

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 30th September 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	11	4,899	NA	64%

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	65%

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)	3,565	46.50%
2	Commercial Paper (Unsecured)	2,694	35.14%
3	Intercorporate deposit from related party (Unsecured)	701	9.14%
4	Term loan (secured) from banks	394	5.14%

5. Stock Ratios:

Sr. No.	Particulars	Sep-22
(a)	(i) Commercial papers as a % of total public funds	36.63%
	(ii) Commercial papers as a % of total liabilities	35.14%
	(iii) Commercial papers as a % of total assets	9.39%
(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	45.36%
	(ii) Other short-term liabilities, if any as a % of total liabilities	43.51%
	(iii) Other short-term liabilities, if any as a % of total assets	11.63%

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.

