



22 October, 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 September, 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 September, 2021, as submitted to National Housing Bank (NHB).

Kindly take the same on your records.

Yours faithfully,
For Fullerton India Home Finance Company Limited

Jitendra Maheshwari
Company Secretary



Fullerton India Home Finance Limited
STATEMENT OF STRUCTURAL LIQUIDITY

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
2. Reserves & Surplus	-	-	-	-	-	-	-	-	-	-	-	3,371	3,371
3. Borrowings	-	-	318	339	832	2,285	4,150	24,721	7,011	1,173	-	-	40,830
4. Current Liabilities & Provisions:	833	857	450	21	32	101	118	51	1	2	-	-	2,466
5. Contingent liabilities	287	287	144	-	-	-	-	-	-	-	-	-	718
6. Others (Lease Rent)	-	-	3	3	3	10	20	84	74	20	-	-	217
A. TOTAL OUTFLOWS (A)	1,120	1,144	915	363	867	2,396	4,287	24,857	7,087	1,195	-	6,451	50,683
B. Cumulative Outflows(B)	1,120	2,265	3,179	3,542	4,410	6,806	11,093	35,950	43,037	44,231	44,231	50,683	50,683

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
1. Cash	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Balances with banks	2,238	259	299	21	297	1,535	1,580	-	-	-	-	-	6,228
3. Investments (net of provisions)*	-	-	689	-	-	289	-	-	-	-	-	-	978
4. Advances (performing)-contractual (A)	56	7	7	73	74	228	468	1,864	2,368	2,795	4,679	10,085	22,703
4. Advances (performing)-Behavioural (B)	22	22	51	115	151	640	1,793	5,184	1,904	1,405	1,455	-	12,742
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	232	105	241	801	1,379
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	-	230	230
7. Other assets	344	52	43	-	29	82	20	71	172	32	-	709	1,555
8.Lines of credit committed by other institutions (inflows)*	500	900	-	200	400	-	2,150	-	-	-	-	-	4,150
9.Others (Loan commitments pending disbursal (inflows))	-	-	-	1	1	3	6	27	35	45	93	507	718
C. TOTAL INFLOWS (C)	3,159	1,241	1,089	410	952	2,776	6,018	7,146	4,711	4,381	6,468	12,332	50,683
D. Mismatch (C - A)	2,039	96	174	47	85	380	1,731	(17,711)	(2,376)	3,186	6,468	5,881	(0)
E. Mismatch as % to outflows (D as % to A)	182%	8%	19%	13%	10%	16%	40%	-71%	-34%	267%	0%	91%	
F. Cumulative Mismatch	2,039	2,135	2,309	2,356	2,441	2,821	4,551	(13,159)	(15,536)	(12,349)	(5,881)	(0)	(0)
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	182%	94%	73%	67%	55%	41%	41%	-37%	-36%	-28%	-13%	0%	

Fullerton India Home Finance Limited
STATEMENT OF INTEREST RATE SENSITIVITY

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	-	-	-	-	-	-	-	-	-	-	3,371	3,371
3. Borrowings	1,789	125	4,956	5,455	5,498	8,338	3,590	8,023	2,119	938	-	40,830
4. Current Liabilities & Provisions:	619	619	310	-	-	-	-	-	-	-	918	2,466
5. Contingent liabilities	287	287	144	-	-	-	-	-	-	-	-	718
6. Others (Lease Rent)	-	-	-	-	-	-	-	-	-	-	217	217
A. TOTAL OUTFLOWS (A)	2,695	1,031	5,409	5,455	5,498	8,338	3,590	8,023	2,119	938	7,587	50,683
B. Cumulative Outflows(B)	2,695	3,726	9,135	14,590	20,088	28,426	32,016	40,039	42,158	43,096	50,683	50,683

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	2,238	259	299	21	297	1,535	1,580	-	-	-	-	6,228
3. Investments (net of provisions)	-	-	689	-	-	289	-	-	-	-	-	978
4. Advances (performing)	-	35,093	0	0	0	1	2	11	14	322	-	35,445
5. Non-performing loans (net of provisions)	-	-	-	-	-	-	-	-	-	-	1,379	1,379
6. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-	-	-	230	230
7. Other assets	-	-	-	-	-	-	-	-	-	-	1,555	1,555
8.Lines of credit committed by other institutions (inflows)	500	900	-	200	400	-	2,150	-	-	-	-	4,150
9.Others (Loan commitments pending disbursal (inflows))	-	287	287	144	-	-	-	-	-	-	-	718
C. TOTAL INFLOWS (C)	2,738	36,540	1,276	365	697	1,825	3,733	11	14	322	3,164	50,683
D. Mismatch (C - A)	42	35,509	(4,133)	(5,090)	(4,801)	(6,513)	143	(8,012)	(2,105)	(615)	(4,424)	(0)
E. Mismatch as % to outflows (D as % to A)	2%	3444%	-76%	-93%	-87%	-78%	4%	-100%	-99%	-66%	-58%	
F. Cumulative Mismatch	42	35,551	31,418	26,328	21,526	15,013	15,156	7,143	5,038	4,423	(0)	(0)
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	2%	954%	344%	180%	107%	53%	47%	18%	12%	10%	0%	
Board approved Cumulative mismatch %ag	-15%	-15%	-15%	-15%	-15%	-15%	-15%	-20%	-25%	-25%	-25%	
1% Increase in interest rate	0.40	340.29	(39.61)	(44.54)	(38.01)	(40.71)	0.36	-	-	-	-	178