

14 July, 2023

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

Ref: Our letter dated 30 May, 2023 with respect to submission of Provisional ALM statement as on March, 2023.

Sub: Asset Liability Management (ALM) Statement as on March, 2023

Dear Sir / Madam,

This is with reference to our letter dated 30 May, 2023 with respect to submission of provisional ALM statement as on March, 2023, in accordance with the Operational Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021. Please find enclosed herewith the ALM Statement as on March, 2023, as submitted to National Housing Bank (NHB).

Kindly take the same on your records.

Yours faithfully

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)



Jitendra Maheshwari
Company Secretary
Membership No: A19621



SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

 Toll Free No.: 1800 102 1003  grihashakti@grihashakti.com  www.grihashakti.com **CIN:** U65922TN2010PLC076972

XBRL_ALM_II_Ver.2.0

HFC Details	Description
HFC Code	23
Name of HFC	SMFG India Home Finance Company Limited (Erstwhile Fullerton India Home Finance Company Limited)

Filing Details	Description
Return Code	9
Return Name	ALM-II [SL&IRS]
Reporting frequency	Half-yearly
Reporting start date	01/10/2022
Reporting end date	31/03/2023
Return for the period ending	31/03/2023
Schedule ID	69077
Report Version	Final

Reporting Details	Description
Reporting Denomination/ Unit	Lakh
Reporting Standard	Ind-AS
Date of last audited Balance Sheet	31/03/2023
General remarks, if any	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING													
RESIDUAL MATURITY	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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code	Remarks
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300		
A. OUTFLOWS												R1569	
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31848.25	31848.25	R1570	
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31848.25	31848.25	R1571	
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1572	
c) Reserves, Funds and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1573	
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1574	
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49383.23	49383.23	R1575	
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1576	
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1577	
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1578	
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1579	
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1580	
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1581	
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1582	
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1583	
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1584	
6. Borrowings	0.00	0.00	6284.53	29255.36	25469.68	39908.21	49141.58	247928.37	64676.59	33530.05	496194.37	R1585	
a) Term money borrowings	0.00	0.00	3784.53	29255.36	25469.68	39908.21	49141.58	247928.37	64676.59	33530.05	493694.36	R1586	
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	2500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2500.00	R1587	
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1588	
7. Current Liabilities & provisions:	10326.01	10046.87	5078.90	8476.64	1612.89	1517.41	3268.75	727.53	497.94	883.45	42436.39	R1589	
a) Sundry creditors	8137.01	8042.79	4021.40	1634.37	0.00	0.00	4.93	543.27	206.07	0.00	22589.85	R1590	
b) Expenses payable (other than interest)	2004.08	2004.08	1002.04	4052.14	1068.45	0.00	607.70	0.00	291.87	48.45	11078.80	R1591	
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1592	
d) Interest payable on bonds/deposits	184.92	0.00	55.46	2790.13	544.44	1451.81	2567.61	0.00	0.00	0.00	7594.37	R1593	
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1594	
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	65.60	88.51	184.26	0.00	835.00	1173.37	R1595	
8. Contingent Liabilities	12818.52	12626.67	6984.26	0.00	11535.28	12963.11	18346.89	161624.33	15100.31	10900.31	262899.68	R1596	
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1597	
b) Loan commitments pending disbursal (outflows)	12818.52	12626.67	6984.26	0.00	11385.28	11813.11	16046.89	16761.00	566.98	566.98	89569.68	R1598	
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	150.00	1150.00	2300.00	144863.33	14533.33	10333.33	173330.00	R1599	
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1600	
9. Others (Please specify, if any)	0.00	0.00	61.48	61.72	61.75	138.67	368.57	1565.79	1120.42	758.08	4136.49	R1601	
(A) TOTAL OUTFLOWS	23144.53	22673.54	18409.17	37793.72	38679.60	54527.40	71125.79	411846.02	81395.26	127303.37	886898.40	R1602	
(A_1) CUMULATIVE OUTFLOWS	23144.53	45818.07	64227.24	102020.96	140700.56	195227.96	266353.75	678199.77	759595.03	886898.40	3162186.27	R1603	

