



HDB Financial Services Limited HDB
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ALM Statement to NSE_ June 2024
HDB/TBO/2024-25/261
July 13, 2024

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 Master Circular dated August 10, 2021 and amendments thereof

Dear Sir/Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Master Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for June 2024, 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



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Table 2: Statement of Structural Liquidity														Actual outflow/inflow during last 1 month, starting		
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120	X130	X140	X150
A. OUTFLOWS																
1.Capital (i+ii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,308.00	79,308.00		0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,308.00	79,308.00		0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	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) Non-Perpetual / Redeemable Preference Shares	Y040	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) Others	Y050	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
2.Reserves & Surplus (i+ii+iv+vi+vii+ix+xx+xxix+xxix+xxix)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,46,266.00	13,46,266.00		0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,22,313.00	3,22,313.00		0.00	0.00	0.00
(ii) General Reserves	Y080	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) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	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) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,29,359.00	2,29,359.00		0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	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
(vi) Debenture Redemption Reserve	Y120	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
(vii) Other Capital Reserves	Y130	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
(viii) Other Revenue Reserves	Y140	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
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	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
(x) Revaluation Reserves (a+b)	Y160	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) Revl. Reserves - Property	Y170	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) Revl. Reserves - Financial Assets	Y180	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
(xi) Share Application Money Pending Allotment	Y190	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
(xii) Others (Please mention)	Y200	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
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,94,594.00	7,94,594.00		0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	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
4.Bonds & Notes (i+ii+iii)	Y230	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
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	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) Bonds with embedded call / put options including zero coupon / deep discount bonds / As per residual period for the earliest exercise date for the embedded option)	Y250	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) Fixed Rate Notes	Y260	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
5.Deposits (i+ii)	Y270	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
(i) Term Deposits from Public	Y280	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) Others	Y290	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.Borrowings (i+ii+iv+vi+vii+ix+xx+xxix+xxix+xxix)	Y300	10,000.00	29,583.00	1,30,757.00	1,47,116.00	5,63,508.00	5,62,520.00	14,19,713.00	35,14,820.00	10,13,433.00	4,91,761.00	78,83,211.00		3,19,268.00	46,625.00	2,60,890.00
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	0.00	24,583.00	45,757.00	44,116.00	5,48,508.00	2,62,020.00	5,67,713.00	15,23,070.00	3,88,965.00	21,111.00	34,25,843.00		1,59,268.00	46,625.00	1,71,590.00
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	0.00	5,833.00	44,547.00	43,227.00	1,67,713.00	2,50,032.00	5,38,188.00	11,15,157.00	2,67,020.00	0.00	24,31,717.00		7,500.00	26,625.00	1,12,539.00
b) Bank Borrowings in the nature of WCGL	Y330	0.00	0.00	0.00	0.00	3,80,000.00	0.00	0.00	0.00	0.00	0.00	3,80,000.00		1,50,000.00	20,000.00	58,104.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		1,768.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	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) Bank Borrowings in the nature of ECBS	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,08,469.00	0.00	0.00	2,08,469.00		0.00	0.00	0.00
f) Other bank borrowings	Y370	0.00	18,750.00	1,210.00	889.00	795.00	11,988.00	29,525.00	1,99,444.00	1,21,945.00	21,111.00	4,05,657.00		0.00	0.00	947.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	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) Loans from Related Parties (including ICDs)	Y390	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) Corporate Debts	Y400	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) Borrowings from Central Government / State Government	Y410	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
(vi) Borrowings from RBI	Y420	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
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	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
(viii) Borrowings from Others (Please specify)	Y440	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
(ix) Commercial Papers (CPs)	Y450	10,000.00	5,000.00	60,000.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	1,05,000.00		1,60,000.00	0.00	0.00
Of which: (a) To Mutual Funds	Y460	0.00	0.00	60,000.00	0.00	0.00	0.00	12,500.00	0.00	0.00	0.00	72,500.00		90,000.00	0.00	0.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	0.00	0.00	15,000.00		7,500.00	0.00	0.00
(c) To NBFCs	Y480	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) To Insurance Companies	Y490	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) To Pension Funds	Y500	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) To Others (Please specify)	Y510	10,000.00	5,000.00	0.00	0.00	0.00	0.00	2,500.00	0.00	0.00	0.00	17,500.00	corporate	62,500.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00	25,000.00	1,03,000.00	15,000.00	2,70,500.00	8,22,000.00	19,52,750.00	4,52,118.00	1,50,000.00	37,90,368.00		0.00	0.00	69,300.00
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	25,000.00	1,03,000.00	15,000.00	2,70,500.00	8,22,000.00	19,52,750.00	4,52,118.00	1,50,000.00	37,90,368.00		0.00	0.00	69,300.00
Of which: (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	12,169.00	634.00	0.00	14,803.00		0.00	0.00	0.00
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	35,000.00	7,500.00	98,500.00	2,36,000.00	3,20,515.00	57,500.00	0.00	7,55,015.00		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	15,000.00	0.00	0.00	0.00	0.00	15,000.00		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	5,000.00	40,000.00	0.00	10,600.00	2,05,000.00	5,94,870.00	1,28,000.00	0.00	9,83,470.00		0.00	0.00	69,300.00
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	10,000.00	0.00	19,500.00	14,500.00	2,66,300.00	1,34,318.00	1,40,000.00	5,84,618.00		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	500.00	7,500.00	2,500.00	250.00</									

