

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited) as on 30 September 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 35,447 crs	NA	58.0%

2. Top 20 large deposits: Not Applicable

3. Top 10 Borrowings

Amount	% of Total Borrowings
Rs 29,868 crs	60.0%

4. Funding concentration based on significant instrument / product:

Sr. no.	Name of the instrument	Amount (Rs. crs.)	% of total liabilities
1	Non-convertible debentures	30,831	50.4%
2	Term Loan	15,103	24.7%
3	Inter-corporate deposits	2,666	4.4%

5. Stock Ratios:

Sr. no.	Particulars	Sept-21
1	Commercial papers as a % of total public funds	NA
2	Commercial papers as a % of total liabilities	0.7%
3	Commercial papers as a % of total assets	0.5%
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	20.0%
9	Other short-term liabilities if any as a % of total assets	14.7%

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.