



Ref: PNBHFL/NSE/Debt/FY25/23  
Date: May 30, 2024

The National Stock Exchange of India Limited  
Listing Department  
Exchange Plaza  
Bandra Kurla Complex  
Bandra (E), Mumbai – 400051  
Symbol: PNBHOUSING

Dear Sir(s),

**Subject: Submission of Asset Liability Management Statements for the period ended March 31, 2024**

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Pursuant to Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 as amended from time to time, please find enclosed herewith the Asset Liability Management Statements of the Company for the period ended March 31, 2024, as submitted to the National Housing Bank.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,  
**For PNB Housing Finance Limited**

Veena G Kamath  
Company Secretary

Encl: As above.

<b>STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY</b>								
<b>Particulars</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days</b>	<b>1 month to 3 months</b>	<b>3 to 6 months</b>	<b>Total</b>	<b>Row Code</b>	<b>Remarks</b>
<b>Column Code</b>	<b>C284</b>	<b>C285</b>	<b>C286</b>	<b>C287</b>	<b>C288</b>	<b>C289</b>		
<b>A. OUTFLOWS</b>							<b>R1546</b>	
1. Increase in loans & Advances	32233.35	25786.68	83806.71	320086.57	559617.55	<b>1021530.86</b>	<b>R1547</b>	
2. Net increase in investments	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>R1548</b>	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	<b>R1549</b>	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	<b>R1550</b>	
iii) Others	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	<b>R1551</b>	
3. Net decrease in public deposits, ICDs	12615.05	9233.09	23708.89	90667.17	178384.70	<b>314608.89</b>	<b>R1552</b>	
4. Net decrease in borrowings from various sources/net increase in market lending	30325.75	80375.00	15625.00	685148.05	369582.47	<b>1181056.27</b>	<b>R1553</b>	
5. Outflow on account of off-balance sheet items	0.00	0.00	15385.17	30770.35	46155.52	<b>92311.04</b>	<b>R1554</b>	
6. Other outflows	5674.40	1259.15	15378.94	60642.73	101004.77	<b>183959.99</b>	<b>R1555</b>	
<b>TOTAL OUTFLOWS (A)</b>	<b>80848.56</b>	<b>116653.92</b>	<b>153904.71</b>	<b>1187314.87</b>	<b>1254745.01</b>	<b>2793467.06</b>	<b>R1556</b>	
<b>B. INFLOWS</b>						<b>0.00</b>	<b>R1557</b>	
1. Net cash position	89290.75	0.00	0.00	0.00	0.00	<b>89290.75</b>	<b>R1558</b>	
2. Net increase in deposits	11364.00	9091.00	29545.00	100000.00	150000.00	<b>300000.00</b>	<b>R1559</b>	
3. Interest inflow on investments	330.27	1134.82	6477.01	1476.45	4082.14	<b>13500.69</b>	<b>R1560</b>	
4. Interest inflow on performing Advances	26411.43	32584.83	1172.09	120309.28	180450.22	<b>360927.85</b>	<b>R1561</b>	
5. Net increase in borrowings from various sources	9000.00	80000.00	0.00	672000.00	76500.00	<b>837500.00</b>	<b>R1562</b>	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>	<b>R1563</b>	
7. Other inflows	185555.28	47578.29	118545.28	178690.73	283049.81	<b>813419.39</b>	<b>R1564</b>	
<b>TOTAL INFLOWS (B)</b>	<b>321951.73</b>	<b>170388.94</b>	<b>155739.38</b>	<b>1072476.46</b>	<b>694082.17</b>	<b>2414638.68</b>	<b>R1565</b>	
<b>C. Mismatch (B - A)</b>	<b>241103.17</b>	<b>53735.02</b>	<b>1834.67</b>	<b>-114838.41</b>	<b>-560662.84</b>	<b>-378828.38</b>	<b>R1566</b>	
<b>D. Cumulative mismatch</b>	<b>241103.17</b>	<b>294838.19</b>	<b>296672.86</b>	<b>181834.46</b>	<b>-378828.38</b>	<b>-757656.76</b>	<b>R1567</b>	
<b>E. C as percentage to Total Outflows</b>	<b>298.22%</b>	<b>46.06%</b>	<b>1.19%</b>	<b>-9.67%</b>	<b>-44.68%</b>	<b>-13.56%</b>	<b>R1568</b>	

