

**Ref. No. SE/ 2023-24/84**

May 29, 2023

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, 2023, as submitted to the National Housing Bank on May 26, 2023.

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 : Housing Development Finance Corporation Limited  
Name of the Return : Structural Liquidity Statement  
As on : 31-Mar-23

I. OUTFLOWS

(Amt in Rs. crore)

Items/Time buckets	1 to 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
<b>1. Capital</b>											
a) Equity and perpetual preference shares										367	367
b) Non-perpetual preference shares											
<b>2. Reserves &amp; Surplus</b>										133,618	133,618
<b>3. Gifts, grants, donations &amp; benefactions</b>										0	0
<b>4. Notes, bonds &amp; debentures</b>											
a) Plain Vanilla Bonds / Debentures	0	1,250	834	1,103	2,117	7,832	9,332	50,593	33,960	149,136	256,156
b) Bonds / debentures with embedded options											
c) Fixed Rate Notes											
<b>5. Deposits</b>											
a) Term deposits from Public (including NCDs from Public)	0	650	613	1,156	1,491	3,922	8,221	41,356	36,732	16,461	110,603
b) ICDs (Deposit from Corporates)	0	1,069	703	3,057	2,236	5,961	10,850	15,635	1,848	150	41,508
c) CDs											
<b>6. Borrowings</b>											
a) Term money borrowings	11,280	0	1,100	240	1,850	10,491	14,140	42,431	30,492	47,932	159,955
b) From RBI, Govt, & Others											
<b>7. Current Liabilities &amp; Provisions:</b>											
a. Sundry Creditors						176	176				352
b. Expenses Payable (Other than Interest)	77	1,976	0	0	0	1,467	1,037	31	5,180		9,768
c. Advance Income Received, receipts from borrowers pending adjustments	0	0	0	0	0	148	148				296
d. Interest Payable on Bonds / Deposits	2	275	92	1,094	810	5,412	5,653	0	0	0	13,339
e. Provisions (Other than for NPA)	0	0	0	0	0	406	406				813
<b>8. Others</b>											
<b>TOTAL OUTFLOWS</b>	<b>11,360</b>	<b>5,220</b>	<b>3,343</b>	<b>6,650</b>	<b>8,504</b>	<b>35,815</b>	<b>49,962</b>	<b>150,047</b>	<b>108,211</b>	<b>347,664</b>	<b>726,774</b>
<b>9. Contingent liabilities</b>											
a) Corporate guarantees									1,035		1,035
b) Loan commitments pending disbursement (outflows)		5,379	5,379	6,835	5,360	12,462	18,039	10,449	1,686	403	65,994
c) Lines of credit committed to other institutions (outflows)							839				839
d) Others (Contingent Liabilities in respect of Tax demands)								2,697			2,697
<b>Outflows on account of dollar/rupee swaps</b>	<b>0</b>	<b>237</b>	<b>279</b>	<b>1,119</b>	<b>1,482</b>	<b>3,476</b>	<b>13,097</b>	<b>35,217</b>	<b>16,661</b>	<b>55,550</b>	<b>127,118</b>
<b>A) TOTAL OUTFLOWS after off B/S items</b>	<b>11,360</b>	<b>10,837</b>	<b>9,001</b>	<b>14,604</b>	<b>15,346</b>	<b>51,753</b>	<b>81,937</b>	<b>198,410</b>	<b>127,593</b>	<b>403,617</b>	<b>924,458</b>
<b>B) Cumulative Outflows (B)</b>	<b>11,360</b>	<b>22,197</b>	<b>31,198</b>	<b>45,801</b>	<b>61,148</b>	<b>112,901</b>	<b>194,838</b>	<b>393,248</b>	<b>520,841</b>	<b>924,458</b>	

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
Tel: 18002100018, 022-64807999. Corporate Identity Number: L70100MH1977PLC019916

**II. INFLOWS**

Items/Time buckets	1 to 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 Years	Total
1. Cash	701										701
2. Remittance in transit											
3. Balances with banks											
a) Current account											
b) Deposit /short-term deposits	10	23	20	0	0	13	450	0	0	0	516
c) Money at call & short notice											
4. Investments (net of provisions)	10,200	9,000	7,000	6,500	8,021	6,500	25,699	661	22,906	1,231	97,718
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	3,268	4,341	7,129	9,071	21,178	43,694	150,214	119,233	247,215	605,344
c) Corporate Loans / Short Term Loans		0								0	
6. Non-performing loans (net of provisions and ECGC claims received)									1,284	1,735	3,019
7. Inflows from assets on lease										562	562
8. Fixed assets (excluding assets on lease)										648	648
9. Other assets		188								0	188
a. Intangible assets and other non-cash flow items						0	0			376	376
b. Interest and other income receivables	0	0	2,663	0	0	1,517	862	1,921	0	0	6,964
c. Other items	0	0	0	0	0	1,886	742	5,409	0	2,700	10,737
<b>TOTAL INFLOWS</b>	<b>10,911</b>	<b>12,479</b>	<b>14,024</b>	<b>13,629</b>	<b>17,092</b>	<b>31,095</b>	<b>71,448</b>	<b>158,205</b>	<b>143,423</b>	<b>254,467</b>	<b>726,774</b>
10.Lines of credit committed by other institutions (inflows)											
11. Inflows on account of dollar /rupee swaps		28	323	865	931	3,653	13,942	33,015	15,481	52,803	121,041
12.Others (Loan Assignment)		0	0	0	0	0	0				0
<b>C) TOTAL INFLOWS after off B/S Items</b>	<b>10,911</b>	<b>12,507</b>	<b>14,347</b>	<b>14,494</b>	<b>18,023</b>	<b>34,748</b>	<b>85,390</b>	<b>191,221</b>	<b>158,904</b>	<b>307,270</b>	<b>847,816</b>
<b>D) Cumulative Inflows</b>	<b>10,911</b>	<b>23,419</b>	<b>37,766</b>	<b>52,260</b>	<b>70,283</b>	<b>105,031</b>	<b>190,421</b>	<b>381,642</b>	<b>540,546</b>	<b>847,816</b>	
E) Mismatch ( INFLOWS - OUTFLOWS) (C-A)	{449}	1,671	5,346	(109)	2,677	{17,005}	3,453	(7,190)	31,311	(96,347)	
F) Mismatch as a % of Outflow in each bucket (E as a % of A)	-3.95%	15.42%	59.40%	-0.75%	17.44%	-32.86%	4.21%	-3.62%	24.54%	-23.87%	
G) Cumulative Mismatch	{448.65}	1,221.87	6,568.32	6459.14	9135.75	-7869.59	-4416.54	-11606.16	19704.79	-76642.23	
H) Cumulative mismatch as % of cumulative outflows (G as a % of B)	-3.95%	5.50%	21.05%	14.10%	14.94%	-6.97%	-2.27%	-2.95%	3.78%	-8.29%	

The Balancesheet will not tally to the extent of Off-Balancesheet items considered on both Asset & liability side

For Housing Development Finance Corporation Ltd

*V. Srinath Ranga*

Mr. V S Rangan - Executive Director

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