



August 15, 2024

BSE Limited,
P.J. Towers,
Dalal Street,
Mumbai -400 001

Sub: Submission of provisional Asset Liability Management (ALM) Statement for the period ended July 31, 2024

Dear Sir / Madam,

Pursuant to the disclosure requirement provided in para 9 under Part III of Chapter XVII of SEBI Master Circular Ref. SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021, as amended from time to time, please find enclosed herewith the ALM Statement – Statement of Structural Liquidity and Statement of Interest Rate Sensitivity for the period ended July 31, 2024, as submitted to the Reserve Bank of India.

We request you to take the same on record. Thank you.

For and on behalf of **Vivriti Capital Limited**
(formerly known as Vivriti Capital Private Limited)

P S Amritha
Company Secretary and Compliance Officer
Mem No. A49121
Address: Prestige Zackria Metropolitan No. 200/1-8,
2nd Floor, Block -1, Annasalai, Chennai – 600002

Encl.: a/a





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

Table 3: Statement of Interest Rate Sensitivity (IRS)

| Particulars | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days | Over one month and | Over two months and | Over 3 months and upto | Over 6 months and upto | Over 1 year and upto 3 | Over 3 years and upto 5 | Over 5 years | Non-sensitive | Total |
|---|-----------------|-------------------|-----------------------|--------------------|---------------------|------------------------|------------------------|------------------------|-------------------------|-------------------|-------------------|-------------------|
| | X010 | X020 | X030 | X040 | X050 | X060 | X070 | X080 | X090 | X100 | X110 | X120 |
| (d) Subscribed by Insurance Companies | Y870 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (e) Subscribed by Pension Funds | Y880 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (f) Subscribed by Retail Investors | Y890 | 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) | Y900 | 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 | Y910 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Of which; (a) Subscribed by Mutual Funds | Y920 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Subscribed by Banks | Y930 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Subscribed by NBFCs | Y940 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (d) Subscribed by Insurance Companies | Y950 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (e) Subscribed by Pension Funds | Y960 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (f) Subscribed by Retail Investors | Y970 | 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) | Y980 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (viii) Subordinate Debt | Y990 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ix) Perpetual Debt Instrument | Y1000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (x) Borrowings From Central Government / State Government | Y1010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (xi) Borrowings From Public Sector Undertakings (PSUs) | Y1020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (xii) Other Borrowings | Y1030 | 33,371.83 | 1,091.06 | 2,413.07 | 5,585.20 | 3,224.78 | 11,419.08 | 17,925.52 | 32,852.49 | 10,222.98 | 25,000.00 | 143,106.01 |
| 7.Current Liabilities & Provisions (i=iii+iv+v+vi+vii) | Y1040 | 1,987.28 | 541.90 | 1,083.10 | 861.64 | 2,291.64 | 2,964.81 | 2,297.71 | 83.45 | 5,555.49 | 0.00 | 22,976.63 |
| (i) Sundry creditors | Y1050 | 1,825.59 | 517.44 | 0.00 | 517.44 | 517.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,377.90 |
| (ii) Expenses payable | Y1060 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Advance income received from borrowers pending adjustment | Y1070 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iv) Interest payable on deposits and borrowings | Y1080 | 0.00 | 0.00 | 986.34 | 75.49 | 0.00 | 2,420.33 | 4,529.62 | 377.47 | 0.00 | 0.00 | 8,389.25 |
| (v) Provisions for Standard Assets | Y1090 | 163.69 | 24.45 | 36.76 | 268.71 | 1,774.21 | 544.48 | 779.99 | 1,174.69 | 83.45 | 0.00 | 4,908.44 |
| (vi) Provisions for NPAs | Y1100 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,555.49 | 0.00 | 5,555.49 |
| (vii) Provisions for Investment Portfolio (NPI) | Y1110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (viii) Other Provisions (Please Specify) | Y1120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 745.55 | 0.00 | 0.00 | 0.00 | 745.55 |
| 8.Regars / Bills Rediscounted | Y1130 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9.Statutory Dues | Y1140 | 590.18 | 53.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 643.51 |
