

BSE Limited
P J Towers
Dalal Street, Mumbai -400001 India

November 14, 2024

Dear Sirs / Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Master Circular No. SEBI/HO/DDHS/PoD1/CIR/2024/54 dated 22 May 2024

This is with reference to clause 9 of Chapter XVII of SEBI Master Circular no. SEBI/HO/DDHS/PoD1/CIR/2024/54 dated 22 May 2024 for issue and listing of, inter alia, Commercial Paper.

In this regard, please find enclosed the following ALM return: “ Statement of Structural Liquidity and Interest Rate Sensitivity” as on October 31, 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,

Deepak Goswami,
Chief Financial Officer



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	01-10-2024
Reporting end date	31-10-2024
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) Through Regular Payment Schedule	Y1850	8,458.02	2,034.50	5,077.74	13,694.79	13,734.18	40,883.89	78,050.21	99,315.88	2,668.89	5,080.82	268,996.76	NA	8,277.55	3,244.82	7,392.61
(ii) Through Buleo Payments	Y1850	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	1,534.26
(iii) Interest to be serviced through regular schedule	Y1850	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) Interest to be serviced to be in Bullet Payment	Y1850	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
6 Gross Non-Performing Loans (GNPL)	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,362.95	479.37	14,842.32	NA	131.87	127.77
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,362.95	311.99	14,674.94	NA	129.84	115.96
(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	0.00	14,362.95	0.00	14,362.95	NA	129.84	115.96
(b) Enter 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	311.99	311.99	NA	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	161.38	161.38	NA	2.03	0.79
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 year time bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	161.38	161.38	NA	2.03	0.79
(b) Enter 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	0.00	NA	0.00	0.00
7 Inflow from Assets On Lease	Y1850	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
8 Fixed Assets (Excluding Assets On Lease)	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,275.75	4,275.75	NA	0.00	0.00
9 Other Assets	Y1850	217.25	71.41	673.50	85.98	136.35	153.35	156.87	77.05	348.33	1,326.72	3,246.81	NA	459.77	11.42	0.31
(a) Intangible assets & other non-cash flow items (In the Over 5 year time bucket)	Y1890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,251.71	6,251.71	NA	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	217.25	71.41	673.50	85.98	136.35	153.35	156.87	77.05	348.33	1,326.72	3,246.81	NA	459.77	11.42	
(c) Others	Y1810	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	
10 Security Financing Transactions (achreoff)	Y1850	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
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	
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	
c) CLDO (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	
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	
11 Inflow On Account of Off Balance Sheet (OBS) Exposure (Hire-hire)	Y1870	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
(i) loan committed by other institution pending disbursal	Y1880	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	
(ii) bills of credit committed by other institution	Y1890	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	
(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	
12 Other Derivatives Exposure (incl. Interest Rate Swaps)	Y1710	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
(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	
(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	
(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	
(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	
(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	
(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	
(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	
(h) Other Derivatives	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	
13 Others	Y1880	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
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	15,558.84	5,772.21	5,787.41	14,333.54	14,513.50	42,771.50	81,268.97	102,515.80	17,579.99	17,338.38	321,440.19	NA	22,091.11	12,577.94	14,252.19
C. Mismatch (B - A)	Y1820	17,916.96	5,133.21	5,782.96	206.66	5,897.52	3,093.64	34,797.91	16,541.26	5,723.91	62,899.17	0.00	NA	19,342.12	8,272.11	3,555.68
D. Cumulative Mismatch	Y1830	17,916.96	17,403.75	17,140.79	17,140.79	23,238.31	26,331.95	61,129.86	77,671.12	83,395.03	89,118.94	151,018.15	NA	108,676.04	116,948.15	120,503.83
E. Mismatch as % of Total Outflows	Y1840	1991.25%	4.17%	-4.35%	1.49%	66.10%	13.53%	24.89%	13.89%	48.28%	75.08%	0.00%	NA	203.61%	192.11%	33.84%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1991.25%	219.54%	122.63%	61.72%	63.22%	38.00%	52.23%	19.42%	20.78%	0.00%	0.00%	NA	703.63%	393.42%	175.99%



Authorised Signatory - Authorised Signatory

Table 1: Authorised Signatory		
Particulars		Value
		X010

Name of the Person Filing the Return	Y010	SHARAYU BUTE
Designation	Y020	MANAGER
Office No. (with STD Code)	Y030	02249219928
Mobile No.	Y040	8554042108
Email Id	Y050	treasury@neogrowth.in
Date	Y060	14-11-2024
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.