

EFL/2025-26/05

Date: April 16, 2025

To,
The Manager (Listing),
The BSE Limited,
P.J. Towers, Dalal Street,
Mumbai - 400 001.

Sub: Asset Liability Management Statement for the month of March, 2025.

Dear Sir/Madam,

Pursuant to 'Chapter XVII – Listing of Commercial Paper' of the Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 for Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024 issued by the Securities and Exchange Board of India, as amended from time to time, please find enclosed herewith the Asset Liability Management Statement of the Company for the month of March, 2025 as submitted to the Reserve Bank of India.

For Electronica Finance Limited

Vallabh Ghatge
Company Secretary and Compliance Officer
Membership No: A41587



Filing Information

Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Name of reporting institution	Electronica Finance Limited (Formerly Electronica Leasing & Finance Limited)
Bank / FI code	MUM00079
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-03-2025
Reporting end date	31-03-2025
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
General remarks	

Scoping Question	
	X010
Whether NBFC Profile has been updated on website	Yes
Category Of NBFC	Non-Deposit taking Systemically Important (NDSI) NBFC

Classification of NBFC	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))
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DBS4BS Structural Liquidity - Statement of Structural Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2. Statement of Structural Liquidity

Statement of Structural Liquidity		15 days to 30/31												Actual outflow/inflow during last 1 month, starting														
Particulars		0 day to 7 days		8 days to 14 days		15 days to 30/31		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 5 years		Over 5 years		Remarks		0 day to 7 days		8 days to 14 days		15 days to 30/31		
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150	X160	X170	X180	X190		X130	X140	X150	X160	X170	X180	X190
A. OUTFLOWS																												
1 Capital (Inflows)		X010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Capital		X020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Preference / Non Redeemable Preference Shares		X030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Preferable / Redeemable Preference Shares		X040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others		X050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
2 Reserve & Surplus (Inflows/Outflows/Inflows/Outflows)		X060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account		X070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves		X080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-C reserve to be shown separately below item no-ii)		X090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-C of RBI Act 1934		X100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Capital Redemption Reserve		X110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Debenture Redemption Reserve		X120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Capital Reserves		X130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Other Reserve Reserves		X140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Investment Fluctuation Reserves/ Investment Reserves		X150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Revaluation Reserves (a+b)		X160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Fund Reserves - Property		X170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Fund Reserves - Financial Assets		X180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Application Money Pending Allotment		X190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(j) Others (Please mention)		X200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(k) Balance of profit and loss account		X210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Gifts, Grants, Donations & Refundations		X220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 Bonds & Notes (Inflows)		X230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option))		X240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Fixed Rate Notes		X250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Deposits (a+b)		X260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits from Public		X270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others		X280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Borrowings (Inflows/Outflows/Inflows/Outflows)		X290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bank Borrowings (a+b+c+d+e+f+g+h+i+j+k+l+m+n+o+p+q+r+s+t+u+v+w+x+y+z)		X300	11,590.31	81.33	2,779.31	4,568.91	7,381.11	10,193.11	13,004.11	15,815.11	18,626.11	21,437.11	24,248.11	27,059.11	29,870.11	32,681.11	35,492.11	38,303.11	41,114.11	43,925.11		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Bank borrowings in the nature of Term Money Borrowings		X310	1,104.74	83.33	2,779.31	4,526.18	7,275.02	10,073.82	12,872.62	15,671.42	18,470.22	21,269.02	24,067.82	26,866.62	29,665.42	32,464.22	35,263.02	38,061.82	40,860.62	43,659.42		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Bank borrowings in the nature of WCBS		X320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Bank borrowings in the nature of Cash Credit (CC)		X330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Bank borrowings in the nature of Letter of Credit (LC)		X340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Bank borrowings in the nature of ECRs		X350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Other bank borrowings		X360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be allotted as per their residual maturity)		X370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Loans from Related Parties (Including CD)		X380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Corporate Debts		X390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(j) Borrowings from Central Government / State Government		X400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(k) Borrowings from RBI		X410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(l) Borrowings from Public Sector Undertakings (PSUs)		X420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(m) Borrowings from Other Parties (Specify)		X430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
		X440																										
(n) Commercial Papers (CPs)		X450	398.36	10.86	66.27	811.19	1,618.29	417.19	5,637.06	20,111.88	4,012.29	1,726.60	35,119.90	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00		0.00	0.00	0.00	0.00	0.0		

