

Annexure I

Disclosures to be provided along with the application for listing

1. Issuer details:

1.1. Details of the issuer:

(i) Name, Address, CIN and PAN

Name	Piramal Capital & Housing Finance Limited (PCHFL) (formerly known as Dewan Housing Finance Corporation Ltd)
Registered Address	601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (W), Mumbai 400070
CIN	U65910MH1984PLC032639
PAN	AAACD1977A

(ii) Line of business: Housing Finance Company

(iii) Chief Executive Details (KMP/ Managing Director / President/ CEO / CFO):

Sr.No.	Names of the Directors	Designation
1	Mr. Jairam Sridharan	Managing Director
2	Mr. Vikash Singhla	Chief Financial officer
3	Mr. Bipin Singh	Company Secretary

(iv) Group affiliation (if any): Ajay Piramal Group

For Piramal Capital & Housing Finance Ltd.


Authorized Signatory



Piramal Capital & Housing Finance Limited

(formerly known as Dewan Housing Finance Corporation Ltd)

Registered office: 601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station,
LBS Marg, Kurla (West), Mumbai - 400 070 | CIN: U65910MH1984PLC032639

www.piramalfinance.com | Email ID: customercare@piramal.com | Toll Free Number: 1800 2666 444

1.2. Details of the directors as on 30th Sep 2022

Sr No.	Name	DIN	Designation	Age	Address	Director Since	List of directorships
1	Mr. Ajay Piramal	00028116	Chairman (Non-Executive)	66	Piramal Tower, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013	30-09-2021	Exhibit A
2	Dr. (Mrs.) Swati Piramal	00067125	Director (Non-Executive)	65	Piramal Tower, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013	30-09-2021	Exhibit A
3	Mr. Anand Piramal	00286085	Director (Non-Executive)	37	Piramal Tower, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013	30-09-2021	Exhibit A
4	Mr. Suhail Nathani	01089938	Independent Director	56	801, Prabhu Kutir 15 Altamount Road, Mumbai – 400026.	30-09-2021	Exhibit A
5	Mr. Gautam Doshi	00004612	Independent Director	70	C 191, Grand Paradi August Kranti Kemp's Corner, Mumbai 400 036	30-09-2021	Exhibit A
6	Mr. Jairam Sridharan	05165390	Managing Director and KMP	48	Flat no. 1801, Ashok Tower B, Dr. S.S. Road, Parel, Mumbai – 400 012	07-10-2021	Exhibit A
7	Mr. Puneet Yadu Dalmia	00022633	Independent Director	50	18, Golf Links, Lodhi Road HO, South Delhi, Delhi – 110003	31-03-2022	Exhibit A



1.3. Details of change in directors in last three financial years including any change in the current year:

Sr. No.	Name and Designation	DIN	Date of appointment	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
01.04.2018 to 31.03.2019					
1	Mr. Kapil Wadhawan – Chairman & Managing Director	00028568	04.10.2010		RBI has superseded the Board of Directors wef 20.11.2019, vide Order no. DOR/ NBFC(PD)/ 986/03.10.136/2019-20.
2	Mr. Dheeraj Wadhawan – Non Executive Director	00096026	12.05.2008		
3	Mr. G. P. Kohli – Independent Director	00230388	23.05.2001	29.03.2019	Resignation
4	Mr. Vijay Kumar Chopra – Independent Director	02103940	12.05.2008	11.03.2019	Resignation
5	Mrs. Vijaya Sampath – Independent Director	00641110	26.08.2014	12.02.2019	Resignation
6	Mr. Mannil Venugopalan – Independent Director	00255575	25.02.2013	30.03.2019	Resignation
7	Mr. Harshil Mehta – Joint Managing Director	03038428	01.09.2017	13.02.2019	Resignation
8	Mr. Srinath Sridharan – Non Executive Director	03359570	26.03.2019		RBI has superseded the Board of Directors wef 20.11.2019, vide Order no. DOR/ NBFC(PD)/ 986/03.10.136/2019-20.
9	Mr. Alok Kumar Misra – Independent Director	00163959	26.03.2019		
10	Mr. Sunjoy Joshi – Independent Director	00449318	26.03.2019		



01.04.2019 to 31.03.2020					
1	Ms. Deepali Pant Joshi	07139051	08.05.2019		RBI has superseded the Board of Directors wef 20.11.2019, vide Order no. DOR/NBFC(PD)/986/03.10.136/2019-20.

