BAJAJ HOUSING FINANCE LIMITED

18 November 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 30 September 2021 filed with National Housing Bank.

Kindly take the above information on record.

Thanking you,

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

VIJAY RAMCHANDRA

Digitally signed by VIJAY RAMCHANDRA
DN: c=IN, st=Karnataka, 2.5.4.20=64bc3edc7e65172c0a53beca53faa863408256acf57c096ad0ecad64c4f843fa, postalCode=560027, street=behind double road banglore south, serialNumber=fc8684b15269c625c72aa7633770e8c160d844db57fa2ef224f0cee0a8c26d0e, o=Personal, cn=VIJAY RAMCHANDRA, pseudonym=a6027f4d5e624bffebb9b161671cff9c
Date: 2021.11.18 17:51:27 +05'30'

R VIJAY
COMPANY SECRETARY

Statement of Structural Liquidity as on	30	September	2021
Name of the HFC :	Bajaj Housing Finance Limited	Return Type	Final

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	1,475.72	**1,475.72**
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	0.00	0.00	0.00	34.97	404.68	1,782.95	5,940.85	669.69	0.00	0.00	1,799.12	**10,632.28**
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	34.97	404.68	1,782.95	5,940.85	669.69	0.00	0.00	1,799.12	**10,632.28**
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	473.49	724.55	774.22	2,331.73	4,596.95	12,782.23	4,574.28	1,582.10	0.00	0.00	**27,839.55**
a) Term money borrowings	0.00	74.77	226.83	774.22	783.42	3,073.85	12,782.23	4,574.28	1,582.10	0.00	0.00	**23,871.70**
b) From RBI, Govt, & Others	0.00	398.72	497.72	0.00	1,548.31	1,523.10	0.00	0.00	0.00	0.00	0.00	**3,967.85**
7. Current Liabilities & Provisions:	96.07	257.88	40.17	12.32	88.24	347.59	15.40	5.04	1.01	0.00	0.00	**863.72**
a) Sundry Creditors	96.07	257.88	0.83	0.81	20.40	7.28	15.40	5.04	1.01	0.00	0.00	**404.71**
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	**0.00**
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	39.34	11.51	67.84	283.09	0.00	0.00	0.00	0.00	0.00	**401.79**
e) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	57.22	0.00	0.00	0.00	0.00	0.00	**57.22**
8. Contingent liabilities	657.07	750.95	341.00	202.00	516.00	0.00	0.00	0.00	0.00	2,500.00	0.00	**4,967.02**
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 commiments pending disbursal (outflows)	458.26	523.74	341.00	202.00	516.00	0.00	0.00	0.00	0.00	0.00	0.00	**2,041.00**
c) Lines of credit committed to other institutions (outflows)	198.81	227.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	0.00	**2,926.02**
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
												0.00
A. TOTAL OUTFLOWS (A)	**753.14**	**1,482.32**	**1,105.72**	**1,023.51**	**3,340.66**	**6,727.49**	**18,738.48**	**5,249.01**	**1,583.11**	**2,500.00**	**8,158.17**	**50,661.61**
B. Cumulative Outflows(B)	**753.14**	**2,235.46**	**3,341.18**	**4,364.69**	**7,705.35**	**14,432.84**	**33,171.32**	**38,420.33**	**40,003.44**	**42,503.44**	**50,661.61**	

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	80.84	500.33	500.05	0.00	0.00	0.01	0.12	0.00	0.00	0.00	0.00	**1,081.35**
a) Current account	80.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**80.84**
b) Deposit /short-term deposits	0.00	500.33	500.05	0.00	0.00	0.01	0.12	0.00	0.00	0.00	0.00	**1,000.51**
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	552.54	1,000.00	500.00	199.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2,251.76**
5. Advances (performing)	511.87	498.03	770.74	755.56	2,157.06	3,885.07	10,931.72	6,979.18	4,699.04	4,211.44	3,644.60	**39,044.31**
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)	511.87	498.03	770.74	755.56	2,157.06	3,885.07	10,931.72	6,979.18	4,699.04	4,211.44	3,644.60	**39,044.31**
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	16.09	5.50	14.78	49.48	**85.85**
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	60.94	**60.94**
9. Other assets	326.17	8.22	4.53	4.42	17.55	28.11	77.78	34.74	18.23	11.75	49.22	**580.71**
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	13.99	**13.99**
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	326.17	8.22	4.53	4.42	17.55	28.11	77.78	34.74	18.23	11.75	35.23	**566.72**
10.Lines of credit committed by other institutions (inflows)	3.05	597.16	7.86	1,009.42	1,479.40	985.39	1,097.79	980.43	333.30	309.68	753.22	**7,556.69**
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)	**1,474.47**	**2,603.74**	**1,783.18**	**1,968.62**	**3,654.01**	**4,898.58**	**12,107.41**	**8,010.43**	**5,056.06**	**4,547.65**	**4,557.46**	**50,661.61**
D. Mismatch (C - A)	**721.33**	**1,121.42**	**677.45**	**945.10**	**313.35**	**-1,828.90**	**-6,631.08**	**2,761.43**	**3,472.95**	**2,047.65**	**-3,600.72**	
E. Mismatch as % to outflows (D as % to A)	**95.78%**	**75.65%**	**61.27%**	**92.34%**	**9.38%**	**-27.19%**	**-35.39%**	**52.61%**	**219.38%**	**81.91%**	**-44.14%**	
F. Cumulative Mismatch	**721.33**	**1,842.75**	**2,520.21**	**3,465.31**	**3,778.66**	**1,949.76**	**-4,681.31**	**-1,919.89**	**1,553.06**	**3,600.72**	**0.00**	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	**95.78%**	**82.43%**	**75.43%**	**79.39%**	**49.04%**	**13.51%**	**-14.11%**	**-5.00%**	**3.88%**	**8.47%**	**0.00%**	

Assumptions/Notes

- All numbers are as per INDAS financials.
- Term money borrowings are including interest accrual and IND-AS amortisation, Undrawn Bank lines are assumed in inflow as per requirements and outflows are considered as per the sanction validity.
- In Financials NCDs are shown incl interest paybale which are shown separately in ALM. Partly paid NCDs inflows and outflows are considered as per the Information Memorandum cashflow.
- Under inflows - advances are shown excluding of NPA (net of provisions as per INDAS)
- Deposit /short-term deposits are including interest accrued.
- Committed line form parent assumed inflow in 2M-3M, 3M-6M and 1-3 Y bucket . Outflow is taken in 7-10 Y bucket as per Agreement.
- Out of total Investments, ₹ 2152.54 Cr was in MF, ₹ 1000 Cr was bucketed in 14D -1 M, ₹ 500 Cr was bucketed in 1M -2M and ₹ 100 Cr was bucketed in 2M -3M.
- 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.

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

Date : 17-11-21

Place : Pune

X

Authorised Signatory