



**10<sup>th</sup> November 2023**

**To,  
The Manager,  
National Stock Exchange of India Limited ('NSE'),  
Exchange Plaza, Plot no. C/1, G Block,  
Bandra-Kurla Complex, Bandra (E)  
Mumbai - 400 051.**

**Subject:** Submission of ALM statement pursuant to Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof

**Dear Sir/Madam,**

With reference to SEBI Master Circular SEBI/HO/DDHS/P/CIR/2021/613 dated 10th August 2021, as amended time to time, please find attached ALM statement of Toyota Financial Services India Limited as on 31<sup>st</sup> October 2023.

The ALM statement has been prepared based on unaudited provisional financial numbers.

Kindly acknowledge the receipt and take the same on record.

**Thanks & Regards,  
For Toyota Financial Services India Limited**

**Authorized Signatory**

**TOYOTA FINANCIAL SERVICES INDIA LIMITED**

Registered Office: No. 21, Centropolis, First Floor, 5<sup>th</sup> Cross, Langford Road, Shanti Nagar, Bangalore – 560 025  
P: +91 80 4344 2800 | F: +91 80 4344 2930 | [cs@tfsin.co.in](mailto:cs@tfsin.co.in) | [www.toyotafinance.co.in](http://www.toyotafinance.co.in) | CIN: U74900KA2011FLC058752

