



Ref: PNBHFL/NSE/Debt/FY24/24

August 03, 2023

**National Stock Exchange of India Limited
Listing Department
Exchange Plaza
Bandra Kurla Complex
Bandra (E), Mumbai – 400051**

Symbol: PNBHOUSING

Subject: Submission of ALM Statement for the quarter ended June 30, 2023

Dear Sir(s),

Pursuant to Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021, we hereby submit Asset Liability (ALM) Statement of the Company for the quarter ended June 30, 2023.

This is for your information and records.

Thanking You,

For PNB Housing Finance Limited

**Sanjay Jain
Company Secretary & Chief Compliance Officer
Encl: A/a**

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY								
Particulars	1 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	Row Code	Remarks
Column Code	C284	C285	C286	C287	C288	C289		
A. OUTFLOWS							R1546	
1. Increase in loans & Advances	38299.03	38299.03	93011.94	407200.00	619530.00	1196340.00	R1547	
2. Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00	R1548	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00	R1549	
ii) Bonds/debentures/shares				0.00		0.00	R1550	
iii) Others				0.00		0.00	R1551	
3. Net decrease in public deposits, ICDs	15780.98	4338.23	18052.43	100035.31	125297.62	263504.57	R1552	
4. Net decrease in borrowings from various sources/net increase in market lending	72538.98	0.00	106798.48	440604.35	538901.51	1158843.32	R1553	
5. Outflow on account of off-balance sheet items	0.00	0.00	18074.85	36149.71	54224.56	108449.12	R1554	
6. Other outflows	10374.91	995.53	19984.19	73424.93	96572.21	201351.77	R1555	
TOTAL OUTFLOWS (A)	136993.90	43632.79	255921.89	1057414.30	1434525.90	2928488.78	R1556	
B. INFLOWS						0.00	R1557	
1. Net cash position	74000.00			0.00	0.00	74000.00	R1558	
2. Net increase in deposits	21815.68	18179.73	47267.31	183190.23	259348.99	529801.94	R1559	
3. Interest inflow on investments	1029.83	0.00	138.05	543.06	95.82	1806.76	R1560	
4. Interest inflow on performing Advances	13466.14	11221.78	29176.64	109144.00	172443.65	335452.21	R1561	
5. Net increase in borrowings from various sources	0.00	39400.00	20000.00	510500.00	85500.00	655400.00	R1562	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1563	
7. Other inflows	322991.67	21993.06	102181.95	211062.21	354073.64	1012302.53	R1564	
TOTAL INFLOWS (B)	433303.32	90794.57	198763.95	1014439.50	871462.10	2608763.44	R1565	
C. Mismatch (B - A)	296309.42	47161.78	-57157.94	-42974.80	-563063.80	-319725.34	R1566	
D. Cumulative mismatch	296309.42	343471.20	286313.26	243338.46	-319725.34	-639450.68	R1567	
E. C as percentage to Total Outflows	216.29%	108.09%	-22.33%	-4.06%	-39.25%	-10.92%	R1568	