<b>PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING</b>											
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Total</b>
<b>Column Code</b>	<b>C290</b>	<b>C291</b>	<b>C292</b>	<b>C293</b>	<b>C294</b>	<b>C295</b>	<b>C296</b>	<b>C297</b>	<b>C298</b>	<b>C299</b>	<b>C300</b>
<b>A. OUTFLOWS</b>											
<b>1. Capital Funds</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>25972.00</b>	<b>25972.00</b>
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25972.00	25972.00
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
<b>2. Reserves &amp; surplus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1467265.00	<b>1467265.00</b>
<b>3. Gifts, grants, donations &amp; benefactions</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>4. Notes, bonds &amp; debentures</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13000.00</b>	<b>47500.00</b>	<b>100000.00</b>	<b>172200.00</b>	<b>143970.00</b>	<b>52900.00</b>	<b>529570.00</b>
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	13000.00	47500.00	100000.00	172200.00	143970.00	52900.00	529570.00
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5. Deposits</b>	<b>8724.97</b>	<b>6710.36</b>	<b>16747.72</b>	<b>182576.43</b>	<b>216631.58</b>	<b>124993.16</b>	<b>218710.46</b>	<b>707009.06</b>	<b>412858.10</b>	<b>230938.64</b>	<b>2125900.48</b>
a) Term deposits from public	8204.91	5246.61	14726.35	25804.11	28064.94	105665.95	175965.96	617011.02	374087.56	227025.48	1581802.89
b) Inter Corporate Deposits (ICDs)	520.06	1463.75	2021.37	6772.32	3566.64	19327.21	42744.50	89998.04	38770.54	3913.16	209097.59
c) Commercial Papers (CPs)	0.00	0.00	0.00	150000.00	185000.00	0.00	0.00	0.00	0.00	0.00	335000.00
<b>6. Borrowings</b>	<b>30325.75</b>	<b>80375.00</b>	<b>15625.00</b>	<b>58615.21</b>	<b>276571.43</b>	<b>324043.94</b>	<b>356725.22</b>	<b>1087194.02</b>	<b>453804.10</b>	<b>163434.02</b>	<b>2846713.69</b>
a) Term money borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Bank borrowings in the nature of WCDL, CC etc.	30034.08	80375.00	15625.00	58323.54	276279.76	225275.41	297884.09	854222.90	333158.26	26070.16	2197248.20
c) From RBI, NHB, Govt, & others	291.67	0.00	0.00	291.67	291.67	98768.53	58841.13	232971.12	120645.84	137363.86	649465.49
<b>7. Current Liabilities &amp; provisions:</b>	<b>3961.02</b>	<b>840.81</b>	<b>5852.71</b>	<b>7651.43</b>	<b>6731.40</b>	<b>3227.47</b>	<b>9747.73</b>	<b>730.82</b>	<b>443.39</b>	<b>7961.40</b>	<b>47148.18</b>
a) Sundry creditors	0.00	0.00	3928.15	3928.15	0.00	0.00	0.00	0.00	0.00	0.00	7856.30
b) Expenses payable (other than interest)	10.11	10.11	23.11	44.77	43.33	132.87	262.85	730.58	443.39	684.56	2385.68
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7276.84	7276.84
d) Interest payable on bonds/deposits	3123.21	3.00	9.55	12.96	3140.76	3094.60	9484.88	0.24	0.00	0.00	18869.20
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)	827.70	827.70	1891.90	3665.55	3547.31	0.00	0.00	0.00	0.00	0.00	10760.16
<b>8. Contingent Liabilities</b>	<b>13091.83</b>	<b>13091.83</b>	<b>29924.19</b>	<b>56943.85</b>	<b>56242.68</b>	<b>6329.76</b>	<b>11324.35</b>	<b>34837.75</b>	<b>-79035.40</b>	<b>-140532.08</b>	<b>2218.76</b>
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	2218.76	0.00	0.00	0.00	0.00	0.00	2218.76
b) Loan commitments pending disbursement (outflows)	13091.83	13091.83	29924.19	56943.85	54023.92	6329.76	11324.35	34837.75	-79035.40	-140532.08	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
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
<b>9. Others (Please specify, if any)</b>	128989.08	7.58	30758.50	80.73	303.16	15173.63	2225.24	21463.63	11642.44	-29593.34	181050.65
<b>(A) TOTAL OUTFLOWS</b>	<b>185092.65</b>	<b>101025.58</b>	<b>98908.12</b>	<b>305867.65</b>	<b>569480.25</b>	<b>521267.96</b>	<b>698733.00</b>	<b>2023435.28</b>	<b>943682.63</b>	<b>1778345.64</b>	<b>7225838.76</b>
<b>(A_1) CUMULATIVE OUTFLOWS</b>	<b>185092.65</b>	<b>286118.23</b>	<b>385026.35</b>	<b>690894.00</b>	<b>1260374.25</b>	<b>1781642.21</b>	<b>2480375.21</b>	<b>4503810.49</b>	<b>5447493.12</b>	<b>7225838.76</b>	
<b>B. INFLOWS</b>											
<b>1. Cash</b>	176.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.73
<b>2. Remittance in transit</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3. Balances with banks (in India only)</b>	<b>211371.26</b>	<b>35626.74</b>	<b>2688.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>249686.63</b>
a) Current account	36044.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36044.65
b) Deposit /short-term deposits	175326.61	35626.74	2688.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213641.98
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
<b>4. Investments (net of provisions)</b>	<b>0.00</b>	<b>0.00</b>	<b>56892.23</b>	<b>1031.40</b>	<b>133624.78</b>	<b>20347.00</b>	<b>9088.57</b>	<b>78644.91</b>	<b>82863.57</b>	<b>49114.73</b>	<b>431607.19</b>
a) Mandatory investments	0.00	0.00	56892.23	1031.40	133624.78	20347.00	9088.57	65344.86	82863.57	49084.73	418277.14
b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9255.05	0.00	0.00	9255.05
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4045.00	0.00	30.00	4075.00
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
<b>5. Advances (Performing)</b>	<b>26959.82</b>	<b>72930.63</b>	<b>64536.32</b>	<b>115471.00</b>	<b>113561.80</b>	<b>328360.30</b>	<b>603963.90</b>	<b>1835639.54</b>	<b>1170988.58</b>	<b>2026376.11</b>	<b>6358788.00</b>
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	26036.21	72007.02	62293.26	111466.41	109641.10	317083.99	583448.84	1775262.39	1134581.95	1970672.39	6162493.56
c) Corporate loans/short term loans	923.61	923.61	2243.06	4004.59	3920.70	11276.31	20515.06	60377.15	36406.63	55703.72	196294.44
<b>6. Non-performing loans (May be shown net of the provisions, interest suspense held )</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>61688.00</b>	<b>61688.00</b>
<b>a) Sub-standard</b>											
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21504.00	21504.00
<b>b) Doubtful and loss</b>											
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

