

AFL/2021-22/92

January 18, 2022

To,
The General Manager,
BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Madam/Sir,

SUB: ASSET LIABILITY MANAGEMENT (ALM) DISCLOSURES

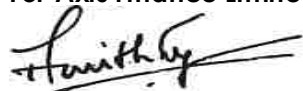
Ref: SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with the Operational Circular issued by SEBI vide circular number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended (hereinafter referred to as SEBI Regulations)

In terms of Chapter XVII- Listing of Commercial Paper of SEBI Operational Circular having number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and amendments thereof (SEBI Operational Circular), please find enclosed herewith ALM Statement of the Company for the period ended December 31, 2021, as submitted to Reserve Bank of India.

We request you to kindly take the same on record.

Yours Sincerely,

For Axis Finance Limited



Amith Iyer
Chief Financial Officer





DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars			0 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
			X010	X020	X030	X040	X050	X060
A. OUTFLOWS								
1. Increase in loans & Advances		Y010	20,000.00	15,500.00	24,500.00	111,000.00	142,500.00	313,500.00
(i) Term Loans		Y020	20,000.00	15,500.00	24,500.00	111,000.00	142,500.00	313,500.00
(ii) Working Capital (WC)		Y030	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Micro Retail Loans of MFIs		Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any		Y050	0.00	0.00	0.00	0.00	0.00	0.00
2. Net increase in investments		Y060	0.00	0.00	0.00	0.00	35,000.00	35,000.00
(i) Equity Shares		Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares		Y080	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares		Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries		Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures		Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds		Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures		Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities		Y140	0.00	0.00	0.00	0.00	35,000.00	35,000.00
(ix) In Open ended Mutual Funds		Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)		Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs		Y170	0.00	0.00	0.00	0.00	0.00	0.00
4. Net decrease in borrowings from various sources/net increase in market lending		Y180	0.00	0.00	114,700.00	0.00	0.00	114,700.00
5. Security Finance Transactions (As per Residual Maturity of Transactions)		Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)		Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)		Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)		Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)		Y230	0.00	0.00	0.00	0.00	0.00	0.00
6. Other outflows		Y240	1,354.78	1,367.17	2,765.82	11,773.68	19,258.02	36,519.47
7. Total Outflow on account of OBS Items (OO)(Details to be given in below table)		Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)		Y260	21,354.78	16,867.17	141,965.82	122,773.68	196,758.02	499,719.47
B. INFLOWS								
1. Net cash position		Y270	0.00	0.00	0.00	0.00	0.00	0.00
2. Net increase in Capital (I+ii+iii)		Y280	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital		Y290	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares		Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares		Y310	0.00	0.00	0.00	0.00	0.00	0.00
3. Reserves & Surplus (I+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)		Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account		Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves		Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))		Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934		Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve		Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve		Y380	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves		Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves		Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves		Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves		Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property		Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets		Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment		Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)		Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account		Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits		Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments		Y490	129.82	129.81	259.62	1,038.49	2,429.23	3,986.97
6. Interest inflow on performing Advances		Y500	3,084.41	3,118.13	6,342.83	27,302.71	44,673.31	84,521.39
7. Net increase in borrowings from various sources		Y510	20,000.00	15,500.00	139,200.00	111,000.00	177,500.00	463,200.00
(i) Bank Borrowings through working Capital (WC)		Y520	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bank borrowings through cash credit (CC)		Y530	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bank Borrowings through Term Loans		Y540	200.00	8,500.00	108,300.00	23,000.00	57,000.00	197,000.00
(iv) Bank Borrowings through LCs		Y550	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs		Y560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings		Y570	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commercial Papers (CPs)		Y580	14,500.00	7,000.00	0.00	88,000.00	77,500.00	187,000.00
(viii) Debentures		Y590	5,300.00	0.00	30,900.00	0.00	43,000.00	79,200.00
(ix) Bonds		Y600	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)		Y610	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)		Y620	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)		Y630	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)		Y640	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)		Y650	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)		Y660	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)		Y670	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)		Y680	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Others (Please Specify)		Y690	0.00	0.00	0.00	0.00	0.00	0.00
8. Other inflows (Please Specify)		Y700	0.00	0.00	0.00	0.00	0.00	0.00
9. Total Inflow on account of OBS items (OI)(Details to be given in table below)		Y710	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)		Y720	23,214.23	18,747.94	145,802.45	139,341.20	224,602.54	551,708.36
C. Mismatch (B - A)		Y730	1,859.45	1,880.77	3,836.63	16,567.52	27,844.52	51,988.89
D. Cumulative mismatch		Y740	1,859.45	3,740.22	7,576.85	24,144.37	51,988.89	51,988.89
E. C as percentage to Total Outflows		Y750	8.71%	11.15%	2.70%	13.49%	14.15%	10.40%

