Date: May 2, 2022

To,
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400001

Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures
Ref: SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, Chapter XVII - Listing of Commercial Paper

Pursuant to Para 9 of Chapter XVII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 on framework for Listing of Commercial Paper, please find enclosed the ALM – Statement of Structural Liquidity as on March 31, 2022.

The same has also been filed with the Reserve Bank of India today.

Thanking you.

Yours faithfully,

For HDFC Credila Financial Services Limited
(Formerly HDFC Credila Financial Services Private Limited)

MANJEET P BIJLANI Digitally signed by MANJEET P BIJLANI Date: 2022.05.02 19:40:26 +05'30'

Mr. Manjeet Bijlani
Chief Financial Officer

All Monetary Items present in this return shall be reported in ₹

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	Actual outflow/inflow during last 1 month, 0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150
A. OUTFLOWS																
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,179.82	13,179.82	Nil	0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,179.82	13,179.82	Equity Share Capital	0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122,880.58	122,880.58	Reserves and Surplus	0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,236.51	43,236.51	Securities Premium	0.00	0.00	0.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,801.14	16,801.14	Statutory Reserve	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,842.93	62,842.93	Balance of profit and loss account	0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	0.00	0.00	1,333.33	690.48	10,832.48	23,858.38	110,865.96	251,338.13	155,658.58	196,926.06	751,503.40	Borrowings	0.00	3,094.81	37,738.10
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	0.00	0.00	1,333.33	690.48	10,832.48	14,032.76	110,865.96	162,079.37	141,096.54	40,607.07	481,537.99	Bank Borrowings	0.00	3,094.81	7,738.10
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	0.00	0.00	1,333.33	690.48	10,832.48	14,032.76	35,244.86	162,079.37	141,096.54	40,607.07	405,916.89	Bank Borrowings	0.00	3,094.81	7,738.10
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	75,621.10	0.00	0.00	0.00	75,621.10	ECBs	0.00	0.00	0.00
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(viii) Borrowings from Others (Please specify)	Y440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00

(ix) Commercial Papers (CPs)	**Y450**	0.00	0.00	0.00	0.00	0.00	9,825.62	0.00	0.00	0.00	0.00	9,825.62	Commercial Papers	0.00	0.00	30,000.00
Of which; (a) To Mutual Funds	**Y460**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	30,000.00
(b) To Banks	**Y470**	0.00	0.00	0.00	0.00	0.00	9,825.62	0.00	0.00	0.00	0.00	9,825.62	To Banks	0.00	0.00	0.00
(c) To NBFCs	**Y480**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(d) To Insurance Companies	**Y490**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(e) To Pension Funds	**Y500**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(f) To Others (Please specify)	**Y510**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	**Y520**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,269.53	0.00	121,082.65	200,352.18	Non - Convertible Debentures (NCDs)	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	**Y530**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,269.53	0.00	121,082.65	200,352.18	Secured	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	**Y540**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223.86	0.00	615.31	839.17	Retail Investors	0.00	0.00	0.00
(b) Subscribed by Banks	**Y550**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,499.68	0.00	2,414.79	13,914.47	Banks	0.00	0.00	0.00
(c) Subscribed by NBFCs	**Y560**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.65	19.65	NBFCs	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	**Y570**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,966.29	0.00	0.00	49,966.29	Mutual Funds	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	**Y580**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,976.84	19,976.84	Insurance Companies	0.00	0.00	0.00
(f) Subscribed by Pension Funds	**Y590**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,559.98	0.00	94,254.86	111,814.84	Pension Funds	0.00	0.00	0.00
(g) Others (Please specify)	**Y600**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19.72	0.00	3,801.20	3,820.92	Others	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	**Y610**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Unsecured	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	**Y620**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Retail Investors	0.00	0.00	0.00
(b) Subscribed by Banks	**Y630**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Banks	0.00	0.00	0.00
(c) Subscribed by NBFCs	**Y640**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NBFCs	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	**Y650**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Mutual Funds	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	**Y660**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Insurance Companies	0.00	0.00	0.00
(f) Subscribed by Pension Funds	**Y670**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Pension Funds	0.00	0.00	0.00
(g) Others (Please specify)	**Y680**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Others	0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	**Y690**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	**Y700**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	**Y710**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(b) Subscribed by Banks	**Y720**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(c) Subscribed by NBFCs	**Y730**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	**Y740**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	**Y750**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(f) Subscribed by Pension Funds	**Y760**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(g) Others (Please specify)	**Y770**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	**Y780**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	**Y790**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(b) Subscribed by Banks	**Y800**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(c) Subscribed by NBFCs	**Y810**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	**Y820**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	**Y830**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(f) Subscribed by Pension Funds	**Y840**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(g) Others (Please specify)	**Y850**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
(xii) Subordinate Debt	**Y860**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,683.58	23,357.31	33,040.89	Subordinate Debt	0.00	0.00	0.00
(xiii) Perpetual Debt Instrument	**Y870**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,989.23	4,878.46	11,879.03	26,746.72	Perpetual Debt Instrument	0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	**Y880**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
a) Repo (As per residual maturity)	**Y890**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	**Y900**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
c) CBLO (As per residual maturity)	**Y910**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00
d) Others (Please Specify)	**Y920**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil	0.00	0.00	0.00

