



March 11, 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 ended February 29, 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 ended on February 29, 2020.

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

Yours truly,

For IIFL Wealth Finance Limited

A handwritten signature in blue ink, appearing to read "Amit Bhandari", is written over the typed name.

Amit Bhandari
Company Secretary & Compliance Officer



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

Corporate & Registered Office:
6th Floor, IIFL Centre, Kamala City, SenapatiBapat Marg,
Lower Parel (W), Mumbai – 400 013
Tel: (91-22) 39585600 | Fax: (91-22) 46464706

(An IIFL Group Company)
www.iiflwealthfinance.com

CIN: U65990MH1994PLC080646

Annexure II
NBS-ALM 1

Name of the NBFC

IIFL WEALTH FINANCE LIMITED

(Rs in Crores)

Statement of short-term Dynamic Liquidity as on

2/29/2020

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
	A. Outflows							
1	Increase in loans & Advances	151	<=>=0	0	0	0	0	0
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
	Net decrease in borrowings from various sources/	157	<=>=0					
4	net increase in market lending			25.57	0	0	211	50.93
5	Outflow on account of off-balance sheet items	158	<=>=0	0	0	0	0	0
6	Other outflows	159	<=>=0	3,809.34	4.91	9.21	9.22	27.84
	TOTAL OUTFLOWS (A)	160	151+152+156+157+158+159	3834.914817	4.908316575	9.211109589	220.2181466	78.76757274
	B Inflows							
1	Net cash position	171	<=>=0	25.60	0	0	0	0
2	Net increase in ICDs	172	<=>=0	0	0	0	0	0
3	Interest inflow on investments	173	<=>=0	0.46	0.42	0.74	0.76	2.26
4	Interest inflow on performing Advances	174	<=>=0	27.35	0	25.00	25.00	75.00
	Net increase in borrowings from various sources	175	<=>=0					
5				0	25.00	50	-	0
6	Inflow on account of off-balance sheet items	176	<=>=0	0	0	0	0	0
7	Other inflows	177	<=>=0	4,685.99	68.83	208.09	458.96	332.59
	TOTAL INFLOWS (B)	180	171+---+177	4739.41	94.25	283.83	484.72	409.85
	C. Mismatch (B - A)	190	180-160	904.49	89.34	274.62	264.51	331.08
	D. Cumulative mismatch	200	190Cn + 200C(n-1)	904.49	993.84	1268.45	1532.96	1864.04
	E. C as percentage to Total Outflows	210	(190/160)x 100	23.59	1820.21	2981.35	120.11	420.33

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
	A. Outflows[1]												
1	Plain Vanilla Bonds/Debentures (Unsecured)	201	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	309.50	110.63	150.00	570.13
2	Bonds/with embeded options (Unsecured)	202	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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	0.00	255.40	0.00	202.60	464.66	1830.90	431.25	1155.91	4340.72
7	Bonds/with embeded options (Secured)	302	<=>=0	0.00	0.00	0.00	0.00	0.00	0.00	702.18	0.00	138.88	841.07
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	0.00	255.40	0.00	202.60	464.66	2842.58	541.88	1444.79	5751.91

	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	2,951.47	-	-	-	-	-	-	-	-	2,951.47
	Long Term borrowings - Others (Outflow)	119	-	-	-	-	-	-	-	-	-	-
	Others (Outflow)	131	-	-	-	-	-	-	-	-	-	-
	Other Asset - Others (Inflow)	150	70.00	104.26	10.86	-	134.67	147.43	-	-	15.41	482.63
	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	2,950.00	-	-	-	-	-	-	-	-	2,950.00
	WC DL Repayment	1.47	-	-	-	-	-	-	-	-	1.47
	Total	2,951.47	-	-	-	-	-	-	-	-	2,951.47

