

Public Disclosure on Liquidity Risk of Piramal Capital & Housing Finance Limited as on 30th September 2024

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	23	34,528.10	NA	64.97%

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
25,776.43	52.65%

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	25,020.93	47.08%
2	Term Loans	12,335.51	23.21%
3	Securitized Borrowings	4945.22	9.31%
4	Dollar Bond	2514.83	4.73%
4	Commercial Paper	3171.47	5.97%
5	Term loan - FCNR Loans	828.14	1.56%

5. Stock Ratios:

Sr. No.	Particulars	Sep-24
(a)	(i) Commercial papers as a % of total public funds	6.48%
	(ii) Commercial papers as a % of total liabilities	5.97%
	(iii) Commercial papers as a % of total assets	4.64%
(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	24.67%
	(ii) Other short-term liabilities, if any as a % of total liabilities	22.72%
	(iii) Other short-term liabilities, if any as a % of total assets	17.67%

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 unutilised banking facilities, credit lines as necessary and by continuously monitoring expected and actual cash flows, and by assessing the maturity profiles of financial assets and liabilities.