7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	**Y930**	45.01	21.85	304.00	806.97	2,813.97	5,067.13	5,431.57	437.90	350.38	3,815.65	19,094.43	Current Liabilities & Provisions		337.19	2,370.01	4,262.22
a) Sundry creditors	**Y940**	0.00	21.85	244.67	778.61	0.00	0.00	1,396.13	0.00	0.00	0.00	2,441.26	Sundry creditors		0.00	0.00	0.00
b) Expenses payable (Other than Interest)	**Y950**	0.00	0.00	33.24	28.36	28.23	85.12	111.04	437.90	350.38	42.39	1,116.66	Expenses payable (Other than Interest)		305.46	2,350.97	1,814.42
(c) Advance income received from borrowers pending adjustment	**Y960**	0.00	0.00	0.00	0.00	0.00	0.00	1,341.92	0.00	0.00	0.00	1,341.92	Advance income		0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	**Y970**	45.01	0.00	26.09	0.00	2,785.74	4,982.01	2,519.86	0.00	0.00	0.00	10,358.71	Interest payable on deposits and borrowings		31.73	19.04	2,447.80
(e) Provisions for Standard Assets	**Y980**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,500.75	3,500.75	Provisions for Standard Assets		0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	**Y990**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	**Y1000**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(h) Other Provisions (Please Specify)	**Y1010**	0.00	0.00	0.00	0.00	0.00	0.00	62.62	0.00	0.00	272.51	335.13	Other Provisions - Taxes and Employee Benefits		0.00	0.00	0.00
8.Statutory Dues	**Y1020**	276.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.74	Statutory Dues		0.00	0.00	0.00
9.Unclaimed Deposits (i+ii)	**Y1030**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(i) Pending for less than 7 years	**Y1040**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(ii) Pending for greater than 7 years	**Y1050**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
10.Any Other Unclaimed Amount	**Y1060**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
11.Debt Service Realisation Account	**Y1070**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
12.Other Outflows	**Y1080**	0.00	167.77	0.00	335.58	469.33	553.33	0.00	0.00	0.00	0.00	1,526.01	Other Outflows		0.00	0.00	0.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	**Y1090**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,027.18	6,129.87	7,157.05	Off Balance Sheet Items - Outflows		7,962.01	8,698.88	22,311.73
(i)Loan commitments pending disbursal	**Y1100**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Education Loan Disbursements		5,962.01	6,098.88	15,511.73
(ii)Lines of credit committed to other institution	**Y1110**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iii)Total Letter of Credits	**Y1120**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iv)Total Guarantees	**Y1130**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(v) Bills discounted/rediscounted	**Y1140**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	**Y1150**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,027.18	6,129.87	7,157.05	Derivative Outflows		0.00	0.00	0.00
(a) Forward Forex Contracts	**Y1160**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(a) Forward Forex Contracts		0.00	0.00	0.00
(b) Futures Contracts	**Y1170**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(b) Futures Contracts		0.00	0.00	0.00
(c) Options Contracts	**Y1180**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(c) Options Contracts		0.00	0.00	0.00
(d) Forward Rate Agreements	**Y1190**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(d) Forward Rate Agreements		0.00	0.00	0.00
(e) Swaps - Currency	**Y1200**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(e) Swaps - Currency		0.00	0.00	0.00
(f) Swaps - Interest Rate	**Y1210**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,027.18	6,129.87	7,157.05	(f) Swaps - Interest Rate		0.00	0.00	0.00
(g) Credit Default Swaps	**Y1220**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(g) Credit Default Swaps		0.00	0.00	0.00
(h) Other Derivatives	**Y1230**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(h) Other Derivatives		0.00	0.00	0.00
(vii)Others	**Y1240**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(vii)Others		2,000.00	2,600.00	6,800.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	**Y1250**	321.75	189.62	1,637.33	1,833.03	14,115.78	29,478.84	116,297.53	251,776.03	157,036.14	342,931.98	915,618.03	A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)		8,299.20	14,163.70	64,312.05
A1. Cumulative Outflows	**Y1260**	321.75	511.37	2,148.70	3,981.73	18,097.51	47,576.35	163,873.88	415,649.91	572,686.05	915,618.03	915,618.03	A1. Cumulative Outflows		8,299.20	22,462.90	86,774.95

