

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited as on 31 December 2020 in accordance with RBI circular no. RBI/2020-21/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22, 2020 on Liquidity Risk Management Framework for Housing Finance Companies

1. Funding Concentration based on significant counterparty (both deposit and borrowings)

| Sr. No. | No. of Significant Counterparties | Amount | % of total deposits | % of total liabilities |
|---------|-----------------------------------|---------------|---------------------|------------------------|
| 1 | 16 | Rs 25,765 crs | NA | 90.7% |

2. Top 20 large deposits: Not Applicable

3. Top 10 Borrowings

| Amount | % of Total Borrowings |
|---------------|-----------------------|
| Rs 21,989 crs | 80.7% |

4. Funding concentration based on significant instrument / product:

| Sr. no. | Name of the instrument | Amount (Rs. crs.) | % of total liabilities |
|---------|-------------------------------|-------------------|------------------------|
| 1 | Term Loan | 15,404 | 54.2% |
| 2 | Non-convertible debentures | 6,960 | 24.5% |
| 3 | Inter-corporate deposits | 2,666 | 9.4% |
| 4 | Securitization borrowing | 1,652 | 5.8% |
| 5 | External Commercial Borrowing | 544 | 1.9% |

5. Stock Ratios:

| Sr. no. | Particulars | Dec-20 |
|---------|---|--------|
| 1 | Commercial papers as a % of total public funds | NA |
| 2 | Commercial papers as a % of total liabilities | 0.1% |
| 3 | Commercial papers as a % of total assets | 0.0% |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of total public funds | NA |
| 5 | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | 0% |
| 6 | Non-convertible debentures (original maturity of less than one year) as a % of total assets | 0% |
| 7 | Other short-term liabilities, if any as a % of total public funds | NA |
| 8 | Other short-term liabilities, if any as a % of total liabilities | 23.0% |
| 9 | Other short-term liabilities, if any as a % of total assets | 13.1% |

6. Institutional set-up for liquidity risk management:

- The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
- The Company manages liquidity risk by maintaining an appropriate mix of cash and cash equivalents, unutilised banking facilities, credit lines as necessary. Further, the Company continuously monitors expected and actual cash flows by assessing the maturity profiles of financial assets and liabilities.

Piramal Capital & Housing Finance Limited

(formerly Piramal Housing Finance Limited)

CIN : U65999MH2017PLC291071

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