

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 March 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	22	22,549	NA	84.63%

ii. Top 20 large deposits – Not Applicable

iii. Top 10 Borrowings

Amount (₹ in Crore)	% of Total Borrowings
17,308	66.31%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	8,566	32%
2	NHB Loans	3,129	12%
3	NCD	9,924	37%
4	CP	1,529	6%
5	Working capital / short term facilities	2,102	8%
6	Sub-Debt	643	2%

Above table does not includes Book overdraft.

v. Stock Ratios

Sr. No.	Particulars	31-Mar-25
1	Commercial Papers to Total Liabilities	6%
2	Commercial Papers to Total Assets	5%
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	18%
6	Other Short-Term Liabilities** to Total Liabilities	20%

vi. Liquidity Coverage Ratio

Sr. No.	Name of the instrument	Regulatory Limit	Qtrly Avg Mar'25
1	Liquidity Coverage Ratio (LCR)	85.00%	131%

*Total Liabilities does not include Net Worth.

** Other Short Term Liabilities excludes Commercial Paper as they are already considered in

*** Significant Counterparties and Top 10 Borrowings are as per actual outstanding