<b>PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING</b>											
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Total</b>
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40184.00	<b>40184.00</b>
<b>7. Inflows from assets on lease</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>8. fixed assets (excluding assets on lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6698.00	<b>6698.00</b>
<b>9. Other assets :</b>	<b>229.95</b>	<b>229.95</b>	<b>3198.31</b>	<b>3691.06</b>	<b>985.50</b>	<b>3022.19</b>	<b>9107.34</b>	<b>32953.79</b>	<b>10085.41</b>	<b>51471.95</b>	<b>114975.45</b>
(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	18389.88	<b>18389.88</b>
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	229.95	229.95	3198.31	3691.06	985.50	3022.19	9107.34	32953.79	10085.41	33082.07	<b>96585.57</b>
(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	<b>0.00</b>
<b>10. Lines of credit committed by other institutions (inflows)</b>	0.00	0.00	0.00	50000.00	357500.00	-2500.00	-39797.62	-159190.48	-134190.48	-71821.42	<b>0.00</b>
<b>11. Bills rediscounted (inflow)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>13. Others (Please specify, if any)</b>	12593.98	12593.98	4021.00	29249.45	16650.60	55788.63	136139.80	511349.52	445918.87	828232.17	<b>2052538.00</b>
<b>(B) TOTAL INFLOWS</b>	<b>251331.74</b>	<b>121381.30</b>	<b>131336.49</b>	<b>199442.91</b>	<b>622322.68</b>	<b>405018.12</b>	<b>718501.99</b>	<b>2299397.28</b>	<b>1575665.95</b>	<b>2951759.54</b>	<b>9276158.00</b>
<b>C. Mismatch (B - A)</b>	<b>66239.09</b>	<b>20355.72</b>	<b>32428.37</b>	<b>-106424.74</b>	<b>52842.43</b>	<b>-116249.84</b>	<b>19768.99</b>	<b>275962.00</b>	<b>631983.32</b>	<b>1173413.90</b>	<b>2050319.24</b>
<b>D. Cumulative mismatch</b>	<b>66239.09</b>	<b>86594.81</b>	<b>119023.18</b>	<b>12598.44</b>	<b>65440.87</b>	<b>-50808.97</b>	<b>-31039.98</b>	<b>244922.02</b>	<b>876905.34</b>	<b>2050319.24</b>	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	<b>35.79%</b>	<b>20.15%</b>	<b>32.79%</b>	<b>-34.79%</b>	<b>9.28%</b>	<b>-22.30%</b>	<b>2.83%</b>	<b>13.64%</b>	<b>66.97%</b>	<b>65.98%</b>	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	<b>35.79%</b>	<b>30.27%</b>	<b>30.91%</b>	<b>1.82%</b>	<b>5.19%</b>	<b>-2.85%</b>	<b>-1.25%</b>	<b>5.44%</b>	<b>16.10%</b>	<b>28.37%</b>	

