

**Public Disclosure on Liquidity Risk of Piramal Capital & Housing Finance Limited as on 30<sup>th</sup> September 2023**

**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	21	29,726.66	NA	62.68%

**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
22,966.15	55.27%

**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	25,271.86	53.28%
2	Term Loans	10,464.50	22.06%
3	Commercial Paper	3,059.37	6.45%
4	Securitized Borrowings	2,140.97	4.51%

**5. Stock Ratios:**

Sr. No.	Particulars	Sept-23
(a)	(i) Commercial papers as a % of total public funds	7.36%
	(ii) Commercial papers as a % of total liabilities	6.45%
	(iii) Commercial papers as a % of total assets	4.90%
(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	21.47%
	(ii) Other short-term liabilities, if any as a % of total liabilities	18.81%
	(iii) Other short-term liabilities, if any as a % of total assets	14.29%

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

- a. The ALCO (Asset-liability Committee) 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