

**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**

**1. Funding Concentration based on significant counterparty (both deposit and borrowings)**

Sr. No.	No. of Significant Counterparties	Amount	% of total Deposits	% of Total Liabilities
1	20	Rs 28,368 crs	NA	65%

**2. Top 20 large deposits: Not Applicable**

**3. Top10 Borrowings**

Amount	% of Total Borrowings
Rs 22,313 crs	53%

**4. Funding concentration based on significant instrument / product:**

Sr.	Name of the instrument	Amount (Rs Crs)	% of Total Liabilities
1	Term Loan	18,310	42%
2	Non-Convertible Debentures	14,514	33%
3	Commercial Paper	4,145	9%
4	Working capital / short term facilities	1,992	5%
5	Sub-ordinate Debt	1,744	4%
6	External Commercial Borrowings (FCY)	955	2%

**5. Stock Ratios:**

Sr No	Particulars	Dec-19
1	Commercial Papers to Total Liabilities	9%
2	Commercial Papers to Total Assets	8%
3	NCDs (Original Maturity <1 yrs.) to Total Liabilities	Nil
4	NCDs (original Maturity <1 yrs.) to Total Assets	Nil
5	Other Short Term Liabilities to Total Liabilities	28%
6	Other Short Term Liabilities to Total Assets	23%

**6. Institutional set-up for liquidity risk management:**

Aditya Birla Finance Ltd. 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.