

November 2, 2021

To,
**The General Manager,
BSE Limited**
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

Madam/Sir,

SUB: ASSET LIABILITY MANAGEMENT (ALM) DISCLOSURES

Ref: SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with the 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 Regulations)

In terms of Chapter XVII- Listing of Commercial Paper of SEBI Operational Circular having number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and amendments thereof (SEBI Operational Circular), please find enclosed herewith ALM Statement of the Company for the period ended September 30, 2021, as submitted to Reserve Bank of India.

We request you to kindly take the same on record.

Yours Sincerely,

For Axis Finance Limited



Amith Iyer
Chief Financial Officer



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

[illegible]

(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills discounted/rediscouted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	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) Forward Forex Contracts	Y1160	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) Futures Contracts	Y1170	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) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Others	Y1240	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. TOTAL OUTFLOWS (A)	Y1250	8,506.80	4,998.00	46,560.82	49,643.35	58,848.37	100,186.75	153,218.97	558,741.03	115,920.73	234,182.63	1,330,807.45	
(Sum of 1 to 13)													
A1. Cumulative Outflows	Y1260	8,506.80	13,504.80	60,065.62	109,708.97	168,557.34	268,744.09	421,963.06	980,704.09	1,096,624.82	1,330,807.45	1,330,807.45	
B. INFLOWS													
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	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	Y1280	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	Y1290	4,846.63	0.00	0.00	0.00	0.00	163.19	16.59	0.00	0.00	0.00	5,026.41	
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300	4,846.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,846.63	
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0.00	0.00	0.00	0.00	0.00	163.19	16.59	0.00	0.00	0.00	179.78	
4.Investments (i+ii+iii+iv+v)	Y1320	0.00	0.00	189.40	42,874.29	697.22	4,478.46	1,172.60	23,825.89	2,000.00	2,241.24	77,479.10	
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii) Listed Investments	Y1340	0.00	0.00	189.40	42,874.29	697.22	4,478.46	1,172.60	23,825.89	2,000.00	2,241.24	77,479.10	
(a) Current	Y1350	0.00	0.00	189.40	42,874.29	697.22	4,478.46	1,172.60	23,825.89	2,000.00	2,241.24	49,411.97	
(b) Non-current	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,825.89	2,000.00	2,241.24	28,067.13	
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(v) Others (Please Specify)	Y1410	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)	Y1420	5,113.14	614.11	22,649.95	17,651.25	53,587.35	63,553.08	107,596.78	407,421.01	259,654.07	263,382.99	1,201,223.73	
(i) Bills of Exchange and Promissory Notes discounted & rediscouted (As per residual usance of the underlying bills)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	5,113.14	614.11	22,649.95	17,651.25	53,587.35	63,553.08	107,596.78	407,421.01	259,654.07	263,382.99	1,201,223.73	
(a) Through Regular Payment Schedule	Y1450	5,113.14	614.11	22,649.95	17,651.25	53,587.35	63,553.08	107,596.78	407,421.01	259,654.07	263,382.99	1,201,223.73	
(b) Through Bullet Payment	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iii) Interest to be serviced through regular schedule	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv) Interest to be serviced to be in Bullet Payment	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,919.39	23,933.86	28,853.25	
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,919.39	0.00	4,919.39	
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,919.39	0.00	4,919.39	
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,933.86	23,933.86	
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,933.86	23,933.86	
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7. Inflows From Assets On Lease	Y1560	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)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,878.45	1,878.45	
9. Other Assets :	Y1580	53.10	0.00	0.00	0.00	0.00	0.00	2,566.93	13,726.48	0.00	0.00	16,346.51	
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(c) Others	Y1610	53.10	0.00	0.00	0.00	0.00	0.00	2,566.93	13,726.48	0.00	0.00	16,346.51	
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	5,000.00	24,000.00	0.00	5,000.00	32,000.00	34,000.00	0.00	0.00	0.00	100,000.00	
(i)Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii)Lines of credit committed by other institution	Y1690	0.00	5,000.00	24,000.00	0.00	5,000.00	32,000.00	34,000.00	0.00	0.00	0.00	100,000.00	
(iii) Bills discounted/rediscouted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
B. TOTAL INFLOWS (B)	Y1810	10,012.87	5,614.11	46,839.35	60,525.54	59,284.57	100,194.73	145,352.90	444,973.38	266,573.46	291,436.54	1,430,807.45	
(Sum of 1 to 11)													
C. Mismatch (B - A)	Y1820	1,506.07	616.11	278.53	10,882.19	436.20	7.98	7,866.07	-113,767.63	150,652.73	57,253.91	100,000.00	
D. Cumulative Mismatch	Y1830	1,506.07	2,122.18	2,400.71	13,282.90	13,719.10	13,727.08	5,861.01	-307,906.64	42,746.09	100,000.00	100,000.00	
E. Mismatch as % of Total Outflows	Y1840	17.70%	12.33%	0.60%	21.92%	0.74%	0.01%	-5.13%	-20.36%	129.96%	24.45%	7.51%	
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	17.70%	15.71%	4.00%	12.11%	8.14%	5.11%	-1.39%	-11.00%	3.90%	7.51%	7.51%	