B. INFLOWS											0.00	R1604	
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1605	
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1606	
3. Balances with banks (in India only)	7173.52	0.00	1.06	0.00	0.00	4.29	25.36	0.00	0.00	0.00	7204.23	R1607	
a) Current account	7173.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7173.52	R1608	
b) Deposit /short-term deposits	0.00	0.00	1.06	0.00	0.00	4.29	25.36	0.00	0.00	0.00	30.71	R1609	
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1610	
4. Investments (net of provisions)	3476.98	0.00	4954.33	0.00	7876.45	0.00	0.00	0.00	0.00	0.00	16307.76	R1611	
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1612	
b) Non Mandatory Listed	3476.98	0.00	4954.33	0.00	7876.45	0.00	0.00	0.00	0.00	0.00	16307.76	R1613	
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1614	
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1615	
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1616	
5. Advances (Performing)	1614.17	1206.02	2681.50	5672.87	5768.42	18030.29	33329.60	97238.01	59556.90	337172.00	562269.78	R1617	
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1618	
b) Term loans (only rupee loans)	1614.17	1206.02	2681.50	5672.87	5768.42	18030.29	33329.60	97238.01	59556.90	337172.00	562269.78	R1619	
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1620	
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394.80	12281.85	12676.65	R1621	
a) Sub-standard											0.00	R1622	
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394.80	0.00	394.80	R1623	
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7940.78	7940.78	R1624	
b) Doubtful and loss												R1625	
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.37	521.37	R1626	
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3819.70	3819.70	R1627	
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1628	
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4825.04	4825.04	R1629	
9. Other assets :	4338.31	539.13	672.55	168.23	107.36	207.90	1190.86	2028.15	833.48	10629.27	20715.24	R1630	
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274.77	274.77	R1631	
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	4313.07	539.13	539.13	0.00	0.00	95.47	362.70	0.00	247.32	995.59	7092.42	R1632	
c) Others (Please specify, if any)	25.24	0.00	133.42	168.23	107.36	112.43	828.16	2028.15	586.16	9358.91	13348.07	R1633	
10. Lines of credit committed by other institutions (inflows)	5933.00	21000.00	11000.00	32000.00	26667.00	37500.00	39230.00	0.00	0.00	0.00	173330.00	R1634	
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1635	
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1636	
13. Others (Please specify, if any)	0.00	0.00	0.00	501.66	507.28	1556.19	3272.82	15515.10	20269.94	47946.68	89569.68	R1637	
(B) TOTAL INFLOWS	22535.98	22745.15	24263.77	38342.76	48802.96	57298.67	77048.64	114781.26	81449.92	425136.69	915882.79	R1638	
C. Mismatch (B - A)	-608.55	71.61	5854.60	549.04	10123.36	2771.27	5922.85	-297064.76	54.66	297833.32	28984.39	R1639	
D. Cumulative mismatch	-608.55	-536.94	5317.66	5866.70	15990.06	18761.33	24684.18	-272380.58	-272325.92	25507.40	54491.79	R1640	
E. Mismatch as % to Outflows (C as % of A)	-2.63%	0.32%	31.80%	1.45%	26.17%	5.08%	8.33%	-72.13%	0.07%	233.96%	3.27%	R1641	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	-2.63%	-1.17%	8.28%	5.75%	11.36%	9.61%	9.27%	-40.16%	-35.85%	2.88%	1.72%	R1642	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code	Remarks
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312		
A. OUTFLOWS													R1643	
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31848.25	31848.25	R1644	
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31848.25	31848.25	R1645	
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1646	
c) Reserves, Funds and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1647	
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1648	
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49383.23	49383.23	R1649	
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1650	
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1651	
a) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1652	
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1653	
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1654	
5. Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1655	
a) Deposits												0.00	R1656	
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1657	
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1658	
iii) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1659	
6. Borrowings	312.50	66333.33	48118.59	29604.08	55788.13	83448.97	49083.33	0.00	10853.55	0.00	152651.87	496194.35	R1660	
a) Term money borrowings	312.50	66333.33	45618.59	29604.08	22535.71	83448.97	49083.33	0.00	10853.55	0.00	0.00	307790.08	R1661	
b) Bank borrowings in the nature of WCCL, CC etc.	0.00	0.00	2500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2500.00	R1662	
c) From RBI, NHB, Govt.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1663	
d) From Others												0.00	R1664	
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152651.87	152651.87	R1665	
ii) Floating rate	0.00	0.00	0.00	0.00	33252.42	0.00	0.00	0.00	0.00	0.00	0.00	33252.42	R1666	
7. Current Liabilities & provisions:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42436.39	42436.39	R1667	
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22589.85	22589.85	R1668	
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11078.80	11078.80	R1669	
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1670	
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1671	
e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7594.37	7594.37	R1672	
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1173.37	1173.37	R1673	
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1674	
9. Contingent Liabilities	12818.52	12626.67	6984.26	0.00	11535.28	12963.11	18346.89	161624.33	15100.31	10900.31	0.00	262899.68	R1675	
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1676	
b) Loan commitments pending disbursement (outflows)	12818.52	12626.67	6984.26	0.00	11385.28	11813.11	16046.89	16761.00	566.98	566.98	0.00	89569.68	R1677	
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	150.00	1150.00	2300.00	144863.33	14533.33	10333.33	0.00	173330.00	R1678	
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1679	
10. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4136.49	4136.49	R1680	
(A) TOTAL OUTFLOWS	13131.02	78960.00	55102.85	29604.08	67323.41	96412.08	67430.22	161624.33	25953.86	10900.31	280456.23	886898.39	R1681	
(A-1) CUMULATIVE OUTFLOWS	13131.02	92091.02	147193.87	176797.95	244121.36	340533.44	407963.66	569587.99	595541.85	606442.16	886898.39	#####	R1682	

