

26 October 2024

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 544252/973250

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/DDHS/PoD1/P/CIR/2024/54 dated 22 May 2024, please find enclosed the Asset Liability Management statement for the half year ended 30 September 2024. The same has been submitted to National Housing Bank.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,
For **Bajaj Housing Finance Limited**

Atul Patni
Company Secretary
Email id :- bhflinvestor.service@bajajfinserv.in

Encl.: As above
Cc: Catalyst Trusteeship Limited, Pune (Debenture Trustee)

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | **Email:** bhflwecare@bajajfinserv.in



(Amt. in crore)

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
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300
A. OUTFLOWS											
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8328.15	8328.15
a) Equity capital										8328.15	8328.15
b) Non-redeemable or perpetual preference capital											0.00
c) Others											0.00
d) Preference capital - redeemable/non-perpetual											0.00
2. Reserves & surplus										10457.24	10457.24
3. Gifts, grants, donations & benefactions											0.00
4. Notes, bonds & debentures	0.00	0.00	38.23	34.67	636.33	403.22	3835.11	14024.74	3844.76	9064.35	31881.41
a) Plain vanilla bonds/debentures	0.00	0.00	38.23	34.67	636.33	403.22	3835.11	14024.74	3844.76	9064.35	31881.41
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)											0.00
c) Fixed rate notes											0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	1215.18	23.16	1.20	0.00	0.00	1239.54
a) Term deposits from public											0.00
b) Inter Corporate Deposits (ICDs)						0.07	23.16	1.20			24.43
c) Commercial Papers (CPs)						1215.11					1215.11
6. Borrowings	0.00	0.00	53.95	153.57	681.21	2505.51	3280.09	18139.46	10992.82	5513.34	41319.95
a) Term money borrowings			53.95	153.57	681.21	2231.19	2731.42	15944.79	8798.15	2314.87	32909.15
b) Bank borrowings in the nature of WCDL, CC etc.											0.00
c) From RBI, NHB, Govt, & others						274.32	548.67	2194.67	2194.67	3198.47	8410.80
7. Current Liabilities & provisions:	120.06	0.00	246.10	9.84	1.06	3.08	82.62	65.10	10.65	0.66	539.17
a) Sundry creditors	108.03		69.88	9.84	1.06	3.08	77.59	22.85	10.65	0.66	303.64
b) Expenses payable (other than interest)	12.03		176.22								188.25
c) Advance income received, receipts from borrowers pending adjustment											0.00
d) Interest payable on bonds/deposits											0.00
e) Provisions for NPAs											0.00
f) Provisions (other than for NPAs)							5.03	42.25			47.28
8. Contingent Liabilities	703.90	699.65	805.77	884.21	1080.43	2836.91	7258.86	9572.29	371.43	3287.63	27501.08
a) Letters of credit/guarantees											0.00
b) Loan commitments pending disbursement (outflows)	415.97	410.27	472.50	884.21	1080.43	2836.91	7258.86	9572.29	337.72	3287.63	26556.79

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c) Lines of credit committed to other institutions (outflows)	287.93	289.38	333.27								910.58
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted									33.71		33.71
9. Others (Please specify, if any)											0.00
(A) TOTAL OUTFLOWS	823.96	699.65	1144.05	1082.29	2399.03	6963.90	14479.84	41802.79	15219.66	36651.37	121266.54
(A_1) CUMULATIVE OUTFLOWS	823.96	1523.61	2667.66	3749.95	6148.98	13112.88	27592.72	69395.51	84615.17	121266.54	
B. INFLOWS											
1. Cash	84.70										84.70
2. Remittance in transit											0.00
3. Balances with banks (in India only)	0.00	0.00	1504.18	0.00	0.00	0.00	0.06	0.08	0.00	0.00	1504.32
a) Current account											0.00
b) Deposit /short-term deposits			1504.18				0.06	0.08			1504.32
c) Money at call & short notice											0.00
4. Investments (net of provisions)	1.15	5.87	10.51	0.00	9.66	0.46	670.16	0.00	934.72	0.00	1632.53
a) Mandatory investments											0.00
b) Non Mandatory Listed	1.15	5.87	10.51		9.66	0.46	670.16		934.72		1632.53
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)	950.55	642.96	842.50	1814.75	1781.77	5112.47	9083.60	26872.14	15536.71	27131.69	89769.14
a) Bills of exchange and promissory notes discounted & rediscounted											0.00
b) Term loans (only rupee loans)	950.55	642.96	842.50	1814.75	1781.77	5112.47	9083.60	26872.14	15536.71	27131.69	89769.14
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	92.31	16.50	108.81
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years									92.31		92.31
ii) Entire principal amount due beyond the next three years											0.00
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues										16.50	16.50

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ii) Entire principal amount due beyond the next five years											0.00
7. Inflows from assets on lease											0.00
8. fixed assets (excluding assets on lease)										88.00	88.00
9. Other assets :	0.11	0.00	34.32	29.03	82.75	26.88	35.75	146.89	95.74	160.20	611.67
(a) Intangible assets and items not representing cash inflows.										34.29	34.29
(b) Other items (such as accrued income, other receivables, staff loans, etc.)											0.00
c) Others (Please specify, if any)	0.11		34.32	29.03	82.75	26.88	35.75	146.89	95.74	125.91	577.38
10. Lines of credit committed by other institutions (inflows)	150.00	200.00		358.67	930.67	2406.36	3132.29	5817.53	3004.76	11467.09	27467.37
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	1186.51	848.83	2391.51	2202.45	2804.85	7546.17	12921.86	32836.64	19664.24	38863.48	121266.54
C. Mismatch (B - A)	362.55	149.18	1247.46	1120.16	405.82	582.27	-1557.98	-8966.15	4444.58	2212.11	0.00
D. Cumulative mismatch	362.55	511.73	1759.19	2879.35	3285.17	3867.44	2309.46	-6656.69	-2212.11	0.00	
E. Mismatch as % to Outflows (C as % of A)	44.00%	21.32%	109.04%	103.50%	16.92%	8.36%	-10.76%	-21.45%	29.20%	6.04%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	44.00%	33.59%	65.95%	76.78%	53.43%	29.49%	8.37%	-9.59%	-2.61%	0.00%	