

Bajaj Housing Finance Limited Public Disclosure on Liquidity Risk - For the quarter ended 31st Dec 2025

Disclosures prescribed under Reserve Bank of India (Housing Finance Companies) Directions, 2025, Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, in Annex – I: Public disclosure on liquidity risk and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, in C. Disclosure requirements para (23) Disclosure on Liquidity Coverage Ratio (LCR) (as amended from time to time).

(i) Funding Concentration based on significant counterparty

Particulars	(₹ in crore)
As at 31-Dec-25	
i) Number of Significant Counterparties*(>1%)	22.00
ii) Amount(in ₹ crore)	76,792
iii) Percentage of funding concentration to total deposits	NA
iv) Percentage of funding concentration to total liabilities	77.63%

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

(ii) Top 20 large public deposits - Not applicable

(iii) Top 10 borrowings

Particulars	(₹ in crore)
As at 31-Dec-25	
i) Total amount of top 10 borrowings	57,274
ii) Percentage of amount of top 10 borrowings to total borrowings	58.41%

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*

Particulars	As at 31-Dec-25	% of total liabilities
i) Non-convertible debentures	46,643	47.15%
ii) Loans from banks (including PTC)	38,582	39.01%
iii) Loans from NHB	8,613	8.71%
iv) Commercial papers	4,165	4.21%
V) Inter Corporate Deposits	46	0.05%

* 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 31-Dec-25
(i) Commercial paper as a % of total public funds*	4.25%
(ii) Commercial paper as a % of total liabilities	4.21%
(iii) Commercial paper as a % of total assets	3.45%
(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 #	22.12%
(viii) Other short term liabilities as a % of total liabilities #	21.93%
(ix) Other short term liabilities as a % of total assets #	17.96%

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 within 12 months of Bank loan and other liabilities(excl. CPs).

(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.*

Disclosures prescribed under Reserve Bank of India (Housing Finance Companies) Directions, 2025, Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, in Annex – I: Public disclosure on liquidity risk and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, in C. Disclosure requirements para (23) Disclosure on Liquidity Coverage Ratio (LCR) (as amended from time to time).

Appendix I (Average for Quarter ended Q3 FY26)		Amt in Cr.
	Total Unweighted Value (average)*	Total Weighted Value (average)#
High Quality Liquid Assets		
1. **Total High Quality Liquid Assets (HQLA)	2,460	2,453
Cash Outflows		
2. Deposits (for deposit taking companies)		
3. Unsecured wholesale funding	1,153	1,326
4. Secured wholesale funding	1,287	1,479
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 #	3,390	3,899
7. Other contingent funding obligations		
8. TOTAL CASH OUTFLOWS	5,830	6,705
Cash Inflows		
9. Secured lending		
10. Inflows from fully performing exposures	1,149	861
11. Other cash inflows *	6,811	5,108
12. TOTAL CASH INFLOWS	7,960	5,970
		Total Adjusted Value
13. TOTAL HQLA		2,453
14. TOTAL NET CASH OUTFLOWS		1,676
15. LIQUIDITY COVERAGE RATIO (%)		146.31%
16. NHB Requirement (%)		100%
17. NHB Requirement Amount		1,676
Components of HQLA	Q3 Average without haircut	Q3 Average with haircut
High Quality Liquid Assets (HQLA)		
1. HQLA without any haircut		
a. Cash	96	96
b. GSEC/T-bill/SDL/TREPS	2,313	2,313
2. HQLA with haircut	52	44
Total HQLA	2,460	2,453

*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.