Ref: PNBHFL/NSE/Debt/FY2026-27/10
May 09, 2026

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 quarter ended March 31, 2026

Pursuant to the Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, please find enclosed herewith the Asset Liability Management Statements of the Company for the quarter March 31, 2026, 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 Kamath

Digitally signed by Veena Kamath
DN: c=IN, o=Personal, title=5077, pseudonym=62142abfee0b46a590bf4fc83831ec96, 2.5.4.20=de1d04e9ae2e3c0a5ed6d3694a05e25d1532e54e55595f42c6f52618dc9e0f42, postalCode=560076, st=Karnataka, serialNumber=bff4f73415298782ef1da67ec5594b8adcaf5208942a7d4a1e694fbb1f73c48f, cn=Veena Kamath
Date: 2026.05.09 20:21:56 +05'30'

Veena G Kamath
Company Secretary

Encl: As above.

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	2706.61	262.73	683.09	4774.00	9593.00	**18019.43**	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	57.85	104.30	486.51	1110.76	1680.03	**3439.46**	R1552	
4. Net decrease in borrowings from various sources/net increase in market lending	6.25	1743.75	588.59	6813.97	2421.62	**11574.18**	R1553	
5. Outflow on account of off-balance sheet items	0.00	0.00	110.65	221.29	331.94	**663.88**	R1554	
6. Other outflows	47.80	23.09	356.57	762.62	1305.95	**2496.03**	R1555	
TOTAL OUTFLOWS (A)	**2818.51**	**2133.87**	**2225.41**	**13682.65**	**15332.55**	**36192.98**	R1556	
B. INFLOWS						**0.00**	R1557	
1. Net cash position	924.98	0.00	0.00	0.00	0.00	**924.98**	R1558	
2. Net increase in deposits	109.09	136.36	354.55	1200.00	1800.00	**3600.00**	R1559	
3. Interest inflow on investments	0.00	4.51	24.99	16.03	28.19	**73.71**	R1560	
4. Interest inflow on performing Advances	132.05	165.07	429.17	1460.78	2295.96	**4483.03**	R1561	
5. Net increase in borrowings from various sources	0.00	2890.00	1385.00	8285.00	0.00	**12560.00**	R1562	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	R1563	
7. Other inflows	1796.36	707.95	800.68	2872.00	4640.50	**10817.50**	R1564	
TOTAL INFLOWS (B)	**2962.49**	**3903.89**	**2994.38**	**13833.81**	**8764.65**	**32459.22**	R1565	
C. Mismatch (B - A)	**143.98**	**1770.02**	**768.97**	**151.16**	**-6567.90**	**-3733.76**	R1566	
D. Cumulative mismatch	**143.98**	**1914.00**	**2682.98**	**2834.14**	**-3733.76**	**-7467.52**	R1567	
E. C as percentage to Total Outflows	**5.11%**	**82.95%**	**34.55%**	**1.10%**	**-42.84%**	**-10.32%**	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**	**260.55**	**260.55**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260.55	**260.55**
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	18965.25	**18965.25**
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**	**290.00**	**0.00**	**222.00**	**0.00**	**850.00**	**3664.70**	**2480.00**	**29.00**	**7535.70**
a) Plain vanilla bonds/debentures	0.00	0.00	290.00	0.00	222.00	0.00	850.00	3664.70	2480.00	29.00	**7535.70**
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**
5. Deposits	**38.71**	**69.01**	**316.24**	**310.77**	**2516.28**	**1098.11**	**2171.44**	**7358.26**	**4232.98**	**2143.61**	**20255.41**
a) Term deposits from public	35.60	55.87	165.51	229.06	288.60	938.28	1860.61	5929.11	3582.11	2079.41	**15164.16**
b) Inter Corporate Deposits (ICDs)	3.11	13.15	150.73	81.71	127.68	159.83	310.83	1429.15	650.87	64.20	**2991.26**
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	2100.00	0.00	0.00	0.00	0.00	0.00	**2100.00**
6. Borrowings	**6.25**	**1743.75**	**298.59**	**2460.63**	**2031.35**	**2421.62**	**4147.29**	**17141.46**	**8720.22**	**4238.39**	**43209.54**
a) Term money borrowings	6.25	3.75	98.59	195.63	1056.54	1968.41	3296.79	13936.86	6067.77	836.41	**27466.99**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	1740.00	200.00	2265.00	960.00	0.00	0.00	0.00	0.00	0.00	**5165.00**
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	14.81	453.22	850.50	3204.60	2652.45	3401.98	**10577.55**
7. Current Liabilities & provisions:	**17.58**	**17.58**	**79.15**	**130.85**	**96.31**	**87.40**	**109.67**	**3.35**	**2.29**	**27.75**	**571.95**
a) Sundry creditors	0.00	0.00	26.92	26.92	0.00	0.00	0.00	0.00	0.00	0.00	**53.84**
b) Expenses payable (other than interest)	0.04	0.04	0.10	0.19	0.18	0.56	1.10	3.35	2.29	5.00	**12.85**
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	22.75	**22.75**
d) Interest payable on bonds/deposits	0.00	0.00	12.05	26.08	20.97	86.84	108.57	0.00	0.00	0.00	**254.51**
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)	17.54	17.54	40.09	77.67	75.16	0.00	0.00	0.00	0.00	0.00	**228.00**
8. Contingent Liabilities	**189.86**	**189.86**	**506.46**	**829.13**	**790.12**	**75.44**	**137.62**	**416.07**	**-944.74**	**-2189.55**	**0.25**
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	0.00	0.00	**0.25**
b) Loan commitments pending disbursal (outflows)	189.86	189.86	506.46	829.13	790.12	75.44	137.62	415.82	-944.74	-2189.55	**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**
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)	2123.42	0.65	119.13	15.28	-16.67	13.51	16.11	489.90	31.89	-58.18	**2735.06**
(A) TOTAL OUTFLOWS	**2375.82**	**2020.85**	**1609.57**	**3746.65**	**5639.39**	**3696.09**	**7432.14**	**29073.73**	**14522.64**	**23416.82**	**93533.71**