Offbalance sheet (OBS) Exposures		Table 3: Data on Off Balance Sheet (OBS) Exposures (Market & Non-Market Related)					
		0 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
		X070	X080	X090	X100	X110	X120
EXPECTED OUTFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y760	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y770	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y780	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+iii)	Y790	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	Y800	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y810	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y820	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y830	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y840	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y850	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y860	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y870	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y880	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y890	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y900	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y910	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y920	0.00	0.00	0.00	0.00	0.00	0.00
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y930	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y940	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y950	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y960	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y970	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y980	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i+ii+iii+iv+v+vi+vii+viii)	Y990	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1000	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1010	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1020	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1030	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1040	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1050	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1060	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1070	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1080	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1090	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1100	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1120	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1130	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1140	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1150	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Credit Default Swaps (CDS) Purchased	Y1160	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1170	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1180	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1190	0.00	0.00	0.00	0.00	0.00	0.00
EXPECTED INFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y1210	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y1220	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+iii)	Y1230	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	Y1240	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y1250	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y1260	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y1270	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y1280	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y1290	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y1300	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y1310	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y1320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y1330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y1340	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y1350	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y1360	0.00	0.00	0.00	0.00	0.00	0.00
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y1370	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1380	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y1390	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y1400	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1410	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y1420	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i+ii+iii+iv+v+vi+vii+viii)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1440	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1450	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1460	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1470	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1480	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1490	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1500	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1510	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1520	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1530	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1540	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1570	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1580	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1590	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	Y1600	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1610	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1620	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Particulars	day to 7 days												8 days to 14 days	15 days to 30 days	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	Total	Remarks	Actual outflow/inflow during last 1 month, starting						
	₹000												₹000	₹000	₹000	₹000	₹000	₹000	₹000	₹000	₹000	₹000		₹000	₹000	₹000	₹000	₹000	₹000	₹000
A. OUTSTANDING																														
1 Capital Instrument	1010	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Capital	1010	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Redeemable / Non-Redeemable Preference Shares	1011	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Preference / Redeemable Preference Shares	1012	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others	1013	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2 Reserve & Surplus (including dividend not declared)	1020	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	1021	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserve	1022	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Special Reserve (Section 45-C reserve to be shown separately below item no.(iii))	1023	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserve under Sec 45-C of RBI Act 1934	1024	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	1025	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	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	1026	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	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 Reserve	1027	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Reserve	1028	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserve/Investment Reserve	1029	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserve (if any)	1030	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Res. Reserve - Dividend	1031	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Res. Reserve - Financial Assets	1032	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Share Application Money Pending Allotment	1033	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Other Reserve	1034	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Reserve of profit and loss account	1035	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Debt, Grants, Deposits & Reinvestments	1040	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	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 Issued	1041	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the embedded coupon date for the embedded coupon)	1042	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Other Bonds	1043	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Deposits (if any)	1044	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	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 from Public	1045	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	1046	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Borrowings (including overdrafts and cash credit)	1050	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bank Borrowings (if any)	1051	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Bank borrowings in the nature of Term Money	1052	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Bank borrowings in the nature of overdraft	1053	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Bank borrowings in the nature of Cash Credit (CC)	1054	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Bank borrowings in the nature of Letter of Credit (LC)	1055	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Other bank borrowings	1056	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be listed as per their residual maturity)	1057	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																

[illegible]

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)

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[illegible]