HDB Financial Services Limited
Ground Floor, Zenith House,
Keshavrao Khadye Marg,
Opp. Race Course, Mahalaxmi,
Mumbai - 400034.
Tel : 022 - 39586300
Fax : 022 - 39586666
Web : www.hdbfs.com
CIN : U65993GJ2007PLC051028
Email ID : compliance@hdbfs.com

ALM Statement to NSE_Mar 2020
HDB/TROPS/2020/192

April 21, 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 March 31, 2020, as submitted with Reserve Bank of India.

Request you to take the same on record.

For HDB Financial Services Limited

DIPTI KHANDELWAL
Digitally signed by DIPTI KHANDELWAL
Date: 2020.04.20 21:55:59 -07'00'

Dipti Khandelwal
(Company Secretary)
Membership No.:A25592

Registered Office : Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad - 380 009.

NBS-ALM 2 Annexure III

Sr. No.	Item	Item code	Validation	1 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
	Statement of structural liquidity as on	03/31/20									**Amount in Rs. Crore**		
	Name of the NBFC:	**HDB Financial Services Limited**											
	Item	**Item code**	**Validation**	**Residual Maturity**									
	A. Outflows[1]			**1 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**
	Column Field code			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10=C01+-+C09
1	Capital	101	102+103	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	787.58	787.58
	a) Equity and perpetual preference shares	102	>=0									787.58	787.58
	b) Non-perpetual preference shares	103	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Reserves & surplus	104	>=0									7438.64	7438.64
3	Grants, donations & benefactions	105	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Bonds & debentures / (unsecured portion to be indicated separately) / Others (Annexure V)	106	107+108+109	0.00	0.00	135.00	1745.00	2655.00	3288.90	12955.10	1440.00	2613.50	24832.50
	a) Plain vanilla bonds/debentures	107	>=0	0.00	0.00	135.00	1745.00	2655.00	3288.90	12955.10	1440.00	2613.50	24832.50
	b)Bonds/debentures with embedded options	108	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Others (Pl specify in Annexure A/V)	109	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	ICDs	110	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Borrowings	111	112+116	111.72	477.69	1404.09	619.62	2552.17	3540.04	12596.91	1070.91	0.00	22373.15
	a) Short Term borrowings	112	113+114+115	111.72	340.00	535.00	130.00	400.00	0.00	0.00	0.00	0.00	1516.72
	i) CP - banks	113	>=0	0.00	340.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	340.00
	ii) CP - Other	114	>=0	0.00	0.00	535.00	130.00	400.00	0.00	0.00	0.00	0.00	1065.00
	iii) Others	115	>=0	111.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111.72
	b) Long Term borrowings	116	117+118+119	0.00	137.69	869.09	489.62	2152.17	3540.04	12596.91	1070.91	0.00	20856.43
	i) banks	117	>=0	0.00	137.69	869.09	489.62	2152.17	3540.04	9480.68	1070.91	0.00	17740.20
	ii) FIs	118	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	iii) Others	119	>=0	0.00	0.00	0.00	0.00	0.00	0.00	3116.23	0.00	0.00	3116.23
7	Current Liabilities & provisions	120	121+122+123+124+125	58.52	149.39	529.36	244.15	1431.33	328.34	549.92	358.43	0.00	3649.44
	a) Sundry creditors	121	>=0	0.00	85.10	28.31	0.00	0.00	0.00	0.00	0.00	0.00	113.41
	b) Expenses payable (Other than interest)	122	>=0	0.00	41.44	379.72	0.00	0.00	0.00	0.00	0.00	0.00	421.16
	c) Advance income recd.(receipts from borrowers pending adjustments)	123	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d) Interest payable on bonds/ deposits	124	>=0	58.52	22.85	121.33	244.15	448.59	328.34	549.92	0.00	0.00	1773.70
	e) Provisions (other than for NPAs)	125	>=0	0.00	0.00	0.00	0.00	982.74	0.00	0.00	358.43	0.00	1341.17
8	Contingent Liabilities[2]	126	127+128+129+130	88.84	0.00	0.00	0.00	0.00	181.82	727.27	90.91	1200.00	2288.84
	a) Letters of credit/guarantees	127	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Loan commitments pending disbursal (outflows)	128	>=0	88.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88.84
	c) Lines of credit committed to other institutions (outflows)	129	>=0	0.00	0.00	0.00	0.00	0.00	181.82	727.27	90.91	1200.00	2200.00
	d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	130	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Others (specify)	131	>=0	0.00	0.06	1.02	20.01	3.21	0.56	19.66	0.00	27.26	71.78
	A. TOTAL OUTFLOWS	**132**	101+104+105+106+110+111+120+126+131	259.08	627.14	2069.47	2628.78	6641.71	7339.66	26848.86	2960.25	12066.98	61441.93

	B. Cumulative Outflows	**133**		259.08	886.22	2955.69	5584.47	12226.18	19565.84	46414.70	49374.95	61441.93	198709.06
	C. Inflows												
1	Cash	134	>=0	5.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.88
2	Remittance in transit	135	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Balances with banks	136	137+138	350.07	0.00	0.00	25.00	0.03	179.19	0.00	0.00	0.00	554.29
	a)Current account	137	>=0	350.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.07
	b)Deposit /short-term deposits	138	>=0	0.00	0.00	0.00	25.00	0.03	179.19	0.00	0.00	0.00	204.22
4	Investments (net of provisions)	139	>=0	1741.19	3.92	3.88	3.84	11.16	19.67	32.21	0.71	2.30	1818.88
5	Advances	140	141+142+143	140.00	80.55	155.96	2446.51	4875.79	8947.04	22882.95	6468.01	9933.24	55930.05
	a)Bills of exchange and promissory notes discounted & rediscounted	141	>=0	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)	142	>=0	140.00	80.55	155.96	2446.51	4875.79	8947.04	22882.95	6468.01	9933.24	55930.05
	c) Corporate loans/short term loans	143	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Inflows from assets on lease	145	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Fixed assets (excluding assets on lease)	146	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Other assets :	147	148+149+150	0.00	2.13	191.84	2.73	75.02	5.74	99.29	314.06	153.18	843.99
	i) Intangible assets & other non-cash flow items	148	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124.48	124.48
	ii) Interest and other income receivable	149	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.13	0.00	9.13
	iii) Others	150	>=0	0.00	2.13	191.84	2.73	75.02	5.74	99.29	304.93	28.70	710.38
9	Lines of credit committed by other institutions (inflows)	151	>=0	0.00	1000.00	0.00	0.00	300.00	14.81	659.22	314.81	0.00	2288.84
10	Bills rediscounted (inflow)	152	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	153	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Others	154	>=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	C. TOTAL INFLOWS	155	134+--+136+139+140+144+145+146+147+151+---+154	2237.14	1086.60	351.68	2478.08	5262.00	9166.45	23673.67	7097.59	10088.72	61441.93
	D. Mismatch (C - A)	156	155-132	1978.06	459.46	-1717.79	-150.70	-1379.71	1826.79	-3175.19	4137.34	-1978.26	0.00
	E. Mismatch as % to outflows (D as % to A)	157	156/132*100	**763.49**	**73.26**	**83.01**	**5.73**	**20.77**	**24.89**	**11.83**	**139.76**	**16.39**	1139.14
	F. Cumulative Mismatch	158		1978.06	2437.52	719.73	569.03	-810.68	1016.11	-2159.08	1978.26	0.00	5728.95
	G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	159		**763.49**	**275.05**	**24.35**	**10.19**	**6.63**	**5.19**	**4.65**	**4.01**	**0.00**	1093.56