

# Aditya Birla Housing Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



## ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

May 4, 2023

<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001	<b>National Stock Exchange of India Limited</b> 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**

Digitally signed by  
Swati Singh  
Date: 2023.05.04  
19:02:01 +05'30'

**Swati Singh**  
**Company Secretary**  
Membership No. 20388  
[Swati.singh7@adityabirlacapital.com](mailto:Swati.singh7@adityabirlacapital.com)

### **Aditya Birla Housing Finance Limited**

One World Center, Tower 1, 9th Floor, 841, Jupiter Mill Compound,  
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.  
+91 22 6279 9505 | Toll-free number 1800-270-7000  
care.housingfinance@adityabirlacapital.com | <https://homefinance.adityabirlacapital.com>

### **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	<b>183388.13</b>
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	<b>0.00</b>
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	<b>0.00</b>
<b>9. Others (Please specify, if any)</b>	<b>5453.57</b>	<b>5453.57</b>	<b>7271.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>18178.57</b>
<b>(A) TOTAL OUTFLOWS</b>	<b>12448.56</b>	<b>29685.29</b>	<b>45477.74</b>	<b>93374.47</b>	<b>44683.91</b>	<b>113141.93</b>	<b>234757.51</b>	<b>541720.10</b>	<b>307333.33</b>	<b>350989.81</b>	<b>1773612.64</b>
<b>(A_1) CUMULATIVE OUTFLOWS</b>	<b>12448.56</b>	<b>42133.85</b>	<b>87611.59</b>	<b>180986.06</b>	<b>225669.97</b>	<b>338811.89</b>	<b>573569.41</b>	<b>1115289.50</b>	<b>1422622.83</b>	<b>1773612.64</b>	
<b>B. INFLOWS</b>											
<b>1. Cash</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>2. Remittance in transit</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>3. Balances with banks (in India only)</b>	<b>20474.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>20474.22</b>
a) Current account	20474.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>20474.22</b>
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	<b>0.00</b>
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	<b>0.00</b>
<b>4. Investments (net of provisions)</b>	<b>0.00</b>	<b>0.00</b>	<b>12536.72</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>12536.72</b>
a) Mandatory investments	0.00	0.00	12536.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>12536.72</b>
b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
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	<b>0.00</b>
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	<b>0.00</b>
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>5. Advances (Performing)</b>	<b>11548.19</b>	<b>11548.19</b>	<b>16270.96</b>	<b>32310.25</b>	<b>33259.03</b>	<b>91263.25</b>	<b>184475.57</b>	<b>508228.30</b>	<b>247222.75</b>	<b>373128.07</b>	<b>1509254.58</b>
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	<b>0.00</b>
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	<b>1509254.58</b>
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	<b>0.00</b>
<b>6. Non-performing loans (May be shown net of the provisions, interest suspense held )</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>20050.29</b>	<b>9779.48</b>	<b>29829.77</b>
<b>a) Sub-standard</b>											
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	<b>0.00</b>
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	<b>20050.29</b>

