

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 18, 2022

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001	National Stock Exchange of India Limited Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051
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Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper

This is with reference to clause 3 of Annexure II (Continuous obligations and disclosure requirements for listed CPs) of SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper.

In this regard, please find enclosed the following:

- statement of structural liquidity,
- statement of interest rate sensitivity, and
- statement of short-term dynamic liquidity

for the quarter ended March 31, 2022 for your reference and the same also been filed with National Housing Bank (NHB).

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

Swati Singh
Company Secretary

Aditya Birla Housing Finance Limited

One World Center, Tower 1, 18th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
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care.housingfinance@adityabirlacapital.com | adityabirlahousingfinance.com

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat -362 266
CIN: U65922GJ2009PLC083779



FS 677275

PART-1: Statement of Structural Liquidity as on period ending (Amount Rs. in Lakh)

SRNO	RESIDUAL MATURITY	Row Field Code	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
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11
A	OUTFLOWS												
1	Capital	R01	0	0	0	0	0	0	0	0	0	50120	50120
a)	Equity and perpetual preference shares	R02										50120	50120
b)	Non-perpetual preference shares	R03											0
2	Reserves & surplus	R04										121979	121979
a)	Gifts, grants, donations & benefactions	R05											0
4	Notes, bonds & debentures	R06	0	24226	3054	443	11530	5367	3055	128944	33455	25869	235944
a)	Plain vanilla bonds/debentures	R07	0	24226	3054	443	11530	5367	3055	128944	33455	25869	235944
b)	Bonds/debentures with embedded options	R08											0
c)	Fixed rate notes	R09											0
5	Deposits	R10	0	0	0	0	0	0	0	0	0	0	0
a)	Term deposits from public	R11											0
b)	ICDs	R12											0
c)	CDs	R13											0
6	Borrowings	R14	9627	0	0	833	22193	13864	104888	474262	142293	54379	822338
a)	Term money borrowings	R15	627	0	0	833	4831	13864	95888	474262	142293	54379	786976
b)	From RBI, NHB, Govt. & others	R16	9000	0	0	0	17362	0	9000	0	0	0	35362
7	Current Liabilities & provisions:	R17	2488	0	0	0	2826	11	7414	2708	0	0	15446
a)	Sundry creditors	R18					2826		6440	2019			11285
b)	Expenses payable	R19	2488					11	25				2524
c)	Advance income received	R20								688			688
d)	Interest payable on bonds/deposits	R21											0
e)	Provisions (other than for NPAs)	R22							948				948
8	Contingent Liabilities	R23	2579	2579	9918	9682	6168	7675	10912	41619	14766	10366	116265
a)	Letters of credit/guarantees	R24											0
b)	Loan commitments pending dishursal (outflows)	R25	2579	2579	9918	9682	6168	7675	10912	41619	14766	10366	116265
c)	Lines of credit committed to other institutions (outflows)	R26											0
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27											0
e)	Others (specify) Bank OD	R28	3892	3892	7785	5561	1112	0	0	4167	6667	4167	37242
A	TOTAL OUTFLOWS (A)	R29	18587	30698	20757	16519	43830	26917	126269	651699	197181	266879	1399335
B	INFLOWS	R30											
1	Cash	R31											0
2	Remittance in transit	R32											0
3	Balances with banks	R33	23693	0	0	0	0	32002	0	0	0	0	55695
a)	Current account	R34	23693					32002					55695
b)	Deposit /short-term deposits	R35											0
c)	Money at call & short notice	R36											0
4	Investments (net of provisions)	R37											0
5	Advances (performing)	R38	10773	10773	14315	24814	25655	76265	151234	425701	222386	312015	1273932
a)	Bills of exchange and promissory notes discounted & rediscounted	R39											0
b)	Term loans (only rupee loans)	R40	10773	10773	14315	24814	25655	76265	151234	425701	222386	312015	1273932
c)	Corporate loans/short term loans	R41											0
d)	Non-performing loans (net of provisions and claims received)	R42											0
7	Inflows from assets on lease	R43									21756	10123	31879
a)	fixed assets (excluding assets on lease)	R44										831	831
9	Other assets :	R45	0	0	0	0	0	0	2136	8819	0	623	11578
a)	Intangible assets & other non-cash flow items	R46								7294		623	7917
b)	Interest and other income receivable	R47											0
c)	Others	R48							2136	1525			3661
10	Lines of credit committed by other institutions (inflows)	R49	9000		15000								24000
11	Bills rediscounted (inflow)	R50											0
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51											1420
13	Others	R52											0
B	TOTAL INFLOWS (B)	R53	43466	10773	29315	24814	25655	76265	185373	435940	244143	323591	1399335
C	Mismatch (B - A)	R54	24879	-19925	8558	8295	-18175	49348	59104	-215759	46962	56712	0
D	Cumulative mismatch	R55	24879	4954	13512	21807	3632	52980	112084	-103674	-56712	0	0
E	C as percentage Of A(%)	R56											
			134%	-65%	41%	50%	-41%	183%	47%	-33%	24%	21%	0%
F	F. Cumulative Mismatch as% to Cumulative Outflows	R57											
			134%	10%	19%	25%	3%	34%	40%	-11%	-5%	0%	0%

PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Lakh)

SRNO	RESIDUAL MATURITY	Row Field Code	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	Non-sensitive	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11	C12
A	OUTFLOWS													
1	Capital	R01	0	0	0	0	0	0	0	0	0	0	50119.77	50119.77
a)	Equity and perpetual preference shares	R02											50119.77	50119.77
b)	Non-perpetual preference shares	R03											0	0
2	Reserves & surplus	R04											121979.31	121979.31
3	Gifts, grants, donations & benefactions	R05											0	0
4	Notes, bonds & debentures	R06	0	18060	25000	0	69000	3500	2500	45000	33500	26000	13384.3	235944.3
a)	Plain vanilla bonds/debentures	R07	0	18060	25000	0	69000	3500	2500	45000	33500	26000	13384.3	2,35,944.30
b)	Bonds/debentures with embedded options	R08	0	0	0	0	0	0	0	0	0	0	0	0
c)	Fixed rate notes	R09	0	0	0	0	0	0	0	0	0	0	0	0
5	Deposits	R10	0	0	0	0	0	0	0	0	0	0	0	0
a)	Term deposits from public	R11												0
b)	ICDs	R12												0
c)	CDs	R13												0
6	Borrowings	R14	67166.6667	99988.94521	75623.876	0	77237.68	127508.6667	245572	44536	19536	17858	38310.65546	813338.49
a)	Term money borrowings	R15	58166.6667	99988.94521	75623.876	0	59905.19	127508.6667	245572	44536	19536	17858	38,281.10	786,976.44
b)	From RBI, NHB, Govt, & others	R16	9000	0	0	0	17332.49	0	0	0	0	0	29.56	26,62.05
7	Current Liabilities & provisions:	R17	0	0	0	0	0	0	0	0	0	0	15446.07	15446.07
a)	Sundry creditors	R18											11285.28	11285.28
b)	Expenses payable	R19											2524.09	2524.09
c)	Advance income received	R20											688.26	688.26
d)	Interest payable on loans/interest	R21											0	0
e)	Provisions (other than for NPAs)	R22											948.44	948.44
8	Contingent Liabilities	R23	0	0	0	0	0	0	0	0	0	0	0	0
a)	Letters of credit/guarantees	R24												0
b)	Loan commitments pending disbursement (outflows)	R25												0
c)	Lines of credit committed to other institutions (outflows)	R26												0
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	R27												0
9	Others (specify) Bank OD	R28	22242.16											22,242.16
A	TOTAL OUTFLOWS (A)	R29	89408.8267	118048.9452	100623.876	0	146237.68	131008.6667	248072	89536	53036	43858	239240.1055	1259070.1
B	INFLOWS	R30												
1	Cash	R31												0
2	Remittance in transit	R32												0
3	Balances with banks	R33	0	0	0	0	0	32002.46487	0	0	0	0	23692.63513	55695.1
a)	Current account	R34	0	0	0	0	0	32002.46487	0	0	0	0	23,692.63513	55,695.1
