

GHFL/Comp./2022/017

April 8, 2022

The General Manager- Listing CRD  
The Listing Department  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400001

Dear Sir/Madam,

**Sub: Asset Liability Management (ALM) Disclosure**

**Ref: Operational circular issued by SEBI vide circular number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended (hereinafter referred to as SEBI Operational Circular)**

In terms of Chapter XVII- Listing of Commercial Paper of SEBI Operational Circular, please find enclosed herewith provisional ALM-1 on Statement of Short-term Dynamic Liquidity STDL for the quarter ended March 31, 2022, as submitted to National Housing Bank (NHB) on April 8, 2022.

Request to kindly take the same on your records.

Thanking you,

Yours faithfully,

For **Godrej Housing Finance Limited**



**Mili Desai**  
**Company Secretary**

**Version-  
1.0/2020**

**RETURN NAME:**  
**APPLICABILITY &  
FREQUENCY:**  
**PARTICULARS**  
PART-1

**ALM-I**  
**ALL NON-DEPOSIT TAKING HFCs WITH ASSET SIZE OF Rs. 100 CRORE AND ABOVE AND ALL DEPOSIT TAKING HFCs**  
**(IRRESPECTIVE OF ASSET SIZE) ON QUARTERLY BASIS**  
**DESCRIPTION**  
STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY  
CERTIFICATE

**1. Supervisory Instructions:**

- All the HFCs shall put in place a reporting system for filing various returns within the prescribed timeframe.
- Submission of return should not be delayed for any reason such as the finalization/completion of the Audit of the annual accounts
- The compilation of the Return should be on the basis of the figures available in the books of account of the company.
- The returns shall be filed on-line through ORMIS portal only, by an authorised official of the HFC, who will be specifically authorised in this regard by the Board of Directors.
- The HFCs shall strictly adhere to the timeframe fixed in this Circular for submitting returns to the Bank failing which concerned HFCs would be liable for penal action under the provisions of National Housing Bank Act, 1987.
- For this purpose, the delayed submission of returns shall be reckoned from the due date for submission of the provisional return. Non submission of final return shall be considered as non-submission of return.
- Please ensure the information, on common financial parameters, if any, submitted under various returns viz., monthly, quarterly, half-yearly etc., with reference to the position viz., June 30th /September 30th /December 31st /March 31st , remains consistent. Further, the information submitted in the provisional return should not deviate significantly as compared to the information furnished in the final return. If there is a substantial change in any value in the final return vis-à-vis the provisional return, the Bank may seek explanation for the same.
- It may be carefully noted that in case information/particulars furnished by any HFC is found incorrect, the Bank would take a serious view in the matter.
- Indian Accounting Standards (Ind-AS) applicable HFCs, shall submit all returns based on Ind-AS financials.
- HFCs are advised to continue furnishing the above returns/information online, through ORMIS only.

<b>2. Technical Instructions:</b>	
<b>0.00</b>	These fields are auto calculated fields, user cannot manipulate these fields.
	User can enter values in these fields as per Validations/ MBR

**Asset Liability Management Return - Statement of Short-Term Dynamic Liquidity**

(Amount in Rs. Lakh)								
SRNO	PARTICULAR	Row Field Code	1 day to 7 days	8 days to 14 days	15 days to one month	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months
			C01	C02	C03	C04	C05	C06
<b>A</b>	<b>OUTFLOWS</b>							
1	Increase in loans & Advances	R01	58.78	64.00	130.00	136.44	138.22	516.44
<b>2</b>	<b>Net increase in investments</b>	<b>R02</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i)	Govt./approved securities	R03	0.00	0.00	0.00	0.00	0.00	0.00
ii)	Bonds/debentures/shares	R04	0.00	0.00	0.00	0.00	0.00	0.00

iii)	Others	R05	0.00	0.00	0.00	0.00	0.00	0.00
3	Net decrease in public deposits, ICDs	R06	0.00	0.00	0.00	0.00	0.00	0.00
4	Net decrease in borrowings from various sources/net increase in market lending	R07	3.75	0.00	0.00	3.81	7.75	0.00
5	Outflow on account of off-balance sheet items	R08	0.00	0.00	0.00	0.00	0.00	0.00
6	Other outflows	R09	6.08	1.18	15.40	11.07	20.83	64.09
	<b>TOTAL OUTFLOWS (A)</b>	<b>R10</b>	<b>68.61</b>	<b>65.18</b>	<b>145.40</b>	<b>151.32</b>	<b>166.80</b>	<b>580.53</b>
<b>B</b>	<b>INFLOWS</b>							
1	Net cash position	R11	133.00	0.00	0.00	0.00	0.00	0.00
2	Net increase in deposits	R12	0.00	0.00	0.00	0.00	0.00	0.00
3	Interest inflow on investments	R13	0.03	0.00	0.00	0.00	0.00	0.00
4	Interest inflow on performing Advances	R14	8.51	0.08	0.36	11.33	11.94	41.14
5	Net increase in borrowings from various sources	R15	0.00	0.00	149.92	0.00	0.00	529.04
6	Inflow on account of off-balance sheet items	R16	0.00	0.00	0.00	0.00	0.00	0.00
7	Other inflows	R17	0.00	71.97	0.00	150.00	150.00	0.00
	<b>TOTAL INFLOWS (B)</b>	<b>R18</b>	<b>141.54</b>	<b>72.05</b>	<b>150.28</b>	<b>161.33</b>	<b>161.94</b>	<b>570.18</b>
<b>C</b>	<b>Mismatch (B - A)</b>	<b>R19</b>	<b>72.93</b>	<b>6.87</b>	<b>4.88</b>	<b>10.01</b>	<b>-4.86</b>	<b>-10.35</b>
<b>D</b>	<b>Cumulative mismatch</b>	<b>R20</b>	<b>72.93</b>	<b>79.80</b>	<b>84.68</b>	<b>94.69</b>	<b>89.83</b>	<b>79.48</b>
<b>E</b>	<b>C as percentage to Total Outflows(%)</b>	<b>R21</b>	<b>106.29</b>	<b>10.54</b>	<b>3.35</b>	<b>6.61</b>	<b>-2.91</b>	<b>-1.78</b>

## COMPANY'S CERTIFICATE

**\*Manager's/ Chairman & Managing Director's/ Authorised Official's Certificate:**

**1. Certified that the directions prescribed by RBI are being complied with.**

**2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.**

**Date:**

**Place:**

**Name:**

**Designation:**