

**Public disclosure on liquidity risk of Piramal Capital and Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited) as on December 31, 2022**

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

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1       | 15                                   | 27,696           | NA                  | 59.32%                 |

**2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable**

**3. Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

| Amount (₹ crore) | % of Total Borrowings |
|------------------|-----------------------|
| 24,387           | 60.48%                |

**4. Funding Concentration based on significant instrument/product**

| Sr. No. | Name of the instrument/product                      | Amount (₹ crore) | % of Total Liabilities |
|---------|---|------------------|------------------------|
| 1       | Redeemable Non-Convertible Debentures (secured)     | 26,654           | 57.09%                 |
| 2       | Term loan (secured) from banks                      | 10,452           | 22.39%                 |
| 3       | Securitized borrowing                               | 1,169            | 2.50%                  |
| 4       | Commercial paper (Unsecured)                        | 781              | 1.67%                  |
| 5       | Term loan (secured) - FCNR Loans                    | 624              | 1.34%                  |
| 6       | Intercompany deposit from related party (Unsecured) | 500              | 1.07%                  |

**Piramal Capital & Housing Finance Limited**

(formerly known as Dewan Housing Finance Corporation Limited)

CIN : L65910MH1984PLC032639

Registered office: Unit No-601, 6<sup>th</sup> Floor, Amity Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai – 400 070

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**5. Stock Ratios:**

| Sr. No. |       | Particulars   | Dec-22 |
|---------|-------|---|--------|
| (a)     | (i)   | Commercial papers as a % of total public funds  | 1.9%   |
|         | (ii)  | Commercial papers as a % of total liabilities   | 1.7%   |
|         | (iii) | Commercial papers as a % of total assets  | 1.2%   |
| (b)     | (i)   | Non-convertible debentures (original maturity of less than one year) as a % of total public funds | NIL    |
|         | (ii)  | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities  | NIL    |
|         | (iii) | Non-convertible debentures (original maturity of less than one year) as a % of total assets       | NIL    |
| (c)     | (i)   | Other short-term liabilities, if any as a % of total public funds                                 | 20.7%  |
|         | (ii)  | Other short-term liabilities, if any as a % of total liabilities                                  | 17.9%  |
|         | (iii) | Other short-term liabilities, if any as a % of total assets                                       | 11.9%  |

**6. Institutional set-up for liquidity risk management**

- a. The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
- b. 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