October 31, 2023

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001	**National Stock Exchange of India Limited** Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051

Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper

This is with reference to clause 3 of Annexure II (Continuous obligations and disclosure requirements for listed CPs) of SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper.

In this regard, please find enclosed the following:

1. Statement of short-term dynamic liquidity
2. Statement of structural liquidity, and
3. Statement of interest rate sensitivity,

for the period ended September 30, 2023 for your reference and the same also been filed with National Housing Bank (NHB).

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

Swati Singh

Digitally signed by Swati Singh
Date: 2023.10.31 17:49:34 +05'30'

Swati Singh
Company Secretary
Membership No. 20388
Swati.singh7@adityabirlacapital.com

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks
Column Code	**C284**	**C285**	**C286**	**C287**	**C288**	**C289**		
A. OUTFLOWS							**R1546**	
1. Increase in loans & Advances	10939.90	10939.90	21879.81	88580.95	166040.16	**298380.72**	**R1547**	
2. Net increase in investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**R1548**	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1549**	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1550**	
iii) Others	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1551**	
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1552**	
4. Net decrease in borrowings from various sources/net increase in market lending	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1553**	
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1554**	
6. Other outflows	1989.80	2002.55	3900.64	13811.47	20881.76	**42586.22**	**R1555**	
TOTAL OUTFLOWS (A)	**12929.70**	**12942.45**	**25780.44**	**102392.42**	**186921.92**	**340966.94**	**R1556**	
B. INFLOWS						**0.00**	**R1557**	
1. Net cash position	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1558**	
2. Net increase in deposits	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1559**	
3. Interest inflow on investments	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1560**	
4. Interest inflow on performing Advances	3364.17	3389.58	8324.41	30986.72	49975.01	**96039.89**	**R1561**	
5. Net increase in borrowings from various sources	8820.00	8760.00	16740.00	68109.00	130669.00	**233098.00**	**R1562**	
6. Inflow on account of off-balance sheet items		0.00	0.00	0.00	0.00	**0.00**	**R1563**	
7. Other inflows	869.25	912.71	958.35	4226.32	8060.40	**15027.03**	**R1564**	
TOTAL INFLOWS (B)	**13053.42**	**13062.30**	**26022.76**	**103322.04**	**188704.41**	**344164.93**	**R1565**	
C. Mismatch (B - A)	**123.72**	**119.84**	**242.32**	**929.62**	**1782.48**	**3197.98**	**R1566**	
D. Cumulative mismatch	**123.72**	**243.57**	**485.88**	**1415.50**	**3197.98**	**6395.97**	**R1567**	
E. C as percentage to Total Outflows	**0.96%**	**0.93%**	**0.94%**	**0.91%**	**0.95%**	**0.94%**	**R1568**	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**	**C296**	**C297**	**C298**	**C299**	**C300**
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**50119.77**	**50119.77**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50119.77	**50119.77**
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160760.95	**160760.95**
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Notes, bonds & debentures	**0.00**	**0.00**	**4949.57**	**1641.06**	**2806.77**	**26563.92**	**27487.11**	**67497.11**	**124494.75**	**72497.16**	**327937.45**
a) Plain vanilla bonds/debentures	0.00	0.00	4949.57	1641.06	2806.77	26563.92	27487.11	67497.11	124494.75	72497.16	**327937.45**
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)											**0.00**
c) Fixed rate notes											**0.00**
5. Deposits	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Borrowings	**0.00**	**0.00**	**42670.24**	**85196.20**	**16782.18**	**58338.03**	**168835.71**	**365575.55**	**286846.68**	**88028.03**	**1112272.63**
a) Term money borrowings	0.00	0.00	750.16	833.17	16782.18	46141.61	112442.87	277574.31	203943.00	15000.00	**673467.31**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	22002.94	10001.34	0.00	0.00	32000.00	0.00	0.00	0.00	**64004.28**
c) From RBI, NHB, Govt, & others	0.00	0.00	19917.14	74361.69	0.00	12196.42	24392.84	88001.24	82903.68	73028.03	**374801.05**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**805.06**	**805.06**	**805.06**	**12327.67**	**5675.10**	**19.52**	**0.00**	**20437.48**
a) Sundry creditors	0.00	0.00	0.00	805.06	805.06	805.06	805.06	125.88	19.52	0.00	**3365.65**
b) Expenses payable (other than interest)	0.00	0.00	0.00	0.00	0.00	0.00	11522.60	3415.21	0.00	0.00	**14937.81**
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	759.97	0.00	0.00	**759.97**
d) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1374.05	0.00	0.00	**1374.05**
8. Contingent Liabilities	**4975.72**	**4975.72**	**18840.01**	**17654.60**	**11260.71**	**15447.88**	**23422.72**	**89704.75**	**31826.00**	**22342.84**	**240450.94**
