

September 10, 2023

BSE Limited, P.J. Towers, Dalal Street, Mumbai -400 001

Sub: Submission of provisional Asset Liability Management (ALM) Statement for the period ended August 31, 2023

Dear Sir/ Ma'am,

Pursuant to the disclosure requirement provided in para 9 of Chapter XVII-Listing of Commercial Paper of SEBI Master Circular Ref. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021, as amended from time to time, please find enclosed herewith the ALM Statement – Statement of Structural Liquidity and Statement of Interest Rate Sensitivity for the period ended August 31, 2023 as submitted to the Reserve Bank of India.

We request you to please take the same on record. Thank you.

For and on behalf of **Vivriti Capital Limited** (formerly known as Vivriti Capital Private Limited)

P S Amritha
Company Secretary and Compliance Officer
Mem No. A49121
Address: Prestige Zackria Metropolitan No. 200/1-8,
2nd Floor, Block -1, Annasalai, Chennai – 600002

Encl.: a/a

GST - 27AAFCV9757P1Z7 (Mumbai)

contact@vivriticapital.com

Regd. Office:

able 2: Statement of Structural Liquidity				15 days to 30/31	Over one month	Over two	Over 3 months							Actual outflow/	inflow during last 1 month
Particulars		0 day to 7 days	8 days to 14 days		and upto 2	months and upto	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		8 days to 14 days
Tul Medial 2		X010	X020	month) X030	months X040	3 months X050	months X060	X070	X080	X090	X100	X110	X120	X130	X140
		X010	XU2U	XU3U	XU4U	XUSU	XUbU	XU/U	XU8U	X090	X100	X110	X120	X130	X140
DUTFLOWS															
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	10,710.92	10,710.92	Nil	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00					0.00			1,708.72	1,708.72		0.00	
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00			0.00		0.00	0.00	0.00	9,002.20	9,002.20		0.00	
(iii)) Non-Perpetual / Redeemable Preference Shares (iv) Others	Y040 Y050	0.00	0.00			0.00		0.00			9,002.20	9,002.20		0.00	
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xi	Y060	0.00	0.00			0.00		0.00	0.00	0.00	1,53,715.24	1.53.715.24		0.00	
(i) Share Premium Account	Y070	0.00				0.00		0.00			1,21,082.46	1,21,082.46		0.00	
(ii) General Reserves	Y080	0.00	0.00			0.00		0.00			0.00	0.00	Nil	0.00	
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown	Y090														
separately below item no.(vii))		0.00	0.00			0.00		0.00	0.00	0.00	6,155.08	6,155.08		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		Nil	0.00	
(v) Capital Redemption Reserve	Y110	0.00	0.00					0.00			0.00	0.00	Nil	0.00	
(vi) Debenture Redemption Reserve (vii) Other Capital Reserves	Y120 Y130	0.00	0.00			0.00		0.00	0.00		0.00		Nil	0.00	
(viii) Other Capital Reserves (viii) Other Revenue Reserves	Y140	0.00	0.00			0.00		0.00			2,517.05	2.517.09		0.00	
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00			0.00		0.00	0.00		0.00		Nil	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
(a) Revl. Reserves - Property	Y170	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00			0.00	0.00	0.00	0.00		0.00	0.00	Nil	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00		0.00		0.00			0.00		Nil	0.00	
(xii) Others (Please mention)	Y200	0.00	0.00			0.00		0.00	0.00		0.00		Nil	0.00	
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00		0.00		0.00	0.00	0.00	23,960.65	23,960.65	Nil	0.00	
3. Gifts, Grants, Donations & Benefactions 4. Bonds & Notes (i+ii+iii)	Y220 Y230	0.00	0.00			0.00		0.00			0.00		Nil	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		Nil	0.00	
(ii) Bonds with embedded call / put options including zero coupon /	12.20	0.00	0.00	0.00	0.00	0.00	1	0.00	0.00	0.00	3.00			0.00	tt
deep discount bonds (As per residual period for the earliest exercise	Y250														
date for the embedded option)		0.00	0.00		0.00	0.00		0.00	0.00	0.00	0.00	0.00		0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00				0.00		0.00			0.00		Nil	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	0.00
(i) Term Deposits from Public	Y280	0.00	0.00			0.00		0.00	0.00		0.00) Nil	0.00	
(ii) Others	Y290		3,285.92					1,42,456.59		4,277.45		4.60.829.84			
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xi	Y300 Y310	24,552.07 23,001.08	2,073.78		20,247.69 11,604.62	21,399.05 17,525.54	36.848.52	64,231.38	1,65,978.55 92,453.10	3,029.12	0.00	2,73,968.74		24,634.97 23,932.56	2,312.03 2,107.83
a) Bank Borrowings in the nature of Term Money Borrowings		25,002.00	2,073.70	23,202.00	11,004.01	17,323.34	30,040.32	04,252.50	32,433.10	3,013.11	0.00	2,73,300.7	-	23,332.30	2,207.05
(As per residual maturity)	Y320	1,170.80	2,073.78	11,701.60	10,104.62	10,025.54	34,348.52	63,231.38	92,453.10	3,029.12	0.00	2,28,138.46	Nil	1,509.81	2,107.83
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00			7,500.00		1,000.00	0.00		0.00	24,000.00		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		Nil	0.00	
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00			0.00		0.00			0.00		Nil	0.00	
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00			0.00		0.00	0.00		0.00	0.00		0.00	
f) Other bank borrowings	Y370	21,830.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,830.28	Nil	22,422.75	0.00
(ii) Inter Corporate Deposits (Other than Related Parties)(These being institutional / wholesale deposits, shall be slotted as per	Y380												1		
their residual maturity)	1360	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
(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	
(iv) Corporate Debts	Y400	0.00	0.00			0.00		0.00		0.00	0.00		Nil	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		Nil	0.00	
(vi) Borrowings from RBI	Y420	0.00	0.00			0.00		0.00	0.00		0.00		Nil	0.00	
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00			0.00		0.00	0.00		0.00		Nil	0.00	
(viii) Borrowings from Others (Please specify)	Y440	1,550.99	1,212.14			3,790.18		18,601.61			0.00	65,514.0		702.41	
(ix) Commercial Papers (CPs) Of which: (a) To Mutual Funds	Y450	0.00	0.00	971.89		0.00		3,401.62	0.00	0.00	0.00	11,662.70		0.00	0.00
	Y460 Y470	0.00	0.00			0.00		1.000.00	0.00		0.00	3,429,73	Nil	0.00	
(b) To Banks (c) To NBFCs	Y470 Y480	0.00	0.00			0.00		1,000.00			0.00		Nil	0.00	
(d) To Insurance Companies	Y490	0.00	0.00	0.00		0.00		0.00	0.00		0.00		Nil	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
(f) To Others (Please specify)	Y510	0.00	0.00	971.89	4,859.46	0.00	0.00	2,401.62	0.00	0.00	0.00	8,232.97	Nil	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00			83.33		56,221.98	51,231.01	0.00	0.00	1,09,684.39		0.00	
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00		0.00	83.33		56,221.98	51,231.01	0.00	0.00	1,09,684.39		0.00	
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
(b) Subscribed by Banks	Y550 Y560	0.00	0.00			83.33 0.00		10,000.00	0.00 0.00	0.00	0.00	10,166.66 5,000.00	NII	0.00	
(c) Subscribed by NBFCs (d) Subscribed by Mutual Funds	Y560 Y570	0.00	0.00			0.00		1.100.00	13.000.00	0.00	0.00	15.200.00		0.00	
(e) Subscribed by Insurance Companies	Y580	0.00	0.00			0.00		0.00	13,000.00		0.00		Nil	0.00	
(f) Subscribed by Pension Funds	Y590	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
(g) Others (Please specify)	Y600	0.00	0.00	483.69	0.00	0.00	481.05	40,121.98		0.00	0.00	79,317.7		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	Nil	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00					0.00	0.00		0.00		Nil	0.00	
(b) Subscribed by Banks	Y630	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
(c) Subscribed by NBFCs	Y640	0.00	0.00			0.00		0.00			0.00		Nil	0.00	
(d) Subscribed by Mutual Funds (e) Subscribed by Insurance Companies	Y650 Y660	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil Nil	0.00	
(f) Subscribed by Insurance Companies (f) Subscribed by Pension Funds	Y670	0.00	0.00		0.00	0.00	0.00	0.00			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		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	Y690														
option)	Vaca	0.00	0.00			0.00		0.00	0.00	0.00	0.00	0.00	Nil	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) Nil	0.00	
Of which; (a) Subscribed by Retail Investors (b) Subscribed by Banks	Y710 Y720	0.00	0.00			0.00		0.00			0.00		Nil	0.00	
(c) Subscribed by NBFCs	Y730	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
	Y740	0.00	0.00			0.00		0.00	0.00	0.00	0.00		Nil	0.00	
(d) Subscribed by Mutual Funds															
(d) Subscribed by Mutual Funds (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	



