

Date: May 07, 2024

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

Dear Sir/ Madam,

Subject: Asset Liability Management (ALM) Disclosures  
Reference: 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 (Listing of Commercial Paper) of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, please find enclosed the ALM – Structural Liquidity Statement as on March 31, 2024.

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

Thanking you.

Yours faithfully,


**For HDFC Credila Financial Services Limited**

**Mr. Manjeet Bijlani**  
Chief Financial Officer

**HDFC CREDILA FINANCIAL SERVICES LIMITED**

Corporate Identity Number: U67190MH2006PLC159411

 **Regd. Office:** B-301, Citi Point, Andheri-Kurla Road, Next To Kohinoor Continental, Andheri (East), Mumbai 400 059, India

 **Tel:** +91-22-28266636

 **Email:** loan@hdfccredila.com

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

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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			
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110		X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X130	X140	X150													
<b>A. OUTFLOWS</b>																	
<b>1.Capital (i+i+iii+iv)</b>	<b>Y010</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,916.92	17,916.92	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	17,916.92	17,916.92	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	
<b>2.Reserves &amp; Surplus (i+i+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)</b>	<b>Y060</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,86,419.56	4,86,419.56	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	3,26,020.52	3,26,020.52	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 45-1C 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 45-1C of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,897.00	32,897.00	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	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	1,27,502.04	1,27,502.04	Balance of profit and loss account	0.00	0.00	0.00	
<b>3.Gifts, Grants, Donations &amp; Benefactions</b>	<b>Y220</b>	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>4.Bonds &amp; Notes (i+ii+iii)</b>	<b>Y230</b>	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	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	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	
<b>5.Deposits (i+ii)</b>	<b>Y270</b>	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	