Table 2: Statement of Structural Liquidity as on 31st October 2023

| 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 | Actual outflow/inflow during last 1 month, starting from 1st of last month |                 |                   |                       |
|--|------|-----------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------|------------|---------|--|-----------------|-------------------|-----------------------|
|  |      | X010            | X020              | X030                              | X040                             | X050                              | X060                            | X070                          | X080                         | X090                          | X100         | X110       |         | X120   | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days |
|  |      | X130            | X140              | X150                              |                                  |                                   |                                 |                               |                              |                               |              |            |         |  |                 |                   |                       |
| <b>A. OUTFLOWS</b>   |      |                 |                   |                                   |                                  |                                   |                                 |                               |                              |                               |              |            |         |  |                 |                   |                       |
| 1.Capital (i+ii+iii+iv)  | Y010 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 121,014.69   | 121,014.69 |         | 0.00   | 0.00            | 0.00              |                       |
| (i) Equity Capital   | Y020 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 121,014.69   | 121,014.69 |         | 0.00   | 0.00            | 0.00              |                       |
| (ii) Perpetual / Non Redeemable Preference Shares                        | Y030 | 0.00            | 0.00              | 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-Perpetual / Redeemable Preference Shares                       | Y040 | 0.00            | 0.00              | 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  | Y050 | 0.00            | 0.00              | 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.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)        | Y060 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 103,592.81   | 103,592.81 |         | 0.00   | 0.00            | 0.00              |                       |
| (i) Share Premium Account  | Y070 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 66,950.31    | 66,950.31  |         | 0.00   | 0.00            | 0.00              |                       |
| (ii) General Reserves  | Y080 | 0.00            | 0.00              | 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) Statutory/Special Reserve (Section 45-IC reserve to be shown       | Y090 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 8,526.72     | 8,526.72   |         | 0.00   | 0.00            | 0.00              |                       |
| (iv) Reserves under Sec 45-IC of RBI Act 1934                            | Y100 | 0.00            | 0.00              | 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   | Y110 | 0.00            | 0.00              | 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  | Y120 | 0.00            | 0.00              | 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 Reserves   | Y130 | 0.00            | 0.00              | 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 Revenue Reserves  | Y140 | 0.00            | 0.00              | 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 Reserves/ Investment Reserves                | Y150 | 0.00            | 0.00              | 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 Reserves (a+b)   | Y160 | 0.00            | 0.00              | 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) Revl. Reserves - Property  | Y170 | 0.00            | 0.00              | 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) Revl. Reserves - Financial Assets                                    | Y180 | 0.00            | 0.00              | 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) Share Application Money Pending Allotment                           | Y190 | 0.00            | 0.00              | 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) Others (Please mention)  | Y200 | 0.00            | 0.00              | 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) Balance of profit and loss account                                | Y210 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 28,115.78    | 28,115.78  |         | 0.00   | 0.00            | 0.00              |                       |
| 3.Gifts, Grants, Donations & Benefactions                                | Y220 | 0.00            | 0.00              | 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 (i+ii+iii)   | Y230 | 0.00            | 0.00              | 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 instruments)    | Y240 | 0.00            | 0.00              | 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) Bonds with embedded call / put options including zero coupon / deep | Y250 | 0.00            | 0.00              | 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) Fixed Rate Notes   | Y260 | 0.00            | 0.00              | 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 (i+ii)  | Y270 | 0.00            | 0.00              | 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  | Y280 | 0.00            | 0.00              | 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  | Y290 | 0.00            | 0.00              | 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 (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)            | Y300 | 2,761.30        | 0.00              | 34,753.25                         | 41,311.30                        | 30,331.25                         | 80,242.91                       | 170,066.9                     | 528,319.24                   | 64,976.80                     | 0.00         | 952,762.96 |         | 1,693.30   | 14,967.26       | 31,941.33         |                       |
