



October 9, 2020

To,  
General Manager  
Listing Compliance Department,  
BSE Limited,  
P.J. Towers, Dalal Street,  
Mumbai – 400 001.

Dear Sir/Madam,

**Sub: Submission of Assets Liability Management (ALM) Statement for the month and quarter ended September 30, 2020.**

Pursuant to Securities and Exchange Board of India (SEBI) Circular dated October 22, 2019, with respect to “Framework for listing of Commercial Paper”, please find enclosed the Assets Liability Management Statement of the Company for the month and quarter ended on September 30, 2020.

You are requested to take the same on record and acknowledge.

Yours truly,

For IIFL Wealth Finance Limited

Sd/-  
Amit Bhandari  
Company Secretary & Compliance Officer

**IIFL WEALTH FINANCE LIMITED**  
(FORMERLY KNOWN AS CHEPHIS CAPITAL MARKETS LIMITED)

**Corporate & Registered Office:**  
6<sup>th</sup> Floor, IIFL Centre, Kamala City, Senapati Bapat Marg,  
Lower Parel (W), Mumbai – 400 013  
TEL: (91-22) 4876 5600 | FAX: (91-22) 4875 5606

(An IIFL Wealth Group Company)  
[www.iiflwealthfinance.com](http://www.iiflwealthfinance.com)

CIN: U65990MH1994PLC080646

**RBI/2008-09/116**

**Asset Liability Management (ALM) – Reporting**

6. To address concerns regarding Asset Liability mismatches and interest rate risk exposures, an ALM System was introduced for the Non-Banking Financial Companies (NBFCs) as part of their overall system for effective risk management in their various portfolios vide Company Circular DNBS (PD).CC.No.15 /02.01 / 2000-2001 dated June 27, 2001. While it was stated therein that the guidelines would be applicable to all NBFCs irrespective of whether they are accepting / holding public deposits or not, to begin with, NBFCs meeting the criteria of asset base of Rs.100 crore (whether accepting / holding public deposits or not) or holding public deposits of Rs. 20 crore or more (irrespective of their asset

7. In view of the possibilities of leveraged investments, and asset liability mismatches resulting from use of short term sources to fund NBFC activities, it has now been decided to introduce a system of reporting for NBFCs-ND-SI in the format as prescribed in the Annex.

- (i) Statement of short term dynamic liquidity in format ALM - Annexure – II [NBS-ALM1],
- (ii) Statement of structural liquidity in format ALM - Annex – III [NBS-ALM2] and
- (iii) Statement of Interest Rate Sensitivity in format ALM - Annexure – IV [NBS-ALM3].

8. To enable the above class of NBFCs to fine tune their existing MIS to meet the requirement of the reporting dispensation, such compilation would commence with effect from the period ending September 30, 2008. The periodicity of the Statement of short term dynamic liquidity [NBS-ALM1] shall be monthly and that of Statement of structural liquidity [NBS-ALM2] half-yearly. It shall be submitted within 10 days of the close of the month to which it relates and half yearly statement within 20 days of the close of the half year to which

The compilation frequency of Statement of Interest Rate Sensitivity [NBS-ALM3] would be half yearly. As a first step, the same shall be put up to the Board of Directors of the NBFC at half yearly intervals. The statement shall be filed with the Bank later from the date to be

9. A copy of Notification No. DNBS. 200 / CGM(PK)-2008 dated August 1, 2008 amending Notification No. DNBS. 193 DG(VL)-2007 dated February 22 , 2007 with respect

Yours faithfully

(P Krishnamurthy)  
Chief General Manager In-Charge

**Annexure II**  
**NBS-ALM 1**

Name of the NBFC

IIFL WEALTH FINANCE LIMITED

(Rs in Crores)

