SMFG Grihashakti

Nayi Asha. Naya Vishwas.

19 April, 2024

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 Asset Liability Management (ALM) Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2024

Dear Sir / Madam,

In accordance with the disclosure requirement as per Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 as amended from time to time, please find enclosed provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March, 2024 as submitted to National Housing Bank.

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

Jitendra Maheshwari
Company Secretary
Membership No: A19621

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

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
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**32622.25**	**32622.25**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	**32622.25**
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**
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
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**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66315.05	**66315.05**
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**
4. Notes, bonds & debentures	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**74500.00**	**130103.31**	**0.00**	**24058.42**	**228661.73**
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	74500.00	130103.31	0.00	24058.42	**228661.73**
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**
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**
5. Deposits	**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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
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**
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**
6. Borrowings	**0.00**	**600.00**	**476.20**	**4469.75**	**10479.72**	**21573.56**	**53927.15**	**184433.08**	**105558.99**	**51464.98**	**432983.42**
a) Term money borrowings	0.00	600.00	476.20	4469.75	10479.72	20635.56	52051.15	176929.08	98054.99	40381.64	**404078.08**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	0.00	938.00	1876.00	7504.00	7504.00	11083.34	**28905.34**
7. Current Liabilities & provisions:	**35308.65**	**31370.36**	**20258.86**	**4765.06**	**881.67**	**2421.21**	**3669.24**	**1293.64**	**315.53**	**1247.25**	**101531.45**
a) Sundry creditors	31748.11	28350.19	14575.00	0.00	0.00	500.37	0.00	909.02	83.30	0.00	**76165.99**
b) Expenses payable (other than interest)	3020.17	3020.17	5406.57	828.88	674.04	69.95	700.97	0.00	232.23	207.86	**14160.84**
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**
d) Interest payable on bonds/deposits	540.36	0.00	277.29	3936.17	207.62	1767.20	2879.76	0.00	0.00	0.00	**9608.41**
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**
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	83.69	88.51	384.62	0.00	1039.39	**1596.21**
8. Contingent Liabilities	**16946.30**	**17036.30**	**17623.15**	**8006.57**	**7670.00**	**15112.89**	**20420.00**	**159755.34**	**18666.67**	**17000.00**	**298237.20**
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**

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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
b) Loan commitments pending disbursal (outflows)	16946.30	17036.30	17623.15	8006.57	7670.00	14112.89	18420.00	10592.00	0.00	0.00	**110407.20**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	1000.00	2000.00	149163.34	18666.67	17000.00	**187830.00**
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**
9. Others (Please specify, if any)	0.00	0.00	75.88	75.47	88.23	224.48	547.83	2450.35	1135.51	2058.63	**6656.38**
(A) TOTAL OUTFLOWS	**52254.94**	**49006.66**	**38434.09**	**17316.84**	**19119.61**	**39332.14**	**153064.22**	**478035.72**	**125676.69**	**194766.57**	**1167007.48**
(A_1) CUMULATIVE OUTFLOWS	**52254.94**	**101261.60**	**139695.69**	**157012.53**	**176132.14**	**215464.28**	**368528.50**	**846564.22**	**972240.91**	**1167007.48**	
B. INFLOWS											
1. Cash	24.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**24.14**
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**
3. Balances with banks (in India only)	**11573.47**	**9407.10**	**8322.04**	**2512.09**	**0.00**	**0.00**	**2552.57**	**424.71**	**0.00**	**0.00**	**34791.99**
a) Current account	9471.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**9471.26**
b) Deposit /short-term deposits	2102.21	9407.10	8322.04	2512.09	0.00	0.00	2552.57	424.71	0.00	0.00	**25320.73**
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**
4. Investments (net of provisions)	**0.00**	**0.00**	**0.00**	**20806.31**	**4926.43**	**7.13**	**22.49**	**97.15**	**109.60**	**220.80**	**26189.91**
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**
b) Non Mandatory Listed	0.00	0.00	0.00	20806.31	4926.43	0.00	0.00	0.00	0.00	0.00	**25732.75**
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	7.13	22.49	97.15	109.60	220.80	**457.17**
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**
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**
5. Advances (Performing)	**2682.89**	**1537.50**	**3514.28**	**8010.76**	**8086.87**	**25109.11**	**47203.63**	**174316.05**	**96244.38**	**392335.36**	**759040.83**
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**
b) Term loans (only rupee loans)	2682.89	1537.50	3514.28	8010.76	8086.87	25109.11	47203.63	174316.05	96244.38	392335.36	**759040.83**
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**
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**	**368.37**	**12217.72**	**12586.09**
a) Sub-standard											
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	368.37	0.00	**368.37**
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	6187.17	**6187.17**