| (i) Bank Borrowings (a+b+c+d+e+f)  | Y310 | 2,761.30        | 0.00              | 4,375.00                          | 3,940.58                         | 20,333.33                         | 17,875.00                       | 110,913.7                     | 264,181.24                   | 40,000.00                     | 0.00         | 464,380.24 |         | 1,693.30   | 0.00            | 31,941.33         |                       |
| a) Bank Borrowings in the nature of Term Money Borrowings                | Y320 | 0.00            | 0.00              | 4,375.00                          | 2,833.33                         | 333.33                            | 17,875.00                       | 75,875.05                     | 169,999.95                   | 40,000.00                     | 0.00         | 311,291.66 |         | 0.00   | 0.00            | 333.33            |                       |
| b) Bank Borrowings in the nature of WCDL                                 | Y330 | 2,761.30        | 0.00              | 0.00                              | 1,107.25                         | 20,000.00                         | 0.00                            | 35,038.74                     | 0.00                         | 0.00                          | 0.00         | 58,907.29  |         | 0.00   | 0.00            | 15,000.00         |                       |
| c) Bank Borrowings in the nature of Cash Credit (CC)                     | Y340 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00       |         | 1,693.30   | 0.00            | 0.00              |                       |
| d) Bank Borrowings in the nature of Letter of Credit (LCs)               | Y350 | 0.00            | 0.00              | 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) Bank Borrowings in the nature of ECBs                                 | Y360 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 94,181.29                    | 0.00                          | 0.00         | 94,181.29  |         | 0.00   | 0.00            | 16,608.00         |                       |
| f) Other bank borrowings   | Y370 | 0.00            | 0.00              | 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)               | Y380 | 0.00            | 0.00              | 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) Loans from Related Parties (including ICDs)                        | Y390 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 66,710.24                    | 0.00                          | 0.00         | 66,710.24  |         | 0.00   | 0.00            | 0.00              |                       |
| (iv) Corporate Debts   | Y400 | 0.00            | 0.00              | 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) Borrowings from Central Government / State Government                | Y410 | 0.00            | 0.00              | 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) Borrowings from RBI   | Y420 | 0.00            | 0.00              | 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) Borrowings from Public Sector Undertakings (PSUs)                  | Y430 | 0.00            | 0.00              | 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) Borrowings from Others (Please specify)                           | Y440 | 0.00            | 0.00              | 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) Commercial Papers (CPs)   | Y450 | 0.00            | 0.00              | 30,378.25                         | 12,372.14                        | 0.00                              | 4,872.64                        | 19,163.06                     | 0.00                         | 0.00                          | 0.00         | 66,786.09  |         | 0.00   | 14,967.26       | 0.00              |                       |
| Of which; (a) To Mutual Funds  | Y460 | 0.00            | 0.00              | 11,950.07                         | 12,372.14                        | 0.00                              | 4,872.64                        | 19,163.06                     | 0.00                         | 0.00                          | 0.00         | 48,357.91  |         | 0.00   | 14,967.26       | 0.00              |                       |
| (b) To Banks   | Y470 | 0.00            | 0.00              | 14,941.60                         | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 14,941.60  |         | 0.00   | 0.00            | 0.00              |                       |
| (c) To NBFCs   | Y480 | 0.00            | 0.00              | 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) To Insurance Companies   | Y490 | 0.00            | 0.00              | 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) To Pension Funds   | Y500 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00       |         | 0.00   | 0.00            | 0.00              |                       |
| (f) To Others (Please specify)   | Y510 | 0.00            | 0.00              | 3,486.58                          | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 3,486.58   |         | 0.00   | 0.00            | 0.00              |                       |
| (x) Non - Convertible Debentures (NCDs) (A+B)                            | Y520 | 0.00            | 0.00              | 0.00                              | 24,998.58                        | 9,997.92                          | 57,495.27                       | 39,990.06                     | 197,427.76                   | 24,976.80                     | 0.00         | 354,886.39 |         | 0.00   | 0.00            | 0.00              |                       |
| A. Secured (a+b+c+d+e+f+g)   | Y530 | 0.00            | 0.00              | 0.00                              | 24,998.58                        | 9,997.92                          | 57,495.27                       | 39,990.06                     | 197,427.76                   | 24,976.80                     | 0.00         | 354,886.39 |         | 0.00   | 0.00            | 0.00              |                       |
| Of which; (a) Subscribed by Retail Investors                             | Y540 | 0.00            | 0.00              | 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) Subscribed by Banks  | Y550 | 0.00            | 0.00              | 0.00                              | 24,998.58                        | 9,997.92                          | 57,495.27                       | 39,990.06                     | 99,945.07                    | 2,497.68                      | 0.00         | 234,924.58 |         | 0.00   | 0.00            | 0.00              |                       |
| (c) Subscribed by NBFCs  | Y560 | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00         | 0.00       |         | 0.00   | 0.00            | 0.00              |                       |

