

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited) as on 30 June 2022 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 deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	14	29,533	NA	53%

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
25,759	57%

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)	28,292	50.7%
2	Term loan (secured) from banks	10,794	19.3%
3	Intercompany deposit from related party (Unsecured)	2,297	4.1%
4	Securitized borrowing	2,254	4.0%
5	Term loan (secured) - FCNR Loans	591	1.1%

Piramal Capital & Housing Finance Limited

(formerly known as Dewan Housing Finance Corporation Limited)

CIN : L65910MH1984PLC032639

Registered office: Unit No-601, 6th Floor, Amity Building, Agastya Corporate Park, Kamani Junction,

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5. Stock Ratios:

Sr. No.		Particulars	Jun-22
(a)	(i)	Commercial papers as a % of total public funds	0.5%
	(ii)	Commercial papers as a % of total liabilities	0.4%
	(iii)	Commercial papers as a % of total assets	0.3%
(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	24.9%
	(ii)	Other short-term liabilities, if any as a % of total liabilities	20.0%
	(iii)	Other short-term liabilities, if any as a % of total assets	14.2%

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