b)	Deposit /short-term deposits	R35	0	0	0	0	0	0	0	0	0	0	0	0
c)	Money at call & short notice	R36	0	0	0	0	0	0	0	0	0	0	0	0
4	Investments (net of provisions)	R37	0	0	0	0	0	0	0	0	0	0	0	0
5	Advances (performing)	R38	1094412	0	0	0	0	0	0	0	0	63255	0	1157666.998
a)	Bills of exchange and promissory notes discounted & rediscounted	R39	0	0	0	0	0	0	0	0	0	0	0	0
b)	Term loans (only rupee loans)	R40	1094411.998	0	0	0	0	0	0	0	0	63,255	0	115,766.998
c)	Corporate loans/short term loans	R41	0	0	0	0	0	0	0	0	0	0	0	0
6	Non-performing loans (net of provisions and claims received)	R42	0	0	0	0	0	0	0	21756.41476	10122.6672	0	0	31,879.08198
7	Inflows from assets on lease (fixed assets (excluding assets on lease))	R43	0	0	0	0	0	0	0	0	0	0	0	0
8	Other assets :	R44	0	0	0	0	0	0	0	0	0	0	830.69	830.69
a)	Intangible assets & other non cash flow items	R46	0	0	0	0	0	0	0	0	0	0	7916.74	7916.74
b)	Interest and other income receivable	R47	0	0	0	0	0	0	0	0	0	0	0	0
c)	Others	R48	0	0	0	0	0	0	0	0	0	0	3661.46	3661.46
10	Lines of credit committed by other institutions (inflows)	R49	0	0	0	0	0	0	0	0	0	0	0	0
11	Bills rediscounted (inflow)	R50	0	0	0	0	0	0	0	0	0	0	0	0
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	R51	0	0	0	0	0	0	0	0	0	0	1420.03	1420.03
13	Others	R52	0	0	0	0	0	0	0	0	0	0	0	0
B	TOTAL INFLOWS (B)	R53	1094412	0	0	0	0	32002.46487	0	21756.41476	73377.6672	37521.55513	0	1259070.1
C	Mismatch (B - A)	R54	1005003.171	-118048.9452	-100623.876	0	-146237.68	-131008.6667	-216069.5351	-89536	-31279.58524	29519.6672	-201718.5503	0
D	Cumulative mismatch	R55	1005003.171	886954.2261	786330.3501	786330.3501	640092.6701	509084.0035	293014.4684	203478.4684	172198.8831	201718.55	0	0
E	E. Mismatch as % to Outflows (C as % of A)	R56	1124%	-100%	-100%	0%	-100%	-100%	-87%	-100%	-59%	67%	-84%	0%
A1	Cumulative Outflows	R29A	89408.82667	207457.7719	308081.6479	308081.6479	454319.3279	585327.9945	833399.9945	922935.9945	975971.9945	1019829.99	1259070.1	2518140.2
F	Cumulative Mismatch as % to Cumulative Outflows	R57	1124%	428%	255%	255%	141%	87%	35%	22%	18%	20%	0%	0%

Version-
1.0/2020RETURN NAME:
APPLICABILITY &
FREQUENCY:
PARTICULARS
PART-1ALM-I
ALL NON-DEPOSIT TAKING HFCs WITH ASSET SIZE OF Rs. 100 CRORE AND ABOVE AND ALL DEPOSIT TAKING HFCs
(IRRESPECTIVE OF ASSET SIZE) ON QUARTERLY BASIS
DESCRIPTION
STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY
CERTIFICATE**1. Supervisory Instructions:**