| 10.Unclaimed Deposits (H=I) | Y1150 | 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 | Y1160 | 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 | Y1170 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11.Any other Unclaimed Amount | Y1180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 12.Debt Service Realisation Account | Y1190 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13.Others | Y1200 | 36.10 | 54.01 | 5,105.47 | 1,261.43 | 4,784.53 | 1,093.00 | 6,384.81 | 5,402.23 | 6,177.86 | 0.00 | 30,299.44 |
| 14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below) | Y1210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. TOTAL OUTFLOWS (1 to 14) | Y1220 | 47,860.48 | 2,334.33 | 21,858.63 | 28,105.39 | 95,871.57 | 143,174.77 | 176,507.36 | 93,787.73 | 16,484.29 | 216,766.19 | 853,619.17 |
| A1. Cumulative Outflows | Y1230 | 47,860.48 | 50,194.81 | 72,053.44 | 100,158.83 | 196,030.40 | 339,205.17 | 515,712.53 | 609,500.26 | 625,984.55 | 842,750.74 | 853,619.17 |
| B. INFLOWS | | | | | | | | | | | | |
| 1. Cash | Y1240 | 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 | Y1250 | 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 (H=III) | Y1260 | 59,706.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 59,706.06 |
| (i) Current account | Y1270 | 4,800.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,800.00 |
| (ii) In deposit accounts, and other placements | Y1280 | 54,906.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 54,906.06 |
| (iii) Money at Call & Short Notice | Y1290 | 0.00 | 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) (H=III+iv+v+vi+vii) | Y1300 | 931.48 | 111.99 | 243.62 | 323.81 | 8,351.27 | 538.29 | 648.78 | 3,913.64 | 0.00 | 17,416.03 | 32,478.93 |
| (Under various categories as detailed below) | | | | | | | | | | | | |
| (i) Fixed Income Securities | Y1310 | 931.48 | 111.99 | 243.62 | 323.81 | 8,351.27 | 538.29 | 648.78 | 3,913.64 | 0.00 | 0.00 | 15,062.90 |
| a) Government Securities | Y1320 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) Zero Coupon Bonds | Y1330 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| c) Bonds | Y1340 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) Debentures | Y1350 | 0.00 | 0.00 | 135.73 | 166.57 | 8,351.27 | 0.00 | 290.75 | 2,657.11 | 0.00 | 0.00 | 11,601.43 |
| e) Cumulative Redeemable Preference Shares | Y1360 | 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 | Y1370 | 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) | Y1380 | 931.48 | 111.99 | 107.89 | 157.24 | 0.00 | 538.29 | 358.03 | 1,256.53 | 0.00 | 0.00 | 3,461.47 |
| (ii) Floating rate securities | Y1390 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a) Government Securities | Y1400 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) Zero Coupon Bonds | Y1410 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| c) Bonds | Y1420 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) Debentures | Y1430 | 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 | Y1440 | 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 | Y1450 | 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) | Y1460 | 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 | Y1470 | 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 | Y1480 | 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 | Y1490 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 17,416.03 | 0.00 | 17,416.03 |
| (vi) In Shares of Venture Capital Funds | Y1500 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vii) Others | Y1510 | 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) | Y1520 | 17,983.23 | 31,741.45 | 43,494.82 | 120,412.22 | 73,242.53 | 192,319.75 | 138,431.20 | 82,772.51 | 10,856.70 | 6,448.52 | 717,702.93 |
| (i) Bills of exchange and promissory notes discounted & rediscounted | Y1530 | 2,530.62 | 1,942.41 | 8,095.04 | 15,090.29 | 12,665.12 | 683.67 | 0.00 | 0.00 | 0.00 | 0.00 | 41,917.65 |
| (ii) Term loans | Y1540 | 15,452.61 | 29,799.04 | 35,399.78 | 105,321.93 | 60,577.41 | 191,636.08 | 138,431.20 | 82,772.51 | 10,856.70 | 5,538.02 | 675,785.28 |
| (a) Fixed Rate | Y1550 | 8,246.68 | 26,046.05 | 11,679.57 | 38,283.07 | 36,405.57 | 69,892.83 | 70,321.65 | 79,575.15 | 9,523.73 | 0.00 | 354,156.59 |
| (b) Floating Rate | Y1560 | 7,207.93 | 3,752.99 | 23,720.21 | 67,038.86 | 24,171.84 | 121,743.25 | 68,109.55 | 3,197.36 | 1,332.97 | 0.00 | 321,628.69 |
| (iii) Corporate loans/short term loans | Y1570 | 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 | Y1580 | 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 | Y1590 | 0.00 | 0.00 | 0.00 | 0. | | | | | | | |



