

15-09-2025

Bombay Stock Exchange Limited, Phiroze Jeejeebhoy Tower, Dalal Street Mumbai – 400 001

Dear Sir / Madam,

Sub: Asset Liability Management (Structural Liquidity) DNBS4B for the Month of August 2025

Ref : SEBI Operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated 13-04-2022

We hereby submit Asset Liability Management Statements (Structural Liquidity) DNBS4B for the month of August 2025.

Kindly take the same on record.

Thanking You,

Yours faithfully

For Muthoottu Mini Financiers Limited

Mathew Muthoottu Managing Director DIN: 01786534



**General remarks** 

## Filing Information

Filing Information									
	Information								
Return Name									
	DNBS04B-Structural								
	Liquidity & Interest Rate								
	Sensitivity - Monthly								
Return Code	R228								
Name of reporting institution	Muthoottu Mini								
	Financiers Limited								
Bank / FI code	THI00212								
Institution Type	NBFC								
Reporting frequency	Monthly								
Reporting start date	01-08-2025								
Reporting end date	31-08-2025								
Reporting currency	INR								
Reporting scale	Lakhs								
Taxonomy version	1.1.0								
Tool name	RBI iFile								
Tool version	1.0.0								
Report status	Un-Audited								
Date of Audit									

Scoping Question									
X010									
Whether NBFC Profile has been									
updated on website	Yes								
Category Of NBFC	Non-Deposit taking								
	Systemically Important								
	(NDSI) NBFC								
Classification of NBFC	(xi) Others								