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	**1 day to 7 days**	**8 days to 14 days**	**15 days to 30/31 days (one month)**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 months to 6 months**	**Over 6 months to 1 year**	**Over 1 year to 3 years**	**Over 3 years and upto 5 years**	**Over 5 years**	**Total**
b) Loan commitments pending disbursal (outflows)	4975.72	4975.72	18840.01	17654.60	11260.71	15447.88	23422.72	89704.75	31826.00	22342.84	**240450.94**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Others (Please specify, if any)	6748.49	6748.49	8997.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**22494.95**
(A) TOTAL OUTFLOWS	**11724.20**	**11724.20**	**75457.79**	**105296.92**	**31654.72**	**101154.89**	**232073.21**	**528452.52**	**443186.95**	**393748.76**	**1934474.17**
(A_1) CUMULATIVE OUTFLOWS	**11724.20**	**23448.40**	**98906.20**	**204203.12**	**235857.85**	**337012.74**	**569085.94**	**1097538.46**	**1540725.42**	**1934474.17**	
B. INFLOWS											
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3. Balances with banks (in India only)	**38595.68**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**38595.68**
a) Current account	38595.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**38595.68**
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Investments (net of provisions)	**0.00**	**0.00**	**20434.64**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**20434.64**
a) Mandatory investments	0.00	0.00	20434.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**20434.64**
b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Advances (Performing)	**13286.89**	**13286.89**	**19440.58**	**39722.52**	**40863.99**	**110676.42**	**224548.25**	**600224.68**	**280517.50**	**374792.90**	**1717360.63**
a) Bills of exchange and promissory notes discounted & rediscounted											**0.00**
b) Term loans (only rupee loans)	13286.89	13286.89	19440.58	39722.52	40863.99	110676.42	224548.25	600224.68	280517.50	374792.90	**1717360.63**
c) Corporate loans/short term loans											**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**17936.64**	**8625.02**	**26561.66**
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years											**0.00**
ii) Entire principal amount due beyond the next three years									17936.64		**17936.64**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues											**0.00**
ii) Entire principal amount due beyond the next five years										8625.02	**8625.02**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1931.55	**1931.55**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**196.56**	**1556.86**	**2522.43**	**11651.84**	**0.00**	**1648.75**	**17576.45**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9604.63	0.00	1648.75	**11253.38**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	196.56	1556.86	2522.43	2047.21	0.00	0.00	**6323.07**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	22000.00	90000.00	0.00	0.00	0.00	0.00	0.00	0.00	**112000.00**
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	13.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**13.56**
13. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(B) TOTAL INFLOWS	**51896.13**	**13286.89**	**61875.22**	**129722.52**	**41060.56**	**112233.29**	**227070.68**	**611876.53**	**298454.14**	**386998.23**	**1934474.17**
C. Mismatch (B - A)	**40171.92**	**1562.68**	**-13582.58**	**24425.60**	**9405.83**	**11078.40**	**-5002.52**	**83424.01**	**-144732.81**	**-6750.53**	**0.00**
D. Cumulative mismatch	**40171.92**	**41734.61**	**28152.03**	**52577.63**	**61983.46**	**73061.86**	**68059.34**	**151483.34**	**6750.53**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**342.64%**	**13.33%**	**-18.00%**	**23.20%**	**29.71%**	**10.95%**	**-2.16%**	**15.79%**	**-32.66%**	**-1.71%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**342.64%**	**177.98%**	**28.46%**	**25.75%**	**26.28%**	**21.68%**	**11.96%**	**13.80%**	**0.44%**	**0.00%**	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	**C301**	**C302**	**C303**	**C304**	**C305**	**C306**	**C307**	**C308**	**C309**	**C310**	**C311**	**C312**
A. OUTFLOWS												
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**50119.77**	**50119.77**
a) Equity capital											50119.77	**50119.77**
b) Non-redeemable or perpetual preference capital											0.00	**0.00**
c) Others											0.00	**0.00**
d) Preference capital - redeemable/non-perpetual											0.00	**0.00**
2. Reserves & surplus											160760.95	**160760.95**
3. Gifts, grants, donations & benefactions											0.00	**0.00**
4. Notes, bonds & debentures	**5000.00**	**0.00**	**0.00**	**0.00**	**0.00**	**25000.00**	**25000.00**	**67500.00**	**119500.00**	**72500.00**	**13437.45**	**327937.45**
a) Floating rate	5000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**5000.00**
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	25000.00	25000.00	67500.00	119500.00	72500.00	13437.45	**322937.45**
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Deposits/Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Deposits												
