

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 Mar 31, 2026

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	20	29,622	NA	76.43%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings***

Amount (₹ in Crore)	% of Total Borrowings
22,502	59.39%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	10,668	28%
2	NHB Loans	4,134	11%
3	NCD	14,921	38%
4	CP	4,246	11%
5	Working capital / short term facilities	2,116	5%
6	Sub-Debt	1,392	4%

Above table does not includes Book overdraft.

v. Stock Ratios

Sr. No.	Particulars	31-Mar-26
1	Commercial Papers to Total Public Funds #	11%
2	Commercial Papers to Total Liabilities	11%
3	Commercial Papers to Total Assets	9%
4	NCDs (Original Maturity <1 ys) to Total Public Funds	Nil
5	NCDs (Original Maturity <1 ys) to Total Assets	Nil
6	NCDs (Original Maturity <1 ys) to Total Liabilities	Nil
7	Other Short Term Liabilities as % of Total Public Funds	19%
8	Other Short-Term Liabilities** to Total Assets	16%
9	Other Short-Term Liabilities** to Total Liabilities	18%

vi. Liquidity Coverage Ratio

Sr. No.	Name of the instrument	Regulatory Limit	Qtrly Avg Mar'26
1	Liquidity Coverage Ratio (LCR)	100.00%	152%

*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

Total Public Fund includes borrowings from Bank, NCD, CP, Sub-Debt and NHB