



HDB Financial Services Limited
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**ALM Statement to NSE_ December 2024
HDB/TBO/2024-25/959**

January 15, 2025

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 statements pursuant to Chapter XVII (Listing of Commercial Papers) of SEBI Master Circular dated August 10, 2021 and amendments thereof

Dear Sir/Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Master Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for December 2024, 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**

| | | | | | | | | | | | | | | | | | | |
|--|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-----------|-------------|--------------|--------------|-------|-------|
| (a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket) | Y1540 | 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 | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket) | Y1550 | 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 | 0.00 | 0.00 | 0.00 |
| 7. Inflows From Assets On Lease | Y1560 | 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 | 0.00 | 0.00 | 0.00 |
| 8. Fixed Assets (Excluding Assets On Lease) | Y1570 | 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 | 0.00 | 0.00 | 0.00 |
| 9. Other Assets : | Y1580 | 93,777.00 | 9,345.00 | 13,795.00 | 16,742.00 | 887.00 | 10,775.00 | 18,900.00 | 44,187.00 | 1,34,208.00 | 6,686.00 | 3,49,302.00 | 0.00 | 2,299.00 | 0.00 | 8,907.00 | 0.00 | 0.00 |
| (a) Intangible assets & other non-cash flow items (In the Over 5 year time bucket) | Y1590 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,962.00 | 0.00 | 1,962.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash) | Y1600 | 93,626.00 | 9,308.00 | 3,942.00 | 1,036.00 | 443.00 | 1,793.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,10,148.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Others | Y1610 | 151.00 | 37.00 | 9,853.00 | 15,706.00 | 444.00 | 8,982.00 | 18,900.00 | 44,187.00 | 1,32,246.00 | 6,686.00 | 2,37,192.00 | 0.00 | 2,299.00 | 0.00 | 8,907.00 | 0.00 | 0.00 |
| 10. Security Finance Transactions (a+b+c+d) | Y1620 | 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 | 0.00 | 0.00 | 0.00 |
| a) Repo (As per residual maturity) | Y1630 | 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 | 0.00 | 0.00 | 0.00 |
| b) Reverse Repo (As per residual maturity) | Y1640 | 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 | 0.00 | 0.00 | 0.00 |
| c) CBLO (As per residual maturity) | Y1650 | 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 | 0.00 | 0.00 | 0.00 |
| d) Others (Please Specify) | Y1660 | 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 | 0.00 | 0.00 | 0.00 |
| 11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv) | Y1670 | 10,54,921.00 | 0.00 | 9,367.00 | 20,087.00 | 4,100.00 | 16,922.00 | 44,751.00 | 9,85,054.00 | 8,926.00 | 2,728.00 | 21,46,856.00 | 0.00 | 20,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Loan committed by other institution pending disbursement | Y1680 | 0.00 | 0.00 | 0.00 | 2,390.00 | 2,426.00 | 4,338.00 | 4,765.00 | 17,165.00 | 8,736.00 | 2,728.00 | 42,548.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Lines of credit committed by other institution | Y1690 | 10,53,817.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19,53,817.00 | 0.00 | 20,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Bills discounted/rediscouted | Y1700 | 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 | 0.00 | 0.00 | 0.00 |
| (iv) Total Derivative Exposures (a+b+c+d+e+f+g+h) | Y1710 | 1,104.00 | 0.00 | 9,367.00 | 17,697.00 | 1,674.00 | 12,584.00 | 39,986.00 | 9,67,889.00 | 190.00 | 0.00 | 10,50,491.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Forward Forex Contracts | Y1720 | 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 | 0.00 | 0.00 | 0.00 |
| (b) Futures Contracts | Y1730 | 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 | 0.00 | 0.00 | 0.00 |
| (c) Options Contracts | Y1740 | 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 | 0.00 | 0.00 | 0.00 |
| (d) Forward Rate Agreements | Y1750 | 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 | 0.00 | 0.00 | 0.00 |
| (e) Swaps - Currency | Y1760 | 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 | 0.00 | 0.00 | 0.00 |
| (f) Swaps - Interest Rate | Y1770 | 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 | 0.00 | 0.00 | 0.00 |
| (g) Credit Default Swaps | Y1780 | 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 | 0.00 | 0.00 | 0.00 |
| (h) Other Derivatives | Y1790 | 1,104.00 | 0.00 | 9,367.00 | 17,697.00 | 1,674.00 | 12,584.00 | 39,986.00 | 9,67,889.00 | 190.00 | 0.00 | 10,50,491.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Others | Y1800 | 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 | 0.00 | 0.00 | 0.00 |
| B. TOTAL INFLOWS (B) (Sum of 1 to 11) | Y1810 | 16,97,231.00 | 49,598.00 | 69,429.00 | 4,05,315.00 | 3,57,321.00 | 10,09,508.00 | 16,78,970.00 | 48,35,008.00 | 15,90,976.00 | 12,26,185.00 | 1,29,19,541.00 | 0.00 | 4,16,747.80 | 48,928.99 | 75,020.21 | 0.00 | 0.00 |
| C. Mismatch (B - A) | Y1820 | 14,23,188.00 | -634.00 | -2,06,453.00 | 1,09,801.00 | -2,06,271.00 | 24,939.00 | 3,12,930.00 | -8,19,146.00 | 1,35,510.00 | -7,73,864.00 | 0.00 | 39,687.80 | 43,401.99 | -2,16,305.79 | 0.00 | 0.00 | 0.00 |
| D. Cumulative Mismatch | Y1830 | 14,23,188.00 | 14,22,554.00 | 12,16,101.00 | 13,25,902.00 | 11,19,631.00 | 11,44,570.00 | 14,57,500.00 | 6,38,354.00 | 7,73,864.00 | 0.00 | 0.00 | 0.00 | 39,687.80 | 83,089.79 | -1,33,216.00 | 0.00 | 0.00 |
| E. Mismatch as % of Total Outflows | Y1840 | 519.33% | -1.26% | -74.83% | 37.16% | -36.60% | 2.53% | 22.91% | -14.49% | 9.31% | -38.69% | 0.00% | 10.53% | 785.27% | -74.25% | 0.00% | 0.00% | 0.00% |
| F. Cumulative Mismatch as % of Cumulative Total Outflows | Y1850 | 519.33% | 438.69% | 202.63% | 148.03% | 76.73% | 46.84% | 38.26% | 6.75% | 7.09% | 0.00% | 0.00% | 10.53% | 21.72% | -19.77% | 0.00% | 0.00% | 0.00% |

