



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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Ref. No. SE/ 2021-22/72

May 31, 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 March 31, 2021, as submitted to the National Housing Bank today i.e. May 31, 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

Corporate Office: HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.
Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.
Corporate Identity Number: L70100MH1977PLC019916

Name of the HFC : Housing Development Finance Corporation Limited
Name of the Return : Structural Liquidity Statement
As on : 31-Mar-21

(Amt in Rs. crore)

A. OUTFLOWS

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											360.79	360.79
b) Non-perpetual preference shares												
2. Reserves & Surplus											108,421.86	108,421.86
3. Gifts, grants, donations & benefactions											7.78	7.78
4. Notes, bonds & debentures a) Plain Vanilla Bonds / Debentures	123.76	1,502.76	2,967.10	3,182.48	4,062.73	15,968.52	54,015.76	35,291.45	27,179.42	41,760.75	0.00	186,054.73
b) Bonds / debentures with embedded options												
c) Fixed Rate Notes												
5. Deposits a) Term deposits from Public (including NCDs from Public)	618.82	643.73	1,247.80	1,674.83	4,414.36	7,552.32	34,641.46	28,007.88	14,448.37	37.76	0.00	93,287.35
b) ICDs (Deposit from Corporates)	1,261.42	1,679.47	4,164.06	7,342.33	11,709.94	13,091.26	15,839.37	1,632.45	123.50	0.00	0.00	56,843.80
c) CDs												
6. Borrowings												
a) Term money borrowings	0.00	100.00	3,766.86	6,027.85	3,165.15	3,987.26	37,513.22	20,963.07	29,655.77	0.00	0.00	105,179.18
b) From RBI, Govt, & Others												
7. Current Liabilities & Provisions:												
a. Sundry Creditors												0.00
b. Expenses Payable (Other than Interest)					853.25	853.25	175.34	626.84				2,508.68
c. Advance Income Received, receipts from borrowers pending adjustments					69.85	626.84	1,590.99					2,287.68
d. Interest Payable on Bonds / Deposits	896.08	1,132.82	1,120.05	1,303.12	2,456.18	3,160.40	1,496.47	534.38	31.52	0.06		12,131.09
e. Provisions (Other than for NPA)							7,000.00	5,000.00			1,004.69	13,004.69
f. Others					257.37	257.37						514.73
TOTAL OUTFLOWS	2,900.08	5,058.78	13,265.87	19,530.61	26,988.83	45,497.23	152,272.61	92,056.07	71,438.58	41,798.57	109,795.12	580,602.35
9. Contingent liabilities												
a) Letters of credit/ guarantees						243.23	1,054.85					1,298.08
b) Loan commitments pending disbursement (outflows)	6,000.00	6,040.00	7,111.79	5,198.50	11,509.00	16,665.00	5,128.00	85.00				57,737.29
c) Lines of credit committed to other institutions (outflows)						564.59						564.59
d) Others (Contingent Liabilities in respect of Tax demands)							2,064.18					2,064.18
Outflows on account of dollar/rupee swaps	40.60	135.29	611.90	463.14	977.50	1,832.19	6,138.74	3,354.20	1,725.40	1,162.81		16,441.77
A) TOTAL OUTFLOWS (A)	8,940.68	11,234.06	20,989.56	25,192.25	39,475.33	64,802.24	166,658.38	95,495.27	73,163.98	42,961.38	109,795.12	658,708.26
B) Cumulative Outflows (B)	8,940.68	20,174.74	41,164.30	66,356.55	105,831.88	170,634.12	337,292.51	432,787.78	505,951.76	548,913.14	658,708.26	

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		769.97										769.97
2. Remittance in transit												0.00
3. Balances with banks												0.00
a) Current account	15.31											15.31
b) Deposit /short-term deposits	24.22	23.74	0.00	0.00	153.37	100.78	56.87	0.00	0.49	0.00	0.00	359.47
c) Money at call & short notice												
4. Investments (net of provisions)	4,500.00	6,000.31	7,000.00	12,839.11	5,500.00	11,319.54	734.23	15,743.72	661.47	321.16	4,017.23	68,636.77
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)	3,597.62	3,590.75	5,940.00	6,592.14	18,516.94	37,341.08	140,819.57	103,544.58	63,904.56	62,134.60	45,658.43	491,640.27
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	1,818.25	207.11	429.21	956.64	3,411.20
Doubtful assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,840.90	0.00	1,405.67	3,246.57
Loss assets												
7. Inflows from assets on lease											340.67	340.67
8. Fixed assets (excluding assets on lease)											645.75	645.75
9. Other assets												
a. Intangible assets and other non-cash flow items											369.46	369.46
b. Interest and other income receivables					155.38	417.14	5,749.52	783.28				7,105.32
c. Other items				291.25	708.90	948.72	1,272.16				840.57	4,061.60
10. Lines of credit committed by other institutions (inflows)												
11. Inflows on account of dollar /rupee swaps	10.52	231.85	628.37	570.27	1,366.98	2,845.40	8,544.44	5,391.79	2,867.76	2,066.69		24,524.07
12. Others (Loan Assignment)	1,000.00	1,000.00	2,000.00	2,000.00	6,000.00	7,000.00						19,000.00
C) TOTAL INFLOWS (C)	9,147.67	11,616.63	15,568.37	22,292.77	32,401.56	59,972.67	157,176.79	127,281.62	69,482.29	64,951.66	54,234.42	624,126.42
Cumulative Inflows	9,147.67	20,764.30	36,332.67	58,625.43	91,026.99	150,999.66	308,176.45	435,458.06	504,940.35	569,892.01	624,126.42	
D) Mismatch (INFLOWS - OUTFLOWS) (C-A)	207.00	382.56	-5421.20	-2899.49	-7073.77	-4829.57	-9481.60	31786.35	-3681.69	21990.27	-55560.70	
E) Mismatch as a % of Outflow in each bucket (D as a % of A)	2.32%	3.41%	-25.83%	-11.51%	-17.92%	-7.45%	-6%	33%	-5%	51%	-51%	
F) Cumulative Mismatch	207.00	589.56	-4831.64	-7731.12	-14804.89	-19634.47	-29116.06	2670.28	-1011.41	20978.86	-34581.84	
G) Cumulative mismatch as % of cumulative outflows (F as a % of B)	2.32%	2.92%	-11.74%	-11.65%	-13.99%	-11.51%	-8.63%	0.62%	-0.20%	3.82%	-5.25%	

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