SMFG Grihashakti

Nayi Asha. Naya Vishwas.

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Ref: **Our letter dated 19 October, 2026 with respect to submission of Provisional Asset Liability Management ('ALM-II') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report for the half year ended 30 September, 2026**

Sub: **Asset Liability Management ('ALM-II') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report for the half year ended 30 September, 2026**

Dear Sir / Madam,

In accordance with the disclosure requirement as per the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 15 October, 2025 as amended from time to time, please find enclosed the ALM-II on Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report for the half year ended 30 September, 2026 as submitted to the National Housing Bank.

This intimation shall also be made available on the Company's website at: - https://www.grihashakti.com/intimation-to-stock-exchange.aspx

The above is submitted for your kind information and appropriate dissemination.

Thanking you,

For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA
Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.11.12 18:46:01 +05'30'

Archana Nadgouda
Company Secretary & Compliance Officer
Membership No. A17140

Date: 12 November, 2026
Place: Mumbai

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**	**371.16**	**371.16**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	**371.16**
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	1381.42	**1381.42**
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**	**425.00**	**775.00**	**1383.00**	**95.00**	**517.48**	**3195.48**
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	425.00	775.00	1335.00	95.00	517.48	**3147.48**
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	48.00	0.00	0.00	**48.00**
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**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
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	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Borrowings	**33.40**	**39.33**	**16.53**	**96.81**	**170.96**	**305.74**	**712.01**	**3327.28**	**1566.77**	**562.18**	**6831.01**
a) Term money borrowings	0.00	39.33	16.53	96.81	170.96	272.34	645.21	3060.08	1317.68	261.36	**5880.30**
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	33.40	0.00	0.00	0.00	0.00	33.40	66.80	267.20	249.09	300.82	**950.71**
7. Current Liabilities & provisions:	**50.33**	**11.54**	**140.79**	**34.63**	**17.54**	**47.65**	**50.31**	**16.67**	**5.63**	**20.77**	**395.86**
a) Sundry creditors	13.34	4.52	5.74	0.00	0.00	0.00	21.48	7.96	0.21	0.00	**53.25**
b) Expenses payable (other than interest)	9.36	5.17	117.56	8.99	8.71	3.47	2.49	2.08	5.42	8.10	**171.35**
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	27.63	1.85	17.49	25.64	8.83	43.89	22.83	0.00	0.00	0.00	**148.16**
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	0.00	0.00	0.00	0.29	3.51	6.63	0.00	12.67	**23.10**
8. Contingent Liabilities	**33.68**	**34.49**	**78.49**	**131.16**	**215.54**	**231.91**	**355.60**	**1862.43**	**593.08**	**141.82**	**3678.20**
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)	33.68	34.49	78.49	131.16	215.54	213.16	287.33	152.35	0.00	0.00	**1146.20**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	68.27	1710.08	593.08	141.82	**2532.00**
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	0.00	1.41	0.88	0.90	2.76	5.41	18.32	11.65	5.23	**46.56**
(A) TOTAL OUTFLOWS	**117.41**	**85.36**	**237.22**	**263.48**	**404.94**	**1013.06**	**1898.33**	**6607.70**	**2272.13**	**3000.06**	**15899.69**
(A_1) CUMULATIVE OUTFLOWS	**117.41**	**202.77**	**439.99**	**703.47**	**1108.41**	**2121.47**	**4019.80**	**10627.50**	**12899.63**	**15899.69**	
B. INFLOWS											
1. Cash	0.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.55**
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)	**157.59**	**213.51**	**187.39**	**0.00**	**0.01**	**7.65**	**0.05**	**0.00**	**0.00**	**0.00**	**566.20**
a) Current account	71.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**71.46**
b) Deposit /short-term deposits	86.13	213.51	187.39	0.00	0.01	7.65	0.05	0.00	0.00	0.00	**494.74**
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)	**99.53**	**0.00**	**158.83**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**258.36**
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b) Non Mandatory Listed	49.59	0.00	158.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**208.42**
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	49.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**49.94**
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)	**55.60**	**32.40**	**60.03**	**153.62**	**159.03**	**503.21**	**860.38**	**2276.75**	**1278.40**	**5236.80**	**10616.22**
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)	55.60	32.40	60.03	153.62	159.03	503.21	860.38	2276.75	1278.40	5236.80	**10616.22**
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**	**22.90**	**195.14**	**218.04**
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	22.90	0.00	**22.90**
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	137.06	**137.06**
b) Doubtful and loss											

