



## Annex – IV: Formats for Returns

### DNBS04A: Statement of short-term Dynamic Liquidity

Particulars	Next day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
<b>A. OUTFLOWS</b>						
1. Increase in loans & Advances	-	-	-	-	-	-
(i) Term Loans						-
(ii) Working Capital (WC)						-
(iii) Micro Retail Loans of MFIs						-
(iv) Others, if any						-
2. Net increase in investments	-	-	-	-	-	-
(i) Equity Shares						-
(ii) Convertible Preference Shares						-
(iii) Non-Redeemable / Perpetual Preference Shares						-
(iv) Shares of Subsidiaries						-
(v) In shares of Joint Ventures						-
(vi) Bonds						-
(vii) Debentures						-
(viii) Govt./approved securities						-
(ix) In Open ended Mutual Funds						-
(x) Others (Please Specify)						-
3. Net decrease in public deposits, ICDs						-
4. Net decrease in borrowings from various sources/net increase in market lending						-
5. Security Finance Transactions	-	-	-	-	-	-
6. Other outflows						-
7. Total Outflow on account of OBS items (OO) (Details to be given in below table)						-
<b>TOTAL OUTFLOWS (A) (1 + 2 + 3 + 4 + 5 + 6 + 7)</b>	-	-	-	-	-	-

<b>B. INFLOWS</b>						
1. Net cash position						-
2. Net Increase in Capital (i+ ii + iii)	-	-	-	-	-	-
(i) Equity Paid-Up Capital						-
(ii) Compulsorily Convertible Preference Shares						-
(iii) Other Preference Shares						-
3. Reserves & Surplus (i+ ii + iii + iv + v + vi + vii + viii + ix + x + xi + xii + xiii)	-	-	-	-	-	-
(i) Share Premium Account						-
(ii) General Reserves						-
(iii) Statutory / Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))						-
(iv) Reserves under Sec 45-IC of RBI Act 1934						-
(v) Capital Redemption Reserve						-



(vi) Debenture Redemption Reserve							-
(vii) Other Capital Reserves							-
(viii) Other Revenue Reserves							-
(ix) Investment Fluctuation Reserves / Investment Reserves							-
(x) Revaluation Reserves	-	-	-	-	-	-	-
x.1 Revaluation Reserves - Property							-
x.2 Revaluation Reserves - Financial Assets							-
(xi) Share Application Money Pending Allotment							-
(xii) Others (Please mention)							-
(xiii) Balance of profit and loss account							-
4. Net increase in deposits							-
5. Interest inflow on investments							-
6. Interest inflow on performing Advances							-
7. Net increase in borrowings from various sources	-	-	-	-	-	-	-
8. Other inflows (Please Specify)							-
9. Total Inflow on account of OBS items							-
TOTAL INFLOWS (B) (1 to 9)	-	-	-	-	-	-	-
C. Mismatch (B - A)	-	-	-	-	-	-	-
D. Cumulative mismatch	-	-	-	-	-	-	-
E. C as percentage to Total Outflows	-%	-%	-%	-%	-%	-%	-%



## DNBS04B: Statement of Structural Liquidity

Particulars	Next day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	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
<b>A. OUTFLOWS</b>											
1. Capital (i + ii + iii + iv)	-	-	-	-	-	-	-	-	-	-	-
(i) Equity Capital											-
(ii) Perpetual / Non-Redeemable Preference Shares											-
(iii) Non-Perpetual / Redeemable Preference Shares											-
(iv) Others											-
2. Reserves & Surplus	-	-	-	-	-	-	-	-	-	-	-
3. Gifts, Grants, Donations & Benefactions											-
4. Bonds & Notes	-	-	-	-	-	-	-	-	-	-	-
5. Deposits (i+ ii)	-	-	-	-	-	-	-	-	-	-	-
(i) Term Deposits from Public											-
(ii) Others											-
6. Borrowings	-	-	-	-	-	-	-	-	-	-	-
7. Current Liabilities & Provisions	-	-	-	-	-	-	-	-	-	-	-
8. Statutory Dues											-
9. Unclaimed Deposits (i + ii)	-	-	-	-	-	-	-	-	-	-	-
(i) Pending for less than 7 years											-
(ii) Pending for greater than 7 years											-
10. Any Other Unclaimed Amount											-
11. Debt Service Realisation Account											-
12. Other Outflows											-
13. Outflows on Account of Off Balance Sheet (OBS) Exposure	-	-	-	-	-	-	-	-	-	-	-
<b>A. TOTAL OUTFLOWS (A)</b> (Sum of 1 to 13)	-	-	-	-	-	-	-	-	-	-	-
A1. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-