## DNBS4BStructuralLiquidity - Statement of Structural Liquidity

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

able 2: Statement of Structural Liquidity			1	5 days to 30/31	Over one month	Over two	Over 3 months							Actual outflow	inflow during last 1	month, star
Particulars		0 day to 7 days	8 days to 14 days	days (One	and upto 2	months and upto	and upto 6	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			15 days to 3
		X010	X020	month) X030	months X040	3 months X050	months X060			X090	X100	X110	X120	X130	X140	days X150
OUTFLOWS  1.Capital (i+ii+iii+iy)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,032.54	25,032.54	0	0.0	0.00	
(i) Equity Capital	Y020	0.00		0.00			0.00		0.00	0.00		25,032.54		0.0		
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(iv) Others	Y050 Y060	0.00		0.00	0.00		0.00		0.00	0.00	0.00 59,993.19	0.00 59,993.19		0.0		
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xi	Y050 Y070	0.00		0.00	0.00	0.00	0.00		0.00	0.00	8,064.15	8.064.15		0.0		
(ii) General Reserves	Y080	0.00		0.00			0.00		0.00	0.00	0.00	0.00		0.0		
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown	Y090															
separately below item no.(vii))		0.00		0.00	0.00		0.00		0.00	0.00	12,091.67	12,091.67		0.0		
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100 Y110	0.00	0.00	0.00	0.00		0.00		0.00	0.00		0.00		0.0		
(v) Capital Redemption Reserve (vi) Debenture Redemption Reserve	Y110 Y120	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(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	0.0	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	0.0	0.00	
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(x) Revaluation Reserves (a+b)	Y160	0.00		0.00	0.00		0.00		0.00	0.00		350.00		0.0		
(a) Revl. Reserves - Property (b) Revl. Reserves - Financial Assets	Y170 Y180	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	350.00 0.00	350.00 0.00		0.0	0.00	
(xi) Share Application Money Pending Allotment	Y180 Y190	0.00		0.00								0.00		0.0		
(xii) Others (Please mention)	Y200	0.00		0.00	0.00		0.00		0.00	0.00		435.05	0	0.0		
(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	39,052.32	39,052.32	0	0.0	0.00	
3.Gifts, Grants, Donations & Benefactions	Y220	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
4.Bonds & Notes (i+ii+iii)	Y230	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(i) Plain Vanilla Bonds (As per residual maturity of the instruments) (ii) Bonds with embedded call / put options including zero coupon /	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	U	0.0	0.00	
deep discount bonds ( As per residual period for the earliest exercise	Y250															
date for the embedded option)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.0	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		0.0		
5.Deposits (i+ii)	Y270	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.0		
(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	0.0	0.00	
(ii) Others 6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xi	Y290 Y300	3,708.98		0.00 15,424.75	0.00 9,627.78		0.00 60,249.66		0.00 1,76,342.21	0.00 32,317.53		0.00 4,72,077.77		0.00 5,314.8		8,0
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	3,708.98	548.85	5.850.73	9,627.78	7.849.88	25.927.40		62.053.03	2,432.35	1,536.93	2.46.782.34		5,314.8	548.85	4.5
a) Bank Borrowings in the nature of Term Money Borrowings		3,700.30	540.05	3,030.73	3,027.70	7,045.00	25,527.40	1,10,777.00	02,033.03	2,432.33	5.00	2,40,702.54	Š	3,514.0	540.05	
(As per residual maturity)	Y320	3,708.98	548.85	5,850.73	9,627.78	7,849.88	25,927.40	44,065.95	62,053.03	2,432.35	5.68	1,62,070.63	0	5,314.8	548.85	4,5
b) Bank Borrowings in the nature of WCDL	Y330	0.00		0.00			0.00	67,519.89	0.00	0.00	0.00	67,519.89		0.0	0.00	
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	17,191.82		0.0		
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350 Y360	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
e) Bank Borrowings in the nature of ECBs f) Other bank borrowings	Y360 Y370	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(ii) Inter Corporate Deposits (Other than Related Parties)	1370		1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	ŭ		0.00	
(These being institutional / wholesale deposits, shall be slotted as per	Y380															
their residual maturity)		0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(iii) Loans from Related Parties (including ICDs)	Y390	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(iv) Corporate Debts	Y400 Y410	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(v) Borrowings from Central Government / State Government (vi) Borrowings from RBI	Y410 Y420	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00		0.0		
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(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	0.0	0.00	
(ix) Commercial Papers (CPs)	Y450	0.00		6,452.02	0.00	978.71	16,979.08		0.00	0.00	0.00	30,359.74		0.0		3,4
Of which; (a) To Mutual Funds	Y460	0.00		0.00	0.00		0.00		0.00	0.00	0.00	0.00 5.949.93		0.0		
(b) To Banks (c) To NBFCs	Y470 Y480	0.00		0.00 6.452.02	0.00		0.00 14.564.10		0.00	0.00	0.00	5,949.93 21,016.12		0.0		3.4
(c) To NBFCs (d) To Insurance Companies	Y480 Y490	0.00		6,452.02	0.00		14,564.10		0.00	0.00		21,016.12		0.0		3,4
(e) To Pension Funds	Y500	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	978.71	2,414.98	0.00	0.00	0.00	0.00	3,393.69		0.0	0.00	
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00		3,122.00	0.00		17,343.18		98,792.88	16,305.28	0.00	1,63,872.24		0.0		
A. Secured (a+b+c+d+e+f+g)	Y530	0.00		3,122.00	0.00	11,880.84	17,343.18		92,715.28	13,897.67	0.00	1,50,210.89		0.0		
Of which; (a) Subscribed by Retail Investors (b) Subscribed by Banks	Y540 Y550	0.00		3,122.00 0.00			17,343.18 0.00		92,715.28 0.00	13,897.67 0.00	0.00	1,50,210.89		0.0		
