Aditya Birla Housing Finance Ltd.
(A part of Aditya Birla Capital Ltd.)

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

October 20, 2024

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001	**National Stock Exchange of India Limited** Listing Department, Exchange Plaza, Bandra Kurla Complex, Bandra (E), Mumbai – 400051

Dear Sir/Madam,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Operational Circular: SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, Chapter XVII - Framework for listing of Commercial Paper

Pursuant to Para 9 of Chapter XVII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended, on framework for Listing of Commercial Paper, in this regard, please find enclosed the following for the period ended September 30, 2024:

- statement of short-term dynamic liquidity
- statement of structural liquidity, and
- statement of interest rate sensitivity

The same has also been filed with National Housing Bank (NHB) today.

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For **Aditya Birla Housing Finance Limited**

HIRAL PRAVIN SIDHPURA
Digitally signed by HIRAL PRAVIN SIDHPURA
Date: 2024.10.20 12:20:35 +05'30'

Hiral Sidhpura
Company Secretary
Membership No.: 32296
Hiral.Sidhpura@adityabirlacapital.com

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code
Column Code	**C284**	**C285**	**C286**	**C287**	**C288**	**C289**	
A. OUTFLOWS							**R1546**
1. Increase in loans & Advances	212.51	212.51	425.03	1842.06	4067.40	**6759.51**	**R1547**
2. Net increase in investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**R1548**
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1549**
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1550**
iii) Others	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1551**
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1552**
4. Net decrease in borrowings from various sources/net increase in market lending	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1553**
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1554**
6. Other outflows	29.40	33.91	54.49	216.12	338.99	**672.91**	**R1555**
TOTAL OUTFLOWS (A)	**241.91**	**246.42**	**479.52**	**2058.18**	**4406.39**	**7432.42**	**R1556**
B. INFLOWS						**0.00**	**R1557**
1. Net cash position	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1558**
2. Net increase in deposits	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1559**
3. Interest inflow on investments	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1560**
4. Interest inflow on performing Advances	52.52	53.03	107.57	432.86	718.03	**1364.00**	**R1561**
5. Net increase in borrowings from various sources	180.16	183.50	363.80	1588.61	3624.05	**5940.12**	**R1562**
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	**R1563**
7. Other inflows	11.51	12.09	12.69	55.98	106.76	**199.03**	**R1564**
TOTAL INFLOWS (B)	**244.19**	**248.61**	**484.06**	**2077.45**	**4448.83**	**7503.15**	**R1565**
C. Mismatch (B - A)	**2.28**	**2.19**	**4.54**	**19.27**	**42.44**	**70.72**	**R1566**
D. Cumulative mismatch	**2.28**	**4.48**	**9.01**	**28.28**	**70.72**	**141.44**	**R1567**
E. C as percentage to Total Outflows	**0.94%**	**0.89%**	**0.95%**	**0.94%**	**0.96%**	**0.95%**	**R1568**

PART-1: Statement of Structural Liquidity as on period ending 30th September 2024 (Amount Rs. in Crs)

