

## Aditya Birla Finance Limited

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on December 31, 2020.

**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	21	27,058	NA	71%

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

**iii) Top 10 Borrowings**

Amount (₹ in Crore)	% of Total Liabilities*
20,513	54%

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

Sr.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	15,511	41%
2	Secured Non-Convertible Debentures	12,148	32%
3	Commercial Paper	3,588	9%
4	External Commercial Borrowings	2,558	7%
5	Sub-ordinate Debt	1,942	5%
6	Working capital / short term facilities/OD	1,426	4%

**v) Stock Ratios**

Sr No	Particulars	31 December, 2020
1	Commercial Papers to Total Liabilities*	9%
2	Commercial Papers to Total Assets	8%
3	NCDs (Original Maturity < 1 year) to Total Liabilities*	Nil
4	NCDs (original Maturity < 1 year) to Total Assets	Nil
5	Other Short Term Liabilities** to Total Liabilities*	26%
6	Other Short Term Liabilities** to Total Assets	22%

\* Total Liabilities does not include Net Worth.

\*\* Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2.

**vi) Institutional set-up for liquidity risk management:**

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same.