(c) Subscribed by Banks	Y560	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.0		
(d) Subscribed by Mutual Funds	Y570	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.0	0.00	
(f) Subscribed by Pension Funds	Y590	0.00		0.00			0.00		0.00	0.00	0.00	0.00		0.0		
(g) Others (Please specify)	Y600	0.00		0.00	0.00		0.00		0.00 6.077.60	0.00 2.407.61	0.00	0.00		0.0		
B. Un-Secured (a+b+c+d+e+f+g) Of which; (a) Subscribed by Retail Investors	Y610 Y620	0.00		0.00			0.00		6,077.60 6,077.60	2,407.61 2,407.61		13,661.35 13,661.35		0.0		
(b) Subscribed by Retail Investors	Y620 Y630	0.00		0.00	0.00	0.00	0.00		0.00	2,407.61	0.00	13,661.35		0.0		
(c) Subscribed by NBFCs	Y640	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(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	0.0	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	0.0	0.00	
(f) Subscribed by Pension Funds	Y670	0.00		0.00			0.00		0.00	0.00		0.00		0.0		
(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	0.0	0.00	
(xi) Convertible Debentures (A+B)																
(Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded	Y690															
option)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.0	0.00	
	Y700	0.00		0.00	0.00		0.00		0.00	0.00		0.00		0.0		
A. Secured (a+b+c+d+e+f+g)	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.0	0.00	
A. Secured (a+b+c+d+e+f+g)  Of which; (a) Subscribed by Retail Investors							0.00		0.00	0.00	0.00	0.00		0.0	0.00	
Of which; (a) Subscribed by Retail Investors (b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00		0.00		0.00	0.00						
Of which; (a) Subscribed by Retail Investors (b) Subscribed by Banks (c) Subscribed by NBFCs	Y720 Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.0	0.00	
Of which; (a) Subscribed by Retail Investors (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 0.00		0		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
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors (b) Subscribed by Banks	Y790 Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0 n	-	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		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		0.00	0.00	0.00
(e) Subscribed by Insurance Companies (f) Subscribed by Pension Funds	Y830 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		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			0.001	0.001	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	0.00	454.00	15,496.30	13,579.90		31,063.45			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
(xiv) Security Finance Transactions(a+b+c+d) a) Repo	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(As per residual maturity)	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	n		0.00	0.00	0.00
b) Reverse Repo	Y900																
(As per residual maturity)	1900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		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
(As per residual maturity) d) Others (Please Specify)	Y920	0.00		0.00		0.00	0.00	0.00	0.00	0.00		0.00			0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	188.88	264.81	0.00	0.00	1,616.33	118.35	5,879.30	13,215.23	4,145.03	10.10	25,438.03			0.00	0.00	0.00
a) Sundry creditors	Y940	0.00	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) Expenses payable (Other than Interest)	Y950	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00
(c) Advance income received from borrowers pending adjustment	Y960 Y970	0.00 188.88	0.00 264.81	0.00		0.00 1,616.33	0.00 118.35	0.00 1,376.07	0.00 13,215.23	0.00 4,145.03		0.00 20,934.80			0.00	0.00	0.00
(d) Interest payable on deposits and borrowings  (e) Provisions for Standard Assets	Y980	0.00	0.00	0.00		0.00	0.00	2.149.24	0.00	0.00		2,149.24			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	1,655.65	0.00	0.00	0.00	1,655.65	0		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		0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010 Y1020	0.00	0.00	0.00 362.54	0.00	0.00	0.00	698.34 0.00	0.00	0.00	0.00	698.34 362.54			0.00	0.00	0.00
8.Statutory Dues 9.Unclaimed Deposits (i+ii)	Y1020 Y1030	0.00	0.00	362.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362.54 0.00			0.00	0.00	0.00
(i) Pending for less than 7 years	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		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
10.Any Other Unclaimed Amount	Y1060	269.69 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	269.69 0.00	0		0.00	0.00	0.00
11.Debt Service Realisation Account 12.Other Outflows	Y1070 Y1080	0.00 68.73		137.46		274.92	0.00 824.76	1,649,51	0.00	0.00		0.00 3.749.15			0.00	0.00	0.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure		U8.73	· · · · · · · · · · · · · · · · · · ·	157.40	274.32	2,4.32	024.70	1,043.31	0.00	0.00	450.12	3,743.13	<del>-</del>		5.50	5.50	0.00
(i+ii+iii+iv+v+vi+vii)	Y1090	0.00	0.00	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 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
(ii)Lines of credit committed to other institution	Y1110 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
(iii)Total Letter of Credits (iv)Total Guarantees	Y1120 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
(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
(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
(b) Futures Contracts (c) Options Contracts	Y1170 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
(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
(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		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		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 (vii)Others	Y1230 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
A. TOTAL OUTFLOWS (A)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<u> </u>		0.00	0.00	0.00
(Sum of 1 to 13)	Y1250	4,236.28	882.39	15,924.75	9,902.70	22,600.68	61,192.77	1,59,138.46	1,89,557.44	36,462.56	87,024.88	5,86,922.91			5,314.87	548.85	8,074.90