Statement of short-term Dynamic Liquidity as on

9/30/2020

Sr. No.	Item	Item code	Validations	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months
	Column Field code			C01	C02	C03	C04	C05
	<b>A. Outflows</b>							
1	Increase in loans & Advances	151	<=>=0	1467.518192	0	5.648948253	10.24016971	34.84222521
2	Net increase in investments	152	153 + 154 + 155	0	0	0	0	0
	i) Govt./ approved securities	153	<=>=0	0	0	0	0	0
	ii) Bonds/ debentures/ shares	154	<=>=0	0	0	0	0	0
	iii) Others	155	<=>=0	0	0	0	0	0
3	Net decrease in ICDs	156	<=>=0	0	0	0	0	0
4	Net decrease in borrowings from various sources/ net increase in market lending	157	<=>=0	1615	0	0	0	-
5	Outflow on account of off-balance sheet items	158	<=>=0	0	0	0	0	0
6	Other outflows	159	<=>=0	471.00	12.70	25.20	25.40	89.62
	<b>TOTAL OUTFLOWS (A)</b>	<b>160</b>	<b>151+152+156+157+ 158+159</b>	<b>3553.516855</b>	<b>12.70316678</b>	<b>30.84556127</b>	<b>35.64100899</b>	<b>124.4643143</b>
	<b>B Inflows</b>							
1	Net cash position	171	<=>=0	340.73	0	0	0	0
2	Net increase in ICDs	172	<=>=0	0	0	0	0	0
3	Interest inflow on investments	173	<=>=0	0.39	0.56	0.99	1.02	2.96
4	Interest inflow on performing Advances	174	<=>=0	59.03	0	20.00	20.00	60.00
5	Net increase in borrowings from various sources	175	<=>=0	1746.66	6.60	50	50.00	140
6	Inflow on account of off-balance sheet items	176	<=>=0	0	0	0	0	0
7	Other inflows	177	<=>=0	2,125.63	21.89	-	-	-
	<b>TOTAL INFLOWS (B)</b>	<b>180</b>	<b>171+---+177</b>	<b>4272.44</b>	<b>29.05</b>	<b>70.99</b>	<b>71.02</b>	<b>202.96</b>
	<b>C. Mismatch (B - A)</b>	<b>190</b>	<b>180-160</b>	<b>718.92</b>	<b>16.34</b>	<b>40.14</b>	<b>35.38</b>	<b>78.49</b>
	<b>D. Cumulative mismatch</b>	<b>200</b>	<b>190Cn + 200C(n-1)</b>	<b>718.92</b>	<b>735.26</b>	<b>775.40</b>	<b>810.78</b>	<b>889.28</b>
	<b>E. C as percentage to Total Outflows</b>	<b>210</b>	<b>(190/160)x 100</b>	<b>20.23</b>	<b>128.66</b>	<b>130.13</b>	<b>99.26</b>	<b>63.07</b>

Item	Item code	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Total
iii) Others	155.00	-	-	-	-	-	-
Other outflows	159.00	471.00	12.70	25.20	25.40	89.62	623.92
Other inflows	177.00	2,125.63	21.89	-	-	-	2,147.52

Other outflow	Nature	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Total
Item Code - 159	NCD monthly interest payment		0.20	0.20	0.20	0.59	1.19
	NCD quarterly interest payment		-	-	0.20	0.16	0.35
	NCD yearly interest payment		-	-	-	13.88	13.88
	Operating Expenses	12.00	12.00	24.00	24.00	72.00	144.00
	Tax Expenses	0.50	0.50	1.00	1.00	3.00	6.00
	WCDL interest payment		-	-	-	-	-
	WCDL repayment		-	-	-	-	-
	FD booking						-
	Investment in IPO	437.00					437.00
	Salary	21.50					21.50
Total		471.00	12.70	25.20	25.40	89.62	623.92

Other inflow	Nature	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Total
Item Code - 177	Decrease in loans & Advances	1,472.83	21.89	-	-	-	1,494.72
	Mutual Fund redemption amount	215.00					215.00
	WCDL	-					-
	IPO Refund	435.91					435.91
	FD maturity	1.90					1.90
	CBLO Lending	-					-
Total		2,125.63	21.89	-	-	-	2,147.52

