

Piramal Enterprises Limited

Financial Services Day

30th August 2018



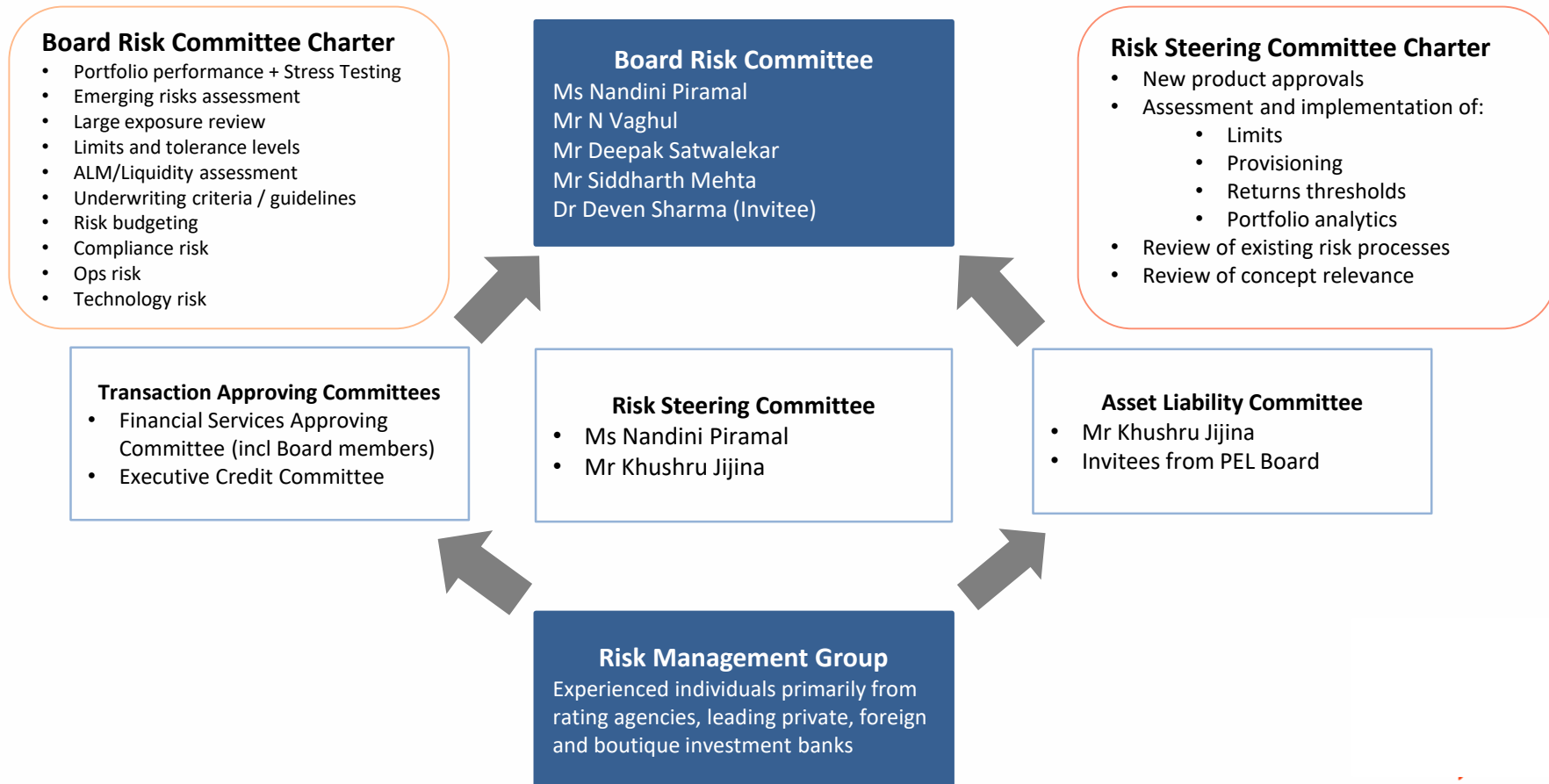
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Risk Management