<b>PART-2: STATEMENT OF INTEREST RATE SENSITIVITY</b>												
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Non-sensitive</b>	<b>Total</b>
<b>Column Code</b>	<b>C301</b>	<b>C302</b>	<b>C303</b>	<b>C304</b>	<b>C305</b>	<b>C306</b>	<b>C307</b>	<b>C308</b>	<b>C309</b>	<b>C310</b>	<b>C311</b>	<b>C312</b>
<b>A. OUTFLOWS</b>												
<b>1. Capital Funds</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25972.00	25972.00
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25972.00	25972.00
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2. Reserves &amp; surplus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1467265.00	1467265.00
<b>3. Gifts, grants, donations &amp; benefactions</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
<b>4. Notes, bonds &amp; debentures</b>	100000.00	0.00	0.00	0.00	13000.00	47500.00	100000.00	172200.00	93970.00	2900.00	0.00	529570.00
a) 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) Fixed rate (plain vanilla) including zero coupons	100000.00	0.00	0.00	0.00	13000.00	47500.00	100000.00	172200.00	93970.00	2900.00	0.00	529570.00
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
<b>5. Deposits/Borrowings</b>	12352.96	9153.81	23374.16	44546.47	44228.28	173075.74	299955.81	862387.65	288548.69	33276.91	0.00	1790900.48
<b>a) Deposits</b>												
i) Fixed rate	11775.11	7527.42	21128.19	37021.67	40265.34	151601.07	252461.92	771823.88	255532.95	32665.34	0.00	1581802.89
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	577.85	1626.39	2245.97	7524.80	3962.94	21474.67	47493.89	90563.77	33015.74	611.57	0.00	209097.59
<b>6. Borrowings</b>	730840.70	181856.48	508170.35	275745.17	838376.19	164834.09	350111.46	88358.08	22239.20	21181.97	0.00	3181713.69
a) Term money 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
b) Bank borrowings in the nature of WCDL, CC etc.	730477.32	174604.35	468546.95	94900.72	638209.52	73480.36	17028.98	0.00	0.00	0.00	0.00	2197248.20
c) From RBI, NHB, Govt.	71.71	7252.13	39623.40	30552.78	0.00	91353.73	333082.48	88358.08	22239.20	21181.97	0.00	633715.48
<b>d) From Others</b>												
i) Fixed rate	0.00	0.00	0.00	150000.00	185000.00	0.00	0.00	0.00	0.00	0.00	0.00	335000.00
ii) Floating rate	291.67	0.00	0.00	291.67	15166.67	0.00	0.00	0.00	0.00	0.00	0.00	15750.01
<b>7. Current Liabilities &amp; provisions:</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47148.18	47148.18
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7856.30	7856.30
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2385.68	2385.68
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7276.84	7276.84
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	18869.20	18869.20
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10760.16	10760.16
<b>8. Repos/ bills rediscounted/forex swaps (Sell / Buy)</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
<b>9. Contingent Liabilities</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
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>PART-2: STATEMENT OF INTEREST RATE SENSITIVITY</b>												
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Non-sensitive</b>	<b>Total</b>
b) Loan commitments pending disbursal (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
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
<b>10. Others (Please specify, if any)</b>	116661.06	0.00	0.00	47.02	270.65	474.45	2028.06	2721.59	10850.45	0.00	47997.37	181050.65
<b>(A) TOTAL OUTFLOWS</b>	<b>959854.72</b>	<b>191010.29</b>	<b>531544.51</b>	<b>320338.66</b>	<b>895875.12</b>	<b>385884.28</b>	<b>752095.33</b>	<b>1125667.32</b>	<b>415608.34</b>	<b>57358.88</b>	<b>1588382.55</b>	<b>7223620.00</b>
<b>(A-1) CUMULATIVE OUTFLOWS</b>	<b>959854.72</b>	<b>1150865.01</b>	<b>1682409.52</b>	<b>2002748.18</b>	<b>2898623.30</b>	<b>3284507.58</b>	<b>4036602.91</b>	<b>5162270.23</b>	<b>5577878.57</b>	<b>5635237.45</b>	<b>7223620.00</b>	
<b>B. INFLOWS</b>												
<b>1. Cash</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.73	176.73
<b>2. Remittance in transit</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
<b>3. Balances with banks (in India only)</b>	<b>175326.61</b>	<b>35626.74</b>	<b>2688.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>36044.65</b>	<b>249686.63</b>
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36044.65	36044.65
b) Deposit /short-term deposits	175326.61	35626.74	2688.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213641.98
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
<b>4. Investments (net of provisions)</b>	<b>0.00</b>	<b>0.00</b>	<b>53911.01</b>	<b>1000.00</b>	<b>128756.35</b>	<b>20000.00</b>	<b>9000.00</b>	<b>73244.07</b>	<b>81101.00</b>	<b>47638.00</b>	<b>16956.76</b>	<b>431607.19</b>
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	0.00	53911.01	1000.00	128756.35	20000.00	9000.00	73244.07	81101.00	47638.00	16926.76	431577.19
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	30.00	30.00
<b>5. Advances (Performing)</b>	<b>6324324.62</b>	<b>114.34</b>	<b>297.39</b>	<b>502.58</b>	<b>726.15</b>	<b>2257.26</b>	<b>4218.40</b>	<b>9556.23</b>	<b>5398.99</b>	<b>8081.75</b>	<b>3310.29</b>	<b>6358788.00</b>
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>b) Term loans (only rupee loans)</b>												
i) Fixed Rate	508.50	114.34	297.39	502.58	726.15	2257.26	4218.40	9556.23	5398.99	8081.75	3310.29	34971.88
ii) Floating Rate	6127521.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6127521.68
c) Corporate loans/short term loans	196294.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196294.44
<b>6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>98468.00</b>	<b>-36780.00</b>	<b>61688.00</b>
<b>a) Sub-standard</b>												
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28506.00	-7002.00	21504.00
<b>b) Doubtful and loss</b>												

