

Date: 20<sup>th</sup> April 2022

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

Dear Sir/Madam,

Enclosed herewith the "**Provisional**" 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

For **Mahindra Rural Housing Finance Ltd**



**Dharmesh Vakharia**  
Chief Financial Officer

**Regd. Office:**

Mahindra Towers, 4<sup>th</sup> Floor, Dr. G.M. Bhosale Marg, Worli, Mumbai 400 018 India  
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**Version-1.0/2020****RETURN NAME: ALM-II****APPLICABILITY & FREQUENCY: ALL NON-DEPOSIT TAKING HFCs WITH ASSET SIZE OF Rs. 100 CRORE AND ABOVE AND ALL DEPOSIT TAKING HFCs (IRRESPECTIVE OF ASSET SIZE) ON QUARTERLY BASIS****PARTICULARS**

PART-1

PART-2

PART-3

**DESCRIPTION**

STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

STATEMENT OF INTEREST RATE SENSITIVITY

EXPOSURE AND MATURITY PATTERN

CERTIFICATE

**1. Supervisory Instructions:**

- All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
- Submission of return should not be delayed for any reason such as the finalization/completion of the Audit of the annual accounts
- The compilation of the Return should be on the basis of the figures available in the books of account of the company.
- The returns shall be filed on-line through ORMIS portal only, by an authorised official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
- The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
- For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the provisional return. Non submission of final return shall be considered as non-submission of return.
- Please ensure the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st , remains consistent. Further, the information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
- It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
- Indian Accounting Standards (Ind-AS) applicable HFCs, shall submit all returns based on Ind-AS financials.
- HFCs are advised to continue furnishing the above returns/information online, through ORMIS only.

**2. Technical Instructions:****0.00** These fields are auto calculated fields, user cannot manipulate these fields.

User can enter values in these fields as per Validations/ MBR

**PART-1: Statement of Structural Liquidity as on period ending (Amount Rs. in Lakh)**

SRNO	PARTICULAR	Row Field Code	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 one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
<b>A</b>	<b>OUTFLOWS</b>												
<b>1</b>	<b>Capital</b>	<b>R01</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>12,186.88</b>	<b>12,186.88</b>
a)	Equity and perpetual preference shares	R02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,186.88	12,186.88
b)	Non-perpetual preference shares	R03	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	R04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,22,375.45	1,22,375.45
3	Gifts, grants, donations & benefactions	R05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4</b>	<b>Notes, bonds &amp; debentures</b>	<b>R06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,500.00</b>	<b>0.00</b>	<b>38,500.00</b>	<b>34,500.00</b>	<b>2,35,500.00</b>	<b>29,200.00</b>	<b>41,510.00</b>	<b>3,81,710.00</b>
a)	Plain vanilla bonds/debentures	R07	0.00	0.00	0.00	2,500.00	0.00	38,500.00	34,500.00	2,35,500.00	29,200.00	41,510.00	3,81,710.00
b)	Bonds/debentures with embedded options	R08	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	R09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5</b>	<b>Deposits</b>	<b>R10</b>	<b>0.00</b>	<b>350.00</b>	<b>1,875.00</b>	<b>1,400.00</b>	<b>3,925.00</b>	<b>200.00</b>	<b>8,825.00</b>	<b>18,125.00</b>	<b>0.00</b>	<b>0.00</b>	<b>34,700.00</b>
a)	Term deposits from public	R11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	ICDs	R12	0.00	350.00	1,875.00	1,400.00	3,925.00	200.00	8,825.00	18,125.00	0.00	0.00	34,700.00
c)	CDs	R13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6</b>	<b>Borrowings</b>	<b>R14</b>	<b>2,811.65</b>	<b>0.00</b>	<b>0.00</b>	<b>11,000.00</b>	<b>25,510.91</b>	<b>28,423.41</b>	<b>11,235.71</b>	<b>96,243.05</b>	<b>71,017.86</b>	<b>5,357.14</b>	<b>2,51,599.73</b>