Table 2: Statement of Structural Liquidity																
				15 days to 30/31	Over one month	Over two	Over 3 months	Over 6 months	Over 1 year and	Over 3 years and				Actual outflo	w/inflow during last	
Particulars		0 day to 7 days	8 days to 14 days	days (One month)	and upto 2 months	months and upto 3 months	and upto 6 months	and upto 1 year	upto 3 years	upto 5 years	Over 5 years	Total	Remarks	0 day to 7 da	s days to 14 days	15 days to 30/3: days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150
(g) Others (Please specify)	Y770	0.00		0.00	0.00	0.00		0.00					0 Nil		.00 0.00	
B. Un-Secured (a+b+c+d+e+f+g) Of which; (a) Subscribed by Retail Investors	Y780 Y790	0.00	0.00	0.00		0.00		0.00	0.00	0.00	0.00	0.00	0 Nil		.00 0.00	
(b) Subscribed by Reanks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0 Nil		.00 0.00	0.0
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00		0 Nil		.00 0.00	0.0
(d) Subscribed by Mutual Funds (e) Subscribed by Insurance Companies	Y820 Y830	0.00	0.00	0.00		0.00		0.00	0.00			0.00			0.00	
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00		0.00		0.00				0.00			.00. 0.00	
(g) Others (Please specify)	Y850	0.00	0.00	0.00				0.00	0.00				0 Nil		.00 0.00	0.0
(xii) Subordinate Debt	Y860	0.00	0.00	0.00		0.00		0.00	0.00		0.00		0 Nil		.00 0.00	0.0
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00			.00 0.00	
(xiv) Security Finance Transactions(a+b+c+d) a) Repo	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	UINII		.00: 0.00	0.0
(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	0 Nil		.00 0.00	0.0
b) Reverse Repo	Y900															
(As per residual maturity)	1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0 Nil		.00 0.00	0.0
c) CBLO	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0 Nil		.00 0.00	0.0
(As per residual maturity) d) Others (Please Specify)	Y920	0.00		0.00		0.00		0.00					0 Nil		.00 0.00	
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	296.97	149.53	505.75	1,556.74	1,427.14	1,978.47	4,404.73	5,057.47	48.91	526.77	15,952.48	8 Nil		.00 0.00	3,686.0
a) Sundry creditors	Y940	0.00	0.00	0.00	753.49	753.49		0.00	0.00			2,260.47			.00 0.00	
b) Expenses payable (Other than Interest)	Y950 Y960	0.00	0.00	0.00	0.00	0.00		0.00	0.00			0.00			.00 0.00	
(c) Advance income received from borrowers pending adjustment (d) Interest payable on deposits and borrowings	Y960 Y970	0.00	0.00	0.00 124.11		0.00		3.204.30	0.00 3,033.08			6,707.29			.00] 0.00	
(e) Provisions for Standard Assets	Y980	174.09	32.48	193.70	376.60	293.72		1,065.91	1,283.91	23.03		4,147.74	4 Nil		.00 0.00	
(f) Provisions for Non Performing Assets (NPAs)	Y990	114.94	107.46	187.94	381.75	313.40	318.32	134.52	288.93	11.40	526.77	2,385.43	3 Nil	0	.00 0.00	0.0
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00		0.00		0.00	0.00			0.00			.00 0.00	
(h) Other Provisions (Please Specify)	Y1010 Y1020	0.00	0.00	0.00	0.00	0.00		0.00				451.55			.00 0.00	
8.Statutory Dues 9.Unclaimed Deposits (i+ii)	Y1020 Y1030	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0 Nil		.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 Nil		.00 0.00	0.0
(ii) Pending for greater than 7 years	Y1050	0.00	0.00	0.00		0.00		0.00	0.00				0 Nil		.00 0.00	
10.Any Other Unclaimed Amount	Y1060	0.00	0.00	0.00	0.00	0.00		0.00				0.00			.00 0.00	
11. Debt Service Realisation Account 12. Other Outflows	Y1070 Y1080	0.00	0.00	492.21	5.150.03	0.00		1,714.84			0.00	15.447.83	0 Nil 3 Nil		.00 0.00	
13.Outflows On Account of Off Balance Sheet (OBS) Exposure		0.00	0.00		5,150.05	300.00	1,554.75	2,724.04	000.30	3,433.32	0.00	15,447.05	4		0.00	0.0
(i+ii+iii+iv+v+vi+vii)	Y1090	0.00	0.00	0.00	0.00	0.00		0.00		0.00			0 Nil		.00 0.00	
(i)Loan commitments pending disbursal	Y1100	0.00	0.00	0.00		0.00		0.00				0.00			.00 0.00	
(ii)Lines of credit committed to other institution (iii)Total Letter of Credits	Y1110 Y1120	0.00	0.00	0.00		0.00		0.00					0 Nil 0 Nil		.00 0.00	
(iv)Total Guarantees	Y1120 Y1130	0.00	0.00	0.00	0.00	0.00		0.00	0.00		0.00	0.00	0 Nil		.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 Nil		.00 0.00	0.0
(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	0.00			.00 0.00	
(a) Forward Forex Contracts	Y1160 Y1170	0.00	0.00	0.00	0.00	0.00		0.00	0.00			0.00			.00 0.00	
(b) Futures Contracts (c) Options Contracts	Y1170 Y1180	0.00	0.00	0.00		0.00		0.00	0.00				0 Nil		.00; 0.00	
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00		0.00		0.00	0.00		0.00		0 Nil		.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	0 Nil	0	.00 0.00	0.0
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00		0.00		0.00					0 Nil		.00 0.00	
(g) Credit Default Swaps (h) Other Derivatives	Y1220 Y1230	0.00	0.00	0.00		0.00		0.00				0.00			0.00	
(vii)Others	Y1240	0.00	0.00	0.00		0.00		0.00					0 Nil		.00 0.00	
A. TOTAL OUTFLOWS (A)	Y1250												1			1
(Sum of 1 to 13)		24,849.04	3,435.45	26,861.17	26,954.46	23,206.19		1,48,576.16		9,761.88		6,56,656.31		24,634		
A1. Cumulative Outflows	Y1260	24,849.04	28,284.49	55,145.66	82,100.12	1,05,306.31	1,61,448.82	3,10,024.98	4,81,941.50	4,91,703.38	6,56,656.31	6,56,656.31	1 Nil	24,634	.97 27,701.00	44,241.5
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	0 Nil		.00 0.00	0.0
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0 Nil		.00 0.00	0.0
3. Balances With Banks	Y1290	37,771.94	0.00	0.00	0.00	0.00		728.85	0.00	0.00		40,111.79	9 Nil	36,219		
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year																
(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	Y1300															
30 day time bucket)		10,362.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,362.80	0 Nil	36,219	.00 0.00	0.0
b) Deposit Accounts / Short-Term Deposits	Y1310															[
(As per residual maturity)		27,409.14	0.00	0.00	0.00	0.00		728.85	0.00		0.00	29,748.99			.00 0.00	
4.Investments (i+ii+iii+iv+v) (i)Statutory Investments (only for NBFCs-D)	Y1320 Y1330	3,970.86 0.00	863.02	1,708.37	1,783.91	5,148.09 0.00		7,816.08	8,487.56 0.00	12,170.65 0.00	43,022.79 0.00	95,189.08		1,507	.00 1,907.00	
(ii) Listed Investments	Y1340	3,970.86	863.02	1,708.37		5,148.09		7,816.08	8,487.56	12,170.65	30,306.76	82,473.05		1,507		
(a) Current	Y1350	3,559.60	0.00	0.00	0.00	0.00	278.39	0.00	0.00	0.00	0.00	3,837.99	9 Nil	1,507	.00 1,907.00	4,403.0
(b) Non-current	Y1360	411.26	863.02	1,708.37	1,783.91	5,148.09		7,816.08	8,487.56	12,170.65	30,306.76	78,635.06			.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	
(a) Current (b) Non-current	Y1380 Y1390	0.00	0.00	0.00		0.00		0.00	0.00				0 Nil 0 Nil		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	0 Nil		.00 0.00	0.0
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	12,716.03	12,716.03			.00 0.00	0.0
5.Advances (Performing)	Y1420	19,110.95	15,301.52	29,138.79	50,387.30	35,350.67	77,941.92	1,13,571.38	1,51,096.68	1,684.16	0.00	4,93,583.37	7 Nil	20,006	.00 21,320.00	27,003.0
(i) Bills of Exchange and Promissory Notes discounted &	Y1430	2,499.68	1,518.37	9,835.94	12,429.80	3,291.55	395.00	0.00	0.00	0.00	0.00	29,970.34	4 AUI	2,283	.00 2,533.00	8,038.0
rediscounted (ii) Term Loans		2,499.68	1,316.37	9,035.94	12,429.80	3,291.55	395.00	0.00	0.00	0.00	0.00	29,970.34	130	2,283	.00, 2,533.00	0,038.0
(The cash inflows on account of the interest and principal of the	V															
loan may be slotted in respective time buckets as per the timing	Y1440															
of the cash flows as stipulated in the original / revised repayment		16,307.67	7,460.45	19,302.85	37,957.50	32,059.12		1,13,571.38	1,51,096.68	1,684.16	0.00	4,56,986.73		17,723	.00 18,787.00	
(a) Through Regular Payment Schedule (b) Through Bullet Payment	Y1450 Y1460	16,307.67 0.00	7,460.45 0.00	19,302.85 0.00		32,059.12 0.00		1,13,571.38 0.00		1,684.16 0.00		4,56,986.73	3 Nil 0 Nil	17,723	00 18,787.00	
(iii) Interest to be serviced through regular schedule	Y1460 Y1470	303.60	6,322.70	0.00	0.00	0.00		0.00	0.00		0.00	6,626.30	0 Nil		.00 0.00	
(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			.00 0.00	0.0
6.Gross Non-Performing Loans (GNPA)	Y1490	260.50	219.59	428.11	762.97	670.50	839.90	593.64	862.86	24.56	672.34	5,334.97	7 Nil	0	.00	0.0

