

Date: February 15, 2025

Ref: SFPL/BSE/16/2024-25

To
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

Sub: Asset Liability Management statement for the month of January 2025 pursuant to Chapter XVII of the SEBI Circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated 10th August 2021 - Listed Commercial Paper

ISIN: INE551U14247

Scrip Code: 728020

With reference to the above, please find enclosed the Asset Liability Management statement for the month of January 2025 as submitted to the Reserve Bank of India in accordance with Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 read with Master Direction - Reserve Bank of India (Filing of Supervisory Returns) Directions, 2024.

We request you to take the above on record.

Thanking you,

Yours faithfully,

For Samunnati Finance Private Limited

Suraj Vasudev Sharma
Company Secretary & Compliance Officer

Encl: As above



Filing Information

Filing Information	
	Information

Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Name of reporting institution	Samunnati Finance Private Limited
Bank / FI code	
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-01-2025
Reporting end date	31-01-2025
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
General remarks	

Not yet allocated

Scoping Question	
	X010

Whether NBFC Profile has been updated on website	Yes
Category Of NBFC	Non-Deposit taking Systemically Important (NDSI) NBFC
Classification of NBFC	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))

Particulars														Total	Remarks	Actual outflow/inflow during		
		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	0 day to 7 days	8 days to 14 days			15 days to 30/31 days		
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120			X130	X140	X150
A. OUTFLOWS																		
1.Capital (i+ii+iii+iv)	Y010											8,045.45	8,045.45	Not Applicable				
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251.31	251.31	Not Applicable				
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(iii) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7794.14	7,794.14	Not Applicable				
2.Reserves & Surplus (i+ii+iii+iv+vy+vi+vii+viii+ix+*+xi+xii+xiii+xlii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70568.82	70,568.82	Not Applicable				
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82985.33	82,985.33	Not Applicable				
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	826.92	826.92	Not Applicable				
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.73	0.73	Not Applicable				
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3299.93	3,299.93	Not Applicable				
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(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	0.00	Not Applicable				
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16544.10	-16,544.10	Not Applicable				
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
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	Not Applicable				
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable				
6.Borrowings (i+ii+iii+iv+vy+vi+vii+viii+ix+*+xi+xii+xlii+xlii)	Y300	3980.19	3334.09	13420.11	8685.48	8199.61	16470.06	19567.50	59988.66	5705.71	0.00	1,39,351.41	Not Applicable			0.00	0.00	0.00
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	2121.86	76.42	128.99	408.66	1245.29	4343.91	4223.29	25411.57	5704.57	0.00	43,664.55	Not Applicable			0.00	0.00	0.00
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	2121.86	76.42	128.99	408.66	463.36	1017.51	1484.10	2468.48	310.52	0.00	8,479.89	Not Applicable					
b) Bank Borrowings in the nature of WC DL	Y330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	781.92	3326.40	2739.19	22943.09	5394.05	0.00	35,184.65	Not Applicable					
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(viii) Borrowings from Others (Please specify)	Y440	1041.67	1694.87	3966.12	3279.02	2431.87	5485.19	7774.27	6507.48	0.00	0.00	32,180.49	Not Applicable					
(ix) Commercial Papers (CPs)	Y450	0.00	1250.00	8000.00	2000.00	848.39	0.00	0.00	0.00	0.00	0.00	12,098.39	Not Applicable					
Of which; (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(c) To NBFCs	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(d) To Insurance Companies	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(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	Not Applicable					
(f) To Others (Please specify)	Y510	0.00	1250.00	8000.00	2000.00	848.39	0.00	0.00	0.00	0.00	0.00	12,098.39	Not Applicable					
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	816.67	312.80	1325.00	2997.80	3674.07	6640.97	7569.95	28069.60	1.14	0.00	51,407.99	Not Applicable					
A. Secured (a+b+c+d+e+f+g)	Y530	816.67	312.80	1325.00	2997.80	3674.07	6640.97	7569.95	28069.60	1.14	0.00	51,407.99	Not Applicable					
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(g) Others (Please specify)	Y600	816.67	312.80	1325.00	2997.80	3674.07	6640.97	7569.95	28069.60	1.14	0.00	51,407.99	Not Applicable					
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(e) Subscribed by Insurance Companies	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(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	Not Applicable					
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
A. Secured (a+b+c+d+e+f+g)	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Not Applicable					
(c) Subscribed by NBFCs																		