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b) Doubtful and loss											
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	0.00	**0.00**
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	6030.55	**6030.55**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5968.08	**5968.08**
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	1758.84	**1758.84**
9. Other assets :	**5548.38**	**691.73**	**1201.84**	**386.85**	**109.57**	**247.69**	**2367.20**	**1836.68**	**1960.17**	**14060.28**	**28410.40**
(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	385.83	**385.83**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	5533.87	691.73	691.73	0.00	0.00	121.78	441.39	0.00	498.64	921.04	**8900.18**
c) Others (Please specify, if any)	14.51	0.00	510.10	386.85	109.57	125.91	1925.82	1836.68	1461.53	12753.42	**19124.39**
10. Lines of credit committed by other institutions (inflows)	36000.00	39000.00	30000.00	0.00	25000.00	10000.00	47830.00	0.00	0.00	0.00	**187830.00**
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**
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**
13. Others (Please specify, if any)	0.00	0.00	0.00	225.07	371.13	1556.79	4616.23	32261.14	28130.35	43246.49	**110407.20**
(B) TOTAL INFLOWS	**55828.88**	**50636.33**	**43038.16**	**31941.08**	**38494.00**	**36920.72**	**104592.13**	**208935.74**	**126812.86**	**469807.57**	**1167007.47**
C. Mismatch (B - A)	**3573.94**	**1629.67**	**4604.07**	**14624.25**	**19374.39**	**-2411.42**	**-48472.10**	**-269099.97**	**1136.17**	**275041.00**	**0.00**
D. Cumulative mismatch	**3573.94**	**5203.61**	**9807.68**	**24431.93**	**43806.32**	**41394.89**	**-7077.20**	**-276177.18**	**-275041.01**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**6.84%**	**3.33%**	**11.98%**	**84.45%**	**101.33%**	**-6.13%**	**-31.67%**	**-56.29%**	**0.90%**	**141.22%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**6.84%**	**5.14%**	**7.02%**	**15.56%**	**24.87%**	**19.21%**	**-1.92%**	**-32.62%**	**-28.29%**	**0.00%**	

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
Column Code	**C301**	**C302**	**C303**	**C304**	**C305**	**C306**	**C307**	**C308**	**C309**	**C310**	**C311**	**C312**
A. OUTFLOWS												
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**32622.25**	**32622.25**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	**32622.25**
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**
c) Others	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) 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**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66315.05	**66315.05**
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**
4. Notes, bonds & debentures	**0.00**	**0.00**	**0.00**	**7590.04**	**20434.67**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**200637.02**	**228661.73**
a) Floating rate	0.00	0.00	0.00	7590.04	20434.67	0.00	0.00	0.00	0.00	0.00		**28024.71**
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	200637.02	**200637.02**
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**
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**
a) Deposits												
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**
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**
b) 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**
6. Borrowings	**65832.33**	**16000.00**	**33156.51**	**44665.50**	**145564.90**	**53878.09**	**50673.74**	**0.00**	**0.00**	**0.00**	**23212.35**	**432983.42**
a) Term money borrowings	65832.33	16000.00	33156.51	44665.50	145564.90	53878.09	35923.40	0.00	0.00	0.00	9057.35	**404078.08**
b) Bank borrowings in the nature of WCDL, CC etc.	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) From RBI, NHB, Govt.	0.00	0.00	0.00	0.00	0.00	0.00	14750.34	0.00	0.00	0.00	14155.00	**28905.34**
d) From Others												
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**
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**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**101531.44**	**101531.44**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76165.99	**76165.99**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14160.84	**14160.84**
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**
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**
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	9608.41	**9608.41**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1596.21	**1596.21**
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**
9. Contingent Liabilities	**16946.30**	**17036.30**	**17623.15**	**8006.57**	**7670.00**	**15112.89**	**20420.00**	**159755.34**	**18666.67**	**17000.00**	**0.00**	**298237.20**