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

able 2: Statement of Structural Liquidity																
duc 2. Statement of Structural Equipmy				15 days to 30/31	Over one month	Over two	Over 3 months							Actual outflow/	inflow during last 1	L month, starting
Particulars		0 day to 7 days	8 days to 14 days	days (One month)	and upto 2	months and upto	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	0 day to 7 days	8 days to 14 days	15 days to 30/3
		X010	X020	X030	months X040	3 months X050	months X060	X070	X080	X090	X100	X110	X120	X130	X140	days X150
(i) Substandard	Y1500	237.34		XU3U 404.95		XUSU 606.36	779.55	583.73	XU8U 836.87	24.56	672.34	5,036.93		X130 0.00		
(a) All over dues and instalments of principal falling due	11300	257.54	150.45	404.55	054.00	000.50	775.55	303.73	050.07	24.50	0/2.54	3,030.33		0.00	0.00	
during the next three years	Y1510															
(In the 3 to 5 year time-bucket)	11310	161.44	161.44	161.44	475.29	447.22	420.77	69.13	181.17	0.00	0.00	2.077.90	Nil	0.00	0.00	0.0
(b) Entire principal amount due beyond the next three years		101.77	102.77	101.77	1	***************************************	420.77		101.17	0.00	0.00	2,077.50	***	0.00	0.00	
(In the over 5 years time-bucket)	Y1520	75.90	34.99	243.51	219.51	159.14	358.78	514.60	655.70	24.56	672.34	2.959.03	Nil	0.00	0.00	0.0
(ii) Doubtful and loss	Y1530	23.16		23.16		64.14		9.91		0.00		298.04		0.00		
(a) All instalments of principal falling due during the next five																
years as also all over dues	Y1540															
(In the over 5 years time-bucket)	12540	23.16	23.16	23.16	68.17	64.14	60.35	9.91	25.99	0.00	0.00	298.04	Nil	0.00	0.00	0.0
(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	0.0
7. Inflows From Assets On Lease	Y1560	0.00						0.00			0.00	0.00		0.00		
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00						0.00			3.241.24	3.241.24		0.00		
9. Other Assets :	Y1580	0.00						4.911.25			1.129.46	19,195.86		0.00		
(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	673.74	0.00	673.74	Nil	0.00	0.00	0.0
(b) Other items (e.g. accrued income,					1											
other receivables, staff loans, etc.)	Y1600															
(In respective maturity buckets as per the timing of the cash	¥1600														1	
g .		0.00					3,652.38	4,911.25			1,129.46	11,913.49		0.00		
(c) Others	Y1610	0.00						0.00			0.00	6,608.63		0.00		
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	0.0
a) Repo	Y1630															
(As per residual maturity)		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	0.0
b) Reverse Repo	Y1640															
(As per residual maturity)		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	0.0
c) CBLO	Y1650															
(As per residual maturity)		0.00						0.00			0.00	0.00		0.00		
d) Others (Please Specify)	Y1660	0.00						0.00			0.00	0.00		0.00		0.0
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		
(i)Loan committed by other institution pending disbursal	Y1680	0.00						0.00			0.00	0.00		0.00		
(ii)Lines of credit committed by other institution	Y1690	0.00						0.00			0.00	0.00		0.00		
(iii) Bills discounted/rediscounted	Y1700	0.00						0.00			0.00	0.00		0.00		
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h) (a) Forward Forex Contracts	Y1710 Y1720	0.00						0.00			0.00	0.00		0.00		
	Y1720 Y1730	0.00						0.00			0.00	0.00		0.00		
(b) Futures Contracts (c) Options Contracts	Y1730 Y1740	0.00						0.00			0.00	0.00		0.00		
(d) Forward Rate Agreements	Y1740 Y1750	0.00						0.00			0.00	0.00		0.00		
(e) Swaps - Currency	Y1760	0.00						0.00				0.00		0.00		
(f) Swaps - Interest Rate	Y1770	0.00						0.00			0.00	0.00		0.00		
(g) Credit Default Swaps	Y1770 Y1780	0.00						0.00			0.00	0.00		0.00		
(h) Other Derivatives	Y1790	0.00						0.00			0.00	0.00		0.00		
(v)Others	Y1800	0.00						0.00			0.00	0.00		0.00		
B. TOTAL INFLOWS (B)		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	
(Sum of 1 to 11)	Y1810	61,114.25	16.384.13	31,275.27	53,388.66	42,285.30	94.262.95	1,27,621.20	1,65,171.19	17,087.53	48,065.83	6,56,656.31	Nil	57,732.00	23,227.00	38,922.0
Mismatch (B - A)	Y1820	36.265.21		4.414.10		19.079.11	38.120.44	-20.954.96	-6.745.33		-1.16.887.10	0.00		33.097.03		22.381.4
Cumulative Mismatch	Y1830	36,265,21	49.213.89	53.627.99		99.141.30	1.37.261.74	1.16.306.78	1.09.561.45		0.00	0.00		33,097.03		
. Mismatch as % of Total Outflows	Y1840	145.94%	376.91%	16.43%		82.22%	67.90%	-14.10%	-3.92%	75.04%	-70.86%	0.00%		134.35%	657.56%	135.31

