

October 20, 2020

To,

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block-G,
Bandra (E)
Mumbai – 400051

Subject: Filing of ALM statement as per SEBI Framework for listing of Commercial Paper

Dear Sir/ Madam,

Pursuant to the Framework for listing of Commercial Papers issued on 22 October 2019 and subsequent modifications issued through an amendment on 24 December 2019, the Company hereby submits Half Yearly Statement of Structural Liquidity and Interest Rate Sensitivity as on September 30, 2020 filed as per Asset Liability Management (ALM) Systems for HFCs - Guidelines with National Housing Bank (NHB).

Kindly take the above information on record.

Thanking You,

Yours Faithfully,
For Hero Housing Finance Limited



Vikas Gupta
Company Secretary
M. No. ACS24281



A. OUTFLOWS		1 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
Items/time buckets													
1. Capital		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	400.00
a) Equity and perpetual preference shares												400.00	400.00
b) Non-perpetual preference shares												0.00	0.00
2. Reserves & Surplus												62.70	62.70
3. Gifts, grants, donations & benefactions												0.00	0.00
4. Notes, bonds & debentures		0.00	0.00	0.00	0.00	0.00	0.00	122.00	0.00	0.00	25.00	0.00	147.00
a) Plain vanilla bonds/debentures		0.00	0.00	0.00	0.00	0.00	0.00	122.00	0.00	0.00	25.00	0.00	147.00
b) Bonds/debentures with embedded options													0.00
c) Fixed rate notes													0.00
5. Deposits		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) Term deposits from public													0.00
b) ICDS													0.00
c) CDs													0.00
6. Borrowings		9.52	0.00	3.49	24.36	74.99	152.49	966.30	482.97	127.43	61.54	0.00	1,903.07
a) Term money borrowings		9.52	0.00	3.49	24.36	74.99	152.49	966.30	482.97	127.43	61.54	0.00	1,903.07
b) From RBI, Govt. & Others													0.00
7. Current Liabilities & Provisions:		2.83	3.51	4.32	1.81	0.00	3.64	3.48	0.00	0.00	0.00	14.69	34.28
a) Sundry Creditors		0.26	1.03	1.29			1.56						2.57
b) Expenses Payable		0.61	2.43	3.03									7.62
c) Advance income received													3.82
d) Interest payable on bonds/ deposits		1.96	0.06	0.00	1.81	0.00	2.08	3.48	0.00	0.00	0.00	0.00	9.39
e) Provisions (other than for NPAs)													10.87
8. Contingent liabilities		32.46	0.00	0.00	0.96	54.35	0.00	0.00	0.00	0.00	0.00	0.00	87.78
a) Letters of credit/ guarantees													0.00
b) Loan commitments pending disbursement (outflows)		32.46	0.00	0.00	0.96	54.35	0.00	0.00	0.00	0.00	0.00	0.00	87.78
c) Lines of credit committed to other institutions (outflows)													0.00
d) Outflows on account of forward exchange contracts, rupee/dollar swaps & bills rediscounted													0.00
9. Others (specify)		57.46	1.28	0.56	20.11	0.46	45.59	0.56	0.00	0.00	0.00	2.88	128.89
Cash Credit					20.00		45.00						65.00
Book OD		54.13											54.13
Other Provisions / Liabilities		2.79	1.28			0.34	0.21					2.88	7.50
Other Contingent Liabilities		0.54	0.00	0.56	0.11	0.12	0.38	0.56	0.00	0.00	0.00	0.00	2.26
A. TOTAL OUTFLOWS (A)		102.27	4.80	8.36	47.23	129.81	201.72	1,092.34	482.97	127.43	86.54	354.87	2,638.32
B. Cumulative Outflows (B)		102.27	107.07	115.43	162.66	292.47	494.19	1,586.52	2,069.49	2,196.91	2,283.45	2,638.32	
B. INFLOWS													
Items / Time buckets													
1. Cash													0.00
2. Remittance in transit													0.00