[illegible]

(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	3,49,536.00	43,959.00	47,070.00	3,53,183.00	3,41,503.00	9,55,143.00	15,17,242.00	35,24,826.00	11,84,013.00	10,62,120.00	93,78,595.00			3,17,377.00	40,394.00	60,804.00
(a) Through Regular Payment Schedule	Y1450	3,49,536.00	43,959.00	47,070.00	3,53,183.00	3,41,503.00	9,55,143.00	15,17,242.00	35,24,826.00	11,84,013.00	10,62,120.00	93,78,595.00			3,17,377.00	40,394.00	60,804.00
(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
(iii) Interest to be serviced through regular schedule	Y1470	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) 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
6. Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,33,686.00	50,639.00	1,84,325.00			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	1,33,686.00	50,639.00	1,84,325.00			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	1,33,686.00	0.00	1,33,686.00			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	50,639.00	50,639.00			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
(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
(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
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
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	17,125.00	17,125.00			0.00	0.00	0.00
9. Other Assets :	Y1580	4.00	9.00	10,360.00	17,792.00	1.00	4,718.00	18,422.00	9,608.00	1,38,565.00	6,535.00	2,06,014.00			0.00	0.00	10,869.00
(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	2,249.00	0.00	2,249.00			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
(c) Others	Y1610	4.00	9.00	10,360.00	17,792.00	1.00	4,718.00	18,422.00	9,608.00	1,36,316.00	6,535.00	2,03,765.00	including Derivative exposure		0.00	0.00	10,869.00
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
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
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
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
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
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	5,78,319.00	0.00	9,443.00	2,188.00	2,174.00	5,301.00	16,713.00	2,63,177.00	6,237.00	1,751.00	8,85,303.00			2,98,232.00	0.00	0.00
(i) Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	1,240.00	1,259.00	2,756.00	4,076.00	16,160.00	5,803.00	1,751.00	33,045.00	Sanctioned and undisbursed (Fully and partly) loans		0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1690	5,77,401.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,77,401.00	Undrawn term loan/WCDU/CC lines		2,98,232.00	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
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	918.00	0.00	9,443.00	948.00	915.00	2,545.00	12,637.00	2,47,017.00	434.00	0.00	2,74,857.00			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
(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
(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
(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
(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
(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
(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
(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	Notional exposure on ECB Principal and Interest		0.00	0.00	0.00
(v) Others	Y1800	918.00	0.00	9,443.00	948.00	915.00	2,545.00	12,637.00	2,47,017.00	434.00	0.00	2,74,857.00			0.00	0.00	0.00
8. TOTAL INFLOWS (B)	Y1810	12,84,199.00	48,600.00	66,893.00	3,73,184.00	3,43,683.00	9,65,196.00	15,52,475.00	37,97,611.00	14,66,234.00	11,38,400.00	1,10,36,475.00			6,34,583.00	40,394.00	71,673.00
C. Mismatch (B - A)	Y1820	11,20,076.00	1,497.00	1,36,493.00	1,47,323.00	3,09,145.00	3,18,598.00	27,218.00	1,87,584.00	55,630.00	8,71,424.00	0.00			2,03,043.00	7,887.00	2,08,454.00
D. Cumulative Mismatch	Y1830	11,20,076.00	11,21,573.00	9,85,080.00	11,32,403.00	8,23,258.00	11,41,856.00	11,14,638.00	9,27,054.00	8,71,424.00	0.00	0.00			2,03,043.00	1,95,156.00	13,298.00
E. Mismatch as % of Total Outflows	Y1840	682.46%	3.18%	237.59%	176.81%	63.66%	58.86%	31.67%	12.35%	9.65%	0.00%	0.00%			47.05%	16.34%	74.41%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	682.46%	530.98%	237.59%	176.81%	63.66%	58.86%	31.67%	12.35%	9.65%	0.00%	0.00%			47.05%	40.67%	1.75%