November 06, 2026

**To**
**Listing Department,**
**National Stock Exchange of India Limited,**
**Exchange Plaza, 5th Floor, Plot no. C-1, Block G,**
**Bandra Kurla Complex, Bandra (East)**
**Mumbai - 400051**

**Subject: Submission of Asset Liability Management Statement (ALM) for the half year ended September 30, 2026**

Dear Sir / Madam,

Pursuant to para 9 of Chapter XVII on Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 and amendments thereof, please find enclosed herewith the ALM (Final) for the half year ended September 30, 2026, as submitted to National Housing Bank ('NHB').

Request you to take the same on record.

Thanking you

**For IIFL Home Finance Limited**

GEETA GIRDHER
Digitally signed by GEETA GIRDHER
Date: 2026.11.06 14:10:37 +05'30'

**Geeta Girdher**
**Company Secretary**
**Membership No.: A16681**
Encl: a/a

**[Amount in Crore (₹) except otherwise stated]**

## 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** | **26.34** | **26.34** |
| a) Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26.34 | **26.34** |
| b) Non-redeemable or perpetual preference capital | | | | | | | | | | | **0.00** |
| c) Others | | | | | | | | | | | **0.00** |
| d) Preference capital - redeemable/non-perpetual | | | | | | | | | | | **0.00** |
| **2. Reserves & surplus** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8464.77 | **8464.77** |
| **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** | **7.10** | **0.00** | **0.00** | **375.23** | **649.07** | **148.46** | **665.27** | **1981.91** | **640.17** | **4.62** | **4471.83** |
| a) Plain vanilla bonds/debentures | 7.10 | 0.00 | 0.00 | 375.23 | 640.74 | 131.72 | 594.16 | 1901.22 | 636.60 | 4.62 | **4291.39** |
| b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds) | 0.00 | 0.00 | 0.00 | 0.00 | 8.32 | 16.74 | 71.11 | 80.69 | 3.58 | 0.00 | **180.44** |
| 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** |
| **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** | **380.55** | **0.94** | **87.71** | **199.02** | **336.79** | **906.02** | **2062.71** | **8561.91** | **4428.45** | **2530.74** | **19494.85** |
| a) Term money borrowings | 85.13 | 0.94 | 87.71 | 169.02 | 336.79 | 664.29 | 1335.46 | 6503.39 | 3255.03 | 1845.23 | **14282.99** |
| b) Bank borrowings in the nature of WCDL, CC etc. | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 251.30 | 376.95 | 0.00 | 0.00 | **628.38** |
| c) From RBI, NHB, Govt, & others | 295.30 | 0.00 | 0.00 | 30.00 | 0.00 | 241.73 | 475.95 | 1681.57 | 1173.42 | 685.52 | **4583.49** |
| **7. Current Liabilities & provisions:** | **10.50** | **10.07** | **78.84** | **41.23** | **1.03** | **3.02** | **33.35** | **26.91** | **19.25** | **186.59** | **410.80** |
| a) Sundry creditors | 10.50 | 10.07 | 42.21 | 7.44 | 0.95 | 2.84 | 5.75 | 23.51 | 19.08 | 87.51 | **209.86** |
| b) Expenses payable (other than interest) | 0.00 | 0.00 | 36.58 | 33.75 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **70.33** |
| 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 | 96.81 | **96.81** |
| 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 | 0.05 | 0.04 | 0.08 | 0.18 | 27.60 | 3.41 | 0.17 | 2.27 | **33.81** |
| **8. Contingent Liabilities** | **0.00** | **0.00** | **293.87** | **309.04** | **15.17** | **115.34** | **178.19** | **1270.80** | **1686.65** | **0.00** | **3869.06** |
| a) Letters of credit/guarantees | | | | | | | | | | | **0.00** |

