

BAJAJ HOUSING FINANCE LIMITED

5 December 2020

**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 2020 filed with National Housing Bank.

Kindly take the above information on record.

Thanking you,

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

**R VIJAY
COMPANY SECRETARY**

Statement of short-term dynamic liquidity as on	30.00	September	2020.00	
Name of the HFC :	Bajaj Housing Finance Limited			
Return Type	Final		(Amount in crore of rupees)	
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months
1. Increase in loans and advances	186.00	124.00	1179.00	3412.00
2. Net increase in investments	0.00	430.00	404.00	445.00
<i>i. Government/approved securities</i>	0.00	0.00	0.00	0.00
<i>ii. Bonds/debentures/shares</i>	0.00	0.00	0.00	0.00
<i>iii. Others</i>	0.00	430.00	404.00	445.00
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00
4. Net decrease in borrowing from various sources/net increase in market lending	5.77	51.96	1158.90	1768.34
5. Outflow on account of off-balance sheet items	0.00	7.00	57.00	64.00
6. Other outflows	3.35	137.13	283.78	427.75
<i>a) Salary Cost</i>	0.00	21.53	43.07	64.59
<i>b) Interest payment on Debentures & Bank Loan</i>	0.00	112.25	227.33	343.07
<i>c) Other exp.</i>	3.35	3.35	13.38	20.09
<i>d)</i>				
TOTAL OUTFLOWS (A)	195.12	750.09	3082.68	6117.09
B. INFLOWS				
1. Net cash position	2.00	0.00	4.06	6.24
2. Net increase in deposits, ICDs	0.00	0.00	0.00	0.00
3. Interest inflow on investments	2.87	2.87	12.08	19.45
4. Interest inflow on performing advances	94.20	135.56	459.84	684.73
5. Net increase in borrowing from various sources	64.00	336.00	1060.40	4773.25
6. Inflow on account of off-balance sheet items	0.00	0.00	300.00	500.00
7. Other inflows	34.03	277.56	1247.30	136.41
<i>Sale / Redemption of Investment</i>	5.60	274.40	1172.34	3.00
<i>Fees and Other Income</i>	28.43	3.16	74.96	133.41
<i>Capital inflow</i>	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B)	197.10	751.99	3083.68	6120.08
C. Mismatch (B-A)	1.98	1.90	1.00	2.99
D. Cumulative mismatch	1.98	3.88	4.88	7.87
E. C as percentage to total outflows	1.01%	0.25%	0.03%	0.05%

Assumptions/Notes

Increase in Loans and advances are net off assignment outflows.

Additionally, company has Liquid investment of ₹ 2,020 Cr as on Sept 20 and sanctioned undrawn CC lines of ₹ 512 Cr and ₹ 2,500 Cr line forr

														0.00
C. TOTAL INFLOWS (C)	27,368.81	1,588.69	635.66	1,349.83	0.05	0.50	62.61	419.24	5.44	3.04	7.81	363.48	31,805.15	
D. Mismatch (C - A)	27,181.75	-474.12	-889.34	-6,988.49	-2,847.14	-6,838.86	-2,762.08	419.24	5.44	3.04	-244.19	-6,565.27		
E. Mismatch as % to outflows (D as % to A)	14530.77%	-22.98%	-58.32%	-83.81%	-100.00%	-99.99%	-97.78%	#DIV/0!	#DIV/0!	#DIV/0!	-96.90%	-94.75%		
F. Cumulative Mismatch	27,181.75	26,707.62	25,818.28	18,829.79	15,982.65	9,143.79	6,381.72	6,800.96	6,806.40	6,809.43	6,565.24	-0.03		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	14530.77%	1187.07%	683.95%	155.45%	106.83%	41.94%	25.92%	27.62%	27.64%	27.65%	26.39%	0.00%		

Assumptions/Notes

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a) Current account	26.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.02
b) Deposit /short-term deposits	0.00	0.00	0.00	750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	750.00
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	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	770.67	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,270.67
5. Advances (performing)	337.01	337.01	487.61	497.83	1,430.86	2,586.56	8,278.09	5,227.19	3,584.02	3,460.53	3,332.49	29,559.21	29,559.21
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	0.00
b) Term loans (only rupee loans)	337.01	337.01	487.61	497.83	1,430.86	2,586.56	8,278.09	5,227.19	3,584.02	3,460.53	3,332.49	29,559.21	29,559.21
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	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	2.50	0.00	0.66	1.81	7.81	12.79	12.79
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	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	37.86	37.86	37.86
9. Other assets	90.97	5.33	0.00	1.99	0.00	8.57	5.53	0.00	0.00	0.00	36.25	148.63	148.63
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	9.14	9.14	9.14
b) Interest and other income receivable	0.00	0.00	0.00	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	1.99
c) Others	90.97	5.33	0.00	0.00	0.00	8.57	5.53	0.00	0.00	0.00	27.11	137.50	137.50
10.Lines of credit committed by other institutions (inflows)	0.00	512.94	1.98	4.64	159.56	2,533.92	736.70	793.52	542.35	148.73	536.55	5,970.89	5,970.89
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	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	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
													0.00
C. TOTAL INFLOWS (C)	1,224.66	1,355.27	489.59	1,254.46	1,590.42	5,129.05	9,022.83	6,020.71	4,127.04	3,611.07	3,950.97	37,776.07	37,776.07
D. Mismatch (C - A)	800.25	912.89	21.05	184.43	-182.63	-852.68	-2,334.04	1,239.12	2,968.06	1,111.07	-3,867.52		
E. Mismatch as % to outflows (D as % to A)	188.55%	206.36%	4.49%	17.24%	-10.30%	-14.25%	-20.55%	25.91%	256.09%	44.44%	-49.47%		
F. Cumulative Mismatch	800.25	1,713.14	1,734.19	1,918.62	1,736.00	883.32	-1,450.73	-211.61	2,756.45	3,867.52	0.00		
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	188.55%	197.64%	129.87%	79.76%	41.55%	8.69%	-6.74%	-0.80%	10.04%	12.91%	0.00%		

Assumptions/Notes

- Committed line form parent assumed inflow in 1-3 Y bucket as there is likely to be no requirement in near term. Outflow is taken in 7-10 Y bucket as per Agreement.
- Out of total ₹ 1270.67 Cr MF Investment book, ₹ 500 Cr was bucketed in 14D -1 M as the company has large surplus in initial buckets and may not require to liquidate MFs.
- 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.