A. OUTFLOWS :	Items/Time buckets	Return Type										Total			
		1 to 14 days	Over 14 days to one month	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years		Over 10 years	Non-Sensitive	
	1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	400.00	400.00
	a) Equity and perpetual preference shares													400.00	400.00
	b) Non-perpetual preference shares													0.00	0.00
	2. Reserves & Surplus													62.70	62.70
	3. Gifts, grants, donations & benefactions													0.00	0.00
	4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	122.00	0.00	0.00	0.00	0.00	0.00	147.00	147.00
	a) Plain vanilla bonds/debentures							122.00						147.00	147.00
	b) Bonds/debentures with embedded options													0.00	0.00
	c) Fixed rate Notes													0.00	0.00
	5. Deposits	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) Term deposits from public													0.00	0.00
	b) TCDs													0.00	0.00
	c) CDs													0.00	0.00
	6. Borrowings	138.10	28.17	103.49	302.82	508.70	819.81	0.00	0.00	0.00	0.00	0.00	0.00	1,903.07	1,903.07
	a) Term money Borrowings													1,903.07	1,903.07
	b) From RBI, Govt. & others	138.10	28.17	103.49	302.82	508.70	819.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7. Current Liabilities & provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.28	34.28
	a) Sundry Creditors													34.28	34.28
	b) Expenses Payable													2.57	2.57
	c) Advance income received													7.62	7.62
	d) Interest payable on Bonds/Deposits													3.82	3.82
	e) Provisions (other than for NPA)													9.39	9.39
	8. Others (specify)	52.46	0.00	0.00	25.56	74.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.87	10.87
	Cash Credit	20.00	0.00	0.00	25.56	74.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216.67	216.67
	Other Provisions / Liabilities													65.00	65.00
	Book OD													7.50	7.50
	Contingent Liabilities	32.46	0.00	0.00	0.96	54.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.13	54.13
	A. TOTAL OUTFLOWS (A)	190.56	29.17	103.49	328.78	584.05	819.81	122.00	0.00	0.00	25.00	0.00	0.00	435.47	90.04
	B. Cumulative Outflows	190.56	219.72	323.21	651.99	1,236.04	2,055.85	2,177.85	2,177.85	2,177.85	2,202.85	2,202.85	2,202.85	2,638.32	2,638.32
	B. INFLOWS														
	1. Cash													0.00	0.00
	2. Remittance in transit													0.00	0.00
	3. Balances with banks	248.46	164.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.55	414.92
	a) Current account													1.55	1.55
	b) Deposit /short-term deposits	248.46	164.50											412.96	412.96
	c) Money at call & short notice													0.00	0.00
	4. Investments (net of provisions) under various categories as enumerated in Appendix I	81.54												81.54	81.54
	a) Bills of exchange and promissory notes discounted & rediscounted	1,912.00	0.00	32.59	0.13	6.84	49.68	3.87	4.60	4.62	6.78	11.26	0.00	2,032.36	2,032.36
	b) Term loans (only rupee loans)	1,912.00	0.00	32.59	0.13	6.84	49.68	3.87	4.60	4.62	6.78	11.26	0.00	2,032.36	2,032.36
	c) Corporate loans/short term loans													0.00	0.00
	6. Non-performing loans (net of provisions and ECC claims received) under various categories enumerated in Appendix I													11.44	11.44
	7. Inflows from assets on lease								0.84	0.04	1.51	9.05	0.00	0.00	0.00
	8. Fixed assets (excluding assets on lease)													4.44	4.44
	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	0.00	22.60	22.60
	a) Intangible assets & other non-cash flow items													7.84	7.84
	b) Interest and other income receivable													14.76	14.76
	c) Others													0.00	0.00
	10. Lines of credit committed by other institutions (inflows)	65.00												65.00	65.00



