

Annexure IV

NBS-ALM 3

Name of the NBFC :

Statement of Interest Rate Sensitivity as on :

(Amt. in crore of rupees)

A. Outflows	1 day to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months upto 3 months	Over 3 months upto 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years to 5 years	Over 5 years	Total
1. Capital	xx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
a) Equity and perpetual preference shares										
b) Non-perpetual preference shares										
2. Reserves & surplus										
3. Grants, donations & benefactions										
4. Bonds & debentures (unsecured portion to be indicated separately)	xx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
a) Plain vanilla bonds/debentures										
b) Bonds/debentures with embedded options										
c) Others (Please specify)										
5. ICDs										
6. Borrowings										
a) Short Term borrowings										
i. CP - banks										
ii. CP - Other										
iii. Others										
b) Long Term borrowings										
i. banks										
ii. FIs										
iii. Others										
7. Current Liabilities & provisions										

a) Sundry creditors										
b) Expenses payable										
c) Advance income recd.										
d) Interest payable on bonds/ICDs										
e) Provisions (other than for NPAs)										
8. Contingent Liabilities	xx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
a) Letters of credit/guarantees										
b) Loan commitments pending disbursement (outflows)										
c) Lines of credit committed to other institutions (outflows)										
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted										
9. Others (specify)										
A. TOTAL OUTFLOWS (A)										
B. Cumulative Outflows										
C. Inflows										
1. Cash										
2. Remittance in transit										
3. Balances with banks	xx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx
a) Current account										
b) Deposit /short-term deposits										
c) Money at call & short notice										
4. Investments (net of provisions)										
5. Advances (performing)										

a) Bills of exchange and promissory notes discounted & rediscounted										
b) Term loans (only rupee loans)										
c) Corporate loans/short term loans										
6. Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in Appendix I)										
7. Inflows from assets on lease										
8. Fixed assets (excluding assets on lease)										
9. Other assets : i. Intangible assets & other non-cash flow items ii. Interest and other income receivable iii. Others										
10. Lines of credit committed by other institutions (inflows)										
11. Bills rediscounted (inflow)										
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)										
13. Others										
C. TOTAL INFLOWS (C)										
D. Mismatch (C - A)										
E. Mismatch as % to outflows (D as % to A)										
F. Cumulative										

Mismatch										
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)										