** | **150** | **4,654.77** | **7,860.02** | **1,934.99** | **5,226.28** | **5,276.48** | **16,310.05** | **30,955.57** | **69,051.06** | **47,523.26** | **2,79,367.63** | **4,68,160.11** |

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## COMPANY'S CERTIFICATE

***Manager's/ Chairman & Managing Director's/ Authorised Official's Certificate:**
**1. Certified that the directions prescribed by RBI 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:** 26-11-2022
**Place:** Mumbai
**Name:** Sandeep Amin
**Designation:** Assistant Vice President