Table 2: Statement of Structural Liquidity as on 31st October 2023

| 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 | Actual outflow/inflow during last 1 month, starting from 1st of last month |                 |                   |                       |
|---|--------------|-----------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|------------------|------------------|---------|--|-----------------|-------------------|-----------------------|
|   |              | X010            | X020              | X030                              | X040                             | X050                              | X060                            | X070                          | X080                         | X090                          | X100             | X110             |         | X120   | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days |
|   |              | X130            | X140              | X150                              |                                  |                                   |                                 |                               |                              |                               |                  |                  |         |  |                 |                   |                       |
| (d) Subscribed by Mutual Funds                                    | Y570         | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 97,482.69                    | 0.00                          | 0.00             | 97,482.69        |         | 0.00   | 0.00            | 0.00              |                       |
| (e) Subscribed by Insurance Companies                             | Y580         | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 14,986.08                     | 0.00             | 14,986.08        |         | 0.00   | 0.00            | 0.00              |                       |
| (f) Subscribed by Pension Funds                                   | Y590         | 0.00            | 0.00              | 0.00                              | 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)                                       | Y600         | 0.00            | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 7,493.04                      | 0.00             | 7,493.04         |         | 0.00   | 0.00            | 0.00              |                       |
| <b>B. Un-Secured (a+b+c+d+e+f+g)</b>                              | <b>Y610</b>  | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| Of which; (a) Subscribed by Retail Investors                      | Y620         | 0.00            | 0.00              | 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) Subscribed by Banks   | Y630         | 0.00            | 0.00              | 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) Subscribed by NBFCs   | Y640         | 0.00            | 0.00              | 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) Subscribed by Mutual Funds                                    | Y650         | 0.00            | 0.00              | 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) Subscribed by Insurance Companies                             | Y660         | 0.00            | 0.00              | 0.00                              | 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 Pension Funds                                   | Y670         | 0.00            | 0.00              | 0.00                              | 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)                                       | Y680         | 0.00            | 0.00              | 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) Convertible Debentures (A+B)                                 | Y690         | 0.00            | 0.00              | 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>A. Secured (a+b+c+d+e+f+g)</b>                                 | <b>Y700</b>  | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| Of which; (a) Subscribed by Retail Investors                      | Y710         | 0.00            | 0.00              | 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) Subscribed by Banks   | Y720         | 0.00            | 0.00              | 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) Subscribed by NBFCs   | Y730         | 0.00            | 0.00              | 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) Subscribed by Mutual Funds                                    | Y740         | 0.00            | 0.00              | 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) Subscribed by Insurance Companies                             | Y750         | 0.00            | 0.00              | 0.00                              | 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 Pension Funds                                   | Y760         | 0.00            | 0.00              | 0.00                              | 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)                                       | Y770         | 0.00            | 0.00              | 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>B. Un-Secured (a+b+c+d+e+f+g)</b>                              | <b>Y780</b>  | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 0.00   | 0.00            | 0.00              |                       |
| 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             |         | 0.00   | 0.00            | 0.00              |                       |
| c) CBLO   | Y910         | 0.00            | 0.00              | 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) 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             |         | 0.00   | 0.00            | 0.00              |                       |
| <b>7.Current Liabilities &amp; Provisions (a+b+c+d+e+f+g+h)</b>   | <b>Y930</b>  | <b>9,810.15</b> | <b>1,921.67</b>   | <b>3,064.85</b>                   | <b>5,163.67</b>                  | <b>853.06</b>                     | <b>7,750.44</b>                 | <b>4,446.46</b>               | <b>5,144.01</b>              | <b>9,363.58</b>               | <b>14,620.48</b> | <b>62,138.37</b> |         | <b>10,748.88</b>   | <b>1,483.44</b> | <b>2,162.35</b>   |                       |
| a) Sundry creditors   | Y940         | 8,296.93        | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00             | 8,296.93         |         | 9,633.89   | 0.00            | 0.00              |                       |
| b) Expenses payable (Other than Interest)                         | Y950         | 0.00            | 1,771.45          | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00             | 1,771.45         |         | 0.00   | 1,483.44        | 0.00              |                       |
| (c) Advance income received from borrowers pending adjustment     | Y960         | 1.90            | 0.00              | 0.00                              | 80.46                            | 0.00                              | 1,619.59                        | 0.00                          | 0.00                         | 0.00                          | 0.00             | 1,701.95         |         | 2.47   | 0.00            | 0.00              |                       |
| (d) Interest payable on deposits and borrowings                   | Y970         | 1,378.38        | 0.00              | 2,813.26                          | 2,691.25                         | 478.21                            | 4,142.23                        | 2,586.82                      | 0.00                         | 0.00                          | 0.00             | 14,090.15        |         | 1,112.52   | 0.00            | 2,162.35          |                       |
| (e) Provisions for Standard Assets                                | Y980         | 132.94          | 150.22            | 251.59                            | 406.96                           | 374.85                            | 1,039.95                        | 1,859.64                      | 5,127.57                     | 2,299.36                      | 561.97           | 12,205.05        |         | 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                         | 7,064.22                      | 14,058.51        | 21,122.73        |         | 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             |         | 0.00   | 0.00            | 0.00              |                       |
| (h) Other Provisions (Please Specify)                             | Y1010        | 0.00            | 0.00              | 0.00                              | 1,985.00                         | 0.00                              | 948.67                          | 0.00                          | 16.44                        | 0.00                          | 0.00             | 2,950.11         |         | 0.00   | 0.00            | 0.00              |                       |
| <b>8.Statutory Dues</b>   | <b>Y1020</b> | <b>225.14</b>   | <b>63.87</b>      | <b>62.69</b>                      | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>351.70</b>    |         | <b>193.04</b>  | <b>59.64</b>    | <b>59.66</b>      |                       |
| <b>9.Unclaimed Deposits (i+ii)</b>                                | <b>Y1030</b> | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| (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             |         | 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             |         | 0.00   | 0.00            | 0.00              |                       |
| <b>10.Any Other Unclaimed Amount</b>                              | <b>Y1060</b> | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| <b>11.Debt Service Realisation Account</b>                        | <b>Y1070</b> | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| <b>12.Other Outflows</b>  | <b>Y1080</b> | <b>0.00</b>     | <b>66.68</b>      | <b>0.00</b>                       | <b>20.46</b>                     | <b>7.05</b>                       | <b>17.73</b>                    | <b>28.15</b>                  | <b>10,035.56</b>             | <b>0.00</b>                   | <b>0.00</b>      | <b>10,175.63</b> |         | <b>0.00</b>  | <b>54.58</b>    | <b>5.47</b>       |                       |
| <b>13.Outflows On Account of Off Balance Sheet (OBS) Exposure</b> | <b>Y1090</b> | <b>0.00</b>     | <b>0.00</b>       | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                       | <b>0.00</b>                     | <b>0.00</b>                   | <b>0.00</b>                  | <b>0.00</b>                   | <b>0.00</b>      | <b>0.00</b>      |         | <b>0.00</b>  | <b>0.00</b>     | <b>0.00</b>       |                       |
| (i)Loan commitments pending disbursal                             | Y1100        | 0.00            | 0.00              | 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)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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 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             |         | 0.00   | 0.00            | 0.00              |                       |