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

| Table 2: Statement of Structural Liquidity | | | | | | | | | | | | Actual outflow/inflow during last 1 month, starting | | | | |
|--|--------------|------------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------|---|---------|------------------|-------------------|-----------------------|
| 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 | Total | Remarks | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days |
| | | X010 | X020 | X030 | X040 | X050 | X060 | X070 | X080 | X090 | X100 | X110 | X120 | X130 | X140 | X150 |
| (g) Others (Please Specify) | Y770 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| B. Un-Secured (a+b+c+d+e+f+g) | Y780 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| Of which: (a) Subscribed by Retail Investors | Y790 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (b) Subscribed by Banks | Y800 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (c) Subscribed by NBFCs | Y810 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (d) Subscribed by Mutual Funds | Y820 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (e) Subscribed by Insurance Companies | Y830 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (f) Subscribed by Pension Funds | Y840 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (g) Others (Please Specify) | Y850 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (xii) Subordinate Debt | Y860 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (xiii) Perpetual Debt Instrument | Y870 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (xiv) Security Finance Transactions (a+b+c+d) | Y880 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| a) Repo | Y890 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (As per residual maturity) | | | | | | | | | | | | | | | | |
| b) Reverse Repo | Y900 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (As per residual maturity) | | | | | | | | | | | | | | | | |
| c) CDO | Y910 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (As per residual maturity) | | | | | | | | | | | | | | | | |
| d) Others (Please Specify) | Y920 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 7. Current Liabilities & Provisions (a+b+c+d+e+f+g+h) | Y930 | 1,987.28 | 541.90 | 1,083.10 | 861.64 | 2,291.64 | 2,964.81 | 5,309.61 | 2,297.71 | 83.45 | 5,555.49 | 22,976.63 | NA | 0.00 | 1,105.00 | 7,310.00 |
| a) Sundry creditors | Y940 | 1,825.59 | 517.44 | 0.00 | 517.44 | 517.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,377.90 | NA | 0.00 | 1,105.00 | 0.00 |
| b) Expenses payable (Other than Interest) | Y950 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (c) Advance income received from borrowers pending adjustment | Y960 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (d) Interest payable on deposits and borrowings | Y970 | 0.00 | 0.00 | 986.34 | 75.49 | 0.00 | 2,420.33 | 4,529.62 | 377.47 | 0.00 | 0.00 | 5,389.23 | NA | 0.00 | 0.00 | 7,310.00 |
| (e) Provisions for Standard Assets | Y980 | 161.69 | 24.46 | 96.76 | 268.71 | 1,774.21 | 544.48 | 779.99 | 1,174.69 | 83.45 | 0.00 | 4,908.44 | NA | 0.00 | 0.00 | 0.00 |
| (f) Provisions for Non Performing Assets (NPAs) | Y990 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,555.49 | 5,555.49 | NA | 0.00 | 0.00 | 0.00 |
| (g) Provisions for Investment Portfolio (NPI) | Y1000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (h) Other Provisions (Please Specify) | Y1010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 745.55 | 0.00 | 0.00 | 745.55 | NA | 0.00 | 0.00 | 0.00 |
