

Fin: 396: 2022-23 09th Sep 2022

The Manager National Stock Exchange of India Ltd Debt Market Listing Department Exchange Plaza, Bandra Kurla Complex Bandra East, Mumbai - 400 051.

Dear Sir,

Sub: Disclosure in terms of circular SEBI/HO/DDHS/P/CIR/2021/613 Dated August 10, 2021

In accordance with the above circular, we wish to inform that we have submitted the ALM statements for Aug 2022 to RBI and the same is enclosed.

Thanking You,

Yours truly, For Sundaram Finance Limited

S Balakrishnan DGM (Finance)













Sundaram Finance Limited

Statement of Structural Liquidity as of 31st August 2022

(Rs in Cr.)

		0 to	0.40	15 to	Over 1	Over 2	Over 3	Over 6	Over ene	Over 2 to E	Over E	Total
			8 to						Over one	Over 3 to 5	Over 5	Iotai
		7	14	30 / 31	month to 2	months to	months to	months to	year to 3	years	years	
		days	days	days	months	3 months	6 months	one year	years			
		Sep-22	Sep-22	Sep-22	Oct-22	Nov-22	Dec-22 Feb-23	Mar-23	Sep-23	Sep-25	> Aug 27	
Α	<u>OUTFLOWS</u>						reu-23	Aug-23	Aug-25	Aug-27	Aug-27	
^	<u>outflows</u>											
1	Capital											
	Equity and perpetual preference shares										111.10	111.10
	Non-perpetual preference shares											
	Reserves & Surplus											
	Reserves & Surplus										7129.65	7129.65
	Deferred Tax Liability											
3.	Gifts, grants, donations & benefactions											
4.	Notes, bonds & debentures											
a)	Plain vanilla bonds/debentures			153.27	213.63	795.60	634.14	3099.05	5072.17	1884.59	1560.65	13413.09
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	<u>Deposits</u>											
a)	Term deposits from public	218.57	34.64	83.74	189.41	195.76	489.02	1053.08	2107.62			4371.84
b)	ICDs											
6.	<u>Borrowings</u>											
a)	Term money borrowings	20.43		454.36	152.42	183.56	878.74	1652.75	3036.67	656.36	0.01	7035.30
b)	From RBI, Govt. & others (including Bank Borrowing)	7.65						3105.00				3112.65
7.	Current Liabilities & Provisions											
a)	Sundry creditors	0.78	0.05	153.37	28.30	20.51	38.62	6.77	107.83	12.01	11.75	379.99
b)	Expenses payable			92.48	10.16	8.55	22.96					134.15
c)	Advance income received											
	Interest payable on bonds / deposits											
e)	Provisions (Dividend)	3.65										3.65
f)	Others											
8.	Contingent Liabilities	0.45			0.00		4.00	4.00	5.00			0.05
a) b)	Letters of credit / guarantees Loan commitments pending disbursal (outflows)	0.15		150.53	0.30		1.30	1.82	5.38			8.95 150.53
c)	Lines of credit committed to other institutions (outflows)			100.00								130.33
	Outflows on account of forward exchange contracts,											
	rupee / dollar swap & bills rediscounted											
e)	Other Contingent Liabilities (Cheques discounted) Others			6.52				2.78	19.18			28.48
0.				0.02				2.70	10.10			20.40
	TOTAL OUTFLOWS (A)	251.22	34.68	1094.27	594.21	1203.98	2064.78	8921.25	10348.85	2552.96	8813.16	35879.38
	CUMULATIVE OUTFLOWS	251.22	285.90	1380.17	1974.39	3178.37	5243.15	14164.40	24513.25	27066.21	35879.38	

