

Sec/BSE/38/2022-23

21st October 2022

The President
BSE Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai -400001

Dear Madam/ Sir,

Subject: Asset-Liability Statement for the Half year ended September, 2022

In pursuance of the SEBI circular dated October 22, 2019, the provisional Asset-Liability Statement as filed with NHB, for the half year ended 30th September 2022, is hereby submitted.

Request you to take the same on record.

Thanking you

Yours Faithfully

For Manappuram Home Finance Limited

Sreedivya S
Company Secretary

3	Balances with banks	R33	1,794.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	896.00	2,690.81
	a) Current account	R34	1,794.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,794.81
	b) Deposit /short-term deposits	R35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	896.00	896.00
	c) Money at call & short notice	R36	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)	R37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	Advances (performing)	R38	141.55	141.55	69.83	357.79	362.72	1,118.40	2,379.32	11,734.05	16,224.11	54,922.37	87,451.69
	a) Bills of exchange and promissory notes discounted & rediscounted	R39	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)	R40	141.55	141.55	69.83	357.79	362.72	1,118.40	2,379.32	11,734.05	16,224.11	54,922.37	87,451.69
	c) Corporate loans/short term loans	R41	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 claims received)	R42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216.13	2,330.31	2,546.44
7	Inflows from assets on lease	R43	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)	R44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155.82	155.82
9	Other assets :	R45	0.00	72.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,230.44	1,303.20
	a) Intangible assets & other non-cash flow items	R46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,230.44	1,230.44
	b) Interest and other income receivable	R47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Others	R48	0.00	72.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.76
10	Lines of credit committed by other institutions (inflows)	R49	0.00	0.00	3,500.00	6,000.00	250.00	350.00	1,600.00	0.00	0.00	0.00	11,700.00
11	Bills rediscounted (inflow)	R50	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)	R51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	R52	501.10	481.88	645.43	1,604.33	1,599.40	3,956.73	6,959.73	25,622.13	21,065.83	21,020.25	83,456.81
	B. TOTAL INFLOWS (B)	R53	2,601.29	696.19	4,215.26	7,962.12	2,212.12	5,425.13	10,939.05	37,356.18	37,506.07	80,555.19	1,89,468.60
C	Mismatch (B - A)	R54	2,398.89	616.87	283.30	501.81	455.36	454.34	50.17	11,919.60	17,222.48	36,749.54	70,652.36

D	Cumulative mismatch	R55	2,398.89	3,015.76	3,299.06	3,800.87	4,256.23	4,710.57	4,760.74	16,680.34	33,902.82	70,652.36	1,47,477.64
E	E. Mismatch as % to Outflows (C as % of A)	R56	1,185.22	777.69	7.20	6.72	25.92	9.14	0.46	46.86	84.90	83.89	2,228.00
F	F. Cumulative Mismatch as % to Cumulative Outflows	R57	1,185.22	1,070.48	78.29	32.55	31.69	25.59	16.25	30.47	45.19	59.46	2,575.19

PART-2: Statement of Interest Rate Sensitivity (Amount Rs. in Lakh)

SRNO	PARTICULAR	Row Field Code	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 one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Non-sensitive	Total
			C01	C02	C03	C04	C05	C06	C07	C08	C09	C10	C11	C12
A	OUTFLOWS													
1	Capital	R01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	20,000.00
	a) Equity and perpetual preference shares	R02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	20,000.00
	b) Non-perpetual preference shares	R03	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	R04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,618.68	2,618.68
3	Gifts, grants, donations & benefactions	R05	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	R06	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) Plain vanilla bonds/debentures	R07	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) Bonds/debentures with embedded options	R08	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	R09	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	R10	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	R11	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	R12	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	R13	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	R14	39.58	0.00	2,964.30	812.72	1,345.50	2,753.87	5,854.86	15,394.06	12,100.23	17,767.75	0.00	59,032.87

	term deposits													
	c) Money at call & short notice	R36	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)	R37	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	Advances (performing)	R38	141.55	141.55	69.83	357.79	362.72	1,118.40	2,379.32	11,734.05	16,224.11	54,922.37	0.00	87,451.69
	a) Bills of exchange and promissory notes discounted & rediscounted	R39	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)	R40	141.55	141.55	69.83	357.79	362.72	1,118.40	2,379.32	11,734.05	16,224.11	54,922.37	0.00	87,451.69
	c) Corporate loans/short term loans	R41	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 claims received)	R42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216.13	2,330.31	0.00	2,546.44
7	Inflows from assets on lease	R43	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)	R44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155.82	155.82
9	Other assets :	R45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,303.20	1,303.20
	a) Intangible assets & other non-cash flow items	R46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,230.44	1,230.44
	b) Interest and other income receivable	R47	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) Others	R48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.76	72.76
10	Lines of credit committed by other institutions (inflows)	R49	0.00	0.00	3,500.00	6,000.00	250.00	350.00	1,600.00	0.00	0.00	0.00	0.00	11,700.00
11	Bills rediscounted (inflow)	R50	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)	R51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Others	R52	481.88	481.88	239.82	1,198.72	1,193.79	3,551.12	6,959.73	25,622.13	21,065.84	20,961.49	1,700.41	83,456.81
B	TOTAL INFLOWS (B)	R53	623.43	623.43	3,809.65	7,556.51	1,806.51	5,019.52	10,939.05	37,356.18	37,506.08	78,214.17	6,014.07	1,89,468.60
C	Mismatch (B -	R54	464.70	587.78	435.31	96.20	49.75	48.73	186.83	11,919.60	17,222.49	57,581.77	-17,940.80	70,652.36

3	Foreign Currency liabilities	133	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Total	140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Assets												
5	Advances	141	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	Investments	142	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Foreign Currency assets	143	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Total	150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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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: