Public Disclosure on Liquidity Risk Management Framework of Piramal Finance Limited (formerly known as Piramal Capital & Housing Finance Limited) as on 31st March 2025

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	36,500.10	NA	60.59%

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
27,872.40	49.74%

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	23,455.73	38.94%
2	Term Loans	14,605.95	24.25%
3	Commercial Paper	5,850.60	9.71%
4	Securitized Borrowings	5,169.88	8.58%
5	Dollar Bond	3,876.54	6.44%
6	Term loan - FCNR Loans	3,074.13	5.10%

5. **Stock Ratios:**

Sr. No.		Particulars	Mar-25
(a)	(i)	Commercial papers as a % of total public funds	10.44%
	(ii)	Commercial papers as a % of total liabilities	9.71%
	(iii)	Commercial papers as a % of total assets	7.60%
(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	23.31%
	(ii)	Other short-term liabilities, if any as a % of total liabilities	21.68%
	(iii)	Other short-term liabilities, if any as a % of total assets	16.97%

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.