SRNO	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
A	**OUTFLOWS**											
1	**Capital**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**573**	**573**
a)	Equity and perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	573.03	573.03
b)	Non-redeemable or perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
d)	Preference capital - redeemable/non-perpertual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2432.45	2432.45
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	**Notes, bonds & debentures**	**0.00**	**0.00**	**45.35**	**36.34**	**20.25**	**419.39**	**43.65**	**2755.05**	**1910.04**	**1250.02**	**6480.11**
a)	Plain vanilla bonds/debentures	0.00	0.00	45.35	36.34	20.25	419.39	43.65	2755.05	1910.04	1250.02	6480.11
b)	Bonds/debentures with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	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**	**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)	CPs											0.00
6	**Borrowings**	**560.55**	**50.00**	**431.83**	**1398.95**	**987.97**	**859.79**	**2689.84**	**4480.82**	**3259.22**	**1008.75**	**15727.73**
a)	Term money borrowings	9.26	0.00	32.49	8.33	397.14	717.67	758.87	3393.88	2380.28	222.52	7920.44
b)	Bank borrowing in the nature of WCDL, CC etc	350.75	50.00	200.00	400.00	0.00	0.00	1650.00	0.00	0.00	0.00	2650.75
c)	From RBI, NHB, Govt, & others	200.55	0.00	199.34	990.63	590.83	142.13	280.96	1086.94	878.94	786.23	5156.55
7	**Current Liabilities & provisions:**	**104.99**	**0.00**	**0.00**	**0.00**	**0.00**	**1.62**	**93.64**	**90.90**	**0.00**	**0.00**	**291.15**
a)	Sundry creditors	90.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.44
b)	Expenses payable (other than interest)	14.55	0.00	0.00	0.00	0.00	1.62	93.64	54.18	0.00	0.00	163.99
c)	Advance income received, receips from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.81	0.00	0.00	15.81
d)	Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
f)	Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.91	0.00	0.00	20.91
8	**Contingent Liabilities**	**117.08**	**117.08**	**445.73**	**423.96**	**270.30**	**358.10**	**531.26**	**2031.85**	**720.87**	**506.05**	**5522.27**
a)	Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	Loan commitments pending disbursal (outflows)	117.08	117.08	445.73	423.96	270.30	358.10	531.26	2031.85	720.87	506.05	5522.27
c)	Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Others (specify) Bank OD	58.16	58.16	77.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193.87
A	**TOTAL OUTFLOWS (A)**	**840.78**	**225.24**	**1000.46**	**1859.26**	**1278.52**	**1638.90**	**3358.39**	**9358.62**	**5890.13**	**5770.30**	**31220.61**
A_1	**CUMULATIVE OUTFLOWS**	**840.78**	**1066.01**	**2066.47**	**3925.73**	**5204.25**	**6843.16**	**10201.55**	**19560.17**	**25450.30**	**31220.61**	
B	**INFLOWS**											
1	Cash											0.00
2	Remittance in transit											0.00
3	**Balances with banks**	**285.95**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**285.95**
a)	Current account	285.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285.95
b)	Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

4	**Investments (net of provisions)**	**0.00**	**0.00**	**324.49**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**25.00**	**349.49**
a)	Mandatory Investments	0.00	0.00	324.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	324.49
b)	Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Non Mandatory Unlisted Securities(eg Shares)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	25.00
d)	Non Mandatory Unlisted Securities having fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	**Advances (performing)**	**197.18**	**197.18**	**294.12**	**650.75**	**668.08**	**1729.48**	**3555.19**	**9631.22**	**4608.27**	**5820.08**	**27351.54**
a)	Bills of exchange and promissory notes discounted & rediscounted											0.00
b)	Term loans (only rupee loans)	197.18	197.18	294.12	650.75	668.08	1729.48	3555.19	9631.22	4608.27	5820.08	27351.54
c)	Corporate loans/short term loans											0.00
6	**Non-performing loans (may be shown net of provisions interest suspense held)**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**72.85**	**97.16**	**170.01**
a)	Sub-standard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	All overdues and instalments of principal falling due during next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.85	0.00	72.85
b)	Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	All overdues and instalments of principal falling due during next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97.16	97.16
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	32.22	32.22
9	**Other assets :**	**0.00**	**0.00**	**0.00**	**0.00**	**3.75**	**0.00**	**78.31**	**31.57**	**0.00**	**117.77**	**231.40**
a)	Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.77	117.77
b)	Other items(such as accrued income, other receivables, staff loans)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Others(Please specify, if any)	0.00	0.00	0.00	0.00	3.75	0.00	78.31	31.57	0.00	0.00	113.63
10	Lines of credit committed by other institutions (inflows)	400.00	50.00	450.00	1250.00	650.00	0.00	0.00	0.00	0.00	0.00	2800.00
11	Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	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)	**883.13**	**247.18**	**1068.61**	**1900.75**	**1321.83**	**1729.48**	**3633.50**	**9662.79**	**4681.12**	**6092.23**	**31220.61**
C	**Mismatch (B - A)**	42.35	21.94	68.15	41.49	43.30	90.58	275.11	304.17	-1209.01	321.93	0.00
D	**Cumulative mismatch**	42.35	64.29	132.44	173.93	217.23	307.81	582.92	887.09	-321.93	0.00	
E	**C as percentage Of A(%)**	5.04%	9.74%	6.81%	2.23%	3.39%	5.53%	8.19%	3.25%	-20.53%	5.58%	
F	**F. Cumulative Mismatch as% to Cumulative Outflows**	5.04%	6.03%	6.41%	4.43%	4.17%	4.50%	5.71%	4.54%	-1.26%	0.00%	

PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Cr)

SRNO	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
A	**OUTFLOWS**												
1	**Capital**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**573.03**	**573.03**
a)	Equity and perpetual preference shares											573.03	573.03
b)	Non-redeemable or perpetual preference shares											-	-
c)	Others											-	-
d)	Preference capital - redeemable/non-perpertual											-	-
2	Reserves & surplus											2,432.45	2,432.45
3	Gifts, grants, donations & benefactions											-	-
4	**Notes, bonds & debentures**	**-**	**-**	**-**	**-**	**-**	**340.00**	**-**	**2,755.00**	**1,910.00**	**1,250.00**	**225.11**	**6,480.11**
a)	Floating rate	-	-	-	-	-	-	-	-	-	-	-	-
b)	Fixed rate (Plain vanilla) incluidng zero coupon bonds	-	-	-	-	-	340.00	-	2,755.00	1,910.00	1,250.00	225.11	6,480.11
c)	Instruments with embedded options	-	-	-	-	-	-	-	-	-	-	-	-
5	**Deposits**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
a)	Fixed rate												-
b)	Floating rate												-
c)	ICDs												-
6	**Borrowings**	**928.88**	**1,005.56**	**2,867.26**	**1,516.20**	**2,001.18**	**1,797.99**	**1,254.79**	**681.15**	**554.08**	**312.12**	**8.50**	**12,927.72**
a)	Term money borrowings	378.34	955.56	2,467.92	-	1,271.12	1,252.61	2.86	125.71	125.71	182.86	7.76	6,770.44
b)	Bank borrowing in the nature of WCDL, CC etc	350.00	50.00	200.00	400.00	-	-	-	-	-	-	0.75	1,000.75
c)	From RBI, NHB, Govt, & others	200.55	-	199.34	1,116.20	730.06	545.38	1,251.94	555.43	428.37	129.26	-	5,156.53
d)	**From others**												-
	Fixed rate												-
	Floating rate												-
7	**Current Liabilities & provisions:**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**291.15**	**291.15**
a)	Sundry creditors											90.44	90.44
b)	Expenses payable											163.99	163.99
c)	Swap adjustment a/c											-	-
d)	Advance income received, receips from borrowers pending adjustment											15.81	15.81
e)	Interest payable on bonds/deposits											-	-
f)	Provisions											20.91	20.91
8	**Repos/bills rediscounted/ Forex Swaps (Sell/Buy)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9	**Contingent Liabilities**	**117.08**	**117.08**	**445.73**	**423.96**	**270.30**	**358.10**	**531.26**	**2,031.85**	**720.87**	**506.07**	**-**	**5,522.29**
a)	Letters of credit/guarantees	-	-	-	-	-	-	-	-	-	-	-	-
b)	Loan commitments pending disbursal (outflows)	117.08	117.08	445.73	423.96	270.30	358.10	531.26	2,031.85	720.87	506.07	-	5,522.29
c)	Lines of credit committed to other institutions (outflows)	-	-	-	-	-	-	-	-	-	-	-	-
d)	Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	-	-	-	-	-	-	-	-	-	-	-	-
10	Others (specify)	58.16	58.16	77.55	-	-	-	-	-	-	-	-	193.87
A	**TOTAL OUTFLOWS (A)**	**1,104.12**	**1,180.79**	**3,390.53**	**1,940.15**	**2,271.48**	**2,496.09**	**1,786.06**	**5,468.00**	**3,184.95**	**2,068.19**	**3,530.24**	**28,420.61**
A-1	**CUMULATIVE OUTFLOWS (A-1)**	**1,104.12**	**2,284.91**	**5,675.44**	**7,615.60**	**9,887.08**	**12,383.17**	**14,169.22**	**19,637.23**	**22,822.18**	**24,890.37**	**28,420.61**	
B	**INFLOWS**												
1	Cash												-
2	Remittance in transit												-
3	**Balances with banks**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**285.95**	**285.95**
a)	Current account	-	-	-	-	-	-	-	-	-	-	285.95	285.95
b)	Deposit /short-term deposits	-	-	-	-	-	-	-	-	-	-	-	-
c)	Money at call & short notice	-	-	-	-	-	-	-	-	-	-	-	-
4	**Investments (net of provisions)**	**-**	**-**	**-**	**-**	**-**	**101.57**	**-**	**66.43**	**76.33**	**76.77**	**28.40**	**349.49**

