Mahindra Rural Housing Finance Ltd.
Unit No. 203, Amiti Building
Piramal Agastya Corporate Park,
Opposite Fire Brigade Station,
Kamani Junction L.B.S. Main Road
Kurla (West) Mumbai 400 070 India
Tel: +91 22 6292 9800

Date: 20th October 2023

To,
The Secretary,
The BSE Limited, Mumbai
1st Floor, P.J.Towers,
Dalal Street,
Mumbai – 400 001

Dear Sir/Madam,

Enclosed herewith the latest ALM statement with respect to disclosure requirement in line with SEBI Circular Ref No. SEBI/HO/DDHS/P/CIR/2021/613 {Chapter XVII - Listing of Commercial Paper} dated August 10, 2021 (as amended from time to time)

For **Mahindra Rural Housing Finance Ltd**

Dharmesh Bhupendra Vakharia

Digitally signed by Dharmesh Bhupendra Vakharia
Date: 2023.10.20 16:35:11 +05'30'

Dharmesh Vakharia
Chief Financial Officer

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**	**C296**	**C297**	**C298**	**C299**	**C300**
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**122.18**	**122.18**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122.18	**122.18**
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Preference capital - redeemable/non-perpetual	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1350.50	**1350.50**
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Notes, bonds & debentures	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**134.06**	**808.21**	**1412.25**	**181.79**	**359.51**	**2895.82**
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	134.06	808.21	1412.25	181.79	359.51	**2895.82**
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5. Deposits	**0.00**	**0.00**	**0.00**	**0.00**	**42.25**	**243.08**	**135.25**	**103.50**	**0.00**	**0.00**	**524.08**
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	42.25	48.73	135.25	103.50	0.00	0.00	**329.73**
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	194.35	0.00	0.00	0.00	0.00	**194.35**
6. Borrowings	**85.00**	**0.00**	**27.08**	**31.69**	**57.31**	**127.25**	**348.53**	**1015.38**	**759.79**	**0.00**	**2452.03**
a) Term money borrowings	85.00	0.00	27.08	31.69	57.31	127.25	348.53	1015.38	759.79	0.00	**2452.03**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7. Current Liabilities & provisions:	**25.49**	**23.92**	**33.43**	**8.71**	**20.96**	**40.86**	**67.17**	**46.47**	**23.25**	**135.59**	**425.85**
a) Sundry creditors	22.50	20.86	28.83	6.29	2.98	5.91	7.10	25.33	22.59	31.82	**174.21**
b) Expenses payable (other than interest)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Interest payable on bonds/deposits	2.99	3.06	2.23	2.36	17.27	34.76	40.01	14.68	0.00	0.00	**117.36**
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
f) Provisions (other than for NPAs)	0.00	0.00	2.37	0.06	0.71	0.19	20.06	6.46	0.66	103.77	**134.28**
8. Contingent Liabilities	**88.75**	**18.26**	**124.81**	**49.10**	**38.20**	**50.03**	**29.22**	**0.00**	**0.00**	**0.00**	**398.37**
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Loan commitments pending disbursal (outflows)	88.75	18.26	124.81	49.10	38.20	50.03	29.22	0.00	0.00	0.00	**398.37**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Others (Please specify, if any)	0.00	0.17	14.46	17.53	25.13	69.98	191.57	995.02	411.09	105.47	**1830.42**
(A) TOTAL OUTFLOWS	**199.24**	**42.35**	**199.78**	**107.03**	**183.85**	**665.26**	**1579.95**	**3572.62**	**1375.92**	**2073.25**	**9999.25**
(A_1) CUMULATIVE OUTFLOWS	**199.24**	**241.59**	**441.37**	**548.40**	**732.25**	**1397.51**	**2977.46**	**6550.08**	**7926.00**	**9999.25**	
B. INFLOWS											
1. Cash	5.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**5.20**
2. Remittance in transit	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 (in India only)	**17.13**	**175.00**	**42.30**	**46.35**	**13.70**	**25.52**	**82.77**	**0.00**	**0.00**	**0.00**	**402.77**
a) Current account	12.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**12.48**
b) Deposit /short-term deposits	4.65	175.00	42.30	46.35	13.70	25.52	82.77	0.00	0.00	0.00	**390.29**
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4. Investments (net of provisions)	**234.85**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**80.04**	**0.00**	**0.00**	**0.00**	**314.89**
a) Mandatory investments	59.98	0.00	0.00	0.00	0.00	0.00	80.04	0.00	0.00	0.00	**140.02**
b) Non Mandatory Listed	174.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**174.87**
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
e) Venture capital units	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)	**30.19**	**26.41**	**38.93**	**90.81**	**92.42**	**308.19**	**619.11**	**1657.83**	**869.47**	**2338.80**	**6072.16**
