

BAJAJ HOUSING FINANCE LIMITED

12 July 2021

**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 2021 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 Structural Liquidity as on		31	March	2021									Return Type		Final
Name of the HFC :		Bajaj Housing Finance Limited													
A. OUTFLOWS															
Items/time buckets	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 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	Total			
1. Capital	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	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			
2. Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,148.67	1,148.67			
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			
4. Notes, bonds & debentures	1,291.15	0.00	1,599.35	168.14	315.70	468.76	4,124.23	0.00	0.00	0.00	1,799.35	9,766.67			
a) Plain vanilla bonds/debentures	1,291.15	0.00	1,599.35	168.14	315.70	468.76	4,124.23	0.00	0.00	0.00	1,799.35	9,766.67			
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			
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			
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			
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			
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			
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			
6. Borrowings	0.00	664.18	286.31	1,297.92	1,134.34	4,007.00	10,043.68	5,861.41	1,903.94	0.00	0.00	25,198.77			
a) Term money borrowings	0.00	65.63	286.31	653.70	937.80	2,584.89	10,043.68	5,861.41	1,903.94	0.00	0.00	22,337.36			
b) From RBI, Govt, & Others	0.00	598.54	0.00	644.22	196.53	1,422.11	0.00	0.00	0.00	0.00	0.00	2,861.41			
7. Current Liabilities & Provisions:	41.84	119.37	0.77	0.78	9.94	28.94	9.23	10.98	2.51	0.09	2.29	226.75			
a) Sundry Creditors	20.90	119.37	0.77	0.78	2.55	7.66	9.23	10.98	2.51	0.09	0.00	174.85			
b) Expenses Payable	20.94	0.00	0.00	0.00	0.00	21.28	0.00	0.00	0.00	0.00	0.00	42.22			
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			
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	0.00			
e) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	7.39	0.00	0.00	0.00	0.00	0.00	2.29	9.68			
8. Contingent liabilities	521.65	430.82	291.49	170.46	431.52	0.00	0.00	0.00	0.00	2,500.00	0.00	4,345.94			
a) Letters of credit/ guarantees	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) Loan commitments pending disbursement (outflows)	463.63	401.81	291.49	170.46	431.52	0.00	0.00	0.00	0.00	0.00	0.00	1,758.92			
c) Lines of credit committed to other institutions (outflows)	58.02	29.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	0.00	2,587.02			
d) Outflows on account of forward exchange contracts, rupee/dollar swaps & 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			
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			
												0.00			
												0.00			
A. TOTAL OUTFLOWS (A)	1,854.64	1,214.36	2,177.93	1,637.30	1,891.49	4,504.70	14,177.14	5,872.39	1,906.45	2,500.09	7,833.64	45,570.12			
B. Cumulative Outflows(B)	1,854.64	3,069.00	5,246.93	6,884.23	8,775.72	13,280.42	27,457.56	33,329.95	35,236.40	37,736.49	45,570.12				
B. INFLOWS															
Items / Time buckets	1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 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	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			
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			
3. Balances with banks	466.59	0.00	758.89	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	1,225.51			
a) Current account	211.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211.61			
b) Deposit /short-term deposits	254.98	0.00	758.89	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	1,013.90			
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			

4. Investments (net of provisions) under various categories as enumerated in Appendix I	2,757.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,757.32
5. Advances (performing)	570.05	404.21	763.37	738.07	2,092.12	3,716.74	10,465.55	6,081.89	3,687.51	2,925.49	1,973.90		33,418.90
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
b) Term loans (only rupee loans)	570.05	404.21	763.37	738.07	2,092.12	3,716.74	10,465.55	6,081.89	3,687.51	2,925.49	1,973.90		33,418.90
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
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	0.00	0.00	0.00	0.00	0.00		0.00
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
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	64.32		64.32
9. Other assets	153.47	7.53	3.93	3.25	9.45	37.20	35.79	60.74	22.86	18.31	40.77		393.30
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	14.57		14.57
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
c) Others	153.47	7.53	3.93	3.25	9.45	37.20	35.79	60.74	22.86	18.31	26.20		378.73
10. Lines of credit committed by other institutions (inflows)	0.00	818.84	1,502.99	1,254.28	1,014.14	187.22	798.29	905.96	325.85	217.55	685.66		7,710.78
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
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
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
C. TOTAL INFLOWS (C)	3,947.44	1,230.58	3,029.18	1,995.60	3,115.71	3,941.15	11,299.64	7,048.59	4,036.22	3,161.35	2,764.66		45,570.12
D. Mismatch (C - A)	2,092.80	16.22	851.25	358.30	1,224.21	-563.54	-2,877.49	1,176.20	2,129.76	661.27	-5,068.98		
E. Mismatch as % to outflows (D as % to A)	112.84%	1.34%	39.09%	21.88%	64.72%	-12.51%	-20.30%	20.03%	111.71%	26.45%	-64.71%		
F. Cumulative Mismatch	2,092.80	2,109.02	2,960.27	3,318.57	4,542.78	3,979.24	1,101.75	2,277.94	4,407.71	5,068.98	0.00		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	112.84%	68.72%	56.42%	48.21%	51.77%	29.96%	4.01%	6.83%	12.51%	13.43%	0.00%		

Assumptions/Notes

- All numbers are as per INDAS financials.
- Under inflows - advances are considered net-off ECL provisions as per INDAS.
- Committed line form parent assumed inflow in 1-3 Y bucket as there is likely to be no requirement in near term. Outflow is taken in 7-10 Y bucket as per Agreement.
- Bucketing of Partly disbursed cases, Sanctioned and undisbursed cases, Flexi lines were bucketed as per ALM policy.
- Prepayment rate for Advances applied based on avg of 3M Avg and 12-Month average calculated for different businesses.
- Undrawn Bank lines are assumed in inflow as per requirements and outflows are considered as per the sanction validity.

Certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

Date : 12-07-2021

Place : Pune

X

Authorised Signatory