

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 March 31, 2020.

**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	22	Rs 28,967 Cr	NA	66%

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

**3. Top 10 Borrowings**

Amount	% of Total Liabilities
Rs 21,684 Cr	49%

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

Sr. No.	Name of the instrument	Amount (Rs Crs)	% of Total Liabilities
1	Term Loan	18,622	42.42%
2	Non-Convertible Debentures	15,629	35.60%
3	External Commercial Borrowings	2,560	5.83%
4	Working capital / short term facilities	2,257	5.14%
5	Commercial Paper	2,206	5.03%
6	Sub-ordinate Debt	1,890	4.30%

**5. Stock Ratios:**

Sr. No.	Particulars	March 31, 2020
1	Commercial Papers to Total Liabilities	5%
2	Commercial Papers to Total Assets	4%
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	29%
6	Other Short Term Liabilities to Total Assets	24%

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

\* Total Liabilities does not include Net Worth.

**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.