**Table 2: Statement of Structural Liquidity**

Particulars		0 day to 7	8 days to	15 days to	Over one	Over two	Over 3	Over 6	Over 1 year	Over 3 years	Over 5 years	Total	Remarks	Actual outflow/inflow during last 1				
		days	14 days	30/31 days	month	months and	months and	months and	and upto 3	and upto 5	years				0 day to 7	8 days to 14	15 days to	
		X010	X020	(One	and upto 2	upto 3	upto 6	upto 1 year	years	X100	X110			X120	X130	X140	30/31 days	
			X030	X040	X050	X060	X070	X080	X090	X100	X110	X120						
<b>6. Borrowings</b>	<b>Y300</b>	0.00	0.00	2,876.43	8,342.44	1,14,220.10	65,809.61	4,14,494.26	9,68,097.37	6,07,816.54	4,21,625.86	26,03,282.61	Borrowings	30,000.00	65,357.00	58,491.00		
<b>(i) Bank Borrowings (a+b+c+d+e+f)</b>	<b>Y310</b>	0.00	0.00	1,939.31	7,561.73	58,970.72	57,582.61	2,83,865.80	9,28,698.18	5,09,492.15	1,27,046.98	19,75,157.48	Bank Borrowings	0.00	357.00	28,491.00		
<b>a) Bank Borrowings in the nature of Term Money Borrowings</b>	<b>Y320</b>	0.00	0.00	1,939.31	7,561.73	58,970.72	57,582.61	2,38,965.80	8,46,401.81	5,09,492.15	1,27,046.98	18,47,961.11	Bank Borrowings	0.00	357.00	28,491.00		
<b>b) Bank Borrowings in the nature of WCDL</b>	<b>Y330</b>	0.00	0.00	0.00	0.00	0.00	0.00	44,900.00	0.00	0.00	0.00	44,900.00	Nil	0.00	0.00	0.00		
<b>c) Bank Borrowings in the nature of Cash Credit (CC)</b>	<b>Y340</b>	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>d) Bank Borrowings in the nature of Letter of Credit</b>	<b>Y350</b>	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>e) Bank Borrowings in the nature of ECBs</b>	<b>Y360</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82,296.37	0.00	0.00	82,296.37	ECBs	0.00	0.00	0.00		
<b>f) Other bank borrowings</b>	<b>Y370</b>	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>(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual</b>	<b>Y380</b>	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>(iii) Loans from Related Parties (including ICDs)</b>	<b>Y390</b>	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>(iv) Corporate Debts</b>	<b>Y400</b>	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>(v) Borrowings from Central Government / State</b>	<b>Y410</b>	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>(vi) Borrowings from RBI</b>	<b>Y420</b>	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>(vii) Borrowings from Public Sector Undertakings</b>	<b>Y430</b>	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>(viii) Borrowings from Others (Please specify)</b>	<b>Y440</b>	0.00	0.00	937.12	780.71	1,041.49	3,228.07	6,456.14	24,783.08	7,340.84	0.00	44,567.45	Nil	0.00	0.00	0.00		
<b>(ix) Commercial Papers (CPs)</b>	<b>Y450</b>	0.00	0.00	0.00	0.00	44,250.69	0.00	69,512.94	0.00	0.00	0.00	1,13,763.63	Commercial Papers	30,000.00	65,000.00	30,000.00		
<b>Of which; (a) To Mutual Funds</b>	<b>Y460</b>	0.00	0.00	0.00	0.00	44,250.69	0.00	69,512.94	0.00	0.00	0.00	1,13,763.63	Nil	30,000.00	65,000.00	30,000.00		
<b>(b) To Banks</b>	<b>Y470</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	To Banks	0.00	0.00	0.00		
<b>(c) To NBFCs</b>	<b>Y480</b>	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>(d) To Insurance Companies</b>	<b>Y490</b>	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>(e) To Pension Funds</b>	<b>Y500</b>	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>(f) To Others (Please specify)</b>	<b>Y510</b>	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>(x) Non - Convertible Debentures (NCDs) (A+B)</b>	<b>Y520</b>	0.00	0.00	0.00	0.00	9,957.20	0.00	49,661.20	0.00	69,555.22	1,77,136.75	3,06,310.37	Non - Convertible Debentures (NCDs)	0.00	0.00	0.00		
<b>A. Secured (a+b+c+d+e+f+g)</b>	<b>Y530</b>	0.00	0.00	0.00	0.00	9,957.20	0.00	49,661.20	0.00	69,555.22	1,77,136.75	3,06,310.37	Secured	0.00	0.00	0.00		
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y540</b>	0.00	0.00	0.00	0.00	159.32	0.00	206.52	0.00	1,974.08	9,261.60	11,601.52	Retail Investors	0.00	0.00	0.00		
<b>(b) Subscribed by Banks</b>	<b>Y550</b>	0.00	0.00	0.00	0.00	0.00	0.00	11,634.02	0.00	0.00	2,704.13	14,338.15	Banks	0.00	0.00	0.00		
<b>(c) Subscribed by NBFCs</b>	<b>Y560</b>	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		
<b>(d) Subscribed by Mutual Funds</b>	<b>Y570</b>	0.00	0.00	0.00	0.00	0.00	0.00	29,992.53	0.00	0.00	0.00	29,992.53	Mutual Funds	0.00	0.00	0.00		
<b>(e) Subscribed by Insurance Companies</b>	<b>Y580</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,684.05	49,973.83	70,657.88	141,315.96	Insurance Companies	0.00	0.00	0.00		
<b>(f) Subscribed by Pension Funds</b>	<b>Y590</b>	0.00	0.00	0.00	0.00	9,200.45	0.00	7,828.13	0.00	37,397.70	1,03,389.99	1,57,816.27	Pension Funds	0.00	0.00	0.00		
<b>(g) Others (Please specify)</b>	<b>Y600</b>	0.00	0.00	0.00	0.00	597.43	0.00	0.00	0.00	9,499.39	11,807.20	21,904.02	Others	0.00	0.00	0.00		
<b>B. Un-Secured (a+b+c+d+e+f+g)</b>	<b>Y610</b>	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		
<b>Of which; (a) Subscribed by Retail Investors</b>	<b>Y620</b>	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>(b) Subscribed by Banks</b>	<b>Y630</b>	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		
<b>(c) Subscribed by NBFCs</b>	<b>Y640</b>	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		
<b>(d) Subscribed by Mutual Funds</b>	<b>Y650</b>	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		
<b>(e) Subscribed by Insurance Companies</b>	<b>Y660</b>	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		
<b>(f) Subscribed by Pension Funds</b>	<b>Y670</b>	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		
<b>(g) Others (Please specify)</b>	<b>Y680</b>	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		

