

**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 September 30, 2022**

**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	17	9,995.46	NA	89.70%

**ii. Top 20 large deposits – Not Applicable**

**iii. Top 10 Borrowings**

Amount (₹ in Crore)	% of Total Liabilities*
8,335.46	74.80%

**iv. Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	5,941	53%
2	NHB Loans	1,735	16%
3	NCD	1,637	15%
4	ECB	409	4%
5	Sub-Debt	334	3%
6	Working capital / short term facilities	451	4%
7	CP	348	3%

Above table does not includes Book overdraft.

**v. Stock Ratios**

Sr. No.	Particulars	30-Sep-22
1	Commercial Papers to Total Liabilities	3.12%
2	Commercial Papers to Total Assets	2.68%
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	27.64%
6	Other Short-Term Liabilities** to Total Liabilities	32.21%

**vi. Liquidity Coverage Ratio**

Sr. No.	Name of the instrument	Regulatory Limit	Qtr ending Sep 22
1	Liquidity Coverage Ratio (LCR)	50.00%	132%

\*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