

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

November 14, 2022

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001	National Stock Exchange of India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051
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Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper

This is with reference to clause 3 of Annexure II (Continuous obligations and disclosure requirements for listed CPs) of SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper.

In this regard, please find enclosed the following:

- statement of structural liquidity,
- statement of interest rate sensitivity, and
- statement of short-term dynamic liquidity

for the quarter ended September 30, 2022 for your reference and the same also been filed with National Housing Bank (NHB).

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary
Membership No. 20388
Swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

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Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000
care.housingfinance@adityabirlacapital.com | adityabirlahousingfinance.com

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat -362 266
CIN: U65922GJ2009PLC083779



FS 677275

PART-1: Statement of Structural Liquidity as on period ending (Amount Rs. in Lakh)

SRNO	RESIDUAL MATURITY	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
A	OUTFLOWS												
1	Capital	R01	0	0	0	0	0	0	0	0	0	50120	50120
a)	Equity and perpetual preference shares	R02										50120	50120
b)	Non-perpetual preference shares	R03											0
2	Reserves & surplus	R04										133893	133893
a)	Gifts, grants, donations & benefactions	R05											0
4	Notes, bonds & debentures	R06	0	0	0	0	0	6336	47188	84165	46958	62441	247088
a)	Plain vanilla bonds/debentures	R07	0	0	0	0	0	6336	47188	84165	46958	62441	247088
b)	Bonds/debentures with embedded options	R08											0
c)	Fixed rate notes	R09											0
5	Deposits	R10	0	0	0	0	0	0	0	0	0	0	0
a)	Term deposits from public	R11											0
b)	ICDs	R12											0
c)	CDs	R13											0
6	Borrowings	R14	8645	0	65869	64993	26491	12465	183510	414244	149332	87990	1013538
a)	Term money borrowings	R15	8645	0	40941	9997	26491	12465	138398	414244	149332	87990	888503
b)	From RBI, NHB, Govt. & others	R16	0	0	24927	54996	0	0	45112	0	0	0	125036
7	Current Liabilities & provisions:	R17	90	0	0	659	659	936	9909	3505	16	0	15774
a)	Sundry creditors	R18	0	0	0	659	659	659	6856	102	16	0	8951
b)	Expenses payable	R19	90	0	0	0	0	278	3054	1808	0	0	5229
c)	Advance income received	R20								651			651
d)	Interest payable on bonds/deposits	R21											0
e)	Provisions (other than for NPAs)	R22							0	944			944
8	Contingent Liabilities	R23	3808	3808	15323	16699	10607	9813	10518	39239	13921	9773	133508
a)	Letters of credit/guarantees	R24											0
b)	Loan commitments pending dishursal (outflows)	R25	3808	3808	15323	16699	10607	9813	10518	39239	13921	9773	133508
c)	Lines of credit committed to other institutions (outflows)	R26											0
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27											0
e)	Others (specify) Bank OD	R28	2277	2277	4553	3252	650	0	0	0	0	0	13009
A	TOTAL OUTFLOWS (A)	R29	14819	6084	85745	85603	38408	29551	251125	541153	210227	344216	1606930
B	INFLOWS	R30											
1	Cash	R31											0
2	Remittance in transit	R32											0
3	Balances with banks	R33	11397	0	27994	0	0	0	0	0	0	0	39391
a)	Current account	R34	11397		27994				0				39391
b)	Deposit /short-term deposits	R35											0
c)	Money at call & short notice	R36											0
4	Investments (net of provisions)	R37	1999		7743								9742
5	Advances (performing)	R38	10094	10094	14491	28197	29045	80860	162784	446943	218806	327659	1328972
a)	Bills of exchange and promissory notes discounted & rediscounted	R39											0
b)	Term loans (only rupee loans)	R40	10094	10094	14491	28197	29045	80860	162784	446943	218806	327659	1328972
c)	Corporate loans/short term loans	R41											0
d)	Non-performing loans (net of provisions and claims received)	R42											0
7	Inflows from assets on lease	R43									21500	12682	34182
a)	fixed assets (excluding assets on lease)	R44										1166	1166
9	Other assets :	R45	0	0	0	0	538	538	1334	10184	0	959	13555
a)	Intangible assets & other non-cash flow items	R46	0	0	0	0	0	0	0	8400	0	959	9360
b)	Interest and other income receivable	R47											0
c)	Others	R48	0	0	0	0	538	538	1334	1784	0	0	4195
10	Lines of credit committed by other institutions (inflows)	R49	0	0	60000	50112	0	65000	0	0	0	0	175112
11	Bills rediscounted (inflow)	R50											0
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51											4810
13	Others	R52								0			0
B	TOTAL INFLOWS (B)	R53	23490	10094	115038	78309	29583	146398	164118	457127	240306	342466	1606930
C	Mismatch (B - A)	R54	8671	4010	29293	-7293	-8824	116848	-87007	-84026	30080	-1750	0.000
D	Cumulative mismatch	R55	8671	12681	41974	34680	25856	142704	55696	-28329	1750	0	0
E	C as percentage Of A(%)	R56											
F	F. Cumulative Mismatch as% to Cumulative Outflows	R57	59%	61%	39%	18%	11%	55%	11%	-3%	0%	0%	0%

PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Lakh)

SRNO	RESIDUAL MATURITY	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11	C12
A	OUTFLOWS													
1	Capital	R01	0	0	0	0	0	0	0	0	0	0	50120	50120
a)	Equity and perpetual preference shares	R02											50120	50120
b)	Non-perpetual preference shares	R03											0	0
2	Reserves & surplus	R04											133893	133893
3	Gifts, grants, donations & benefactions	R05											0	0
4	Notes, bonds & debentures	R06	0	0	0	0	0	2500	45000	84000	47000	12500	6088	197088
a)	Plain vanilla bonds/debentures	R07	0	0	0	0	0	2500	45000	84000	47000	12500	6088	197088
b)	Bonds/debentures with embedded options	R08	0	0	0	0	0	0	0	0	0	0	0	0
c)	Fixed rate notes	R09	0	0	0	0	0	0	0	0	0	0	0	0
5	Deposits	R10	0	0	0	0	0	0	0	0	0	0	0	0
a)	Term deposits from public	R11												0
b)	ICDs	R12												0
c)	CDs	R13												0
6	Borrowings	R14	152811	96100	160288	64712	71667	164224	104554	24736	24736	16271	8327	888426
a)	Term money borrowings	R15	152811	96100	135445	10000	71667	164224	104554	24736	24736	16271	7958	808503
b)	From RBI, NHB, Govt, & others	R16	0	0	24843	54712	0	0	0	0	0	0	369	79924
7	Current Liabilities & provisions:	R17	0	0	0	0	0	0	0	0	0	0	15774	15774
a)	Sundry creditors	R18											8951	8951
b)	Expenses payable	R19											5229	5229
c)	Advance income received	R20											651	651
d)	Interest payable on loans/interest	R21											0	0
e)	Provisions (other than for NPAs)	R22											944	944
8	Contingent Liabilities	R23	0	0	0	0	0	0	0	0	0	0	0	0
a)	Letters of credit/guarantees	R24												0
b)	Loan commitments pending disbursement (outflows)	R25												0
c)	Lines of credit committed to other institutions (outflows)	R26												0
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27												0
9	Others (specify) Bank OD	R28	13009											13009
A	TOTAL OUTFLOWS (A)	R29	165820	96100	160288	64712	71667	166724	149554	108736	71736	28771	214202	1298310
B	INFLOWS	R30												
1	Cash	R31												0
2	Remittance in transit	R32												0
3	Balances with banks	R33	0	0	27994	0	0	0	0	0	0	0	11397	39391
a)	Current account	R34	0	0	27994	0	0	0	0	0	0	0	11397	39391
b)	Deposit /short-term deposits	R35	0	0	0	0	0	0	0	0	0	0	0	0
c)	Money at call & short notice	R36	0	0	0	0	0	0	0	0	0	0	0	0
4	Investments (net of provisions)	R37	9742	0	0	0	0	0	0	0	0	0	0	9742
5	Advances (performing)	R38	1118004	0	0	0	0	0	0	0	0	77461	0	1195465
a)	Bills of exchange and promissory notes discounted & rediscounted	R39	0	0	0	0	0	0	0	0	0	0	0	0
b)	Term loans (only rupee loans)	R40	1118004	0	0	0	0	0	0	0	0	77461	0	1195465
c)	Corporate loans/short term loans	R41	0	0	0	0	0	0	0	0	0	0	0	0
6	Non-performing loans (net of provisions and claims received)	R42	0	0	0	0	0	0	0	0	21500	12682	0	34182
7	Inflows from assets on lease	R43	0	0	0	0	0	0	0	0	0	0	0	0
8	Fixed assets (excluding assets on lease)	R44	0	0	0	0	0	0	0	0	0	0	1166	1166
9	Other assets :	R45	0	0	0	0	0	0	0	0	0	0	13555	13555
a)	Intangible assets & other non cash flow items	R46	0	0	0	0	0	0	0	0	0	0	9360	9360
b)	Interest and other income receivable	R47	0	0	0	0	0	0	0	0	0	0	0	0
c)	Others	R48	0	0	0	0	0	0	0	0	0	0	4195	4195
10	Lines of credit committed by other institutions (inflows)	R49	0	0	0	0	0	0	0	0	0	0	0	0
11	Bills rediscounted (inflow)	R50	0	0	0	0	0	0	0	0	0	0	0	0
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51	0	0	4810	0	0	0	0	0	0	0	0	4810
13	Others	R52	0	0	0	0	0	0	0	0	0	0	0	0
B	TOTAL INFLOWS (B)	R53	1127745	0	32804	0	0	0	0	0	21500	90143	26118	1298310
C	Mismatch (B - A)	R54	961925	-96100	-127484	-64712	-71667	-166724	-149554	-108736	-50236	61372	-188084	0
D	Cumulative mismatch	R55	961925	865825	738341	673629	601962	435238	285684	176948	126712	188084	0	0
E	E. Mismatch as % to Outflows (C as % of A)	R56	580%	-100%	-80%	-100%	-100%	-100%	-100%	-100%	-70%	213%	-88%	0%
	A1. Cumulative Outflows	R29A	165820	261920	422208	486920	558587	725311	874865	983601	1055337	1084108	1298310	2596620
	F. Cumulative Mismatch as % to Cumulative Outflows	R57	580%	331%	175%	138%	108%	60%	33%	18%	12%	17%	0%	0%