- All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
- Submission of return should not be delayed for any reason such as the finalization/completion of the Audit of the annual accounts
- The compilation of the Return should be on the basis of the figures available in the books of account of the company.
- The returns shall be filed on-line through ORMIS portal only, by an authorised official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
- The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
- For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the provisional return. Non submission of final return shall be considered as non-submission of return.
- Please ensure the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st, remains consistent. Further, the information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
- It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
- Indian Accounting Standards (Ind-AS) applicable HFCs, shall submit all returns based on Ind-AS financials.
- HFCs are advised to continue furnishing the above returns/information online, through ORMIS only.

2. Technical Instructions:	
0.00	These fields are auto calculated fields, user cannot manipulate these fields.
	User can enter values in these fields as per Validations/ MBR

Asset Liability Management Return - Statement of Short-Term Dynamic Liquidity

(Amount in Rs. Lakh)								
SRNO	PARTICULAR	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to one month	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months
			C01	C02	C03	C04	C05	C06
A	OUTFLOWS							
1	Increase in loans & Advances	R01	318.61	318.61	637.21	12,500.00	23,800.01	86,123.64
2	Net increase in investments	R02	0.00	0.00	0.00	0.00	0.00	0.00
i)	Govt./approved securities	R03	0.00	0.00	0.00	0.00	0.00	0.00
ii)	Bonds/debentures/shares	R04	0.00	0.00	0.00	0.00	0.00	0.00
iii)	Others	R05	0.00	0.00	0.00	0.00	0.00	0.00
3	Net decrease in public deposits, ICDs	R06	0.00	0.00	0.00	0.00	0.00	0.00
4	Net decrease in borrowings from various sources/net increase in market lending	R07	0.00	0.00	0.00	0.00	0.00	0.00
5	Outflow on account of off-balance sheet items	R08	0.00	0.00	0.00	0.00	0.00	0.00
6	Other outflows	R09	1,496.13	1,494.53	2,847.75	4,375.33	4,960.76	14,205.76
	TOTAL OUTFLOWS (A)	R10	1,814.74	1,813.14	3,484.96	16,875.33	28,760.77	1,00,329.39
B	INFLOWS							
1	Net cash position	R11	0.00	0.00	0.00	0.00	0.00	0.00
2	Net increase in deposits	R12	0.00	0.00	0.00	0.00	0.00	0.00
3	Interest inflow on investments	R13	0.00	0.00	0.00	0.00	0.00	0.00
4	Interest inflow on performing Advances	R14	1,182.77	1,147.78	2,804.62	9,280.59	10,432.87	32,034.20
5	Net increase in borrowings from various sources	R15	0.00	0.00	0.00	6,237.00	16,900.00	62,987.00
6	Inflow on account of off-balance sheet items	R16	0.00	0.00	0.00	0.00	0.00	0.00
7	Other inflows	R17	646.84	679.18	713.14	1,497.60	1,647.36	5,998.03
	TOTAL INFLOWS (B)	R18	1,829.61	1,826.96	3,517.76	17,015.19	28,980.23	1,01,019.23
C	Mismatch (B - A)	R19	14.87	13.82	32.80	139.86	219.46	689.83
D	Cumulative mismatch	R20	14.87	28.69	61.49	201.35	420.81	1,110.64
E	C as percentage to Total Outflows(%)	R21	0.81	0.76	0.94	0.82	0.76	0.68

Preview changes

Save changes

Cancel changes

COMPANY'S CERTIFICATE

Authorised Official's Certificate:

- 1. Certified that the directions/ guidelines/ circulars prescribed by RBI/ NHB are being compiled with.**
- 2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.**

Date:	17-05-2022
Place:	Mumbai
Name:	Anubhav Katare
Designation:	Senior Manager- Treasury