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

A Liabilities (OUTFLOW) 1. Capital (Hi-Hi-Hi-V) () Equity () Equity () Equity () Equity () Equity () Equity () Outputy () Uperpetual preference shares () () Outputy () Outputy	0,000 0,00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	upto 2 months X040 0.00 0.00 0.00 0.00 0.00 0.00 0.0	upto 3 months (March 2004) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 months XX660	1 year	0 0.00 0 0.00	ver 3 years and upto 5 years x090 0.000 0.	0.00 0.00 0.00 0.00 0.00 0.00	Non-sensitive X110 10,710,92 1,708,72 0,000 0,000 1,53,715,24 1,21,082,46 0,000	Total X120 10,710,9 1,708.7 0,00 9,002.2 1,15,715.2 1,21,02.4 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00
A. Labilities (OUTFLOW) 1. Capital (I+I+III+II) () Equity () () Equity () () Equity () () Perpetual preference shares () (ii) Ron-perpetual preference shares () (ii) Other (Please furnish, If, any) 2. Reserves & surplus (I+IIII+III+III+III+III+III+III+III+III	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	X930 0.00 0.00 0.00 0.00 0.00 0.00 0.00	2000 0.00 0.00 0.00 0.00 0.00 0.00 0.00	X050 0.00	X060 0 0,000	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	X080 0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	10,710.92 1,708.72 0.00 9,002.20 0.00 1,53,715.24 1,21,082.46 0.00 6,155.08 0.00	10,719,9 1,788,7 0,0 0,0 9,002,2 0,1,53,715,2 1,21,0824 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,0 0,
1.Capital (Hi-Hi-Hi-V) Y01	0,000 0,00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	00 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,708,72 0,00 9,002,20 0,00 1,53,715,24 1,21,002,45 0,00 6,155,08 0,00	1,708 0.0 9,002 0.1,53,715 1,21,082 0.0 6,155,0 0.0 0.0 0.0 2,517,0 0.0
1.Capital (Hi-Hi-Hi-V) Y01	0,000 0,00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	00 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,708,72 0,00 9,002,20 0,00 1,53,715,24 1,21,002,45 0,00 6,155,08 0,00	1,708 0.0 9,002 0.1,53,715 1,21,082 0.0 6,155,0 0.0 0.0 0.0 2,517,0 0.0
(ii) Perpetual preference shares (iii) Perpetual preference shares (viii) Rev. Peretual preference shares (viii) Rev. Peretual preference shares (viii) Rev. Peretual preference shares (viii) Rev. Rev. Peretual preference shares (viii) Rev. Rev. Peretual preference shares (viii) Rev. Rev. Peretual preference (section 45-1C reserve to be shown separately below item no.(viii) Rev. Rev. Peretual Reserves (viii) Statutory/Special Reserves (section 45-1C reserve to be shown separately below item no.(viii) (vii) Rev. Rev. Rev. Rev. Rev. Rev. Viii) Rev. Rev. Rev. Viiii Other Revenue Reserves (viii) Other Revenue Reserves (viii) Rev. Reserves - Property Viiii Rev. Reserves - Property (viii) Others (Please mention) (viii) Rev. Reserves - Property (viii) Others (Please mention) (viii) Rev. Reserves - Property (viii) Rev. Rev. Rev. Viiii Rev. Reserves - Property (viii) Rev. Rev. Rev. Viiii Rev. Rev. Rev. Rev. Rev. Rev. Viiii R	1 0.00 1 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0 0 0.00	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 9.002.20 0.00 1,537.15.24 1,21.08.46 0.00 6.155.08 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.0 9,002 0.0 1,53,715. 1,21,0824 0.0 6,155.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
(iii) Non-perpetual preference shares (iv) Others (Please furnish; it any) 2. Reserves & surplus (irl-ill-ill-ivv-vvi-viirviil-ikv-x-xxixii-xxiii-xxiii) 706 (i) Share Permium Account 707 (ii) General Reserves (iii) Statur Permium Account 708 (iii) Statur Permium Account 709 (iv) General Reserves (iv) Statur S	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000 0 0.000	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 153,715.24 1,21,082.46 0.00 6,155.08 0.00 0.00 0.00 0.00 0.00 2,517.05	0.0.0 1.53,715.2 1.21,082.4 0.0 6,155.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
2.Reserves & surplus (#Hi-Hi-Hi-Hi-Hi-Neves/vii/vii/Hi-Neves/vii/vii/Hi-Neves/vii/vii/Vii/Neves/vii/vii/Vii/Neves/vii/vii/Vii/Neves/vii/Vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/Vii/Neves/vii/		0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	0.000 0.000	0.000	00 0.00 01 0.00 02 0.00 03 0.00 04 0.00 05 0.00 05 0.00 06 0.00 07 0.00 07 0.00 08 0.00 09 0.00	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,53,715.24 1,21,082.46 0.00 6,155.08 0.00 0.00 0.00 0.00 2,517.05 0.00	1,53,715.2 1,21,082.4 0.0 6,155.0 0.0 0.0 0.0 0.0 0.0 2,517.0
(i) Share Premium Account (ii) General Reserves (iii) Statutory/Special Reserves (Section 45-IC reserve to be shown separately below item no.(viii)) (iv) Reserves under Sec 45-IC of RBI Act 1934 (v) Capital Redemption Reserve (vi) Uv Capital Reserves (vii) Other Revenue Reserves (viii) Revol. Reserves - Property (viii) Others (Please mention) (viii) General Reserves - Property (viii) Others (Please mention) (viii) General Reserves - Property (viii) Others (Please mention) (viii) General Reserves - Property (viii) Others (Please mention) (viii) General Reserves - Property (viii) Others (Please mention) (viii) General Reserves - Property (viii) Others (Please mention) (viii) Others (Please viii) Others (Please vii	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00	00 0.000	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,21,082.46 0.00 6,155.08 0.00 0.00 0.00 0.00 2,517.05 0.00	1,21,082.4 0.0 6,155.0 0.0 0.0 0.0 0.0 2,517.0
(ii) General Reserves (iii) Statutor/Special Reserve (Section 45-1C reserve to be shown separately below item no.(ivi)) (iv) Reserves under Sec 45-1C of RBI Act 1934 (iv) Capital Redemption Reserve (iv) Deberves under Sec 45-1C of RBI Act 1934 (iv) Capital Redemption Reserve (ivi) Deberves Redemption Reserve (ivi) Deberves Redemption Reserves (ivii) Other Capital Reserves (ivii) General Reserves (ivii) General Reserves (ivii) Reserves (ivii) Reserves (ivii) Reserves (ivii) Revi. Re	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	00 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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 0.00 0.00 0.0	0.00 6,155.08 0.00 0.00 0.00 0.00 2,517.05 0.00	0.0 6,155.0 0.0 0.0 0.0 0.0 2,517.0 0.0