a)	Term money borrowings	R15	2,811.65	0.00	0.00	11,000.00	25,510.91	26,823.41	8,035.71	83,517.86	71,017.86	5,357.14	2,34,074.54
b)	From RBI, NHB, Govt, & others	R16	0.00	0.00	0.00	0.00	0.00	1,600.00	3,200.00	12,725.19	0.00	0.00	17,525.19
<b>7</b>	<b>Current Liabilities &amp; provisions:</b>	<b>R17</b>	<b>2,350.73</b>	<b>2,282.08</b>	<b>5,047.23</b>	<b>7,099.61</b>	<b>3,261.91</b>	<b>10,911.78</b>	<b>1,704.02</b>	<b>799.06</b>	<b>119.64</b>	<b>27,543.92</b>	<b>61,119.98</b>
a)	Sundry creditors	R18	2,060.15	2,224.03	4,144.31	659.77	19.62	29.99	22.88	0.00	0.00	0.00	9,160.75
b)	Expenses payable	R19	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	R20	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	R21	280.83	58.05	510.95	5,478.58	3,170.99	7,868.31	1,000.86	0.00	0.00	0.00	18,368.57
e)	Provisions (other than for NPAs)	R22	9.75	0.00	391.97	961.26	71.30	3,013.48	680.28	799.06	119.64	27,543.92	33,590.66
<b>8</b>	<b>Contingent Liabilities</b>	<b>R23</b>	<b>11,544.96</b>	<b>1,649.32</b>	<b>12,294.91</b>	<b>4,591.28</b>	<b>3,974.98</b>	<b>5,590.75</b>	<b>3,653.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>43,299.41</b>
a)	Letters of credit/guarantees	R24	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 disbursement (outflows)	R25	11,544.96	1,649.32	12,294.91	4,591.28	3,974.98	5,590.75	3,653.21	0.00	0.00	0.00	43,299.41
c)	Lines of credit committed to other institutions (outflows)	R26	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	R27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Others (specify)	R28	12.58	8.11	1,141.79	2,476.05	2,121.08	8,781.74	12,132.74	97,711.55	57,506.40	11,732.02	1,93,624.06
<b>A</b>	<b>TOTAL OUTFLOWS (A)</b>	<b>R29</b>	<b>16,719.92</b>	<b>4,289.51</b>	<b>20,358.93</b>	<b>29,066.94</b>	<b>38,793.88</b>	<b>92,407.68</b>	<b>72,050.68</b>	<b>4,48,378.66</b>	<b>1,57,843.90</b>	<b>2,20,705.41</b>	<b>11,00,615.51</b>
<b>B</b>	<b>INFLOWS</b>	<b>R30</b>											
1	Cash	R31	1,313.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,313.36
2	Remittance in transit	R32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3</b>	<b>Balances with banks</b>	<b>R33</b>	<b>4,506.03</b>	<b>399.98</b>	<b>8,884.82</b>	<b>18,399.49</b>	<b>18,409.74</b>	<b>7,169.34</b>	<b>6,431.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>64,200.74</b>
	a) Current account	R34	2,006.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,006.03
	b) Deposit /short-term deposits	R35	2,500.00	399.98	8,884.82	18,399.49	18,409.74	7,169.34	6,431.34	0.00	0.00	0.00	62,194.71
	c) Money at call & short notice	R36	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)	R37	52,584.06	0.00	0.00	0.00	0.00	0.00	8,000.00	0.00	0.00	0.00	60,584.06
<b>5</b>	<b>Advances (performing)</b>	<b>R38</b>	<b>2,629.01</b>	<b>2,734.90</b>	<b>5,925.67</b>	<b>11,961.32</b>	<b>11,613.89</b>	<b>40,016.94</b>	<b>85,125.59</b>	<b>2,33,066.43</b>	<b>1,19,431.07</b>	<b>1,56,079.55</b>	<b>6,68,584.37</b>
	a) Bills of exchange and promissory notes discounted & rediscounted	R39	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)	R40	2,629.01	2,734.90	5,925.67	11,961.32	11,613.89	40,016.94	85,125.59	2,33,066.43	1,19,431.07	1,56,079.55	6,68,584.37
	c) Corporate loans/short term loans	R41	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 (net of provisions and claims received)	R42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,130.24	32,375.46	43,505.70
7	Inflows from assets on lease	R43	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)	R44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,068.30	2,068.30
<b>9</b>	<b>Other assets :</b>	<b>R45</b>	<b>2,112.05</b>	<b>2,188.12</b>	<b>4,824.57</b>	<b>2,021.88</b>	<b>1,510.08</b>	<b>2,810.78</b>	<b>1,698.44</b>	<b>536.38</b>	<b>157.49</b>	<b>5,575.74</b>	<b>23,435.53</b>
	a) Intangible assets & other non-cash flow items	R46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.57	22.57
	b) Interest and other income receivable	R47	2,042.85	2,125.13	4,604.49	1,612.73	1,151.41	1,834.27	0.00	0.00	0.00	0.00	13,370.88
	c) Others	R48	69.20	62.99	220.08	409.15	358.67	976.51	1,698.44	536.38	157.49	5,553.17	10,042.08
10	Lines of credit committed by other institutions (inflows)	R49	0.00	0.00	10,000.00	10,000.00	20,000.00	20,000.00	25,000.00	0.00	0.00	0.00	85,000.00
11	Bills rediscounted (inflow)	R50	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)	R51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	R52	187.50	195.05	422.61	9,242.85	9,741.82	22,543.50	52,048.51	1,67,107.16	53,298.45	86,650.02	4,01,437.47
	<b>B. TOTAL INFLOWS (B)</b>	<b>R53</b>	<b>63,332.01</b>	<b>5,518.05</b>	<b>30,057.67</b>	<b>51,625.54</b>	<b>61,275.53</b>	<b>92,540.56</b>	<b>1,78,303.88</b>	<b>4,00,709.97</b>	<b>1,84,017.25</b>	<b>2,82,749.07</b>	<b>13,50,129.53</b>
<b>C</b>	<b>Mismatch (B - A)</b>	<b>R54</b>	<b>46,612.09</b>	<b>1,228.54</b>	<b>9,698.74</b>	<b>22,558.60</b>	<b>22,481.65</b>	<b>132.88</b>	<b>1,06,253.20</b>	<b>-47,668.69</b>	<b>26,173.35</b>	<b>62,043.66</b>	<b>2,49,514.02</b>
<b>D</b>	<b>Cumulative mismatch</b>	<b>R55</b>	<b>46,612.09</b>	<b>47,840.63</b>	<b>57,539.37</b>	<b>80,097.97</b>	<b>1,02,579.62</b>	<b>1,02,712.50</b>	<b>2,08,965.70</b>	<b>1,61,297.01</b>	<b>1,87,470.36</b>	<b>2,49,514.02</b>	<b>12,44,629.27</b>
<b>E</b>	<b>C as percentage Of A (%)</b>	<b>R56</b>	<b>278.78</b>	<b>28.64</b>	<b>47.63</b>	<b>77.60</b>	<b>57.95</b>	<b>0.14</b>	<b>147.47</b>	<b>-10.63</b>	<b>16.58</b>	<b>28.11</b>	<b>672.27</b>

**PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Lakh)**

SRNO	PARTICULAR	Row Field Code	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 one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11	C12
<b>A</b>	<b>OUTFLOWS</b>													
<b>1</b>	<b>Capital</b>	<b>R01</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>12,186.88</b>	<b>12,186.88</b>
	a) Equity and perpetual preference shares	R02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,186.88	12,186.88
	b) Non-perpetual preference shares	R03	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	R04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,22,375.45	1,22,375.45
3	Gifts, grants, donations & benefactions	R05	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>4</b>	<b>Notes, bonds &amp; debentures</b>	<b>R06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>47,500.00</b>	<b>40,000.00</b>	<b>38,500.00</b>	<b>34,500.00</b>	<b>1,50,500.00</b>	<b>29,200.00</b>	<b>41,510.00</b>	<b>0.00</b>	<b>3,81,710.00</b>
	a) Plain vanilla bonds/debentures	R07	0.00	0.00	0.00	47,500.00	40,000.00	38,500.00	34,500.00	1,50,500.00	29,200.00	41,510.00	0.00	3,81,710.00
	b) Bonds/debentures with embedded options	R08	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) Fixed rate notes	R09	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>5</b>	<b>Deposits</b>	<b>R10</b>	<b>0.00</b>	<b>350.00</b>	<b>1,875.00</b>	<b>1,400.00</b>	<b>3,925.00</b>	<b>200.00</b>	<b>8,825.00</b>	<b>18,125.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>34,700.00</b>

