

BAJAJ HOUSING FINANCE LIMITED

23 June 2020

**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 the Framework for listing of Commercial Papers issued on 22 October 2019 and subsequent modifications to the same, issued through an amendment on 24 December 2019, the Company hereby submits ALM statement as on 31 March 2020 filed with National Housing Bank.

Kindly take the above information on record.

Thanking you,

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



**R VIJAY
COMPANY SECRETARY**

Statement of short-term dynamic liquidity as on	31.00	March	2020.00	
Name of the HFC :	Bajaj Housing Finance Limited			
Return Type	Final		(Amount in crore of rupees)	
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months
1. Increase in loans and advances	-100.66	-100.66	-1.04	2678.03
2. Net increase in investments	150.00	0.00	698.00	206.71
<i>i. Government/approved securities</i>	0.00	0.00	0.00	0.00
<i>ii. Bonds/debentures/shares</i>	0.00	0.00	0.00	0.00
<i>iii. Others</i>	150.00	0.00	698.00	206.71
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00
4. Net decrease in borrowing from various sources/net increase in market lending	0.00	38.54	342.54	693.55
5. Outflow on account of off-balance sheet items	7.00	0.00	37.00	44.00
6. Other outflows	2.49	140.73	313.71	544.18
<i>a) Salary Cost & other expenses</i>	0.00	18.24	36.41	63.48
<i>b) Interest expenses</i>	0.00	120.00	264.00	453.89
<i>c) Other expenses</i>	2.49	2.49	13.30	26.82
TOTAL OUTFLOWS (A)	58.84	78.62	1390.22	4166.47
B. INFLOWS				
1. Net cash position	2.00	0.00	4.06	6.24
2. Net increase in deposits, ICDs	0.00	0.00	0.00	0.00
3. Interest inflow on investments	5.87	5.87	19.12	19.41
4. Interest inflow on performing advances	101.77	101.77	444.38	683.46
5. Net increase in borrowing from various sources	0.00	0.00	0.00	1500.00
6. Inflow on account of off-balance sheet items	0.00	0.00	1000.00	600.00
7. Other inflows	0.52	0.00	20.41	1572.77
<i>Sale / Redemption of Investment</i>	0.00	0.00	10.00	1500.00
<i>Fees and Other Income</i>	0.52	0.00	10.41	72.77
<i>Capital inflow</i>	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B)	110.17	107.64	1487.97	4381.89
C. Mismatch (B-A)	51.33	29.02	97.75	215.43
D. Cumulative mismatch	51.33	80.35	178.10	393.53
E. C as percentage to total outflows	87.24%	36.91%	7.03%	5.17%

Statement of Interest Rate Sensitivity as on

31

March

2020

Name of the HFC

Bajaj Housing Finance Limited

Return Type

Final

(Amount in crore of rupees)

A. OUTFLOWS :

Items/Time buckets	1 to 14 days	Over 14 days to one month	Over 1 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 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non- Sensitive	Total
1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,883.33	4,883.33
a) Equity and perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,883.33	4,883.33
b) Non-perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	647.19	647.19
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	420.00	5,098.68	0.00	0.00	0.00	252.00	0.00	5,770.68
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	420.00	5,098.68	0.00	0.00	0.00	252.00	0.00	5,770.68
b) Bonds/ debentures with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Fixed rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	179.10	725.00	1,191.67	6,773.73	2,729.74	7,445.65	200.00	0.00	0.00	0.00	0.00	0.00	19,244.89
a) Term money Borrowings	179.10	725.00	1,191.67	6,700.00	2,300.00	6,497.00	200.00	0.00	0.00	0.00	0.00	0.00	17,792.77
b) From RBI, Govt, & others	0.00	0.00	0.00	73.73	429.74	948.65	0.00	0.00	0.00	0.00	0.00	0.00	1,452.13
7. Current Liabilities & provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	934.04	934.04
a) Sundry Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.96	78.96
b) Expenses Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.42	48.42
c) Advance income received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Interest payable on Bonds/Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	631.44	631.44
e) Provisions (other than for NPA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175.22	175.22
9. Others (specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans pending disbursal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
													0.00
													0.00
													0.00
A. TOTAL OUTFLOWS (A)	179.10	725.00	1,191.67	6,773.73	2,729.74	7,865.65	5,298.68	0.00	0.00	0.00	252.00	6,464.56	31,480.13
B. Cumulative Outflows	179.10	904.10	2,095.77	8,869.50	11,599.24	19,464.89	24,763.57	24,763.57	24,763.57	24,763.57	25,015.57	31,480.13	