Delow item no.(viii) 1-10		0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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 0.00 0.00	0.00 0.00 0.00 0.00 0.00 2,517.05 0.00	0.0 0.0 0.0 0.0 2,517.0
Delow Item Ro. (vii)		0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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 0.00 0.00	0.00 0.00 0.00 0.00 0.00 2,517.05 0.00	0.0 0.0 0.0 0.0 2,517.0 0.0
V Capital Redemption Reserve	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	0.0 0.0 0.0 0.0 0.0 0.0	0 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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	0.00 0.00 0.00 2,517.05 0.00	0.0 0.0 0.0 2,517.0 0.0
(vi) Debenture Redemption Reserve (1) (vii) Other Capital Reserves (1) (viii) Other Revenue Reserves (1) (viii) Other Revenue Reserves (1) (viii) Other Revenue Reserves (1) (viii) Revol. Replication Money Pending Allotment (1) (viii) Revol. Replication Money Pending Allotment (1) (viii) Revol. Replication Money Revol. (viii) Revol. (viiii) Revol. (viii) Revol. (viii) Revol. (viii) Revol. (viii) Revol	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0; 0.00; 0 0.00; 0; 0.00; 0; 0.00; 0; 0.00; 0; 0.00; 0; 0.00;	0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00	0.00 2,517.05 0.00	0.0 0.0 2,517.0 0.0
(vii) Other Revenue Reserves 17.5	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	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 0.00 0.0	0; 0.00; 0; 0.00; 0; 0.00; 0; 0.00; 0; 0.00;	0.0 0.0 0.0	0 0.00 0 0.00 0 0.00	0.00 0.00 0.00	0.00 0.00 0.00	2,517.05 0.00	2,517.0 0.0
(s) Investment Fluctuation Reserves V15	1 0.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	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 0.0	0; 0.00 0; 0.00 0; 0.00 0; 0.00	0.0 0.0 0.0	0.00	0.00 0.00	0.00 0.00	0.00	0.0
(x) Revaluation Reserves Y16	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	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 0.00 0.00	0.00	0.0				0.00	
will. Revl. Reserves - Financial Assets Y18 (a) Share Application Money Pending Allotment Y19 (ai) Others (Please mention) Y20 (xii) Belance of profit and loss account Y21 3. Gifts, grants, donations & benefactions Y22 4. Bonds & Notes (ab+tc) Y23 a) Fixed rate plain vanilla including zero coupons Y24 b) Instruments with embedded options Y25 c) Floating rate instruments Y26 Jo-Deposits Y27 (a) Fixed rate Y29 (b) Floating rate Y29 (b) Floating rate Y30 6.Borrowing (ii.Hill-Hrvvvivitivilit-Hrxvsit-vill) Y31 (a) Fixed rate Y32 a) Bank Borrowings in the nature of Term money borrowings Y32 l. Fixed rate Y33 l. Floating rate Y35 l. Fixed rate Y36 l. Fixed rate Y37 l. Fixed rat	0.000 0.000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00	0.00						0.0
(xi) Share Application Money Pending Allotment (yi) Others (Please mention) 1720 (xiii) Balance of profit and loss account 2721 (xiii) Balance of profit and loss account 2724 (xiii) Balance of profit and loss accounts 2724 (xiii) Balance of profit and loss accounts 2725 (xiii) Balance of profit and loss accounts 2725 (xiii) Balance of profit and loss accounts 2727 (xiiii) Balance of profit and loss accounts 2728 (xiiiii) Balance of profit and loss accounts 2728 (xiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	0 0.00 0 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 0.00 0.00	0.0	0.00;				0.00	0.00	0.0
(aii) Others (Please mention) 720 (aiii) Balance of profit and loss account 721 3. Gifts, grants, donations & benefactions 722 a) Fixed rate plain vanilla including zero coupons 723 a) Fixed rate plain vanilla including zero coupons 723 b) Instruments with embedded options 725 c) Floating rate instruments 725 c) Floating rate instruments 725 c) Term Deposits/ Fixed Deposits from public 725 (a) Fixed rate 725 (b) Floating rate 825 (c) Fixed rate 725 (b) Floating rate 825 (c) Fixed rate 725 (c) Fixed rate 725 (d) Floating rate 825 (e) Floating rate 825 (e) Bank Borrowings 115 1. Fixed rate 125 1. Fixed rate 125 (e) Bank Borrowings 115 1. Fixed rate 125 (e) Bank Borrowings 115 1. Fixed rate 125 (e) Floating rate 125 (e) Bank Borrowings 115 (e) Bank Barbarowings	0 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00	0.0		0.0		0.00	0.00	0.00	0.0
3. Gifts, grants, donations & benefactions 172	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00	0.00 0.00				0.0		0.00	0.00	0.00	0.0
4.Bonds & Notes (a+b+c) 2) Fixed rate plain vanilla including zero coupons 1724 b) Instruments with embedded options 775 5. Deposits (i) Term Deposits / Fixed Deposits from public (a) Fixed rate (b) Flooting rate (b) Flooting rate (b) Flooting rate (b) Bank Borrowings in the nature of Term money borrowings 1, Fixed rate 1	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00	0.00	0.00		0.00	0.0	0.00	0.00	0.00	23,960.65	23,960.6
a) Fixed rate plain vanilla including zero coupons 272 b) Instruments with embedded options (725 c) Floating rate instruments 772 (7) Term Deposits/ Fixed Deposits from public 772 (8) Fixed rate 772 (9) Fixed rate (9) Floating rate (10) Floating rate (11) Floating rate (12) Fixed rate (13) Fixed rate (14) Fixed rate (15) Fixed rate (16) Fixed rate (17) Fixed rate (17) Fixed rate (17) Fixed rate (18) Fixed rate (19) Fixed rate	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00		0.00			0.0		0.00	0.00	0.00	0.0
Distruments with embedded options Y25	0.00 0.00 0.00 0.00 0.00 0.00	0.00	0.00				0.0		0.00	0.00	0.00	0.0