B. INFLOWS													0.00	R1683	
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1684	
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1685	
3. Balances with banks (in India only)	0.00	0.00	1.06	0.00	0.00	4.29	25.36	0.00	0.00	0.00	7173.52	7204.23	R1686		
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7173.52	7173.52	R1687		
b) Deposit /short-term deposits	0.00	0.00	1.06	0.00	0.00	4.29	25.36	0.00	0.00	0.00	0.00	30.71	R1688		
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1689		
4. Investments (net of provisions)	3476.98	0.00	4954.33	0.00	7876.45	0.00	0.00	0.00	0.00	0.00	0.00	16307.76	R1690		
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	3476.98	0.00	4954.33	0.00	7876.45	0.00	0.00	0.00	0.00	0.00	0.00	16307.76	R1691		
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1692		
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1693		
5. Advances (Performing)	560411.48	0.00	1.90	1.92	1.94	5.92	12.39	57.67	73.22	1703.35	0.00	562269.79	R1694		
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1695		
b) Term loans (only rupee loans)												0.00	R1696		
i) Fixed Rate	0.00	0.00	1.90	1.92	1.94	5.92	12.39	57.67	73.22	1703.35	0.00	1858.29	R1697		
ii) Floating Rate	560411.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	560411.48	R1698		
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1699		
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12676.65	12676.65	R1700		
a) Sub-standard												0.00	R1701		
i) All overdue and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394.80	394.80	R1702		
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7940.78	7940.78	R1703		
b) Doubtful and loss												0.00	R1704		
i) All instalments of principal falling due during the next five years as also all overdue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.37	521.37	R1705		
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3819.70	3819.70	R1706		
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1707		
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4825.04	4825.04	R1708		
9. Other assets :	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20715.26	20715.26	R1709		
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274.77	274.77	R1710		
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7092.42	7092.42	R1711		
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13348.07	13348.07	R1712		
10. Lines of credit committed by other institutions (inflows)	5933.00	21000.00	11000.00	32000.00	26667.00	37500.00	39230.00	0.00	0.00	0.00	0.00	173330.00	R1713		
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1714		
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1715		
13. Others (Please specify, if any)	12818.52	12626.67	6984.26	0.00	11385.28	11813.11	16046.89	16761.00	566.98	566.98	0.00	89569.68	R1716		
(B) TOTAL INFLOWS	582639.98	33626.67	27895.88	32001.92	53807.12	49323.32	55314.64	16818.67	640.20	2270.33	58067.12	915882.82	R1717		
C. Mismatch (B - A)	569508.96	-45333.33	-27206.97	2397.84	-13516.29	-47088.76	-12115.58	#####	-25313.66	-8629.98	#####	28984.43	R1718		
D. Cumulative mismatch	569508.96	524175.63	496968.66	499366.50	485850.21	438761.45	426645.87	281840.21	256526.55	247896.57	25507.46	54491.89	R1719		
E. Mismatch as % to Outflows (C as % of A)	4337.13%	-57.41%	-49.37%	8.10%	-20.08%	-48.84%	-17.97%	-89.59%	-97.53%	-79.17%	-79.30%	3.27%	R1720		
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	4337.13%	569.19%	337.63%	282.45%	199.02%	128.85%	104.58%	49.48%	43.07%	40.88%	2.88%	1.34%	R1721		