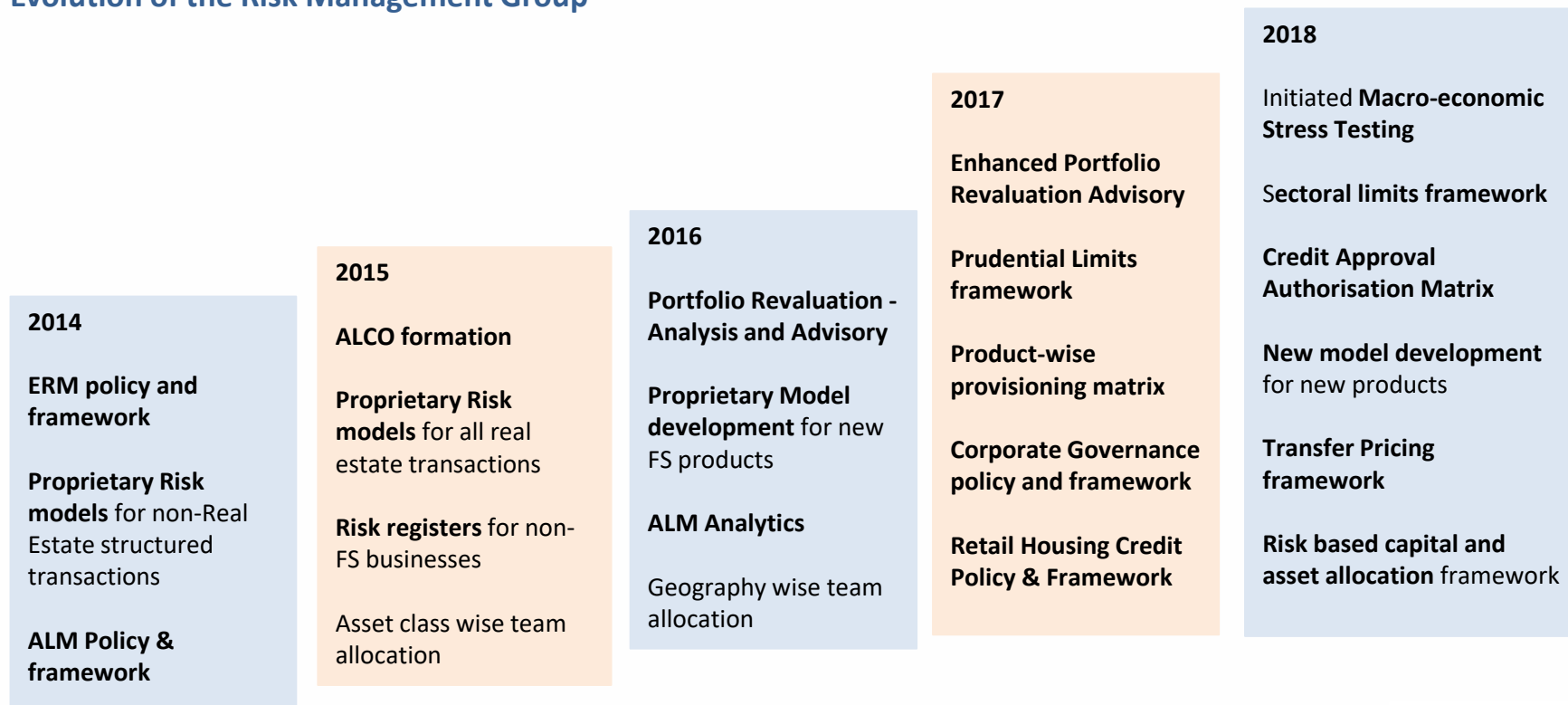


Risk Governance Framework





Evolution of the Risk Management Group



Risk Architecture structurally designed for a multi-asset large financial institution



Risk Assessment & Measurement: Transaction Assessment Approach

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Identify primary risk drivers: Industry / Company

