



21 April, 2021

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

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

Dear Sir / Madam

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, please find enclosed Provisional 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 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 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	-	-	-	-	-	-	-	-	-	-	-	3,683	3,683
3. Borrowings	-	-	1,313	256	614	2,577	3,795	24,853	8,351	819	-	-	42,578
4. Current Liabilities & Provisions:	781	755	742	141	42	324	63	42	49	1	-	-	2,941
5. Contingent liabilities	375	375	188	-	-	-	-	-	-	-	-	-	938
6. Others (Lease Rent)	-	-	3	3	3	8	17	66	58	27	-	-	183
A. TOTAL OUTFLOWS (A)	1,156	1,130	2,246	399	659	2,909	3,874	24,961	8,458	848	-	6,763	53,403
B. Cumulative Outflows(B)	1,156	2,287	4,532	4,931	5,591	8,500	12,374	37,334	45,792	46,640	46,640	53,403	53,403

B. INFLOWS

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 to 7 years	Over 7 to 10 years	Over 10 years	Total
2. Balances with banks	668	-	52	894	-	2,594	2,417	-	-	-	-	-	6,624
3. Investments (net of provisions)*	-	-	-	-	146	1,970	959	-	-	-	-	-	3,075
4. Advances (performing)-contractual (A)	43	5	5	63	57	213	440	1,812	2,354	2,777	4,728	11,164	23,660
4. Advances (performing)-Behavioural (B)	23	23	53	120	158	670	1,878	5,430	1,994	1,472	1,524	-	13,346
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	21	16	19	183	238
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	-	214	214.03
7. Other assets	323	40	40	-	31	158	71	13	141	10	-	478	1,307
8.Lines of credit committed by other institutions (inflows)*	125	1,060	2,100	-	715	-	-	-	-	-	-	-	4,000
9.Others (Loan commitments pending disbursal (inflows))	-	-	-	1	1	4	8	36	46	59	121	663	938
C. TOTAL INFLOWS (C)	1,182	1,129	2,251	1,079	1,108	5,609	5,772	7,291	4,556	4,333	6,392	12,701	53,403
D. Mismatch (C - A)	26	(1)	5	680	448	2,700	1,898	(17,670)	(3,902)	3,486	6,392	5,938	(0)
E. Mismatch as % to outflows (D as % to A)	2%	0%	0%	170%	68%	93%	49%	-71%	-46%	411%	0%	88%	
F. Cumulative Mismatch	26	25	30	710	1,158	3,858	5,756	(11,914)	(15,816)	(12,330)	(5,938)	(0)	(0)
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	2%	1%	1%	14%	21%	45%	46.52%	-32%	-35%	-26%	-13%	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	-	-	-	-	-	-	-	-	-	-	3,683	3,683
3. Borrowings	156	156	5,950	6,294	4,603	7,112	6,108	8,635	2,870	694	-	42,578
4. Current Liabilities & Provisions:	548	548	274	-	-	-	-	-	-	-	1,572	2,941
5. Contingent liabilities	-	938	-	-	-	-	-	-	-	-	-	938
6. Others (Lease Rent)	-	-	-	-	-	-	-	-	-	-	183	183
A. TOTAL OUTFLOWS (A)	704	1,641	6,224	6,294	4,603	7,112	6,108	8,635	2,870	694	8,518	52,699
B. Cumulative Outflows(B)	704	2,345	8,569	14,863	19,465	26,578	32,685	41,321	44,190	44,885	53,403	53,403

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	668	-	52	894	-	2,594	2,417	-	-	-	-	6,624
3. Investments (net of provisions)	-	-	-	-	146	1,970	959	-	-	-	-	3,075
4. Advances (performing)	-	37,006	-	-	-	-	-	-	-	-	-	37,006
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	-	-	238	238
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	214	214
7. Other assets	-	-	-	-	-	-	-	-	-	-	1,307	1,307
8.Lines of credit committed by other institutions (inflows)	125	1,060	2,100	-	715	-	-	-	-	-	-	4,000
9.Others (Loan commitments pending disbursement (inflows))	-	938	-	-	-	-	-	-	-	-	-	938
C. TOTAL INFLOWS (C)	793	39,004	2,152	894	861	4,564	3,375	-	-	-	1,759	53,403
D. Mismatch (C - A)	89	37,363	(4,072)	(5,400)	(3,742)	(2,548)	(2,732)	(8,635)	(2,870)	(694)	(6,759)	(0)
E. Mismatch as % to outflows (D as % to A)	13%	2276%	-65%	-86%	-81%	-36%	-45%	-100%	-100%	-100%	-79%	
F. Cumulative Mismatch	89	37,452	33,380	27,980	24,238	21,690	18,958	10,323	7,453	6,759	(0)	(0)
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	13%	1597%	390%	188%	125%	82%	58%	25%	17%	15%	0%	
1% Increase in interest rate	0.85	358.06	-39.02	-47.25	-29.62	-15.93	-6.83	-	-	-	-	220