		0 to 7	8 to	15 to 30 / 31	Over 1 month to 2	Over 2 months to	Over 3 months to	Over 6 months to	Over one year to 3	Over 3 to 5 years	Over 5 years	Total
		days Sep-22	days Sep-22	days Sep-22	months Oct-22	3 months Nov-22	6 months Dec-22	one year Mar-23	years Sep-23	Sep-25	>	
		-	-	-			Feb-23	Aug-23	Aug-25	Aug-27	Aug-27	
В	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash	0.16										0.16
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	51.77										51.77
b)	Deposit /Short term deposits	63.76	1.54	12.84	11.92	12.21	34.53	69.21	368.03			574.04
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various	941.81	3.86	110.16	31.37	54.59	68.23	166.73	290.17	60.98	2189.71	3917.60
5.	categories as enumerated in Appendix 1) Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted	1.49	1.32	0.56	1.32	5.35						10.04
b)	Term Loan (only rupee loans) - includes Stock on Hire	331.05	736.42	395.03	1378.58	1527.32	3996.84	6700.03	15664.51	3280.06	26.97	34036.80
	/Hypothecation Loan / Advance for purchase of asset											
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims										468.40	468.40
	received) (under various categories enumerated in App 1)											
7.	Inflows from assets on lease			9.05	8.36	7.95	23.70	44.80	123.53	22.25		239.63
8.	Fixed Assets (excluding assets on lease)										88.29	88.29
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.24	0.24	0.24	0.71	0.71	2.14	4.28	8.81		186.60	203.98
b)	Interest and other income receivable	0.09	6.14	10.77	5.39			4.24				26.64
c)	Others	79.92	1.16	1.45	4.58	4.64	12.25	24.68	71.29	11.88	89.54	301.39
10.	Lines of credit committed by other institutions (inflows)											
	Bills rediscounted (inflows)											
12.	Inflows on account of forward exchange contracts,											
	dollar / rupee swaps (Sell / buy)											
13.	Others - Advance Tax (net of TDS and provision)									219.35		219.35
14	Lines of credit committed by other institutions (undrawn limits)			1121.51								1121.51
		44=			44.5.5	40:	445= 51					44055.55
-	TOTAL INFLOWS (B) CUMULATIVE INFLOWS	1470.29 1470.29	750.68 2220.97	1661.60 3882.57	1442.23 5324.80	1612.77 6937.57	4137.69 11075.26	7013.97 18089.23	16526.33 34615.56	3594.51 38210.08	3049.52 41259.60	41259.60
С	Mismatch (B-A)	1219.07	716.00	567.33	848.02	408.79	2072.91	(1907.27)	6177.48	1041.55	(5763.65)	5380.22
D	Cumulative mismatch	1219.07	1935.07	2502.40	3350.42	3759.21	5832.12	3924.85	10102.33	11143.88	5380.23	
Е	C as Percentage of A	485.27	2064.40	51.84	142.71	33.95	100.39	(21.38)	59.69	40.80	(65.40)	
	Cumulative mismatch as a % of Cum cash outflows	485.27	676.84	181.31	169.69	118.27	111.23	27.71	41.21	41.17	15.00	