Cash flow modelling using severe stress case scenario

Security risk: Adequacy & enforceability

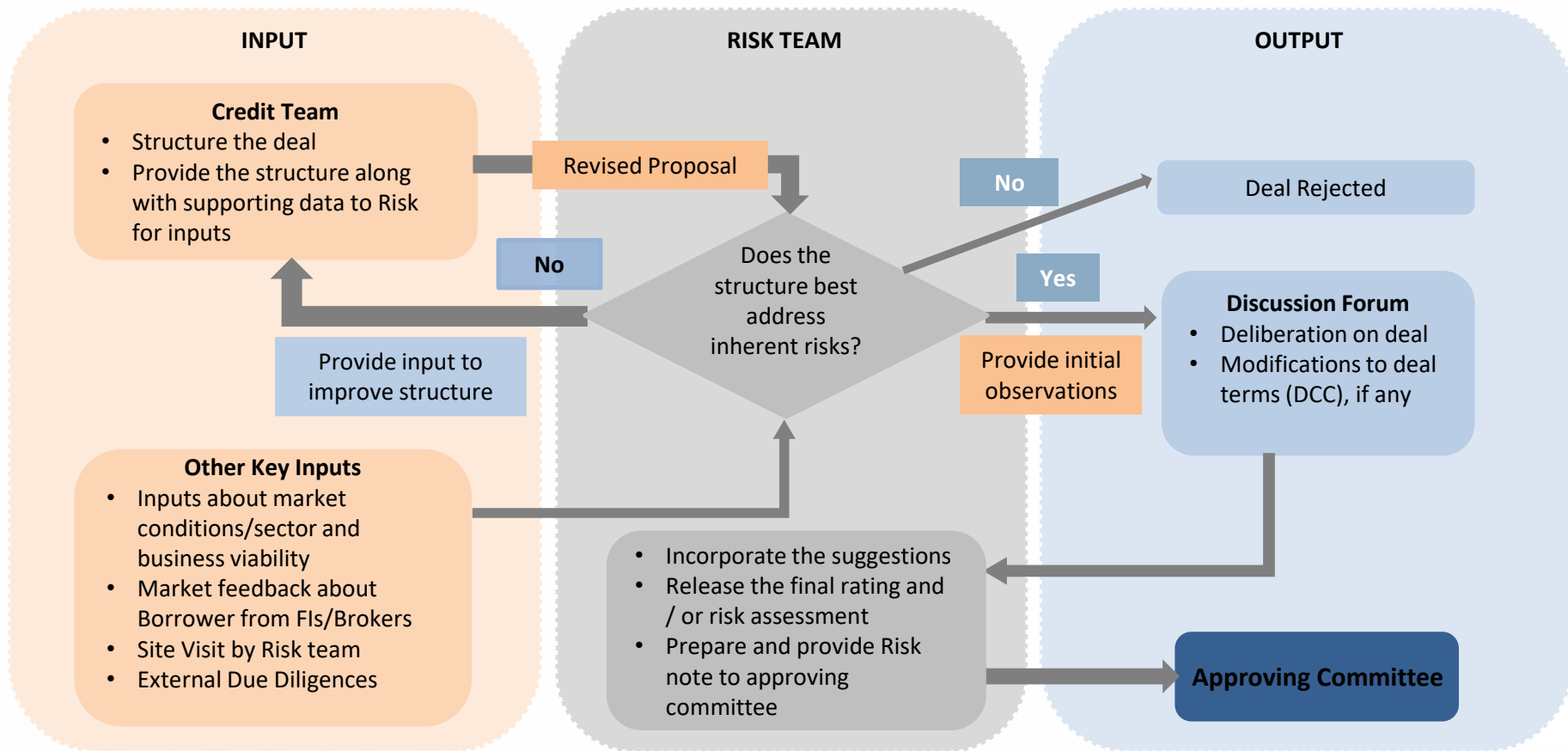
Promoter risk: Track record, Management strength

