



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

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Ref. No. SE/ 2021-22/240

November 24, 2021

BSE Limited
P. J. Towers,
Dalal Street,
Mumbai 400 001.

National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, Block G,
Bandra-Kurla Complex, Bandra (East)
Mumbai 400 051.

Kind Attn: – Sr. General Manager
DCS - Listing Department

Kind Attn: Head - Listing

Dear Sirs,

Sub: Intimation under the Chapter XVII of the SEBI Operational Circular dated August 10, 2021 for Listing of Commercial Paper – Asset Liability Management Statement.

Pursuant to para 9 of the Chapter XVII of the SEBI Operational Circular dated August 10, 2021 for Listing of Commercial Paper dealing with continuous disclosure requirements for listed commercial papers, please find enclosed herewith the Asset Liability Management Statement of the Corporation as on September 30, 2021, as submitted to the National Housing Bank today i.e. November 24, 2021.

This is for your information and record.

Thank you,

Yours faithfully,
For Housing Development Finance Corporation Limited


Ajay Agarwal
Company Secretary

Encl: a/a

Corporate Office: HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.

Corporate Identity Number: L70100MH1977PLC019916

Name of the HFC : Housing Development Finance Corporation Limited
Name of the Return : Structural Liquidity Statement
As on : 30-Sep-21

A. OUTFLOWS (Amt in Rs. crore)

Items/Time buckets	1 to 14 days	15 days to 30/31 days	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												
a) Equity and perpetual preference shares											361.64	361.64
b) Non-perpetual preference shares												
2. Reserves & Surplus											111,456.03	111,456.03
3. Gifts, grants, donations & benefactions											7.78	7.78
4. Notes, bonds & debentures												
a) Plain Vanilla Bonds / Debentures	531.10	3,047.14	3,600.23	3,953.65	6,261.99	11,638.59	49,757.47	40,043.13	24,476.82	46,261.00	0.00	189,571.11
b) Bonds / debentures with embedded options												
c) Fixed Rate Notes												
5. Deposits												
a) Term deposits from Public (including NCDs from Public)	637.59	642.29	1,263.90	1,203.76	3,800.79	8,509.38	33,090.19	30,145.64	16,630.77	588.48	0.00	96,512.78
b) ICDs (Deposit from Corporates)	2,807.37	1,607.97	5,061.91	8,003.37	11,980.45	12,049.53	21,091.89	2,122.93	149.60	0.00	0.00	64,875.03
c) CDs												
6. Borrowings												
a) Term money borrowings	1,084.16	930.65	2,834.00	2,443.48	3,402.82	6,949.14	34,556.52	22,433.98	29,266.31	7,949.52	0.00	111,850.59
b) From RBI, Govt, & Others												
7. Current Liabilities & Provisions:												
a. Sundry Creditors												
b. Expenses Payable (Other than Interest)	504.49	504.49			1,843.72	1,843.72						4,696.42
c. Advance Income Received, receipts from borrowers pending adjustments					603.14	603.14						1,206.28
d. Interest Payable on Bonds / Deposits					6,751.08	6,751.08						13,502.15
e. Provisions (Other than for NPA)					136.07	136.07						272.13
8. Others												0.00
TOTAL OUTFLOWS	5,564.71	6,732.54	12,760.03	15,604.26	34,780.05	48,480.64	138,496.08	94,745.69	70,523.50	54,799.00	111,825.45	594,311.94
9. Contingent liabilities												
a) Corporate guarantees						264.36	1,054.85					1,319.21
b) Loan commitments pending disbursement (outflows)	5,439.25	5,439.25	6,875.55	5,386.57	12,569.97	18,445.10	9,574.30	1,525.55	276.93	76.13	1.57	65,610.18
c) Lines of credit committed to other institutions (outflows)						479.47						479.47
d) Others (Contingent Liabilities in respect of Tax demands)							2,064.18					2,064.18
Outflows on account of dollar/rupee swaps	191.86	509.37	494.43	1,192.27	2,316.10	7,888.86	4,751.38	2,565.74	2,072.22			21,982.22
A) TOTAL OUTFLOWS (A)	11,195.83	12,681.16	20,130.01	22,183.10	49,666.11	75,558.43	155,940.79	98,836.98	72,872.65	54,875.13	111,827.02	685,767.19
B) Cumulative Outflows (B)	11,195.83	23,876.98	44,006.99	66,190.09	115,856.20	191,414.63	347,355.42	446,192.39	519,065.05	573,940.17	685,767.19	