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	
Item code - 150	Sundry Debtors			7.45							7.45	
	Prepaid expenses to be amortised			1.07			8.84				9.91	
	Investment in Option Premium		104.26								104.26	
	Derivative									10.34	10.34	
	Advance Tax						14.48				14.48	
	Trade receivable					134.67					134.67	
	Deposits given to CCIL for CBLO & G-sec Trades						3.16				3.16	
	Deposit given to IATSL & NSDL / CDSL/exchange						50.05				50.05	
	CBLO Lending	70.00									70.00	
	Deferred Tax Asset									5.07	5.07	
	INTER COMPANY ACCOUNT						0.00				0.00	
	SECURITY DEPOSIT						7.79				7.79	
	INCOME ACCRUED BUT NOT DUE						26.28				26.28	
	EMPLOYEE ADVANCE						0.00				0.00	
	NON PO OPEX ADVANCE						0.87				0.87	
	RECEIVABLE FROM EMPLOYEES						0.00				0.00	
	EMPLOYEE IOU ADVANCE						0.04				0.04	
	Deposit with ICICI Bank (PCM)						35.92				35.92	
	Cost Allocation & Expense Reimbursement				2.34							2.34
		Total	70.00	104.26	10.86	-	134.67	147.42	-	-	15.41	482.63

Structural Liquidity statement as per the Residual Maturity of Inflows and Outflows for the Balance sheet position as on February 29, 2020

		Amount (Rs. in crore)					Reasons for difference in reported(Feb. 20) and actuals(Feb. 20)
Name of the NBFC		Feb - 20 (reported as on Jan 31, 2020)	Feb - 20 (actuals as on Feb 29, 2020)	Mar-20	Apr-20	May-20	
	Outflows	3048.21	256.66	3236.07	321.3948	14.95	
	CP	204.32	204.32	189.37	0	14.95	
	Bonds	0	50.45	0	255.4	0	Buy Back of Bonds for
	Banks	1.66	1.66	1.47	0	0	
	Others	2,842.23	0.23	3,045.23	65.99	0.00	Refer details below
	Inflows	4202	1423	4685	213	437	
	Loans/ Advances	180	668.57	188.53	190.21	206.96	Loan repayment by b
	Investments	3882.67	729	4201.36	0	230.1	Gsec Investments of f
	Cash and Bank Balances	35.43	25.49	46.35	11.93	0	FD's amounting to Rs.
	Additional inflows during the month						
	Other Inflows	104.26	0	249.17	10.86	0	Refer details below
	Mismatch	1154	1166	1449	-108	422	
	Cumulative Mismatch	1154.15	1166.4	1449	1341	1763	

Granular detail of Other Inflows (as indicated above)

S. No.	Balance Sheet Item	Feb - 20 (reported as on Jan 31, 2020)	Feb - 20 (actuals as on Feb 29, 2020)	Mar-20	Apr-20	May-20	Reasons for difference in reported(Feb. 20) and actuals(Feb. 20)
1	Sundry Debtors	0	0	0	7.45	0	
2	Derivative	104.26	0	104.26	0	0	Margin still in use
3	Allocation & Expense Reimburse	0	0	0	2.34	0	
4	GST input credit	0	0	0	0	0	
5	Prepaid exp	0	0	0	1.07	0	
6	Interest accrued and not due	0	0	74.91	0	0	
7	CBLO Lending	0	0	70	0	0	
8							
Total		104.26	0	249.17	10.86	0	

Granular detail of Additional Inflows during the month of reporting (as indicated above in D13)

S. No.	Balance Sheet Item	Feb - 20 (actuals as on Feb 29, 2020)	Reasons for availing these funds and non-reporting in the earlier month.
1			
2			
3			
4			
5			

Granular detail of Other Outflows (as indicated above)

S. No.	Balance Sheet Item	Feb - 20 (reported as on Jan 31, 2020)	Feb - 20 (actuals as on Feb 29, 2020)	Mar-20	Apr-20	May-20	Reasons for difference in reported(Feb. 20) and actuals(Feb. 20)
1	CBLO	2842	0	2950	0	0	CBLO borrowings hav
2	Interest payable on bonds	0	0	0	18.8593	0	
3	Outstanding dues of creditors	0	0	0	0.0655	0	
4	Provision for expenses	0	0	0	5.15	0	

5	Option MTM	0	0	0	11.33	0	
6	Statutory remittances	0.23	0.23	0.23		0	
7	Payable to Group Companies	0	0	0	0.265	0	
8	ICD	0	0	95	0	0	
9	Accrued Salaries & Benefits	0	0	0	0.015	0	
10	Interest Rate Swap Derivative	0	0	0	30.31	0	
Total		2842.23	0.23	3045.23	65.9948	0	

Rs. 3141 Cr (plus accrued Interest of Rs. 12.67 Cr) have been held towards CBLO borrowings