Exit risk: Refinanceability, capital markets, liquidity event

Output: Risk adjusted Return, Risk Rating, Commentary

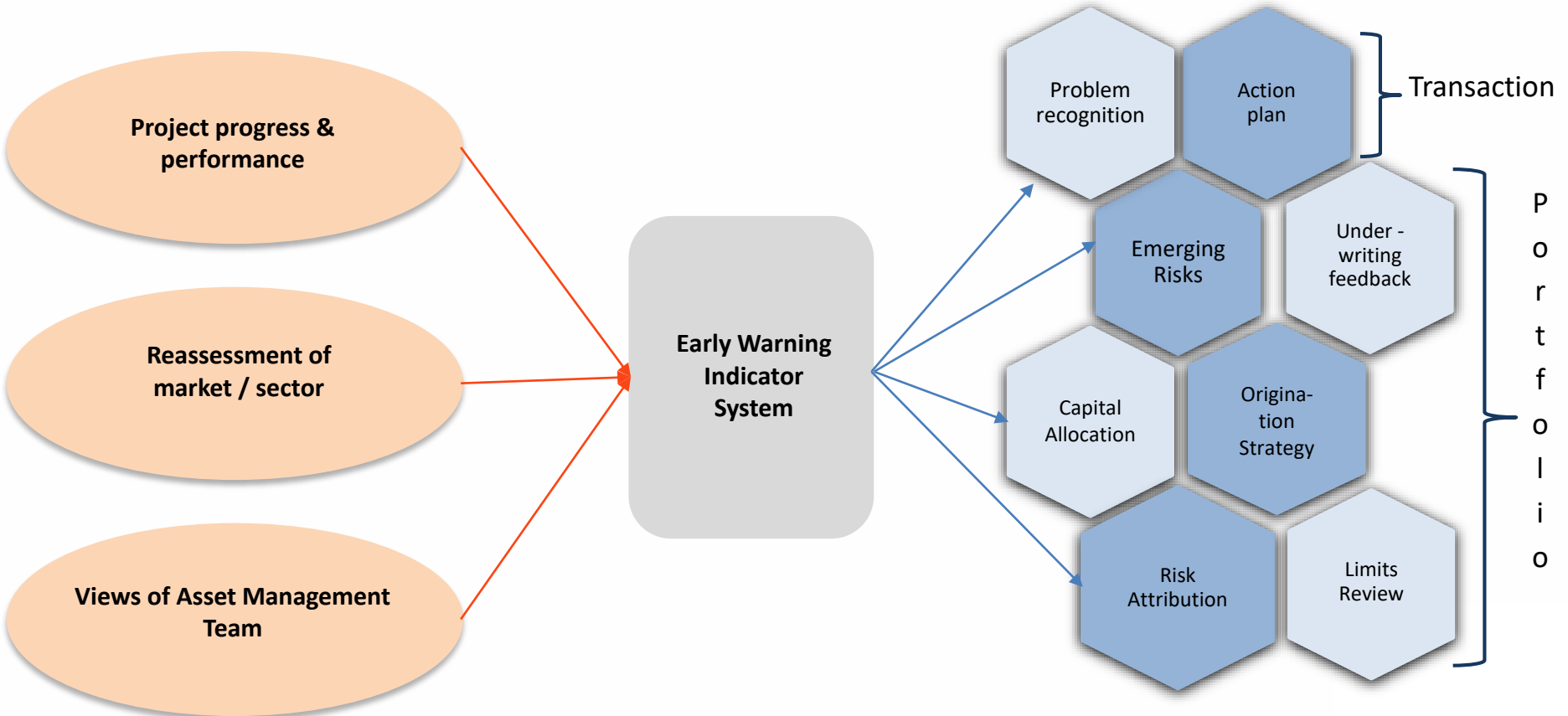
- ✓ **Quantitative & score-cards based rating methodology**
- ✓ **Scoring of around 40+ parameters**
- ✓ **Comparability across transactions**
- ✓ **Clear record of transitional matrices**
- ✓ **Amenable to analytics**

Risk Assessment & Measurement : Pre-disbursement Process





Risk Assessment & Measurement – Post Disbursement Portfolio Analysis



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Thank you

