

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 Dec 31, 2025

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	23	27,869	NA	81.38%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings

Amount (₹ in Crore)	% of Total Borrowings
21,157	62.98%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	8,761	26%
2	NHB Loans	3,807	11%
3	NCD	14,773	43%
4	CP	3,148	9%
5	Working capital / short term facilities	1,752	5%
6	Sub-Debt	1,161	3%

12,567

15,935

Above table does not includes Book overdraft.

v. Stock Ratios

Sr. No.	Particulars	31-Dec-25
1	Commercial Papers to Total Liabilities	9%
2	Commercial Papers to Total Assets	8%
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%

vi. Liquidity Coverage Ratio

Sr. No.	Name of the instrument	Regulatory Limit	Qtrly Avg Dec'25
1	Liquidity Coverage Ratio (LCR)	100.00%	150%

*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