B. INFLOWS

Items/Time buckets	1 to 14 days	15 to 30/31 days	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		3,472.67										3,472.67
2. Remittance in transit												0.00
3. Balances with banks												0.00
a) Current account	0.00											0.00
b) Deposit /short-term deposits	15.31	23.99	39.01	50.00	50.00	177.59						355.90
c) Money at call & short notice												
4. Investments (net of provisions)	7,000.00	6,021.20	5,020.16	11,324.42	5,584.14	13,179.51	727.00	15,443.77	671.49	309.38	4,223.56	69,504.61
a.Mandatory Investments												
b.Non-Mandatory Listed												
c.Non- Mandatory unlisted securities (e.g.Shares, etc)												
d. Non-mandatory unlisted securities having a fixed term maturity												
e. Venture Capital Units												
5. Advances (performing)												
a) Bills of exchange and promissory notes discounted & rediscounted												
b) Term loans (only rupee loans)	2,832.97	3,731.54	5,921.65	7,628.48	18,256.08	36,697.62	145,057.97	106,211.93	66,890.92	68,008.60	52,980.40	514,218.16
c) Corporate Loans / Short Term Loans	0.00								0.00			0.00
6. Non-performing loans (net of provisions and ECGC claims received)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,104.61	1,683.61	429.21	2,362.31	6,579.73
7. Inflows from assets on lease											340.67	340.67
8. Fixed assets (excluding assets on lease)											679.05	679.05
9. Other assets												
a. Intangible assets and other non-cash flow items											370.17	370.17
b. Interest and other income receivables					2,594.47	2,594.47						5,188.94
c. Other items				58.77	2,311.62	2,311.62					2,181.32	6,863.33
10.Lines of credit committed by other institutions (inflows)												
11. Inflows on account of dollar /rupee swaps	253.28	706.97	633.26	1,660.38	3,160.51	11,220.88	7,507.56	4,234.82	3,693.66			33,071.31
12.Others (Loan Assignment)	1,273.11	1,273.11	1,262.00	1,262.00	3,786.00	1,262.00						10,118.22
C) TOTAL INFLOWS (C)	11,374.66	15,229.48	12,876.07	21,984.05	35,742.82	67,443.69	153,292.53	127,995.13	72,939.67	68,747.18	63,137.49	650,762.77
Cumulative Inflows	11,374.66	26,604.14	39,480.21	61,464.26	97,207.08	164,650.77	317,943.30	445,938.43	518,878.10	587,625.28	650,762.77	
D) Mismatch (INFLOWS - OUTFLOWS) (C-A)	178.84	2,548.32	-7253.93	-199.05	-13923.29	-8114.73	-2648.26	29158.15	67.02	13872.05	-48689.53	
E) Mismatch as a % of Outflow in each bucket (D as a % of A)	1.60%	20.10%	-36.04%	-0.90%	-28.03%	-10.74%	-1.70%	29.50%	0.09%	25.28%	-43.54%	
F) Cumulative Mismatch	178.84	2,727.16	-4526.78	-4725.83	-18649.12	-26763.85	-29412.11	-253.96	-186.94	13685.11	-35004.42	
G) Cumulative mismatch as % of cumulative outflows (F as a % of B)	1.60%	11.42%	-10.29%	-7.14%	-16.10%	-13.98%	-8.47%	-0.06%	-0.04%	2.38%	-5.10%	

The Balancesheet will not tally to the extent of Off-Balancesheet items considered on both Asset & liability side



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For Housing Development Finance Corporation Ltd
V. Srinivas Ranga
 Mr. V.S Rangan - Executive Director