

Ref. No. SE/ 2020-21/281

January 12, 2021

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 SEBI Circular No. SEBI/HO/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper – Asset Liability Management Statement.

Pursuant to para 3 of Annexure II dealing with continuous obligations and disclosure requirements for listed commercial papers in the captioned circular, please find enclosed herewith the Asset Liability Management Statement of the Corporation as on September 30, 2020, as submitted to the National Housing Bank today i.e. January 12, 2021.

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 : 30-Sep-20

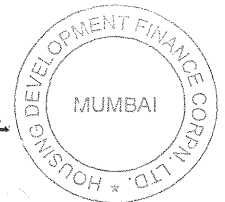
A. OUTFLOWS

(Amt in Rs. crore)

Items/Time buckets	1 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	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Capital												
a) Equity and perpetual preference shares											359.16	359.16
b) Non-perpetual preference shares												
2. Reserves & Surplus											99,774.29	99,774.29
3. Gifts, grants, donations & benefactions											7.78	7.78
4. Notes, bonds & debentures a) Plain Vanilla												
Bonds / Debentures	1,464.37	2,643.11	3,846.85	4,313.87	5,570.28	6,594.29	58,623.14	35,610.89	29,201.74	36,513.75	0.00	184,382.29
b) Bonds / debentures with embedded options												
c) Fixed Rate Notes												
5. Deposits a) Term deposits from Public (including NCDs from Public)	553.57	410.04	1,116.97	1,129.20	4,080.30	8,397.23	34,061.57	27,957.15	14,580.10	0.00	0.00	92,286.13
b) ICDs (Deposit from Corporates)	2,872.13	984.77	4,492.87	8,663.26	10,051.15	11,505.09	15,740.36	1,626.12	107.82	0.00	0.00	56,043.58
c) CDs												
6. Borrowings												
a) Term money borrowings	1,854.97	0.00	1,426.40	4,836.97	2,397.37	8,459.53	28,184.20	18,849.35	22,111.89	66.40	0.00	88,187.07
b) From RBI, Govt, & Others												
7. Current Liabilities & Provisions:												
a. Sundry Creditors												0.00
b. Expenses Payable (Other than Interest)	775.43	775.43			1,490.72	1,178.72						4,220.29
c. Advance Income Received, receipts from borrowers pending adjustments					806.38	806.38						1,612.76
d. Interest Payable on Bonds / Deposits	487.43	642.34	1,929.67	719.84	4,591.37	4,601.39	914.54	303.90	8.17			14,198.65
e. Provisions (Other than for NPA)					120.04	120.04		3,068.98	3,068.98	3,068.99	3,068.99	12,516.02
8. Others												0.00
TOTAL OUTFLOWS	8,007.90	5,455.68	12,812.76	19,663.14	29,107.61	41,662.67	137,523.80	87,416.40	69,078.70	39,649.14	103,210.22	553,588.03
9. Contingent liabilities												
a) Letters of credit/ guarantees						273.23		1,152.72				1,425.95
b) Loan commitments pending disbursement (outflows)	6,399.25	6,399.25	6,056.71	3,722.02	7,523.00	10,845.00	1,913.00	46.00				42,904.22
c) Lines of credit committed to other institutions (outflows)						714.36						714.36
d) Others (Contingent Liabilities in respect of Tax demands)								2,064.00				2,064.00
A) TOTAL OUTFLOWS (A)	14,407.15	11,854.92	18,869.47	23,385.16	36,630.61	53,495.26	139,436.80	90,679.12	69,078.70	39,649.14	103,210.22	600,696.56
B) Cumulative Outflows (B)	14,407.15	26,262.07	45,131.54	68,516.70	105,147.31	158,642.57	298,079.38	388,758.49	457,837.19	497,486.33	600,696.56	

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V. Suresh Ranga



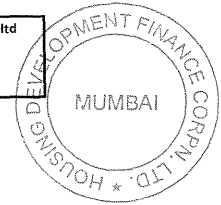
B. INFLOWS

Items/Time buckets	1 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	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Cash		83.89										83.89
2. Remittance in transit												0.00
3. Balances with banks												0.00
a) Current account	0.00											0.00
b) Deposit /short-term deposits	0.00	0.00	50.00	17.28	0.00	194.70	37.48	0.20	0.25	0.00	0.00	299.91
c) Money at call & short notice												
4. Investments (net of provisions)	11,000.00	9,000.00	3,500.00	4,579.25	2,250.00	2,960.54	1,221.01	15,649.21	410.30	684.11	9,923.95	61,178.37
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)	3,412.46	3,419.43	5,967.18	6,171.95	16,309.74	34,979.67	137,225.36	93,100.02	61,020.50	61,099.79	46,350.09	469,056.20
c) Corporate Loans / Short Term Loans	0.00								0.00			0.00
6. Non-performing loans (net of provisions and ECGC claims received)												
Sub-standard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,519.78	544.85	309.72	518.60	3,892.96
Doubtful assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	973.20	0.00	1,198.60	2,171.80
Loss assets												
7. Inflows from assets on lease											340.67	340.67
8. Fixed assets (excluding assets on lease)											619.68	619.68
9. Other assets												
a. Intangible assets and other non-cash flow items											363.24	363.24
b. Interest and other income receivables					5,125.99	5,125.50						10,251.49
c. Other items					2,181.35	2,181.35		967.13				5,329.83
10. Lines of credit committed by other institutions (inflows)												
11. Inflows on account of forward exchange contracts, dollar /rupee swaps (sell/buy)												0.00
12. Others (Loan Assignment)				5,000.00	5,000.00	10,000.00						20,000.00
C) TOTAL INFLOWS (C)	14,412.46	12,503.32	9,517.18	15,768.48	30,867.08	55,441.76	138,483.85	112,236.35	62,949.10	62,093.63	59,314.82	573,588.03
D) Mismatch (INFLOWS - OUTFLOWS) (C-A)	5.31	648.40	-9352.30	-7616.68	-5763.53	1946.50	-952.95	21557.23	-6129.60	22444.49	-43895.40	
E) Mismatch as a % of Outflow in each bucket (D as a % of A)	0.04%	5.47%	-0.50	-0.33	-0.16	0.04	-0.01	0.24	-0.09	0.57	-0.43	
F) Cumulative Mismatch	5.31	653.71	-8698.58	-16315.26	-22078.80	-20132.29	-21085.25	471.99	-5657.61	16786.88	-27108.52	
G) Cumulative mismatch as % of cumulative outflows (F as a % of B)	0.04%	2.49%	-19.27%	-23.81%	-21.00%	-12.69%	-7.07%	0.12%	-1.24%	3.37%	-4.51%	

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



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