Table 2: Statement of Structural Liquidity																
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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		
		X010	X020	(One X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
															X130	X140
(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	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	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	9,726.25	9,493.83	87,574.21	1,06,794.29	SubDebt	0.00	0.00	0.00	
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	4,998.93	4,998.18	4,889.86	11,934.50	29,867.92	PDI	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	3,501.01	826.49	3,321.73	129.96	4,979.39	9,119.98	12,476.44	2,454.01	650.58	10,596.49	48,056.08	Current Liabilities & Provisions	4,807.92	1,074.48	25,251.08
a) Sundry creditors	Y940	826.49	826.49	1,652.99	55.63	2,117.01	0.00	27.61	715.78	0.00	0.00	6,222.00	Sundry creditors	1,056.60	453.48	11,127.96
b) Expenses payable (Other than Interest)	Y950	0.00	0.00	73.78	74.33	74.81	227.84	463.22	1,738.23	650.58	287.37	3,590.16	Expenses payable (Other than Interest)	0.00	0.00	0.00
(c) Advance income received from borrowers	Y960	0.00	0.00	0.00	0.00	0.00	0.00	5,581.49	0.00	0.00	0.00	5,581.49	Advance income	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	2,674.52	0.00	1,594.96	0.00	2,787.57	8,892.14	6,293.08	0.00	0.00	0.00	22,242.27	Interest payable on deposits and borrowings	3,751.32	621.00	14,123.12
(e) Provisions for Standard Assets	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,887.09	9,887.09	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	111.04	0.00	0.00	422.03	533.07	Other Provisions - Taxes and Employee Benefits	0.00	0.00	0.00

Table 2: Statement of Structural Liquidity																
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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		
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
				(One											X130	X140
8. Statutory Dues	Y1020	0.00	0.00	4,270.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,270.29	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	333.05	0.00	129.84	903.17	1,220.70	536.23	0.00	0.00	0.00	3,122.99	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	381.75	800.01	1,791.42	3,238.07	6,211.25	Off Balance Sheet Items - Outflows	1,01,013.79	40,206.21	2,63,376.88
(i) Loan commitments pending disbursement	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	14,247.79	12,206.21	34,161.88
(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	381.75	800.01	1,791.42	3,238.07	6,211.25	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	Nil	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	Nil	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	Nil	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	Nil	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	Nil	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	381.75	800.01	1,791.42	3,238.07	6,211.25	(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	Nil	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	Nil	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	Nil	86,766.00	28,000.00	2,29,215.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	3,501.01	1,159.54	10,468.45	8,602.24	1,20,102.66	76,150.29	4,27,888.68	9,71,351.39	6,10,258.54	9,39,796.90	31,69,279.70	A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	1,35,821.71	1,06,637.69	3,47,118.96
A1. Cumulative Outflows	Y1260	3,501.01	4,660.55	15,129.00	23,731.24	1,43,833.90	2,19,984.19	6,47,872.87	16,19,224.26	22,29,482.80	0	31,69,279.70	A1. Cumulative Outflows	1,35,821.71	2,42,459.40	5,89,578.36

Table 2: Statement of Structural Liquidity																
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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		
		X010	X020	(One X030)	X040	X050	X060	X070	X080	X090	X100	X110	X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X130	X140	X150												
<b>B. INFLOWS</b>																
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	63,094.21	5.23	29,015.63	30,000.00	80,118.42	10,003.33	133.10	29.12	0.00	0.00	2,12,399.04	Balances With Banks	65,945.84	8,414.36	43,197.65
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)	Y1300	1,759.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,759.12	Current Account Balance	3,365.70	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	61,335.09	5.23	29,015.63	30,000.00	80,118.42	10,003.33	133.10	29.12	0.00	0.00	2,10,639.92	Deposit Accounts	62,580.14	8,414.36	43,197.65
4. Investments (I+ii+iii+iv+v)	Y1320	21,491.40	666.07	335.58	266.87	25,721.24	262.35	4,489.66	37,607.89	11,675.05	10,019.00	1,12,535.11	Investments	12,852.28	85,429.79	35,187.22
(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	21,491.40	666.07	335.58	266.87	25,721.24	262.35	4,489.66	37,607.89	11,675.05	10,019.00	1,12,535.11	Investment in Mutual Fund and Government Securities	12,852.28	85,429.79	35,187.22
5. Advances (Performing)	Y1420	4,131.99	13,090.92	10,416.37	25,760.30	27,093.66	94,529.57	2,14,635.43	10,44,793.52	5,38,928.36	8,43,193.33	28,16,573.45	Education Loans	7,173.94	15,706.25	16,454.09
(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	4,131.99	10,690.92	10,416.37	25,760.30	27,093.66	94,529.57	2,14,635.43	10,44,793.52	5,38,928.36	8,43,193.33	28,14,173.45	Term Loans	5,296.45	11,595.77	12,147.89
(a) Through Regular Payment Schedule	Y1450	4,131.99	10,690.92	10,416.37	25,760.30	27,093.66	94,529.57	2,14,635.43	10,44,793.52	5,38,928.36	8,43,193.33	28,14,173.45	Education Loans plotted as per Behavioural Maturity	5,296.45	11,595.77	12,147.89
(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	2,400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,400.00	Interest accrued	1,877.49	4,110.48	4,306.20
(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

