

14th May 2021

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor,
Plot No. C/1, G. Block,
Bandra-Kurla Complex,
Mumbai – 400 051

Sub: Submission of provisional Asset Liability Management Statements

Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper

Dear Madam/Sir,

Pursuant to Para 3 of Annexure II of SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper, please find enclosed herewith Asset Liability Management (ALM) Statements for March 2021, as submitted with National Housing Bank.

We request you to kindly take the same on record.

Sincerely,

For Piramal Capital & Housing Finance Limited

Bipin Singh
Company Secretary

Piramal Capital & Housing Finance Limited
(formerly Piramal Housing Finance Limited)
CIN: U65999MH2017PLC291071

Registered office : 4th Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400013
T+91 22 62309200 F+91 22 61513444

pchf.in

												0.00
												0.00
C. TOTAL INFLOWS (C)	4,043.78	2,670.69	138.12	606.61	2,044.57	4,074.15	22,271.59	16,647.30	3,680.20	1,889.97	16,601.54	74,668.54
D. Mismatch (C - A)	3,971.99	1,974.82	-258.66	-724.39	-311.99	-828.40	9,256.83	4,425.27	-160.62	963.32	-6,103.42	
E. Mismatch as % to outflows (D as % to A)	5533.17%	283.79%	-65.19%	-54.42%	-13.24%	-16.90%	71.13%	36.21%	-4.18%	103.96%	-26.88%	
F. Cumulative Mismatch	3,971.99	5,946.82	5,688.16	4,963.77	4,651.78	3,823.38	13,080.21	17,505.48	17,344.86	18,308.18	12,204.77	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	5533.17%	774.68%	488.49%	198.91%	95.87%	39.20%	57.45%	50.03%	44.67%	46.05%	19.54%	

Assumptions/Notes

Repayment schedule for loan & advances and borrowings are based on carrying amount.

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

Date : 4/20/2021

Place : Mumbai

20-04-2021

X SACHIN PRABHAKAR DEODHAR

Authorised Signatory
Signed by: SACHIN PRABHAKAR DEODHAR

Items/Time buckets	1 to 14 days	Over 14 days to one month	Over 1 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 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensitive	Total
1. Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,283.72	19,283.72
a) Equity and perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,283.72	19,283.72
b) Non-perpetual preference shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,241.38	2,241.38
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	166.67	1,140.00	2,354.23	4,367.00	2,167.00	741.00	0.00	0.00	10,935.90
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	166.67	1,140.00	2,354.23	4,367.00	2,167.00	741.00	0.00	0.00	10,935.90
b) Bonds/debentures with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Fixed rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	4,336.04	3,485.73	627.96	757.99	1,816.63	4,431.27	7,114.88	2,653.60	106.00	38.09	106.12	3,305.24	22,378.14
a) Term money Borrowings	4,336.04	3,485.73	627.96	757.99	1,816.63	4,431.27	7,114.88	2,653.60	106.00	38.09	106.12	3,305.24	22,378.14
b) From RBI, Govt. & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Current Liabilities & provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,784.59	6,784.59
a) Sundry Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91.91	91.91
b) Expenses Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108.27	108.27
c) Advance income received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.10	25.10
d) Interest payable on Bonds/Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,162.18	5,162.18
e) Provisions (other than for NPA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,377.13	1,377.13
9. Others (specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	860.04	860.04
Current tax liabilities & Deferred tax liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	854.25	854.25
Forward Contract Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.79	5.79
													0.00
A. TOTAL OUTFLOWS (A)	4,336.04	3,485.73	627.96	757.99	1,985.30	5,671.27	3,065.71	7,020.60	2,273.00	779.09	106.12	32,454.96	62,463.77
B. Cumulative Outflows	4,336.04	7,821.77	8,449.73	9,207.72	11,193.02	16,764.28	19,829.99	26,850.60	29,123.59	29,902.68	30,008.80	62,463.77	

Items/Time buckets	1 to 14 days	Over 14 days to one month	Over 1 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 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Non-Sensitive	Total
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	350.00	643.86	0.00	201.68	0.00	24.00	0.00	0.00	0.00	0.00	123.70	3,008.49	4,351.73
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,008.49	3,008.49
b) Deposit /short-term deposits	350.00	643.86	0.00	201.68	0.00	24.00	0.00	0.00	0.00	0.00	123.70	0.00	1,343.24
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions) under various categories as enumerated in Appendix I	1,266.67	633.33	0.00	0.00	0.00	0.00	613.60	2,747.97	0.00	0.00	0.00	0.00	5,261.57
5. Advances (performing)	15,870.09	110.66	15.63	583.50	834.40	1,230.33	7,831.17	4,174.51	872.86	0.00	0.00	0.00	31,623.15
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	15,870.09	110.66	15.63	583.50	834.40	1,230.33	7,831.17	4,174.51	872.86	0.00	0.00	0.00	31,623.15
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (net of provisions and ECGC claims received) under various categories enumerated in Appendix I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376.61	247.23	15.85	76.61	0.00	716.30
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.24	85.24
9. Other assets	0.00	337.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99.40	31,501.47	31,938.03
a) Intangible assets & other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,490.89	10,490.89
b) Interest and other income receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,500.91	20,500.91
c) Others	0.00	337.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99.40	509.67	946.23
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar-rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	812.52	812.52
Current tax assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	812.52	812.52
													0.00
													0.00
C. TOTAL INFLOWS (C)	17,486.76	1,725.02	15.63	785.18	834.40	1,254.33	8,444.77	7,299.09	1,120.09	15.85	299.71	35,387.71	74,668.54
D. Mismatch (C - A)	13,150.72	-1,760.71	-612.33	27.18	-1,150.90	-4,316.93	5,379.06	278.49	-1,152.90	-763.24	193.58	2,932.75	
E. Mismatch as % to outflows (D as % to A)	303.29%	-50.51%	-97.61%	3.59%	-57.97%	-77.49%	175.46%	3.97%	-50.72%	-97.97%	182.41%	9.04%	
F. Cumulative Mismatch	13,150.72	11,390.01	10,777.68	10,804.87	9,653.97	5,337.03	10,716.09	10,994.58	9,841.68	9,078.44	9,272.02	12,204.77	
G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	303.29%	145.62%	127.55%	117.35%	86.25%	31.84%	54.04%	40.95%	33.79%	30.36%	30.90%	19.54%	

Repayment schedule for loan & advances and borrowings are based on carrying amount.

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

Date :

Place :

20-04-2021
X SACHIN PRABHAKAR DEODHAR
Authorized Signatory
Signed by: SACHIN PRABHAKAR DEODHAR