

**Date:** April 20, 2023

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalai Street, Fort,  
Mumbai 400 001

Dear Sir,

**Sub.: Submission of ALM Statement pursuant to Chapter XVII (Listing of Commercial Papers)  
of SEBI Operational Circular dated August 10, 2021 and amendments thereof**

Pursuant to para 9 of Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith ALM Statement for March 31, 2023, as submitted with National Housing Bank.

Request you to take on record.

Thanking you.

Yours Faithfully,  
For **Shriram Housing Finance Limited**

PUJA  
KIRIT  
SHAH

Digitally signed  
by PUJA KIRIT  
SHAH  
Date: 2023.04.20  
19:27:06 +05'30'

**Puja Shah**  
**Company Secretary**

Encl.: As Above.



**XBRL\_ALM\_II\_Ver.1.0**

HFC Details	Description
HFC Code	
Name of HFC	#Auto-populated based on Code

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Filing Details	Description
Return Code	
Return Name	#Auto-populated based on Code
Reporting frequency	Ad-hoc/Weekly/ Monthly/ Quarterly/ Half-yearly/ Annual
Reporting start date	Calendar Pop-up
Reporting end date	Calendar Pop-up
Return for the period ending	Calendar Pop-up

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Reporting Details	Description
Reporting Denomination/ Unit	Absolute Rupees/ Lakh/ Millions/ Crores
Reporting Standard	IGAAP / Ind-AS
Date of last audited Balance Sheet	Calendar Pop-up
General remarks, if any	#Text Data

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<b>PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING</b>											
<b>RESIDUAL MATURITY</b>	<b>1 day to 7 days</b>	<b>8 days to 14 days</b>	<b>15 days to 30/31 days (one month)</b>	<b>Over one month to 2 months</b>	<b>Over 2 months to 3 months</b>	<b>Over 3 months to 6 months</b>	<b>Over 6 months to 1 year</b>	<b>Over 1 year to 3 years</b>	<b>Over 3 years and upto 5 years</b>	<b>Over 5 years</b>	<b>Total</b>
i) All instalments of principal falling due during the next five years as also all overdues									536.99		536.99
ii) Entire principal amount due beyond the next five years										350.04	350.04
<b>7. Inflows from assets on lease</b>											<b>0.00</b>
<b>8. fixed assets (excluding assets on lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1529.58	<b>1529.58</b>
<b>9. Other assets :</b>	<b>0.00</b>	<b>0.00</b>	<b>400.53</b>	<b>514.95</b>	<b>441.50</b>	<b>1301.28</b>	<b>2403.78</b>	<b>7360.95</b>	<b>4292.05</b>	<b>2414.26</b>	<b>19129.31</b>
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	52.19	24.46	63.73	42.07	48.44	13.36	617.81	<b>862.06</b>
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	400.53	462.76	417.04	1237.55	2361.71	7312.51	4278.69	1796.45	<b>18267.24</b>
c) Others (Please specify, if any)											<b>0.00</b>
<b>10. Lines of credit committed by other institutions (inflows)</b>		1400.00	1200.00		28700.00			46800.00			<b>78100.00</b>
<b>11. Bills rediscounted (inflow)</b>											<b>0.00</b>
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</b>											<b>0.00</b>
<b>13. Others (Please specify, if any)</b>	272.73	92.20	460.98	75.72	44.60	1271.61	2041.71	3776.95	42.58	3853.14	<b>11932.23</b>
<b>(B) TOTAL INFLOWS</b>	<b>26782.98</b>	<b>4812.98</b>	<b>16510.83</b>	<b>31233.75</b>	<b>49485.48</b>	<b>41337.41</b>	<b>74072.57</b>	<b>264289.99</b>	<b>132477.87</b>	<b>211202.36</b>	<b>852206.21</b>
<b>C. Mismatch (B - A)</b>	<b>19347.17</b>	<b>145.98</b>	<b>63.84</b>	<b>2122.55</b>	<b>68.13</b>	<b>8661.55</b>	<b>8607.49</b>	<b>-30256.03</b>	<b>17974.57</b>	<b>-4199.92</b>	<b>22535.33</b>
<b>D. Cumulative mismatch</b>	<b>19347.17</b>	<b>19493.15</b>	<b>19556.99</b>	<b>21679.54</b>	<b>21747.67</b>	<b>30409.23</b>	<b>39016.71</b>	<b>8760.68</b>	<b>26735.25</b>	<b>22535.33</b>	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	<b>260.19%</b>	<b>3.13%</b>	<b>0.39%</b>	<b>7.29%</b>	<b>0.14%</b>	<b>26.51%</b>	<b>13.15%</b>	<b>-10.27%</b>	<b>15.70%</b>	<b>-1.95%</b>	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	<b>260.19%</b>	<b>161.06%</b>	<b>68.50%</b>	<b>37.60%</b>	<b>20.31%</b>	<b>21.76%</b>	<b>19.01%</b>	<b>1.75%</b>	<b>4.35%</b>	<b>2.72%</b>	