1.	0.00 0.00 0.00 0.00		0.00	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.0
(i) Term Deposits/ Fixed Deposits from public (2) Fixed rate (2) Fixed rate (3) Fixed rate (4) Fixed rate (5) Fixed rate (5) Fixed rate (7) Fixed rate (7) Bank borrowings (7) Bank borrowings (8) Bank Borrowings in the nature of Term money borrowings (8) Liked rate (9) Bank Borrowings in the nature of WCDL (7) Bank Borrowings in the nature of WCDL (7) Fixed rate (8) Bank Borrowings in the nature of WCDL (7) Fixed rate (8) Bank Borrowings in the nature of Cash Credits (CC) (7) Bank Borrowings in the nature of Cash Credits (CC) (8) Bank Borrowings in the nature of Cash Credits (CC)	0.00	0.00					0.0		0.00		0.00	0.0
(a) Fixed rate	0.00	0.00	0.00	0.00		0.00	0.0		0.00	0.00	0.00	0.0
(B.Borrowings (Hi-Hi-Hi-Vervoir-vill-vill-vill-vil-ve-vi-vill) (1) Bank Korrowings (1) Bank Korrowings in the nature of Term money borrowings 1. Fixed rate (1) Fixed rate (1) Fixed rate (1) Fixed rate (1) Bank Borrowings in the nature of WCDL (1) Bank Borrowings in the nature of WCDL (1) Fixed rate (1) Fixed rate (1) Fixed rate (2) Bank Borrowings in the nature of Cash Credits (CC) (2) Y38							0.0		0.00	0.00	0.00	0.0
(1) Bank borrowings 1722 a) Bank Borrowings in the nature of Term money borrowings 1733 l. Fixed rate 1735 ll. Floating rate 7735 b) Bank Borrowings in the nature of WCDL 1736 l. Fixed rate 1737 ll. Floating rate 1738 c) Bank Borrowings in the nature of Cash Credits (CC) 1739 c) Bank Borrowings in the nature of Cash Credits (CC) 1739	24,562.54						0.0		0.00	0.00	0.00	0.0
a) Bank Borrowings in the nature of Term money borrowings Y33 1. Fixed rate Y34 11. Floating rate Y35 13. Floating rate Y35 1. Fixed rate Y37 1. Floating rate Y37 1. Floating rate Y37 1. Floating rate Y38 2. Bank Borrowings in the nature of Cash Credits (CC) Y38			29,750.17 23,200.99	15,387.85 11 604 24			99,413.2 64,229.2		42,522.49 3.043.15	0.00	0.00	4,60,829.8 2.52.138.4
L. Fixed rate				10.104.24			63,229.2		3,043.15	0.00	0.00	2,52,136.4
b) Bank Borrowings in the nature of WCDL	0.00	0.00	2,179.39	1,962.42	1,939.8	9 6,378.72	10,387.0	3 15,398.74	0.00	0.00	0.00	38,246.1
I. Fixed rate Y37 II. Floating rate Y38 c) Bank Borrowings in the nature of Cash Credits (CC) Y39	1,181.27			8,141.82			52,842.2		3,043.15	0.00	0.00	1,89,892.3
II. Floating rate Y38 c) Bank Borrowings in the nature of Cash Credits (CC) Y39			11,500.00 0.00	1,500.00 0.00			1,000.0 0.0		0.00	0.00	0.00	24,000.0
c) Bank Borrowings in the nature of Cash Credits (CC) Y39							1,000.0		0.00	0.00	0.00	24,000.0
				0.00			0.0		0.00	0.00	0.00	0.0
I. Fixed rate Y40							0.0		0.00	0.00	0.00	0.0
II. Floating rate Y41 d) Bank Borrowings in the nature of Letter of Credits(LCs) Y42			0.00	0.00			0.0		0.00	0.00	0.00	0.0 0.0
I. Fixed rate Y43	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.0
II. Floating rate Y44						0.00	0.0		0.00	0.00	0.00	0.0
e) Bank Borrowings in the nature of ECBs Y45 I. Fixed rate Y46			0.00	0.00			0.0		0.00	0.00	0.00	0.0
II. Floating rate Y47							0.0		0.00	0.00	0.00	0.0
(ii) Inter Corporate Debts (other than related parties) Y48				0.00			0.0		0.00	0.00	0.00	0.0
I. Fixed rate Y49 II. Floating rate Y50				0.00			0.0		0.00	0.00	0.00	0.0 0.0
(iii) Loan from Related Parties (including ICDs) Y51			0.00	0.00			0.0		0.00	0.00	0.00	0.0
I. Fixed rate Y52	0.00						0.0		0.00	0.00	0.00	0.0
II. Floating rate Y53 (iv) Corporate Debts Y54			0.00	0.00			0.0		0.00	0.00	0.00	0.0
(iv) Corporate Debts Y54 I. Fixed rate Y55							0.0		0.00	0.00	0.00	0.0
II. Floating rate Y56	0.00						0.0		0.00	0.00	0.00	0.0
(v) Commercial Papers Y57		971.89	4,859.46	0.00			0.0		0.00	0.00 0.00	0.00	11,662.7 0.0
Of which; (a) Subscribed by Mutual Funds Y58 (b) Subscribed by Banks Y59				0.00	0.00		0.0		0.00	0.00	0.00	0.0
(c) Subscribed by NBFCs Y60	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.0
(d) Subscribed by Insurance Companies Y61				0.00			0.0		0.00	0.00	0.00	0.0
(e) Subscribed by Pension Funds Y62 (f) Subscribed by Retail Investors Y63							0.0		0.00	0.00	0.00	0.0
(g) Others (Please specify) Y64	0.00	971.89	4,859.46	0.00	2,429.7	3,401.62	0.0	0.00	0.00	0.00	0.00	11,662.7
(vi) Non - Convertible Debentures (NCDs) (A+B) Y65	0.00		1,033.69	0.00			16,582.3		38,231.01	0.00	0.00	1,09,684.3
A. Fixed rate Y66 Of which; (a) Subscribed by Mutual Funds Y67		0.00	1,033.69 550.00	0.00 0.00			16,582.3 1,100.0		38,231.01 0.00	0.00 0.00	0.00	1,09,684.3 15,198.6
(b) Subscribed by Mutual Funds Y67 (b) Subscribed by Banks Y68				0.00			10,000.0		0.00	0.00	0.00	10,166.6
(c) Subscribed by NBFCs Y69	0.00	0.00	0.00	0.00	0.0	0.00	5,000.0	0.00	0.00	0.00	0.00	5,000.0
(d) Subscribed by Insurance Companies Y70							0.0		0.00	0.00	0.00	0.0
(e) Subscribed by Pension Funds Y71 (f) Subscribed by Retail Investors Y72							0.0		0.00	0.00	0.00	0.0
(g) Others (Please specify) Y73	0.00	0.00	483.69	0.00	0.0	0.00	482.3	7 40,121.98	38,231.01	0.00	0.00	79,319.0
B. Floating rate Y74	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.0
Of which; (a) Subscribed by Mutual Funds Y75							0.0		0.00	0.00	0.00	0.0
(b) Subscribed by Banks Y76 (c) Subscribed by NBFCs Y77							0.0		0.00	0.00	0.00	0.0
(d) Subscribed by Insurance Companies Y78	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.0
(e) Subscribed by Pension Funds Y79							0.0		0.00	0.00	0.00	0.
(f) Subscribed by Retail Investors Y80 (g) Others (Please specify) Y81				0.00			0.0		0.00	0.00	0.00	0.i 0.i
(g) Others (Please specify) Y81 (vii) Convertible Debentures (A+B) Y82			0.00	0.00			0.0		0.00	0.00	0.00	0.1
A. Fixed rate Y83	0.00	0.00	0.00	0.00	0.0	0.00	0.0		0.00	0.00	0.00	0.0
Of which; (a) Subscribed by Mutual Funds Y84				0.00			0.0		0.00	0.00	0.00	0.0
(b) Subscribed by Banks Y85 (c) Subscribed by NBFCs Y86					0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.0 0.0