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
(A_1) CUMULATIVE OUTFLOWS	**2375.82**	**4396.67**	**6006.24**	**9752.89**	**15392.28**	**19088.37**	**26520.52**	**55594.25**	**70116.89**	**93533.71**	
B. INFLOWS											
1. Cash	1.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**1.04**
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)	**1992.88**	**299.43**	**0.00**	**100.04**	**100.04**	**500.21**	**245.36**	**0.00**	**0.00**	**0.00**	**3237.95**
a) Current account	445.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**445.08**
b) Deposit /short-term deposits	1547.80	299.43	0.00	100.04	100.04	500.21	245.36	0.00	0.00	0.00	**2792.87**
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**	**104.53**	**2558.67**	**0.00**	**0.00**	**94.43**	**0.00**	**0.00**	**0.00**	**0.30**	**2757.92**
a) Mandatory investments	0.00	104.53	2558.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2663.20**
b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	94.43	0.00	0.00	0.00	0.00	**94.43**
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	0.30	**0.30**
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)	**287.99**	**868.37**	**699.05**	**1250.72**	**1231.90**	**3565.97**	**6626.80**	**21145.32**	**14815.61**	**35566.38**	**86058.12**
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)	278.57	858.95	676.17	1213.50	1198.68	3486.15	6528.98	21045.19	14805.33	35564.20	**85655.73**
c) Corporate loans/short term loans	9.42	9.42	22.88	37.22	33.22	79.81	97.83	100.13	10.28	2.18	**402.39**
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**	**0.00**	**499.84**	**499.84**
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	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	281.36	**281.36**
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	218.49	**218.49**
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	83.87	**83.87**
9. Other assets :	**0.85**	**0.85**	**46.01**	**28.85**	**3.66**	**11.22**	**46.62**	**337.77**	**46.18**	**372.70**	**894.72**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	18.99	0.00	0.00	0.00	0.00	0.00	0.00	190.54	**209.53**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.85	0.85	1.95	3.78	3.66	11.22	22.19	67.36	46.18	100.70	**258.76**
c) Others (Please specify, if any)	0.00	0.00	25.07	25.07	0.00	0.00	24.42	270.40	0.00	81.45	**426.43**
10. Lines of credit committed by other institutions (inflows)	0.00	1150.00	350.00	1307.50	3747.50	-120.89	-496.06	-1984.26	-1984.26	-1969.53	**0.00**
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**

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
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	**0.00**
13. Others (Please specify, if any)	158.89	158.89	97.12	421.05	146.69	723.73	1717.69	7062.59	6677.91	15639.77	**32804.34**
(B) TOTAL INFLOWS	**2441.65**	**2582.08**	**3750.86**	**3108.16**	**5229.79**	**4774.66**	**8140.40**	**26561.42**	**19555.45**	**50193.33**	**126337.80**
C. Mismatch (B - A)	**65.83**	**561.22**	**2141.29**	**-638.49**	**-409.60**	**1078.56**	**708.26**	**-2512.31**	**5032.81**	**26776.51**	**32804.09**
D. Cumulative mismatch	**65.83**	**627.06**	**2768.34**	**2129.86**	**1720.26**	**2798.82**	**3507.08**	**994.77**	**6027.58**	**32804.09**	
E. Mismatch as % to Outflows (C as % of A)	**2.77%**	**27.77%**	**133.03%**	**-17.04%**	**-7.26%**	**29.18%**	**9.53%**	**-8.64%**	**34.65%**	**114.35%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**2.77%**	**14.26%**	**46.09%**	**21.84%**	**11.18%**	**14.66%**	**13.22%**	**1.79%**	**8.60%**	**35.07%**	