**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
a) Letters of credit/guarantees												0.00
b) Loan commitments pending disbursal (outflows)												0.00
c) Lines of credit committed to other institutions (outflows)												0.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted												0.00
<b>10. Others (Please specify, if any)</b>											8913.97	8913.97
<b>(A) TOTAL OUTFLOWS</b>	<b>0.00</b>	<b>8864.18</b>	<b>37801.50</b>	<b>30541.21</b>	<b>130911.59</b>	<b>94118.54</b>	<b>204561.23</b>	<b>62416.77</b>	<b>14829.18</b>	<b>45543.83</b>	<b>144518.18</b>	<b>774106.21</b>
<b>(A-1) CUMULATIVE OUTFLOWS</b>	<b>0.00</b>	<b>8864.18</b>	<b>46665.68</b>	<b>77206.89</b>	<b>208118.48</b>	<b>302237.02</b>	<b>506798.25</b>	<b>569215.02</b>	<b>584044.20</b>	<b>629588.03</b>	<b>774106.21</b>	
<b>B. INFLOWS</b>												
<b>1. Cash</b>											0.15	0.15
<b>2. Remittance in transit</b>												0.00
<b>3. Balances with banks (in India only)</b>	<b>3000.00</b>	<b>0.00</b>	<b>302.02</b>	<b>17620.84</b>	<b>1771.00</b>	<b>81.58</b>	<b>2431.01</b>	<b>1614.59</b>	<b>0.00</b>	<b>0.00</b>	<b>20184.86</b>	<b>47005.90</b>
a) Current account											20184.86	20184.86
b) Deposit /short-term deposits	3000.00	0.00	302.02	17620.84	1771.00	81.58	2431.01	1614.59	0.00			26821.04
c) Money at call & short notice												0.00
<b>4. Investments (net of provisions)</b>	<b>4.46</b>	<b>0.00</b>	<b>7505.74</b>	<b>4.78</b>	<b>5771.26</b>	<b>1922.14</b>	<b>32.84</b>	<b>4492.02</b>	<b>2009.74</b>	<b>3941.28</b>	<b>0.00</b>	<b>25684.26</b>
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	4.46	0.00	7505.74	4.78	5771.26	1922.14	32.84	4492.02	2009.74	3941.28		25684.26
b) Floating rate securities												0.00
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.												0.00
<b>5. Advances (Performing)</b>	<b>3320.78</b>	<b>3320.78</b>	<b>6641.56</b>	<b>13017.46</b>	<b>262308.71</b>	<b>22085.16</b>	<b>40350.35</b>	<b>120303.55</b>	<b>74080.56</b>	<b>0.00</b>	<b>118727.27</b>	<b>664156.19</b>
a) Bills of exchange and promissory notes discounted & rediscounted												0.00
<b>b) Term loans (only rupee loans)</b>												
i) Fixed Rate	1995.06	1995.06	3990.12	7820.64	7664.22	22085.16	40350.35	120303.55	74080.56		118727.27	399011.99
ii) Floating Rate	1325.72	1325.72	2651.44	5196.83	254644.49							265144.20
c) Corporate loans/short term loans												0.00
<b>6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)</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>	<b>0.00</b>	<b>0.00</b>	<b>2826.27</b>	<b>1842.33</b>	<b>0.00</b>	<b>4668.59</b>
<b>a) Sub-standard</b>												
i) All overdues and instalments of principal falling due during the next three years									2289.27			2289.27
ii) Entire principal amount due beyond the next three years										1492.29		1492.29

**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
<b>b) Doubtful and loss</b>												
i) All instalments of principal falling due during the next five years as also all overdues									536.99			536.99
ii) Entire principal amount due beyond the next five years										350.04		350.04
<b>7. Inflows from assets on lease</b>												0.00
<b>8. fixed assets (excluding assets on lease)</b>											1529.58	1529.58
<b>9. Other assets :</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19129.31	19129.31
(a) Intangible assets and items not representing cash inflows.											862.06	862.06
(b) Other items (such as accrued income, other receivables, staff loans, etc.)											18267.24	18267.24
c) Others (Please specify, if any)												0.00
<b>10. Lines of credit committed by other institutions (inflows)</b>												0.00
<b>11. Bills rediscounted (inflow)</b>												0.00
<b>12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)</b>												0.00
<b>13. Others (Please specify, if any)</b>											11932.23	11932.23
<b>(B) TOTAL INFLOWS</b>	6325.24	3320.78	14449.32	30643.08	269850.98	24088.88	42814.20	126410.16	78916.56	5783.61	171503.40	774106.21
<b>C. Mismatch (B - A)</b>	6325.24	-5543.40	-23352.19	101.88	138939.38	-70029.65	-161747.03	63993.39	64087.38	-39760.23	26985.22	0.00
<b>D. Cumulative mismatch</b>	6325.24	781.84	-22570.34	-22468.46	116470.92	46441.27	-115305.76	-51312.37	12775.01	-26985.21	0.00	
<b>E. Mismatch as % to Outflows (C as % of A)</b>	0.00%	-62.54%	-61.78%	0.33%	106.13%	-74.41%	-79.07%	102.53%	432.17%	-87.30%	18.67%	
<b>F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)</b>	0.00%	8.82%	-48.37%	-29.10%	55.96%	15.37%	-22.75%	-9.01%	2.19%	-4.29%	0.00%	



## COMPANY'S CERTIFICATE

Authorised Official's Certificate:

1. Certified that the Directions prescribed by RBI are being compiled 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.

<b>Date: (DD-MM-YYYY)</b>	
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<b>Place:</b>	
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<p>SANJIV SURENDR A GYANI</p> <p>Digitally signed by SANJIV SURENDRA GYANI Date: 2023.04.20 17:00:34 +05'30'</p>
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**DIGITAL SIGNATURE**

<b>NAME:</b>	
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<b>DESIGNATION:</b>	
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