

Date: 10 November 2023

Ref: Company Code: 12835  
Symbol: INCREDFIN

**To,**  
**The National Stock Exchange of India Limited**  
Exchange Plaza, Bandra – Kurla Complex,  
Bandra (E), Mumbai – 400051

**To,**  
**BSE Limited**  
Phiroze Jeejeebhoy Tower  
Dalal Street, Mumbai - 400001

**Kind Attn: Head - Listing Department/ Dept of Corporate Communications**

**Sub: Asset Liability Management (ALM) - Reporting**

Dear Sir/ Madam,

Pursuant to SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and in terms of Chapter XVII of the Operational Circular bearing reference number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 as amended from time to time, please find enclosed ALM Statement of the Company as on October 31, 2023, submitted to the Reserve Bank of India.

We request you to take the aforesaid on records.

Thanking you,

Yours faithfully,

**For InCred Financial Services Limited**  
**(formerly known as KKR India Financial Services Limited)**

**Gajendra Thakur**  
**Company Secretary**  
**Membership No. A19285**

**INCRED FINANCIAL SERVICES LIMITED**

(Formerly known as KKR India Financial Services Limited)

**Registered & Corporate Office:**

Unit No. 1203, 12<sup>th</sup> floor, B wing, The Capital, Plot No C-70, G Block, Bandra Kurla Complex, Mumbai, Maharashtra, India, 400051

**CIN:** U67190MH1995PLC360817 | **Email:** care@incred.com | **Contact:** 1800-102-2192 | **Website-**www.incred.com



# Reserve Bank of India

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## General Information

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## Statements

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## 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	

*S. Rajin*



Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	DNBS4B
Name of reporting institution	InCred Financial Services Limited (formerly-K K R India Financial Services Ltd)
Bank / FI code	MUM12224
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-10-2023
Reporting end date	31-10-2023
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	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))



Table 1: Authorised Signatory

Particulars		Value
		X010

Name of the Person Filing the Return	Y010	Rajiv Sukumar
Designation	Y020	Financial Controller
Office No. (with STD Code)	Y030	02240977000
Mobile No.	Y040	9833391871
Email Id	Y050	rajiv.sukumar@incred.com
Date	Y060	10-11-2023
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.





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

Table 3: Statement of Interest Rate Sensitivity (RS)

Table with columns: 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. Rows include A. Liabilities (OUTFLOW) and B. Inflows.

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

Table with columns: 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. Rows include A. Expected Outflows on account of OBS Items and C. Net Inflows (OBS) (Sum of 1 to 14).