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Table 2: Statement of short-term Dynamic Liquidity							
Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
A. OUTFLOWS							
1. Increase in loans & Advances	Y010	20,000.00	10,500.00	19,000.00	81,000.00	107,500.00	238,000.00
(i) Term Loans	Y020	20,000.00	10,500.00	19,000.00	81,000.00	107,500.00	238,000.00
(ii) Working Capital (WC)	Y030	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Micro Retail Loans of MFIs	Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	Y050	0.00	0.00	0.00	0.00	0.00	0.00
2. Net increase in investments	Y060	0.00	0.00	0.00	0.00	35,000.00	35,000.00
(i) Equity Shares	Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	Y080	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares	Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities	Y140	0.00	0.00	0.00	0.00	35,000.00	35,000.00
(ix) In Open ended Mutual Funds	Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	Y170	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	Y180	0.00	0.00	100,200.00	0.00	0.00	100,200.00
5. Security Finance Transactions (As per Residual Maturity of Transactions)	Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y230	0.00	0.00	0.00	0.00	0.00	0.00
6. Other outflows	Y240	1,249.37	1,258.74	2,745.85	11,617.30	19,157.70	36,028.96
7. Total Outflow on account of OBS items (OO)(Details to be given in below table)	Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	Y260	21,249.37	11,758.74	121,945.85	92,617.30	161,657.70	409,228.96
B. INFLOWS							
1. Net cash position	Y270	0.00	0.00	0.00	0.00	0.00	0.00
2. Net Increase in Capital (i+ii+iii)	Y280	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital	Y290	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares	Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	Y310	0.00	0.00	0.00	0.00	0.00	0.00
3. Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y380	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits	Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments	Y490	122.86	122.86	245.72	982.88	1,999.31	3,473.63
6. Interest inflow on performing Advances	Y500	2,782.79	2,805.63	5,693.91	24,185.04	39,083.31	74,550.68
7. Net increase in borrowings from various sources	Y510	20,000.00	10,500.00	119,200.00	81,000.00	142,500.00	373,200.00
(i) Bank Borrowings through working Capital (WC)	Y520	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bank borrowings through cash credit (CC)	Y530	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bank Borrowings through Term Loans	Y540	200.00	8,500.00	88,300.00	18,000.00	57,000.00	172,000.00
(iv) Bank Borrowings through LCs	Y550	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs	Y560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings	Y570	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commercial Papers (CPs)	Y580	14,500.00	2,000.00	0.00	63,000.00	42,500.00	122,000.00
(viii) Debentures	Y590	5,300.00	0.00	30,900.00	0.00	43,000.00	79,200.00
(ix) Bonds	Y600	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)	Y610	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)	Y620	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)	Y630	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)	Y640	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y650	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y660	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y670	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Others (Please Specify)	Y690	0.00	0.00	0.00	0.00	0.00	0.00
8. Other inflows (Please Specify)	Y700	0.00	0.00	0.00	0.00	0.00	0.00
9. Total Inflow on account of OBS items (OI)(Details to be given in table below)	Y710	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)	Y720	22,905.65	13,428.49	125,139.63	106,167.92	183,582.62	451,224.31
C. Mismatch (B - A)	Y730	1,656.28	1,669.75	3,193.78	13,550.62	21,924.92	41,995.35
D. Cumulative mismatch	Y740	1,656.28	3,326.03	6,519.81	20,070.43	41,995.35	41,995.35
E. C as percentage to Total Outflows	Y750	7.79%	14.20%	2.62%	14.63%	13.56%	10.26%