

April 09, 2021

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,

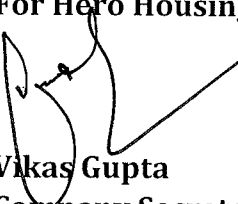
Pursuant to the Framework for listing of Commercial Papers issued on 22 October 2019 and subsequent modifications to the same, issued through an amendment on 24 December 2019, the Company hereby submits Quarterly ALM statement as on 31<sup>st</sup> March 2021 filed with National Housing Bank (NHB).

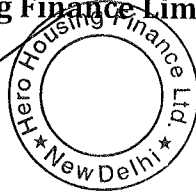
Kindly take the above information on record.

Thanking You,

Yours Faithfully

**For Hero Housing Finance Limited**

  
**Vikas Gupta**  
Company Secretary  
M. No. ACS24281



| Statement of short-term dynamic liquidity as on                                  | 31.00                        | March             | 2021.00                     |                   | Remarks |
|--|------------------------------|-------------------|-----------------------------|-------------------|---------|
| Name of the HFC :  | Hero Housing Finance Limited |                   |                             |                   |         |
| Return Type  | Final                        |                   | (Amount in crore of rupees) |                   |         |
| <b>A. OUTFLOWS</b>   | <b>1-14 days</b>             | <b>15-28 days</b> | <b>29 days to 3 months</b>  | <b>3-6 months</b> |         |
| 1. Increase in loans and advances  | 14.10                        | 32.90             | 0.00                        | 98.00             |         |
| 2. Net increase in investments   | 2.00                         | 0.00              | 123.90                      | 0.00              |         |
| <i>i. Government/approved securities</i>   | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| <i>ii. Bonds/debentures/shares</i>   | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| <i>iii. Others</i>   | 2.00                         | 0.00              | 123.90                      | 0.00              |         |
| 3. Net decrease in public deposits, ICDs   | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| 4. Net decrease in borrowing from various sources/net increase in market lending | 9.52                         | 0.00              | 7.97                        | 44.99             |         |
| 5. Outflow on account of off-balance sheet items                                 | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| 6. Other outflows  | 3.30                         | 22.70             | 55.00                       | 91.00             |         |
| <i>a) Debt Interest Payment</i>  | 0.00                         | 15.00             | 29.00                       | 43.00             |         |
| <i>b) Salary Payment, Opex &amp; Outflows</i>                                    | 3.30                         | 7.70              | 26.00                       | 48.00             |         |
|  |                              |                   |                             |                   |         |
| <b>TOTAL OUTFLOWS (A)</b>  | <b>28.92</b>                 | <b>55.60</b>      | <b>186.87</b>               | <b>233.99</b>     |         |
|  |                              |                   |                             |                   |         |
| <b>B. INFLOWS</b>  |                              |                   |                             |                   |         |
| 1. Net cash position   | 6.79                         | 0.06              | 0.05                        | 0.01              |         |
| 2. Net increase in deposits, ICDs  | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| 3. Interest inflow on investments  | 0.00                         | 0.13              | 0.83                        | 1.13              |         |
| 4. Interest inflow on performing advances  | 21.00                        | 0.00              | 44.00                       | 67.00             |         |
| 5. Net increase in borrowing from various sources                                | 0.00                         | 0.00              | 0.00                        | 0.00              |         |
| 6. Inflow on account of off-balance sheet items                                  | -                            | -                 | -                           | -                 |         |
| 7. Other inflows   | 1.20                         | 55.45             | 142.00                      | 166.00            |         |
| <i>a) Processing fee and other income</i>  | 1.20                         | 2.80              | 8.00                        | 16.00             |         |
| <i>b) Investment inflow</i>  | 0.00                         | 52.65             | 0.00                        | 150.00            |         |
| <i>c) Decrease in loans and advances</i>   | 0.00                         | 0.00              | 134.00                      | 0.00              |         |
|  |                              |                   |                             |                   |         |
| <b>TOTAL INFLOWS (B)</b>   | <b>28.99</b>                 | <b>55.65</b>      | <b>186.88</b>               | <b>234.13</b>     |         |
| <b>C. Mismatch (B-A)</b>   | <b>0.06</b>                  | <b>0.05</b>       | <b>0.01</b>                 | <b>0.14</b>       |         |
| <b>D. Cumulative mismatch</b>  | <b>0.06</b>                  | <b>0.11</b>       | <b>0.11</b>                 | <b>0.25</b>       |         |
| <b>E. C as percentage to total outflows</b>                                      | <b>0.21%</b>                 | <b>0.08%</b>      | <b>0.00%</b>                | <b>0.06%</b>      |         |

**Assumptions/Notes**

Certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

