

Ref. No. SE/ 2022-23/45

May 5, 2022

BSE Limited
P. J. Towers,
Dalal Street,
Mumbai 400 001.

National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, Block G,
Bandra-Kurla Complex, Bandra (East)
Mumbai 400 051.

**Kind Attn: – Sr. General Manager
DCS - Listing Department**

Kind Attn: Head - Listing

Dear Sirs,

Sub: Intimation under the Chapter XVII of the SEBI Operational Circular dated August 10, 2021 for Listing of Commercial Paper – Asset Liability Management Statement.

Pursuant to para 9 of the Chapter XVII of the SEBI Operational Circular dated August 10, 2021 for Listing of Commercial Paper dealing with continuous disclosure requirements for listed commercial papers, please find enclosed herewith the Asset Liability Management Statement of the Corporation as on March 31, 2022, as submitted to the National Housing Bank today i.e. May 12, 2022.

This is for your information and record.

Thank you,

Yours faithfully,

For Housing Development Finance Corporation Limited


Ajay Agarwal
Company Secretary

Encl: a/a

Name of the HFC :
Name of the Return
As on
A. OUTFLOWS

Housing Development Finance Corporation Limited
Structural Liquidity Statement
31-Mar-22

(Amt in Rs. crore)

Items/Time buckets	1-7 days	8 to 14 days	15 days to 30/31 days	Over one month to 2 months	Over 2 months to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Above 5 Years	Total
1. Capital											
a) Equity and perpetual preference shares										362.61	362.61
b) Non-perpetual preference shares											
2. Reserves & Surplus										119,888.39	119,888.39
3. Gifts, grants, donations & benefactions										7.78	7.78
4. Notes, bonds & debentures a) Plain Vanilla Bonds / Debentures	0.00	0.00	1,920.87	3,993.97	3,650.88	6,847.41	7,183.34	49,604.84	36,361.71	89,366.61	198,929.63
b) Bonds / debentures with embedded options											
c) Fixed Rate Notes											
5. Deposits a) Term deposits from Public (including NCDs from Public)	0.00	685.50	609.34	1,672.77	1,441.66	4,496.25	6,902.61	36,141.96	30,158.29	17,317.91	99,426.31
b) ICDs (Deposit from Corporates)	0.00	1,127.93	1,421.05	2,813.54	4,179.97	11,618.46	11,558.23	26,244.29	2,330.78	179.20	61,473.45
c) CDs											
6. Borrowings											
a) Term money borrowings	8,800.27	170.00	900.00	2,512.00	2,038.01	4,385.29	9,807.37	41,849.28	25,323.91	44,065.62	139,851.75
b) From RBI, Govt, & Others											
7. Current Liabilities & Provisions:											
a. Sundry Creditors						172.09	172.09				344.17
b. Expenses Payable (Other than Interest)				1,904.00		539.78	539.78	4,062.18			7,045.75
c. Advance Income Received, receipts from borrowers pending adjustments						360.41	360.41				720.82
d. Interest Payable on Bonds / Deposits	139.23	305.06	353.89	1,291.37	1,075.78	2,446.58	3,098.03	1,915.53	469.41	37.63	11,132.52
e. Provisions (Other than for NPA)						355.66	355.66				711.31
8. Others	23.46	348.82	348.82			89.50	89.50	67.88			967.97
TOTAL OUTFLOWS	8,962.96	2,637.31	5,553.98	14,187.65	12,386.30	31,311.42	40,067.01	159,885.97	94,644.11	271,225.75	640,862.46
9. Contingent liabilities											
a) Corporate guarantees							367.83		1,152.72		1,520.55
b) Loan commitments pending disbursement (outflows)		5,213.51	5,213.51	6,683.12	5,266.42	12,320.11	18,010.00	9,825.00	1,580.00	366.00	64,477.66
c) Lines of credit committed to other institutions (outflows)							978.72			0.00	978.72
d) Others (Contingent Liabilities in respect of Tax demands)								2,581.56		0.00	2,581.56
Outflows on account of dollar/rupee swaps		106.96	229.51	1,462.07	653.26	1,634.87	3,110.23	20,590.24	10,753.96	40,252.83	78,793.93
A) TOTAL OUTFLOWS (A)	8,962.96	7,957.78	10,997.00	22,332.85	18,305.98	45,266.40	62,533.79	192,882.77	108,130.79	311,844.58	789,214.89
B) Cumulative Outflows (B)	8,962.96	16,920.74	27,917.73	50,250.58	68,556.56	113,822.96	176,356.75	369,239.52	477,370.30	789,214.89	