| 8. Statutory Dues | Y1020 | 590.18 | 53.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 643.51 | NA | 413.00 | 0.00 | 0.00 |
| 9. Unclaimed Deposits (i-iii) | Y1030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (i) Pending for less than 7 years | Y1040 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (ii) Pending for greater than 7 years | Y1050 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 10. Any Other Unclaimed Amount | Y1060 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 11. Debt Service Realisation Account | Y1070 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 12. Other Outflows | Y1080 | 36.10 | 54.01 | 5,105.47 | 1,261.43 | 4,784.53 | 1,093.00 | 6,384.81 | 5,402.23 | 6,177.86 | 0.00 | 30,299.44 | NA | 0.00 | 0.00 | 0.00 |
| 13. Outflow On Account of Off Balance Sheet (OBS) Exposure (i-iii+iv+v+vi+xi) | Y1090 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (i) Loan commitments pending disbursement | Y1100 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (ii) Lines of credit committed to other institution | Y1110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (iii) Total Letter of Credits | Y1120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (iv) Total Guarantees | Y1130 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (v) Bills discounted/rediscounted | Y1140 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (vi) Total Derivative Exposures (a+b+c+d+e+f+g+h) | Y1150 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (a) Forward Forex Contracts | Y1160 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (b) Futures Contracts | Y1170 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (c) Options Contracts | Y1180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (d) Forward Rate Agreements | Y1190 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (e) Swaps - Currency | Y1200 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (f) Swaps - Interest Rate | Y1210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (g) Credit Default Swaps | Y1220 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (h) Other Derivatives | Y1230 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (vi) Others | Y1240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| A. TOTAL OUTFLOWS (A) | Y1250 | 49,157.08 | 2,586.27 | 30,392.29 | 38,143.24 | 36,418.32 | 77,272.46 | 154,436.27 | 215,684.83 | 21,894.20 | 227,634.62 | 853,619.58 | NA | 44,347.07 | 3,043.01 | 48,587.87 |
| A1. Cumulative Outflows | Y1260 | 49,157.08 | 51,743.35 | 82,135.64 | 120,278.88 | 156,697.20 | 233,969.66 | 388,405.93 | 604,090.76 | 625,984.96 | 853,619.58 | 853,619.58 | NA | 44,347.07 | 47,390.08 | 95,977.95 |
| B. INFLOWS | | | | | | | | | | | | | | | | |
| 1. Cash (In 1 to 30/31 day time-bucket) | Y1270 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 2. Remittance in Transit | Y1280 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 3. Balances With Banks | Y1290 | 59,706.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 59,706.06 | NA | 0.00 | 0.00 | 0.00 |
| a) Current Account | Y1300 | 4,800.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,800.00 | NA | 0.00 | 0.00 | 0.00 |
| (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) | | | | | | | | | | | | | | | | |
| b) Deposit Accounts / Short-Term Deposits | Y1310 | 54,906.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 54,906.06 | NA | 0.00 | 0.00 | 0.00 |
| (As per residual maturity) | | | | | | | | | | | | | | | | |
| 4. Investments (i-iii+iv+vi) | Y1320 | 931.48 | 111.99 | 243.62 | 358.50 | 8,316.58 | 538.29 | 648.77 | 3,913.63 | 0.02 </ | | | | | | |



