SAPNE AAPKE, SAATH HAMAARA

Ref. No. AAVAS/SEC/2025-26/812

Date: November 14, 2025

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001
Scrip code: 541988

Dear Sir/Madam,

Subject: Intimation pursuant to SEBI Master Circular no. Ref No SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for issue and Listing of Commercial Paper- Asset Liability Management (ALM) Statement as on September 30, 2025.

With reference to Chapter XVII- 'Listing of Commercial Paper' of the SEBI Master circular no. Ref No SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 (as amended, enacted, re-enacted from time to time), please find enclosed herewith ALM statement as on September 30, 2025.

Further, this is to inform you that the same has been filed with National Housing Bank today, November 14, 2025.

We request you to take the same on your record.

Thanking You,

For Aavas Financiers Limited,

SAURABH SHARMA
Digitally signed by SAURABH SHARMA
Date: 2025.11.14 17:32:20 +05'30'

Saurabh Sharma
Company Secretary and Compliance Officer
(ACS-60350)

Encl. As Above

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**	**79.16**	**79.16**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.16	**79.16**
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	4600.71	**4600.71**
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**	**7.32**	**0.00**	**44.64**	**101.17**	**123.18**	**528.13**	**1143.41**	**0.00**	**1947.85**
a) Plain vanilla bonds/debentures	0.00	0.00	7.32	0.00	44.64	101.17	123.18	429.15	1143.41	0.00	**1848.87**
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	98.98	0.00	0.00	**98.98**
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**	**199.89**	**0.00**	**0.00**	**0.00**	**199.89**
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	199.89	0.00	0.00	0.00	**199.89**
6. Borrowings	**52.45**	**1.58**	**103.89**	**152.31**	**300.50**	**798.33**	**1570.21**	**5523.14**	**3788.45**	**2867.22**	**15158.08**
a) Term money borrowings	52.45	0.00	102.46	150.73	287.81	584.39	1150.01	4082.99	3030.22	2438.64	**11879.70**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	1.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**1.43**
c) From RBI, NHB, Govt, & others	0.00	1.58	0.00	1.58	12.69	213.94	420.20	1440.15	758.23	428.58	**3276.95**
7. Current Liabilities & provisions:	**21.39**	**45.82**	**110.86**	**30.85**	**47.40**	**38.52**	**75.09**	**221.06**	**140.53**	**124.72**	**856.24**
a) Sundry creditors	14.79	42.44	73.07	6.97	13.71	0.09	0.30	2.02	1.08	0.00	**154.47**
b) Expenses payable (other than interest)	6.60	3.38	13.24	15.22	7.40	0.00	0.00	0.00	0.00	0.00	**45.84**
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	0.00	0.00	24.55	8.66	12.09	36.87	65.28	219.04	134.44	0.00	**500.93**
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.28	**66.28**
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	14.20	1.56	9.51	0.00	5.01	58.44	**88.72**

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
8. Contingent Liabilities	**23.00**	**9.00**	**80.00**	**89.00**	**114.00**	**128.00**	**138.78**	**0.00**	**0.00**	**0.00**	**581.78**
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**
b) Loan commitments pending disbursal (outflows)	23.00	9.00	80.00	89.00	114.00	128.00	138.78	0.00	0.00	0.00	**581.78**
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)	3.46	2.94	3.74	1.65	1.65	4.90	9.59	27.13	13.12	100.32	**168.50**
(A) TOTAL OUTFLOWS	**100.30**	**59.34**	**305.81**	**273.81**	**508.19**	**1070.92**	**2116.74**	**6299.46**	**5085.51**	**7772.13**	**23592.21**
(A_1) CUMULATIVE OUTFLOWS	**100.30**	**159.64**	**465.45**	**739.26**	**1247.45**	**2318.37**	**4435.11**	**10734.57**	**15820.08**	**23592.21**	59612.44
B. INFLOWS											0.00
1. Cash	2.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2.87**
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)	**161.55**	**0.00**	**335.00**	**230.00**	**500.00**	**665.00**	**0.00**	**0.17**	**0.00**	**27.70**	**1919.42**
a) Current account	161.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**161.55**
b) Deposit /short-term deposits	0.00	0.00	335.00	230.00	500.00	665.00	0.00	0.17	0.00	27.70	**1757.87**
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)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**61.52**	**87.55**	**59.93**	**0.00**	**209.00**
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	0.00	0.00	0.00	0.00	0.00	0.00	61.52	87.55	59.93	0.00	**209.00**
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)	**214.50**	**60.27**	**109.81**	**388.44**	**385.59**	**1139.57**	**2216.16**	**7715.78**	**5814.67**	**5994.82**	**24039.61**
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)	214.50	60.27	109.81	388.44	385.59	1139.57	2216.16	7715.78	5814.67	5994.82	**24039.61**
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**	**25.30**	**182.75**	**208.05**
a) Sub-standard											0.00
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	25.30	0.00	**25.30**
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	85.93	**85.93**

