



Annex – I: Public disclosure on liquidity risk

- (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities

- (ii) Top 20 large deposits (amount in ₹ crore and per cent of total deposits)
- (iii) Top 10 borrowings (amount in ₹ crore and per cent of total borrowings)
- (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities

- (v) Stock Ratios:

(a) Commercial papers as a per cent of total public funds, total liabilities and total assets

(b) Non-convertible debentures (original maturity of less than one year) as a per cent of total public funds, total liabilities and total assets

(c) Other short-term liabilities, if any as a per cent of total public funds, total liabilities and total assets

- (vi) Institutional set-up for liquidity risk management



Annex – II: Maturity Profile – Liquidity

Heads of Accounts		Time-bucket category	
A.	Outflows		
	1.	Capital funds	
	a)	Equity capital, Non-redeemable or perpetual preference capital, Reserves, Funds and Surplus	In the 'over 5 years' time-bucket.
	b)	Preference capital - redeemable / nonperpetual	As per the residual maturity of the shares.
	2.	Gifts, grants, donations and benefactions	The 'over 5 years' time-bucket. However, if such gifts, grants, etc., are tied to specific end-use, then these may be slotted in the time-bucket as per purpose / end-use specified.
	3.	Notes, Bonds and debentures	
	a)	Plain vanilla bonds / debentures	As per the residual maturity of the instruments
	b)	Bonds / debentures with embedded call / put options (including zero coupon / deep discount bonds)	As per the residual period for the earliest exercise date for the embedded option.
	c)	Fixed rate notes	As per the residual maturity
	4.	Deposits :	
	a)	Public deposits	As per the residual maturity.
	b)	Inter Corporate Deposits	These, being institutional / wholesale deposits, shall be slotted as per their residual maturity
	c)	Commercial Papers	As per the residual maturity
	5.	Borrowings	
	a)	Term money borrowings	As per the residual maturity
	b)	From the Reserve Bank, Govt. & others	As per the residual maturity
	c)	Bank borrowings in the nature of WCDL, CC, etc.	Over six months and up to one year
	6.	Current liabilities and provisions :	
	a)	Sundry creditors	As per the due date or likely timing of cash outflows. A behavioural analysis could also be made to assess the trend of outflows and the amounts slotted accordingly.



	b)	Expenses payable (other than interest)	As per the likely time of cash outflow.
	c)	Advance income received, receipts from borrowers pending adjustment	In the 'over 5 years' time-bucket as these do not involve any cash outflow.
	d)	Interest payable on bonds / deposits	In respective time buckets as per the due date of payment.
	e)	Provisions for NPAs	The amount of provision may be netted out from the gross amount of the NPA portfolio and the net amount of NPAs be shown as an item under inflows in stipulated time-buckets.
	f)	Provision for Investments portfolio	The amount may be netted from the gross value of investments portfolio and the net investments be shown as inflow in the prescribed time-slots. In case provisions are not held security-wise, the provision may be shown on "over 5 years" time bucket.
	g)	Other provisions	To be bucketed as per the purpose/ nature of the underlying transaction.
B.	Inflows		
	1.	Cash	In 1 to 7 day time-bucket.
	2.	Remittance in transit	In 1 to 7 day time-bucket.
	3.	Balances with banks (in India only)	
	a)	Current account	The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minimum balance be shown under Day 1-7 bucket.
	b)	Deposit accounts / short term deposits	As per residual maturity.
	4.	Investments (net of provisions)	
	a)	Mandatory investments	As suitable to the NBFC
	b)	Non-mandatory Listed	"1 day to 30 / 31 days (One month)" Over one month and upto 2 months", and "Over two months and upto 3 months" buckets depending upon the defeasance period proposed by the NBFCs
	c)	Non-mandatory unlisted securities (e.g. shares, etc.)	In the Over 5 years bucket
	d)	Non-mandatory unlisted securities having a fixed term maturity	As per residual maturity
	e)	AIF units	In the 'over 5 year' time bucket.



