

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

October 11, 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 Short-Term Dynamic Liquidity' as on September 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,

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	01-09-2024
Reporting end date	30-09-2024
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))

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

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (Over 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	Total	Remarks	Actual outflow/inflow during last 1 month, starting	8 days to 14 days	15 days to 30/31 days
		X100	X100	X100	X100	X100	X100	X100	X100	X100	X100	X110		X110	X100	X110
A. OUTFLOWS																
I Capital (including)																
(i) Equity Capital																
i) Equity Capital																
ii) Preference / Non Redeemable Preference Shares																
iii) Non-Redeemable Redeemable Preference Shares																
iv) Others																
2 Reserves & Surplus (including reserves created under the Companies Act 2013)																
i) Statutory Reserve (Section 45-C of Reserve to be shown separately below item no. (ii))																
ii) General Reserve																
iii) Reserve under Sec 45-C of 1956 Act																
iv) Capital Redemption Reserve																
v) Debenture Redemption Reserve																
vi) Other Capital Reserves																
vii) Other Reserve Reserves																
viii) Investment Fluctuation Reserves/Investment Reserves																
ix) Reserves (Other)																
a) Res. Reserves - Property																
b) Res. Reserves - Financial Assets																
c) Share Application Money Pending Allotment																
d) Other (Please mention)																
iii) Balance of profit and loss account																
1) Gifts, Grants, Donations & Benefactions																
4 Bonds & Notes (In-Hand)																
i) Plain Vanilla Bonds (As per residual maturity of the)																
ii) 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)																
iii) Fixed Rate Notes																
iv) Deposits (In-Hand)																
i) Term Deposits from Public																
ii) Others																
6 Borrowings (including financial liabilities)																
i) Bank Borrowings (including cash)																
a) Bank Borrowings in the nature of Term Money Borrowing																
b) Bank Borrowings in the nature of WCCL																
c) Bank Borrowings in the nature of Bill of Exchange (B/E)																
d) Bank Borrowings in the nature of Letter of Credit (LC)																
e) Bank Borrowings in the nature of FCI																
f) Other bank borrowings																
(i) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be stated as per their residual maturity)																
iii) Loans from Related Parties (including FDI)																
iv) Borrowing from Central Government / State Government																
v) Borrowing from RBI																
vi) Borrowing from Public Sector Undertakings (PSU)																
vii) Borrowing from Others (Please specify)																
iii) Commercial Papers (CP)																
Of which: (a) To Mutual Funds																
(b) To Banks																
(c) To NBFCs																
(d) To Insurance Companies																
(e) To Pension Funds																
(f) To Others (Please specify)																
iv) Non-Convertible Debentures (NCD) (In-Hand)																
A. Secured (including cash)																
Of which: (a) Subscribed by Retail Investors																
(b) Subscribed by Banks																
(c) Subscribed by NBFCs																
(d) Subscribed by Mutual Funds																
(e) Subscribed by Insurance																
(f) Subscribed by Pension Funds																
(g) Others (Please specify)																
B. Unsecured (including cash)																
Of which: (a) Subscribed by Retail Investors																
(b) Subscribed by Banks																
(c) Subscribed by NBFCs																
(d) Subscribed by Mutual Funds																
(e) Subscribed by Insurance																
(f) Subscribed by Pension Funds																
(g) Others (Please specify)																
iv) Convertible Debentures (CD) (Debtsecurities with embedded call / put options As per residual period for the earliest exercise date for the embedded option)																
A. Secured (including cash)																
Of which: (a) Subscribed by Retail Investors																
(b) Subscribed by Banks																
(c) Subscribed by NBFCs																
(d) Subscribed by Mutual Funds																
(e) Subscribed by Insurance																
(f) Subscribed by Pension Funds																
(g) Others (Please specify)																
B. Unsecured (including cash)																
Of which: (a) Subscribed by Retail Investors																
(b) Subscribed by Banks																
(c) Subscribed by NBFCs																
(d) Subscribed by Mutual Funds																
(e) Subscribed by Insurance																
(f) Subscribed by Pension Funds																
(g) Others (Please specify)																
v) Financial Debt Instrument																
i) Subordinated Debt																
ii) Security Finance Transactions (including)																
a) Repo (As per residual maturity)																
b) Reverse Repo																
c) CDO (As per residual maturity)																
7 Current Liabilities (Provision (including))																
i) Current creditors																
ii) Expenses payable (Other than Interest)																
iii) Advance income received from borrowers pending																
iv) Interest payable on deposits and borrowings																
v) Provisions for Standby Letters																
vi) Provisions for Non-Performing Assets (NPAs)																
vii) Provisions for other (Please specify)																
viii) Other Provisions (Please Specify)																
8 Statutory Dues																
i) Unpaid Statutory Dues																
ii) Pending for less than 7 years																
iii) Pending for greater than 7 years																
10 Any Other Unclaimed Amount																
11 Debt Service Realization Account																
12 Other Outflows																
13 Outflows On Account of Off Balance Sheet (OBS) Exposure (including)																
i) Loans commitments pending/disbursed																
ii) Letters of credit/committed to other institution																
iii) Letters of Credit																
iv) Forward Guarantees																
v) Bills discounted/recounted																
vi) Derivative Transactions (including)																
a) Forward Rate Contracts																
b) Futures Contracts																
c) Options Contracts																
d) Forward Rate Agreements																
e) Swaps - Currency																
f) Swaps - Interest Rate																
g) Credit Default Swaps																
h) Other Derivatives																
i) Others																
A. TOTAL OUTFLOWS (A)																
Sum of A.1 to A.13																
B. INFLOWS																
1 Cash (In-Hand / 30/31 day time bucket)																
2 Remittance in Transit																
3 Balances With Banks																
a) Current Account (The stipulated minimum balance to be shown in 6 months to 1 year bucket. The balance in excess of this bucket balance to be shown in 1 to 30 day time bucket)																
b) Deposit Accounts (Short Term Deposits (As per residual maturity))																
4 Investments (including)																
i) Depository Investments (only for NBFC-C)																
ii) Listed Investments																
a) Current																
b) Non-current																
iii) Unlisted Investments																
a) Current																
b) Non-current																
iv) Venture Capital Funds																
v) Other (Please Specify)																
5 Advances (Performing)																
i) Bills of Exchange and Promissory Notes discounted & re-discounted (As per residual maturity of the underlying bill)																
ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be stated in respective time buckets as per the timing of the cash flows as stipulated in the original/ revised repayment schedule)																