Particulars													Remarks		Actual outflow/inflow during		
		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total			0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110			X130	X140	X150
(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(v) Bills discounted/rediscouted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(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	0.00		Not Applicable				
(a) Forward Forex Contracts	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(b) Futures Contracts	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(c) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(vii)Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	6487.20	3403.20	13565.49	9589.31	9154.03	16689.03	20597.49	60296.91	5861.90	81953.68	2,27,598.24	Not Applicable		84,109.5		
A1. Cumulative Outflows	Y1260	6487.20	9890.40	23455.88	33045.19	42199.23	58888.26	79485.74	139782.65	145644.56	227598.24	2,27,598.24	Not Applicable				
B. INFLOWS		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
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		Not Applicable				
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
3. Balances With Banks	Y1290	4986.83	0.00	0.00	0.00	0.00	0.00	100.00	4556.00	0.00	1139.31	10,782.14	Not Applicable				
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the mininm balance be shown in 1 to 30 day time bucket)	Y1300	4986.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,986.83	Not Applicable				
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0.00	0.00	0.00	0.00	0.00	0.00	100.00	4556.00	0.00	1139.31	5,795.31	Not Applicable				
4.Investments (i+ii+iii+iv+v)	Y1320	0.00	0.00	0.00	0.00	0.00	5331.02	0.00	0.00	0.00	40863.87	46,194.89	Not Applicable				
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(ii) Listed Investments	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(a) Current	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(b) Non-current	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	5331.02	0.00	0.00	0.00	40863.87	46,194.89	Not Applicable				
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	2982.70	0.00	0.00	0.00	0.00	2,982.70	Not Applicable				
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	2348.32	0.00	0.00	0.00	40863.87	43,212.19	Not Applicable				
(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		Not Applicable				
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
5.Advances (Performing)	Y1420	3421.79	6509.66	13693.43	21576.86	28170.61	20624.68	20588.66	15071.32	14712.16	358.64	1,44,727.79	Not Applicable				
(i) Bills of Exchange and Promissory Notes discounted & rediscouted (As per residual usance of the underlying bills)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	3359.05	6391.07	13442.38	21181.29	27654.16	20246.56	20275.40	14795.02	14442.44	352.06	1,42,139.45	Not Applicable				
(a) Through Regular Payment Schedule	Y1450	3359.05	6391.07	13442.38	21181.29	27654.16	20246.56	20275.40	14795.02	14442.44	352.06	1,42,139.45	Not Applicable				
(b) Through Bullet Payment	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(iii) Interest to be serviced through regular schedule	Y1470	62.73	118.59	251.04	395.57	516.45	378.11	313.25	276.30	269.72	6.57	2,588.35	Not Applicable				
(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		Not Applicable				
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1179.89	6909.00	6,088.89	Not Applicable				
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1179.89	6909.00	6,088.89	Not Applicable				
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1179.89	0.00	1,179.89	Not Applicable				
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6909.00	6,909.00	Not Applicable				
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(a) All Instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(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		Not Applicable				
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	196.43	196.43	Not Applicable				
9. Other Assets :	Y1580	0.00	0.00	0.00	0.00	3203.16	0.00	3375.72	679.07	0.00	10350.15	17,608.10	Not Applicable				
(a) Intangible assets & other non-cash flow items (In the Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508.54	508.54	Not Applicable				
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(c) Others	Y1610	0.00	0.00	0.00	0.00	3203.16	0.00	3375.72	679.07	0.00	9841.61	17,099.56	Not Applicable				
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		Not Applicable				
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(iii) Bills discounted/rediscouted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		Not Applicable				
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	8,408.62	6,509.66	13,693.43	21,576.86	31,373.77	25,955.70	24,064.37	20,306.39	15,892.04	59,817.40	2,27,598.24	Not Applicable				
C. Mismatch (B - A)	Y1820	1,921.42	3,106.46	127.94	11,987.55	22,219.74	9,266.67	3,466.89	-39,990.52	10,030.14	-22,136.28	0.00	Not Applicable				
D. Cumulative Mismatch	Y1830	1,921.42	5,027.88	5,155.82	17,143.37	39,363.11	48,629.78	52,096.66	12,106.14	22,136.28	0.00	0.00	Not Applicable				
E. Mismatch as % of Total Outflows	Y1840	29.62%	91.28%	0.94%	125.01%	242.73%	55.53%	16.83%	-66.32%	171.11%	-27.01%	0.00%	Not Applicable		-100.00%	0.00%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	29.62%	50.84%	21.98%	51.88%	93.28%	82.58%	65.54%	8.66%	15.20%	0.00%	0.00%	Not Applicable		-100.0		

