



SMFG
IndiaCredit

Pragati Ki Nayi Pehchaan

14 August, 2026

To
The General Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai – 400 051

Sub: Provisional Asset Liability Management (ALM) Return for the month of July, 2026

Dear Sir/Madam,

Pursuant to Para 9 of Part II of Chapter XVII of the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025 as amended from time to time read with Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, please find enclosed herewith the provisional ALM statement for the month of July, 2026 as submitted to Reserve Bank of India.

Kindly take the same on your records.

Yours faithfully

For SMFG India Credit Company Limited

Sagar Tawre
Company Secretary
Membership No. A24645

Encl.: As above

SMFG India Credit Co. Ltd.

Corporate Office: 11th Floor, C Wing, Embassy 247, Lal Bahadur Shastri Marg, Gandhi Nagar, Vikhroli (West), Mumbai, Maharashtra - 400083.
Registered Office: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

Toll-free No.: 1800 103 6001 namaste@smfgindia.com www.smfgindiaindia.com **CIN:** U65191TN1994PLC079235

Statement of Structural Liquidity as on 31st July 2026

[illegible]

(a) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00	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) Futures Contracts	0.00	0.00	0.00	0.00	0.00	0.00	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) Options Contracts	0.00	0.00	0.00	0.00	0.00	0.00	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) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	0.00	0.00	0.00	0.00	0.00	0.00	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) Swaps - Interest 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	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64,020.00	12,500.00	0.00	0.00	76,520.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (A)																		
(Sum of 1 to 13)	3,25,997.87	18,252.79	67,150.06	2,96,833.94	59,921.93	4,42,854.04	8,80,658.48	24,55,578.98	4,05,366.18	13,99,130.60	63,51,744.87	22,786.07	23,610.08	49,351.04				
A1. Cumulative Outflows	3,25,997.87	3,44,250.66	4,11,400.72	7,08,234.66	7,68,156.59	12,11,010.63	20,91,669.11	45,47,248.09	49,52,614.27	63,51,744.87	63,51,744.87	22,786.07	46,396.15	95,747.19				
B. INFLOWS																		
1. Cash (in 1 to 30/31 day time-bucket)	1,103.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,103.62	1,595.85	0.00	0.00				
2. Remittance in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
3. Balances With Banks	61,052.95	10,318.17	4,995.10	1,527.18	10,581.54	55,818.20	33,664.66	334.88	0.00	0.00	1,78,292.72	1,47,702.45	1,27,142.70	79.41				
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	34,942.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34,942.39	37,063.30	0.00	0.00				
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	26,110.60	10,318.17	4,995.10	1,527.18	10,581.54	55,818.20	33,664.66	334.88	0.00	0.00	1,43,350.33	1,10,639.15	1,27,142.70	79.41				
4. Investments (i+ii+iii+iv)	2,15,105.36	44,915.78	96,639.07	99,096.12	9,840.17	2,419.40	40,857.24	0.00	0.00	2,41,529.99	6,50,403.73	91,512.85	0.00	49,794.35				
(i) Statutory Investments (only for NBFCs-D)	0.00	0.00	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) Listed Investments	2,15,105.36	44,915.78	96,639.07	99,096.12	9,840.17	2,419.40	40,857.24	0.00	0.00	0.00	0.00	0.00	0.00	19,938.10				
(a) Current	2,15,105.36	44,915.78	96,639.07	99,096.12	9,840.17	2,419.40	40,857.24	0.00	0.00	0.00	5,08,873.74	0.00	0.00	19,938.10				
(b) Non-current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(iii) Unlisted Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,41,529.99	1,41,529.99	91,512.85	0.00	29,856.25				
(a) Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,856.25				
(b) Non-current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,41,529.99	1,41,529.99	91,512.85	0.00	0.00				
(iv) Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(v) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
5. Advances (Performing)	1,21,156.92	30,510.95	1,11,868.93	2,09,673.94	2,11,017.19	6,06,640.23	9,41,218.82	14,52,754.12	4,88,910.22	7,68,561.41	49,42,312.73	1,22,423.36	29,480.95	2,55,304.44				