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b) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	39.34	**39.34**
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	57.48	**57.48**
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	33.89	**33.89**
9. Other assets :	**0.07**	**0.00**	**23.77**	**21.28**	**23.53**	**48.38**	**83.32**	**219.44**	**84.13**	**110.85**	**614.77**
(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	53.33	**53.33**
(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	**0.00**
c) Others (Please specify, if any)	0.07	0.00	23.77	21.28	23.53	48.38	83.32	219.44	84.13	57.52	**561.44**
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**
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(B) TOTAL INFLOWS	**378.99**	**60.27**	**468.58**	**639.72**	**909.12**	**1852.95**	**2361.00**	**8022.94**	**5984.03**	**6350.01**	**27027.61**
C. Mismatch (B - A)	**278.69**	**0.93**	**162.77**	**365.91**	**400.93**	**782.03**	**244.26**	**1723.48**	**898.52**	**-1422.12**	**3435.40**
D. Cumulative mismatch	**278.69**	**279.62**	**442.39**	**808.30**	**1209.23**	**1991.26**	**2235.52**	**3959.00**	**4857.52**	**3435.40**	
E. Mismatch as % to Outflows (C as % of A)	**277.86%**	**1.57%**	**53.23%**	**133.64%**	**78.89%**	**73.02%**	**11.54%**	**27.36%**	**17.67%**	**-18.30%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**277.86%**	**175.16%**	**95.05%**	**109.34%**	**96.94%**	**85.89%**	**50.41%**	**36.88%**	**30.70%**	**14.56%**	

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**	**79.16**	**79.16**
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.16	**79.16**
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	4600.71	**4600.71**
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**	**720.00**	**99.00**	**45.00**	**384.18**	**254.18**	**582.55**	**70.00**	**0.00**	**-16.40**	**2138.51**
a) Floating rate	0.00	0.00	720.00	0.00	10.00	25.00	0.00	0.00	0.00	0.00	-5.71	**749.29**
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	35.00	359.18	254.18	582.55	70.00	0.00	-10.67	**1290.24**
c) Instruments with embedded options	0.00	0.00	0.00	99.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.02	**98.98**
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												0.00
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	**1116.51**	**434.32**	**3014.18**	**1073.01**	**2112.68**	**1897.60**	**1289.04**	**756.98**	**341.54**	**102.73**	**9.60**	**12148.19**
a) Term money borrowings	1079.18	390.59	2978.24	1048.72	1772.25	1311.97	509.20	98.30	91.25	74.23	8.50	**9362.43**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	1.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**1.43**
c) From RBI, NHB, Govt.	37.33	43.73	34.51	24.29	340.43	585.63	779.84	658.68	250.29	28.50	1.10	**2784.33**
d) From Others												0.00
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**	**404.37**	**404.37**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154.47	**154.47**
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.85	**45.85**
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	49.06	**49.06**
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154.99	**154.99**
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**

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
9. Contingent Liabilities	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**581.78**	**581.78**
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	581.78	**581.78**
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)	0.00	0.00	1.66	1.65	1.65	4.90	9.59	27.13	13.12	17.18	91.61	**168.49**
(A) TOTAL OUTFLOWS	**1116.51**	**434.32**	**3735.84**	**1173.66**	**2159.33**	**2286.68**	**1552.81**	**1366.66**	**424.66**	**119.91**	**5750.83**	**20121.21**
(A-1) CUMULATIVE OUTFLOWS	**1116.51**	**1550.83**	**5286.67**	**6460.33**	**8619.66**	**10906.34**	**12459.15**	**13825.81**	**14250.47**	**14370.38**	**20121.21**	108967.36
B. INFLOWS												0.00
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.87	**2.87**
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)	**4.24**	**0.00**	**336.31**	**230.00**	**500.00**	**665.00**	**22.15**	**0.17**	**0.00**	**0.00**	**161.55**	**1919.42**
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161.55	**161.55**
b) Deposit /short-term deposits	4.24	0.00	336.31	230.00	500.00	665.00	22.15	0.17	0.00	0.00	0.00	**1757.87**
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)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**61.52**	**87.55**	**59.93**	**0.00**	**0.00**	**209.00**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	61.52	87.55	59.93	0.00	0.00	**209.00**
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)	**105.21**	**49.70**	**106.86**	**245.47**	**11558.67**	**386.81**	**525.89**	**2694.26**	**751.36**	**0.00**	**127.20**	**16551.43**
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)												0.00
i) Fixed Rate	64.68	17.54	30.50	95.97	114.41	386.81	525.89	2694.26	751.36	0.00	37.03	**4718.45**
ii) Floating Rate	40.53	32.16	76.36	149.50	11444.26	0.00	0.00	0.00	0.00	0.00	90.17	**11832.98**
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**	**25.30**	**182.75**	**0.00**	**208.05**
a) Sub-standard												0.00
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	25.30	0.00	0.00	**25.30**
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	85.93	0.00	**85.93**

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												0.00
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	39.34	0.00	**39.34**
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	57.48	0.00	**57.48**
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	33.89	**33.89**
9. Other assets :	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**614.77**	**614.77**
(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	53.33	**53.33**
(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	0.00	**0.00**
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	561.44	**561.44**
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(B) TOTAL INFLOWS	**109.45**	**49.70**	**443.17**	**475.47**	**12058.67**	**1051.81**	**609.56**	**2781.98**	**836.59**	**182.75**	**940.28**	**19539.43**
C. Mismatch (B - A)	**-1007.06**	**-384.62**	**-3292.67**	**-698.19**	**9899.34**	**-1234.87**	**-943.25**	**1415.32**	**411.93**	**62.84**	**-4810.55**	**-581.78**
D. Cumulative mismatch	**-1007.06**	**-1391.68**	**-4684.35**	**-5382.54**	**4516.80**	**3281.93**	**2338.68**	**3754.00**	**4165.93**	**4228.77**	**-581.78**	
E. Mismatch as % to Outflows (C as % of A)	**-90.20%**	**-88.56%**	**-88.14%**	**-59.49%**	**458.44%**	**-54.00%**	**-60.74%**	**103.56%**	**97.00%**	**52.41%**	**-83.65%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**-90.20%**	**-89.74%**	**-88.61%**	**-83.32%**	**52.40%**	**30.09%**	**18.77%**	**27.15%**	**29.23%**	**29.43%**	**-2.89%**	