

Disclosure of details as required by RBI/2019-29/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 regarding Liquidity Risk Management Framework for Piramal Enterprises Limited (NBFC) as of 31st December 2022

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	10	4,801	NA	62.82%

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
4,801	64.83%

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 (secured)	3,775	49.40%
2	Commercial Paper (Unsecured)	2,495	32.64%
3	Term loan (secured) from banks	1,136	14.86%

5. Stock Ratios:

Sr. No.	Particulars	Dec-22
(a)	(i) Commercial papers as a % of total public funds	33.69%
	(ii) Commercial papers as a % of total liabilities	32.64%
	(iii) Commercial papers as a % of total assets	7.87%
(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	44.45%
	(ii) Other short-term liabilities, if any as a % of total liabilities	43.07%
	(iii) Other short-term liabilities, if any as a % of total assets	10.38%

6. Institutional set-up for liquidity risk management

- a. The ALCO 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 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

