

# BAJAJ HOUSING FINANCE LIMITED

**15 November 2022**

**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 30 September 2022. 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**

Statement of structure Liquidity as on period ending Sept 22											Amt in LCS
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 one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
<b>A. OUTFLOWS</b>											
1. Capital	-	-	-	-	-	-	-	-	-	9,86,330	9,86,330
a) Equity and perpetual preference shares										6,71,216	6,71,216
b) Non-perpetual preference shares											-
2. Reserves & surplus										3,15,114	3,15,114
3. Gifts, grants, donations & benefactions											-
4. Notes, bonds & debentures	-	-	3,822	93,913	3,403	33,003	1,55,195	9,24,688	1,08,543	2,31,926	15,54,494
a) Plain vanilla bonds/debentures	-	-	3,822	93,913	3,403	33,003	1,55,195	9,24,688	1,08,543	2,31,926	15,54,494
b) Bonds/debentures with embedded options											-
c) Fixed rate notes											-
5. Deposits	-	-	-	-	-	-	734	61,277	101	-	62,112
a) Term deposits from public											-
b) ICDs	-	-	-	-	-	-	734	61,277	101	-	62,112
c) CDs											-
6. Borrowings	6,422	-	56,057	21,450	1,23,643	2,30,838	4,27,934	10,25,539	9,94,914	1,94,259	30,81,055
a) Term money borrowings	6,422	-	6,172	21,450	1,23,643	1,32,737	3,86,669	10,25,539	9,94,914	1,94,259	28,91,805
b) From RBI, NHB, Govt, & others	-	-	49,884	-	-	98,100	41,265	-	-	-	1,89,250
7. Current Liabilities & provisions:	5,486	-	18,392	117	118	360	9,427	1,694	896	90	36,580
a) Sundry creditors	5,486	-	18,392	117	118	360	9,427	661	896	90	35,547
b) Expenses payable											-
c) Advance income received											-
d) Interest payable on bonds/deposits											-
e) Provisions (other than for NPAs)	-	-	-	-	-	-	-	1,033	-	-	1,033
8. Contingent Liabilities	1,06,915	59,790	79,371	87,789	66,445	1,10,975	3,43,061	5,11,493	1,40,208	4,25,233	19,31,281
a) Letters of credit/guarantees											-
b) Loan commitments pending disbursal (outflows)	94,161	52,658	69,903	87,789	66,445	1,10,975	3,43,061	5,11,493	1,40,208	4,25,233	19,01,927
c) Lines of credit committed to other institutions (outflows)	12,754	7,132	9,468	-	-	-	-	-	-	-	29,354
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted											-
9. Others (specify)											-
<b>A. TOTAL OUTFLOWS (A)</b>	<b>1,18,823</b>	<b>59,790</b>	<b>1,57,641</b>	<b>2,03,270</b>	<b>1,93,609</b>	<b>3,75,176</b>	<b>9,36,351</b>	<b>25,24,692</b>	<b>12,44,662</b>	<b>18,37,838</b>	<b>76,51,851</b>
<b>A1 Cumulative Outflows</b>	<b>1,18,823</b>	<b>1,78,612</b>	<b>3,36,254</b>	<b>5,39,524</b>	<b>7,33,133</b>	<b>11,08,309</b>	<b>20,44,660</b>	<b>45,69,351</b>	<b>58,14,013</b>	<b>76,51,851</b>	

Statement of structure Liquidity as on period ending Sept 22											Amt in LCS
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 one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
<b>B. INFLOWS</b>											
1. Cash											-
2. Remittance in transit											-
3. Balances with banks	64,218	26,000	7,476	4,536	9,859	68,427	1	13	-	-	1,80,531
a) Current account	13,084	-	-	-	-	-	-	-	-	-	13,084
b) Deposit /short-term deposits	-	-	-	-	-	-	1	13	-	-	14
c) Money at call & short notice											-
4. Investments (net of provisions)	51,134	26,000	7,476	4,536	9,859	68,427	-	-	-	-	1,67,433
5. Advances (performing)	61,434	34,356	45,607	1,00,058	97,672	2,75,158	4,82,292	14,34,354	9,22,118	20,48,497	55,01,545
a) Bills of exchange and promissory notes discounted & rediscounted											-
b) Term loans (only rupee loans)	61,434	34,356	45,607	1,00,058	97,672	2,75,158	4,82,292	14,34,354	9,21,144	20,35,753	54,87,827
c) Corporate loans/short term loans											-
6. Non-performing loans (net of provisions and claims received)									974	5,057	6,031
7. Inflows from assets on lease											-
8. fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	7,687	7,687
9. Other assets :	530	296	1,05,598	1,27,105	1,02,264	1,33,146	3,64,007	2,83,247	3,10,392	5,43,192	19,69,775
a) Intangible assets & other non-cash flow items	-	-	-	-	-	-	-	-	-	2,037	2,037
b) Interest and other income receivable											-
c) Others	1	-	2,205	676	663	2,406	3,502	12,158	6,250	8,598	36,457
10. Lines of credit committed by other institutions (inflows)	529	296	1,03,392	1,26,430	1,01,601	1,30,740	3,60,505	2,71,090	3,04,142	5,32,557	19,31,281
11. Bills rediscounted (inflow)											-
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)											-
13. Others (specify)											-
<b>B. TOTAL INFLOWS (B)</b>	<b>1,26,181</b>	<b>60,651</b>	<b>1,58,681</b>	<b>2,31,700</b>	<b>2,09,794</b>	<b>4,76,731</b>	<b>8,46,300</b>	<b>17,17,614</b>	<b>12,32,510</b>	<b>25,91,689</b>	<b>76,51,851</b>
<b>C. Mismatch (B - A)</b>	<b>7,359</b>	<b>861</b>	<b>1,040</b>	<b>28,430</b>	<b>16,185</b>	<b>1,01,556</b>	<b>-90,051</b>	<b>-8,07,077</b>	<b>-12,152</b>	<b>7,53,851</b>	<b>-0</b>
<b>D. Cumulative mismatch</b>	<b>7,359</b>	<b>8,220</b>	<b>9,260</b>	<b>37,689</b>	<b>53,874</b>	<b>1,55,430</b>	<b>65,379</b>	<b>-7,41,699</b>	<b>-7,53,851</b>	<b>-0</b>	
<b>E. C as percentage Of A</b>	<b>6.19%</b>	<b>1.44%</b>	<b>0.66%</b>	<b>13.99%</b>	<b>8.36%</b>	<b>27.07%</b>	<b>-9.62%</b>	<b>-31.97%</b>	<b>-0.98%</b>	<b>41.02%</b>	
<b>F. Cumulative mismatch as % to Cumulative Outflows</b>	<b>6.19%</b>	<b>4.60%</b>	<b>2.75%</b>	<b>6.99%</b>	<b>7.35%</b>	<b>14.02%</b>	<b>3.20%</b>	<b>-16.23%</b>	<b>-12.97%</b>	<b>0.00%</b>	