Sundaram Finance Limited

Statement of Interest Rate Sensitivity as on 31st August 2022

b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	uity and perpetual preference shares n-perpetual preference shares	0 to 7 days Sep 22	8 to 14 days Sep 22	15 to 30 / 31 days Sep 22	Over 1 month to months Oct 22	Over 2 months 3 Nov 22	Over 3 months to 6 months Dec 22 Feb 23	Over 6 months one year Mar 23	Over one year to 3 years Sep 23	Over 3 to years Sep 25	Over 5 years	Total
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares	days	days	days	months	3	6 months Dec 22	one year Mar 23	years Sep 23	Sep 25	-	
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares		•				Dec 22	Mar 23	Sep 23		>	
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares	Sep 22	Sep 22	Sep 22	Oct 22	Nov 22					>	
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares	Sep 22	Sep 22	Sep 22	Oct 22	NOV 22					> I	
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares								A 11~ 2E	Aug 27		
1. Capi a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Depi a) Tern b) ICDs 6. Borr a) Tern b) ICDs 6. Corr c) Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con-	pital uity and perpetual preference shares n-perpetual preference shares						1 60 23	Aug 23	Aug 25	Aug 27	Aug 27	
a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	uity and perpetual preference shares n-perpetual preference shares											
a) Equi b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	uity and perpetual preference shares n-perpetual preference shares											
b) Non- 2. Resa a) Resa b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	n-perpetual preference shares											
2. Ress a) Ress b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con												
a) Ress b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDS 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Com	serves & Surplus											
b) Defe 3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	serves & Surplus											
3. Gifts 4. Note a) Plair b) Bond c) Fixe 5. Dep a) Tern b) ICDS 6. Borr a) Tern com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	ferred Tax Liability											
4. Note a) Plair b) Bone c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern com (incl 7. Curr a) Sune b) Expe c) Adva d) Inter e) Prov 8. Con	ts, grants, donations & benefactions											
b) Bond c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	tes, bonds & debentures											
c) Fixe 5. Dep a) Tern b) ICDs 6. Borr a) Tern b) (com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Com	nin vanilla bonds/debentures			153.27	213.63	795.60	634.14	3099.05	5072.17	1884.59	1560.65	13413.09
5. Dep a) Tern b) ICDs 6. Borr a) Tern b) (com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Com	nds /debentures with embedded options											
a) Term b) ICDs 6. Borr a) Term b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Com	ed rate notes											
b) ICDs 6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	<u>posits</u>											
6. Borr a) Tern b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	rm deposits from public	218.57	34.64	83.74	189.41	195.76	489.02	1053.08	2107.62			4371.84
a) Tern b) (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	Os											
b) Com (incl 7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	<u>rrowings</u>											
 (incl) (curr) (curr) (curr) (durr) (durr	rm money borrowings (Secured and Unsecured)	20.43		454.36	152.42	183.56	878.74	1652.75	3036.67	656.36	0.01	7035.30
7. Curr a) Sund b) Expe c) Adva d) Inter e) Prov 8. Con	mmercial paper and Working Capital demand loans	126.26		251.17		1121.48	197.53	1416.20				3112.65
 a) Sund b) Expe c) Adva d) Inter e) Prov 8. Cont 	cluding Short Term Borrowings)	120.20		201.17		1121.40	197.55	1410.20				3112.03
 b) Expe c) Adva d) Inter e) Prov 8. Con 	rrent Liabilities & Provisions											
c) Advad) Intere) Prov8. Con	ndry creditors											
d) Intere) Prov8. Con	penses payable											
e) Prov 8. <u>Con</u>	vance income received											
e) Prov 8. <u>Con</u>	erest payable on Cumulative deposits / FD / Other borrowings											
8. <u>Con</u>												
	ovisions (Dividend)											
a\ c++	ntingent Liabilities tters of credit/guarantees	0.45			0.00		1 20	1.00	E 00			9.05
		0.15		150 50	0.30		1.30	1.82	5.38			8.95 150.53
				150.53								150.53
	an commitments pending disbursal (outflows)											
	an commitments pending disbursal (outflows) es of credit committed to other institutions (outflows)											
	an commitments pending disbursal (outflows) es of credit committed to other institutions (outflows) tflows on account of forward exchange contracts,											
	an commitments pending disbursal (outflows) es of credit committed to other institutions (outflows) tflows on account of forward exchange contracts, see / dollar swap & bills rediscounted											
	an commitments pending disbursal (outflows) es of credit committed to other institutions (outflows) tflows on account of forward exchange contracts, see / dollar swap & bills rediscounted her Contingent Liabilities			6.52				2 78	10 12			28 48
CUN	an commitments pending disbursal (outflows) es of credit committed to other institutions (outflows) tflows on account of forward exchange contracts, see / dollar swap & bills rediscounted	365.41	34.64	6.52 1099.60	555.75	2296.40	2200.73	2.78 7225.67	19.18 10241.03	2540.95	1560.65	28.48 28120.83

