

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, 2024

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	19	16,601	NA	83.46%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings

Amount (₹ in Crore)	% of Total Borrowings
13,224	67.46%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	6,770	34%
2	NHB Loans	3,376	17%
3	NCD	5,994	30%
4	CP	1,781	9%
5	Working capital / short term facilities	1,001	5%
6	Sub-Debt	486	2%

Above table does not includes Book overdraft.

v. Stock Ratios

Sr. No.	Particulars	30-Sep-24
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	19%
6	Other Short-Term Liabilities** to Total Liabilities	22%

vi. Liquidity Coverage Ratio

Sr. No.	Name of the instrument	Regulatory Limit	Monthly Avg Sept'24
1	Liquidity Coverage Ratio (LCR)	70.00%	128%

*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