

ALM Statement to NSE_June 2022
HDB/TROPS/2022/228
July 11, 2022

To,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (East),
Mumbai- 400051

K.A.: Listing Compliance Department

Subject: Submission of provisional 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 provisional ALM Statement for June 2022, 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



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

Table 2: Statement of Structural Liquidity

Particulars	Over one month and										Total	
	0 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over one month and	Over two months and	Over 3 months and	Over 6 months and	Over 1 year and upto 3	Over 3 years and upto 5	Over 5 years	X100	X110
	X010	X020	X030	X040	X050	X060	X070	X080	X090	X100		
A. OUTFLOWS												
1.Capital (H+I+II+III+IV)												
(i) Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,044.00		79,044.00
(ii) Perpetual / Non Redeemable Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79,044.00		79,044.00
(iii) Non-Perpetual / Redeemable Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(iv) Others	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+XIV)												
(i) Share Premium Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,12,596.00		9,12,596.00
(ii) General Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,05,519.00		3,05,519.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,38,155.00		1,38,155.00
(v) Capital Redemption Reserve	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	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	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	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	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)	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	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	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	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)	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,68,922.00		4,68,922.00
3. Gifts, Grants, Donations & Benefactions	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)												
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	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)	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	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)												
(i) Term Deposits from Public	63,249.00	0.00	1,29,714.00	1,91,465.00	1,36,429.00	5,52,367.00	10,38,913.00	23,67,055.00	2,63,644.00	3,32,624.05		50,75,460.05
(ii) Others	0.00	0.00	24,714.00	79,765.00	1,36,429.00	3,84,867.00	5,21,603.00	8,55,655.00	1,05,644.00	0.00		21,08,677.00
6. Borrowings (I+II+III+IV+V+VI+VII+VIII+IX+X+XI+XII+XIII+XIV)												
(i) Bank Borrowings (a+b+c+d+e+f)												
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	0.00	0.00	17,786.00	73,690.00	1,30,666.00	1,31,695.00	3,15,578.00	8,24,809.00	1,05,617.00	0.00		15,99,841.00
b) Bank Borrowings in the nature of WCDL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
c) Bank Borrowings in the nature of Cash Credit (CC)	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)	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	0.00	0.00	0.00	0.00	0.00	2,36,918.00	1,80,766.00	0.00	0.00	0.00		4,17,684.00
f) Other bank borrowings	0.00	0.00	6,928.00	6,075.00	5,763.00	16,254.00	25,259.00	30,846.00	27.00	0.00		91,152.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	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)	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	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	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	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)	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)	63,249.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		63,249.00



[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													
(a) Through Regular Payment Schedule	1,56,578.00	24,712.00	53,026.00	2,30,479.00	2,26,053.00	6,16,914.00	10,08,789.00	22,70,541.00	6,80,590.00	5,45,307.00	58,12,989.00		
(b) Through Bullet Payment	1,56,578.00	24,712.00	53,026.00	2,30,479.00	2,26,053.00	6,16,914.00	10,08,789.00	22,70,541.00	6,80,590.00	5,45,307.00	58,12,989.00		
(iii) Interest to be serviced through regular schedule	53,311.00	4,995.00	2,164.00	796.00	478.00	1,096.00	0.00	0.00	0.00	0.00	62,840.00		
(iv) Interest to be serviced to be in Bullet Payment	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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,10,614.00	95,815.00	3,06,429.00		
(i) Substandard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,10,614.00	95,815.00	3,06,429.00		
(a) All over dues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,10,614.00	95,815.00	3,06,429.00		
(b) Entire principal amount due beyond the next three years (in the 3 to 5 year time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(c) Entire principal amount due beyond the next five years (in the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(d) Entire principal amount due beyond the next five years (in the over 5 years time-bucket)	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	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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9. Other Assets :	0.00	0.00	0.00	0.00	0.00	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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(c) Others (in respective maturity buckets as per the timing of the cash flows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10. Security Finance Transactions (a+b+c+d)	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)	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)	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)	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)	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 (H+I+J+K+L+M+N)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(i) Loan committed by other institution pending disbursement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(ii) Lines of credit committed by other institution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(iii) Bills discounted/rediscouted	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)	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	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	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	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	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	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	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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(i) Others	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)	4,90,955.00	29,748.00	74,540.00	2,66,518.00	2,28,770.00	6,20,208.00	10,25,878.00	23,63,117.00	10,31,500.75	6,51,893.00	67,83,127.75		
(Sum of 1 to 11)	4,90,955.00	29,748.00	74,540.00	2,66,518.00	2,28,770.00	6,20,208.00	10,25,878.00	23,63,117.00	10,31,500.75	6,51,893.00	67,83,127.75		
C. Mismatch (B - A)	4,18,605.00	29,748.00	1,05,741.71	18,614.76	80,243.00	19,663.00	-38,853.00	-18,240.00	3,84,822.24	-7,88,861.29	0		
D. Cumulative Mismatch	4,18,605.00	4,48,353.00	3,42,611.29	3,61,226.05	4,41,469.05	4,61,132.05	4,22,279.05	4,04,039.05	7,88,861.29	0	0		
E. Mismatch as % of Total Outflows	578.58%	0.00%	-58.65%	7.51%	54.03%	3.27%	-3.65%	-0.77%	59.51%	-54.75%	0.00%		
F. Cumulative Mismatch as % of Cumulative Total Outflows	578.58%	619.70%	135.62%	72.17%	68.02%	36.90%	18.25%	8.60%	14.77%	0.00%	0.00%		