

Public disclosure on liquidity risk of PHL Fininvest Private Limited as on 31 December 2021 in accordance with RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

**1. Funding Concentration based on significant counterparty (both deposit and borrowings)**

Sr. No.	No. of Significant Counterparties	Amount	% of total deposits	% of total liabilities
1	7	Rs 5,900 crs	NA	97.9%

**2. Top 20 large deposits:** Not Applicable

**3. Top10 Borrowings**

Amount	% of Total Borrowings
Rs 5,979 crs	100%

**4. Funding concentration based on significant instrument / product:**

Sr. no.	Name of the instrument	Amount (Rs. crs.)	% of total liabilities
1	Inter-corporate deposits	3,438	57.1%
2	Non-convertible debentures	2,234	37.1%
3	Term Loan	195	3.2%
4	Commercial Paper	112	1.9%

**5. Stock Ratios:**

Sr. no.	Particulars	Sept-21
1	Commercial papers as a % of total public funds	NA
2	Commercial papers as a % of total liabilities	1.9%
3	Commercial papers as a % of total assets	1.0%
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
7	Other short-term liabilities, if any as a % of total public funds	NA
8	Other short-term liabilities, if any as a % of total liabilities	40.7%
9	Other short-term liabilities, if any as a % of total assets	21.0%

**6. Institutional set-up for liquidity risk management:**

- The ALCO is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
- The Company manages liquidity risk by maintaining an appropriate mix of cash and cash equivalents, unutilized 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.

**PHL Fininvest Private Limited**  
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