Statement of structural liquidity as on			9/30/2020		Amount in Rs. Crore									
Name of the NBFC:			IIFL WEALTH FINANCE LIMITED											
Sr. No.	Item	Item code	Validation	Residual Maturity										
				1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total	
A. Outflows <sup>[1]</sup>				C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01++C09	
Column Field code														
1	Capital	101	102+103	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305.49	305.49
	a) Equity and perpetual preference shares	102	>=0										305.49	305.49
	b) Non-perpetual preference shares	103	>=0	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	104	>=0										1346.24	1346.24
3	Grants, donations & benefactions	105	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Bonds & debentures / (unsecured portion to be indicated separately) / Others (Annexure V)	106	107+108+109	0.00	3.46	0.00	0.00	10.00	1302.59	1528.04	384.08	1202.12	4430.30	4430.30
	a) Plain vanilla bonds/debentures	107	>=0	0.00	3.46	0.00	0.00	10.00	1302.59	1466.14	384.08	0.00	3166.28	3166.28
	b) Bonds/debentures with embedded options	108	>=0	0.00	0.00	0.00	0.00	0.00	0.00	61.90	0.00	1202.12	1264.02	1264.02
	c) Others (Pl specify in Annexure A/V)	109	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	ICDs	110	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Borrowings	111	112+116	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34
	a) Short Term borrowings	112	113+114+115	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34
	i) CP - banks	113	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii) CP - Other	114	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii) Others	115	>=0	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34
	b) Long Term borrowings	116	117+118+119	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	i) banks	117	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	ii) Fls	118	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii) Others	119	>=0	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	120	121+122+123+124+125	0.00	0.28	9.24	46.64	14.15	104.45	373.58	30.80	175.70	754.84	754.84
	a) Sundry creditors	121	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Expenses payable (Other than interest)	122	>=0	0.00	0.00	9.24	46.64	13.35	0.00	237.58	0.00	71.38	378.19	378.19
	c) Advance income recd.(receipts from borrowers pending adjustments)	123	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.92	7.92	7.92
	d) Interest payable on bonds/ deposits	124	>=0	0.00	0.28	0.00	0.00	0.80	104.45	122.53	30.80	96.40	355.26	355.26
	e) Provisions (other than for NPAs)	125	>=0	0.00	0.00	0.00	0.00	0.00	0.00	13.47	0.00	0.00	13.47	13.47
8	Contingent Liabilities <sup>[2]</sup>	126	127+128+129+130	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	127	>=0	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 disbursement (outflows)	128	>=0	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)	129	>=0	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	130	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Others (specify)	131	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>A. TOTAL OUTFLOWS</b>	<b>132</b>	<b>101+104+105+106+110+111+120+126+131</b>	<b>3028.34</b>	<b>3.74</b>	<b>9.24</b>	<b>46.64</b>	<b>24.15</b>	<b>1407.05</b>	<b>1901.62</b>	<b>414.88</b>	<b>3029.55</b>	<b>9865.21</b>	<b>9865.21</b>