<b>PART-2: STATEMENT OF INTEREST RATE SENSITIVITY</b>												
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Non-sensitive</b>	<b>Total</b>
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69962.00	-29778.00	40184.00
<b>7. Inflows from assets on lease</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
<b>8. fixed assets (excluding assets on lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6698.00	6698.00
<b>9. Other assets :</b>	<b>229.95</b>	<b>229.95</b>	<b>525.60</b>	<b>1018.35</b>	<b>985.50</b>	<b>3022.19</b>	<b>5978.68</b>	<b>16617.79</b>	<b>10085.41</b>	<b>15570.99</b>	<b>60711.04</b>	<b>114975.45</b>
(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	18389.88	18389.88
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	229.95	229.95	525.60	1018.35	985.50	3022.19	5978.68	16617.79	10085.41	15570.99	42321.16	96585.57
(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	0.00	0.00
<b>10. Lines of credit committed by other institutions (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
<b>11. Bills rediscounted (inflow)</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
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</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
<b>13. Others (Please specify, if any)</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
<b>(B) TOTAL INFLOWS</b>	<b>6499881.18</b>	<b>35971.03</b>	<b>57422.63</b>	<b>2520.93</b>	<b>130468.00</b>	<b>25279.45</b>	<b>19197.08</b>	<b>99418.09</b>	<b>96585.40</b>	<b>169758.74</b>	<b>87117.47</b>	<b>7223620.00</b>
<b>C. Mismatch (B - A)</b>	<b>5540026.46</b>	<b>-155039.26</b>	<b>-474121.88</b>	<b>-317817.73</b>	<b>-765407.12</b>	<b>-360604.83</b>	<b>-732898.25</b>	<b>-1026249.23</b>	<b>-319022.94</b>	<b>112399.86</b>	<b>-1501265.08</b>	<b>0.00</b>
<b>D. Cumulative mismatch</b>	<b>5540026.46</b>	<b>5384987.20</b>	<b>4910865.32</b>	<b>4593047.59</b>	<b>3827640.47</b>	<b>3467035.64</b>	<b>2734137.39</b>	<b>1707888.16</b>	<b>1388865.22</b>	<b>1501265.08</b>	<b>0.00</b>	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	<b>577.17%</b>	<b>-81.17%</b>	<b>-89.20%</b>	<b>-99.21%</b>	<b>-85.44%</b>	<b>-93.45%</b>	<b>-97.45%</b>	<b>-91.17%</b>	<b>-76.76%</b>	<b>195.96%</b>	<b>-94.52%</b>	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	<b>577.17%</b>	<b>467.91%</b>	<b>291.89%</b>	<b>229.34%</b>	<b>132.05%</b>	<b>105.56%</b>	<b>67.73%</b>	<b>33.08%</b>	<b>24.90%</b>	<b>26.64%</b>	<b>0.00%</b>	