

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 June 2023

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	12	3,871.90	NA	55.54%

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
3,674.30	62.51%

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	2,746.23	39.39%
2	Commercial Paper	2,125.45	30.49%
3	Term Loans	975.86	14.00%

5. Stock Ratios:

Sr. No.	Particulars	Jun-23
(a)	(i) Commercial papers as a % of total public funds	36.16%
	(ii) Commercial papers as a % of total liabilities	30.49%
	(iii) Commercial papers as a % of total assets	6.89%
(b)	(i) Non-convertible debentures (original maturity of less than one year) as a % of total public funds	17.25%
	(ii) Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	14.54%
	(iii) Non-convertible debentures (original maturity of less than one year) as a % of total assets	3.29%
(c)	(i) Other short-term liabilities, if any as a % of total public funds	38.39%
	(ii) Other short-term liabilities, if any as a % of total liabilities	32.36%
	(iii) Other short-term liabilities, if any as a % of total assets	7.32%

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 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