B. INFLOWS

Items/Time buckets	1 to 14 days	Over 14 days to one month	Over 1 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 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non- Sensitive	Total
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	50.00	100.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.72	658.72
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.24	7.24
b) Deposit /short-term deposits	50.00	100.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.48	651.48
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	0.00	2,500.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.45
5. Advances (performing)	26,962.50	529.19	199.45	1.39	5.22	17.30	190.50	143.71	3.70	0.41	0.04	153.59	28,207.01
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	26,962.50	529.19	199.45	1.39	5.22	17.30	190.50	143.71	3.70	0.41	0.04	153.59	28,207.01
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	2.15	0.00	0.83	2.21	9.40	0.00	14.58
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.98	40.98
9. Other assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58.39	58.39
a) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.98	7.98
b) Interest and other income receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.41	50.41
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar-rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
													0.00
													0.00
													0.00
													0.00
C. TOTAL INFLOWS (C)	27,012.50	3,129.64	699.45	1.39	5.22	17.30	192.64	143.71	4.53	2.62	9.44	261.68	31,480.13
D. Mismatch (C - A)	26,833.40	2,404.64	-492.22	-6,772.34	-2,724.52	-7,848.35	-5,106.04	143.71	4.53	2.62	-242.56	-6,202.88	
E. Mismatch as % to outflows (D as % to A)	14982.36%	331.67%	-41.30%	-99.98%	-99.81%	-99.78%	-96.36%	#DIV/0!	#DIV/0!	#DIV/0!	-96.25%	-95.95%	
F. Cumulative Mismatch	26,833.40	29,238.04	28,745.82	21,973.48	19,248.96	11,400.61	6,294.57	6,438.29	6,442.81	6,445.43	6,202.88	0.00	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	14982.36%	3233.94%	1371.61%	247.74%	165.95%	58.57%	25.42%	26.00%	26.02%	26.03%	24.80%	0.00%	

Assumptions/Notes

2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	57.55	100.90	500.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	658.72
a) Current account	7.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.24
b) Deposit /short-term deposits	50.31	100.90	500.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	651.48
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	1,500.45	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.45
5. Advances (performing)	249.53	277.37	384.38	386.50	1,113.80	2,067.43	6,420.05	4,506.45	3,432.00	3,739.39	5,630.38	28,207.28	28,207.28
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	249.53	277.37	384.38	386.50	1,113.80	2,067.43	6,420.05	4,506.45	3,432.00	3,739.39	5,630.38	28,207.28	28,207.28
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	1.88	0.00	0.83	2.21	9.40	14.31	14.31
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.98	40.98
9. Other assets	0.37	2.07	4.20	5.24	0.00	0.93	31.85	5.75	0.00	0.00	0.00	7.98	58.39
a) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.98	7.98
b) Interest and other income receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.37	2.07	4.20	5.24	0.00	0.93	31.85	5.75	0.00	0.00	0.00	0.00	50.41
10.Lines of credit committed by other institutions (inflows)	0.06	587.62	21.66	28.20	39.56	240.02	3,332.99	825.25	538.97	89.99	116.62	5,820.93	5,820.93
11.Bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar /rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
													0.00
													0.00
													0.00
													0.00
C. TOTAL INFLOWS (C)	1,807.96	967.96	910.51	1,419.94	1,153.36	2,308.38	9,786.76	5,337.45	3,971.79	3,831.58	5,805.36	37,301.06	
D. Mismatch (C - A)	1,438.07	591.92	751.85	947.22	48.76	-867.61	-3,284.18	-1,592.99	2,459.86	1,177.74	-1,670.63		
E. Mismatch as % to outflows (D as % to A)	388.78%	157.40%	473.88%	200.38%	4.41%	-27.32%	-25.13%	-22.99%	162.70%	44.38%	-22.35%		
F. Cumulative Mismatch	1,438.07	2,029.98	2,781.84	3,729.06	3,777.82	2,910.21	-373.97	-1,966.96	492.89	1,670.63	0.00		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	388.78%	272.14%	307.52%	270.75%	152.21%	51.44%	-2.00%	-7.67%	1.81%	5.60%	0.00%		