

July 10, 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 October 22, 2019 and subsequent modifications issued through an amendment on December 24, 2019, the Company hereby submits ALM statement as on June 30, 2020 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

**Address: 09, Community Centre, Vasant Vihar,
New Delhi 110057**

Statement of short-term dynamic liquidity as on	June 30, 2020				Remarks
Name of the HFC :	Hero Housing Finance Limited				
Return Type	Final		(Amount in crore of rupees)		
A. OUTFLOWS	1-14 days	15-28 days	29 days to 3 months	3-6 months	
1. Increase in loans and advances	0.00	24.18	90.23	250.30	
2. Net increase in investments	8.50	0.00	83.00	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>	8.50	0.00	83.00	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	0.00	0.00	
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	
6. Other outflows	1.80	16.91	36.97	60.50	
<i>a) Debt Interest Payment</i>	0.00	12.70	24.42	37.50	
<i>b) Salary Payment & Opex</i>	1.80	4.21	12.55	23.01	
<i>c)</i>					
<i>d)</i>					
TOTAL OUTFLOWS (A)	19.83	41.09	210.20	310.81	
B. INFLOWS					
1. Net cash position	0.50	0.04	0.12	0.19	
2. Net increase in deposits, ICDs	0.00	0.00	0.00	0.00	
3. Interest inflow on investments	0.00	0.03	0.09	1.50	
4. Interest inflow on performing advances	17.07	0.00	34.25	55.55	
5. Net increase in borrowing from various sources	0.00	30.00	72.93	148.41	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	
7. Other inflows	2.31	11.13	103.01	106.88	
<i>a) Net decrease in Loans & Advances</i>	2.04	0.00	0.00	0.00	
<i>b) Processing fee and other income</i>	0.27	0.63	3.01	7.88	
<i>c) Investment inflow</i>	0.00	10.50	0.00	99.00	
<i>d) Equity</i>	0.00	0.00	100.00	0.00	
TOTAL INFLOWS (B)	19.87	41.20	210.40	312.54	

C. Mismatch (B-A)	0.04	0.12	0.19	1.73
D. Cumulative mismatch	0.04	0.16	0.35	2.08
E. C as percentage to total outflows	0.23%	0.28%	0.09%	0.56%
Assumptions/Notes				
Certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.				