Sep 22 Sep 23 Sep 23 Sep 25 S			0 to 7	8 to 14 days	15 to 30 / 31 days	Over 1 month to months	Over 2 months	Over 3 months to 6 months	Over 6 months	Over one year to 3	Over 3 to years	Over 5 years	Total
Residence Resi			days Sep 22					Dec 22					
1. Cash 2. Remittance in transit 3. Balances with banks a) Current account b) Deposit Short term deposits 1. Deposit Short term deposits 2. Remittance in transit 3. Balances with banks a) Current account b) Deposit Short term deposits 63.76 1.54 1.284 11.92 12.21 34.53 69.21 368.03 574.04 c) Money at call & short notice 1. Investments (net of provisions) 1. Advances (Performing) 2. Bills of exchange and promissory notes discounted & 1.49 1.32 0.56 1.32 5.35 1.37 5.4.59 68.23 1.66.73 2.90.17 60.98 59.74 1787.63 736.42 395.03 1378.58 1527.32 3996.84 6700.03 15664.51 3280.06 26.97 34036.80 11.01								1 05 25	Aug 20	Aug 20	Aug 21	Aug 21	
2. Remittance in transit 3. Balances with banks 3. Current account 5. Balances with banks 4. Current account 5. Deposit Short term deposits 63.76 1.54 12.84 11.92 12.21 34.53 69.21 368.03 574.04 6. Money at call & short notice 6. Money at call & short notice 7. Investments (net of provisions) 941.81 3.86 110.16 31.37 54.59 68.23 166.73 290.17 60.98 59.74 1787.63 5. Advances (Performing) 8. Bills of exchange and promissory notes discounted 8. 1.49 1.32 0.56 1.32 5.35 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	В	INFLOWS											(Rs in Cr.)
2. Remittance in transit 3. Balances with banks 3. Current account 5. Balances with banks 4. Current account 5. Deposit Short term deposits 63.76 1.54 12.84 11.92 12.21 34.53 69.21 368.03 574.04 6. Money at call & short notice 6. Money at call & short notice 7. Investments (net of provisions) 941.81 3.86 110.16 31.37 54.59 68.23 166.73 290.17 60.98 59.74 1787.63 5. Advances (Performing) 8. Bills of exchange and promissory notes discounted 8. 1.49 1.32 0.56 1.32 5.35 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0													(
3. Blainces with banks Current account	1.												
a) Current account 63.76 1.54 12.84 11.92 12.21 34.53 69.21 368.03 574.04 b) Deposit (Short term deposits 941.81 3.86 110.16 31.37 54.59 68.23 166.73 290.17 60.98 59.74 1787.63 Advances (Performing) 3) Bills of exchange and promissory notes discounted & 1.49 1.32 0.56 1.32 5.35 1527.32 3996.84 6700.03 15664.51 3280.06 26.97 34036.80 Hirr / Hypothecation Loan / Advance for purchase of asset (Net) 1.78 1.32 0.56 1.32	2.	Remittance in transit											
Diagnostic Short term deposits 63.76 1.54 12.84 11.92 12.21 34.53 69.21 368.03 574.04 574.04 1.00 Money at call & short notice 4. Investments (net of provisions) 941.81 3.86 110.16 31.37 54.59 68.23 166.73 290.17 60.98 59.74 1787.63 5. Advances (Performing) 941.81 1.32 0.56 1.32 5.35 1.00 1.0	3.	Balances with banks											
C) Money at call & short notice 4	a)	Current account											
4. Investments (net of provisions) 941.81 3.86 110.16 31.37 54.59 68.23 166.73 290.17 60.98 59.74 1787.63 5. Advances (Performing) a) Bills of exchange and promissory notes discounted & rediscounted 1.49 1.32 0.56 1.32 5.35 rediscounted 10.04 rediscounted	b)	Deposit /Short term deposits	63.76	1.54	12.84	11.92	12.21	34.53	69.21	368.03			574.04
5. Advances (Performing) a) Bills of exchange and promissory notes discounted & 1.49 1.32 0.56 1.32 5.35 1.32 1.	c)	Money at call & short notice											
a) Bills of exchange and promissory notes discounted & rediscounted 1.49 1.32 0.56 1.32 5.35 1.32 1.32 0.56 1.32 5.35 1.00	4.	Investments (net of provisions)	941.81	3.86	110.16	31.37	54.59	68.23	166.73	290.17	60.98	59.74	1787.63
b Term Loan (only rupee loans) - includes Stock on 331.05 736.42 395.03 1378.58 1527.32 3996.84 6700.03 15664.51 3280.06 26.97 34036.80	5.	Advances (Performing)											
b) Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net) c) Corporate loans / short term loans 6. Non-performing loans (net of provisions and ECGC claims received) 7. Inflows from assets on lease 8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items Interest and other income receivable c) Others 1121.51 11. Bills rediscounted 11. Inflows (B) 12. TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 14123.29 16980.77 1684.21 13996.84 16700.03 15664.51 3280.06 26.97 34036.80 26.97 3403	a)	Bills of exchange and promissory notes discounted &	1.49	1.32	0.56	1.32	5.35						10.04
Hire / Hypothecation Loan / Advance for purchase of asset (Net) C) Corporate loans / short term loans 6. Non-performing loans (net of provisions and ECGC claims received) 7. Inflows from assets on lease 8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items 1 Intangible assets & other non-cash flow items 1 Interest and other income receivable 0) Others 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 11. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others C Mismatch (B-A) 972.70 1681.21 2230.76 130.00) 87.36 130.00) 87.36 (3.39) 150.59 32.36 (64.43)													
