

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited as on 31 March 2021 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	15	Rs 28,177 crs	NA	90.4%

**2. Top 20 large deposits:** Not Applicable

**3. Top 10 Borrowings**

Amount	% of Total Borrowings
Rs 24,609 crs	82.4%

**4. Funding concentration based on significant instrument / product:**

Sr. no.	Name of the instrument	Amount (Rs. crs.)	% of total liabilities
1	Term Loan	14,768	47.4%
2	Non-convertible debentures	10,901	35.0%
3	Inter-corporate deposits	2,666	8.6%
4	Securitization borrowing	956	3.1%
5	External Commercial Borrowing	548	1.8%

**5. Stock Ratios:**

Sr. no.	Particulars	Mar-21
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	23.5%
9	Other short-term liabilities, if any as a % of total assets	13.9%

**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)

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