	a) Term deposits from public	R11	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	R12	0.00	350.00	1,875.00	1,400.00	3,925.00	200.00	8,825.00	18,125.00	0.00	0.00	0.00	34,700.00
	c) CDs	R13	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>6</b>	<b>Borrowings</b>	<b>R14</b>	<b>27,811.65</b>	<b>20,000.00</b>	<b>18,750.00</b>	<b>42,250.00</b>	<b>77,232.53</b>	<b>43,055.56</b>	<b>5,000.00</b>	<b>10,000.00</b>	<b>7,500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,51,599.74</b>
	a) Term money borrowings	R15	27,811.65	20,000.00	18,750.00	42,250.00	59,707.34	43,055.56	5,000.00	10,000.00	7,500.00	0.00	0.00	2,34,074.55
	b) From RBI, NHB, Govt, & others	R16	0.00	0.00	0.00	0.00	17,525.19	0.00	0.00	0.00	0.00	0.00	0.00	17,525.19
<b>7</b>	<b>Current Liabilities &amp; provisions:</b>	<b>R17</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>61,119.98</b>	<b>61,119.98</b>
	a) Sundry creditors	R18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,160.75	9,160.75
	b) Expenses payable	R19	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) Advance income received	R20	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) Interest payable on bonds/deposits	R21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,368.57	18,368.57
	e) Provisions (other than for NPAs)	R22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,590.66	33,590.66
<b>8</b>	<b>Contingent Liabilities</b>	<b>R23</b>	<b>11,544.96</b>	<b>1,649.32</b>	<b>12,294.91</b>	<b>4,591.28</b>	<b>3,974.98</b>	<b>5,590.75</b>	<b>3,653.21</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>43,299.41</b>
	a) Letters of credit/guarantees	R24	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 disbursement (outflows)	R25	11,544.96	1,649.32	12,294.91	4,591.28	3,974.98	5,590.75	3,653.21	0.00	0.00	0.00	0.00	43,299.41
	c) Lines of credit committed to other institutions (outflows)	R26	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	R27	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	Others (specify)	R28	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</b>	<b>TOTAL OUTFLOWS (A)</b>	<b>R29</b>	<b>39,356.61</b>	<b>21,999.32</b>	<b>32,919.91</b>	<b>95,741.28</b>	<b>1,25,132.51</b>	<b>87,346.31</b>	<b>51,978.21</b>	<b>1,78,625.00</b>	<b>36,700.00</b>	<b>41,510.00</b>	<b>1,95,682.31</b>	<b>9,06,991.46</b>
<b>B</b>	<b>INFLOWS</b>	<b>R30</b>												
1	Cash	R31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,313.36	1,313.36
2	Remittance in transit	R32	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>3</b>	<b>Balances with banks</b>	<b>R33</b>	<b>2,500.00</b>	<b>399.98</b>	<b>8,884.82</b>	<b>18,399.49</b>	<b>18,409.74</b>	<b>7,169.34</b>	<b>6,431.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,006.03</b>	<b>64,200.74</b>
	a) Current account	R34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,006.03	2,006.03
	b) Deposit /short-term deposits	R35	2,500.00	399.98	8,884.82	18,399.49	18,409.74	7,169.34	6,431.34	0.00	0.00	0.00	0.00	62,194.71
	c) Money at call & short notice	R36	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)	R37	52,584.06	0.00	0.00	0.00	0.00	0.00	8,000.00	0.00	0.00	0.00	0.00	60,584.06
<b>5</b>		<b>R38</b>	<b>2,05,915.32</b>	<b>2,577.48</b>	<b>5,584.61</b>	<b>11,211.31</b>	<b>10,922.97</b>	<b>37,819.34</b>	<b>80,310.17</b>	<b>2,11,498.54</b>	<b>93,463.34</b>	<b>9,281.29</b>	<b>0.00</b>	<b>6,68,584.37</b>

	<b>Advances (performing)</b>													
	a) Bills of exchange and promissory notes discounted & rediscounted	R39	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)	R40	2,05,915.32	2,577.48	5,584.61	11,211.31	10,922.97	37,819.34	80,310.17	2,11,498.54	93,463.34	9,281.29	0.00	6,68,584.37
	c) Corporate loans/short term loans	R41	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 (net of provisions and claims received)	R42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,130.24	32,375.46	0.00	43,505.70
7	Inflows from assets on lease	R43	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)	R44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,068.30	2,068.30
<b>9</b>	<b>Other assets :</b>	<b>R45</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>23,435.52</b>	<b>23,435.52</b>
	a) Intangible assets & other non-cash flow items	R46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.57	22.57
	b) Interest and other income receivable	R47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,370.87	13,370.87
	c) Others	R48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,042.08	10,042.08
10	Lines of credit committed by other institutions (inflows)	R49	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)	R50	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)	R51	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	R52	0.00	0.00	0.00	104.99	165.94	19,699.99	4,864.31	7,739.34	9,921.04	803.80	0.00	43,299.41
<b>B</b>	<b>TOTAL INFLOWS (B)</b>	<b>R53</b>	<b>2,60,999.38</b>	<b>2,977.46</b>	<b>14,469.43</b>	<b>29,715.79</b>	<b>29,498.65</b>	<b>64,688.67</b>	<b>99,605.82</b>	<b>2,19,237.88</b>	<b>1,14,514.62</b>	<b>42,460.55</b>	<b>28,823.21</b>	<b>9,06,991.46</b>
<b>C</b>	<b>Mismatch (B - A)</b>	<b>R54</b>	<b>2,21,642.77</b>	<b>-19,021.86</b>	<b>-18,450.48</b>	<b>-66,025.49</b>	<b>-95,633.86</b>	<b>-22,657.64</b>	<b>47,627.61</b>	<b>40,612.88</b>	<b>77,814.62</b>	<b>950.55</b>	<b>-1,66,859.10</b>	<b>0.00</b>
<b>D</b>	<b>Cumulative mismatch</b>	<b>R55</b>	<b>2,21,642.77</b>	<b>2,02,620.91</b>	<b>1,84,170.43</b>	<b>1,18,144.94</b>	<b>22,511.08</b>	<b>-146.56</b>	<b>47,481.05</b>	<b>88,093.93</b>	<b>1,65,908.55</b>	<b>1,66,859.10</b>	<b>0.00</b>	<b>12,17,286.20</b>
<b>E</b>	<b>C as percentage Of A(%)</b>	<b>R56</b>	<b>563.16</b>	<b>-86.46</b>	<b>-56.04</b>	<b>-68.96</b>	<b>-76.42</b>	<b>-25.94</b>	<b>91.62</b>	<b>22.73</b>	<b>212.02</b>	<b>2.28</b>	<b>-85.27</b>	<b>0.00</b>