<b>B. INFLOWS</b>											
1. Cash											-
2. Remittance in Transit											-
3. Balances with Banks	-	-	-	-	-	-	-	-	-	-	-
a) Current Account											-
b) Deposit Accounts /Short-Term Deposits											-
4. Investments (i+ ii + iii + iv + v)	-	-	-	-	-	-	-	-	-	-	-
(i) Statutory Investments (only for NBFCs-D)											-



(ii) Listed Investments	-	-	-	-	-	-	-	-	-	-	-	-
(a) Current												-
(b) Non-current												-
(iii) Unlisted Investments	-	-	-	-	-	-	-	-	-	-	-	-
(a) Current												-
(b) Non-current												-
(iv) Venture Capital Units												-
(v) Others (Please Specify)												-
5. Advances (Performing)	-	-	-	-	-	-	-	-	-	-	-	-
6. Gross Non-Performing Loans (GNPA)	-	-	-	-	-	-	-	-	-	-	-	-
7. Inflows from Assets On Lease												-
8. Fixed Assets (Excluding Assets on Lease)												-
9. Other Assets :	-	-	-	-	-	-	-	-	-	-	-	-
10. Security Finance Transactions	-	-	-	-	-	-	-	-	-	-	-	-
11. Inflows on Account of Off Balance Sheet (OBS) Exposure	-	-	-	-	-	-	-	-	-	-	-	-
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	-	-	-	-	-	-	-	-	-	-	-	-
C. Mismatch (B - A)	-	-	-	-	-	-	-	-	-	-	-	-
D. Cumulative Mismatch	-	-	-	-	-	-	-	-	-	-	-	-
E. Mismatch as % of Total Outflows	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
F. Cumulative Mismatch as % of Cumulative Total Outflows	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%



### DNBS04B: Statement of Interest Rate Sensitivity (IRS)

Particulars	Next day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
<b>A. Liabilities (OUTFLOW)</b>												
1. Capital (i + ii + iii + iv)	-	-	-	-	-	-	-	-	-	-	-	-
(i) Equity												-
(ii) Perpetual preference shares												-
(iii) Non-perpetual preference shares												-
(iv) Others (Please furnish, if any)												-
2. Reserves & surplus	-	-	-	-	-	-	-	-	-	-	-	-
3. Gifts, grants, donations & benefactions												-
4. Bonds & Notes	-	-	-	-	-	-	-	-	-	-	-	-
a) Fixed rate plain vanilla including zero coupons												-
b) Instruments with embedded options												-
c) Floating rate instruments												-
5. Deposits	-	-	-	-	-	-	-	-	-	-	-	-
(i) Term Deposits from public	-	-	-	-	-	-	-	-	-	-	-	-
(a) Fixed rate												-
(b) Floating rate												-
6. Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
7. Current Liabilities & Provisions	-	-	-	-	-	-	-	-	-	-	-	-
8. Repos / Bills Rediscounted												-
9. Statutory Dues												-
10. Unclaimed Deposits (i + ii)	-	-	-	-	-	-	-	-	-	-	-	-
(i) Pending for less than 7 years												-
(ii) Pending for greater than 7 years												-
11. Any other Unclaimed Amount												-
12. Debt Service Realisation Account												-
13. Others												-
14. Total Outflows account of OBS items												-
<b>A. TOTAL OUTFLOWS (1 to 14)</b>	-	-	-	-	-	-	-	-	-	-	-	-
A1. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-	-
<b>B. INFLOWS</b>												
1. Cash												-
2. Remittance in transit												-
3. Balances with Banks (i + ii + iii)	-	-	-	-	-	-	-	-	-	-	-	-
(i) Current account												-
(ii) In deposit accounts, and other placements												-
(iii) Money at Call & Short Notice												-
4. Investments (net of provisions)	-	-	-	-	-	-	-	-	-	-	-	-
5. Advances (Performing)	-	-	-	-	-	-	-	-	-	-	-	-



6. Non-Performing Loans (i +ii + iii)	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Sub-standard Category													
(ii) Doubtful Category													
(iii) Loss Category													
7. Assets on Lease													
8. Fixed assets (excluding assets on lease)													
9. Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Statutory Dues													
11. Unclaimed Deposits (i + ii)	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Pending for less than 7 years													
(ii) Pending for greater than 7 years													
12. Any other Unclaimed Amount													
13. Debt Service Realisation Account													
14. Total Inflow account of OBS items													
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	-	-	-	-	-	-	-	-	-	-	-	-	-
C. Mismatch (B - A)	-	-	-	-	-	-	-	-	-	-	-	-	-
D. Cumulative mismatch	-	-	-	-	-	-	-	-	-	-	-	-	-
E. Mismatch as % of Total Outflows	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
F. Cumulative Mismatch as % of Cumulative Total Outflows	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%