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Term loans (only rupee loans)	30.19	26.41	38.93	90.81	92.42	308.19	619.11	1657.83	869.47	2338.80	**6072.16**
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**137.01**	**439.27**	**576.28**
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.01	0.00	**137.01**
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.57	**48.57**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	284.17	**284.17**
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106.53	**106.53**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.16	**41.16**
9. Other assets :	**21.65**	**18.32**	**33.81**	**13.77**	**11.01**	**13.69**	**10.72**	**21.75**	**2.18**	**211.05**	**357.95**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.06	**7.06**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	20.21	17.69	25.27	4.62	3.39	5.75	0.00	0.00	0.00	0.00	**76.93**
c) Others (Please specify, if any)	1.44	0.63	8.54	9.15	7.62	7.94	10.72	21.75	2.18	203.99	**273.96**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	85.00	0.00	0.00	275.00	365.00	0.00	0.00	0.00	**725.00**
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13. Others (Please specify, if any)	7.67	6.71	8.58	84.07	81.19	221.13	360.93	1247.59	527.43	1298.55	**3843.85**
(B) TOTAL INFLOWS	**316.69**	**226.44**	**208.62**	**235.00**	**198.32**	**843.53**	**1518.57**	**2927.17**	**1536.09**	**4328.83**	**12339.26**
C. Mismatch (B - A)	**117.45**	**184.09**	**8.84**	**127.97**	**14.47**	**178.27**	**-61.38**	**-645.45**	**160.17**	**2255.58**	**2340.01**
D. Cumulative mismatch	**117.45**	**301.54**	**310.38**	**438.35**	**452.82**	**631.09**	**569.71**	**-75.74**	**84.43**	**2340.01**	
E. Mismatch as % to Outflows (C as % of A)	**58.95%**	**434.69%**	**4.42%**	**119.56%**	**7.87%**	**26.80%**	**-3.88%**	**-18.07%**	**11.64%**	**108.79%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**58.95%**	**124.81%**	**70.32%**	**79.93%**	**61.84%**	**45.16%**	**19.13%**	**-1.16%**	**1.07%**	**23.40%**	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312
A. OUTFLOWS												
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**122.18**	**122.18**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122.18	**122.18**
b) Non-redeemable or perpetual preference capital	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) Others	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) Preference capital - redeemable/non-perpetual	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1350.50	**1350.50**
3. Gifts, grants, donations & benefactions	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. Notes, bonds & debentures	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**133.25**	**808.69**	**1412.58**	**181.95**	**359.36**	**0.00**	**2895.83**
a) Floating rate	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) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	133.25	808.69	1412.58	181.95	359.36	0.00	**2895.83**
c) Instruments with embedded options	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/Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**42.25**	**48.73**	**135.25**	**103.50**	**0.00**	**0.00**	**0.00**	**329.73**
a) Deposits												
i) Fixed rate	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) Floating rate	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) ICDs	0.00	0.00	0.00	0.00	42.25	48.73	135.25	103.50	0.00	0.00	0.00	**329.73**
6. Borrowings	**259.64**	**0.00**	**973.75**	**127.94**	**776.61**	**363.46**	**144.98**	**0.00**	**0.00**	**0.00**	**0.00**	**2646.38**
a) Term money borrowings	259.64	0.00	973.75	127.94	776.61	169.11	144.98	0.00	0.00	0.00	0.00	**2452.03**
b) Bank borrowings in the nature of WCDL, CC etc.	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) From RBI, NHB, Govt.	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) From Others												
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	194.35	0.00	0.00	0.00	0.00	0.00	**194.35**
ii) Floating rate	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. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**425.83**	**425.83**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	174.20	**174.20**
b) Expenses payable	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) Swap adjustment a/c.	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) Advance income received/receipts from borrowers pending adjustment	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) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.36	**117.36**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134.27	**134.27**