B. INFLOWS																	
1. Cash (In 1 to 30/31 day time-bucket)	**Y1270**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
2. Remittance in Transit	**Y1280**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
3. Balances With Banks	**Y1290**	2,740.83	0.00	0.00	0.00	0.00	105.41	0.00	26.64	0.00	0.00	2,872.88	Balances With Banks		926.94	0.00	0.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	**Y1300**	2,730.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,730.33	Current Account Balance		926.94	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	**Y1310**	10.50	0.00	0.00	0.00	0.00	105.41	0.00	26.64	0.00	0.00	142.55	Deposit Accounts		0.00	0.00	0.00
4.Investments (i+ii+iii+iv+v)	**Y1320**	0.00	0.00	0.00	0.00	0.00	0.00	7,099.08	2,088.47	8,302.93	1,410.65	18,901.13	Investments		3,152.28	3,531.31	21,912.55
(i)Statutory Investments (only for NBFCs-D)	**Y1330**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(ii) Listed Investments	**Y1340**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(a) Current	**Y1350**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(b) Non-current	**Y1360**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iii) Unlisted Investments	**Y1370**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(a) Current	**Y1380**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(b) Non-current	**Y1390**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iv) Venture Capital Units	**Y1400**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(v) Others (Please Specify)	**Y1410**	0.00	0.00	0.00	0.00	0.00	0.00	7,099.08	2,088.47	8,302.93	1,410.65	18,901.13	Investment in Government Securities		3,152.28	3,531.31	21,912.55
5.Advances (Performing)	**Y1420**	2,576.06	8,089.45	7,164.95	15,824.47	15,584.50	45,543.73	85,825.14	295,341.80	196,847.99	208,299.01	881,097.10	Education Loans		3,841.96	9,637.97	10,636.90
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	**Y1430**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	**Y1440**	2,576.06	6,348.53	7,164.95	15,824.47	15,584.50	45,543.73	85,825.14	295,341.80	196,847.99	208,299.01	879,356.18	Term Loans		2,900.56	7,276.36	8,030.52
(a) Through Regular Payment Schedule	**Y1450**	2,576.06	6,348.53	7,164.95	15,824.47	15,584.50	45,543.73	85,825.14	295,341.80	196,847.99	208,299.01	879,356.18	Education Loans plotted as per Behavioural Maturity		2,900.56	7,276.36	8,030.52
(b) Through Bullet Payment	**Y1460**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	**Y1470**	0.00	1,740.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,740.92	Interest accrued		941.40	2,361.61	2,606.38
(iv) Interest to be serviced to be in Bullet Payment	**Y1480**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
6.Gross Non-Performing Loans (GNPA)	**Y1490**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	622.90	355.27	978.17	Net Stage 3 Assets		0.00	0.00	0.00
(i) Substandard	**Y1500**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	622.90	0.00	622.90	Substandard including Standard Restructured		0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	**Y1510**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	622.90	0.00	622.90	Substandard		0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	**Y1520**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(ii) Doubtful and loss	**Y1530**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	355.27	355.27	Doubtful and Loss Assets		0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	**Y1540**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	355.27	355.27	Doubtful and Loss Assets		0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	**Y1550**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
7. Inflows From Assets On Lease	**Y1560**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	**Y1570**	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270.79	270.79	Fixed Assets (Excluding Assets On Lease)		0.00	0.00	0.00

9. Other Assets :	Y1580	0.00	0.00	422.93	0.00	1,498.57	1,754.09	1,600.10	17.17	137.97	3,019.05	8,449.88	Other Assets :		130.65	589.65	645.07
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,019.05	3,019.05	(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)		0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the	Y1600	0.00	0.00	422.93	0.00	24.62	80.96	356.73	17.17	137.97	0.00	1,040.38	(b) Other items (e.g. accrued income,		0.00	0.00	0.00
(c) Others	Y1610	0.00	0.00	0.00	0.00	1,473.95	1,673.13	1,243.37	0.00	0.00	0.00	4,390.45	Other Inflows		130.65	589.65	645.07
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	3,048.08	0.00	0.00	0.00	3,048.08	11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)		1,000.00	0.00	33,500.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Drawals from Borrowings		1,000.00	0.00	33,500.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	3,048.08	0.00	0.00	0.00	3,048.08	Derivative Assets		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	3,048.08	0.00	0.00	0.00	3,048.08	Principal Only Swaps and USD IRS Swaps		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nil		0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	5,316.89	8,089.45	7,587.88	15,824.47	17,083.07	47,403.23	97,572.40	297,474.08	205,911.79	213,354.77	915,618.03	Inflows		9,051.83	13,758.93	66,694.52
C. Mismatch (B - A)	Y1820	4,995.14	7,899.83	5,950.55	13,991.44	2,967.29	17,924.39	-18,725.13	45,698.05	48,875.65	-129,577.21	0.00	Mismatch (B - A)		752.63	-404.77	2,382.47
D. Cumulative Mismatch	Y1830	4,995.14	12,894.97	18,845.52	32,836.96	35,804.25	53,728.64	35,003.51	80,701.56	129,577.21	0.00	0.00	Cumulative Mismatch		752.63	347.86	2,730.33
E. Mismatch as % of Total Outflows	Y1840	1552.49%	4166.14%	363.43%	763.30%	21.02%	60.80%	-16.10%	18.15%	31.12%	-37.79%	0.00%	Mismatch as % of Total Outflows		9.07%	-2.86%	3.70%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1552.49%	2521.65%	877.07%	824.69%	197.84%	112.93%	21.36%	19.42%	22.63%	0.00%	0.00%	Cumulative Mismatch as % of Cumulative Total Outflows		9.07%	1.55%	3.15%