

October 10, 2022

To
BSE Limited
Department of Corporate Services
P.J Towers, 25th Floor, Dalal Street, Mumbai-400001

Scrip Code: CP- 723432
ISIN: INE090W14127

Dear Sir/Madam,

Sub: Provisional Asset Liability Management (ALM) Return for the month of September, 2022.

In accordance with the disclosure requirement as per Operational Circular - SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021; please find enclosed herewith the provisional ALM statement for the month of September, 2022 as submitted to Reserve Bank of India (RBI).

You are kindly requested to take this letter on record.

Thanking you

For Lendingkart Finance Limited

Umesh Navani
Company Secretary & Compliance Officer
ICSI Membership No: A40899
Encl: a/a

Lendingkart Finance Limited
Assets Liability Management as at 30 September 2022

(₹ in lakhs unless otherwise stated)

Particulars	Oct-22	Oct-22	Oct-22	Nov-22	Dec-22	Jan-23 to Mar-23	Apr-23 to Sep-23	Oct-23 to Sep-25	Oct-25 to Sep-27	Post Sep-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	-	-	-	-	-	-	-	-	-	59,659.47	59,659.47
3. Borrowings	2,121.29	467.35	8,072.34	7,343.87	17,228.46	34,376.14	37,590.19	52,758.63	-	-	1,59,958.27
4. Other Financial Liabilities	104.60	-	3,814.10	1,307.77	1,304.11	3,883.31	7,028.24	16,030.28	811.08	445.95	34,729.43
5. Current Tax Liabilities	-	-	-	-	-	-	-	-	-	-	-
6. Provisions	342.57	95.97	131.04	387.97	384.97	1,124.32	2,131.18	1,371.05	3.07	2,769.01	8,741.14
7. Other non-financial liabilities	-	34.08	341.34	0.84	-	-	1,360.17	256.77	-	-	1,993.20
8. Outflow on account of off-balance sheet items	4,061.81	-	-	-	-	-	-	-	-	-	4,061.81
A. TOTAL OUTFLOWS (A)	6,630.26	597.41	12,358.82	9,040.45	18,917.54	39,383.77	48,109.78	70,416.73	814.15	67,293.21	2,73,562.12
B. Cumulative Outflows (B)	6,630.26	7,227.67	19,586.49	28,626.94	47,544.48	86,928.25	1,35,038.02	2,05,454.76	2,06,268.91	2,73,562.12	2,73,562.12
C. Inflows											
1. Balances with banks	903.02	-	3,250.67	-	7,519.95	13,944.71	8,552.78	1,911.15	-	-	36,082.28
2. Investments	-	-	-	-	-	-	-	-	-	-	-
3. Advances (Lending Portfolio)	6,064.22	1,698.98	2,160.10	6,708.32	6,655.34	19,424.27	36,769.01	97,278.79	275.56	5,435.33	1,82,469.92
4. Fixed assets	-	-	-	-	-	-	-	-	-	2,002.69	2,002.69
5. Other financial assets	-	-	1,083.16	11,842.19	5,233.54	2,756.21	5,377.02	10,710.22	-	174.64	37,176.98
6. Tax Assets	-	-	-	-	-	-	-	2,782.05	-	-	2,782.05
7. Deferred Tax Assets	-	-	-	-	-	-	-	3,591.20	3,591.21	-	7,182.41
8. Other non financial assets	2.02	2.02	1,711.17	8.07	8.07	24.21	48.42	-	-	-	1,803.98
9. Inflow on account of off-balance sheet items	-	-	9,500.00	-	-	-	-	-	-	-	9,500.00
C. TOTAL INFLOWS	6,969.26	1,701.00	17,705.10	18,558.58	19,416.90	36,149.40	50,747.23	1,16,273.41	3,866.77	7,612.66	2,79,000.31
Cumulative Inflows	6,969.26	8,670.26	26,375.36	44,933.94	64,350.84	1,00,500.25	1,51,247.48	2,67,520.88	2,71,387.65	2,79,000.31	2,79,000.31
D. Mismatch (C - A)	338.99	1,103.59	5,346.28	9,518.14	499.36	-3,234.37	2,637.46	45,856.67	3,052.62	-59,680.56	5,438.19
E. Mismatch as % to outflows (D as % to A)	5.11%	184.73%	43.26%	105.28%	2.64%	-8.21%	5.48%	65.12%	374.95%	-88.69%	1.99%
F. Cumulative Mismatch	338.99	1,442.58	6,788.87	16,307.00	16,806.37	13,572.00	16,209.45	62,066.13	65,118.75	5,438.19	5,438.19
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	5.11%	19.96%	34.66%	56.96%	35.35%	15.61%	12.00%	30.21%	31.57%	1.99%	1.99%