

Lendingkart Finance Limited
Assets Liability Management as at 31 August 2022

(₹ in lakhs unless otherwise stated)

Particulars	Sep-22	Sep-22	Sep-22	Oct-22	Nov-22	Dec-22 to Feb-23	Mar-23 to Aug-23	Sep-23 to Aug-25	Sep-25 to Aug-27	Post Aug-27	Total
	1 day to 7 days	8 day to 14 days	15 days to 1 month	1 - 2 months	2 - 3 months	3 - 6 months	6 month - 1 yr	1-3 yrs	3-5 yrs	> 5 yrs	
A. Outflows											
1. Capital	-	-	-	-	-	-	-	-	-	4,418.79	4,418.79
2. Reserves & surplus	-	-	-	-	-	-	-	-	-	59,523.15	59,523.15
3. Borrowings & Debentures	3,243.15	415.88	10,313.25	8,348.90	7,010.49	38,866.84	37,326.80	52,001.70	-	-	1,57,527.01
4. Other Financial Liabilities	48.71	-	3,864.32	1,128.41	1,126.27	3,357.28	5,009.63	12,552.45	798.49	486.22	28,371.78
5. Current Tax Liabilities	-	-	-	-	-	-	-	-	-	-	-
6. Provisions	340.20	97.66	136.75	394.75	392.93	1,150.58	2,149.70	1,533.80	3.46	2,880.91	9,080.74
7. Other non-financial liabilities	-	31.07	367.20	0.84	-	-	1,367.60	298.50	-	-	2,065.21
8. Outflow on account of off-balance sheet items	3,993.17	-	-	-	-	-	-	-	-	-	3,993.17
A. TOTAL OUTFLOWS (A)	7,625.23	544.61	14,681.52	9,872.89	8,529.69	43,374.70	45,853.73	66,386.45	801.94	67,309.07	2,64,979.85
B. Cumulative Outflows (B)	7,625.23	8,169.84	22,851.36	32,724.25	41,253.94	84,628.65	1,30,482.38	1,96,868.83	1,97,670.77	2,64,979.85	2,64,979.85
C. Inflows											
1. Balances with banks	218.78	1,625.69	5,431.66	146.26	9.83	11,070.73	6,927.48	1,991.57	-	-	27,422.00
2. Investments	-	-	-	-	-	-	-	-	-	-	-
3. Advances (Lending Portfolio)	5,962.57	1,711.68	2,238.75	6,760.60	6,728.73	19,691.88	36,729.05	97,616.08	270.89	5,978.08	1,83,688.31
4. Fixed assets	-	-	-	-	-	-	-	-	-	2,026.64	2,026.64
5. Other financial assets	-	-	978.61	12,288.74	5,339.39	2,590.87	5,042.26	10,453.48	-	173.65	36,867.01
6. Tax Assets	-	-	-	-	-	-	-	2,603.22	-	-	2,603.22
7. Deferred Tax Assets	-	-	-	-	-	-	-	3,615.95	3,615.95	-	7,231.90
8. Other non financial assets	2.27	2.27	1,043.32	9.07	9.07	27.20	54.40	-	-	-	1,147.58
9. Inflow on account of off-balance sheet items	3,000.00	2,500.00	5,000.00	-	-	10,000.00	-	-	-	-	20,500.00
C. TOTAL INFLOWS	9,183.62	5,839.64	14,692.34	19,204.67	12,087.02	43,380.68	48,753.18	1,16,280.30	3,886.84	8,178.37	2,81,486.66
Cumulative Inflows	9,183.62	15,023.25	29,715.59	48,920.26	61,007.28	1,04,387.96	1,53,141.14	2,69,421.44	2,73,308.28	2,81,486.66	2,81,486.66
D. Mismatch (C - A)	1,558.38	5,295.02	10.83	9,331.77	3,557.33	5.98	2,899.45	49,893.85	3,084.90	-59,130.70	16,506.81
E. Mismatch as % to outflows (D as % to A)	20.44%	972.25%	0.07%	94.52%	41.71%	0.01%	6.32%	75.16%	384.68%	-87.85%	6.23%
F. Cumulative Mismatch	1,558.38	6,853.41	6,864.23	16,196.01	19,753.34	19,759.31	22,658.76	72,552.61	75,637.51	16,506.81	16,506.81
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	20.44%	83.89%	30.04%	49.49%	47.88%	23.35%	17.37%	36.85%	38.26%	6.23%	6.23%