

## Bajaj Housing Finance Limited Public Disclosure on Liquidity Risk - For the quarter ended 31<sup>st</sup> March 2026

Reserve Bank of India (Housing Finance Companies) Directions, 2025, as amended from time to time. Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, as amended from time to time. Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, as amended from time to time.

### (i) Funding Concentration based on significant counterparty (₹ in crore)

Particulars	As at 31-Mar-26
i) Number of Significant Counterparties (>1%)	23.00
ii) Amount(in ₹ crore)	82,639
iii) Percentage of funding concentration to total deposits	NA
iv) Percentage of funding concentration to total liabilities	78.99%

### (ii) Top 20 large public deposits - This disclosure is not applicable to the Company, being non deposit taking HFC

### (iii) Top 10 borrowings (₹ in crore)

Particulars	As at 31-Mar-26
i) Total amount of top 10 borrowings	62,298
ii) Percentage of amount of top 10 borrowings to total borrowings	60.07%

Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.

### (iv) Funding Concentration based on significant instrument/product\* (₹ in crore)

Particulars	As at 31-Mar-26	% of total liabilities
i) Non-convertible debentures	45,471	43.46%
ii) Loans from banks (including PTC)	42,301	40.43%
iii) Loans from NHB	10,341	9.88%
iv) Commercial papers	5,544	5.30%
V) Inter Corporate Deposits	47	0.05%

Total liabilities are excluding Equity share capital and Other equity.

### (v) Stock ratio

Particulars	As at 31-Mar-26
(i) Commercial paper as a % of total public funds*	5.35%
(ii) Commercial paper as a % of total liabilities	5.30%
(iii) Commercial paper as a % of total assets	4.36%
(iv) Non convertible debentures (original maturity of less than 1 year) as a % of total public funds*	NA
(v) Non convertible debentures (original maturity of less than 1 year) as a % of total liabilities	NA
(vi) Non convertible debentures (original maturity of less than 1 year) as a % of total assets	NA
(vii) Other short term liabilities as a % of total public funds *#	19.87%
(viii) Other short term liabilities as a % of total liabilities #	19.69%
(ix) Other short term liabilities as a % of total assets #	16.20%

Total liabilities are excluding Equity share capital and Other equity.

\* Public funds are considered as total of borrowings from NCD, CP, Bank Loans and ICDS.

# Other short term liabilities are as per residual maturities with in 12 months of Bank loan and other liabilities(excl. CPs).

**(i) Institutional set-up for liquidity risk management:**

Board of Directors through board approved management committees, keep an effective oversight on the risks associated with the company including liquidity risk. Organisation structure for liquidity risk management is as mentioned below.

- Risk Management Committee
- Asset Liability Committee (ALCO)
- Investment Committee
- ALCO Subcommittee

The Company has a robust ALCO process and ALCO, Investment committee and ALCO Subcommittee meet every month to evaluate external market environment, liquidity position and near-term liquidity requirement factoring in business growth estimates. The committee also oversees the liquidity position based on different stress scenarios and reviews the structural and dynamic liquidity statement and interest rate sensitivity statements. Minutes of ALCO and investment committee are also placed to Board of Directors. Risk management committee also meets quarterly to review various risks inherent under company's operations such as credit risk, interest rate risk, operational risk and liquidity risk etc.

## Bajaj Housing Finance Limited- Disclosure on Liquidity Coverage Ratio - For the quarter ended 31<sup>st</sup> March 2026

Appendix I (Average for Quarter ended Q4 FY26)		Amt in Cr.	
	Total Unweighted Value (average)*	Total Weighted Value (average)#	
<b>High Quality Liquid Assets</b>			
1. Total High Quality Liquid Assets (HQLA)	3,164	3,164	
<b>Cash Outflows</b>			
2. Deposits (for deposit taking companies)			
3. Unsecured wholesale funding	868	998	
4. Secured wholesale funding	2,780	3,197	
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	3,886	4,469	
7. Other contingent funding obligations			
<b>8. TOTAL CASH OUTFLOWS</b>	<b>7,534</b>	<b>8,664</b>	
<b>Cash Inflows</b>			
9. Secured lending			
10. Inflows from fully performing exposures	1,210	908	
11. Other cash inflows	9,162	6,872	
<b>12. TOTAL CASH INFLOWS</b>	<b>10,373</b>	<b>7,779</b>	
			<b>Total Adjusted Value</b>
<b>13. TOTAL HQLA</b>			3,164
<b>14. TOTAL NET CASH OUTFLOWS</b>			2,166
<b>15. LIQUIDITY COVERAGE RATIO (%)</b>			<b>146.10%</b>
<b>16. NHB Requirement (%)</b>			<b>100%</b>
<b>17. NHB Requirement Amount</b>			<b>2,166</b>
<b>Components of HQLA</b>			
	<b>Q4 Average without haircut</b>	<b>Q4 Average with haircut</b>	
<b>High Quality Liquid Assets (HQLA)</b>			
<b>1. HQLA without any haircut</b>			
a. Cash	121	121	
b. GSEC/T-bill/SDL	3,043	3,043	
<b>2. HQLA with haircut</b>	-	-	
<b>Total HQLA</b>	<b>3,164</b>	<b>3,164</b>	

\*Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

#Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflows.