

# BAJAJ HOUSING FINANCE LIMITED

11 May 2023

**The Manager,  
BSE Ltd.  
Phiroze Jeejeebhoy Towers,  
25th Floor, 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 Operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated 10 August 2021, please find enclosed the Asset Liability Management statement for the half year ended 31 March 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: [atulpatni@bajajfinserv.in](mailto:atulpatni@bajajfinserv.in)

CC: Catalyst Trusteeship Limited, Pune (Debenture Trustee)

**Bajaj Housing Finance Limited Statement Of Structural Liquidity As On Period Ending 31st March 2023**

(Amt in Rs. crore)

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
<b>A. OUTFLOWS</b>											
<b>1. Capital Funds</b>										6,712	6,712
a) Equity capital										6,712	6,712
b) Non-redeemable or perpetual preference capital											
c) Others											
d) Preference capital - redeemable/non-perpetual											
<b>2. Reserves &amp; surplus</b>										3,791	3,791
<b>3. Gifts, grants, donations &amp; benefactions</b>											
<b>4. Notes, bonds &amp; debentures</b>			18	89	110	1,726	2,969	9,423	1,834	3,320	19,490
a) Plain vanilla bonds/debentures			18	89	110	1,726	2,969	9,296	1,834	3,320	19,363
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)								127			127
c) Fixed rate notes											
<b>5. Deposits</b>						6	3	167			176
a) Term deposits from public											
b) Inter Corporate Deposits (ICDs)						6	3	167			176
c) Commercial Papers (CPs)											
<b>6. Borrowings</b>	18		483	110	1,316	1,434	3,810	10,827	12,426	3,655	34,078
a) Term money borrowings			60	110	1,316	1,374	3,547	10,344	11,943	2,802	31,495
b) Bank borrowings in the nature of WCDL, CC etc.	18						142				159
c) From RBI, NHB, Govt, & others			423			60	121	483	483	854	2,424
<b>7. Current Liabilities &amp; provisions:</b>	75		221	1	1	4	30	61	12	0	406
a) Sundry creditors	75		221	1	1	4	28	47	12	0	390
b) Expenses payable (other than interest)											
c) Advance income received, receipts from borrowers pending adjustment											
d) Interest payable on bonds/deposits											
e) Provisions for NPAs											
f) Provisions (other than for NPAs)							2	14			16
<b>8. Contingent Liabilities</b>	950	550	860	944	727	1,537	4,061	5,659	540	4,008	19,837
a) Letters of credit/guarantees											
b) Loan commitments pending disbursal (outflows)	812	470	736	944	727	1,537	4,061	5,659	539	4,008	19,493
c) Lines of credit committed to other institutions (outflows)	138	80	125								342
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted									1		1
<b>9. Others (Please specify, if any)</b>											
<b>(A) TOTAL OUTFLOWS</b>	<b>1,042</b>	<b>550</b>	<b>1,583</b>	<b>1,144</b>	<b>2,154</b>	<b>4,707</b>	<b>10,873</b>	<b>26,136</b>	<b>14,812</b>	<b>21,488</b>	<b>84,489</b>
<b>(A_1) CUMULATIVE OUTFLOWS</b>	<b>1,042</b>	<b>1,592</b>	<b>3,175</b>	<b>4,319</b>	<b>6,473</b>	<b>11,180</b>	<b>22,053</b>	<b>48,190</b>	<b>63,002</b>	<b>84,489</b>	

**Bajaj Housing Finance Limited Statement Of Structural Liquidity As On Period Ending 31st March 2023**

(Amt in Rs. crore)

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<b>B. INFLOWS</b>											
1. Cash											-
2. Remittance in transit											-
3. Balances with banks (in India only)	94	-	-	-	-	0	0	15	-	-	109
a) Current account	94										94
b) Deposit /short-term deposits	-	-	-	-	-	0	0	15	-	-	15
c) Money at call & short notice											-
4. Investments (net of provisions)	363	215	25	99	-	699	599	-	-	-	2,001
a) Mandatory investments											-
b) Non Mandatory Listed			25	99	-	699	599	-	-	-	1,422
c) Non Mandatory unlisted securities (e.g. shares, etc.)											-
d) Non-mandatory unlisted securities having a fixed term maturity	363	215									578
e) Venture capital units											-
5. Advances (Performing)	714	413	647	1,358	1,304	3,715	6,478	17,820	10,295	19,321	62,064
a) Bills of exchange and promissory notes discounted & rediscounted											-
b) Term loans (only rupee loans)	714	413	647	1,358	1,304	3,715	6,478	17,820	10,295	19,321	62,064
c) Corporate loans/short term loans											-
6. Non-performing loans (May be shown net of the provisions, interest suspense held )									45	5	50
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years											-
ii) Entire principal amount due beyond the next three years									45		45
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues											-
ii) Entire principal amount due beyond the next five years										5	5
7. Inflows from assets on lease											-
8. fixed assets (excluding assets on lease)											85
9. Other assets :			8	6	6	25	39	100	58	103	344
(a) Intangible assets and items not representing cash inflows.										28	28
(b) Other items (such as accrued income, other receivables, staff loans, etc.)											-
c) Others (Please specify, if any)			8	6	6	25	39	100	58	74	316
10. Lines of credit committed by other institutions (inflows)			1,050	673	931	742	4,194	4,127	1,697	6,421	19,835
11. Bills rediscounted (inflow)											-
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)									1		1
13. Others (Please specify, if any)											-
<b>(B) TOTAL INFLOWS</b>	<b>1,171</b>	<b>628</b>	<b>1,730</b>	<b>2,137</b>	<b>2,241</b>	<b>5,181</b>	<b>11,309</b>	<b>22,061</b>	<b>12,096</b>	<b>25,935</b>	<b>84,489</b>
C. Mismatch (B - A)	129	78	147	993	87	474	436	-4,076	-2,716	4,447	-
D. Cumulative mismatch	129	207	354	1,346	1,434	1,908	2,344	-1,731	-4,447		
E. Mismatch as % to Outflows (C as % of A)	12.33%	14.24%	9.27%	86.77%	4.06%	10.08%	4.01%	-15.59%	-18.33%	20.69%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	12.33%	12.99%	11.14%	31.17%	22.15%	17.07%	10.63%	-3.59%	-7.06%	0.00%	