	<b>B. Cumulative Outflows</b>	<b>133</b>		<b>3028.34</b>	<b>3032.08</b>	<b>3041.32</b>	<b>3087.96</b>	<b>3112.11</b>	<b>4519.16</b>	<b>6420.78</b>	<b>6835.66</b>	<b>9865.21</b>	<b>42942.60</b>	<b>42942.60</b>
	<b>C. Inflows</b>													
1	Cash	134	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Remittance in transit	135	>=0	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	136	137+138	346.57	24.89	42.63	10.20	19.70	0.00	0.00	0.00	0.00	443.99	443.99
	a) Current account	137	>=0	340.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340.73	340.73
	b) Deposit /short-term deposits	138	>=0	5.84	24.89	42.63	10.20	19.70	0.00	0.00	0.00	0.00	103.26	103.26
4	Investments (net of provisions)	139	>=0	3523.83	0.00	0.00	236.30	0.00	489.80	71.39	0.00	1459.63	5780.95	5780.95
5	Advances (performing)	140	141+142+143	28.08	79.85	91.59	177.36	262.09	566.33	1728.27	0.00	0.00	2933.56	2933.56
	a) Bills of exchange and promissory notes discounted & rediscounted	141	>=0	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)	142	>=0	28.08	79.85	91.59	87.36	262.09	566.33	1728.27	0.00	0.00	2843.56	2843.56
	c) Corporate loans/short term loans	143	>=0	0.00	0.00	0.00	90.00	0.00	0.00	0.00	0.00	0.00	90.00	90.00
6	6. Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in Appendix I)	144	144A + 144B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a) Sub-standard loans	144A	<=>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Doubtful and loss loans	144B	<=>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Inflows from assets on lease	145	>=0	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)	146	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.79	11.79
9	Other assets :	147	148+149+150	0.00	39.08	0.00	128.99	89.76	116.17	0.81	0.00	320.10	694.91	694.91
	i) Intangible assets & other non-cash flow items	148	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285.95	285.95	285.95
	ii) Interest and other income receivable	149	>=0	0.00	0.00	0.00	0.00	58.08	15.99	0.00	0.00	0.00	74.07	74.07
	iii) Others	150	>=0	0.00	39.08	0.00	128.99	31.68	100.18	0.81	0.00	34.15	334.89	334.89
10	Lines of credit committed by other institutions (inflows)	151	>=0	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)	152	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	153	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	154	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>C. TOTAL INFLOWS</b>	<b>155</b>	<b>134++136+139+140+144+145+146+147+151+154</b>	<b>3898.49</b>	<b>143.83</b>	<b>134.22</b>	<b>552.85</b>	<b>371.55</b>	<b>1172.30</b>	<b>1800.46</b>	<b>0.00</b>	<b>1791.52</b>	<b>9865.21</b>	<b>9865.21</b>
	<b>D. Mismatch (C - A)</b>	<b>156</b>	<b>155-132</b>	<b>870.15</b>	<b>140.09</b>	<b>124.98</b>	<b>506.22</b>	<b>347.40</b>	<b>-234.75</b>	<b>-101.16</b>	<b>-414.88</b>	<b>-1238.03</b>	<b>0.00</b>	<b>0.00</b>
	<b>E. Mismatch as % to outflows (D as % to A)</b>	<b>157</b>	<b>156/132*100</b>	<b>28.73</b>	<b>3746.02</b>	<b>1352.58</b>	<b>1085.40</b>	<b>1438.38</b>	<b>16.68</b>	<b>5.32</b>	<b>100.00</b>	<b>40.87</b>	<b>7813.98</b>	<b>7813.98</b>
	<b>F. Cumulative Mismatch</b>	<b>158</b>		<b>870.15</b>	<b>1010.24</b>	<b>1135.21</b>	<b>1641.43</b>	<b>1988.82</b>	<b>1754.07</b>	<b>1652.91</b>	<b>1238.03</b>	<b>0.00</b>	<b>11290.86</b>	<b>11290.86</b>
	<b>G. Cumulative Mismatch as % to Cumulative Outflows ( F as % to B)</b>	<b>159</b>		<b>28.73</b>	<b>33.32</b>	<b>37.33</b>	<b>53.16</b>	<b>63.91</b>	<b>38.81</b>	<b>25.74</b>	<b>18.11</b>	<b>0.00</b>	<b>299.11</b>	<b>299.11</b>

