

**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, 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	18	12,767	NA	87.64%

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

**iii. Top 10 Borrowings**

Amount (₹ in Crore)	% of Total Borrowings
10,796	75.35%

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

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	5,919	41%
2	NHB Loans	3,175	22%
3	NCD	3,208	22%
4	CP	1,041	7%
5	Working capital / short term facilities	420	3%
6	Sub-Debt	341	2%

Above table does not includes Book overdraft.

**v. Stock Ratios**

Sr. No.	Particulars	31-Dec-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	26%

**vi. Liquidity Coverage Ratio**

Sr. No.	Name of the instrument	Regulatory Limit	Quarterly Avg Dec'23
1	Liquidity Coverage Ratio (LCR)	70.00%	130%

\*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