

## Bajaj Housing Finance Limited Public Disclosure on Liquidity Risk - For the quarter ended September 30, 2021

### Disclosure as required by Liquidity Risk Management Framework for Non-Banking Financial Companies

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

Particulars	As at 30 Sept 2021
i) Number of Significant Counterparties*( >1%)	24.00
ii) Amount(in ₹ crore)	31,360
iii) Percentage of funding concentration to total deposits	NA
iv) Percentage of funding concentration to total liabilities	85.34%

\* Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.

#### (ii) Top 20 large deposits - Not applicable

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

Particulars	As at 30 Sept 2021
i) Total amount of top 10 borrowings	23,450
ii) Percentage of amount of top 10 borrowings to total borrowings	64.63%

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

Particulars	As at	
	30 Sept 2021	% of total liabilities
i) Non-convertible debentures	9,738	26.50%
ii) Loans from banks	22,578	61.44%
iii) Commercial papers	3,968	10.80%

\* 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 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies. Total liabilities are excluding Equity share capital and Other equity.

#### (v) Stock ratio

Particulars	As at 30 Sept 2021
(i) Commercial paper as a percentage of total public funds*	10.94%
(ii) Commercial paper as a percentage of total liabilities	10.80%
(iii) Commercial paper as a percentage of total assets	9.21%
(iv) Non convertible debentures as a percentage of total public funds*	26.84%
(v) Non convertible debentures as a percentage of total liabilities	26.50%
(vi) Non convertible debentures as a percentage of total assets	22.59%
(vii) Other short term liabilities as a percentage of total public funds *#	13.17%
(viii) Other short term liabilities as a percentage of total liabilities #	13.01%
(ix) Other short term liabilities as a percentage of total assets #	11.09%

Total liabilities are excluding Equity share capital and Other equity.  
\* Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.  
# Other short term liabilities are excluding Commercial paper & short term maturities of long term Non convertible debentures.

**(i) 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.*