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	0.00	0.00	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) 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)	1,21,156.92	30,510.95	1,11,868.93	2,09,673.94	2,11,017.19	6,06,640.23	9,41,218.82	14,52,754.12	4,88,910.22	7,68,561.41	49,42,312.73	1,22,423.36	29,480.95	2,55,304.44				
(a) Through Regular Payment Schedule	1,21,156.92	30,510.95	1,11,868.93	2,09,673.94	2,11,017.19	6,06,640.23	9,41,218.82	14,52,754.12	4,88,910.22	7,68,561.41	49,42,312.73	1,22,423.36	29,480.95	2,55,304.44				
(b) Through Bullet Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(iii) Interest to be serviced through regular schedule	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(iv) Interest to be serviced to be in Bullet Payment	0.00	0.00	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. Gross Non-Performing Loans (GNPL)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,426.19	27,963.10	57,389.29	0.00	0.00				
(i) Substandard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,426.19	12,014.33	41,440.52	0.00	0.00				
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,426.19	0.00	29,426.19	0.00	0.00				
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,014.33	12,014.33	0.00	0.00				
(ii) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,948.77	15,948.77	0.00	0.00				
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	0.00	0.00	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) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,948.77	15,948.77	0.00	0.00				
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	15,948.77	15,948.77	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	19,838.94	19,838.94	0.00	0.00				
9. Other Assets :	0.00	0.00	6,487.38	8,644.36	15,375.78	6,832.43	23,769.70	1,19,485.30	2,195.08	1,22,255.83	3,05,045.86	0.00	0.00	6,300.83				
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,694.70	14,694.70	0.00	0.00	0.00				
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(c) Others	0.00	0.00	6,487.38	8,644.36	15,375.78	6,832.43	23,769.70	1,19,485.30	2,195.08	1,07,561.13	2,90,351.16	0.00	0.00	6,300.83				
10. Security Finance Transactions (a+b+c+d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,002.51	0.00				
a) Repo (As per residual maturity)	0.00	0.00	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) Reverse Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,002.51	0.00				
c) CBLO (As per residual maturity)	0.00	0.00	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) Others (Please Specify)	0.00	0.00	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. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv)	76,520.00	0.00	0.00	3,122.02	3,149.18	9,613.25	19,997.80	67,623.99	0.00	17,331.74	1,97,357.98	0.00	0.00	0.00				
(i) Loan committed by other institution pending disbursement	0.00	0.00	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) Lines of credit committed by other institution	76,520.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,520.00	0.00	0.00	0.00				
(iii) Bills 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	0.00	0.00				
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	0.00	0.00	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) Forward Forex Contracts	0.00	0.00	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) Futures Contracts	0.00	0.00	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) Options Contracts	0.00	0.00	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) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(e) Swaps - Currency	0.00	0.00	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) Swaps - Interest 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	0.00	0.00				
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
(i) Others	0.00	0.00	0.00	3,122.02	3,149.18	9,613.25	19,997.80	67,623.99	0.00	17,331.74	1,20,887.98	0.00	0.00	0.00				
B. TOTAL INFLOWS (B)																		
(Sum of 1 to 11)	4,74,939.49	85,744.90	2,19,990.48	3,22,063.62	7,49,963.86	6,81,323.51	10,59,508.22	16,40,198.29	5,20,531.49	10,97,481.01	63,51,744.87	4,13,337.02	1,56,623.65	3,11,429.03				
C. Mismatch (B - A)	1,48,94																	