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9. Contingent Liabilities	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
a) Letters of credit/guarantees	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) Loan commitments pending disbursal (outflows)	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) Lines of credit committed to other institutions (outflows)	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) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10. Others (Please specify, if any)	88.75	18.26	124.81	49.10	38.20	50.03	29.21	0.00	0.00	0.00	0.00	**398.36**
(A) TOTAL OUTFLOWS	**348.39**	**18.26**	**1098.56**	**177.04**	**857.06**	**595.47**	**1118.13**	**1516.08**	**181.95**	**359.36**	**1898.51**	**8168.81**
(A-1) CUMULATIVE OUTFLOWS	**348.39**	**366.65**	**1465.21**	**1642.25**	**2499.31**	**3094.78**	**4212.91**	**5728.99**	**5910.94**	**6270.30**	**8168.81**	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.20	**5.20**
2. Remittance in transit	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 (in India only)	**4.65**	**175.00**	**42.30**	**46.35**	**13.70**	**25.52**	**82.77**	**0.00**	**0.00**	**0.00**	**12.48**	**402.77**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.48	**12.48**
b) Deposit /short-term deposits	4.65	175.00	42.30	46.35	13.70	25.52	82.77	0.00	0.00	0.00	0.00	**390.29**
c) Money at call & short notice	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. Investments (net of provisions)	**234.85**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**80.04**	**0.00**	**0.00**	**0.00**	**0.00**	**314.89**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	59.98	0.00	0.00	0.00	0.00	0.00	80.04	0.00	0.00	0.00	0.00	**140.02**
b) Floating rate securities	174.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**174.87**
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	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)	**2707.91**	**24.05**	**35.55**	**82.92**	**83.55**	**281.64**	**565.07**	**1407.69**	**576.21**	**307.59**	**0.00**	**6072.18**
a) Bills of exchange and promissory notes discounted & rediscounted	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) Term loans (only rupee loans)												
i) Fixed Rate	27.48	24.05	35.55	82.92	83.55	281.64	565.07	1407.69	576.21	307.59	0.00	**3391.75**
ii) Floating Rate	2680.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2680.43**
c) Corporate loans/short term loans	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. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**137.01**	**439.27**	**0.00**	**576.28**
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.01	0.00	0.00	**137.01**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.57	0.00	**48.57**
b) Doubtful and loss												
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	284.17	0.00	**284.17**
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106.53	0.00	**106.53**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.16	**41.16**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**357.95**	**357.95**
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.06	**7.06**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76.93	**76.93**
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273.96	**273.96**
10. Lines of credit committed by other institutions (inflows)	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. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13. Others (Please specify, if any)	0.00	0.00	0.00	0.58	1.03	230.39	62.22	35.23	39.62	29.31	0.00	**398.38**
(B) TOTAL INFLOWS	**2947.41**	**199.05**	**77.85**	**129.85**	**98.28**	**537.55**	**790.10**	**1442.92**	**752.84**	**776.17**	**416.79**	**8168.81**
C. Mismatch (B - A)	**2599.02**	**180.79**	**-1020.71**	**-47.19**	**-758.78**	**-57.92**	**-328.03**	**-73.16**	**570.89**	**416.81**	**-1481.72**	**0.00**
D. Cumulative mismatch	**2599.02**	**2779.81**	**1759.10**	**1711.91**	**953.13**	**895.21**	**567.18**	**494.02**	**1064.91**	**1481.72**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**746.01%**	**990.09%**	**-92.91%**	**-26.65%**	**-88.53%**	**-9.73%**	**-29.34%**	**-4.83%**	**313.76%**	**115.99%**	**-78.05%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**746.01%**	**758.16%**	**120.06%**	**104.24%**	**38.14%**	**28.93%**	**13.46%**	**8.62%**	**18.02%**	**23.63%**	**0.00%**	

Dharmesh Bhupendra Vakharia
Digitally signed by Dharmesh Bhupendra Vakharia
Date: 2023.10.20 16:36:04 +05'30'