

18 November 2023

To,
The Manager,
BSE Ltd.
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Dear Sir/Madam,

Sub: Filing of ALM statement as per SEBI Framework for listing of Commercial Paper

Pursuant to Chapter XVII – Listing of Commercial Paper of the Master Circular SEBI/HO/DDHSPoD1/P/CIR/2023/119 dated 10 August 2021, updated as on 07 July 2023, please find enclosed the Asset Liability Management statement for the half year ended 30 September 2023. The same has been submitted to National Housing Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,
For **BAJAJ HOUSING FINANCE LIMITED**

ATUL PATNI
COMPANY SECRETARY

Email id: bhflinvestor.service@bajajfinserv.in

CC: Catalyst Trusteeship Limited, Pune (Debenture Trustee)

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted									9.01		9.01
9. Others (Please specify, if any)											0.00
(A) TOTAL OUTFLOWS	437.67	468.11	1416.93	2523.02	2586.04	7030.25	13049.08	27007.52	16299.98	23580.81	94399.40
(A_1) CUMULATIVE OUTFLOWS	437.67	905.78	2322.71	4845.73	7431.77	14462.02	27511.09	54518.61	70818.59	94399.40	
B. INFLOWS											
1. Cash											0.00
2. Remittance in transit											0.00
3. Balances with banks (in India only)	721.84	0.00	0.00	0.00	0.00	0.02	0.12	0.00	0.00	0.00	721.99
a) Current account	721.84										721.84
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.02	0.12	0.00	0.00		0.15
c) Money at call & short notice											0.00
4. Investments (net of provisions)	0.30	30.81	515.00	49.63	9.34	779.95	521.67	0.00	173.88	0.00	2080.59
a) Mandatory investments											0.00
b) Non Mandatory Listed	0.30	30.81	515.00	49.63	9.34	779.95	521.67	0.00	173.88	0.00	2080.59
c) Non Mandatory unlisted securities (e.g. shares, etc.)											0.00
d) Non-mandatory unlisted securities having a fixed term maturity											0.00
e) Venture capital units											0.00
5. Advances (Performing)	543.88	732.03	889.22	1657.06	1614.28	4536.87	8002.11	21300.85	12026.52	19584.32	70887.12
a) Bills of exchange and promissory notes discounted & rediscounted											0.00
b) Term loans (only rupee loans)	543.88	732.03	889.22	1657.06	1614.28	4536.87	8002.11	21300.85	12026.52	19584.32	70887.12
c) Corporate loans/short term loans											0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.13	7.94	67.07
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years											0.00
ii) Entire principal amount due beyond the next three years									59.13		59.13
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues											0.00
ii) Entire principal amount due beyond the next five years										7.94	7.94
7. Inflows from assets on lease											0.00
8. fixed assets (excluding assets on lease)										77.95	77.95

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RESIDUAL MATURITY	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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
9. Other assets :	0.25	0.00	12.84	0.00	2.17	28.42	37.11	135.62	66.69	148.10	431.20
(a) Intangible assets and items not representing cash inflows.										30.07	30.07
(b) Other items (such as accrued income, other receivables, staff loans, etc.)											0.00
c) Others (Please specify, if any)	0.25	0.00	12.84	0.00	2.17	28.42	37.11	135.62	66.69	118.03	401.13
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	545.00	1101.22	1117.79	2061.56	1793.02	4433.16	1805.09	7276.66	20133.50
11. Bills rediscounted (inflow)											0.00
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)											0.00
13. Others (Please specify, if any)											0.00
(B) TOTAL INFLOWS	1266.27	762.84	1962.06	2807.91	2743.58	7406.82	10354.03	25869.63	14131.31	27094.97	94399.40
C. Mismatch (B - A)	828.60	294.73	545.13	284.89	157.55	376.57	-2695.05	-1137.89	-2168.68	3514.16	0.00
D. Cumulative mismatch	828.60	1123.33	1668.46	1953.34	2110.89	2487.46	-207.59	-1345.48	-3514.16	0.00	
E. Mismatch as % to Outflows (C as % of A)	189.32%	62.96%	38.47%	11.29%	6.09%	5.36%	-20.65%	-4.21%	-13.30%	14.90%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	189.32%	124.02%	71.83%	40.31%	28.40%	17.20%	-0.75%	-2.47%	-4.96%	0.00%	