

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 Sep 30, 2023

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	26	11,341	NA	82.71%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings

Amount (₹ in Crore)	% of Total Borrowings
8,096	59.94%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	5,935	43%
2	NHB Loans	2,804	20%
3	NCD	2,945	21%
4	CP	943	7%
5	Working capital / short term facilities	320	2%
6	Sub-Debt	334	2%

Above table does not includes Book overdraft.

v. Stock Ratios

Sr. No.	Particulars	30-Sep-23
1	Commercial Papers to Total Liabilities	7%
2	Commercial Papers to Total Assets	6%
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	22%
6	Other Short-Term Liabilities** to Total Liabilities	25%

vi. Liquidity Coverage Ratio

Sr. No.	Name of the instrument	Regulatory Limit	Quarterly Avg Sep'23
1	Liquidity Coverage Ratio (LCR)	60.00%	174%

*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