B. INFLOWS

Items/Time buckets	1- 7 days	8 to 14 days	15 to 30/31 days	Over one month to 2 months	Over 2 months to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Above 5 Yrs	Total
1. Cash	565.49		0.00								565.49
2. Remittance in transit											
3. Balances with banks											
a) Current account	0.00	0.00									
b) Deposit /short-term deposits	0.00	10.43	23.46		39.75	153.35		0.45			227.44
c) Money at call & short notice											
4. Investments (net of provisions)	9,000.00	4,500.00	3,504.05	6,500.00	10,358.23	6,618.93	5,868.06	976.50	16,336.70	4,929.76	68,592.23
a.Mandatory Investments											
b.Non-Mandatory Listed											
c.Non- Mandatory unlisted securities (e.g.Shares, etc)											
d. Non-mandatory unlisted securities having a fixed term maturity											
e. Venture Capital Units											
5. Advances (performing)											
a) Bills of exchange and promissory notes discounted & rediscounted											
b) Term loans (only rupee loans)	0.00	3,098.32	4,180.63	6,631.05	6,736.35	20,588.33	51,083.31	149,299.77	110,375.17	197,682.81	549,675.75
c) Corporate Loans / Short Term Loans											
6. Non-performing loans (net of provisions and ECGC claims received)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,288.95	3,897.81	5,186.76
7. Inflows from assets on lease										561.60	561.60
8. Fixed assets (excluding assets on lease)										512.34	512.34
9. Other assets											
a. Intangible assets and other non-cash flow items								4,167.37		369.91	4,537.28
b. Interest and other income receivables								1,668.29			1,668.29
c. Other items					44.20	1,425.33	1,425.33	3,754.66		2,685.74	9,335.27
Total Inflows	9,565.49	7,608.75	7,708.14	13,131.05	17,178.54	28,785.94	58,376.71	159,867.04	128,000.82	210,639.98	640,862.45
10.Lines of credit committed by other institutions (inflows)											
11. Inflows on account of dollar /rupee swaps	0.00	43.05	264.63	1,756.95	650.80	2,201.07	4,413.47	24,786.31	13,559.45	43,442.99	91,118.72
12.Others (Loan Assignment)			1,148.20	1,148.20	1,148.20	3,444.60	6,889.20				13,778.40
C) TOTAL INFLOWS (C)	9,565.49	7,651.79	9,120.97	16,036.21	18,977.54	34,431.62	69,679.38	184,653.35	141,560.26	254,082.97	745,759.57
Cumulative Inflows	9,565.49	17,217.28	26,338.25	42,374.46	61,352.00	95,783.61	165,462.99	350,116.34	491,676.60	745,759.57	
D) Mismatch (INFLOWS - OUTFLOWS) (C-A)	602.53	(305.99)	(1,876.03)	-6296.64	671.57	-10834.78	7145.59	-8229.42	33429.47	-57761.61	
E) Mismatch as a % of Outflow in each bucket (D as a % of A)	6.72%	-3.85%	-17.06%	-28.19%	3.67%	-23.94%	11.43%	-4.27%	30.92%	-18.52%	
F) Cumulative Mismatch	602.53	296.54	(1,579.49)	-7876.12	-7204.56	-18039.34	-10893.75	-19123.18	14306.30	-43455.31	
G) Cumulative mismatch as % of cumulative outflows (F as a % of B)	6.72%	1.75%	-5.66%	-15.67%	-10.51%	-15.85%	-6.18%	-5.18%	3.00%	-5.51%	



For Housing Development Finance Corporation Ltd

V. Sankar Ranga
Mr. V.S Rangan - Executive Director