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
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	0.00	**0.00**
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	58.08	**58.08**
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.13	**39.13**
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	20.04	**20.04**
9. Other assets :	**86.32**	**11.11**	**15.40**	**9.79**	**2.37**	**9.89**	**34.05**	**144.02**	**22.59**	**167.41**	**502.95**
(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	7.25	**7.25**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	85.03	10.63	10.63	0.00	0.00	2.39	9.80	0.00	2.17	22.68	**143.33**
c) Others (Please specify, if any)	1.29	0.48	4.77	9.79	2.37	7.50	24.25	144.02	20.42	137.48	**352.37**
10. Lines of credit committed by other institutions (inflows)	810.00	687.00	260.00	775.00	0.00	0.00	0.00	0.00	0.00	0.00	**2532.00**
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)	0.00	0.00	0.00	1.88	4.18	25.75	92.77	461.37	187.55	372.70	**1146.20**
(B) TOTAL INFLOWS	**1209.59**	**944.02**	**681.65**	**940.29**	**165.59**	**546.50**	**987.25**	**2882.14**	**1511.44**	**6031.22**	**15899.69**
C. Mismatch (B - A)	**1092.18**	**858.66**	**444.43**	**676.81**	**-239.35**	**-466.56**	**-911.08**	**-3725.56**	**-760.69**	**3031.16**	**0.00**
D. Cumulative mismatch	**1092.18**	**1950.84**	**2395.27**	**3072.08**	**2832.73**	**2366.17**	**1455.09**	**-2270.47**	**-3031.16**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**930.23%**	**1005.93%**	**187.35%**	**256.87%**	**-59.11%**	**-46.05%**	**-47.99%**	**-56.38%**	**-33.48%**	**101.04%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**930.23%**	**962.09%**	**544.39%**	**436.70%**	**255.57%**	**111.53%**	**36.20%**	**-21.36%**	**-23.50%**	**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
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**	**371.16**	**371.16**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	**371.16**
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	1381.42	**1381.42**
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**	**349.35**	**0.00**	**0.00**	**425.00**	**775.00**	**1033.65**	**95.00**	**517.48**	**0.00**	**3195.48**
a) Floating rate	0.00	0.00	349.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**349.35**
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	425.00	775.00	985.65	95.00	517.48	0.00	**2798.13**
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	**48.00**
5. Deposits/Borrowings	**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) 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
6. Borrowings	**593.01**	**208.46**	**1113.23**	**603.40**	**1889.43**	**423.20**	**399.09**	**1251.23**	**249.38**	**100.58**	**0.00**	**6831.01**
a) Term money borrowings	559.61	208.46	1113.23	603.40	1559.85	180.00	271.40	1184.35	200.00	0.00	0.00	**5880.30**
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.	33.40	0.00	0.00	0.00	329.58	243.20	127.69	66.88	49.38	100.58	0.00	**950.71**
d) From Others												
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**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**395.86**	**395.86**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.25	**53.25**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171.35	**171.35**
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	148.16	**148.16**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.10	**23.10**
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	**33.68**	**34.49**	**78.49**	**131.16**	**215.54**	**231.91**	**355.60**	**1862.43**	**593.08**	**141.82**	**0.00**	**3678.20**
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**

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
b) Loan commitments pending disbursal (outflows)	33.68	34.49	78.49	131.16	215.54	213.16	287.33	152.35	0.00	0.00	0.00	**1146.20**
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	68.27	1710.08	593.08	141.82	0.00	**2532.00**
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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.56	**46.56**
(A) TOTAL OUTFLOWS	**626.69**	**242.95**	**1541.07**	**734.56**	**2104.97**	**1080.11**	**1529.69**	**4147.31**	**937.46**	**759.88**	**2195.00**	**15899.69**
(A-1) CUMULATIVE OUTFLOWS	**626.69**	**869.64**	**2410.71**	**3145.27**	**5250.24**	**6330.35**	**7860.04**	**12007.35**	**12944.81**	**13704.69**	**15899.69**	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	**0.55**
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)	**86.13**	**213.51**	**187.39**	**0.00**	**0.01**	**7.65**	**0.05**	**0.00**	**0.00**	**0.00**	**71.46**	**566.20**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.46	**71.46**
b) Deposit /short-term deposits	86.13	213.51	187.39	0.00	0.01	7.65	0.05	0.00	0.00	0.00	0.00	**494.74**
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)	**99.53**	**0.00**	**158.83**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**258.36**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	99.53	0.00	158.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**258.36**
b) Floating rate securities	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) 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)	**0.00**	**0.00**	**10498.81**	**0.23**	**0.23**	**0.71**	**1.49**	**7.00**	**9.01**	**98.74**	**0.00**	**10616.22**
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	0.00	0.00	0.23	0.23	0.23	0.71	1.49	7.00	9.01	98.74	0.00	**117.64**
ii) Floating Rate	0.00	0.00	10498.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**10498.58**
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**	**22.90**	**195.14**	**0.00**	**218.04**
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	22.90	0.00	0.00	**22.90**
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	137.06	0.00	**137.06**

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
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	0.00	0.00	**0.00**
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	58.08	0.00	**58.08**
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	39.13	**39.13**
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	20.04	**20.04**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**107.91**	**0.00**	**0.00**	**395.04**	**502.95**
(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	7.25	**7.25**
(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	143.33	**143.33**
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107.91	0.00	0.00	244.46	**352.37**
10. Lines of credit committed by other institutions (inflows)	810.00	687.00	260.00	775.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2532.00**
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	1.88	4.18	25.75	92.77	461.37	187.55	372.70	0.00	**1146.20**
(B) TOTAL INFLOWS	**995.66**	**900.51**	**11105.03**	**777.11**	**4.42**	**34.11**	**94.31**	**576.28**	**219.46**	**666.58**	**526.22**	**15899.69**
C. Mismatch (B - A)	**368.97**	**657.56**	**9563.96**	**42.55**	**-2100.55**	**-1046.00**	**-1435.38**	**-3571.03**	**-718.00**	**-93.30**	**-1668.78**	**0.00**
D. Cumulative mismatch	**368.97**	**1026.53**	**10590.49**	**10633.04**	**8532.49**	**7486.49**	**6051.11**	**2480.08**	**1762.08**	**1668.78**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**58.88%**	**270.66%**	**620.61%**	**5.79%**	**-99.79%**	**-96.84%**	**-93.83%**	**-86.10%**	**-76.59%**	**-12.28%**	**-76.03%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**58.88%**	**118.04%**	**439.31%**	**338.06%**	**162.52%**	**118.26%**	**76.99%**	**20.65%**	**13.61%**	**12.18%**	**0.00%**	