

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

April 19, 2024

| | |
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| 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 |
|---|---|

Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Operational Circular: SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, Chapter XVII - Framework for listing of Commercial Paper

Pursuant to Para 9 of Chapter XVII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended, on framework for Listing of Commercial Paper, in this regard, please find enclosed the following for the period ended March 31, 2024:

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

The same has also been filed with National Housing Bank (NHB) today.

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

Hiral Sidhpura
Company Secretary
Membership No.: 32296
Hiral.Sidhpura@adityabirlacapital.com

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+91 22 6279 9505 | Toll-free number 1800-270-7000
care.housingfinance@adityabirlacapital.com | <https://homefinance.adityabirlacapital.com>

Registered Office:

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



| STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY | | | | | | | | |
|---|------------------------|--------------------------|------------------------------|----------------------------|----------------------|------------------|-----------------|----------------|
| Particulars | 1 day to 7 days | 8 days to 14 days | 15 days to 30/31 days | 1 month to 3 months | 3 to 6 months | Total | Row Code | Remarks |
| Column Code | C284 | C285 | C286 | C287 | C288 | C289 | | |
| A. OUTFLOWS | | | | | | | R1546 | |
| 1. Increase in loans & Advances | 13831.71 | 13831.71 | 27663.43 | 91330.24 | 206845.59 | 353502.68 | R1547 | |
| 2. Net increase in investments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1548 | |
| i) Govt./approved securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1549 | |
| ii) Bonds/debentures/shares | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1550 | |
| iii) Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1551 | |
| 3. Net decrease in public deposits, ICDs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1552 | |
| 4. Net decrease in borrowings from various sources/net increase in market lending | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1553 | |
| 5. Outflow on account of off-balance sheet items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1554 | |
| 6. Other outflows | 2383.17 | 2742.55 | 3939.03 | 16302.77 | 26706.82 | 52074.34 | R1555 | |
| TOTAL OUTFLOWS (A) | 16214.88 | 16574.27 | 31602.46 | 107633.01 | 233552.40 | 405577.02 | R1556 | |
| B. INFLOWS | | | | | | 0.00 | R1557 | |
| 1. Net cash position | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1558 | |
| 2. Net increase in deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1559 | |
| 3. Interest inflow on investments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1560 | |
| 4. Interest inflow on performing Advances | 4302.75 | 4336.35 | 8225.13 | 34626.95 | 56182.54 | 107673.72 | R1561 | |
| 5. Net increase in borrowings from various sources | 11000.00 | 11280.00 | 22510.00 | 68790.00 | 169761.00 | 283341.00 | R1562 | |
| 6. Inflow on account of off-balance sheet items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | R1563 | |
| 7. Other inflows | 1061.06 | 1114.11 | 1169.82 | 5158.90 | 9839.00 | 18342.88 | R1564 | |
| TOTAL INFLOWS (B) | 16363.81 | 16730.46 | 31904.95 | 108575.84 | 235782.54 | 409357.60 | R1565 | |
| C. Mismatch (B - A) | 148.93 | 156.19 | 302.49 | 942.83 | 2230.14 | 3780.58 | R1566 | |
| D. Cumulative mismatch | 148.93 | 305.12 | 607.62 | 1550.45 | 3780.58 | 7561.17 | R1567 | |
| E. C as percentage to Total Outflows | 0.92% | 0.94% | 0.96% | 0.88% | 0.95% | 0.93% | R1568 | |