Table 2: Statement of Structural Liquidity as on 31st October 2023

| 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 | Actual outflow/inflow during last 1 month, starting from 1st of last month |                   |                       |
|--|--------------|------------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|---------------------|---------------------|---------|--|-------------------|-----------------------|
|  |              |                  |                   |                                   |                                  |                                   |                                 |                               |                              |                               |                     |                     |         | 0 day to 7 days  | 8 days to 14 days | 15 days to 30/31 days |
|  |              |                  |                   |                                   |                                  |                                   |                                 |                               |                              |                               |                     |                     |         | X010   | X020              | X030                  |
| (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                |         | 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                |         | 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                |         | 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                |         | 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                |         | 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                |         | 0.00   | 0.00              | 0.00                  |
| (vii)Others  | Y1240        | 0.00             | 0.00              | 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>A. TOTAL OUTFLOWS (A)</b>   | <b>Y1250</b> | <b>12,796.59</b> | <b>2,052.22</b>   | <b>37,880.79</b>                  | <b>46,495.43</b>                 | <b>31,191.36</b>                  | <b>88,011.08</b>                | <b>174,541.5</b>              | <b>543,498.81</b>            | <b>74,340.38</b>              | <b>239,227.98</b>   | <b>1,250,036.16</b> |         | <b>12,635.22</b>   | <b>16,564.92</b>  | <b>34,168.81</b>      |
| <b>A1. Cumulative Outflows</b>   | <b>Y1260</b> | <b>12,796.59</b> | <b>14,848.81</b>  | <b>52,729.60</b>                  | <b>99,225.03</b>                 | <b>130,416.39</b>                 | <b>218,427.4</b>                | <b>392,968.9</b>              | <b>936,467.80</b>            | <b>1,010,808.18</b>           | <b>1,250,036.16</b> | <b>1,250,036.16</b> |         | <b>12,635.22</b>   | <b>29,200.14</b>  | <b>63,368.95</b>      |
| <b>B. INFLOWS</b>  |              |                  |                   |                                   |                                  |                                   |                                 |                               |                              |                               |                     |                     |         |  |                   |                       |
| 1. Cash (In 1 to 30/31 day time-bucket)                                    | Y1270        | 0.01             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00                | 0.01                |         | 0.01   | 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                |         | 0.00   | 0.00              | 0.00                  |
| 3. Balances With Banks   | Y1290        | 32,323.98        | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00                | 32,323.98           |         | 80,442.74  | 0.00              | 0.00                  |
| a) Current Account   | Y1300        | 1,323.98         | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00                | 1,323.98            |         | 442.74   | 0.00              | 0.00                  |
| b) Deposit Accounts /Short-Term Deposits                                   | Y1310        | 31,000.00        | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00                | 31,000.00           |         | 80,000.00  | 0.00              | 0.00                  |
| 4.Investments (i+ii+iii+iv+v)  | Y1320        | 12,104.21        | 0.00              | 11,444.04                         | 1,484.37                         | 0.00                              | 0.00                            | 11,733.67                     | 0.00                         | 0.00                          | 0.00                | 36,766.29           |         | 8,993.39   | 6,487.99          | 7.56                  |
| (i)Statutory Investments (only for NBFCs-D)                                | Y1330        | 0.00             | 0.00              | 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) Listed Investments  | Y1340        | 0.00             | 0.00              | 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) Current  | Y1350        | 0.00             | 0.00              | 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) Non-current  | Y1360        | 0.00             | 0.00              | 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) Unlisted Investments   | Y1370        | 12,104.21        | 0.00              | 11,444.04                         | 1,484.37                         | 0.00                              | 0.00                            | 11,733.67                     | 0.00                         | 0.00                          | 0.00                | 36,766.29           |         | 8,993.39   | 6,487.99          | 7.56                  |
| (a) Current  | Y1380        | 12,104.21        | 0.00              | 11,444.04                         | 1,484.37                         | 0.00                              | 0.00                            | 11,733.67                     | 0.00                         | 0.00                          | 0.00                | 36,766.29           |         | 8,993.39   | 6,487.99          | 7.56                  |
| (b) Non-current  | Y1390        | 0.00             | 0.00              | 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) Venture Capital Units   | Y1400        | 0.00             | 0.00              | 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) Others (Please Specify)  | Y1410        | 0.00             | 0.00              | 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.Advances (Performing)  | Y1420        | 21,537.10        | 18,537.75         | 35,884.76                         | 42,244.93                        | 36,400.36                         | 96,520.08                       | 173,365.2                     | 470,135.37                   | 200,286.46                    | 26,365.83           | 1,121,277.93        |         | 23,429.73  | 17,392.23         | 33,467.74             |
