

ALM Statement to NSE_January 2023
HDB/TROPS/2023/524
February 10, 2023

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 Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof

Dear Sir/Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for January 2023, as submitted with Reserve Bank of India.

Request you to take the same on record.

For HDB Financial Services Limited

Jaykumar Shah
Chief Financial Officer

[illegible]

[illegible]

(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1430	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
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	1,69,734.00	26,175.00	52,137.00	2,49,478.00	2,41,411.00	6,49,960.00	10,64,945.00	23,89,701.00	7,38,891.00	7,46,872.00	63,29,304.00	0.00	0.00	0.00	2,01,906.00	33,714.00	67,160.00
(a) Through Regular Payment Schedule	Y1450	1,69,734.00	26,175.00	52,137.00	2,49,478.00	2,41,411.00	6,49,960.00	10,64,945.00	23,89,701.00	7,38,891.00	7,46,872.00	63,29,304.00	0.00	0.00	0.00	2,01,906.00	33,714.00	67,160.00
(b) Through Bullet Payment	Y1460	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
(iii) Interest to be serviced through regular schedule	Y1470	58,491.00	5,317.00	2,326.00	840.00	583.00	1,751.00	0.00	0.00	0.00	0.00	69,208.00	0.00	0.00	0.00	68,068.00	6,196.00	2,715.00
(iv) Interest to be serviced to be in Bullet Payment	Y1480	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
6. Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,40,064.00	85,549.00	2,25,613.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,40,064.00	85,549.00	2,25,613.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,40,064.00	85,549.00	2,25,613.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	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
(ii) Doubtful and loss	Y1530	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
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	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
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	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
7. Inflows From Assets On Lease	Y1560	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
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,128.00	11,128.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	0.00	10,945.00	4,412.00	0.00	26,650.00	11,491.00	8,420.00	1,35,586.00	3,459.00	2,00,963.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,022.00	0.00	2,022.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	Y1600	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) Others	Y1610	0.00	0.00	10,945.00	4,412.00	0.00	26,650.00	11,491.00	8,420.00	1,33,564.00	3,459.00	1,98,941.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Security Finance Transactions (a+b+c+d)	Y1620	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
a) Repo (As per residual maturity)	Y1630	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
b) Reverse Repo (As per residual maturity)	Y1640	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) CBLO (As per residual maturity)	Y1650	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
d) Others (Please Specify)	Y1660	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
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	30,887.00	3,547.00	887.00	0.00	35,321.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	887.00	3,547.00	887.00	0.00	5,321.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	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
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	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
(a) Forward Forex Contracts	Y1720	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
(b) Futures Contracts	Y1730	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) Options Contracts	Y1740	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
(d) Forward Rate Agreements	Y1750	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
(e) Swaps - Currency	Y1760	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
(f) Swaps - Interest Rate	Y1770	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
(g) Credit Default Swaps	Y1780	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
(h) Other Derivatives	Y1790	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
(v) Others	Y1800	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
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	4,34,194.00	31,492.00	65,408.00	2,62,029.00	2,41,995.00	6,78,506.00	11,09,592.00	24,01,668.00	10,21,264.00	8,47,203.00	70,93,351.00	0.00	0.00	0.00	3,20,384.00	39,910.00	69,875.00
C. Mismatch (B - A)	Y1820	3,36,136.00	31,492.00	-1,30,378.00	72,549.00	1,16,617.00	-56,654.00	2,61,505.00	-71,158.00	15,890.00	-7,18,315.00	0.00	0.00	0.00	0.00	2,37,655.00	39,910.00	-1,71,509.00
D. Cumulative Mismatch	Y1830	3,36,136.00	3,67,628.00	2,37,250.00	3,09,799.00	4,26,416.00	3,69,762.00	6,31,267.00	7,02,425.00	7,18,315.00	0.00	0.00	0.00	0.00	2,37,655.00	2,77,565.00	1,06,056.00	0.00
E. Mismatch as % of Total Outflows	Y1840	342.79%	0.00%	-66.59%	38.29%	93.01%	-7.71%	30.83%	-3.05%	1.58%	-45.88%	0.00%	0.00%	0.00%	0.00%	287.27%	0.00%	-71.05%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	342.79%	374.91%	80.74%	64.10%	70.05%	27.51%	28.80%	15.53%	12.99%	0.00%	0.00%	0.00%	0.00%	287.27%	335.51%	32.72%	0.00%