Particulars	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	Non sensitive	Total
A. Liabilities (OUTFLOW)												
1.Capital (Inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,76,024.62	2,76,024.62
(i) Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,76,024.62	2,76,024.62
(ii) Perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others (Please furnish, 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
2.Reserves & surplus (Inflow)(Inflow)(Inflow)(Inflow)(Inflow)(Inflow)(Inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,40,364.25	9,40,364.25
(i) Share Premium Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,24,869.99	6,24,869.99
(ii) General Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95.84	95.84
(iii) Statutory/Special Reserve (Section 45-K reserve to be shown separately below item no.(iv))	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-K of RBI Act 1934	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,04,533.78	1,04,533.78
(v) Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,442.68	3,442.68
(viii) Other Revenue Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investor Fluctuation Reserve/ Investment Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revocation Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.1 Rev. Reserves - Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.2 Rev. Reserves - Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.3 Share Application Money Pending Allotment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Others (Please mention)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Balance of profit and loss account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,07,421.98	2,07,421.98
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.Bonds & Notes (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
(i) Fixed rate plain vanilla including zero coupons	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) 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
(iii) Floating rate instruments	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits/ Fixed 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	0.00
(a) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Floating rate	0.00	0.00										

b) Zero Coupon Bonds	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) Bonds	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) Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Cumulative Redeemable Preference Shares	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) Non-Cumulative Redeemable Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Equity Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Convertible Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,41,529.99	1,41,529.99
(vi) In shares of Venture Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	1,70,531.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,70,531.89
5.Advances (Performing)	13,95,896.06	28,879.05	44,529.81	2,03,555.64	2,04,030.36	5,72,622.83	8,96,319.94	13,48,810.13	4,47,668.91	0.00	0.00	49,42,312.73
(i) 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
(ii) Term loans	13,95,896.06	28,879.05	44,529.81	2,03,555.64	2,04,030.36	5,72,622.83	8,96,319.94	13,48,810.13	4,47,668.91	0.00	0.00	49,42,312.73
(a) Fixed Rate	1,27,281.53	28,879.05	44,529.81	2,03,555.64	2,04,030.36	5,72,622.83	8,96,319.94	13,48,810.13	4,47,668.91	0.00	0.00	38,73,698.20
(b) Floating Rate	10,68,614.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,68,614.53
(iii) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fixed Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) 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
6.Non-Performing Loans (NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,626.19	27,963.10	0.00	57,389.19
(i) Sub-standard Category	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,426.19	12,014.33	0.00	41,440.52
(ii) Doubtful Category	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,948.77	0.00	15,948.77
(iii) Loss Category	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.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	19,838.94	19,838.94
9.Other Assets (H&I)	0.00	0.00	0.00	0.00	0.00	0.00	20,736.97	1,12,671.39	0.00	0.00	1,74,637.50	3,05,045.36
(i) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,694.70	14,694.70
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	20,736.97	1,12,671.39	0.00	0.00	1,56,942.80	2,90,350.66
10.Statutory Dues	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.Unclaimed Deposits (H&I)	0.00	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	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) Pending for greater than 7 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
12.Any other Unclaimed Amount	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.Debt Service Realisation Account	0.00	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 (XII)(Details to be given in Table 4 below)	76,520.00	0.00	0.00	3,122.02	3,149.18	9,613.25	19,997.80	67,623.99	0.00	17,331.74	0.00	1,97,357.98
8. TOTAL INFLOWS (B) (Sum of 1 to 14)	15,13,632.62	84,113.00	1,46,163.98	3,07,300.96	2,27,603.25	6,40,473.68	10,11,576.61	15,29,440.39	4,77,095.30	45,294.84	3,69,052.44	63,51,744.87
C. Mismatch (B - A)	11,31,573.00	3,023.83	-4,10,003.82	-8,03,628.77	92,780.76	5,36,052.36	6,37,090.11	-71,843.46	1,83,170.24	-1,02,547.90	-31,98,225.85	0.00
D. Cumulative mismatch	11,31,573.00	11,34,596.83	7,24,593.01	-77,035.76	15,744.50	5,51,796.86	11,88,886.97	11,17,043.51	13,00,813.75	11,98,225.85	0.00	0.00
E. Mismatch as % of Total Outflows	296.18%	3.73%	-73.72%	-72.29%	68.82%	513.36%	170.12%	-4.49%	62.65%	-69.37%	-76.45%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	296.18%	244.97%	73.09%	-3.62%	0.70%	23.31%	43.36%	25.72%	28.06%	25.04%	0.00%	0.00%

Statement on Interest Rate Sensitivity (IRS) - Off-Balance Sheet Items (OBS)												
Particulars	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	Non sensitive	Total	
A. Expected Outflows on account of OBS Items												
1.Lines of credit committed to other institutions	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)	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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,331.74	0.00	17,331.74	
4.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC	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	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	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	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 (a + b + c + d + e + f + g + h + i + j + k + l + m + n + o + p + q + r + s + t + u + v + w + x + y + z)	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 (a+b+c+d)	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	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	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.)	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 (a+b+c+d)	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	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	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.)	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 (a+b+c)	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)	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	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 (a+b+c)	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	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	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	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.)	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	1,03,506.24	0.00	0.00	0.00	0.00	64,020.00	12,500.00	0.00	0.00	0.00	1,80,026.24	
Total Outflow on account of OBS Items (DOI) : Sum of (1+2+3+4+5+6+7+8+9)	1,03,506.24	0.00	0.00	0.00	0.00	64,020.00	12,500.00	0.00	17,331.74	0.00	1,97,357.98	
B. Expected Inflows on account of OBS Items												
1.Credit commitments from other institutions pending disbursement	76,520.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,520.00	
2.Inflows on account of Reverse Repos (Buy / Sell)	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 Bills rediscounted	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 (a + b + c + d + e + f + g + h + i + j + k + l + m + n + o + p + q + r + s + t + u + v + w + x + y + z)	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 (a+b+c+d)	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	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	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.)	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 (a+b+c+d)	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	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	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.)	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 (a+b+c)	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)	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	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 (a+b+c)	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	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	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.)	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	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	0.00	0.00	3,122.02	3,149.18	9,613.25	19,997.80	67,623.99	0.00	17,331.74	0.00	1,20,837.98	
Total Inflow on account of OBS Items (DOI) : Sum of (1+2+3+4+5)	76,520.00	0.00	3,122.02	3,149.18	9,613.25	19,997.80	67,623.99	0.00	17,331.74	0.00	1,20,837.98	
C. MISMATCH(OI-DOI)	-26,986.24	0.00	3,122.02	3,149.18	9,613.25	-44,022.20	55,123.99	0.00	0.00	0.00	0.00	