



HDB Financial Services Limited
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Keshavrao Khadye Marg,
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Mumbai - 400034.
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**ALM Statement to NSE_July 2020
HDB/TROPS/2020/398**

September 01, 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 July 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**

All Monetary Items present in this return are reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

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Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month	Over two months	Over 3 months	Over 6 months	Over 1 year and upto 3	Over 3 years and	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
A. OUTFLOWS												
1.Capital ((i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78,758.00	78,758.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78,758.00	78,758.00
(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
(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
(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
2.Reserves & Surplus ((i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii))	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,75,901.00	7,75,901.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,92,543.00	2,92,543.00
(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
(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
(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	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
(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
(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
(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
(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
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,09,190.00	1,09,190.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,09,190.00	1,09,190.00
(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
(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
(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
(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	3,74,168.00	3,74,168.00
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
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
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240											
(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											
(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
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
(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
(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
6.Borrowings ((i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv))	Y300	31,330.00	60,500.00	1,12,093.00	1,50,177.00	94,146.00	3,30,255.00	8,89,941.00	27,45,938.00	3,13,937.00	2,61,350.00	49,89,667.00
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	539.00	0.00	62,093.00	70,177.00	34,146.00	1,70,255.00	4,07,851.00	15,07,018.00	55,437.00	0.00	23,07,516.00
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320						1,37,106.00	3,49,133.00				15,90,506.00
b) Bank Borrowings in the nature of WC DL	Y330	539.00	0.00	50,481.00	58,657.00	22,746.00	0.00	0.00	9,17,905.00	53,939.00	0.00	0.00
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
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
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,84,859.00	0.00	0.00	4,84,859.00
f) Other bank borrowings	Y370	0.00	0.00	11,612.00	11,520.00	11,400.00	33,149.00	58,718.00	1,04,254.00	1,498.00	0.00	2,32,151.00
(ii) Corporate Deposits (Other than Related Parties) (Please specify the use of debenture deposits, fixed deposits and other financial instruments)	Y380	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
(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
(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
(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
(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
(viii) Borrowings from Others (Please specify)	Y440	30,791.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,791.00
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
(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
(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
(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	60,500.00	50,000.00	80,000.00	60,000.00	1,60,000.00	4,82,090.00	11,78,920.00	1,85,500.00	30,000.00	22,87,010.00
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	60,500.00	50,000.00	80,000.00	60,000.00	1,60,000.00	4,82,090.00	11,78,920.00	1,85,500.00	30,000.00	22,87,010.00
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	32,620.00	29,940.00	0.00	0.00	62,560.00
(b) Subscribed by Banks	Y550	0.00	1,000.00	0.00	10,000.00	0.00	78,500.00	36,000.00	2,94,900.00	47,500.00	0.00	4,67,900.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	28,500.00	36,200.00	43,000.00	60,000.00	5,000.00	2,42,910.00	3,92,470.00	74,000.00	0.00	8,82,080.00
(e) Subscribed by Insurance Companies	Y580	0.00	7,500.00	3,000.00	12,500.00	0.00	19,000.00	21,000.00	1,45,500.00	47,350.00	30,000.00	2,85,850.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	2,000.00	0.00	0.00	21,500.00	11,950.00	51,590.00	16,650.00	0.00	1,03,690.00
(g) Others (Please specify)	Y600	0.00	23,500.00	8,800.00	14,500.00	0.00	36,000.00	1,37,610.00	2,64,520.00	0.00	0.00	4,84,930.00
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

[illegible]

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%
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%
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%
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00%	1,00,000.00	30,000.00	0.00%	0.00%	0.00%	1,554.00	66,219.00	31,554.00	0.00%	2,29,327.00	0.00%
(i)Loan committed by other institution pending disbursal	Y1680	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1,554.00	6,219.00	1,554.00	0.00%	9,327.00	0.00%
(ii)Lines of credit committed by other institution	Y1690	0.00%	1,00,000.00	30,000.00	0.00%	0.00%	0.00%	0.00%	60,000.00	30,000.00	0.00%	2,20,000.00	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%
(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%
(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%
(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%
(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%
(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%
(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%
(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%
(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%
(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%
(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%
B. TOTAL INFLOWS (B)(Sum of 1 to 11)	Y1810	2,77,097.00	1,27,734.00	86,443.00	2,58,317.00	1,92,722.00	5,41,772.00	9,23,652.00	23,72,937.00	7,69,338.00	8,99,907.00	64,49,919.00	0.00%
C. Mismatch (B - A)	Y1820	2,30,666.00	59,398.00	-41,532.00	52,279.00	78,629.00	1,55,246.00	-44,741.00	-5,00,443.00	4,28,638.00	-4,18,140.00	0.00%	0.00%
D. Cumulative Mismatch	Y1830	2,30,666.00	2,90,064.00	2,48,532.00	3,00,811.00	3,79,440.00	5,34,686.00	4,89,945.00	-10,498.00	4,18,140.00	0.00%	0.00%	0.00%
E. Mismatch as % of Total Outflows	Y1840	496.79%	86.92%	-32.45%	25.37%	68.92%	40.16%	-4.62%	-17.42%	125.81%	-31.72%	0.00%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	496.79%	252.74%	102.39%	67.03%	67.41%	56.32%	25.55%	-0.22%	8.15%	0.00%	0.00%	0.00%