

Aditya Birla Capital 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 June 30, 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	18	78,549	NA	66%

ii) Top 20 Large Deposits – Not Applicable

iii) Top 10 Borrowings -

Amount (₹ in Crore)	% of Total Borrowings
65,204	57%

iv) Funding Concentration based on Significant Instrument/Product

Sr. No	Name of the Instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	49,977	42%
2	Secured Non-Convertible Debentures	32,602	28%
3	Commercial Paper	8,241	7%
4	Working Capital & Short-term Facilities	8,772	7%
5	External Commercial Borrowings	8,464	7%
6	Sub-ordinate Debt	3,997	3%
7	Intercompany Borrowings	1,167	1%

* Total Liabilities does not include Net Worth

v) Stock Ratios

Sr. No	Particulars	30-June-25
1	Commercial Papers to Total Liabilities*	7%
2	Commercial Papers to Total Assets	6%
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*	31%
6	Other Short-Term Liabilities** to Total Assets	25%

* 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.

Further NBFC are required to publicly disclose the information related to Liquidity Coverage Ratio on quarterly basis. Accordingly, the disclosure on Liquidity Coverage Ratio of Aditya Birla Capital Limited for Q1-FY2026 is as under:

LCR Disclosure		Q1-FY2026	
Particulars		Total unweighted Value (average) ¹	Total weighted Value (average) ²
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	4,854	4,854
	Cash	537	537
	Government Securities (Including lending under Crops)	4,317	4,317
Cash Outflow			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,181	2,508
4	Secured wholesale funding	2,865	3,295
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	2,137	2,458
7	Other contingent funding obligations	316	363
8	TOTAL CASH OUTFLOWS	7,499	8,624
Cash Inflow			
9	Secured lending	-	-
10	Inflows from fully performing exposures	3,540	2,655
11	Other cash inflows	7,523	5,642
12	TOTAL CASH INFLOWS	11,063	8,297
			Total Adjusted Value
13	TOTAL HQLA	NA	4,854
14	TOTAL NET CASH OUTFLOWS (Weighted value of Total Cash Outflow – Minimum of (Weighted value of Total Cash Inflows, 75% of Weighted value of Total Cash Outflows))		2,156
15	LIQUIDITY COVERAGE RATIO (%)		225%

Notes:

1. Unweighted values must be calculated as expected outflow and inflow within 30 days. Averages are calculated on the basis of simple average of daily observation for Q1-FY2026.
2. Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.