



15 June, 2021

To,  
The Manager,  
National Stock Exchange of India Ltd.,  
Exchange Plaza, C-1, Block-G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051.

**Ref: Our letter dated 21 April, 2021 with respect to submission of Provisional ALM statement as of March, 2021.**

**Sub: ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2021.**

Dear Sir / Madam

This is with reference to our letter dated 21 April, 2021 with respect to submission of provisional ALM statement as of March, 2021, in accordance with the disclosure requirement as per Annexure II of SEBI Circular no SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 pertaining to Listing of Commercial Papers. We hereby submit the ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March, 2021, as submitted to National Housing Bank (NHB).

Kindly take the same on your records.

Yours faithfully

**For Fullerton India Home Finance Company Limited**

**Seema Sarda  
Company Secretary**



## A. OUTFLOWS

INR Mio.

Particulars	0 to 7 days	8 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Capital	-	-	-	-	-	-	-	-	-	-	-	3,080	3,080
a) Equity and perpetual preference shares	-	-	-	-	-	-	-	-	-	-	-	3,080	3,080
b) Non-perpetual preference shares	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Reserves & Surplus	-	-	-	-	-	-	-	-	-	-	-	3,473	3,473
3. Borrowings	4	-	1,318	256	615	2,582	3,800	24,907	8,367	732	-	-	42,582
4. Current Liabilities & Provisions:	525	494	580	141	53	320	63	41	49	1	-	-	2,268
5. Contingent liabilities	873	873	437	-	-	-	-	-	-	-	-	-	2,183
6. Others (Lease Rent)	-	-	2	2	2	7	14	63	60	33	-	-	183.11
<b>A. TOTAL OUTFLOWS (A)</b>	<b>1,402</b>	<b>1,367</b>	<b>2,337</b>	<b>399</b>	<b>671</b>	<b>2,910</b>	<b>3,878</b>	<b>25,011</b>	<b>8,476</b>	<b>766</b>	<b>-</b>	<b>6,553</b>	<b>53,770</b>
<b>B. Cumulative Outflows(B)</b>	<b>1,402</b>	<b>2,769</b>	<b>5,107</b>	<b>5,506</b>	<b>6,176</b>	<b>9,086</b>	<b>12,963</b>	<b>37,975</b>	<b>46,450</b>	<b>47,217</b>	<b>47,217</b>	<b>53,770</b>	<b>53,770</b>

## B. INFLOWS

INR Mio.

Particulars	0 to 7 days	8 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
1. Cash	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Remittance in transit	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Balances with banks	677	-	52	894	-	2,594	2,417	-	-	-	-	-	6,634
3. Investments (net of provisions)*	-	-	-	-	146	1,970	959	-	-	-	-	-	3,075
4. Advances (performing)-contractual (A)	41.0	5.1	5.1	60.0	53.8	202.5	418.7	1,724	2,240	2,642	4,499	10,777	22,669
4. Advances (performing)-Behavioural (B)	22	22	51	115	151	637	1,788	5,167	1,898	1,400	1,450	-	12,700
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	86	65	77	745	973
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	-	210	210.23
7. Other assets	326	41	41	-	24	29	65	62	117	37	-	583	1,325
8.Lines of credit committed by other institutions (inflows)*	400	1,350	2,250	-	-	-	-	-	-	-	-	-	4,000
9.Others (Loan commitments pending disbursal (inflows))	-	-	-	3	3	8	18	83	107	137	282	1,543	2,183
<b>C. TOTAL INFLOWS (C)</b>	<b>1,467</b>	<b>1,418</b>	<b>2,399</b>	<b>1,071</b>	<b>377</b>	<b>5,441</b>	<b>5,664</b>	<b>7,037</b>	<b>4,447</b>	<b>4,282</b>	<b>6,308</b>	<b>13,859</b>	<b>53,770</b>
D. Mismatch ( C - A)	64	51	61	673	(293)	2,532	1,787	(17,974)	(4,029)	3,516	6,308	7,306	-
E. Mismatch as % to outflows (D as % to A)	5%	4%	3%	169%	-44%	87%	46%	-72%	-48%	459%	0%	111%	
F. Cumulative Mismatch	64	115	176	849	555	3,087	4,874	(13,100)	(17,129)	(13,614)	(7,306)	0	0
G. Cumulative Mismatch as % to Cumulative Outflows ( F as % to B)	5%	4%	3%	15%	9%	34%	38%	-34%	-37%	-29%	-15%	0%	

**A. OUTFLOWS***INR Mio.*

Particulars	0 to 7days	8 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 3 years	Over 3 to 5 years	Over 5 Years	Non Sensitive	Total
1. Capital	-	-	-	-	-	-	-	-	-	-	3,080	3,080
2. Reserves & Surplus	-	-	-	-	-	-	-	-	-	-	3,473	3,473
3. Borrowings	160	156	5,963	6,304	5,860	7,125	6,073	7,413	2,877	651	-	42,582
4. Current Liabilities & Provisions:	293	293	147	-	-	-	-	-	-	-	1,535	2,268
5. Contingent liabilities	-	2,183	-	-	-	-	-	-	-	-		2,183
6. Others (Lease Rent)	-	-	-	-	-	-	-	-	-	-	183	183
A. TOTAL OUTFLOWS (A)	453	2,633	6,109	6,304	5,860	7,125	6,073	7,413	2,877	651	8,272	53,770
B. Cumulative Outflows(B)	453	3,086	9,195	15,499	21,359	28,484	34,557	41,971	44,847	45,498	53,770	53,770

**B. INFLOWS***INR Mio.*

Items/Time buckets	0 to 7days	8 to 14 days	Over 14 days to 1 month	Over 1 to 2 months	Over 2 to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 3 years	Over 3 to 5 years	Over 5 Years	Non Sensitive	Total
1. Cash	-	-	-	-	-	-	-	-	-	-		-
2. Balances with banks	677	-	52	894	-	2,594	2,417	-	-	-		6,634
3. Investments (net of provisions)	-	-	-	-	146	1,970	959		-	-	-	3,075
4. Advances (performing)	-	-	35,369	-	-	-	-	-	-	-	-	35,369
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	-	-	973	973
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	210	210
7. Other assets	-	-	-	-	-	-	-	-	-	-	1,325	1,325
8.Lines of credit committed by other institutions (inflows)	400	1,350	2,250	-	-	-	-	-	-	-	-	4,000
9.Others (Loan commitments pending disbursal (inflows))		2,183										2,183
C. TOTAL INFLOWS (C)	1,077	3,533	37,671	894	146	4,564	3,375	-	-	-	2,509	53,770
D. Mismatch ( C - A)	624	901	31,562	(5,410)	(5,714)	(2,561)	(2,698)	(7,413)	(2,877)	(651)	(5,763)	(0)
E. Mismatch as % to outflows (D as % to A)	138%	34%	517%	-86%	-98%	-36%	-44%	-100%	-100%	-100%	-70%	
F. Cumulative Mismatch	624	1,524	33,087	27,676	21,963	19,402	16,704	9,291	6,414	5,763	(0)	(0)
G. Cumulative Mismatch as % to Cumulative Outflows ( F as % to B)	138%	49%	360%	179%	103%	68%	48%	22%	14%	13%	0%	
Board approved Cumulative mismatch %a	-15%	-15%	-15%	-15%	-15%	-15%	-15%	-20%	-25%	-25%	-25%	
1% Increase in interest rate	5.98	8.63	302.47	(47.34)	(45.24)	(16.01)	(6.74)	-	-	-	-	202