

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited) as on 31 December 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 deposits and borrowings)**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	14	30,650	NA	54%

**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
26,632	57%

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

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term loan (secured) from banks	11,277	20%
2	Redeemable Non-Convertible Debentures (secured)	28,713	50%
3	Intercompany deposit from related party (unsecured)	2,666	5%
4	Term loan (secured) from Others	2,559	4%
5	Term loan (secured) - FCNR Loans	569	1%

**5. Stock Ratios:**

Sr. No.	Particulars	Mar-22
(a)	(i) Commercial papers as a % of total public funds	0.8%
	(ii) Commercial papers as a % of total liabilities	0.6%
	(iii) Commercial papers as a % of total assets	0.4%
(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	25.2%
	(ii) Other short-term liabilities, if any as a % of total liabilities	20.5%
	(iii) Other short-term liabilities, if any as a % of total assets	14.8%

**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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**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