| (i) Bills of Exchange and Promissory Notes discounted & rediscounted       | Y1430        | 0.00             | 0.00              | 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) Term Loans  | Y1440        | 5,982.05         | 10,695.33         | 22,650.68                         | 33,912.36                        | 32,969.30                         | 94,559.48                       | 173,365.2                     | 470,135.37                   | 200,286.46                    | 26,365.83           | 1,070,922.15        |         | 5,467.82   | 9,450.49          | 21,727.36             |
| (a) Through Regular Payment Schedule                                       | Y1450        | 5,982.05         | 10,695.33         | 22,650.68                         | 33,912.36                        | 32,969.30                         | 94,559.48                       | 173,365.2                     | 470,135.37                   | 200,286.46                    | 26,365.83           | 1,070,922.15        |         | 5,467.82   | 9,450.49          | 21,727.36             |
| (b) Through Bullet Payment   | Y1460        | 0.00             | 0.00              | 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) Interest to be serviced through regular schedule                     | Y1470        | 104.42           | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 0.00                | 104.42              |         | 110.79   | 0.00              | 0.00                  |
| (iv) Interest to be serviced to be in Bullet Payment                       | Y1480        | 15,450.63        | 7,842.42          | 13,234.08                         | 8,332.57                         | 3,431.06                          | 1,960.60                        | 0.00                          | 0.00                         | 0.00                          | 0.00                | 50,251.36           |         | 17,851.12  | 7,941.74          | 11,740.38             |
| 6.Gross Non-Performing Loans (GNPA)  | Y1490        | 0.00             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 14,791.91                     | 22,510.52           | 37,302.43           |         | 0.00   | 0.00              | 0.00                  |
| (i) Substandard  | Y1500        | 0.00             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 14,791.91                     | 1,934.02            | 16,725.93           |         | 0.00   | 0.00              | 0.00                  |
| (a) All over dues and instalments of principal falling due during the      | Y1510        | 0.00             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 14,791.91                     | 1,934.02            | 16,725.93           |         | 0.00   | 0.00              | 0.00                  |
| (b) Entire principal amount due beyond the next three years                | 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   | 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                          | 20,576.50           | 20,576.50           |         | 0.00   | 0.00              | 0.00                  |
| (a) All instalments of principal falling due during the next five years as | Y1540        | 0.00             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 20,576.50           | 20,576.50           |         | 0.00   | 0.00              | 0.00                  |
| (b) Entire principal amount due beyond the next five years                 | 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   | 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                         | 0.00                          | 3,705.25            | 3,705.25            |         | 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                         | 0.00                          | 1,167.70            | 1,167.70            |         | 0.00   | 0.00              | 0.00                  |
| 9. Other Assets :  | Y1580        | 17.39            | 0.00              | 55.30                             | 320.67                           | 0.00                              | 572.58                          | 593.69                        | 14,758.68                    | 0.00                          | 1,174.26            | 17,492.57           |         | 19.11  | 22.16             | 0.00                  |
| (a) Intangible assets & other non-cash flow items                          | Y1590        | 0.00             | 0.00              | 0.00                              | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 0.00                         | 0.00                          | 1,174.26            | 1,174.26            |         | 0.00   | 0.00              | 0.00                  |
| (b) Other items (e.g. accrued income,                                      | Y1600        | 17.39            | 0.00              | 0.00                              | 320.67                           | 0.00                              | 572.58                          | 593.69                        | 7,946.52                     | 0.00                          | 0.00                | 9,450.85            |         | 19.11  | 22.16             | 0.00                  |
| (c) Others   | Y1610        | 0.00             | 0.00              | 55.30                             | 0.00                             | 0.00                              | 0.00                            | 0.00                          | 6,812.16                     | 0.00                          | 0.00                | 6,867.46            |         | 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                |         | 0.00   | 0.00              | 0.00                  |
| a) Repo  | Y1630        | 0.00             | 0.00              | 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) Reverse Repo  | Y1640        | 0.00             | 0.00              | 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) CBLO  | Y1650        | 0.00             | 0.00              | 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) 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                |         | 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                |         | 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                |         | 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                |         | 0.00   | 0.00              | 0.00                  |
| (iii) Bills discounted/rediscounted  | Y1700        | 0.00             | 0.00              | 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)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                |         | 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                |         | 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                |         | 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                |         | 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                |         | 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                |         | 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                |         | 0.00   | 0.00              | 0.00                  |

