

TMF Holdings Limited

May 10, 2024

To

National Stock Exchange of India Limited

Listing Department,

Exchange Plaza,

Bandra Kurla Complex,

Bandra (East), Mumbai – 400 051

Kind Attn: Apurva Meghraj / Harmeet Singh

Sub – Asset Liability Management (ALM) Returns for the month of April 2024

Dear Sir/Madam,

In accordance with the disclosure requirements as per Annexure II of the SEBI Circular no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 pertaining to Listing of Commercial Papers, we wish to submit the following Asset Liability Management (ALM) Returns for the month end April 2024.

1. Structural Liquidity Statement (ALM-2)
2. Interest Rate Sensitivity Statement (ALM-3)

Above mentioned returns are enclosed herewith as submitted to the RBI.

Yours Sincerely,

For TMF Holdings Ltd.

Authorized Signatories



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

Table 3: Statement of Interest Rate Sensitivity (RS)

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		
	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10	X10
A. LIABILITIES (OUTFLOW)																									
1. Capital (Equity)	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Preference shares	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-voting preference shares	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other (Please specify, if any)	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & Surplus (Inflow/Outflow/Nil/Not available)	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(i) General Reserve	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Statutory Reserve (Section 45-IC reserve to be shown separately below Item no.10(i))	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Reserve under Sec. 45-IC of Act 2018	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Capital Redemption Reserve	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(v) Debenture Redemption Reserve	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other Capital Reserves	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Reserves	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Investment Fluctuation Reserves/ Investment Reserves	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Revaluation Reserves	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(x) Bank Reserves - Prudence	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Bank Reserves - Financial Assets	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Share Application Money Pending Allotment	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Other (Please specify)	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Balance of profit and loss account	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
3. Gifts, grants, donations & benefits	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
4. Bonds & Notes (Inflow)	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(i) Fixed rate debt instruments	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Term Deposits / Fixed Deposits from public	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(v) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(x) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xv) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xvi) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xvii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xviii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xix) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xx) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxi) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxiii) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxiv) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxv) Floating rate	1010	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	0.00	0.00	0.00	0.00	0.00	0.00
(xxvi) Floating rate	1010	0.00	0.00	0.00																					

	V1750	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
12. Any other Unallocated Amount	V1750	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
13. Total Inflow account of OHS Items (OHS) (Sum of 1 to 12)	V1750	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
14. Total Outflow account of OHS Items (OHS) (Sum of 1 to 12)	V1750	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
A. TOTAL INFLOWS (B) (Sum of 1 to 14)	V1760	29,896.78	0.00	64,288.00	29,896.00	0.00	19,698.00	84,354.51	0.00	40,000.00	20,000.00	748,310.34	1,038,813.63			
B. Mismatch (B) - A)	V1770	29,896.78	0.00	35,000.00	0.00	0.00	0.00	13,000.00	0.00	40,000.00	20,000.00	748,310.34	1,038,813.63			
C. Cumulative Mismatch	V1780	29,896.78	0.00	35,000.00	0.00	0.00	0.00	13,000.00	0.00	40,000.00	20,000.00	748,310.34	1,038,813.63			
D. Mismatch as % of Total Outflows	V1790	0.00%	0.00%	35.00%	0.00%	0.00%	0.00%	13.00%	0.00%	40.00%	20.00%	74.83%	103.88%			
E. Cumulative Mismatch as % of Cumulative Total Outflows	V1800	0.00%	0.00%	35.00%	0.00%	0.00%	0.00%	13.00%	0.00%	40.00%	20.00%	74.83%	103.88%			