**Part-3A: Exposure to Real Estate Sector**

SRNO	PARTICULAR	Item Code	Current year	Previous Year	Item Code
a)	Direct exposure				
(i)	Residential Mortgages - Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (Individual housing loans up to Rs.15 lakh may be shown separately)				

1	More than 15 lakh	C111	34,519.49	21,230.21	P111
2	Less than 15 lakh	C112	6,93,100.10	7,17,121.30	P112
	<b>Sub Total</b>	<b>C110</b>	<b>7,27,619.59</b>	<b>7,38,351.51</b>	<b>P110</b>
(ii)	Commercial Real Estate -Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development & construction etc.). Exposure would also include non-fund based (NFB) limits;	C113	0.00	0.00	P113
(iii)	<b>Investments in Mortgage Backed Securities (MBS) and other securitised exposures -</b>				
1	Residential	C114	0.00	0.00	P114
2	Commercial Real Estate	C115	0.00	0.00	P115
	<b>Sub Total</b>	<b>C120</b>	<b>0.00</b>	<b>0.00</b>	<b>P120</b>
b)	Fund based and non-fund based exposure on NHB and HFCs	C121	0.00	0.00	P121
	<b>Total</b>	<b>C130</b>	<b>7,27,619.59</b>	<b>7,38,351.51</b>	<b>P130</b>

**Part-3B: Maturity pattern of certain items of assets and liabilities**

SRNO	PARTICULAR	Item code	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 one year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 years	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
<b>Liabilities</b>													
1	Deposits	131	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Borrowings	132	0.00	0.00	0.00	10,997.54	25,510.00	28,421.66	11,232.19	96,240.41	71,017.84	5,357.14	2,48,776.78
3	Foreign Currency liabilities	133	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4</b>	<b>Total</b>	<b>140</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>10,997.54</b>	<b>25,510.00</b>	<b>28,421.66</b>	<b>11,232.19</b>	<b>96,240.41</b>	<b>71,017.84</b>	<b>5,357.14</b>	<b>2,48,776.78</b>
<b>Assets</b>													
5	Advances	141	5,316.05	5,530.16	11,982.13	18,675.55	17,886.24	35,677.90	1,02,265.24	2,34,139.36	1,17,352.87	1,54,058.82	7,02,884.32
6	Investments	142	59,423.65	399.98	8,884.82	18,399.49	18,409.74	7,169.34	14,788.43	0.00	0.00	0.00	1,27,475.45
7	Foreign Currency assets	143	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8</b>	<b>Total</b>	<b>150</b>	<b>64,739.70</b>	<b>5,930.14</b>	<b>20,866.95</b>	<b>37,075.04</b>	<b>36,295.98</b>	<b>42,847.24</b>	<b>1,17,053.67</b>	<b>2,34,139.36</b>	<b>1,17,352.87</b>	<b>1,54,058.82</b>	<b>8,30,359.77</b>

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**COMPANY'S CERTIFICATE****\*Manager's/ Chairman & Managing Director's/ Authorised Official's Certificate:****1. Certified that the directions prescribed by RBI are being complied with.****2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.****Date:**

20-04-2022

**Place:**

Mumbai

**Name:**

HEMANT

**Designation:**

MANAGER ACCOUNTS