**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>b) Doubtful and loss</b>											
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
<b>7. Inflows from assets on lease</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8. fixed assets (excluding assets on lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1721.99	1721.99
<b>9. Other assets :</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>157.83</b>	<b>1700.87</b>	<b>1645.32</b>	<b>11716.93</b>	<b>0.00</b>	<b>1545.98</b>	<b>16766.92</b>
(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
<b>10. Lines of credit committed by other institutions (inflows)</b>	0.00	20000.00	18000.00	60009.78	65000.00	20000.00	0.00	0.00	0.00	0.00	183009.78
<b>11. Bills rediscounted (inflow)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</b>	18.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.55
<b>13. Others (Please specify, if any)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(B) TOTAL INFLOWS</b>	<b>32040.96</b>	<b>31548.19</b>	<b>46807.68</b>	<b>92320.03</b>	<b>98416.86</b>	<b>112964.12</b>	<b>186120.89</b>	<b>519945.23</b>	<b>267273.04</b>	<b>386175.52</b>	<b>1773612.53</b>
<b>C. Mismatch (B - A)</b>	<b>19592.41</b>	<b>1862.90</b>	<b>1329.95</b>	<b>-1054.44</b>	<b>53732.95</b>	<b>-177.81</b>	<b>-48636.62</b>	<b>-21774.87</b>	<b>-40060.28</b>	<b>35185.70</b>	<b>-0.12</b>
<b>D. Cumulative mismatch</b>	<b>19592.41</b>	<b>21455.31</b>	<b>22785.25</b>	<b>21730.81</b>	<b>75463.76</b>	<b>75285.95</b>	<b>26649.33</b>	<b>4874.47</b>	<b>-35185.82</b>	<b>-0.12</b>	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	<b>157.39%</b>	<b>6.28%</b>	<b>2.92%</b>	<b>-1.13%</b>	<b>120.25%</b>	<b>-0.16%</b>	<b>-20.72%</b>	<b>-4.02%</b>	<b>-13.03%</b>	<b>10.02%</b>	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	<b>157.39%</b>	<b>50.92%</b>	<b>26.01%</b>	<b>12.01%</b>	<b>33.44%</b>	<b>22.22%</b>	<b>4.65%</b>	<b>0.44%</b>	<b>-2.47%</b>	<b>0.00%</b>	





<b>PART-2: STATEMENT OF INTEREST RATE SENSITIVITY</b>												
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Non-sensitive</b>	<b>Total</b>
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	<b>20050.29</b>
<b>b) Doubtful and loss</b>												
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	<b>0.00</b>
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	<b>9779.48</b>
<b>7. Inflows from assets on lease</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>8. fixed assets (excluding assets on lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1721.99	<b>1721.99</b>
<b>9. Other assets :</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>16766.92</b>	<b>16766.92</b>
(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	<b>11237.51</b>
(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	<b>0.00</b>
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	<b>5529.41</b>
<b>10. Lines of credit committed by other institutions (inflows)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>11. Bills rediscounted (inflow)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</b>	18.55	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>18.55</b>
<b>13. Others (Please specify, if any)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>(B) TOTAL INFLOWS</b>	<b>1212306.35</b>	<b>155.49</b>	<b>466.00</b>	<b>706.78</b>	<b>4698.12</b>	<b>3643.65</b>	<b>4594.05</b>	<b>21624.09</b>	<b>49964.53</b>	<b>69941.09</b>	<b>39114.46</b>	<b>1407214.62</b>
<b>C. Mismatch (B - A)</b>	<b>975294.45</b>	<b>-112055.68</b>	<b>-127229.87</b>	<b>-49293.22</b>	<b>-103274.29</b>	<b>-147637.77</b>	<b>-110578.36</b>	<b>-98652.71</b>	<b>-24312.27</b>	<b>-17986.95</b>	<b>-184273.45</b>	<b>-0.12</b>
<b>D. Cumulative mismatch</b>	<b>975294.45</b>	<b>863238.77</b>	<b>736008.90</b>	<b>686715.68</b>	<b>583441.39</b>	<b>435803.62</b>	<b>325225.26</b>	<b>226572.55</b>	<b>202260.28</b>	<b>184273.33</b>	<b>-0.12</b>	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	<b>411.50%</b>	<b>-99.86%</b>	<b>-99.64%</b>	<b>-98.59%</b>	<b>-95.65%</b>	<b>-97.59%</b>	<b>-96.01%</b>	<b>-82.02%</b>	<b>-32.73%</b>	<b>-20.46%</b>	<b>-82.49%</b>	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	<b>411.50%</b>	<b>247.19%</b>	<b>154.33%</b>	<b>130.33%</b>	<b>91.90%</b>	<b>55.43%</b>	<b>36.08%</b>	<b>22.18%</b>	<b>18.46%</b>	<b>15.57%</b>	<b>0.00%</b>	