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Borrowings	**140167.00**	**63322.28**	**151917.14**	**99130.79**	**105554.44**	**191439.92**	**134451.53**	**47620.80**	**45264.61**	**21275.58**	**128.53**	**1000272.63**
a) Term money borrowings	140167.00	63322.28	110000.00	0.00	105554.44	144299.33	30000.00	0.00	0.00	0.00	124.25	**593467.31**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	22000.00	10000.00	0.00	0.00	0.00	0.00	0.00	0.00	4.28	**32004.28**
c) From RBI, NHB, Govt.	0.00	0.00	19917.14	89130.79	0.00	47140.59	104451.53	47620.80	45264.61	21275.58	0.00	**374801.05**
d) From Others												
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**20437.48**	**20437.48**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3365.65	**3365.65**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14937.81	**14937.81**
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	759.97	**759.97**
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1374.05	**1374.05**
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Contingent Liabilities	**4975.72**	**4975.72**	**18840.01**	**17654.60**	**11260.71**	**15447.88**	**23422.72**	**89704.75**	**31826.00**	**22342.84**	**0.00**	**240450.94**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Loan commitments pending disbursal (outflows)	4975.72	4975.72	18840.01	17654.60	11260.71	15447.88	23422.72	89704.75	31826.00	22342.84	0.00	**240450.94**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10. Others (Please specify, if any)	6748.49	6748.49	8997.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**22494.95**
(A) TOTAL OUTFLOWS	**156891.20**	**75046.48**	**179755.13**	**116785.39**	**116815.16**	**231887.80**	**182874.25**	**204825.55**	**196590.61**	**116118.42**	**244884.18**	**1822474.17**
(A-1) CUMULATIVE OUTFLOWS	**156891.20**	**231937.68**	**411692.81**	**528478.20**	**645293.36**	**877181.16**	**1060055.41**	**1264880.96**	**1461471.57**	**1577589.99**	**1822474.17**	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3. Balances with banks (in India only)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**38595.68**	**38595.68**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38595.68	**38595.68**
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Investments (net of provisions)	**0.00**	**0.00**	**4982.63**	**0.00**	**1508.51**	**2418.43**	**0.00**	**0.00**	**3929.19**	**7431.42**	**164.46**	**20434.64**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	0.00	4982.63	0.00	1508.51	2418.43	0.00	0.00	3929.19	7431.42	164.46	**20434.64**
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Advances (Performing)	**1354989.34**	**159.36**	**478.09**	**723.71**	**730.49**	**2232.54**	**4655.66**	**21440.46**	**26779.17**	**64720.83**	**0.00**	**1476909.66**
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Term loans (only rupee loans)												
i) Fixed Rate	79.68	159.36	478.09	723.71	730.49	2232.54	4655.66	21440.46	26779.17	64720.83	0.00	**122000.00**
ii) Floating Rate	1354909.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**1354909.66**
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**17936.64**	**8625.02**	**0.00**	**26561.66**
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years									17936.64	0.00	0.00	**17936.64**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
ii) Entire principal amount due beyond the next three years										0.00	0.00	**0.00**
b) Doubtful and loss												
i) All instalments of principal falling due during the next five years as also all overdues											0.00	**0.00**
ii) Entire principal amount due beyond the next five years										8625.02	0.00	**8625.02**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1931.58	**1931.58**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**17576.45**	**17576.45**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11253.38	**11253.38**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6323.07	**6323.07**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	5478.35	5478.35	5660.96	16800.27	81412.22	34822.21	90798.57	0.00	**240450.94**
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.56	**13.56**
13. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(B) TOTAL INFLOWS	**1354989.34**	**159.36**	**5460.72**	**6202.06**	**7717.35**	**10311.93**	**21455.93**	**102852.69**	**83467.22**	**171575.84**	**58281.74**	**1822474.17**
C. Mismatch (B - A)	**1198098.14**	**-74887.12**	**-174294.40**	**-110583.33**	**-109097.81**	**-221575.87**	**-161418.32**	**-101972.87**	**-113123.39**	**55457.42**	**-186602.44**	**0.00**
D. Cumulative mismatch	**1198098.14**	**1123211.02**	**948916.62**	**838333.29**	**729235.48**	**507659.61**	**346241.28**	**244268.42**	**131145.03**	**186602.44**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**763.65%**	**-99.79%**	**-96.96%**	**-94.69%**	**-93.39%**	**-95.55%**	**-88.27%**	**-49.79%**	**-57.54%**	**47.76%**	**-76.20%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**763.65%**	**484.27%**	**230.49%**	**158.63%**	**113.01%**	**57.87%**	**32.66%**	**19.31%**	**8.97%**	**11.83%**	**0.00%**	