C) Corporate loans / short term loans 6. Non-performing loans (net of provisions and ECGC claims received) 7. Inflows from assets on lease 9.05 8.36 7.95 23.70 44.80 123.53 22.25 239.63 8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items 1 Intangible assets & other non-cash flow items 1 Interest and other income receivable 0 Others 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 11. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	b)	Term Loan (only rupee loans) - includes Stock on	331.05	736.42	395.03	1378.58	1527.32	3996.84	6700.03	15664.51	3280.06	26.97	34036.80
6. Non-performing loans (net of provisions and ECGC claims received) 7. Inflows from assets on lease 8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items 1 Intangible assets & other non-cash flow items 1 Interest and other income receivable 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 11. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others 15. C Mismatch (B-A) 15. D Cumulative mismatch 16. C as Percentage of A 168.40 123.70 144.80 123.70 144.80 123.70 144.80 123.53 122.25 1239.63 1239.63 123.50 123.70 144.80 123.53 122.25 1239.63 123.50 123		Hire / Hypothecation Loan / Advance for purchase of asset (Net)											
6. Non-performing loans (net of provisions and ECGC claims received) 7. Inflows from assets on lease 8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items 1 Intangible assets & other non-cash flow items 1 Interest and other income receivable 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 11. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others 15. C Mismatch (B-A) 15. D Cumulative mismatch 16. C as Percentage of A 168.40 123.70 144.80 123.70 144.80 123.70 144.80 123.53 122.25 1239.63 1239.63 123.50 123.70 144.80 123.53 122.25 1239.63 123.50 123	c)	Corporate loans / short term loans											
Claims received T. Inflows from assets on lease 9.05 8.36 7.95 23.70 44.80 123.53 22.25 239.63												468.40	468.40
7. Inflows from assets on lease Fixed Assets (excluding assets on lease) 9.05 8.36 7.95 23.70 44.80 123.53 22.25 239.63 Fixed Assets (excluding assets on lease) 1. Intangible assets & other non-cash flow items linterest and other income receivable of Others 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 11. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	"												.00.10
8. Fixed Assets (excluding assets on lease) 9. Intangible assets & other non-cash flow items 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	7.				9.05	8.36	7.95	23.70	44.80	123.53	22.25		239.63
9. Intangible assets & other non-cash flow items Interest and other income receivable c) Others 10. Lines of credit committed by other institutions (undrawn limits) 11. Billis rediscounted 12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)					0.00	0.00				0.00			
a) Intangible assets & other non-cash flow items b) Interest and other income receivable c) Others 10. Lines of credit committed by other institutions (undrawn limits) 11. Bills rediscounted 12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)													
Discrete and other income receivable Others University Univers													
c) Others Others 10. Lines of credit committed by other institutions (undrawn limits) 1121.51 11. Bills rediscounted Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	,												
10. Lines of credit committed by other institutions (undrawn limits) 1121.51 11. Bills rediscounted (Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 138.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	1 .												
11. Bills rediscounted 12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)					1121 51								1121 51
12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy) 13. Others 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)					1121.01								1121.01
13.													
13. Others 13. Others 13. Others 13. Others 13. Others 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	'												
TOTAL INFLOWS (B) 1338.11 743.15 1649.14 1431.54 1607.42 4123.29 6980.77 16446.24 3363.29 555.11 38238.05 C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	13												
C Mismatch (B-A) 972.70 708.51 549.55 875.79 (688.99) 1922.56 (244.90) 6205.21 822.33 (1005.54) 10117.22 D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)													
D Cumulative mismatch 972.70 1681.21 2230.76 3106.55 2417.56 4340.12 4095.22 10300.43 11122.76 10117.22 E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)		TOTAL INFLOWS (B)	1338.11	743.15	1649.14	1431.54	1607.42	4123.29	6980.77	16446.24	3363.29	555.11	38238.05
E C as Percentage of A 266.20 2045.58 49.98 157.59 (30.00) 87.36 (3.39) 60.59 32.36 (64.43)	С	Mismatch (B-A)	972.70	708.51	549.55	875.79	(688.99)	1922.56	(244.90)	6205.21	822.33	(1005.54)	10117.22
	D	Cumulative mismatch	972.70	1681.21	2230.76	3106.55	2417.56	4340.12	4095.22	10300.43	11122.76	10117.22	
	Е	C as Percentage of A	266.20	2045.58	49.98	157.59	(30.00)	87.36	(3.39)	60.59	32.36	(64.43)	