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

Table 3: Statement of Interest Rate Sensitivity (IRS)								1					
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 up 6 months	oto Over 6 months and upto 1 year	Over 1 year and upto 3 C years	lver 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
(d) Subscribed by Insurance Companies (e) Subscribed by Pension Funds	Y870 Y880	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
(f) Subscribed by Retail Investors	Y890	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
(g) Others (Please specify)	Y900	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
B. Floating rate Of which; (a) Subscribed by Mutual Funds	Y910 Y920	0.0						.00 0.00		0.00		0.00	0.0
(b) Subscribed by Banks	Y930	0.0	0.00	0.00	0.00	0.00	0.	.00.0	0.00	0.00	0.00	0.00	0.0
(c) Subscribed by NBFCs	Y940 Y950	0.0		0.00	0.00		0.	.00 0.00		0.00	0.00	0.00	0.0
(d) Subscribed by Insurance Companies (e) Subscribed by Pension Funds	Y950 Y960	0.0		0.00				.00] 0.00		0.00	0.00	0.00	0.0
(f) Subscribed by Retail Investors	Y970	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
(g) Others (Please specify)	Y980 Y990	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
(viii) Subordinate Debt (ix) Perpetual Debt Instrument	Y1000	0.0	0.00	0.00	0.00			.00; 0.00		0.00	0.00	0.00	0.0 0.0
(x) Borrowings From Central Government / State Government	Y1010	0.0	0.00	0.00		0.00	0.	.00 0.00	0.00	0.00	0.00	0.00	0.0
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0.0 23.381.2		0.00 656.03				.00 0.00 .68 18.601.61		0.00 1.248.33	0.00	0.00	0.0 87.344.2
(xii) Other Borrowings 7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1030 Y1040	23,381.2		505.75	3,783.61		12,376.			1,248.33	526.77	0.00	87,344.2 15.952.4
(i) Sundry creditors	Y1050	0.0		0.00						0.00	0.00	0.00	2,260.4
(ii) Expenses payable	Y1060	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
(iii) Advance income received from borrowers pending adjustment (iv) Interest payable on deposits and borrowings	Y1070 Y1080	7.9		124.11						14.48	0.00	0.00	6,707.2
(v) Provisions for Standard Assets	Y1090	174.0	9 32.48	193.70	376.60	293.72	704.	.30 1,065.91	1,283.91	23.03	0.00	0.00	4,147.7
(vi) Provisions for NPAs	Y1100	114.9		187.94						11.40	526.77	0.00	2,385.4
(vii) Provisions for Investment Portfolio (NPI) (viii) Other Provisions (Please Specify)	Y1110 Y1120	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0 451.5
8.Repos / Bills Rediscounted	Y1130	0.0	0.00	0.00	0.00	0.00	0.	.00] 0.00	0.00	0.00	0.00	0.00	0.0
9.Statutory Dues	Y1140	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
10.Unclaimed Deposits (i+ii) (i) Pending for less than 7 years	Y1150 Y1160	0.0	0.00	0.00	0.00		0.	.00 0.00		0.00	0.00	0.00	0.0 0.0
(ii) Pending for Jess than 7 years (ii) Pending for greater than 7 years	Y1160 Y1170	0.0		0.00				.00 0.00		0.00		0.00	0.0
11.Any other Unclaimed Amount	Y1180	0.0	0.00	0.00	0.00	0.00	0.	.00 0.00	0.00	0.00	0.00	0.00	0.0
12.Debt Service Realisation Account	Y1190	0.0		0.00	0.00 5,150.03			.00 0.00		0.00 5.435.52	0.00	0.00	0.0 15.447.8
13. Others 14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)	Y1200	0.0	0.00	492.21	5,150.03	300.00	1,394.	.73 1,714.84	000.30	3,433.32	0.00	0.00	15,447.6
	Y1210	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
A. TOTAL OUTFLOWS (1 to 14)	Y1220	24,859.5 24,859.5		30,748.13 60,027.63	22,094.62 82,122.25		56,632. 1,64,389.	.10 1,05,532.8 .73 2,69,922.56	1,73,773.90 4,43,696.46	48,006.92 4,91,703.38	526.77 4,92,230.15	1,64,426.16 6,56,656.31	6,56,656.3 6,56,656.3
A1. Cumulative Outflows B. INFLOWS	Y1230	24,859.5	29,279.50	60,027.63	82,122.25	1,07,757.63	1,64,389.	./3: 2,69,922.5t	4,43,696.46	4,91,703.38	4,92,230.15	6,56,656.31	6,56,656.3
1. Cash	Y1240	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
2. Remittance in transit	Y1250	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
3.Balances with Banks (i+ii+iii) (i) Current account	Y1260 Y1270	37,771.9 10.362.8		0.00	0.00			00 728.85		0.00	0.00	0.00	40,111.7 10 362 8
(ii) In deposit accounts, and other placements	Y1280	27,409.1		0.00						0.00	0.00	0.00	29,748.9
(iii) Money at Call & Short Notice	Y1290	0.0	0.00	0.00	0.00	0.00	0.	.00 0.00	0.00	0.00	0.00	0.00	0.0
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii) (Under various categories as detailed below)	Y1300	3.970.8	5 863.02	1.708.36	1.783.90	5,148.09	9.939.	.36 8.094.48	8,253.05	12.283.47	30.428.47	12,716.03	95,189.0
(i) Fixed Income Securities	Y1310	3,970.8		1,708.36	1,783.90		9,939.			12,283.47	30,428.47	12,716.03	95,189.0
a)Government Securities	Y1320	0.0		0.00	0.00					0.00	0.00	0.00	0.0
b) Zero Coupon Bonds c) Bonds	Y1330 Y1340	0.0		0.00 494.91	0.00 327.46			.00 0.00		0.00 12,283.47	0.00	0.00	0.0 35,075.6
d) Debentures	Y1350	3,551.6		1,213.45	1,456.44					0.00	30,428.47	0.00	47,397.3
e) Cumulative Redeemable Preference Shares	Y1360	0.0	0.00	0.00	0.00	0.00		.00! 0.00	0.00	0.00	0.00	0.00	0.0
f) Non-Cumulative Redeemable Preference Shares g) Others (Please Specify)	Y1370 Y1380	0.0		0.00				.00 0.00		0.00	0.00	0.00 12,716.03	0.0 12,716.0
(ii) Floating rate securities	Y1390	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
a)Government Securities	Y1400	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
b) Zero Coupon Bonds c) Bonds	Y1410 Y1420	0.0		0.00				.00 0.00		0.00	0.00	0.00 0.00	0.0
d) Debentures	Y1420 Y1430	0.0	0.00	0.00			0.	.00; 0.00		0.00		0.00	0.0 0.0
e) Cumulative Redeemable Preference Shares	Y1440	0.0	0.00	0.00	0.00	0.00	0.	.00 0.00	0.00	0.00	0.00	0.00	0.0
f) Non-Cumulative Redeemable Preference Shares g) Others (Please Specify)	Y1450 Y1460	0.0	0.00	0.00	0.00	0.00		.00 0.00 .00 0.00		0.00	0.00	0.00	0.0 0.0
(iii) Equity Shares	Y1470	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
(iv) Convertible Preference Shares	Y1480	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0
(v) In shares of Subsidiaries / Joint Ventures	Y1490 Y1500	0.0		0.00				.00 0.00		0.00	0.00	0.00	0.0 0.0
(vi) In shares of Venture Capital Funds (vii) Others	Y1500 Y1510	0.0		0.00	0.00			.00 0.00		0.00		0.00	0.0
5.Advances (Performing)	Y1520	11,928.0	6 25,984.17	58,619.78	59,928.79	63,697.05	1,09,474.	.94 90,785.10	71,629.33	276.25	1,259.90	0.00	4,93,583.3
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	2,499.6		9,835.94	12,429.80		395. 1,09,079.		0.00	0.00 276.25	0.00 1.259.90	0.00	29,970.3 4,63,613.0
(ii) Term loans (a) Fixed Rate	Y1540 Y1550	9,428.3 6,263.1		48,783.84 7,434.59	47,498.99 17,042.92	60,405.50 14,566.96	1,09,079.			276.25 276.25	1,259.90	0.00	4,63,613.0 2,14,721.1
(b) Floating Rate	Y1560	3,165.2	2 12,143.24	41,349.25	30,456.07	45,838.54	73,296.	.21 42,643.31	0.00	0.00	0.00	0.00	2,48,891.8
(iii) Corporate loans/short term loans	Y1570	0.0		0.00	0.00			.00 0.00		0.00	0.00	0.00	0.0
(a) Fixed Rate (b) Floating Rate	Y1580 Y1590	0.0	0.00	0.00	0.00	0.00	0.	.00 0.00	0.00	0.00	0.00	0.00	0.0
	Y1600	260.5	0 219.59	428.11	762.97	670.50	839.	.90 593.64	862.86	24.56	672.34	0.00	5,334.9
6.Non-Performing Loans (i+ii+iii)	Y1610	237.3 23.1	4 196.43	404.95	694.80	606.36	779.	.55 583.73	836.87	24.56	672.34	0.00	5,036.9
6.Non-Performing Loans (i+ii+iii) (i) Sub-standard Category			6 23.16	23.16	68.17 0.00			35 9.9: .00 0.00		0.00	0.00	0.00	298.0
(i) Sub-standard Category (ii) Doubtful Category	Y1620		0 000				· . U.						0.0
(i) Sub-standard Category	Y1620 Y1630 Y1640	0.0		0.00			0.	.00	0.00	0.00	0.00	0.00	
(i) Sub-standard Category (ii) Doubful Category (iii) Loss Category 7.Assets on Lease 8.Fixed assets (excluding assets on lease)	Y1630 Y1640 Y1650	0.0 0.0 0.0	0.00	0.00 0.00	0.00	0.00	0.	.00 0.00	0.00	0.00	0.00	3,241.24	
(i) Sub-standard Category (ii) Doubt'ld Category (iii) Loss Category 7-Assets on Lease 8. Fixed assets (excluding assets on lease) 9.Other Assets (iii)	Y1630 Y1640 Y1650 Y1660	0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	0. 0.	0.00	0.00 0.00	0.00 0.00	0.00	3,241.24 12,587.23	12,587.2
(I) Sub-standard Category (II) Doubtful Category (III) Loss Category 7. Assets on Lease 8. Fraed assets (excluding assets on lease) 9. Other Assets (I+II) (I) Intangible assets & other non-cash flow items	Y1630 Y1640 Y1650 Y1660 Y1670	0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00	0.00 0.00 0.00	0.00 0.00 0.00 0.00	0. 0.	.00 0.00	0.00 0 0.00 0 0.00	0.00 0.00 0.00	0.00	3,241.24 12,587.23 673.74	12,587.2 673.7
(i) Sub-standard Category (ii) Doubt'ld Category (iii) Loss Category 7-Assets on Lease 8. Fixed assets (excluding assets on lease) 9.Other Assets (iii)	Y1630 Y1640 Y1650 Y1660	0.0 0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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 0.00 0.00 0.00 0.00 0.00	0. 0. 0. 0.	.00 0.00 .00 0.00 .00 0.00 .00 0.00	0.00 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00	3,241.24 12,587.23	12,587.2 673.7 11,913.4 6,608.6
(ii) Sub-standard Category (iii) Doubt'ul Category (iii) Loss Category 7.Assets on Lease 8. Fixed assets (excluding assets on lease) 9. Other Assets (iii) (i) Intangible assets & other non-cash flow items (ii) Other Therms (e.g. accrued income, other receivables, staff Ioans, etc.)	Y1630 Y1640 Y1650 Y1660 Y1670 Y1680	0.0 0.0 0.0 0.0 0.0 0.0	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 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	0.00 0.00 0.00 0.00 0.00 0.00 0.00	0. 0. 0. 0. 0.	.00 0.00 .00 0.00 .00 0.00	0 0.00 0 0.00 0 0.00 0 0.00 0 0.00 0 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	3,241.24 12,587.23 673.74 11,913.49	3,241.2 12,587.2 673.3 11,913.4 6,608.6 0.0

