

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 September 30, 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	20	28,139	NA	71%

ii) Top 20 large deposits – Not Applicable

iii) Top 10 Borrowings

Amount (₹ in Crore)	% of Total Liabilities*
22,105	56%

iv) Funding Concentration based on significant instrument/product

Sr.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	17,313	44%
2	Secured Non-Convertible Debentures	12,030	30%
3	Commercial Paper	3,372	9%
4	External Commercial Borrowings	2,552	6%
5	Sub-ordinate Debt	1,868	5%
6	Working capital / short term facilities	1,339	3%

v) Stock Ratios

Sr No	Particulars	30 September, 2020
1	Commercial Papers to Total Liabilities*	9%
2	Commercial Papers to Total Assets	7%
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*	27%
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.