

Public disclosure on liquidity risk of PHL Fininvest Private Limited as on 30 September 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	6	Rs 6,342 crs	NA	97.8%

2. Top 20 large deposits: Not Applicable

3. Top10 Borrowings

Amount	% of Total Borrowings
Rs 6,419 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	53.0%
2	Non-convertible debentures	2,678	41.3%
3	Term Loan	194	3.0%
4	Commercial Paper	110	1.7%

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	1.7%
3	Commercial papers as a % of total assets	0.9%
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	0%
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0%
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	37.3%
9	Other short-term liabilities, if any as a % of total assets	20.2%

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
CIN: U67120MH1994PTC078840

Registered Office: 4th Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower, Parel, Mumbai- 400013
T+91 22 6230 9400