A1. Cumulative Outflows	Y1260	4,236.28	5,118.67	21,043.42	30,946.12	53,546.80	1,14,739.57	2,73,878.03	4,63,435.47	4,99,898.03	5,86,922.91	5,86,922.91	0		5,314.87	5,863.72	13,938.62
B. INFLOWS  1. Cash (In 1 to 30/31 day time-bucket)	Y1270	854.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	854.79	0		838.50	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
3. Balances With Banks	Y1290	30,369.09	0.00	480.14	0.00	1,830.12	2,671.90	41,606.83	6,318.88	0.00	0.00	83,276.96	0		6,227.86	0.00	0.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to	Y1300																
30 day time bucket)		30,369.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,369.09	0		6,227.86	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0.00	0.00	480.14	0.00	1,830.12	2,671.90	41,606.83	6,318.88	0.00	0.00	52.907.87	n		0.00	0.00	0.00
4.Investments (i+ii+iii+iv+v)	Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,594.89	2,594.89			0.00	0.00	0.00
(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		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	20.53	20.53			0.00	0.00	0.00
(a) Current (b) Non-current	Y1350 Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 20.53	0.00 20.53			0.00	0.00	0.00
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		2,574.36			0.00	0.00	0.00
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,574.36 0.00	2,574.36 0.00			0.00	0.00	0.00
(iv) Venture Capital Units (v) Others (Please Specify)	Y1400 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
5.Advances (Performing)	Y1420	1,372.10	1,378.06	16,105.98	9,085.28	19,275.50	57,045.82	3,31,198.53	26,126.47	0.00		4,61,587.74			23,861.14	23,247.99	47,066.40
(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
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing	Y1440				9.085.28			3 31 198 53	25.4			4 61 587 74				20	47 066 40
of the cash flows as stipulated in the original / revised repayment (a) Through Regular Payment Schedule	Y1450	1,372.10 2.37	1,378.06 8.12	16,105.98 61.32		19,275.50 204.22	57,045.82 1,418.79	3,31,198.53 4.931.23	26,126.47 24,555.10	0.00		4,61,587.74 31.288.36			23,861.14 701.27	23,247.99 653.79	47,066.40 1.443.06
(b) Through Bullet Payment	Y1460	1,369.73	1,369.94	16,044.66	8,978.07	19,071.28	55,627.03	3,26,267.30	1,571.37	0.00	0.00	4,30,299.38			23,159.87	22,594.20	45,623.34
(iii) Interest to be serviced through regular schedule	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y1480	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.Gross Non-Performing Loans (GNPA) (i) Substandard	Y1490 Y1500	0.00	0.00	0.00	0.00	1,889.07	0.00	0.00	0.00	0.00	2,962.53 396.93	4,851.60 2.286.00			0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years	Y1510																
uning the next times years		0.00	0.00	0.00	0.00	1,889.07	0.00	0.00	0.00	0.00	396.93	2,286.00	0		0.00	0.00	0.00
(In the 3 to 5 year time-bucket) (b) Entire principal amount due beyond the next three years	Y1520		i														0.00
(In the 3 to 5 year time-bucket) (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0		0.00	0.00	
(In the 3 to 5 year time-bucket) (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket) (ii) Doubtful and loss	Y1520 Y1530		0.00 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 2,565.60	0.00 2,565.60	0		0.00 0.00	0.00	0.00
(In the 3 to 5 year time-bucket) (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)		0.00			0.00			0.00			2,565.60	2,565.60					
(In the 3 to 5 year time-bucket) (b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket) (8) Doubtful and loss (a) All instalments of principal failing due during the next five years as also all over dues	Y1530	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	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.001	0.00	0.00	0.00	0.00	0.00	20,469,74	20,469,7410	 0.00	0.00	0.00
9. Other Assets :	Y1580	290.45	290.45	580.90	1,161.80	1,161.80	3,485.39	1,404.741	1,658.42	0.00	3,253.241	13,287.1910	 0.00	0.00	0.00
(a) Intangible assets & other non-cash flow items															
(In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,253.24	3,253.24 0	0.00	0.00	0.00
(b) Other items (e.g. accrued income,				<u>-</u>											
other receivables, staff loans, etc.)	Y1600							1						1	1
(In respective maturity buckets as per the timing of the cash		0.00	0.00	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	Y1610	290.45	290.45	580.90	1,161.80	1,161.80	3,485.39	1,404.74	1,658.42	0.00	0.00	10,033.95.0	 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														
(As per residual maturity)	11030	0.00	0.00	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														
(As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO	Y1650														
(As per residual maturity)	11000	0.00	0.00	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 disbursal	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	
(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	 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
(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. TOTAL INFLOWS (B)	Y1810														
(Sum of 1 to 11)		32,886.43	1,668.51	17,167.02	10,247.08	24,156.49	63,203.11	3,74,210.10	34,103.77	0.00	29,280.40	5,86,922.91 0	 30,927.50	23,247.99	47,066.40
C. Mismatch (B - A)	Y1820	28,650.15	786.12	1,242.27	344.38	1,555.81	2,010.34	2,15,071.64	-1,55,453.67	-36,462.56	-57,744.48	0.00	 25,612.63	22,699.14	38,991.50
D. Cumulative Mismatch	Y1830	28,650.15	29,436.27	30,678.54	31,022.92	32,578.73	34,589.07	2,49,660.71	94,207.04	57,744.48	0.00	0.00	 25,612.63	48,311.77	87,303.27
E. Mismatch as % of Total Outflows	Y1840	676.30%	89.09%	7.80%	3.48%	6.88%	3.29%	135.15%	-82.01%	-100.00%	-66.35%	0.00% 0	481.91%	4135.76%	482.87%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	676.30%	575.08%	145.79%	100.25%	60.84%	30.15%	91.16%	20.33%	11.55%	0.00%	0.00% 0	 481.91%	823.91%	626.34%

## DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

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

Table 3: Statement of Interest Rate Sensitivity (IRS)				15 days to 30/31 days	Over one month and	Over two months and	Over 3 months and upto O	ver 6 months and upto	Over 1 year and upto 3	Over 3 years and upto 5			
Particulars		0 day to 7 days X010	8 days to 14 days X020	(One month) X030	upto 2 months X040	upto 3 months X050	6 months X060	1 year X070	years X080	years X090	Over 5 years X100	Non-sensitive X110	Total X120
Liabilities (OUTFLOW)													
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	25,032.54	25,032.5
(i) Equity	Y020	0.00	0.00		0.00			0.00	0.00		0.00	25,032.54	25,032.5
(ii) Perpetual preference shares (iii) Non-perpetual preference shares	Y030 Y040	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.0
(iv) Others (Please furnish, if any)	Y050	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xi	Y060	0.00	0.00	0.00	0.00			0.00	0.00		0.00	59,993.19	59,993.1
(i) Share Premium Account (ii) General Reserves	Y070 Y080	0.00	0.00	0.00	0.00			0.00	0.00		0.00	8,064.15 0.00	8,064.1 0.0
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately	Y090	0.00	0.00	0.00	0.00		0.00	0.00	0.00	1 0.00	0.00	0.00	
below item no.(vii))		0.00	0.00	0.00	0.00			0.00	0.00		0.00	12,091.67	12,091.6
(iv) Reserves under Sec 45-IC of RBI Act 1934 (v) Capital Redemption Reserve	Y100 Y110	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00 0.00	0.0 0.0
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
(viii) Other Revenue Reserves (ix) Investment Fluctuation Reserves/ Investment Reserves	Y140 Y150	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
(x) Revaluation Reserves	Y160	0.00	0.00	0.00	0.00			0.00	0.00		0.00	350.00	350.0
viii.1 Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	350.00	350.0
viii.2 Revl. Reserves - Financial Assets (xi) Share Application Money Pending Allotment	Y180 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	0.0
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	435.05	435.0
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	39,052.32	39,052.3
3. Gifts, grants, donations & benefactions 4. Bonds & Notes (a+b+c)	Y220 Y230	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
a) Fixed rate plain vanilla including zero coupons	Y240	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
b) Instruments with embedded options	Y250	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
c) Floating rate instruments 5.Deposits	Y260 Y270	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00 0.00	0.0 0.0
(i) Term Deposits/ Fixed Deposits from public	Y270 Y280	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00	0.0
(a) Fixed rate	Y290	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
(b)Floating rate	Y300 Y310	0.00 3.708.98	0.00 548.85	0.00 15 424 75	9,627,78			0.00 1.51.609.65	1.76.342.21		0.00	0.00	0.0 4.72.077.7
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii) (i) Bank borrowings	Y310 Y320	3,708.98	548.85	15,424.75	9,627.78			1,51,609.65	1,76,342.21		1,538.93	0.00	2,46,782,3
a) Bank Borrowings in the nature of Term money borrowings	Y330	3,708.98	548.85	5,850.73	9,627.78			44,065.95	62,053.03		5.68	0.00	1,62,070.6
I. Fixed rate	Y340	0.00 3,708.98	0.00 548.85	0.00 5,850.73	0.00 9,627.78	0.00 7,849.8		0.00 44,065.95	0.00 62,053.03	0.00 2,432.35	0.00 5.68	0.00 0.00	0.0 1,62,070.6
II. Floating rate b) Bank Borrowings in the nature of WCDL	Y350 Y360	3,708.98	0.00	5,850.73	9,627.78			67,519.89	62,053.03		0.00	0.00	67,519.8
I. Fixed rate	Y370	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
II. Floating rate	Y380	0.00	0.00		0.00			67,519.89 17 191 82	0.00		0.00	0.00	67,519.8
c) Bank Borrowings in the nature of Cash Credits (CC) I. Fixed rate	Y390 Y400	0.00	0.00	0.00	0.00			17,191.82	0.00	0.00	0.00	0.00 0.00	17,191.8 0.0
II. Floating rate	Y410	0.00	0.00		0.00			17,191.82	0.00	0.00	0.00	0.00	17,191.8
d) Bank Borrowings in the nature of Letter of Credits(LCs)	Y420	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.0
I. Fixed rate II. Fixed rate	Y430 Y440	0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00	0.00 0.00	0.0
e) Bank Borrowings in the nature of ECBs	Y450	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
I. Fixed rate	Y460	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
II. Floating rate (ii) Inter Corporate Debts (other than related parties)	Y470 Y480	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
I. Fixed rate	Y490	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
II. Floating rate	Y500	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00	0.0
(iii) Loan from Related Parties (including ICDs)  I. Fixed rate	Y510 Y520	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00 0.00	0.0
II. Floating rate	Y530	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(iv) Corporate Debts	Y540	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
I. Fixed rate II. Floating rate	Y550 Y560	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(v) Commercial Papers	Y570	0.00	0.00	6,452.02	0.00			5,949.93	0.00	0.00	0.00	0.00	30,359.7
Of which; (a) Subscribed by Mutual Funds	Y580	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
(b) Subscribed by Banks (c) Subscribed by NBFCs	Y590 Y600	0.00 0.00	0.00	0.00 6,452.02	0.00		0.00	5,949.93 0.00	0.00		0.00	0.00 0.00	5,949.9 21,016.1
(d) Subscribed by Insurance Companies	Y610	0.00	0.00		0.00			0.00	0.00		0.00	0.00	21,016.1
(e) Subscribed by Pension Funds	Y620	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(f) Subscribed by Retail Investors	Y630 Y640	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0 3,393.6
(g) Others (Please specify) (vi) Non - Convertible Debentures (NCDs) (A+B)	Y650	0.00	0.00		0.00			16,428.06	98,792.88		0.00	0.00	1,63,872.2
A. Fixed rate	Y660	0.00	0.00	3,122.00	0.00	11,880.8	17,343.18	16,428.06	98,792.88	16,305.28	0.00	0.00	1,63,872.2
Of which; (a) Subscribed by Mutual Funds	Y670 Y680	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
(b) Subscribed by Banks (c) Subscribed by NBFCs	Y690	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(d) Subscribed by Insurance Companies	Y700	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(e) Subscribed by Pension Funds	Y710	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(f) Subscribed by Retail Investors (g) Others (Please specify)	Y720 Y730	0.00	0.00	3,122.00 0.00	0.00	11,880.8		16,428.06 0.00	98,792.88 0.00		0.00	0.00	1,63,872.2
B. Floating rate	Y740	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Of which; (a) Subscribed by Mutual Funds	Y750	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(b) Subscribed by Banks (c) Subscribed by NBFCs	Y760 Y770	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(d) Subscribed by Insurance Companies	Y780	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
(e) Subscribed by Pension Funds	Y790	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0
(f) Subscribed by Retail Investors (g) Others (Please specify)	Y800 Y810	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00 0.00	0.0 0.0
(vii) Convertible Debentures (A+B)	Y820	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
A. Fixed rate	Y830	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.0
Of which; (a) Subscribed by Mutual Funds (b) Subscribed by Banks	Y840 Y850	0.00	0.00	0.00	0.00			0.00	0.00		0.00	0.00	0.0
(D) SUDSCRIDED BY BANKS	Y850 Y860	0.00	0.00		0.00			0.00	0.00		0.00	0.00	0.0