**Table 2: Statement of Structural Liquidity as on 31st October 2023**

| 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 | Actual outflow/inflow during last 1 month, starting from 1st of last month |                   |                       |
|---|--------------|------------------|-------------------|-----------------------------------|----------------------------------|-----------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|--------------------|---------------------|---------|--|-------------------|-----------------------|
|   |              |                  |                   |                                   |                                  |                                   |                                 |                               |                              |                               |                    |                     |         | 0 day to 7 days  | 8 days to 14 days | 15 days to 30/31 days |
|   |              |                  |                   |                                   |                                  |                                   |                                 |                               |                              |                               |                    |                     |         | X010   | X020              | X030                  |
| (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                |         | 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                |         | 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                |         | 0.00   | 0.00              | 0.00                  |
| <b>B. TOTAL INFLOWS (B)</b>                                     | <b>Y1810</b> | <b>65,982.69</b> | <b>18,537.75</b>  | <b>47,384.10</b>                  | <b>44,049.97</b>                 | <b>36,400.36</b>                  | <b>97,092.66</b>                | <b>185,692.6</b>              | <b>484,894.05</b>            | <b>215,078.37</b>             | <b>54,923.56</b>   | <b>1,250,036.16</b> |         | <b>112,884.98</b>  | <b>23,902.38</b>  | <b>33,475.30</b>      |
| <b>C. Mismatch (B - A)</b>                                      | <b>Y1820</b> | <b>53,186.10</b> | <b>16,485.53</b>  | <b>9,503.31</b>                   | <b>-2,445.46</b>                 | <b>5,209.00</b>                   | <b>9,081.58</b>                 | <b>11,151.13</b>              | <b>-58,604.76</b>            | <b>140,737.99</b>             | <b>-184,304.42</b> | <b>0.00</b>         |         | <b>100,249.76</b>  | <b>7,337.46</b>   | <b>-693.51</b>        |
| <b>D. Cumulative Mismatch</b>                                   | <b>Y1830</b> | <b>53,186.10</b> | <b>69,671.63</b>  | <b>79,174.94</b>                  | <b>76,729.48</b>                 | <b>81,938.48</b>                  | <b>91,020.06</b>                | <b>102,171.1</b>              | <b>43,566.43</b>             | <b>184,304.42</b>             | <b>0.00</b>        | <b>0.00</b>         |         | <b>100,249.76</b>  | <b>107,587.22</b> | <b>106,893.71</b>     |
| <b>E. Mismatch as % of Total Outflows</b>                       | <b>Y1840</b> | <b>415.63%</b>   | <b>803.30%</b>    | <b>25.09%</b>                     | <b>-5.26%</b>                    | <b>16.70%</b>                     | <b>10.32%</b>                   | <b>6.39%</b>                  | <b>-10.78%</b>               | <b>189.32%</b>                | <b>-77.04%</b>     | <b>0.00%</b>        |         | <b>793.42%</b>   | <b>44.30%</b>     | <b>-2.03%</b>         |
| <b>F. Cumulative Mismatch as % of Cumulative Total Outflows</b> | <b>Y1850</b> | <b>415.63%</b>   | <b>469.21%</b>    | <b>150.15%</b>                    | <b>77.33%</b>                    | <b>62.83%</b>                     | <b>41.67%</b>                   | <b>26.00%</b>                 | <b>4.65%</b>                 | <b>18.23%</b>                 | <b>0.00%</b>       | <b>0.00%</b>        |         | <b>793.42%</b>   | <b>368.45%</b>    | <b>168.68%</b>        |