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_May 2020
HDB/TROPS/2020/300

June 24, 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 as on May 31, 2020, as submitted with Reserve Bank of India.

Request you to take the same on record.

For HDB Financial Services Limited

Hparekh

HDB Financial Services Limited

Haren Parekh
Chief Financial Officer

Statement of Structural Liquidity as on 31st May 2020

Amt.in crore

Sr. No.	Item	A	B	C	D	E	F	G	H	I	J	
		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	-	-	-	-	-	-	-	-	-	7,567.67	7,567.67
3	Commercial Paper	130.00	-	-	550.00	-	-	-	-	-	-	680.00
4	Overdrawn Balances in Banks	191.64	-	-	-	-	-	-	-	-	-	191.64
5	Term Loans fron Banks / NBFC	20.00	-	427.12	206.63	504.81	1,085.55	3,649.13	9,325.26	784.92	-	16,003.42
6	NCD,ECB,Sub Debt & Perpetual Debts	-	300.00	1,445.00	750.00	1,105.00	1,900.00	3,670.90	15,019.33	4,210.00	2,613.50	31,013.73
7	Sundry creditors	-	-	50.25	37.57	-	-	-	-	-	-	87.82
8	Expenses payable	219.79	-	64.75	203.55	-	-	-	-	-	-	488.09
9	Interest payable on bonds/ deposits	46.64	27.31	240.00	296.53	155.76	378.66	328.54	478.30	-	-	1,951.74
10	Provisions	-	-	-	-	-	409.58	-	-	213.16	652.98	1,275.72
11	Others (specify)	8.70	-	10.69	-	0.11	-	3.25	0.99	-	27.27	51.01
12	Lines of credit committed to other institutions (outflows)	-	-	-	-	-	-	181.82	727.27	90.91	1,200.00	2,200.00
	A. TOTAL OUTFLOWS	616.77	327.31	2,237.81	2,044.28	1,765.68	3,773.79	7,833.64	25,551.15	5,298.99	12,849.00	62,298.41
	B. Cumulative Outflows	616.77	944.08	3,181.89	5,226.16	6,991.84	10,765.63	18,599.27	44,150.42	49,449.41	62,298.41	
	II. Inflows											
12	Cash	9.80	-	-	-	-	-	-	-	-	-	9.80
13	Balances with banks	323.73	-	-	-	-	-	-	-	-	-	323.73
14	Deposit /short-term deposits	-	-	25.00	-	0.03	35.24	138.83	-	-	-	199.10
15	Investments	2,539.05	-	0.70	3.81	3.76	10.87	18.86	29.48	2.93	2.30	2,611.76
16	Advances (performing)	1,488.88	98.00	92.00	1,193.11	1,162.32	4,347.45	8,044.76	23,543.28	7,362.50	7,157.94	54,490.24
17	Non-performing loans	-	-	-	-	-	-	-	-	-	1,700.89	1,700.89
18	Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	118.44	118.44
19	Intangible assets & other non-cash flow items	-	-	-	-	-	-	-	-	8.15	-	8.15
20	Others	0.08	-	1.28	148.38	-	50.08	2.43	94.93	310.44	28.68	636.30
21	Lines of credit committed by other institutions (inflows)		-	1,000.00	-	300.00	-	-	600.00	300.00	-	2,200.00
	C. TOTAL INFLOWS	4,361.54	98.00	1,118.98	1,345.30	1,466.11	4,443.64	8,204.88	24,267.69	7,984.02	9,008.25	62,298.41
	D. Mismatch (C - A)	3,744.77	(229.31)	(1,118.83)	(698.98)	(299.57)	669.85	371.24	(1,283.46)	2,685.03	(3,840.75)	
	E. Mismatch as % to outflows (D as % to A)	607%	-70%	-50%	-34%	-17%	18%	5%	-5%	51%	-30%	
	F. Cumulative Mismatch	3,745	3,515	2,397	1,698	1,398	2,068	2,439.18	1,156	3,841	(0.00)	
	G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	607%	372%	75%	32%	20%	19%	13%	3%	8%	0%	

HDB Financial Services Limited