

Aditya Birla Housing Finance Limited

Disclosure on liquidity risk under RBI/2020-21/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22, 2020

Disclosure as on December 31, 2020

i. Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	No. of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	16	9,628	NA	87%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings

Amount (₹ in Crore)	% of Total Liabilities*
8,119	73%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	8,346	75%
2	NCD	1,374	12%
3	ECB	364	3%
4	Working capital / short term facilities	341	3%
5	CP	274	2%
6	Sub-Debt	261	2%

v. Stock Ratios

Sr. No.	Particulars	31-Dec-20
1	Commercial Papers to Total Liabilities	2%
2	Commercial Papers to Total Assets	2%
3	NCDs (Original Maturity <1 ys) to Total Assets	Nil
4	NCDs (Original Maturity <1 ys) to Total Liabilities	Nil
5	Other Short-Term Liabilities** to Total Assets	14%
6	Other Short-Term Liabilities** to Total Liabilities	16%

*Total Liabilities does not include Net Worth.

** Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2.

*** Significant Counterparties and Top 10 Borrowings are as per actual outstanding