5.	In case Trading Book is followed			
	Equity shares, convertible preference shares, non-redeemable / perpetual preference shares, shares of subsidiaries / joint ventures and units in open ended mutual funds and other investments.	(i)	Shares classified as 'current' investments representing trading book of the NBFC may be shown in time buckets of '1 day 7 days, 8 days to 14 days, 15 days to 30 days (One month)' 'Over one month and upto 2 months', and 'Over two months and upto 3 months' buckets depending upon the defeasance period proposed by the NBFC.	
		(ii)	Shares classified as 'long term investments may be kept in over '5 years' time' bucket. However, the shares of the assisted units / companies acquired as part of the initial financing package, may be slotted in the relative time bucket keeping in view the pace of project implementation / time-overrun, etc., and the resultant likely timeframe for divesting such shares.	
6.	Advances (performing)			
	a)	Bill of Exchange and promissory notes discounted and rediscounted	As per the residual usance of the underlying bills.	
	b)	Term loans (rupee loans only)	The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule.	
	c)	Corporate loans / short term loans	As per the residual maturity	
7.	Non-performing loans (May be shown net of the provisions, interest suspense held)			
	a)	Sub-standard		
		i)	All overdues and instalments of principal falling due during the next three years	In the 3 to 5 year time-bucket.
		ii)	Entire principal amount due beyond the next three years	In the over 5 years' time-bucket
b)	Doubtful and loss			



		i)	All instalments of principal falling due during the next five years as also all overdues	In the over 5 year time-bucket
		ii)	Entire principal amount due beyond the next five years	In the over 5 year time-bucket
8.	Assets on lease			Cash flows from the lease transaction may be slotted in respective time buckets as per the timing of the cash flow.
9.	Fixed assets (excluding leased assets)			In the 'over 5 year' time-bucket.
10.	Other assets			
	(a)	Intangible assets and items not representing cash inflows.		In the 'over 5 year' time-bucket.
	(b)	(b) Other items (such as accrued income, other receivables, staff loans, etc.)		In respective maturity buckets as per the timing of the cashflows.
C.	Contingent liabilities			
	(a)	Letters of credit / guarantees (outflow through devolvement)		Based on the past trend analysis of the devolvement vis-a-vis the outstanding amount of guarantees (net of margins held), the likely devolvement shall be estimated and this amount could be distributed in various time buckets on judgmental basis. The assets created out of devolvement may be shown under respective maturity buckets on the basis of probable recovery dates.
	(b)	Loan commitments pending disbursal (outflow)		In the respective time buckets as per the sanctioned disbursement schedule.
	(c)	Lines of credit committed to / by other Institutions (outflow / inflow)		As per usance of the bills to be received under the lines of credit.

Note:

Any event-specific cash flows (e.g., outflow due to wage settlement arrears, capital expenses, income tax refunds, etc.) shall be shown in a time bucket corresponding to timing of such cash flows.

(i) All overdue liabilities be shown in the 1 to 7 days and 8-14 days time buckets based on behavioural estimates

(ii) Overdue receivables on account of interest and instalments of standard loans / hire purchase assets / leased rentals shall be slotted as below:



(i)	Overdue for less than one month.	In the 3 to 6 month bucket.
(ii)	Interest overdue for more than one month but less than seven months (i.e., before the relative amount becomes past due for six months)	In the 6 to 12 month bucket without reckoning the grace period of one month.
(iii)	Principal instalments overdue for 7 months but less than one year	In 1 to 3 year bucket.



Annex – III: Interest Rate Sensitivity

Heads of accounts		Rate sensitivity of time bucket
Liabilities		
1.	Capital, Reserves & Surplus	Non-sensitive
2.	Gifts, grants & benefactions	Non-sensitive
3.	Notes, bonds & debentures:	
	a) Floating rate	Sensitive; reprice on the roll-over / repricing date, shall be slotted in respective time buckets as per the repricing dates.
	b) Fixed rate (plain vanilla) including zero coupons	Sensitive; reprice on maturity. To be placed in respective time buckets as per the residual maturity of such instruments.
	c) Instruments with embedded options	Sensitive; could reprice on the exercise date of the option particularly in rising interest rate scenario. To be placed in respective time buckets as per the next exercise date.
4.	Deposits	
	a) Deposits / Borrowings	
	i) Fixed rate	Sensitive; could reprice on maturity or in case of premature withdrawal being permitted, after the lock-in period, if any, stipulated for such withdrawal. To be slotted in respective time buckets as per residual maturity or as per residual lock-in period, as the case may be. The prematurely withdrawable deposits with no lock-in period or past such lock-in period, shall be slotted in the earliest / shortest time bucket.
	ii) Floating rate	Sensitive; reprice on the contractual roll-over date. To be slotted in the respective time buckets as per the next repricing date.
	b) ICDs	Sensitive; reprice on maturity. To be slotted as per the residual maturity in the respective time buckets.
5.	Borrowings:	
	a) Term-money borrowing	Sensitive; reprices on maturity. To be placed as per residual maturity in the relative time bucket.
	b) Borrowings from others	
	i) Fixed rate	Sensitive; reprice on maturity. To be placed as per residual maturity in the relative time bucket.
	ii) Floating rate	Sensitive; reprice on the roll-over / repricing date. To be placed as per residual period to the repricing date in the relative time bucket.
6.	Current liabilities & provisions	
	a. Sundry creditors	



