Public Disclosure on Liquidity Risk of Piramal Capital & Housing Finance Limited as on 31st December 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	21	35,472.15	NA	62.42%

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
27,248.94	51.62%

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	24,740.93	43.53%
2	Term Loans	13,669.68	24.05%
3	Securitized Borrowings	5,245.91	9.23%
4	Commercial Paper	4,174.40	7.35%
5	Dollar Bond	3,965.12	6.98%
6	Term loan - FCNR Loans	848.16	1.49%

5. **Stock Ratios:**

Sr. No.		Particulars	Dec-24
(a)	(i)	Commercial papers as a % of total public funds	7.91%
	(ii)	Commercial papers as a % of total liabilities	7.35%
	(iii)	Commercial papers as a % of total assets	5.73%
(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	24.42%
	(ii)	Other short-term liabilities, if any as a % of total liabilities	22.68%
	(iii)	Other short-term liabilities, if any as a % of total assets	17.68%

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.