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, 2026.

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	19	95,363	NA	65%

ii) Top 20 Large Deposits – Not Applicable

iii) Top 10 Borrowings -

Amount (₹ in Crore)	% of Total Borrowings
78,604	55%

iv) Funding Concentration based on Significant Instrument/Product

Sr. No	Name of the Instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	58,359	40%
2	Secured Non-Convertible Debentures	41,956	29%
3	Commercial Paper	10,015	7%
4	Working Capital & Short-term Facilities	8,824	6%
5	External Commercial Borrowings	14,790	10%
6	Sub-ordinate Debt	5,478	4%
7	Perpetual debt instruments	1,548	1%
8	Intercorporate Borrowings	1,509	1%

* Total Liabilities does not include Net Worth

v) Stock Ratios

Sr. No	Particulars	30-June-26
1	Commercial Papers to Total Public Funds	7%
2	Commercial Papers to Total Liabilities	7%
3	Commercial Papers to Total Assets	6%
4	NCDs (Original Maturity <1 ys) to Total Public Funds	Nil
5	NCDs (Original Maturity <1 year) to Total Liabilities	Nil
6	NCDs (original Maturity <1 year) to Total Assets	Nil
7	Other Short Term Liabilities to Total Public Funds	30%
8	Other Short-Term Liabilities to Total Liabilities	30%
9	Other Short-Term Liabilities to Total Assets	24%

Note :

1. Total Liabilities does not include Net Worth.
2. Other Short-Term Liabilities excludes Commercial Paper.
3. Total Public Funds includes of total borrowing.

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-FY2027 is as under:

LCR Disclosure		**Q1-FY2027**	
Particulars		**Total unweighted Value (average)**[1]	**Total weighted Value (average)**[2]
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)**	**4,755**	**4,755**
	Cash	708	708
	Government Securities (Including lending under Croms)	4,047	4,047
Cash Outflow			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	2,788	3,207
4	Secured wholesale funding	3,156	3,629
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	3,225	3,709
7	Other contingent funding obligations	408	469
8	**TOTAL CASH OUTFLOWS**	**9,577**	**11,014**
Cash Inflow			
9	Secured lending	-	-
10	Inflows from fully performing exposures	5,506	4,129
11	Other cash inflows	9,143	6,857
12	**TOTAL CASH INFLOWS**	**14,649**	**10,986**
			Total Adjusted Value
13	**TOTAL HQLA**	NA	**4,755**
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))		**2,754**
15	**LIQUIDITY COVERAGE RATIO (%)**		**173%**

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-FY2027.
2. Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.