	b.	Expenses payable	Non-sensitive
	c.	Swap adjustment a/c.	
	d.	Advance income received / receipts from borrowers pending adjustment	
	e.	Interest payable on bonds / deposits	
	f.	Provisions	
7.		Repos / bills rediscounted / forex swaps (Sell / Buy)	Sensitive; reprices on maturity. To be placed as per the residual maturity in respective buckets.
Assets:			
1.		Cash	Non-sensitive.
2.		Remittance in transit	Non-sensitive.
3.		Balances with banks in India	
	a)	In current a/c.	Non-sensitive.
	b)	In deposit accounts, Money at call and short notice and other placements	Sensitive; reprices on maturity. To be placed as per residual maturity in respective time buckets.
4.		Investments	
	a)	Fixed income securities (e.g. Government securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	Sensitive on maturity. To be slotted as per residual maturity. However, the bonds / debentures valued by applying NPA norms due to non-servicing of interest, shall be shown, net of provisions made, in: i) 3-5 year bucket - if sub-standard norms applied. ii) Over 5 year bucket - if doubtful norms applied.
	b)	Floating rate securities	Sensitive; reprice on the next repricing date. To be slotted as per residual time to the repricing date.
	c)	Equity shares, convertible preference shares, shares of subsidiaries / joint ventures, venture capital units.	Non-sensitive.
5.		Advances (performing)	
	a)	Bills of exchange, promissory notes discounted & rediscounted	Sensitive on maturity. To be slotted as per the residual usance of the underlying bills.
	b)	Term loans / corporate loans / Short Term Loans (rupee loans only)	
	i)	Fixed Rate	Sensitive on cash flow / maturity.
	ii)	Floating Rate	Sensitive only when PLR or risk premium is changed by the NBFCs. The amount of term loans shall be slotted in time buckets which correspond to the time



			taken by NBFC to effect changes in their PLR in response to market interest rates.
6.	Non-performing loans: (net of provisions, interest suspense and claims received from ECGC)		
	a.	Sub-standard	To be slotted as indicated at item B.7 of Annex II.
	b.	Doubtful and loss	
7.	Assets on lease		The cash flows on lease assets are sensitive to changes in interest rates. The leased asset cash flows be slotted in the time-buckets as per timing of the cash flows.
8.	Fixed assets (excluding assets on lease)		Non-sensitive.
9.	Other assets		
	a)	Intangible assets and items not representing cash flows.	Non-sensitive.
	b)	Other items (e.g. accrued income, other receivables, staff loans, etc.)	Non-sensitive.
10.	Reverse Repos / Swaps (Buy / Sell) and Bills rediscounted (DUPN)		Sensitive on maturity. To be slotted as per residual maturity.
11.	Other (interest rate) products		
	a)	Interest rate swaps	Sensitive; to be slotted as per residual maturity in respective time buckets.
	b)	Other Derivatives	To be classified suitably as per the residual maturity in respective time buckets



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
A. OUTFLOWS						
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)						-
TOTAL OUTFLOWS (A) (1 +2 + 3 + 4 + 5 + 6 + 7)	-	-	-	-	-	-

B. INFLOWS						
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
A. OUTFLOWS											
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	-	-	-	-	-	-	-	-	-	-	-
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	-	-	-	-	-	-	-	-	-	-	-
A1. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-

B. INFLOWS											
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
A. Liabilities (OUTFLOW)												
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												-
A. TOTAL OUTFLOWS (1 to 14)	-	-	-	-	-	-	-	-	-	-	-	-
A1. Cumulative Outflows	-	-	-	-	-	-	-	-	-	-	-	-
B. INFLOWS												
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	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