**Note:**

[1] Please see instructions as regards time buckets in Appendix 1.

[2] See part c of Appendix-1. This may be classified as per appendix.

## Annexure IV NBS-ALM 3

Name of the NBFC :  
Statement of Interest Rate Sensitivity as on :IIFL WEALTH FINANCE LIMITED  
9/30/2020

(Amt. in crore of rupees)

Sr. No.	Item	Item code	Validation	Residual Maturity										Total
				1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5years		
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C01+---+C09	
1	Capital	101	102+103	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	a) Equity and perpetual preference shares	102	>=0										0.00	
	b) Non-perpetual preference shares	103	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	Reserves & surplus	104	<=0										0.00	
3	Grants, donations & benefactions	105	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	Bonds & debentures (unsecured portion to be indicated separately)	106	107+108+109	0.00	3.46	0.00	0.00	10.00	1302.59	1528.04	384.08	1202.12	4430.30	
	a) Plain vanilla bonds/debentures	107	<=0	0.00	3.46	0.00	0.00	10.00	1302.59	1466.14	384.08	0.00	3166.28	
	b) Bonds/debentures with embedded options	108	<=0	0.00	0.00	0.00	0.00	0.00	0.00	61.90	0.00	1202.12	1264.02	
	c) Others (Pl specify in Annexure A/V)	109	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	ICDs	110	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	Borrowings	111	112+116	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34	
	a) Short Term borrowings	112	113+114+115	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34	
	i. CP - banks	113	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	ii. CP - Other	114	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	iii. Others	115	<=0	3028.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3028.34	
	b) Long Term borrowings	116	117+118+119	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	i. banks	117	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	ii. Fls	118	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	iii. Others	119	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	Current Liabilities & provisions	120	121+122+123+124+125	0.00	0.28	0.00	0.00	0.80	104.45	328.80	30.80	130.59	595.72	
	a) Sundry creditors	121	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	b) Expenses payable	122	<=0	0.00	0.00	0.00	0.00	0.00	0.00	206.27	0.00	34.19	240.46	
	c) Advance income recd.	123	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	d) Interest payable on bonds/ICDs	124	<=0	0.00	0.28	0.00	0.00	0.80	104.45	122.53	30.80	96.40	355.26	
	e) Provisions (other than for NPAs)	125	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Contingent Liabilities	126	127+128+129+130	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	127	<=0	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)	128	<=0	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)	129	<=0	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	130	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	Others (specify)	131	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	A. TOTAL OUTFLOWS (A)	132	101+104+105+106+110+111+120+126+131	3028.34	3.74	0.00	0.00	10.80	1407.05	1856.84	414.88	1332.71	8054.36	
	B. Cumulative Outflows	133		3028.34	3032.08	3032.08	3032.08	3042.88	4449.93	6306.77	6721.65	8054.36	40700.16	
	C. Inflows													
1	Cash	134	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	Remittance in transit	135	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	Balances with banks	136	137+138+139	5.84	24.89	42.63	10.20	19.70	0.00	0.00	0.00	0.00	103.26	
	a) Current account	137	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	b) Deposit /short-term deposits	138	<=0	5.84	24.89	42.63	10.20	19.70	0.00	0.00	0.00	0.00	103.26	
	c) Money at call & short notice	139	<=0	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)	140	<=0	3523.83	0.00	0.00	236.30	0.00	489.80	71.39	0.00	1459.63	5780.95	
5	Advances (performing)	141	142+143+144	28.08	79.85	91.59	177.36	262.09	566.33	1728.27	0.00	0.00	2933.56	
	a) Bills of exchange and promissory notes discounted & rediscounted	142	<=0	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)	143	<=0	28.08	79.85	91.59	87.36	262.09	566.33	1728.27	0.00	0.00	2843.56	
	c) Corporate loans/short term loans	144	<=0	0.00	0.00	0.00	90.00	0.00	0.00	0.00	0.00	0.00	90.00	
6	Non-performing loans(net of provisions and ECGC claims received)(under various categories enumerated in Appendix I)	145	145A+145B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	a) Sub-standard loans	145A	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	b) Doubtful and loss loans	145B	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	Inflows from assets on lease	146	<=0	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)	147	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	Other assets :	148	149+150+151	0.00	39.08	0.00	0.00	58.08	15.99	0.81	0.00	34.15	148.11	
	i) Intangible assets & other non-cash flow items	149	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	ii) Interest and other income receivable	150	<=0	0.00	0.00	0.00	0.00	58.08	15.99	0.00	0.00	0.00	74.07	
	iii) Others	151	<=0	0.00	39.08	0.00	0.00	0.00	0.00	0.81	0.00	34.15	74.04	
10	Lines of credit committed by other institutions (inflows)	152	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	Bills rediscounted (inflow)	153	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	154	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	Others	155	<=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	C. TOTAL INFLOWS	156	134+---+136+140+141+144+145+---+147+148+152+---+155	3557.76	143.83	134.22	423.86	339.87	1072.12	1800.46	0.00	1493.77	8965.88	
	D. Mismatch (C - A)	157	156-132	529.42	140.09	134.22	423.86	329.07	-334.93	-56.38	-414.88	161.07	911.52	
	E. Mismatch as % to outflows (D as % to A)	158	157/132*100	17.48	3746.02	0.00	0.00	3046.38	23.80	3.04	100.00	12.09	6948.81	
	F. Cumulative Mismatch	159		529.42	669.51	803.72	1227.59	1556.65	1221.72	1165.34	750.45	911.52	8835.92	
	G. Cumulative Mismatch as % to Cumulative Outflows ( F as % to B)	160		17.48	22.08	26.51	40.49	51.16	27.45	18.48	11.16	11.32	226.13	

