**May 11, 2020**

**National Stock Exchange of India Limited**          **BSE Limited,**
Listing Department                                    1st Floor, P.J.Towers,
Exchange Plaza, 5th Floor,                            Dalal Street,
Plot C/1 , G Block,                                   Mumbai – 400 001.
Bandra-Kurla Complex,
Bandra (East)
Mumbai- 400051.

Dear Sir / Madam,

**Sub: Reporting of Annual Disclosure for FY 2020, to be made by an entity identified as a Large Corporate – Annexure B1**

In reference to the SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144 dated 26th November 2018, please find enclosed herewith Annual Disclosure in the prescribed format (as per Annexure B1 of the said Circular) for the year ended on March 31, 2020.

Kindly take the above on record and oblige.

Thanking you,

Yours truly,

**For Piramal Capital & Housing Finance Limited**

**Bipin Singh**
**Company Secretary**

**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 61513444
pchf.in

**Annual Disclosure to be made by an entity identified as a Large Corporate**

| Sr No | Particulars | Replies |
|---|---|---|
| 1 | Name of the company | Piramal Capital and Housing Finance Limited |
| 2 | CIN | U65999MH2017PLC291071 |
| 3 | Report filed for FY | 2019-2020 |
| 4 | Details of the borrowings (all figures in Rs crores) | Outstanding Borrowings Rs. 29,165 Crores as at 31st March 2020 |

| Sr. No. | Particulars | Details (Rs. in crores) |
|---|---|---|
| i. | Incremental borrowing done in FY **(a)** | 3,720 |
| ii. | Mandatory borrowing to be done through issuance of debt securities **(b) = (25% of a)** | 930 |
| iii. | Actual borrowings done through debt securities in FY **(c)** | 480 |
| iv. | Shortfall in the mandatory borrowing through debt securities, if any **(d) = (b) - (c)** **{If the calculated value is zero or negative, write "nil"}** | 450 |
| v. | **Reasons for short fall, if any, in mandatory borrowings through debt securities** | Post the September 2018 crisis, borrowings through the NCD route had dried up considerably in the debt market. Though our endeavour had been to borrow via NCDs also, incremental long term borrowings were available primarily from Banks. |

Bipin Singh  
Company Secretary  
Contact no.- 022-3802 3805

Sachin Deodhar  
Chief Financial Officer  
Contact no.- 022-6151 3404

**Place:** Mumbai  
**Date:** May 11, 2020