

April 9, 2022

To  
Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor, Plot no. C-1,  
Block G, Bandra Kurla Complex, Bandra (East)  
Mumbai 400051

**Subject: Submission of Asset Liability Management Statements for the quarter ended on March 31, 2022**

Dear Sir / Madam,

Pursuant to Para 3 of Annexure II of SEBI circular no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019, please find enclosed herewith Asset Liability Management Statement ('ALM') for the quarter ended March 31, 2022 submitted to National Housing Bank ('NHB').

Kindly acknowledge receipt.

Thanking you.

For **IIFL Home Finance Limited**

**Ajay Jaiswal**  
**Company Secretary**  
Encl: a/a

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**IIFL Home Finance Limited**

*(Formerly known as India Infoline Housing Finance Limited)*

CIN No. U65993MH2006PLC166475

Regd. Office - IIFL House, Sun Infotech Park, Road no. 16V, Plot no. B-23, MIDC Thane Industrial Area, Wagle Estate, Thane - 400604

Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015

Tel: (91-22) 2580 6654 Fax: (91-22) 3929 4000 Web Site- <http://www.iiflhomeloans.com>

**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            | 0.00            | 0.00              | 29,663.47            | 29,663.47                        | 29,663.47                         | 99,071.35                       |
| <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 | R07            | 3,604.35        | 232.97            | 8,162.16             | 14,685.80                        | 49,032.89                         | 77,579.83                       |

|          |   |            |                  |                  |                  |                  |                  |                    |  |
|----------|---|------------|------------------|------------------|------------------|------------------|------------------|--------------------|--|
|          | lending   |            |                  |                  |                  |                  |                  |                    |  |
| 5        | Outflow on account of off-balance sheet items   | R08        | 0.00             | 0.00             | 7,500.00         | 7,500.00         | 7,500.00         | 15,000.00          |  |
| 6        | Other outflows                                  | R09        | 25,000.00        | 22,500.00        | 22,449.59        | 2,260.65         | 0.00             | 0.00               |  |
|          | <b>TOTAL OUTFLOWS (A)</b>                       | <b>R10</b> | <b>28,604.35</b> | <b>22,732.97</b> | <b>67,775.22</b> | <b>54,109.92</b> | <b>86,196.36</b> | <b>1,91,651.18</b> |  |
| <b>B</b> | <b>INFLOWS</b>                                  |            |                  |                  |                  |                  |                  |                    |  |
| 1        | Net cash position                               | R11        | 30,970.00        | 25,000.00        | 80,800.00        | 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        | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               |  |
| 4        | Interest inflow on performing Advances          | R14        | 3,436.34         | 3,436.34         | 3,436.34         | 10,309.01        | 10,309.01        | 30,927.03          |  |
| 5        | Net increase in borrowings from various sources | R15        | 0.00             | 0.00             | 0.00             | 45,000.00        | 80,000.00        | 1,60,000.00        |  |
| 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        | 5.39             | 5.39             | 9.75             | 1,219.95         | 1,219.64         | 1,253.25           |  |
|          | <b>TOTAL INFLOWS (B)</b>                        | <b>R18</b> | <b>34,411.73</b> | <b>28,441.73</b> | <b>84,246.09</b> | <b>56,528.96</b> | <b>91,528.65</b> | <b>1,92,180.28</b> |  |
| <b>C</b> | <b>Mismatch (B - A)</b>                         | <b>R19</b> | <b>5,807.38</b>  | <b>5,708.76</b>  | <b>16,470.87</b> | <b>2,419.04</b>  | <b>5,332.29</b>  | <b>529.10</b>      |  |
| <b>D</b> | <b>Cumulative mismatch</b>                      | <b>R20</b> | <b>5,807.38</b>  | <b>11,516.14</b> | <b>27,987.01</b> | <b>30,406.05</b> | <b>35,738.34</b> | <b>36,267.44</b>   |  |
| <b>E</b> | <b>C as percentage to Total Outflows(%)</b>     | <b>R21</b> | <b>20.30</b>     | <b>25.11</b>     | <b>24.30</b>     | <b>4.47</b>      | <b>6.18</b>      | <b>0.27</b>        |  |




## COMPANY'S CERTIFICATE

### Authorised Official's Certificate:

1. Certified that the directions/ guidelines/ circulars prescribed by RBI/ NHB 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:**