

19 October, 2023

To,
The General Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai – 400 051

Sub: Provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of September, 2023

Dear Sir / Madam,

In accordance with the disclosure requirement as per Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021, as amended from time to time, please find enclosed provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of September, 2023 as submitted to National Housing Bank.

Kindly take the same on your records.

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)


Sagar Tawre
Authorised Signatory



PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING												
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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300	
A. OUTFLOWS												R1569
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	32622.25	R1570
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	32622.25	R1571
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1572
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1573
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1574
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59143.12	59143.12	R1575
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	R1576
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1577
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1578
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1579
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	R1580
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1581
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1582
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1583
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1584
6. Borrowings	0.00	600.00	1476.20	5469.25	16893.91	34504.84	40851.66	255203.70	159856.73	47457.37	562313.66	R1585
a) Term money borrowings	0.00	600.00	1476.20	5469.25	16893.91	24504.84	40851.66	255203.70	159856.73	47457.37	552313.66	R1586
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	10000.00	0.00	0.00	0.00	0.00	10000.00	R1587
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1588
7. Current Liabilities & provisions:	23711.36	22067.82	13341.07	1036.98	6208.45	1129.24	3639.67	1055.01	584.63	958.53	73732.77	R1589
a) Sundry creditors	20142.45	19114.14	9920.23	0.00	0.00	0.00	777.23	755.53	311.69	0.00	51021.27	R1590
b) Expenses payable (other than interest)	2953.69	2953.69	3183.21	951.03	1282.44	65.48	695.00	0.00	272.94	123.53	12481.00	R1591
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1592
d) Interest payable on bonds/deposits	615.22	0.00	237.63	85.95	4926.01	980.12	2078.92	0.00	0.00	0.00	8923.86	R1593
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1594
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	83.64	88.51	299.49	0.00	835.00	1306.64	R1595
8. Contingent Liabilities	11495.64	11820.64	9135.36	9935.00	5640.00	14700.00	24102.33	163722.94	27648.82	23830.65	302031.38	R1596
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	R1597
b) Loan commitments pending disbursal (outflows)	11495.64	11820.64	9135.36	9935.00	5640.00	13450.00	19666.85	10151.00	1906.89	0.00	93201.38	R1598

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PART-2: STATEMENT OF INTEREST RATE SENSITIVITY													
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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312	
A. OUTFLOWS													R1643
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	32622.25	R1644
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32622.25	32622.25	R1645
b) Non-redeemable or perpetual preference 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	R1646
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1647
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1648
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59143.12	59143.12	R1649
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	0.00	R1650
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1651
a) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1652
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1653
c) Instruments 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	0.00	R1654
5. Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1655
a) Deposits													R1656
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1657
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1658
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1659
6. Borrowings	85416.33	10198.32	45595.84	50246.48	65401.70	66180.56	81914.83	0.00	0.00	0.00	157359.60	562313.66	R1660
a) Term money borrowings	85416.33	198.32	45595.84	50246.48	65401.70	66180.56	81914.83	0.00	0.00	0.00	157359.60	552313.66	R1661
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	10000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10000.00	R1662
c) From RBI, NHB, Govt.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1663
d) From Others													R1664
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1665
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1666
7. Current Liabilities & provisions:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73732.77	73732.77	R1667
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51021.27	51021.27	R1668
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12481.00	12481.00	R1669
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1670
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1671
e) 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	8923.86	8923.86	R1672
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1306.64	1306.64	R1673
8. Repos/ bills rediscounted/forex 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	0.00	R1674
9. Contingent Liabilities	11495.64	11820.64	9135.36	9935.00	5640.00	14700.00	24102.33	163722.94	27648.82	23830.65	0.00	302031.39	R1675
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	0.00	R1676
b) Loan commitments pending disbursal (outflows)	11495.64	11820.64	9135.36	9935.00	5640.00	13450.00	19666.85	10151.00	1906.89	0.00	0.00	93201.38	R1677

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY													
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 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	1250.00	4435.48	153571.94	25741.94	23830.65	0.00	208830.00	R1678
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	0.00	R1679
10. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4786.79	4786.79	R1680
(A) TOTAL OUTFLOWS	96911.98	22018.96	54731.20	60181.48	71041.70	80880.56	106017.17	163722.94	27648.82	23830.65	327644.53	1034629.98	R1681
(A-1) CUMULATIVE OUTFLOWS	96911.98	118930.94	173662.14	233843.61	304885.31	385765.87	491783.03	655505.97	683154.79	706985.44	1034629.98		R1682
B. INFLOWS													R1683
1. Cash												0.00	R1684
2. Remittance in transit												0.00	R1685
3. Balances with banks (in India only)	0.00	5000.80	1.08	0.00	0.00	26.19	4.41	0.00	0.00	0.00	20122.06	25154.55	R1686
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20122.06	20122.06	R1687
b) Deposit /short-term deposits	0.00	5000.80	1.08	0.00	0.00	26.19	4.41	0.00	0.00	0.00	0.00	5032.48	R1688
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	0.00	R1689
4. Investments (net of provisions)	4944.09	8434.59	0.00	8391.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21770.30	R1690
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	4944.09	8434.59	0.00	8391.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21770.30	R1691
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1692
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, 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	0.00	R1693
5. Advances (Performing)	644368.93	0.00	1.90	1.92	1.94	5.92	12.39	57.67	73.22	1703.35	0.00	646227.22	R1694
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1695
b) Term loans (only rupee loans)													R1696
i) Fixed Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1697
ii) Floating Rate	644368.93	0.00	1.90	1.92	1.94	5.92	12.39	57.67	73.22	1703.35	0.00	646227.22	R1698
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1699
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11881.22	11881.22	R1700
a) Sub-standard													R1701
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398.77	398.77	R1702
ii) 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	0.00	0.00	6979.31	6979.31	R1703
b) Doubtful and loss													R1704
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1705
ii) 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	0.00	4503.14	4503.14	R1706

