

Public disclosure on liquidity risk of Piramal Capital & Housing Finance Limited as on 30 June 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 deposit and borrowings)

Sr. No.	No. of Significant Counterparties	Amount	% of total deposits	% of total liabilities
1	15	Rs 26,713 crs	NA	88.4%

2. Top 20 large deposits: Not Applicable

3. Top 10 Borrowings

Amount	% of Total Borrowings
Rs 23,967 crs	82.6%

4. Funding concentration based on significant instrument / product:

Sr. no.	Name of the instrument	Amount (Rs. crs.)	% of total liabilities
1	Term Loan	13,427	44.4%
2	Non-convertible debentures	11,383	37.7%
3	Inter-corporate deposits	2,666	8.8%
4	External Commercial Borrowing	554	1.8%
5	Working Capital Demand Loan	500	1.7%
6	Securitization borrowing	370	1.2%

5. Stock Ratios:

Sr. no.	Particulars	Mar-21
1	Commercial papers as a % of total public funds	NA
2	Commercial papers as a % of total liabilities	0.4%
3	Commercial papers as a % of total assets	0.2%
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0%
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0%
7	Other short-term liabilities, if any as a % of total public funds	NA
8	Other short-term liabilities, if any as a % of total liabilities	25.2%
9	Other short-term liabilities, if any as a % of total assets	14.7%

6. Institutional set-up for liquidity risk management:

- The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
- 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.

Piramal Capital & Housing Finance Limited

(formerly Piramal Housing Finance Limited)

CIN : U65999MH2017PLC291071

Registered office: 4th Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013

T +91 22 6230 9200 F +91 22 6151 3444

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