

**ALM Statement to NSE_Apr 2020
HDB/TROPS/2020/250**

May 26, 2020

To,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (East),
Mumbai- 400051

K.A.: Listing Compliance Department

Subject: Submission of ALM statement pursuant to SEBI circular on framework of Listing of Commercial Papers dated October 22, 2019 and amendments thereof

Dear Sir/Madam,

Pursuant to para 3 of Continuous obligations and disclosure requirements for listed CPs as per SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 and amendments thereof, please find enclosed herewith ALM Statement for April 30, 2020, as submitted with Reserve Bank of India.

Request you to take the same on record.

For HDB Financial Services Limited

**Dipti Khandelwal
(Company Secretary)
Membership No.:A25592**

| Statement of Structural Liquidity as on 30th April 2020 | | | | | | | | | | | | |
|---|---|-------------------|---------------|---------------------------|----------------------------|---------------------------|-----------------------------|---------------------------|--------------------------|---------------------------|-------------------|------------------|
| | | A | B | C | D | E | F | G | H | I | J | Amt.in crore |
| Sr. No. | Item | Residual Maturity | | | | | | | | | | |
| | I. Outflows | 1 to 7 days | 8 to 14 days | Over 14 days to one month | Over one month to 2 months | Over 2 months to 3 months | Over 3 Months upto 6 months | Over 6 Months upto 1 year | Over 1 year upto 3 years | Over 3 years upto 5 years | Over 5 years | Total |
| 1 | Capital | - | - | - | - | - | - | - | - | - | 787.58 | 787.58 |
| 2 | Reserves & surplus | - | - | - | - | - | - | - | - | - | 7,747.78 | 7,747.78 |
| 3 | Commercial Paper | 535.00 | - | - | 130.00 | 550.00 | - | - | - | - | - | 1,215.00 |
| 4 | Overdrawn Balances in Banks | 139.25 | - | - | - | - | - | - | - | - | - | 139.25 |
| 5 | Term Loans from Banks / NBFC | 29.20 | 40.00 | 829.09 | 489.62 | 206.63 | 1,423.01 | 3,540.04 | 9,365.72 | 958.41 | - | 16,881.72 |
| 6 | NCD,ECB,Sub Debt & Perpetual Debts | - | - | 135.00 | 1,745.00 | 750.00 | 2,505.00 | 3,132.90 | 16,057.33 | 2,210.00 | 2,613.50 | 29,148.73 |
| 7 | Sundry creditors | - | - | - | 27.65 | - | - | - | - | - | - | 27.65 |
| 8 | Expenses payable | - | - | 78.48 | 176.88 | - | - | - | - | - | - | 255.36 |
| 9 | Interest payable on bonds/ deposits | 33.95 | 7.63 | 96.03 | 274.70 | 274.97 | 374.42 | 308.87 | 522.13 | - | - | 1,892.70 |
| 10 | Provisions | - | - | - | - | - | 1,043.36 | - | - | 218.51 | - | 1,261.87 |
| 11 | Others (specify) | - | - | 0.95 | 17.69 | - | - | 0.59 | 1.04 | - | 16.13 | 36.40 |
| 12 | Lines of credit committed to other institutions (outflows) | - | - | - | - | - | - | 181.82 | 727.27 | 90.91 | 1,200.00 | 2,200.00 |
| | A. TOTAL OUTFLOWS | 737.40 | 47.63 | 1,139.55 | 2,861.54 | 1,781.60 | 5,345.79 | 7,164.22 | 26,673.49 | 3,477.83 | 12,364.99 | 61,594.04 |
| | B. Cumulative Outflows | 737.40 | 785.03 | 1,924.58 | 4,786.12 | 6,567.72 | 11,913.51 | 19,077.73 | 45,751.22 | 49,229.05 | 61,594.04 | |
| | II. Inflows | | | | | | | | | | | |
| 13 | Cash | 5.12 | - | - | - | - | - | - | - | - | - | 5.12 |
| 14 | Balances with banks | 129.65 | - | - | - | - | - | - | - | - | - | 129.65 |
| 15 | Deposit /short-term deposits | - | - | - | 25.00 | - | 0.03 | 179.19 | - | - | - | 204.22 |
| 16 | Investments | 2,245.49 | - | 3.87 | 3.82 | 3.77 | 10.92 | 19.03 | 29.22 | 0.68 | 2.30 | 2,319.10 |
| 17 | Advances | 325.90 | 189.50 | 388.52 | 807.44 | 918.56 | 3,528.08 | 8,813.47 | 24,927.95 | 7,030.96 | 9,000.82 | 55,931.20 |
| 18 | Fixed assets (excluding assets on lease) | - | - | - | - | - | - | - | - | - | 117.05 | 117.05 |
| 19 | Intangible assets & other non-cash flow items | - | - | - | - | - | - | - | - | 8.68 | - | 8.68 |
| 20 | Others | 0.47 | - | - | 159.58 | 8.45 | 63.97 | 2.83 | 96.86 | 318.16 | 28.70 | 679.02 |
| 21 | Lines of credit committed by other institutions (inflows) | - | - | 1,000.00 | - | - | 300.00 | - | 600.00 | 300.00 | - | 2,200.00 |
| | C. TOTAL INFLOWS | 2,706.63 | 189.50 | 1,392.39 | 995.84 | 930.78 | 3,903.00 | 9,014.52 | 25,654.03 | 7,658.48 | 9,148.87 | 61,594.04 |
| | D. Mismatch (C - A) | 1,969.23 | 141.87 | 252.84 | (1,865.70) | (850.82) | (1,442.79) | 1,850.30 | (1,019.46) | 4,180.65 | (3,216.12) | |
| | E. Mismatch as % to outflows (D as % to A) | 267% | 298% | 22% | -65% | -48% | -27% | 26% | -4% | 120% | -26% | |
| | F. Cumulative Mismatch | 1,969 | 2,111 | 2,364 | 498 | (353) | (1,795) | 54.93 | (965) | 3,216 | 0.00 | |
| | G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B) | 267% | 269% | 123% | 10% | -5% | -15% | 0% | -2% | 7% | 0% | |