(i) Through Regular Payment Schedule	Y1450	8,204.23	1,972.61	5,030.97	13,395.97	13,731.60	41,263.46	78,281.21	100,359.74	3,117.93	4,719.63	270,077.43	NA		8,188.22	3,683.15	6,992.23
(ii) Inflow Billed Payments	Y1450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA				1,964.24
(iii) Interest to be serviced through regular schedule	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
(iv) 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
6. Gross Non-Performing Loans (GNPL)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,733.57	456.96	14,219.53	NA				156.47
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,733.57	294.75	14,028.32	NA				159.42
(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	13,733.57	0.00	13,733.57	NA				159.42
(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	294.75	294.75	NA					0.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191.21	191.21	NA					6.05
(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	191.21	191.21	NA					6.05
(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	NA				2.54
7. Inflow 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
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	4,297.60	4,297.60	NA				0.00
9. Other Assets	Y1580	372.90	65.07	290.77	433.45	100.76	204.31	176.94	102.36	370.47	7,551.83	9,670.86	NA				433.14
(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	6,305.44	6,305.44	NA				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	372.90	65.07	290.77	433.45	100.76	204.31	176.94	102.36	370.47	1,246.39	3,365.42	NA				433.14
(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
10. Security Finance Transactions (achseff)	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
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
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
c) CDO (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
d) Others (Phase Specific)	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
11. Inflow On Account of Off Balance Sheet (OBS) Exposure (H-in-H)	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
(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
(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
(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
12. Other Derivatives Exposure (in net/counterparty)	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
(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
(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
(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
(d) Forward Rate Assessments	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
(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
(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
(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
(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
13. TOTAL INFLOWS (I)	Y1810	21,962.07	9,648.24	5,329.37	13,924.62	14,384.36	43,108.14	82,054.90	103,457.26	17,620.00	17,093.02	328,544.47	NA		25,692.43	7,548.88	14,758.00
(Sum of 1 to 11)	Y1820	19,995.72	4,227.30	4,650.74	1,884.30	862.63	10,517.31	30,030.74	15,689.33	6,109.34	63,287.26	0.00	NA		20,902.63	4,047.31	2,361.58
C. Mismatch (B - A)	Y1830	19,995.72	4,227.30	4,650.74	1,884.30	862.63	10,517.31	30,030.74	15,689.33	6,109.34	63,287.26	0.00	NA		20,902.63	4,047.31	2,361.58
D. Cumulative Mismatch	Y1840	19,995.72	4,227.30	4,650.74	1,884.30	862.63	10,517.31	30,030.74	15,689.33	6,109.34	63,287.26	0.00	NA		20,902.63	4,047.31	2,361.58
E. Mismatch as % of Total Outflows	Y1850	1016.90%	77.88%	-66.86%	-15.65%	6.38%	32.27%	67.72%	13.17%	33.98%	75.75%	0.00%	NA		436.40%	115.59%	13.03%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1016.90%	327.90%	112.70%	72.96%	51.99%	43.48%	49.29%	19.12%	20.64%	0.00%	0.00%	NA		436.40%	300.92%	132.02%



DNB54BIRS - 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 columns for Particulars, 0 day to 7 days, 8 days to 14 days, 15 days to 30/31 days, 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, and Total. Rows include categories like A. Liabilities (OUTFLOW), B. Borrowings, C. Deposits, D. Investments, and E. Assets.



Authorised Signatory - 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	11-10-2024
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.