[illegible]



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3. Statement of Interest Rate Sensitivity (IRS)

Particulars		0 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
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
A. Liabilities (OUTFLOW)													
1. Capital (Indivisible)		X010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,111.57	24,111.57
(i) Equity		X020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,802.22	4,802.22
(ii) Perpetual preference shares		X030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares		X040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,909.35	19,909.35
(iv) Others (Please furnish, if any)		X050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & surplus (Indivisible+Indivisible+Indivisible)		X060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,771.84	59,771.84
(i) Share Premium Account		X070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,999.77	25,999.77
(ii) General Reserves		X080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,330.24	2,330.24
(iii) Statutory/Special Reserve Section 45-4C of RBI Act to be shown separately below item (iv)		X090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,245.95	7,245.95
(iv) Reserves under Sec 45-4C of RBI Act 1934		X100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve		X110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.89	4.89
(vi) Debenture Redemption Reserve		X120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves		X130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.76	6.76
(viii) Other Revenue Reserves		X140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/Investment Reserves		X150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves		X160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III. Fixed Reserves, Provisions		X170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III-2 Fixed Reserves - Financial Assets		X180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Application Money Pending Allotment		X190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others (Please mention)		X200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	287.45	287.45
(iii) Balance of profit and loss account		X210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,596.78	24,596.78
3. Gifts, grants, donations & beneficiaries		X220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Bonds & Notes (part)		X230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,210.00	6,210.00
(i) Fixed rate plain vanilla including rate coupons		X240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Instruments with embedded options		X250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Floating rate instruments		X260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits		X270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits/ Fixed Deposits from public		X280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Fixed rate		X290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Floating rate		X300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings (Indivisible+Indivisible+Indivisible)		X310	11,987.68	134.19	3,519.00	5,780.09	10,998.16	20,320.74	38,178.25	1,04,217.33	45,300.63	1,997.84	2,42,434.01
(i) Bank borrowings		X320	11,987.68	83.31	2,778.33	4,968.90	7,338.11	13,895.22	25,681.85	79,424.12	29,785.74	261.53	1,66,051.26
(ii) Bank borrowings in the nature of Term money borrowings		X330	1,100.11	83.31	2,778.33	4,968.90	7,338.11	13,895.22	25,681.85	79,424.12	29,785.74	261.53	1,66,051.26
(iii) Fixed rate		X340	88.41	0.00	261.21	325.84	825.84	981.11	1,070.86	2,728.75	1,000.00	0.00	6,564.56
(iv) Floating rate		X350	1,011.70	83.31	2,517.12	4,643.06	6,512.27	12,914.11	24,600.99	76,695.37	29,785.74	261.53	1,59,486.70
(v) Bank borrowings in the nature of WCDS		X360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Fixed rate		X370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Floating rate		X380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Bank borrowings in the nature of Cash Credits (CC)		X390	10,429.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,429.16
(ix) Fixed rate		X400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Floating rate		X410	10,429.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,429.16
(xi) Bank borrowings in the nature of Letter of Credit (LC)		X420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Fixed rate		X430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Floating rate		X440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Bank borrowings in the nature of ECLs		X450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xv) Fixed rate		X460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xvi) Floating rate		X470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xvii) Inter Corporate Debts (other than related parties)		X480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xviii) Fixed rate		X490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xix) Floating rate		X500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xx) Loan from Related Parties (including ECLs)		X510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Fixed rate		X520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Floating rate		X530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Corporate Debts		X540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Fixed rate		X550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Floating rate		X560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Convertible Debentures (A+B)		X570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Fixed rate		X580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Floating rate		X590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others (Please specify)		X600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Current Liabilities & Provisions (Indivisible+Indivisible)		X610	386.36	50.86	66.27	811.11	1,685.29	417.19	1,617.06	20,311.88	4,012.29	1,726.60	35,119.99
(i) Supplier credits		X620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Expenses payable		X630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Advance income received from borrowers pending adjustment		X640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest payable on deposits and borrowings		X650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Provisions for Standard Assets		X660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Provisions for NPAs		X670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Provisions for Investment Portfolio (NPV)		X680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Provisions (Please Specify)		X690	386.36	50.86	66.27	811.11	1,685.29	417.19	1,617.06	20,311.88	4,012.29	1,726.60	35,119.99
8. Deposits / Bills Discounted		X700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Statutory Dues		X710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Unclaimed Deposits (part)		X720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years		X730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years		X740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Any other Unclaimed Amount		X750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Debt Service Realization Account		X760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Others		X770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,954.08	28,954.08
14. Total Outflows on or off items (Outflows to be given in Table 4 below)		X1											

