

## 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 Sept 30, 2021

**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	21	9,281	NA	91%

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

**iii. Top 10 Borrowings**

Amount (₹ in Crore)	% of Total Liabilities*
7,178	70%

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

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	7,558	74%
2	NCD	1,596	16%
3	ECB	371	4%
4	Sub-Debt	334	3%
5	Working capital / short term facilities	115	1%
6	CP	99	1%

**v. Stock Ratios**

Sr. No.	Particulars	30-Sep-21
1	Commercial Papers to Total Liabilities	1%
2	Commercial Papers to Total Assets	1%
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	17%
6	Other Short-Term Liabilities** to Total Liabilities	20%

\*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