



Chaitanya India Fin Credit Private Limited

BOMBAY STOCK EXCHANGE LIMITED,

1st Floor, New Trading Ring
Rotunda Building, P J Towers
Dalal Street, Fort
Mumbai-400 001

Subject: Submission of ALM Statement.

Dear Sir /Ma'am,

Pursuant to Annexure II of SEBI Circular reference SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019, please find enclosed herewith the ALM Statement for the month of July 2023 as submitted before the Reserve Bank of India.

Kindly take the same on record.

Yours faithfully,

For Chaitanya India Fin Credit Private Limited

Anup Kumar Gupta
Company Secretary
Date: August 10, 2023
Place: Bengaluru



Reserve Bank of India

[More Options](#)

General Information

[Filing Information](#)

Statements

[AuthorisedSignatory - Authorised Signatory](#)

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

[DNBS4BIRS - Statement of Interest Rate Sensitivity \(IRS\)](#)

LEGEND	
Numeric Data	
Text Block Data	
Text Data	
Dropdown Data	
No Data	
Blocked Data	
Reporting Date	
Auto Populated Value	
Formula Cell	
Master Driven Data	
Dyanamic Dropdown Data	
Free Text Data	



Filing Information

Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	DNBS4B
Name of reporting institution	Chaitanya India Fin Credit Private Limited
Bank / FI code	BAN00987
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-07-2023
Reporting end date	31-07-2023
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	(v) NBFC- Micro Finance Institution



Table 1: Authorised Signatory

Particulars		Value
		X010

Name of the Person Filing the Return	Y010	Shagun Kedia
Designation	Y020	Accounts Head
Office No. (with STD Code)	Y030	08026750016
Mobile No.	Y040	9082432398
Email Id	Y050	shagun.kedia@chaitanya india.in
Date	Y060	10-08-2023
Place	Y070	Bengaluru

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.



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

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days		8 days to 14 days		15 days to 30/31 days (incl. 30/31)		Over one month and upto 3 months		Over three 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		Total		Remarks	Actual outflow/inflow during last 1 month, starting		
		2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020		0 day to 7 days	8 days to 14 days	15 days to 30/31 days
A. OUTFLOWS																							
1 Capital Outflow																							
(i) Equity Capital	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,766.67	15,766.67	NA	0.00	0.00	0.00
(ii) Preference / Non Redeemable Preference Shares	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,766.67	15,766.67	NA	0.00	0.00	0.00
(iii) Non-Preferential / Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) Others	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
2 Reserves & Surplus (Includerevalued/(devalued)/revalued/(devalued))	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(i) Share Premium Account	Y051	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74,399.64	74,399.64	NA	0.00	0.00	0.00
(ii) General Reserve	Y052	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,982.79	40,982.79	NA	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.451)	Y053	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,462.75	4,462.75	NA	0.00	0.00	0.00
(iv) Reserves under Sec 45-C of RBI Act 1934	Y054	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(viii) Other Reserve Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ix) Investment Fluctuation Reserve/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(x) Revaluation Reserves (xvi)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xi) Risk Reserve - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xii) Risk Reserve - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xiii) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xiv) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xv) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,885.10	28,885.10	NA	0.00	0.00	0.00
3 Bills, Securities, Deposits & Bonds (xvii)	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
4 Bonds & Notes (xviii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	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)	Y231	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) Fixed Rate Notes	Y232	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iii) Deposits (xix)	Y233	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) Term Deposits from Public	Y234	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(v) Others	Y235	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
5 Borrowings (xix) (Includerevalued/(devalued)/revalued/(devalued))	Y240	1,707.29	4,054.77	12,045.67	21,145.52	22,109.63	54,192.45	1,00,796.48	95,171.22	24,719.44	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	NA	1,423.86	2,747.31	13,925.46
(i) Bank Borrowings (xx) (xxi)	Y241	1,707.29	4,054.77	12,045.67	21,145.52	22,109.63	54,192.45	1,00,796.48	95,171.22	24,719.44	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	NA	1,423.86	2,747.31	13,925.46
(ii) a) Bank Borrowings in the nature of Term Money Borrowings	Y242	1,707.29	4,054.77	12,045.67	21,145.52	22,109.63	54,192.45	1,00,796.48	95,171.22	24,719.44	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	2,42,025.22	3,16,619.15	NA	1,423.86	2,747.31	13,925.46
(iii) b) Bank Borrowings in the nature of Cash Credit (CC)	Y243	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) c) Bank Borrowings in the nature of Letter of Credit (LC)	Y244	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(v) d) Bank Borrowings in the nature of ECI	Y245	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(vi) e) Other bank borrowings	Y246	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(vii) f) Inter Corporate Deposits (Other than Related Parties) (These being institutional / multicurrency deposits, shall be stated as per their residual maturity)	Y247	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(viii) g) Loans from Related Parties (xxii) (xxiii)	Y248	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ix) h) Corporate Debts	Y249	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(x) i) Borrowings from Central Government / State Government	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xi) j) Borrowings from RBI	Y251	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xii) k) Borrowings from Public Sector Undertaking (PSU)	Y252	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xiii) l) Borrowings from Other Financial Institutions (OFIs)	Y253	288.08	399.76	825.36	2,729.63	2,052.40	6,110.16	8,707.84	10,893.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,988.85	31,988.85	NA	996.63	399.72	825.36
(xiv) m) Commercial Papers (CPs)	Y254	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xv) n) Of which: (i) To Mutual Funds	Y255	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(ii) To Banks	Y256	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iii) To NBFCs	Y257	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(iv) To Insurance Companies	Y258	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(v) To Pension Funds	Y259	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(vi) To Others (Please specify)	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00
(xvi) o) Non-Convertible Debentures (NCDs) (xxiv)	Y261	0.00	0.00																				

[illegible]

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

Table 3: Statement of Interest Rate Sensitivity (ILRS)

Table 4: Statement on Interest Rate Sensitivity (IRS) : Off-Balance Sheet Items (OBS)