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

Table 3: Statement of Interest Rate Sensitivity (IRS)													
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	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
12.Any other Unclaimed Amount	Y1730	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Debt Service Realisation Account	Y1740	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	53,931.35	27,066.78	60,756.25	62,475.66	69,515.6	1,21,865.20	1,00,202.07	80,745.24	12,584.28	32,360.71	35,153.13	6,56,656.31
C. Mismatch (B - A)	Y1770	29,071.84	22,646.79	30,008.12	40,381.04	43,880.2	65,233.10	-5,330.76	-93,028.66	-35,422.64	31,833.94	-1,29,273.03	0.00
D. Cumulative mismatch	Y1780	29,071.84	51,718.63	81,726.75	1,22,107.79	1,65,988.0	2,31,221.15	2,25,890.39	1,32,861.73	97,439.09			0.00
E. Mismatch as % of Total Outflows	Y1790	116.94%	512.37%	97.59%	182.76%	171.179	115.19%	-5.05%	-53.53%	-73.79%	6043.23%	-78.62%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	116.94%	176.64%	136.15%	148.69%	154.049	140.65%	83.69%	29.94%	19.82%	26.26%	0.00%	0.00%

able 4: Statement on Interest Rate Sensitivity (IRS): Off-Balance Sheet Items (OBS)													
		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and	Over two months and	Over 3 months and upto	Over 6 months and upto	Over 1 year and upto 3	Over 3 years and upto 5	Over 5 years	Non-sensitive	Total
Particulars				(One month)	upto 2 months	upto 3 months	6 months	1 year	years	years			
		X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240
L Expected Outflows on account of OBS items													
1.Lines of credit committed to other institutions	Y1810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		
3.Guarantees (Financial & Others)	Y1830	0.00	0.00	0.00	0.00	0.00			0.00		0.00		
4. Sale and repurchase agreement and asset sales with recourse, where the credit													
risk remains with the applicable NBFC.	Y1840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(
5.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC,													
including instances where these arise out of repo style transactions	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(
6.Commitment to provide liquidity facility for securitization of standard asset	Y1860												
transactions	Y1860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(
7.Second loss credit enhancement for securitization of standard asset transactions	Y1870												
provided as third party	110/0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C
8.Outflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y1880	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		C
(i) Futures Contracts ((a)+(b)+(c))	Y1890	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		C
(a) Currency Futures	Y1900	0.00	0.00	0.00	0.00				0.00	0.00	0.00		C
(b) Interest Rate Futures	Y1910	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		C
(c) Other Futures (Commodities, Securities etc.)	Y1920	0.00		0.00	0.00				0.00	0.00	0.00		C
(ii) Options Contracts ((a)+(b)+(c))	Y1930	0.00		0.00	0.00				0.00	0.00	0.00		C
(a) Currency Options Purchased / Sold	Y1940	0.00		0.00	0.00				0.00	0.00			C
(b) Interest Rate Options	Y1950	0.00	0.00	0.00	0.00				0.00	0.00	0.00		C
(c) Other Options (Commodities, Securities etc.)	Y1960	0.00		0.00	0.00	0.00			0.00	0.00	0.00		C
(iii) Swaps - Currency ((a)+(b))	Y1970	0.00		0.00	0.00				0.00	0.00			C
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1980	0.00	0.00	0.00	0.00				0.00	0.00	0.00		C
(b) FCY - INR Interest Rate Swaps	Y1990	0.00		0.00	0.00	0.00			0.00	0.00	0.00		C
(iv) Swaps - Interest Rate ((a)+(b))	Y2000	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		
(a) Single Currency Interest Rate Swaps	Y2010	0.00		0.00	0.00				0.00	0.00	0.00		C
(b) Basis Swaps	Y2020	0.00		0.00	0.00				0.00				C
(v) Credit Default Swaps(CDS) Purchased	Y2030	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		C
(vi) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		C
9.Other contingent outflows	Y2050	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	Y2060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Expected Inflows on account of OBS Items		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
1.Credit commitments from other institutions pending disbursal	Y2070 Y2080	0.00		0.00	0.00	0.00			0.00		0.00		
2.Inflows on account of Reverse Repos (Buy /Sell)		0.00	0.00	0.00	0.00				0.00	0.00	0.00		<u>C</u>
3.Inflows on account of Bills rediscounted	Y2090	0.00		0.00	0.00				0.00	0.00	0.00		
4.Inflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y2100	0.00	0.00	0.00	0.00				0.00	0.00	0.00		
(i) Futures Contracts ((a)+(b)+(c)) (a) Currency Futures	Y2110 Y2120	0.00		0.00	0.00				0.00		0.00		
(b) Interest Rate Futures	Y2130	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		
(c) Other Futures (Commodities, Securities etc.)	Y2140	0.00		0.00	0.00				0.00	0.00	0.00		
(ii) Options Contracts ((a)+(b)+(c))	Y2150	0.00	0.00	0.00	0.00				0.00	0.00	0.00		
(a) Currency Options Purchased / Sold	Y2160	0.00		0.00	0.00				0.00	0.00			
(b) Interest Rate Options	Y2170	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		
(c) Other Options (Commodities, Securities etc.)	Y2180	0.00		0.00	0.00				0.00	0.00	0.00		
(iii) Swaps - Currency ((a)+(b))	Y2190	0.00		0.00	0.00				0.00	0.00	0.00		
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00		C
(b) FCY - INR Interest Rate Swaps	Y2210	0.00		0.00	0.00				0.00	0.00	0.00		
(iv) Swaps - Interest Rate ((a)+(b))	Y2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C
(a) Single Currency Interest Rate Swaps	Y2230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		(
(b) Basis Swaps	Y2240	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00		(
(v) Swaps - Others (Commodities, securities etc.)	Y2250	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		(
(vi) Credit Default Swaps (CDS) Purchased	Y2260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(
5.Other contingent inflows	Y2270	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00		(
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5)	Y2280	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	C
. MISMATCH(OI-OO)	Y2290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C