a)	Fixed income securities	-	-	-	-	-	24.57	-	66.43	76.33	76.77	3.27	247.36
b)	Floating rate securities	-	-	-	-	-	77.00	-	-	-	-	0.13	77.13
c)	Equity shares, convertible preference share, shares of subsidiaries/joint ventures, venture capital units.	-	-	-	-	-	-	-	-	-	-	25.00	25.00
5	**Advances (performing)**	**20,439.27**	**1.93**	**5.79**	**8.76**	**8.84**	**27.01**	**56.27**	**258.26**	**321.00**	**702.12**	**-**	**21,829.25**
	a) Bills of exchange and promissory notes discounted & rediscounted	-	-	-	-	-	-	-	-	-	-	-	-
	b) Term loans (only rupee loans)												
	Fixed rate	0.96	1.93	5.79	8.76	8.84	27.01	56.27	258.26	321.00	702.12	-	1,390.95
	Floating rate	20,438.30	-	-	-	-	-	-	-	-	-	-	20,438.30
	c) Corporate loans/short term loans	-	-	-	-	-	-	-	-	-	-	-	-
6	**Non-performing loans (net of provisions and claims received)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**72.85**	**97.16**	**-**	**170.01**
a)	Sub-standard												
	All overdues and instalments of principal falling due during next three years									72.85			72.85
	Entire principal amount due beyond the next three years												-
b)	Doubtful and loss												
	All overdues and instalments of principal falling due during next five years												-
	Entire principal amount due beyond the next five years										97.16		97.16
7	Inflows from assets on lease	-	-	-	-	-	-	-	-	-	-	-	-
8	fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	32.22	32.22
9	**Other assets :**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**231.40**	**231.40**
	a) Intangible assets & other non-cash flow items	-	-	-	-	-	-	-	-	-	-	117.77	117.77
	Other items(such as accrued income, other receivables, staff loans)	-	-	-	-	-	-	-	-	-	-	-	-
	Others(Please specify, if any)	-	-	-	-	-	-	-	-	-	-	113.63	113.63
10	Lines of credit committed by other institutions (inflows)	-	-	-	4.84	12.99	14.36	43.44	781.20	652.98	4,012.47	-	5,522.29
11	Bills rediscounted (inflow)	-	-	-	-	-	-	-	-	-	-	-	-
12	Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	-	-	-	-	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-	-	-	-	-
	B. TOTAL INFLOWS (B)	**20,439.27**	**1.93**	**5.79**	**13.60**	**21.84**	**142.93**	**99.71**	**1,105.89**	**1,123.16**	**4,888.52**	**577.96**	**28,420.61**
C	**Mismatch (B - A)**	19,335.15	-1,178.86	-3,384.74	-1,926.55	-2,249.64	-2,353.16	-1,686.34	-4,362.11	-2,061.80	2,820.33	-2,952.27	-0.00
D	**Cumulative mismatch**	19,335.15	18,156.28	14,771.54	12,844.99	10,595.35	8,242.19	6,555.85	2,193.74	131.94	2,952.27	-0.00	-0.00
E	**E. Mismatch as % toOutflows (C as % ofA)**	1751%	-100%	-100%	0%	-99%	-94%	-94%	-80%	-65%	136%	-84%	0%
	"F. CumulativeMismatch as % toCumulative Outflows	1751%	795%	260%	169%	107%	67%	46%	11%	1%	12%	0%	