

Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 4, 2023

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, and
- statement of interest rate sensitivity,

for the period ended March 31, 2023 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
Membership No. 20388
Swati.singh7@adityabirlacapital.com

Aditya Birla Housing Finance Limited

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Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
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Registered Office:

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



PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Loan commitments pending disbursal (outflows)	4231.72	4231.72	16401.99	16348.22	10409.17	12298.63	16824.12	63997.67	22705.16	15939.73	183388.13
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Others (Please specify, if any)	5453.57	5453.57	7271.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18178.57
(A) TOTAL OUTFLOWS	12448.56	29685.29	45477.74	93374.47	44683.91	113141.93	234757.51	541720.10	307333.33	350989.81	1773612.64
(A_1) CUMULATIVE OUTFLOWS	12448.56	42133.85	87611.59	180986.06	225669.97	338811.89	573569.41	1115289.50	1422622.83	1773612.64	
B. INFLOWS											
1. Cash	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
3. Balances with banks (in India only)	20474.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20474.22
a) Current account	20474.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20474.22
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
4. Investments (net of provisions)	0.00	0.00	12536.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12536.72
a) Mandatory investments	0.00	0.00	12536.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12536.72
b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	11548.19	11548.19	16270.96	32310.25	33259.03	91263.25	184475.57	508228.30	247222.75	373128.07	1509254.58
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
b) Term loans (only rupee loans)	11548.19	11548.19	16270.96	32310.25	33259.03	91263.25	184475.57	508228.30	247222.75	373128.07	1509254.58
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
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20050.29	9779.48	29829.77
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20050.29	0.00	20050.29

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9779.48	9779.48
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
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	1721.99	1721.99
9. Other assets :	0.00	0.00	0.00	0.00	157.83	1700.87	1645.32	11716.93	0.00	1545.98	16766.92
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9691.53	0.00	1545.98	11237.51
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	157.83	1700.87	1645.32	2025.40	0.00	0.00	5529.41
10. Lines of credit committed by other institutions (inflows)	0.00	20000.00	18000.00	60009.78	65000.00	20000.00	0.00	0.00	0.00	0.00	183009.78
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
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	18.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.55
13. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(B) TOTAL INFLOWS	32040.96	31548.19	46807.68	92320.03	98416.86	112964.12	186120.89	519945.23	267273.04	386175.52	1773612.53
C. Mismatch (B - A)	19592.41	1862.90	1329.95	-1054.44	53732.95	-177.81	-48636.62	-21774.87	-40060.28	35185.70	-0.12
D. Cumulative mismatch	19592.41	21455.31	22785.25	21730.81	75463.76	75285.95	26649.33	4874.47	-35185.82	-0.12	
E. Mismatch as % to Outflows (C as % of A)	157.39%	6.28%	2.92%	-1.13%	120.25%	-0.16%	-20.72%	-4.02%	-13.03%	10.02%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	157.39%	50.92%	26.01%	12.01%	33.44%	22.22%	4.65%	0.44%	-2.47%	0.00%	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY												
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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20050.29	0.00	0.00	20050.29
b) Doubtful and loss												
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9779.48	0.00	9779.48
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	1721.99	1721.99
9. Other assets :	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16766.92	16766.92
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11237.51	11237.51
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	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 (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5529.41	5529.41
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
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
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	18.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.55
13. Others (Please specify, if any)	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) TOTAL INFLOWS	1212306.35	155.49	466.00	706.78	4698.12	3643.65	4594.05	21624.09	49964.53	69941.09	39114.46	1407214.62
C. Mismatch (B - A)	975294.45	-112055.68	-127229.87	-49293.22	-103274.29	-147637.77	-110578.36	-98652.71	-24312.27	-17986.95	-184273.45	-0.12
D. Cumulative mismatch	975294.45	863238.77	736008.90	686715.68	583441.39	435803.62	325225.26	226572.55	202260.28	184273.33	-0.12	
E. Mismatch as % to Outflows (C as % of A)	411.50%	-99.86%	-99.64%	-98.59%	-95.65%	-97.59%	-96.01%	-82.02%	-32.73%	-20.46%	-82.49%	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	411.50%	247.19%	154.33%	130.33%	91.90%	55.43%	36.08%	22.18%	18.46%	15.57%	0.00%	