(d) Subscribed by Insurance Companies	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors (g) Others (Please specify)	Y890 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
B. Floating rate	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Of which; (a) Subscribed by Mutual Funds	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(b) Subscribed by Banks	Y930	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
(c) Subscribed by NBFCs (d) Subscribed by Insurance Companies	Y940 Y950	0.00	0.00	0.00	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 Pension Funds	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(f) Subscribed by Retail Investors	Y970	0.00		0.00	0.00		0.00	0.00	0.00		0.00		0.00
(g) Others (Please specify)	Y980	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Subordinate Debt	Y990	0.00	0.00 0.00	0.00 0.00	0.00	0.00	0.00	454.00 0.00	15,496.30 0.00		1,533.25	0.00	31,063.45 0.00
(ix) Perpetual Debt Instrument (x) Borrowings From Central Government / State Government	Y1000 Y1010	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		0.00
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		0.00
(xii) Other Borrowings	Y1030	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 (i+ii+iii+iv+v+vi+vii+viii)	Y1040	188.88	264.81	0.00	0.00	1,616.33	118.35	1,376.07	13,215.23	4,145.03	10.10	4,503.23	25,438.03
(i) Sundry creditors	Y1050 Y1060	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) Expenses payable (iii) Advance income received from borrowers pending adjustment	Y1000	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		0.00
(iv) Interest payable on deposits and borrowings	Y1080	188.88	264.81	0.00	0.00	1,616.33	118.35	1,376.07	13,215.23	4,145.03	10.10	0.00	20,934.80
(v) Provisions for Standard Assets	Y1090	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		2,149.24
(vi) Provisions for NPAs	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		1,655.65
(vii) Provisions for Investment Portfolio (NPI) (viii) Other Provisions (Please Specify)	Y1110 Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00 698.34
8.Repos / Bills Rediscounted	Y1120	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
9.Statutory Dues	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	362.54	362.54
10.Unclaimed Deposits (i+ii)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(i) Pending for less than 7 years	Y1160 Y1170	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 11.Any other Unclaimed Amount	Y1170 Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		269.69
12.Debt Service Realisation Account	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
13.Others	Y1200	68.73	68.73	137.46	274.92	274.92	824.76	1,649.51	0.00	0.00	450.12	0.00	3,749.15
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (1 to 14)	Y1220	0.00 3,966.59	0.00 882 39	0.00 15 562 21	9 902 70	0.00 22 600 68	0.00 61,192.77	1 54 635 23	1.89 557 44	0.00 36.462.56	0.00 1,999.15	90 161 19	0.00 5,86,922.91
A1. Cumulative Outflows	Y1220	3,966.59	4,848.98	20,411.19	30,313.89	52,914.57	1,14,107.34	2,68,742.57	4,58,300.01	4,94,762.57	4,96,761.72		5,86,922.91
B. INFLOWS								,,,,	,.,				
1. Cash	Y1240	854.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		854.79
2. Remittance in transit	Y1250	0.00 30,369.09	0.00	0.00 480.14	0.00	0.00	0.00 2,671.90	0.00 41.606.83	0.00 6.318.88	0.00	0.00	0.00	0.00 83 276 96
3.Balances with Banks (i+ii+iii) (i) Current account	Y1260 Y1270	30,369.09	0.00	480.14	0.00	1,830.12 0.00	2,671.90	41,606.83	6,318.88 0.00	0.00	0.00		30.369.09
(ii) In deposit accounts, and other placements	Y1280	0.00	0.00	480.14	0.00	1,830.12	2,671.90	41,606.83	6,318.88	0.00	0.00		52,907.87
(iii) Money at Call & Short Notice	Y1290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii)	Y1300												
(Under various categories as detailed below) (i) Fixed Income Securities	Y1310	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		2,594.89 0.00
a)Government Securities	Y1310 Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
b) Zero Coupon Bonds	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
d) Debentures	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