Annexure A- NBS-ALM2

Outflows -Bonds and Debentures

(Rs.in Crore)

Sr. No.	Item	Item code	Validation	Residual Maturity									
				1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year	Over 3 years upto 5 years	Over 5years	Total
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01 +++C09
	<b>A. Outflows[1]</b>												
1	Plain Vanilla Bonds/Debentures (Unsecured)	201	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	214.38	1.00	0.00	215.38
2	Bonds/with embeded options (Unsecured)	202	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	150.00
	Others (Unsecured) Specify below												
3		203	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4		204	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5		205	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others (Secured) Specify below												
6	Plain Vanilla Bonds/Debentures (Secured)	301	<=>=0	0.00	3.46	0.00	0.00	10.00	1302.59	1251.76	383.08	0.00	2950.90
7	Bonds/with embeded options (Secured)	302	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	61.90	0.00	1052.12	1114.02
8		303	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total			0.00	3.46	0.00	0.00	10.00	1302.59	1528.04	384.08	1202.12	4430.29

Annexure A- NBS-ALM3  
Outflows -Bonds and Debentures

(Rs.in Crore)

Sr. No.	Item	Item code	Validation	Residual Maturity									Total
				1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year	Over 3 years upto 5 years	Over 5 years	
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01 ++C09
1	Plain Vanilla Bonds/Debentures (Unsecured)	206	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	214.38	1.00	0.00	215.38
2	Bonds/with embeded options (Unsecured)	207	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150.00	150.00
	Others (Unsecured) Specify below												
3		208	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4		209	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5		210	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Others (Secured) Specify below												
6	Plain Vanilla Bonds/Debentures (Secured)	304	<=>=0	0.00	3.46	0.00	0.00	10.00	1302.59	1251.76	383.08	0.00	2950.90
7	Bonds/with embeded options (Secured)	305	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	61.90	0.00	1052.12	1114.02
8		306	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total			0.00	3.46	0.00	0.00	10.00	1302.59	1528.04	384.08	1202.12	4430.29



	Item Name (as in ALM SL RETURN)	Item code	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
Others	Short Term borrowings - Others (Outflow)	115	3,028.34	-	-	-	-	-	-	-	-	3,028.34
	Long Term borrowings - Others (Outflow)	119	-	-	-	-	-	-	-	-	-	-
	Others (Outflow)	131	-	-	-	-	-	-	-	-	-	-
	Other Asset - Others (Inflow)	150	-	39.08	-	128.99	31.68	100.18	0.81	-	34.15	334.89
	Others (Inflow)	154	-	-	-	-	-	-	-	-	-	-

Short Term borrowings - Others (Outflow)	Nature	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
	CBLO	3,028.34	-	-	-	-	-	-	-	-	3,028.34
	<b>Total</b>	<b>3,028.34</b>	-	-	-	-	-	-	-	-	<b>3,028.34</b>

Other Asset - Others (Inflow)	Nature	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months upto 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 years	Over 3 years upto 5 years	Over 5 years	Total
	Prepaid expenses to be amortised	0				31.68					31.68
	Investment in Option Premium		39.08								39.08
	Advances to Group Companies & Cost Allocation & Expense Reimbursement				57.22	-					57.22
	Trade receivable		-		62.67						62.67
	Other Receivable						1.83				1.83
	Deposits given to CCIL for CBLO & G-sec Trades						3.16				3.16
	Deposit given to IATSL & NSDL / CDSL/exchange						0.03				0.03
	SECURITY DEPOSIT						7.53				7.53
	Income accrued and due						27.43				27.43
	Advance Recoverable in Cash or kind				9.10						9.10
	Advance Tax						32.26				32.26
	MTM on Borrowing Derivative component									1.50	1.50
	NCD Derivative & Component							0.81		32.65	33.45
	Deposit with ICICI Bank - FD as collateral						25.00				25.00
	Deposit with ICICI Bank (PCM)						2.93				2.93
	<b>Total</b>	-	<b>39.08</b>	-	<b>128.99</b>	<b>31.68</b>	<b>100.18</b>	<b>0.81</b>	-	<b>34.15</b>	<b>334.89</b>

Item Code -151	Lines of credit committed by other institutions (inflows)	Nil
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