

**Public disclosure on liquidity risk of Piramal Capital and Housing Finance Limited (Formerly known as Dewan Housing Finance Corporation Limited) as on September 30, 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	14	27,759	NA	52.98%

**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
24,344	57.53%

**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)	27,381	52.26%
2	Term loan (secured) from banks	10,307	19.67%
3	Securitized borrowing	1,811	3.46%
4	Intercompany deposit from related party (Unsecured)	1,600	3.05%
5	Term loan (secured) - FCNR Loans	617	1.18%

**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	Sep-22
(a)	(i)	Commercial papers as a % of total public funds	0.27%
	(ii)	Commercial papers as a % of total liabilities	0.22%
	(iii)	Commercial papers as a % of total assets	0.15%
(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	28.84%
	(ii)	Other short-term liabilities, if any as a % of total liabilities	23.29%
	(iii)	Other short-term liabilities, if any as a % of total assets	16.62%

**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