



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

**Ref. No. SE/ 2022-23/224**

November 17, 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 September 30, 2022, as submitted to the National Housing Bank today i.e. November 17, 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

**Corporate Office:** HDFC House, HT Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

**Regd. Office:** Ramon House, HT 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 30-Sep-22

(Amt in Rs. crore)

I. OUTFLOWS

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										363	363
b) Non-perpetual preference shares										123,077	123,077
<b>2. Reserves &amp; Surplus</b>										8	8
<b>3. Gifts, grants, donations &amp; benefactions</b>										114,409	114,409
<b>4. Notes, bonds &amp; debentures</b> a) Plain Vanilla Bonds / Debentures	0	0	3,166	3,803	1,435	6,989	5,437	49,286	37,674		222,199
b) Bonds / debentures with embedded options											
c) Fixed Rate Notes										18,308	
<b>5. Deposits</b> a) Term deposits from Public (including NCDs from Public)	0	619	409	984	1,145	3,412	7,021	38,864	31,626		102,388
b) ICDs (Deposit from Corporates)	0	3,106	1,625	3,245	3,942	10,750	11,908	23,351	2,372	195	60,495
c) CDs											
<b>6. Borrowings</b>											
a) Term money borrowings	1,229	0	1,205	1,434	1,964	3,845	7,855	51,246	27,610	47,564	143,951
b) From RBI, Govt, & Others											
<b>7. Current Liabilities &amp; Provisions:</b>											
a. Sundry Creditors						163	163				326
b. Expenses Payable (Other than Interest)	628	0	649	0	0	4,922	4,922				11,120
c. Advance Income Received, receipts from borrowers pending adjustments	0	0	0	0	0	419	419				838
d. Interest Payable on Bonds / Deposits	0	256	658	1,646	1,134	5,496	5,083				14,273
e. Provisions (Other than for NPA)	0	0	0	0	0	372	372				743
<b>8. Others</b>											
<b>TOTAL OUTFLOWS</b>	<b>1,857</b>	<b>3,981</b>	<b>7,713</b>	<b>11,112</b>	<b>9,620</b>	<b>36,367</b>	<b>43,179</b>	<b>162,747</b>	<b>99,282</b>	<b>303,924</b>	<b>679,783</b>
<b>9. Contingent liabilities</b>											
a) Corporate guarantees									1,153		1,153
b) Loan commitments pending disbursement (outflows)		5,093	5,093	6,661	5,247	12,146	17,538	9,457	1,533	342	63,111
c) Lines of credit committed to other institutions (outflows)							885				885
d) Others (Contingent Liabilities in respect of Tax demands)								2,690			2,690
<b>Outflows on account of dollar/rupee swaps</b>	0	237	279	1,119	1,482	3,476	13,097	35,217	16,661	55,550	127,118
<b>A) TOTAL OUTFLOWS after off B/S items</b>	<b>1,857</b>	<b>9,311</b>	<b>13,085</b>	<b>18,892</b>	<b>16,350</b>	<b>51,989</b>	<b>74,700</b>	<b>210,111</b>	<b>118,629</b>	<b>359,815</b>	<b>874,740</b>
<b>B) Cumulative Outflows (B)</b>	<b>1,857</b>	<b>11,168</b>	<b>24,253</b>	<b>43,145</b>	<b>59,495</b>	<b>111,484</b>	<b>186,184</b>	<b>396,295</b>	<b>514,924</b>	<b>874,740</b>	

**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
<b>1. Cash</b>	1,285										<b>1,285</b>
<b>2. Remittance in transit</b>											
<b>3. Balances with banks</b>											
a) Current account											
b) Deposit /short-term deposits	20	10				452	19				<b>501</b>
c) Money at call & short notice											
<b>4. Investments (net of provisions)</b>	704	4,000	7,000	6,500	8,571	6,500	17,176	1,087	18,470	5,039	<b>75,048</b>
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											
<b>5. Advances (performing)</b>											
a) Bills of exchange and promissory notes discounted & rediscounted											
b) Term loans (only rupee loans)	0	3,303	3,303	7,077	17,636	22,134	40,197	145,854	108,773	229,571	<b>577,849</b>
c) Corporate Loans / Short Term Loans		0								0	
<b>6. Non-performing loans (net of provisions and ECGC claims received)</b>									898	3,380	<b>4,279</b>
<b>7. Inflows from assets on lease</b>										562	<b>562</b>
<b>8. Fixed assets (excluding assets on lease)</b>										526	<b>526</b>
<b>9. Other assets</b>		100								0	<b>100</b>
a. Intangible assets and other non-cash flow items						582	582			363	<b>1,528</b>
b. Interest and other income receivables						5,612	5,612			0	<b>11,225</b>
c. Other items						2,033	2,033			2,815	<b>6,882</b>
<b>TOTAL INFLOWS</b>	<b>2,009</b>	<b>7,413</b>	<b>10,303</b>	<b>13,577</b>	<b>26,207</b>	<b>37,314</b>	<b>65,621</b>	<b>146,942</b>	<b>128,141</b>	<b>242,256</b>	<b>679,783</b>
<b>10.Lines of credit committed by other institutions (inflows)</b>											
<b>11. Inflows on account of dollar /rupee swaps</b>		28	323	865	931	3,653	13,942	33,015	15,481	52,803	<b>121,041</b>
<b>12.Others (Loan Assignment)</b>		728	728	1,456	1,456	4,367	8,733				<b>17,467</b>
<b>C) TOTAL INFLOWS after off B/S Items</b>	<b>2,009</b>	<b>8,169</b>	<b>11,354</b>	<b>15,898</b>	<b>28,594</b>	<b>45,333</b>	<b>88,296</b>	<b>179,957</b>	<b>143,622</b>	<b>295,059</b>	<b>818,291</b>
<b>D) Cumulative Inflows</b>	<b>2,009</b>	<b>10,178</b>	<b>21,532</b>	<b>37,430</b>	<b>66,024</b>	<b>111,357</b>	<b>199,653</b>	<b>379,610</b>	<b>523,232</b>	<b>818,291</b>	
<b>E) Mismatch ( INFLOWS - OUTFLOWS) (C-A)</b>	152	(1,142)	(1,731)	(2,994)	12,244	(6,656)	13,596	(30,154)	24,993	(64,757)	
<b>F) Mismatch as a % of Outflow in each bucket (E as a % of B)</b>	8.19%	-12.27%	-13.23%	-15.85%	74.89%	-12.80%	18.20%	-14.35%	21.07%	-18.00%	
<b>G) Cumulative Mismatch</b>	<b>151.99</b>	<b>(990.18)</b>	<b>(2,721.02)</b>	<b>-5715.05</b>	<b>6529.15</b>	<b>-126.91</b>	<b>13469.21</b>	<b>-16685.21</b>	<b>8307.71</b>	<b>-56448.98</b>	
<b>H) Cumulative mismatch as % of cumulative outflows (G as a % of B)</b>	8.19%	-8.87%	-11.22%	-13.25%	10.97%	-0.11%	7.23%	-4.21%	1.61%	-6.45%	

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



For Housing Development Finance Corporation Ltd

Mr. Ajay Agarwal - Company Secretary