

BAJAJ HOUSING FINANCE LIMITED

10 May 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 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 2022 filed with 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 March 22											
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	Amt in LCS Total
A. OUTFLOWS											
1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	674136.00	674136.00
a) Equity and perpetual preference shares										488333.00	488333.00
b) Non-perpetual preference shares											0.00
2. Reserves & surplus										185803.00	185803.00
3. Gifts, grants, donations & benefactions											0.00
4. Notes, bonds & debentures	76616.00	0.00	998.00	32100.00	23028.00	93646.22	116216.05	741577.29	32975.47	132035.54	1249192.57
a) Plain vanilla bonds/debentures	76616.00	0.00	998.00	32100.00	23028.00	93646.22	116216.05	741577.29	32975.47	132035.54	1249192.57
b) Bonds/debentures with embedded options											0.00
c) Fixed rate notes											0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	6500.00	44500.00	0.00	0.00	51000.00
a) Term deposits from public											0.00
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	6500.00	44500.00	0.00	0.00	51000.00
c) CDs											0.00
6. Borrowings	0.00	49930.02	7479.34	62467.41	160173.39	196954.45	417744.21	1289238.12	562671.50	102381.62	2849040.06
a) Term money borrowings	0.00	0.00	7479.34	12695.63	110647.18	90855.01	273348.99	1289238.12	562671.50	102381.62	2449317.39
b) From RBI, NHB, Govt, & others	0.00	49930.02	0.00	49771.78	49526.21	106099.44	144395.22	0.00	0.00	0.00	399722.67
7. Current Liabilities & provisions:	5853.00	0.00	16918.00	104.74	105.48	316.13	2931.50	2055.00	876.65	179.29	29339.79
a) Sundry creditors	5853.00	0.00	16918.00	104.74	105.48	316.13	2787.50	1794.00	876.65	179.29	28934.79
b) Expenses payable											0.00
c) Advance income received											0.00
d) Interest payable on bonds/deposits											0.00
e) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	144.00	261.00	0.00	0.00	405.00
8. Contingent Liabilities	43763.57	43763.57	106282.96	48900.00	25000.00	64300.00	147500.00	14000.00	16000.00	364400.00	873910.11
a) Letters of credit/guarantees											0.00
b) Loan commitments pending disbursement (outflows)	32154.84	32154.84	78090.32	48900.00	25000.00	64300.00	147500.00	14000.00	16000.00	364400.00	822500.00
c) Lines of credit committed to other institutions (outflows)	11608.73	11608.73	28192.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51410.11
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted											0.00
9. Others (specify)											0.00
A. TOTAL OUTFLOWS (A)	126232.57	93693.60	131678.31	143572.15	208306.87	355216.81	690891.76	2091370.41	612523.63	1273132.44	5726618.53
A1 Cumulative Outflows	126232.57	219926.17	351604.48	495176.62	703483.49	1058700.30	1749592.06	3840962.46	4453486.09	5726618.53	

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B. INFLOWS											
1. Cash											0.00
2. Remittance in transit											0.00
3. Balances with banks	68713.12	45067.81	0.00	0.00	0.00	51749.87	0.00	12.73	0.00	0.00	165543.53
a) Current account	15635.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15635.00
b) Deposit /short-term deposits	0.00	25067.81	0.00	0.00	0.00	1.00	0.00	12.73	0.00	0.00	25081.54
c) Money at call & short notice											0.00
4. Investments (net of provisions)	53078.12	20000.00	0.00	0.00	0.00	51748.87	0.00	0.00	0.00	0.00	124826.99
5. Advances (performing)	46710.53	32471.15	41905.17	93202.09	89125.71	265310.23	446938.69	1285068.18	814565.50	1540719.12	4656016.36
a) Bills of exchange and promissory notes discounted & rediscounted											0.00
b) Term loans (only rupee loans)	35063.15	24374.39	31456.02	64639.37	62360.13	184840.09	329663.74	1008310.75	675981.17	1346479.16	3763167.97
c) Corporate loans/short term loans	11647.38	8096.76	10449.15	28562.72	26765.58	80470.14	117274.95	276757.43	137510.99	180815.09	878350.20
6. Non-performing loans (net of provisions and claims received)									1073.33	5615.87	6689.20
7. Inflows from assets on lease											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	7809.00	7809.00
9. Other assets :	20231.37	25230.37	94894.03	51664.77	136638.92	56878.72	104305.20	138541.26	113570.79	163103.21	905058.64
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	2057.00	2057.00
b) Interest and other income receivable											0.00
c) Others	1.00	0.00	1834.56	483.08	474.36	2412.30	2532.13	9286.78	4757.69	7309.34	29091.25
10. Lines of credit committed by other institutions (inflows)	20230.37	25230.37	93059.47	51181.69	136164.56	54466.43	101773.07	129254.48	108813.10	153736.87	873910.39
11. Bills rediscounted (inflow)											0.00
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)											0.00
13. Others (specify)											0.00
B. TOTAL INFLOWS (B)	135655.01	102769.32	136799.19	144866.86	225764.64	373938.83	551243.89	1423622.17	928136.29	1703822.33	5726618.53
C. Mismatch (B - A)	9422.44	9075.73	5120.89	1294.71	17457.77	18722.02	-139647.87	-667748.23	315612.66	430689.89	0.00
D. Cumulative mismatch	9422.44	18498.16	23619.05	24913.76	42371.53	61093.55	-78554.32	-746302.55	-430689.89	0.00	-1075628.26
E. C as percentage Of A	7.46%	9.69%	3.89%	0.90%	8.38%	5.27%	-20.21%	-31.93%	51.53%	33.83%	
F. Cumulative mismatch as % to Cumulative Outflows	7.46%	8.41%	6.72%	5.03%	6.02%	5.77%	-4.49%	-19.43%	-9.67%	0.00%	