e) Cumulative Redeemable Preference Shares f) Non-Cumulative Redeemable Preference Shares	Y1360 Y1370	0.00		0.00	0.00		0.00	0.00	0.00		0.00		0.00
g) Others (Please Specify)	Y1380	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(ii) Floating rate securities	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
a)Government Securities	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
b) Zero Coupon Bonds c) Bonds	Y1410 Y1420	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
d) Debentures	Y1430	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
e) Cumulative Redeemable Preference Shares	Y1440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
f) Non-Cumulative Redeemable Preference Shares	Y1450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
g) Others (Please Specify)	Y1460 Y1470	0.00	0.00	0.00	0.00	0.00 0.00	0.00	0.00	0.00	0.00	0.00		0.00 2,594.89
(iii) Equity Shares (iv) Convertible Preference Shares	Y1470 Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		2,594.89
(v) In shares of Subsidiaries / Joint Ventures	Y1490	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) In shares of Venture Capital Funds	Y1500	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
(vii) Others 5.Advances (Performing)	Y1510 Y1520	0.00 1,372.10	0.00 1,378.06	0.00 16,105.98	9,085.28	0.00 19,275.50	0.00 57,045.82	0.00 3,31,198.53	0.00 26,126.47		0.00	0.00	0.00 4,61,587.74
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	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	Y1540	1,372.10	1,378.06	16,105.98	9,085.28	19,275.50	57,045.82	3,31,198.53	26,126.47	0.00	0.00	0.00	4,61,587.74
(a) Fixed Rate	Y1550	1,372.10		16,105.98	9,085.28	19,275.50	57,045.82	3,31,198.53	26,126.47	0.00	0.00	0.00	4,61,587.74
(b) Floating Rate (iii) Corporate loans/short term loans	Y1560 Y1570	0.00	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) Corporate loans/snort term loans (a) Fixed Rate	Y1570 Y1580	0.00		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00
(b) Floating Rate	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Non-Performing Loans (i+ii+iii)	Y1600	0.00	0.00	0.00	0.00	1,889.07	0.00	0.00	0.00	0.00	2,962.53	0.00	4,851.60
(i) Sub-standard Category	Y1610 Y1620	0.00	0.00 0.00	0.00	0.00	1,889.07 0.00	0.00	0.00	0.00 0.00	0.00	396.93 2,283.81	0.00	2,286.00 2,283.81
(ii) Doubtful Category (iii) Loss Category	Y1620 Y1630	0.00		0.00	0.00		0.00	0.00	0.00		2,283.81		2,283.81
7.Assets on Lease	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
8.Fixed assets (excluding assets on lease)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,469.74	20,469.74
9.Other Assets (i+ii)	Y1660	290.45	290.45	580.90	1,161.80	1,161.80	3,485.39	1,404.74	1,658.42	0.00	0.00	3,253.24	13,287.19
(i) Intangible assets & other non-cash flow items (ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1670 Y1680	0.00 290.45	0.00 290.45	0.00 580.90	0.00 1,161.80	0.00 1,161.80	0.00 3,485.39	0.00 1,404.74	0.00 1,658.42	0.00	0.00		3,253.24 10,033.95
10.Statutory Dues	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
11.Unclaimed Deposits (i+ii)	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
(i) Pending for less than 7 years	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
(ii) Pending for greater than 7 years	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
12.Any other Unclaimed Amount 13.Debt Service Realisation Account	Y1730 Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	32,886.43		17,167.02	10,247.08	24,156.49	63,203.11	3,74,210.10	34,103.77	0.00	2,962.53	26,317.87	5,86,922.91
C. Mismatch (B - A)	Y1770	28,919.84	786.12	1,604.81	344.38	1,555.81	2,010.34	2,19,574.87	-1,55,453.67	-36,462.56	963.38	-63,843.32	0.00
D. Cumulative mismatch	Y1780	28,919.84	29,705.96	31,310.77	31,655.15	33,210.96	35,221.30	2,54,796.17	99,342.50	62,879.94	63,843.32	0.00	0.00
E. Mismatch as % of Total Outflows	Y1790	729.09%	89.09%	10.31%	3.48%	6.88%	3.29%	142.00%	-82.01%	-100.00%	48.19%	-70.81%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	729.09%	612.62%	153.40%	104.42%	62.76%	30.87%	94.81%	21.68%	12.71%	12.85%	0.00%	0.00%