**[Amount in Crore (₹) except otherwise stated]**

## 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) | 0.00 | 0.00 | 293.87 | 309.04 | 15.17 | 115.34 | 178.19 | 1270.80 | 1686.65 | 0.00 | **3869.06** |
| c) Lines of credit committed to other institutions (outflows) | | | | | | | | | | | **0.00** |
| d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted | | | | | | | | | | | **0.00** |
| **9. Others (Please specify, if any)** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.36 | 10.71 | 375.10 | 707.34 | 1211.49 | **2310.00** |
| **(A) TOTAL OUTFLOWS** | **398.15** | **11.01** | **460.42** | **924.52** | **1002.05** | **1178.21** | **2950.23** | **12216.63** | **7481.86** | **12424.57** | **39047.66** |
| **(A_1) CUMULATIVE OUTFLOWS** | **398.15** | **409.16** | **869.58** | **1794.11** | **2796.16** | **3974.37** | **6924.60** | **19141.24** | **26623.10** | **39047.66** | |
| **B. INFLOWS** | | | | | | | | | | | |
| **1. Cash** | 1.89 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **1.89** |
| **2. Remittance in transit** | 0.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.66** |
| **3. Balances with banks (in India only)** | **113.28** | **106.38** | **64.32** | **141.23** | **120.88** | **693.37** | **148.81** | **58.47** | **22.24** | **4.42** | **1473.40** |
| a) Current account | 81.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.36 | 0.00 | 4.42 | **87.15** |
| b) Deposit /short-term deposits | 31.92 | 106.38 | 64.32 | 141.23 | 120.88 | 693.37 | 148.81 | 57.11 | 22.24 | 0.00 | **1386.25** |
| 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)** | **126.43** | **3.06** | **6.25** | **16.64** | **17.58** | **38.53** | **75.97** | **277.57** | **247.73** | **783.69** | **1593.45** |
| a) Mandatory investments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| b) Non Mandatory Listed | 0.00 | 0.00 | 0.00 | 4.26 | 5.00 | 0.94 | 6.50 | 35.00 | 35.00 | 478.29 | **564.99** |
| 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 | 45.05 | **45.05** |
| d) Non-mandatory unlisted securities having a fixed term maturity | 126.43 | 3.06 | 6.25 | 12.38 | 12.58 | 37.59 | 69.48 | 242.57 | 212.73 | 260.35 | **983.41** |
| 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)** | **244.18** | **243.48** | **260.96** | **336.21** | **534.34** | **1029.60** | **2707.38** | **8209.78** | **6843.68** | **7871.73** | **28281.32** |
| 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) | 239.59 | 240.54 | 255.23 | 322.72 | 520.81 | 988.79 | 2623.62 | 7898.91 | 6710.25 | 7823.08 | **27623.54** |
| c) Corporate loans/short term loans | 4.59 | 2.93 | 5.73 | 13.50 | 13.52 | 40.81 | 83.76 | 310.87 | 133.42 | 48.65 | **657.78** |
| **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** | **34.04** | **212.11** | **246.15** |
| **a) Sub-standard** | | | | | | | | | | | |
| 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 | 34.04 | 0.00 | **34.04** |
| 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 | 147.68 | **147.68** |

**[Amount in Crore (₹) except otherwise stated]**

## 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 | 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 | 64.42 | **64.42** |
| **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 | 8.90 | **8.90** |
| **9. Other assets :** | **14.33** | **12.16** | **39.59** | **8.41** | **22.96** | **36.55** | **78.98** | **406.70** | **208.54** | **434.61** | **1262.84** |
| (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 | 77.78 | **77.78** |
| (b) Other items (such as accrued income, other receivables, staff loans, etc.) | | | | | | | | | | | **0.00** |
| c) Others (Please specify, if any) | 14.33 | 12.16 | 39.59 | 8.41 | 22.96 | 36.55 | 78.98 | 406.70 | 208.54 | 356.83 | **1185.06** |
| **10. Lines of credit committed by other institutions (inflows)** | 0.00 | 482.00 | 150.00 | 714.00 | 482.00 | 482.00 | 0.00 | 0.00 | 0.00 | 0.00 | **2310.00** |
| **11. Bills rediscounted (inflow)** | | | | | | | | | | | **0.00** |
| **12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)** | | | | | | | | | | | **0.00** |
| **13. Others (Please specify, if any)** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 967.27 | 967.27 | 1934.53 | **3869.06** |
| **(B) TOTAL INFLOWS** | **500.77** | **847.07** | **521.12** | **1216.49** | **1177.77** | **2280.03** | **3011.14** | **9919.79** | **8323.49** | **11249.99** | **39047.66** |
| **C. Mismatch (B - A)** | **102.62** | **836.06** | **60.70** | **291.96** | **175.71** | **1101.83** | **60.91** | **-2296.84** | **841.63** | **-1174.58** | **0.00** |
| **D. Cumulative mismatch** | **102.62** | **938.68** | **999.38** | **1291.34** | **1467.05** | **2568.88** | **2629.79** | **332.94** | **1174.58** | **0.00** | |
| **E. Mismatch as % to Outflows (C as % of A)** | **25.77%** | **7590.71%** | **13.18%** | **31.58%** | **17.54%** | **93.52%** | **2.06%** | **-18.80%** | **11.25%** | **-9.45%** | |
| **F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)** | **25.77%** | **229.41%** | **114.93%** | **71.98%** | **52.47%** | **64.64%** | **37.98%** | **1.74%** | **4.41%** | **0.00%** | |

