

BSE Limited**July 12, 2024**

P J Towers
Dalal Street, Mumbai -400001 India
Dear Sirs / Madam,

Sub: Asset Liability Management (ALM) Disclosures**Ref: SEBI Operational Circular SEBI/HO/DDHS/DDHS/P/2021/613 dated August 10, 2021**

This is with reference to clause 9 of Chapter XVII of the subject SEBI Operational Circular for issue and listing of, inter alia, Commercial Paper.

In this regard, please find enclosed the following ALM return: 'Statement of Short-Term Dynamic Liquidity' as on June 30, 2024.

Kindly note that the said return has been filed with the Reserve Bank of India (RBI) as per Asset Liability Management (ALM) Guidelines issued by the RBI.

Request to kindly take the same on your records.

Thanking You,

Yours Faithfully,

For NeoGrowth Credit Private Limited,

Tanushri Yewale
Company Secretary
Membership No.: A31273





Reserve Bank of India

[More Options](#)

General Information

[Filing Information](#)

Statements

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

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

[AuthorisedSignatory - Authorised Signatory](#)

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	R228
Name of reporting institution	Neogrowth Credit Private Limited
Bank / FI code	MUM11506
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-06-2024
Reporting end date	30-06-2024
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))

(i) Term Loans (The cash inflows on account of the interest and principal of the loan may be dotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised)	Y1440	7,957.36	2,025.12	5,004.65	13,662.64	13,524.41	41,313.10	77,631.91	1,02,341.40	2,799.97	3,702.68	2,69,963.24	NA	4,806.67	4,806.67	10,986.67
(a) Through Regular Payment Schedule	Y1450	7,957.36	2,025.12	5,004.65	13,662.64	13,524.41	41,313.10	77,631.91	1,02,341.40	2,799.97	3,702.68	2,69,963.24	NA	4,806.67	4,806.67	10,986.67
(b) Through Bullet Payment	Y1460	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) Interest to be serviced through regular schedule	Y1470	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) Interest to be serviced to be in Bullet Payment	Y1480	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
G.Gross Non-Performing Loans (GNPL)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,460.02	0.00	11,460.02	NA	0.00	0.00
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,460.02	0.00	11,460.02	NA	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,460.02	0.00	11,460.02	NA	0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years	Y1520	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) Doubtful and loss	Y1530	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
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time bucket)	Y1540	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
(b) Entire principal amount due beyond the next five years	Y1550	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
7. Inflows from Assets On Lease	Y1560	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
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,385.51	4,385.51	NA	0.00	0.00
9. Other Assets	Y1580	459.51	45.21	629.52	198.89	146.35	1,732.66	212.42	1,160.12	512.74	6,214.80	11,312.22	NA	273.31	0.00	0.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,081.13	5,081.13	NA	0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash)	Y1600	459.51	45.21	629.52	198.89	146.35	1,732.66	212.42	1,160.12	512.74	1,133.67	6,231.09	NA	273.31	0.00	0.00
(c) Others	Y1610	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
10. Security Finance Transactions (a+b+c+d)	Y1620	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
(a) Repo (As per residual maturity)	Y1630	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
(b) Reverse Repo (As per residual maturity)	Y1640	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
(c) CBLO (As per residual maturity)	Y1650	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
(d) Others (Please Specify)	Y1660	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
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv)	Y1670	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) Loan committed by other institution pending disbursement	Y1680	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) Lines of credit committed by other institution	Y1690	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) Bills discounted/rediscounted	Y1700	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) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	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
(a) Forward Rate Contracts	Y1720	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
(b) Futures Contracts	Y1730	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
(c) Options Contracts	Y1740	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
(d) Forward Rate Agreements	Y1750	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
(e) Swaps - Currency	Y1760	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
(f) Swaps - Interest Rate	Y1770	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
(g) Credit Default Swaps	Y1780	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
(h) Other Derivatives	Y1790	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
(j) Others	Y1800	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
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	26,473.29	10,761.54	5,634.17	14,463.14	15,459.80	43,265.93	80,940.39	1,07,637.48	15,110.30	14,302.99	3,34,049.03	NA	5,079.98	4,806.67	10,986.67
C. Mismatch (B - A)	Y1820	24,200.11	7,008.15	-625.43	2,425.38	-2,976.07	7,444.83	23,274.62	-10,175.14	3,259.96	-53,926.41	0.00	NA	2,315.68	140.01	-999.34
D. Cumulative Mismatch	Y1830	24,200.11	31,298.26	30,672.83	33,098.21	30,122.14	37,566.97	60,841.59	50,666.45	53,926.41	0.00	0.00	NA	2,315.68	2,455.69	1,456.35
E. Mismatch as % of Total Outflows	Y1840	1112.60%	186.72%	-9.99%	20.15%	-16.14%	20.78%	40.36%	-6.64%	27.51%	-79.04%	0.00%	NA	83.77%	3.00%	-8.34%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1112.60%	527.21%	251.50%	136.58%	70.59%	47.86%	44.68%	19.95%	20.29%	0.00%	0.00%	NA	83.77%	33.05%	7.50%



DMS48IRS - Statement of Interest Rate Sensitivity (IRS)

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

Table 3: Statement of Interest Rate Sensitivity (IRS)

Table with 13 columns: Particulars, 0 day to 7 days (X10), 8 days to 14 days (X20), 15 days to 30/31 days (X30), Over one month and upto 2 months (X40), Over two months and upto 3 months (X50), Over 3 months and upto 6 months (X60), Over 6 months and upto 1 year (X70), Over 1 year and upto 3 years (X80), Over 3 years and upto 5 years (X90), Over 5 years (X100), Non-sensitive (X110), Total (X120). Rows include categories like A. Liabilities (OUTFLOW), 1. Capital (Equity), 2. Reserves & surplus, 3. Gifts, grants, donations & benevolent, 4. Bonds & Notes, 5. Deposits, 6. Borrowings, 7. Current Liabilities & Provisions, and 8. MISCELLANEOUS.



AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory		
Particulars		Value
		X010

Name of the Person Filing the Return	Y010	Manish Pandya
Designation	Y020	Senior Manager
Office No. (with STD Code)	Y030	02249219924
Mobile No.	Y040	9769310181
Email Id	Y050	treasury@neogrowth.in
Date	Y060	09-07-2024
Place	Y070	MUMBAI

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.



AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory		
Particulars		Value
		X010

Name of the Person Filing the Return	Y010	Manish Pandya
Designation	Y020	Senior Manager
Office No. (with STD Code)	Y030	02249219924
Mobile No.	Y040	9769310181
Email Id	Y050	treasury@neogrowth.in
Date	Y060	09-07-2024
Place	Y070	MUMBAI

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.