Table 4: Statement on Interest Rate Sensitivity (IRS): Off-Balance Sheet Items (OBS)													
		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and	Over two months and	Over 3 months and upto	Over 6 months and upto	Over 1 year and upto 3	Over 3 years and upto 5	Over 5 years	Non-sensitive	Total
Particulars	l .	,		(One month)	upto 2 months	upto 3 months	6 months	1 year	years	years			
		X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240
A. Expected Outflows on account of OBS items													
1.Lines of credit committed to other institutions	Y1810	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
3.Guarantees (Financial & Others)	Y1830	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. Sale and repurchase agreement and asset sales with recourse, where the credit	Y1840												
risk remains with the applicable NBFC.		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.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC,	Y1850										1		
including instances where these arise out of repo style transactions		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.Commitment to provide liquidity facility for securitization of standard asset	Y1860										1		
transactions		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.Second loss credit enhancement for securitization of standard asset transactions	Y1870										i		
provided as third party		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.Outflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y1880	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts ((a)+(b)+(c))	Y1890	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1900	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1910	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y1920	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(ii) Options Contracts ((a)+(b)+(c))	Y1930	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1940	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1950	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y1960	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(iii) Swaps - Currency ((a)+(b))	Y1970	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1980	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1990	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2000	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2010	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(b) Basis Swaps	Y2020	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(v) Credit Default Swaps(CDS) Purchased	Y2030	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
9.Other contingent outflows	Y2050	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	Y2060	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. Expected Inflows on account of OBS Items													
1.Credit commitments from other institutions pending disbursal	Y2070	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
2.Inflows on account of Reverse Repos (Buy /Sell)	Y2080	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
3.Inflows on account of Bills rediscounted	Y2090	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
4.Inflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y2100	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts ((a)+(b)+(c))	Y2110	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y2120	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	
(b) Interest Rate Futures	Y2130	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y2140	0.00		0.00	0.00					0.00	0.00		
(ii) Options Contracts ((a)+(b)+(c))	Y2150	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) Currency Options Purchased / Sold	Y2160 Y2170	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	
(b) Interest Rate Options		0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y2180	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) Swaps - Currency ((a)+(b))	Y2190	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y2210	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) Swaps - Interest Rate ((a)+(b))	Y2220	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2230									0.00			
(b) Basis Swaps	Y2240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
(v) Swaps - Others (Commodities, securities etc.)	Y2250												
(vi) Credit Default Swaps (CDS) Purchased	Y2260	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.Other contingent inflows	Y2270	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5)  C. MISMATCH(OI-OO)	Y2280 Y2290	0.00	0.00	0.00	0.00	0.00	0.00		0.00		0.00	0.00	
C. MISMATCH(UI-UU)	Y2290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



## AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory								
Particulars	Value							
Particulars	X010							

Name of the Person Filing the Return	Y010	Krishnan Y
Designation	Y020	Deputy CFO
Office No. (with STD Code)	Y030	04842912150
Mobile No.	Y040	9072625359
Email Id	V050	krishnan.y@muthoottu
	Y050	mini.com
Date	Y060	15-09-2025
Place	Y070	Kochi

- 1. All values must be reported in Rs lakh.
- 2. Enter all dates in dd-mm-yyyy format.
- 3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.