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
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**
b) Loan commitments pending disbursal (outflows)	16946.30	17036.30	17623.15	8006.57	7670.00	14112.89	18420.00	10592.00	0.00	0.00	0.00	**110407.20**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	1000.00	2000.00	149163.34	18666.67	17000.00	0.00	**187830.00**
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**
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	6656.38	**6656.38**
(A) TOTAL OUTFLOWS	**82778.63**	**33036.30**	**50779.66**	**60262.11**	**173669.57**	**68990.98**	**71093.74**	**159755.34**	**18666.67**	**17000.00**	**430974.49**	**1167007.47**
(A-1) CUMULATIVE OUTFLOWS	**82778.63**	**115814.93**	**166594.59**	**226856.69**	**400526.27**	**469517.25**	**540610.98**	**700366.32**	**719032.99**	**736032.99**	**1167007.47**	
B. INFLOWS												
1. Cash											24.14	**24.14**
2. Remittance in transit												**0.00**
3. Balances with banks (in India only)	**2102.21**	**9407.10**	**8322.04**	**2512.09**	**0.00**	**0.00**	**2552.57**	**424.71**	**0.00**	**0.00**	**9471.26**	**34791.99**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9471.26	**9471.26**
b) Deposit /short-term deposits	2102.21	9407.10	8322.04	2512.09	0.00	0.00	2552.57	424.71	0.00	0.00	0.00	**25320.73**
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**
4. Investments (net of provisions)	**0.00**	**0.00**	**0.00**	**20806.31**	**4926.43**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**457.17**	**26189.91**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	0.00	0.00	20806.31	4926.43	0.00	0.00	0.00	0.00	0.00	457.17	**26189.91**
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**
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**
5. Advances (Performing)	**757182.54**	**0.00**	**1.90**	**1.92**	**1.94**	**5.92**	**12.39**	**57.67**	**73.22**	**1703.35**	**0.00**	**759040.83**
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**
b) Term loans (only rupee loans)												
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**
ii) Floating Rate	757182.54	0.00	1.90	1.92	1.94	5.92	12.39	57.67	73.22	1703.35	0.00	**759040.83**
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**
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**	**12586.09**	**12586.09**
a) Sub-standard												
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	0.00	0.00	368.37	**368.37**

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
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	6187.17	**6187.17**
b) Doubtful and loss												
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	0.00	0.00	**0.00**
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	6030.55	**6030.55**
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	5968.08	**5968.08**
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	1758.84	**1758.84**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**28410.40**	**28410.40**
(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	385.83	**385.83**
(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	8900.18	**8900.18**
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	19124.39	**19124.39**
10. Lines of credit committed by other institutions (inflows)	36000.00	39000.00	30000.00	0.00	25000.00	10000.00	47830.00	0.00	0.00	0.00	0.00	**187830.00**
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**
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**
13. Others (Please specify, if any)	16946.30	17036.30	17623.15	8006.57	7670.00	14112.89	18420.00	10592.00	0.00	0.00	0.00	**110407.20**
(B) TOTAL INFLOWS	**812231.04**	**65443.40**	**55947.08**	**31326.89**	**37598.37**	**24118.81**	**68814.96**	**11074.38**	**73.22**	**1703.35**	**58675.97**	**1167007.47**
C. Mismatch (B - A)	**729452.41**	**32407.10**	**5167.42**	**-28935.22**	**-136071.21**	**-44872.17**	**-2278.77**	**-148680.96**	**-18593.45**	**-15296.65**	**-372298.52**	**0.00**
D. Cumulative mismatch	**729452.41**	**761859.52**	**767026.94**	**738091.72**	**602020.52**	**557148.35**	**554869.58**	**406188.62**	**387595.17**	**372298.52**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**881.21%**	**98.10%**	**10.18%**	**-48.02%**	**-78.35%**	**-65.04%**	**-3.21%**	**-93.07%**	**-99.61%**	**-89.98%**	**-86.39%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**881.21%**	**657.82%**	**460.42%**	**325.36%**	**150.31%**	**118.66%**	**102.64%**	**58.00%**	**53.91%**	**50.58%**	**0.00%**	