**[Amount in Crore (₹) except otherwise stated]**

## 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** | **26.34** | **26.34** |
| a) Equity capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26.34 | **26.34** |
| b) Non-redeemable or perpetual preference capital | | | | | | | | | | | | **0.00** |
| c) Others | | | | | | | | | | | | **0.00** |
| d) Preference capital - redeemable/non-perpetual | | | | | | | | | | | | **0.00** |
| **2. Reserves & surplus** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8464.77 | **8464.77** |
| **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 | **0.00** |
| **4. Notes, bonds & debentures** | **382.82** | **0.00** | **0.00** | **346.62** | **626.72** | **117.19** | **655.03** | **1580.44** | **641.67** | **4.63** | **116.69** | **4471.83** |
| a) Floating rate | | | | | | | | | | | | **0.00** |
| b) Fixed rate (plain vanilla) including zero coupons | 382.82 | 0.00 | 0.00 | 346.62 | 619.54 | 102.95 | 585.03 | 1529.00 | 638.60 | 4.63 | 82.19 | **4291.39** |
| c) Instruments with embedded options | 0.00 | 0.00 | 0.00 | 0.00 | 7.18 | 14.25 | 70.00 | 51.44 | 3.07 | 0.00 | 34.50 | **180.44** |
| **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** |
| ii) Floating rate | | | | | | | | | | | | **0.00** |
| b) ICDs | | | | | | | | | | | | **0.00** |
| **6. Borrowings** | **813.67** | **190.48** | **345.85** | **4818.52** | **3779.29** | **4747.72** | **3018.91** | **1040.39** | **390.56** | **272.57** | **76.89** | **19494.85** |
| a) Term money borrowings | 601.45 | 67.00 | 345.85 | 3517.93 | 2876.51 | 4306.91 | 2267.04 | 106.65 | 106.65 | 93.32 | -6.31 | **14282.99** |
| b) Bank borrowings in the nature of WCDL, CC etc. | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 251.30 | 376.95 | 0.00 | 0.00 | 0.12 | **628.38** |
| c) From RBI, NHB, Govt. | 212.22 | 123.48 | 0.00 | 1300.60 | 902.78 | 440.81 | 500.57 | 556.79 | 283.91 | 179.25 | 83.08 | **4583.49** |
| **d) From Others** | | | | | | | | | | | | |
| i) Fixed rate | | | | | | | | | | | | **0.00** |
| ii) Floating rate | | | | | | | | | | | | **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** | **410.80** | **410.80** |
| a) Sundry creditors | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 209.86 | **209.86** |
| b) Expenses payable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 70.33 | **70.33** |
| c) Swap adjustment a/c. | | | | | | | | | | | | **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 | 96.81 | **96.81** |
| 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 | 33.81 | **33.81** |
| **8. Repos/ bills rediscounted/forex swaps (Sell / Buy)** | | | | | | | | | | | | **0.00** |