| | | | | | | | | | | | | | |
|----------|---|--------------|--------------|--------------|---------------|--------------|---------------|---------------|---------------|----------------|---------------|----------------|--------------|
| b) | Deposit /short-term deposits | | | | | | | | | | | | 0 |
| c) | Money at call & short notice | | | | | | | | | | | | 0 |
| 4 | Investments (net of provisions) | 0 | 0 | 26575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26575 |
| a) | Mandatory Investments | 0 | 0 | 26575 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26575 |
| b) | Non Mandatory Listed | | | | | | | | | | | | |
| c) | Non Mandatory Unlisted Securities(eg Shares) | | | | | | | | | | | | |
| d) | Non Mandatory Unlisted Securities having fixed term maturity | | | | | | | | | | | | |
| e) | Venture Capital Units | | | | | | | | | | | | 0.0 |
| 5 | Advances (performing) | 15812 | 15812 | 23437 | 49682 | 51061 | 135474 | 276493 | 739248 | 352107 | 440951 | 2100077 | |
| a) | Bills of exchange and promissory notes discounted & rediscounted | | | | | | | | | | | | 0 |
| b) | Term loans (only rupee loans) | 15812 | 15812 | 23437 | 49682 | 51061 | 135474 | 276493 | 739248 | 352107 | 440951 | 2100077 | |
| c) | Corporate loans/short term loans | | | | | | | | | | | | 0.0 |
| 6 | Non-performing loans (may be shown net of provisions interest suspense held) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10784 | 10771 | 21555 | |
| a) | Sub-standard | | | | | | | | | | | | |
| | All overdues and instalments of principal falling due during next three years | | | | | | | | | | | | 0 |
| | Entire principal amount due beyond the next three years | | | | | | | | | 10784 | | | 10784 |
| b) | Doubtful and loss | | | | | | | | | | | | |
| | All overdues and instalments of principal falling due during next five years | | | | | | | | | | | | 0 |
| | Entire principal amount due beyond the next five years | | | | | | | | | | 10771 | | 10771 |
| 7 | Inflows from assets on lease | | | | | | | | | | | | 0 |
| 8 | fixed assets (excluding assets on lease) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2426 | 2426 | |
| 9 | Other assets : | 0 | 0 | 0 | 0 | 484 | 1940 | 6789 | 2418 | 0 | 9719 | 21351 | |
| a) | Intangible assets & other non-cash flow items | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9719 | 9719 | |
| b) | Other items(such as accrued income, other receivables, staff loans) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| c) | Others(Please specify, if any) | 0 | 0 | 0 | 0 | 484 | 1940 | 6789 | 2418 | 0 | 0 | 11632 | |
| 10 | Lines of credit committed by other institutions (inflows) | 15000 | 54000 | 5000 | 113000 | 15000 | 45000 | 0 | 0 | 0 | 0 | 247000 | |
| 11 | Bills rediscounted (inflow) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 12 | Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 13 | Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | B. TOTAL INFLOWS (B) | 58796 | 69812 | 55011 | 162682 | 66545 | 182414 | 283283 | 741666 | 362892 | 463867 | 2446968 | |
| C | Mismatch (B - A) | 15525 | 5046 | 3401 | 13630 | 625 | 33062 | -34438 | 111712 | -127754 | -20811 | 0 | |
| D | Cumulative mismatch | 15525 | 20571 | 23972 | 37602 | 38228 | 71290 | 36852 | 148565 | 20811 | 0 | | |
| E | C as percentage Of A(%) | 36% | 8% | 7% | 9% | 1% | 22% | -11% | 18% | -26% | -4% | | |
| F | F. Cumulative Mismatch as% to Cumulative Outflows | 36% | 19% | 15% | 12% | 10% | 14% | 4% | 10% | 1% | 0% | | |

| | | | | | | | | | | | | | |
|-----------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|
| c) | Money at call & short notice | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Investments (net of provisions) | 0 | 0 | 0 | 0 | 0 | 4846 | 2373 | 2041 | 9495 | 7512 | 307 | 26575 |
| a) | Fixed income securities | 0 | 0 | 0 | 0 | 0 | 4846 | 2373 | 2041 | 9495 | 7512 | 307 | 26575 |
| b) | Floating rate securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| c) | Equity shares, convertible preference share, shares of subsidiaries/joint ventures, venture capital units. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Advances (performing) | 1605718 | 193 | 579 | 876 | 884 | 2702 | 5633 | 25925 | 32360 | 71368 | 0 | 1746237 |
| a) | Bills of exchange and promissory notes discounted & rediscounted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Term loans (only rupee loans) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Fixed rate | 96 | 193 | 579 | 876 | 884 | 2702 | 5633 | 25925 | 32360 | 71368 | 0 | 140616 |
| | Floating rate | 1605621 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1605621 |
| c) | Corporate loans/short term loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Non-performing loans (net of provisions and claims received) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10784 | 10771 | 0 | 21555 |
| a) | Sub-standard | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | All overdues and instalments of principal falling due during next three years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10784 | 0 | 0 | 10784 |
| | Entire principal amount due beyond the next three years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Doubtful and loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | All overdues and instalments of principal falling due during next five years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Entire principal amount due beyond the next five years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10771 | 0 | 10771 |
| 7 | Inflows from assets on lease | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | fixed assets (excluding assets on lease) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2426 | 2426 |
| 9 | Other assets : | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21351 | 21351 |
| a) | Intangible assets & other non-cash flow items | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9719 | 9719 |
| | Other items(such as accrued income, other receivables, staff loans) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Others(Please specify, if any) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11632 | 11632 |
| 10 | Lines of credit committed by other institutions (inflows) | 0 | 0 | 0 | 785 | 922 | 831 | 2611 | 45110 | 37811 | 265769 | 0 | 353840 |
| 11 | Bills rediscounted (inflow) | 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) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B. TOTAL INFLOWS (B) | 1605718 | 193 | 579 | 1661 | 1806 | 8380 | 10617 | 73076 | 90450 | 355420 | 52069 | 2199968 |
| C | Mismatch (B - A) | 1428452 | -114006 | -239987 | -116151 | -231787 | -171701 | -168703 | -218629 | -142766 | 188502 | -213223 | 0 |
| D | Cumulative mismatch | 1428452 | 1314445 | 1074458 | 958307 | 726521 | 554819 | 386116 | 167487 | 24721 | 213223 | 0 | 0 |
| E | E. Mismatch as % to Outflows (C as % of A) | 806% | -100% | -100% | 0% | -99% | -95% | -94% | -75% | -61% | 113% | -80% | 0% |
| | "F. Cumulative Mismatch as % to Cumulative Outflows | 806% | 451% | 202% | 147% | 82% | 52% | 31% | 11% | 1% | 11% | 0% | |