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

| Table 2: Statement of Structural Liquidity | | | | | | | | | | | | | | Actual outflow/inflow during last 1 month, starting | | | |
|--|--------------|------------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------------|-------------------|-----------|---|-------------------|-----------------------|------|
| 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 | Total | Remarks | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days | |
| | | X010 | X020 | X030 | X040 | X050 | X060 | X070 | X080 | X090 | X100 | X110 | X120 | X130 | X140 | X150 | |
| (i) Substandard | Y1500 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,843.51 | 12,843.51 | NA | 0.00 | 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) | Y1510 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,843.51 | 12,843.51 | NA | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket) | Y1520 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (ii) Doubtful and loss | Y1530 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 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) | Y1540 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket) | Y1550 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 |
| 7. Inflows From Assets On Lease | Y1560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,290.23 | 0.00 | 3,290.23 | NA | 0.00 | 0.00 | 0.00 | |
| 8. Fixed Assets (Excluding Assets On Lease) | Y1570 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,082.19 | 0.00 | 4,082.19 | NA | 0.00 | 0.00 | 0.00 | |
| 9. Other Assets : | Y1580 | 0.00 | 0.00 | 1,033.71 | 2,300.13 | 2,373.54 | 7,227.12 | 4,740.43 | 5,257.61 | 582.78 | 0.00 | 23,515.32 | NA | 0.00 | 0.00 | 0.00 | |
| (a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket') | Y1590 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 582.78 | 0.00 | 582.78 | NA | 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) | Y1600 | 0.00 | 0.00 | 0.00 | 322.05 | 322.05 | 322.05 | 0.00 | 3,506.68 | 0.00 | 0.00 | 4,472.83 | NA | 0.00 | 0.00 | 0.00 | |
| (c) Others | Y1610 | 0.00 | 0.00 | 1,033.71 | 1,978.08 | 2,051.49 | 6,905.07 | 4,740.43 | 1,750.93 | 0.00 | 0.00 | 18,459.71 | NA | 0.00 | 0.00 | 0.00 | |
| 10. Security Finance Transactions (a+b+c+d) | Y1620 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| a) Repo (As per residual maturity) | Y1630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| b) Reverse Repo (As per residual maturity) | Y1640 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| c) CDO (As per residual maturity) | Y1650 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| d) Others (Please Specify) | Y1660 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| 11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v) | Y1670 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (i) Loan committed by other institution pending disbursement | Y1680 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (ii) Lines of credit committed by other institution | Y1690 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (iii) Bills discounted/recounted | Y1700 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (iv) Total Derivative Exposures (a+b+c+d+e+f+g+h) | Y1710 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (a) Forward Forex Contracts | Y1720 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (b) Futures Contracts | Y1730 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (c) Options Contracts | Y1740 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (d) Forward Rate Agreements | Y1750 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (e) Swaps - Currency | Y1760 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (f) Swaps - Interest Rate | Y1770 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (g) Credit Default Swaps | Y1780 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (h) Other Derivatives | Y1790 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| (v) Others | Y1800 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | 0.00 | 0.00 | 0.00 | |
| B. TOTAL INFLOWS (B) | Y1810 | 88,122.46 | 28,588.22 | 24,242.29 | 75,732.81 | 78,616.31 | 131,032.37 | 155,974.68 | 209,314.91 | 26,197.97 | 35,797.56 | 853,619.58 | NA | 27,956.76 | 27,909.07 | 68,834.17 | |
| (Sum of 1 to 11) | | | | | | | | | | | | | | | | | |
| C. Mismatch (B - A) | Y1820 | 38,965.38 | 26,001.95 | -6,150.00 | 37,589.57 | 42,197.99 | 53,759.91 | 1,538.41 | -6,369.92 | 4,303.77 | -191,837.06 | 0.00 | NA | -16,390.31 | 24,866.06 | 20,246.30 | |
| D. Cumulative Mismatch | Y1830 | 38,965.38 | 64,967.33 | 58,817.33 | 96,406.90 | 138,604.89 | 192,364.80 | 193,903.21 | 187,533.29 | 191,837.06 | 0.00 | 0.00 | NA | -16,390.31 | 8,475.75 | 28,722.05 | |
| E. Mismatch as % of Total Outflows | Y1840 | 79.27% | 1005.38% | -20.24% | 98.55% | 115.87% | 69.57% | 1.00% | -2.95% | 19.66% | -84.27% | 0.00% | NA | -36.96% | 817.15% | 41.67% | |
| F. Cumulative Mismatch as % of Cumulative Total Outflows | Y1850 | 79.27% | 125.56% | 71.61% | 80.15% | 88.45% | 82.22% | 49.92% | 31.04% | 30.65% | 0.00% | 0.00% | NA | -36.96% | 17.89% | 29.93% | |