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**	**260.55**	**260.55**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260.55	**260.55**
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**
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18965.25	**18965.25**
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	**800.00**	**375.00**	**290.00**	**305.00**	**922.00**	**0.00**	**650.00**	**2564.70**	**1600.00**	**29.00**	**0.00**	**7535.70**
a) Floating rate	800.00	375.00	0.00	305.00	400.00	0.00	0.00	0.00	0.00	0.00	0.00	**1880.00**
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	290.00	0.00	522.00	0.00	650.00	2564.70	1600.00	29.00	0.00	**5655.70**
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	**57.36**	**103.09**	**482.38**	**466.71**	**627.18**	**1634.94**	**3232.40**	**8968.86**	**2428.36**	**154.15**	**0.00**	**18155.41**
a) Deposits												
i) Fixed rate	57.36	103.09	482.38	466.71	627.18	1634.94	3232.40	8968.86	2428.36	154.15	0.00	**18155.41**
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	**2439.13**	**2310.87**	**17785.77**	**3264.17**	**5428.69**	**1360.05**	**7315.72**	**3915.32**	**794.54**	**695.28**	**0.00**	**45309.53**
a) Term money borrowings	1939.13	1070.87	15326.43	1914.64	3195.66	949.25	7.50	3041.01	22.50	0.00	0.00	**27466.98**
b) Bank borrowings in the nature of WCDL, CC etc.	500.00	1240.00	2225.00	1200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**5165.00**
c) From RBI, NHB, Govt.	0.00	0.00	234.34	149.53	133.03	410.80	7308.22	874.31	772.04	695.28	0.00	**10577.55**
d) From Others												
i) Fixed rate	0.00	0.00	0.00	0.00	2100.00	0.00	0.00	0.00	0.00	0.00	0.00	**2100.00**
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**	**571.95**	**571.95**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.84	**53.84**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.85	**12.85**
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	22.75	**22.75**
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	254.51	**254.51**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	228.00	**228.00**
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	**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) 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**
10. Others (Please specify, if any)	1982.02	0.00	0.00	0.00	0.00	5.20	0.00	52.70	0.45	0.00	694.69	**2735.06**

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) TOTAL OUTFLOWS	**5278.51**	**2788.96**	**18558.15**	**4035.88**	**6977.86**	**3000.18**	**11198.12**	**15501.57**	**4823.35**	**878.44**	**20492.44**	**93533.46**
(A-1) CUMULATIVE OUTFLOWS	**5278.51**	**8067.47**	**26625.62**	**30661.50**	**37639.36**	**40639.54**	**51837.66**	**67339.23**	**72162.58**	**73041.02**	**93533.46**	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.04	**1.04**
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)	**1547.80**	**299.43**	**0.00**	**100.04**	**100.04**	**500.21**	**245.36**	**0.00**	**0.00**	**0.00**	**445.08**	**3237.95**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	445.08	**445.08**
b) Deposit /short-term deposits	1547.80	299.43	0.00	100.04	100.04	500.21	245.36	0.00	0.00	0.00	0.00	**2792.87**
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**	**100.00**	**2508.90**	**0.00**	**0.00**	**89.34**	**0.00**	**0.00**	**0.00**	**0.00**	**59.69**	**2757.92**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	100.00	2508.90	0.00	0.00	89.34	0.00	0.00	0.00	0.00	59.39	**2757.62**
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	0.30	**0.30**
5. Advances (Performing)	**1.60**	**1.18**	**84700.80**	**4.78**	**7.58**	**15.95**	**365.44**	**81.08**	**51.50**	**111.63**	**716.59**	**86058.12**
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	1.60	1.18	3.53	4.78	7.58	15.95	30.44	81.08	51.50	111.63	716.59	**1025.85**
ii) Floating Rate	0.00	0.00	84629.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**84629.88**
c) Corporate loans/short term loans	0.00	0.00	67.39	0.00	0.00	0.00	335.00	0.00	0.00	0.00	0.00	**402.39**
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**	**0.00**	**702.60**	**-202.75**	**499.84**
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	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	327.51	-46.15	**281.36**
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	375.09	-156.60	**218.49**
7. Inflows from assets on lease												**0.00**
8. fixed assets (excluding assets on lease)											83.87	**83.87**
9. Other assets :	**0.85**	**0.85**	**1.95**	**3.78**	**3.66**	**11.22**	**22.19**	**67.36**	**46.18**	**100.70**	**635.95**	**894.72**
(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	209.53	**209.53**
(b) Other items (such as accrued income, other receivables, staff loans,	0.85	0.85	1.95	3.78	3.66	11.22	22.19	67.36	46.18	100.70	0.00	**258.76**
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	426.42	**426.42**
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**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
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	0.00	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	1550.25	401.46	87211.65	108.60	111.27	616.71	632.99	148.45	97.68	914.93	1739.47	93533.46
C. Mismatch (B - A)	-3728.26	-2387.50	68653.50	-3927.28	-6866.59	-2383.47	-10565.12	-15353.13	-4725.67	36.49	-18752.97	0.00
D. Cumulative mismatch	-3728.26	-6115.76	62537.73	58610.45	51743.86	49360.39	38795.27	23442.14	18716.48	18752.97	0.00	
E. Mismatch as % to Outflows (C as % of A)	-70.63%	-85.61%	369.94%	-97.31%	-98.41%	-79.44%	-94.35%	-99.04%	-97.97%	4.15%	-91.51%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	-70.63%	-75.81%	234.88%	191.15%	137.47%	121.46%	74.84%	34.81%	25.94%	25.67%	0.00%	