Table 2: Statement of Structural Liquidity																
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One)	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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		
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
															X130	X140
<b>6. Gross Non-Performing Loans (GNPA)</b>	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	708.00	270.53	978.53	Substandard Assets	0.00	0.00	0.00
<b>(i) Substandard</b>	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	708.00	0.00	708.00	Substandard Assets	0.00	0.00	0.00
<b>(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)</b>	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	708.00	0.00	708.00	Substandard Assets	0.00	0.00	0.00
<b>(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)</b>	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
<b>(ii) Doubtful and loss</b>	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270.53	270.53	Doubtful and Loss Assets	0.00	0.00	0.00
<b>(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)</b>	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270.53	270.53	Doubtful and Loss Assets	0.00	0.00	0.00
<b>(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)</b>	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
<b>7. Inflows From Assets On Lease</b>	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
<b>8. Fixed Assets (Excluding Assets On Lease)</b>	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,177.42	1,177.42	Fixed Assets (Excluding Assets On Lease)	0.00	0.00	0.00
<b>9. Other Assets :</b>	Y1580	0.00	0.00	3,668.58	0.00	1,478.23	1,850.64	2,191.90	143.29	200.85	14,584.98	24,118.47	Other Assets : (a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	2,474.07	677.02	5,123.77
<b>(a) Intangible assets &amp; other non-cash flow items (In the 'Over 5 year time bucket)</b>	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,584.46	9,584.46	Other Assets : (a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	0.00	0.00	0.00
<b>(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)</b>	Y1600	0.00	0.00	3,404.56	0.00	0.00	0.00	947.79	143.29	200.85	5,000.52	9,697.01	(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	0.00	0.00	0.00
<b>(c) Others</b>	Y1610	0.00	0.00	264.02	0.00	1,478.23	1,850.64	1,244.11	0.00	0.00	0.00	4,837.00	Other Inflows	2,474.07	677.02	5,123.77
<b>10. Security Finance Transactions (a+b+c+d)</b>	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
<b>a) Repo (As per residual maturity)</b>	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>b) Reverse Repo (As per residual maturity)</b>	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
<b>c) CBLO (As per residual maturity)</b>	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
<b>d) Others (Please Specify)</b>	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

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Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One)	Over one month and upto 2	Over two months and upto 3	Over 3 months and upto 6	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		
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
															X130	X140
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	224.00	944.22	329.46	0.00	1,497.68	11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	48,264.00	0.00	2,44,437.20
(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 Sanctioned Undisbursed Loans	40,000.00	0.00	70,000.00
(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	224.00	944.22	329.46	0.00	1,497.68	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	224.00	0.00	0.00	0.00	224.00	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	944.22	329.46	0.00	1,273.68	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	Fresh Shares issued for Rs 1386 crores and balance pertains to other borrowings	8,264.00	0.00	1,74,437.20
<b>B. TOTAL INFLOWS (B) (Sum of 1 to 11)</b>	Y1810	88,717.60	13,762.22	43,436.16	56,027.17	1,34,411.55	1,06,645.89	2,21,674.09	10,83,518.04	5,51,841.72	8,69,245.26	31,69,279.70	Inflows	1,36,710.13	1,10,227.42	3,44,399.93
<b>C. Mismatch (B - A)</b>	Y1820	85,216.59	12,602.68	32,967.71	47,424.93	14,308.89	30,495.60	-2,06,214.59	1,12,166.65	-58,416.82	-70,551.64	0.00	Mismatch (B - A)	888.42	3,589.73	-2,719.03
<b>D. Cumulative Mismatch</b>	Y1830	85,216.59	97,819.27	1,30,786.98	1,78,211.91	1,92,520.80	2,23,016.40	16,801.81	1,28,968.46	70,551.64	0.00	0.00	Cumulative Mismatch	888.42	4,478.15	1,759.12
<b>E. Mismatch as % of Total Outflows</b>	Y1840	2434.06%	1086.87%	314.92%	551.31%	11.91%	40.05%	-48.19%	11.55%	-9.57%	-7.51%	0.00%	Mismatch as % of Total Outflows	0.65%	3.37%	-0.78%
<b>F. Cumulative Mismatch as % of Cumulative Total Outflows</b>	Y1850	2434.06%	2098.88%	864.48%	750.96%	133.85%	101.38%	2.59%	7.96%	3.16%	0.00%	0.00%	Cumulative Mismatch as % of Cumulative Total Outflows	0.65%	1.85%	0.30%