**[Amount in Crore (₹) except otherwise stated]**

## 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **9. Contingent Liabilities** | **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** |
| b) Loan commitments pending disbursal (outflows) | | | | | | | | | | | | **0.00** |
| c) Lines of credit committed to other institutions (outflows) | | | | | | | | | | | | **0.00** |
| d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted | | | | | | | | | | | | **0.00** |
| **10. Others (Please specify, if any)** | | | | | | | | | | | | **0.00** |
| **(A) TOTAL OUTFLOWS** | **1196.50** | **190.48** | **345.85** | **5165.15** | **4406.01** | **4864.92** | **3673.94** | **2620.83** | **1032.23** | **277.20** | **9095.50** | **32868.60** |
| **(A-1) CUMULATIVE OUTFLOWS** | **1196.50** | **1386.98** | **1732.82** | **6897.97** | **11303.98** | **16168.90** | **19842.84** | **22463.68** | **23495.90** | **23773.10** | **32868.60** | |
| **B. INFLOWS** | | | | | | | | | | | | |
| **1. Cash** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.89 | **1.89** |
| **2. Remittance in transit** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.66 | **0.66** |
| **3. Balances with banks (in India only)** | **31.39** | **105.00** | **63.97** | **138.05** | **116.50** | **669.74** | **146.22** | **57.11** | **22.24** | **0.00** | **123.18** | **1473.40** |
| a) Current account | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 87.15 | **87.15** |
| b) Deposit /short-term deposits | 31.39 | 105.00 | 63.97 | 138.05 | 116.50 | 669.74 | 146.22 | 57.11 | 22.24 | 0.00 | 36.03 | **1386.25** |
| 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)** | **128.86** | **0.00** | **0.00** | **0.00** | **5.00** | **0.00** | **0.00** | **72.96** | **35.00** | **478.29** | **873.33** | **1593.45** |
| a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.) | 128.86 | 0.00 | 0.00 | 0.00 | 5.00 | 0.00 | 0.00 | 72.96 | 35.00 | 478.29 | 828.28 | **1548.40** |
| 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 | 45.05 | **45.05** |
| **5. Advances (Performing)** | **27944.92** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **336.41** | **28281.32** |
| 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)** | | | | | | | | | | | | |
| i) Fixed Rate | | | | | | | | | | | | **0.00** |
| ii) Floating Rate | 27287.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 336.41 | **27623.54** |
| c) Corporate loans/short term loans | 657.78 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | **657.78** |
| **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** | **34.04** | **212.11** | **0.00** | **246.15** |
| **a) Sub-standard** | | | | | | | | | | | | |
| 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 | 34.04 | 0.00 | 0.00 | **34.04** |

**[Amount in Crore (₹) except otherwise stated]**

## 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 147.68 | 0.00 | **147.68** |
| **b) Doubtful and loss** | | | | | | | | | | | | |
| 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 | 64.42 | 0.00 | **64.42** |
| **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 | 8.90 | **8.90** |
| **9. Other assets :** | **693.96** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **568.87** | **1262.84** |
| (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 | 77.78 | **77.78** |
| (b) Other items (such as accrued income, other receivables, staff loans, etc.) | | | | | | | | | | | | **0.00** |
| c) Others (Please specify, if any) | 693.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 491.09 | **1185.06** |
| **10. Lines of credit committed by other institutions (inflows)** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | **0.00** |
| **11. Bills rediscounted (inflow)** | | | | | | | | | | | | **0.00** |
| **12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)** | | | | | | | | | | | | **0.00** |
| **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** | **28799.13** | **105.00** | **63.97** | **138.05** | **121.50** | **669.74** | **146.22** | **130.07** | **91.28** | **690.40** | **1913.24** | **32868.60** |
| **C. Mismatch (B - A)** | **27602.64** | **-85.48** | **-281.88** | **-5027.09** | **-4284.51** | **-4195.17** | **-3527.72** | **-2490.77** | **-940.95** | **413.20** | **-7182.26** | **0.00** |
| **D. Cumulative mismatch** | **27602.64** | **27517.16** | **27235.28** | **22208.18** | **17923.67** | **13728.50** | **10200.77** | **7710.01** | **6769.06** | **7182.26** | **0.00** | |
| **E. Mismatch as % to Outflows (C as % of A)** | **2306.96%** | **-44.88%** | **-81.50%** | **-97.33%** | **-97.24%** | **-86.23%** | **-96.02%** | **-95.04%** | **-91.16%** | **149.06%** | **-78.97%** | |
| **F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)** | **2306.96%** | **1983.97%** | **1571.73%** | **321.95%** | **158.56%** | **84.91%** | **51.41%** | **34.32%** | **28.81%** | **30.21%** | **0.00%** | |