Version-
1.0/2020RETURN NAME:
APPLICABILITY &
FREQUENCY:
PARTICULARS
PART-1ALM-I
ALL NON-DEPOSIT TAKING HFCs WITH ASSET SIZE OF Rs. 100 CRORE AND ABOVE AND ALL DEPOSIT TAKING HFCs
(IRRESPECTIVE OF ASSET SIZE) ON QUARTERLY BASIS
DESCRIPTION
STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY
CERTIFICATE**1. Supervisory Instructions:**

- All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
- Submission of return should not be delayed for any reason such as the finalization/completion of the Audit of the annual accounts
- The compilation of the Return should be on the basis of the figures available in the books of account of the company.
- The returns shall be filed on-line through ORMIS portal only, by an authorised official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
- The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
- For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the provisional return. Non submission of final return shall be considered as non-submission of return.
- Please ensure the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st, remains consistent. Further, the information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
- It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
- Indian Accounting Standards (Ind-AS) applicable HFCs, shall submit all returns based on Ind-AS financials.
- HFCs are advised to continue furnishing the above returns/information online, through ORMIS only.

2. Technical Instructions:	
0.00	These fields are auto calculated fields, user cannot manipulate these fields.
	User can enter values in these fields as per Validations/ MBR

Asset Liability Management Return - Statement of Short-Term Dynamic Liquidity

(Amount in Rs. Lakh)								
SRNO	PARTICULAR	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to one month	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months
			C01	C02	C03	C04	C05	C06
A	OUTFLOWS							
1	Increase in loans & Advances	R01	7,443.08	7,443.08	14,886.17	23,907.01	25,177.57	89,947.01
2	Net increase in investments	R02	0.00	0.00	0.00	0.00	0.00	0.00
i)	Govt./approved securities	R03	0.00	0.00	0.00	0.00	0.00	0.00
ii)	Bonds/debentures/shares	R04	0.00	0.00	0.00	0.00	0.00	0.00
iii)	Others	R05	0.00	0.00	0.00	0.00	0.00	0.00
3	Net decrease in public deposits, ICDs	R06	0.00	0.00	0.00	0.00	0.00	0.00
4	Net decrease in borrowings from various sources/net increase in market lending	R07	0.00	0.00	0.00	0.00	0.00	0.00
5	Outflow on account of off-balance sheet items	R08	0.00	0.00	0.00	0.00	0.00	0.00
6	Other outflows	R09	1,543.74	1,551.82	3,017.93	5,161.11	5,330.57	15,038.81
	TOTAL OUTFLOWS (A)	R10	8,986.83	8,994.91	17,904.10	29,068.12	30,508.15	1,04,985.83
B	INFLOWS							
1	Net cash position	R11	0.00	0.00	0.00	0.00	0.00	0.00
2	Net increase in deposits	R12	0.00	0.00	0.00	0.00	0.00	0.00
3	Interest inflow on investments	R13	0.00	0.00	0.00	0.00	0.00	0.00
4	Interest inflow on performing Advances	R14	2,390.07	2,403.63	5,886.82	10,546.88	11,110.85	33,678.83
5	Net increase in borrowings from various sources	R15	5,775.00	5,720.00	11,180.00	16,667.00	17,350.00	63,797.00
6	Inflow on account of off-balance sheet items	R16	0.00	0.00	0.00	0.00	0.00	0.00
7	Other inflows	R17	903.98	949.17	996.63	2,092.93	2,302.22	8,382.40
	TOTAL INFLOWS (B)	R18	9,069.04	9,072.81	18,063.45	29,306.81	30,763.07	1,05,858.23
C	Mismatch (B - A)	R19	82.22	77.90	159.35	238.69	254.93	872.40
D	Cumulative mismatch	R20	82.22	160.12	319.47	558.16	813.09	1,685.49
E	C as percentage to Total Outflows(%)	R21	0.91	0.86	0.89	0.82	0.83	0.83

Preview changes

Save changes

Cancel changes

COMPANY'S CERTIFICATE

Authorised Official's Certificate:

- 1. Certified that the directions/ guidelines/ circulars prescribed by RBI/ NHB are being compiled with.**
- 2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.**

Date:	14-11-2022
Place:	Mumbai
Name:	Jyoti Jain
Designation:	ALM Manager