

**Bajaj Housing Finance Limited Public Disclosure on Liquidity Risk - For the quarter ended  
December 31, 2020**

(i) **Funding Concentration based on significant counterparty (both deposits and borrowings):**

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	1	4,677.12	NA	17.38%

(ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits):**

<b>Amount in Rs. Crore</b>	NA
<b>% of total deposits</b>	NA

(iii) **Top 10 borrowings (amount in Rs. crore and % of total borrowings):**

<b>Amount in Rs. Crore</b>	16,808.06
<b>% of total borrowings</b>	62.97%

(iv) **Funding Concentration based on significant instrument/product:**

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Bank Borrowings	17,654.44	65.62%
2	NCD	7,463.38	27.74%
3	Commercial Paper	1,576.39	5.86%

(v) **Stock Ratios:**

(a) Commercial papers as a % of total public funds, total liabilities and total assets:

Particulars	Weightage
CP as % of Total Public funds	5.91%
CP as % of Total Liabilities	5.86%
CP as % of Total Assets	4.81%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total asset: **(Not Applicable)**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	Weightage
Other short-term liabilities as % of Total Public funds	26.64%
Other short-term liabilities as % of Total Liabilities	26.43%
Other short-term liabilities as % of Total Assets	21.70%

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

Board of Directors through board approved committees of directors and 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
- Committee of Directors
- 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. The Committee of Directors meet every quarter to review/oversee Asset liability management. 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.

**\*Notes:**

- 1) *Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
- 2) *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*