Table 4. Statement on Interest Rate Sensitivity (RIS) - OHS Balance Sheet Items (OHS)																											
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				
	X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240	X250	X260	X270	X280	X290	X300	X310	X320	X330	X340	X350	X360	X370		
A. Specified Outflow on account of OHS Items																											
1. Lines of credit committed to other institutions	V1810	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Letters of Credit (LC)	V1820	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Securities (Financial & Other)	V1830	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC	V1840	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Lending of NBFC securities or posting of securities as collateral by the NBFC IF, including instances where these arise out of repo style transactions	V1850	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Commitment to provide liquidity facility for securitization of standard asset transactions	V1860	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Secured loss credit enhancement for securitization of standard asset transactions	V1870	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Outflow from Derivative Exposure (B = (a) + (b) + (c) + (d) + (e) + (f) + (g) + (h) + (i) + (j) + (k) + (l) + (m) + (n) + (o) + (p) + (q) + (r) + (s) + (t) + (u) + (v) + (w) + (x) + (y) + (z) + (aa) + (ab) + (ac) + (ad) + (ae) + (af) + (ag) + (ah) + (ai) + (aj) + (ak) + (al) + (am) + (an) + (ao) + (ap) + (aq) + (ar) + (as) + (at) + (au) + (av) + (aw) + (ax) + (ay) + (az) + (ba) + (bb) + (bc) + (bd) + (be) + (bf) + (bg) + (bh) + (bi) + (bj) + (bk) + (bl) + (bm) + (bn) + (bo) + (bp) + (bq) + (br) + (bs) + (bt) + (bu) + (bv) + (bw) + (bx) + (by) + (bz) + (ca) + (cb) + (cc) + (cd) + (ce) + (cf) + (cg) + (ch) + (ci) + (cj) + (ck) + (cl) + (cm) + (cn) + (co) + (cp) + (cq) + (cr) + (cs) + (ct) + (cu) + (cv) + (cw) + (cx) + (cy) + (cz) + (da) + (db) + (dc) + (dd) + (de) + (df) + (dg) + (dh) + (di) + (dj) + (dk) + (dl) + (dm) + (dn) + (do) + (dp) + (dq) + (dr) + (ds) + (dt) + (du) + (dv) + (dw) + (dx) + (dy) + (dz) + (ea) + (eb) + (ec) + (ed) + (ee) + (ef) + (eg) + (eh) + (ei) + (ej) + (ek) + (el) + (em) + (en) + (eo) + (ep) + (eq) + (er) + (es) + (et) + (eu) + (ev) + (ew) + (ex) + (ey) + (ez) + (fa) + (fb) + (fc) + (fd) + (fe) + (ff) + (fg) + (fh) + (fi) + (fj) + (fk) + (fl) + (fm) + (fn) + (fo) + (fp) + (fq) + (fr) + (fs) + (ft) + (fu) + (fv) + (fw) + (fx) + (fy) + (fz) + (ga) + (gb) + (gc) + (gd) + (ge) + (gf) + (gg) + (gh) + (gi) + (gj) + (gk) + (gl) + (gm) + (gn) + (go) + (gp) + (gq) + (gr) + (gs) + (gt) + (gu) + (gv) + (gw) + (gx) + (gy) + (gz) + (ha) + (hb) + (hc) + (hd) + (he) + (hf) + (hg) + (hh) + (hi) + (hj) + (hk) + (hl) + (hm) + (hn) + (ho) + (hp) + (hq) + (hr) + (hs) + (ht) + (hu) + (hv) + (hw) + (hx) + (hy) + (hz) + (ia) + (ib) + (ic) + (id) + (ie) + (if) + (ig) + (ih) + (ii) + (ij) + (ik) + (il) + (im) + (in) + (io) + (ip) + (iq) + (ir) + (is) + (it) + (iu) + (iv) + (iw) + (ix) + (iy) + (iz) + (ja) + (jb) + (jc) + (jd) + (je) + (jf) + (jg) + (jh) + (ji) + (jj) + (jk) + (jl) + (jm) + (jn) + (jo) + (jp) + (jq) + (jr) + (js) + (jt) + (ju) + (jv) + (jw) + (jx) + (jy) + (jz) + (ka) + (kb) + (kc) + (kd) + (ke) + (kf) + (kg) + (kh) + (ki) + (kj) + (kk) + (kl) + (km) + (kn) + (ko) + (kp) + (kq) + (kr) + (ks) + (kt) + (ku) + (kv) + (kw) + (kx) + (ky) + (kz) + (la) + (lb) + (lc) + (ld) + (le) + (lf) + (lg) + (lh) + (li) + (lj) + (lk) + (ll) + (lm) + (ln) + (lo) + (lp) + (lq) + (lr) + (ls) + (lt) + (lu) + (lv) + (lw) + (lx) + (ly) + (lz) + (ma) + (mb) + (mc) + (md) + (me) + (mf) + (mg) + (mh) + (mi) + (mj) + (mk) + (ml) + (mm) + (mn) + (mo) + (mp) + (mq) + (mr) + (ms) + (mt) + (mu) + (mv) + (mw) + (mx) + (my) + (mz) + (na) + (nb) + (nc) + (nd) + (ne) + (nf) + (ng) + (nh) + (ni) + (nj) + (nk) + (nl) + (nm) + (nn) + (no) + (np) + (nq) + (nr) + (ns) + (nt) + (nu) + (nv) + (nw) + (nx) + (ny) + (nz) + (oa) + (ob) + (oc) + (od) + (oe) + (of) + (og) + (oh) + (oi) + (oj) + (ok) + (ol) + (om) + (on) + (oo) + (op) + (oq) + (or) + (os) + (ot) + (ou) + (ov) + (ow) + (ox) + (oy) + (oz) + (pa) + (pb) + (pc) + (pd) + (pe) + (pf) + (pg) + (ph) + (pi) + (pj) + (pk) + (pl) + (pm) + (pn) + (po) + (pp) + (pq) + (pr) + (ps) + (pt) + (pu) + (pv) + (pw) + (px) + (py) + (pz) + (qa) + (qb) + (qc) + (qd) + (qe) + (qf) + (qg) + (qh) + (qi) + (qj) + (qk) + (ql) + (qm) + (qn) + (qo) + (qp) + (qq) + (qr) + (qs) + (qt) + (qu) + (qv) + (qw) + (qx) + (qy) + (qz) + (ra) + (rb) + (rc) + (rd) + (re) + (rf) + (rg) + (rh) + (ri) + (rj) + (rk) + (rl) + (rm) + (rn) + (ro) + (rp) + (rq) + (rr) + (rs) + (rt) + (ru) + (rv) + (rw) + (rx) + (ry) + (rz) + (sa) + (sb) + (sc) + (sd) + (se) + (sf) + (sg) + (sh) + (si) + (sj) + (sk) + (sl) + (sm) + (sn) + (so) + (sp) + (sq) + (sr) + (ss) + (st) + (su) + (sv) + (sw) + (sx) + (sy) + (sz) + (ta) + (tb) + (tc) + (td) + (te) + (tf) + (tg) + (th) + (ti) + (tj) + (tk) + (tl) + (tm) + (tn) + (to) + (tp) + (tq) + (tr) + (ts) + (tt) + (tu) + (tv) + (tw) + (tx) + (ty) + (tz) + (ua) + (ub) + (uc) + (ud) + (ue) + (uf) + (ug) + (uh) + (ui) + (uj) + (uk) + (ul) + (um) + (un) + (uo) + (up) + (uq) + (ur) + (us) + (ut) + (uu) + (uv) + (uw) + (ux) + (uy) + (uz) + (va) + (vb) + (vc) + (vd) + (ve) + (vf) + (vg) + (vh) + (vi) + (vj) + (vk) + (vl) + (vm) + (vn) + (vo) + (vp) + (vq) + (vr) + (vs) + (vt) + (vu) + (vv) + (vw) + (vx) + (vy) + (vz) + (wa) + (wb) + (wc) + (wd) + (we) + (wf) + (wg) + (wh) + (wi) + (wj) + (wk) + (wl) + (wm) + (wn) + (wo) + (wp) + (wq) + (wr) + (ws) + (wt) + (wu) + (wv) + (ww) + (wx) + (wy) + (wz) + (xa) + (xb) + (xc) + (xd) + (xe) + (xf) + (xg) + (xh) + (xi) + (xj) + (xk) + (xl) + (xm) + (xn) + (xo) + (xp) + (xq) + (xr) + (xs) + (xt) + (xu) + (xv) + (xw) + (xx) + (xy) + (xz) + (ya) + (yb) + (yc) + (yd) + (ye) + (yf) + (yg) + (yh) + (yi) + (yj) + (yk) + (yl) + (ym) + (yn) + (yo) + (yp) + (yq) + (yr) + (ys) + (yt) + (yu) + (yv) + (yw) + (yx) + (yy) + (yz) + (za) + (zb) + (zc) + (zd) + (ze) + (zf) + (zg) + (zh) + (zi) + (zj) + (zk) + (zl) + (zm) + (zn) + (zo) + (zp) + (zq) + (zr) + (zs) + (zt) + (zu) + (zv) + (zw) + (zx) + (zy) + (zz)																											
C. Mismatch (B) - A)																											