[illegible]

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 up to 2 months	Over two months up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Non-sensitive	Total
	₹000	₹000	₹000	₹000	₹000	₹000	₹075	₹000	₹000	₹000	₹110	₹120
(i) Floating Rate	Y1590	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 (ii+iii)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,179.89	6,909.00	0.00	8,088.89
(i) Sub-standard Category	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,179.89	6,909.00	0.00	8,088.89
(ii) Doubtful Category	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loss Category	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Assets on Lease	Y1640	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)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158.43	0.00	0.00	158.43
9 Other Assets (iii)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Intangible assets & other non-cash flow items	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Other Items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508.54	0.00	508.54
10 Statutory Dues	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11 Unclaimed Deposits (iii)	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12 Any other Unclaimed Amount	Y1730	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14 Total Inflow account of OBS Items (VII)(Details to be given in Table 4 below)	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15 TOTAL INFLOWS (VI) (Sum of 1 to 14)	Y1760	3,421.79	6,509.66	13,693.43	21,176.86	99,536.06	5,331.02	100.00	4,556.00	1,179.89	8,048.31	2,27,998.24
G. Mismatch (B - A)	Y1770	105.27	2,406.48	127.84	12,662.30	11,358.01	-11,538.01	-78,869.73	-4,692.02	-1,179.89	-1,957.48	-24,442.37
D. Cumulative mismatch	Y1800	105.27	2,511.73	2,639.57	15,301.97	1,07,674.06	94,215.99	74,687.06	-8,884.67	-4,894.87	-24,442.37	-24,442.37
E. Mismatch as % of Total Outflows	Y1790	0.18%	0.42%	0.17%	0.67%	0.42%	-0.19%	-0.08%	-0.24%	-0.41%	-0.30%	-0.77%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1810	0.31%	0.33%	0.12%	0.18%	0.12%	0.29%	0.10%	-0.29%	-0.39%	-0.70%	-0.70%

Table 4: Statement on Interest Rate Sensitivity (IRS) : Off-Balance Sheet Items (OBS)									
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Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/21 days (One month)	Over one month and up to 2 months	Over two months and up to 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
	X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240
A. Expected Outflows on account of OBS items												
1. Lines of credit committed to other institutions	V1910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Letter of Credits (LCs)	V1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Guarantees (Financial & Others)	V1930	0.00	0.00	0.00	0.00	0.00	0.00	23,277.07	0.00	0.00	0.00	23,277.07
4. Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	V1940	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	V1950	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 transactions	V1960	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 provided as third party	V1970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Outflows from Derivative Exposures (H = (H + (H + (H + v + w))	V1980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts (H=(H+H))	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Options Contracts (H=(H+H))	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Swaps - Currency (H=(H+H))	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	V1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate (H=(H+H))	V2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	V2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	V2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Credit Default Swaps (CDS) Purchased	V2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Others (Commodities, securities etc.)	V2040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Other contingent outflows	V2050	0.00	0.00	0.00	0.00	0.00	0.00	1,165.30	0.00	1,165.30	0.00	1,165.30
Total Outflow on account of OBS Items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	V2060	0.00	0.00	0.00	0.00	0.00	0.00	23,277.07	0.00	1,165.30	0.00	24,442.37
B. Expected Inflows on account of OBS items												
1. Credit commitments from other institutions pending disbursement	V2070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Inflows on account of Reverse Repos (Buy / Sell)	V2080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Inflows on account of BILs rediscounted	V2090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Inflows from Derivative Exposures (H = (H + (H + (H + v + w))	V2100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts (H=(H+H))	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Options Contracts (H=(H+H))	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Swaps - Currency (H=(H+H))	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	V2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate (H=(H+H))	V2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	V2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	V2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Others (Commodities, securities etc.)	V2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Credit Default Swaps (CDS) Purchased	V2270	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	V2270	0.00	0.00	0.00	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)	V2280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. MISMATCH(OI-OO)	V2290	0.00	0.00	0.00	0.00	0.00	0.00	-23,277.07	0.00	-1,165.30	0.00	-24,442.37