Table 1. Statement on Interest Rate Sensitivity (IRS) - Off-Balance Sheet Items (OBS)												
Particulars	0 days to 7 days	8 days to 14 days	15 days to 30/31 days (30a month)	Over one month and up to 2 months	Over two months and up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Non-sensitive	Total
	₹130	₹140	₹150	₹160	₹170	₹180	₹190	₹200	₹210	₹220	₹230	₹240
A. Expected Outflows on account of OBS Items												
1.Lines of credit committed to other institutions	Y1810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Guarantees (Financial & Other)	Y1830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bids and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NREFC.	Y1840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Lending of NRE securities or posting of securities as collateral by the NREFC, including instances where there arises out of repo/ repo transactions	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Second loss credit enhancement for securitization of standard asset transactions provided as third party	Y1870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C.Outflows from Derivative Exposures (E = III + IV + V + VI)												
(i) Futures Contracts (E1+E2+E3+E4)	Y1880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Interest Rate Futures	Y1890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Interest Rate Options	Y1900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other Derivatives (Commodities, Securities etc.)	Y1910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency (E5+E6)	Y1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) FCY - INR Interest Rate Swaps	Y1940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Interest Rate (E7+E8)	Y1950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Single Currency Interest Rate Swaps	Y2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Basis Swaps	Y2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Credit Default Swaps(CDS) Purchased	Y2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D. Other contingent outflows												
Y2050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS Items (OBS) - Sum of (1+2+3+4+5+6+7+8+9)	Y2060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Expected Inflows on account of OBS Items												
1.Credit commitments from other institutions pendente disburzal	Y2070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Inflows on account of Reverse Repurchase (Buy/Sell)	Y2080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Inflows on account of Bids redemptions	Y2090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Inflows from Derivative Exposures (E = III + IV + V + VI)												
(i) Futures Contracts (E1+E2+E3+E4)	Y2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Interest Rate Futures	Y2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Interest Rate Options	Y2130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other Derivatives (Commodities, Securities etc.)	Y2140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency (E5+E6)	Y2150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) FCY - INR Interest Rate Swaps	Y2210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Interest Rate (E7+E8)	Y2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Single Currency Interest Rate Swaps	Y2230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Basis Swaps	Y2240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Credit Default Swaps (CDS) Purchased	Y2250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Swaps - Others (Commodities, securities etc.)	Y2260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D. Other contingent inflows												
Y2270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS Items (OBS) - Sum of (1+2+3+4+5)	Y2280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. MISMATCH(OBS-OBS)												
Y2290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory

Particulars		Value
		X010

Name of the Person Filing the Return	Y010	Ravindra Dorle
Designation	Y020	Financial Controller
Office No. (with STD Code)	Y030	02067290762
Mobile No.	Y040	9422332063
Email Id	Y050	ravindra.dorle@efl.co.in
Date	Y060	15-04-2025
Place	Y070	PUNE

1. All values must be reported in Rs lakh.
2. Enter all dates in dd-mm-yyyy format.
3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.