01.04.2020 to 31.03.2021

	Pursuant to the application filed by the RBI viz C.P.(IB)-4258(MB)/2019, was heard by the NCLT Court – II on 2 nd December 2019 and has been admitted by an order dated 3 rd December 2019 passed by the NCLT (“ Order ”). Accordingly, in view of the admission of the application and consequent appointment of Shri R Subramaniakumar as the Administrator under the IBC read with the FSP Rules, by the NCLT, the Administrator is vested with the powers of the Board of Directors of the Company.				
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01.04.2021 to 31.03.2022

Sr. No.	Name and Designation	DIN	Date of appointment	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
1	Mr. Ajay Piramal Chairman (Non-Executive)	00028116	30-09-2021		Appointment
2	Dr. (Mrs.) Swati Piramal Director (Non-Executive)	00067125	30-09-2021		Appointment
3	Mr. Khushru Jijina Managing Director	00209953	30-09-2021		Appointment
4	Mr. Anand Piramal Director (Non-Executive)	00286085	30-09-2021		Appointment
5	Mr. Suhail Nathani Independent Director	01089938	30-09-2021		Appointment
6	Mr. Gautam Doshi Independent Director	00004612	30-09-2021		Appointment
7	Mr. Jairam Sridharan (Managing Director)	05165390	07-10-2021		Appointment
8	Mr. Puneet Yadu Dalmia Additional Director (Independent)	00022633	31/03/2022		Appointment

01.03.2022 to 30.09.2022					
Sr. No.	Name and Designation	DIN	Date of appointment	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
1	Mr. Khushru Jijina	00209953	30-09-2021	31.08.2022	Resignation



1.4. List of top 10 holders of equity shares of the company as on date or the latest quarter end i.e., 30th Sep 2022:

Sr. No.	Name of the Shareholder	Total No. of Equity Shares	Total Shareholding as % of total no. of equity shares
1.	Piramal Enterprises Limited (PEL)	21,36,46,91,745	100%
2.	Mr. Ajay G Piramal (as a nominee of PEL)	1	Negligible
3.	Dr. (Mrs.) Swati A Piramal (as a nominee of PEL)	1	Negligible
4.	Ms. Nandini A Piramal (as a nominee of PEL)	1	Negligible
5.	Mr. Vijay K Shah (as a nominee of PEL)	1	Negligible
6.	Mr. Rajesh R Laddha (as a nominee of PEL)	1	Negligible
7.	Mr. Bipin Singh (as a nominee of PEL)	1	Negligible
Total		21,36,46,91,751	100%

1.5. Details of the statutory auditor as on 30th Sep 2022:

Name	M/s Walker Chandiok & Co LLP, Chartered Accountants
Effective Date Appointment	2 nd December, 2021
Registration No	001076N/N500013
Address	11th Floor, Tower II, One International Center, S B Marg, Prabahdevi (West), Mumbai – 400013 Maharashtra
Address	Rakesh.Rathi@WalkerChandiok.IN
Tel No	022- 66262699
Remarks	Appointed for 3 years from 37th AGM to 40th AGM

AND

Name	M/s. T R Chadha & Co LLP, Chartered Accountants
Effective Date Appointment	13.08.2022
Registration No	006711N/N500028
Address	502, Marathon Icon, Off. Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai- 400013
Email Address	mumbai@trchadha.com
Tel No	022-49669000
Remarks	Appointed for 3 years from 37th AGM to 40th AGM



1.6. Details of the change in statutory auditors in last three financial years including any change in the current year:

Name and address	Date of appointment/ resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
01.04.2018 to 31.03.2019			
M/s. Deloitte Haskins & Sells LLP,	27.06.2018		Appointed for 5 years from 34 th AGM to 39 th AGM
M/s. Chaturvedi & Shah LLP,	27.06.2018		Appointed for 5 years from 32 nd AGM to 37 th AGM
01.04.2019 to 31.03.2020			
M/s. Deloitte Haskins & Sells LLP,	27.06.2018	02.08.2019	Resignation
M/s. Chaturvedi & Shah LLP,	27.06.2018	22.08.2019	Resignation
K.K.Mankeshwar & Co. 121, Jasola, Pocket -1, New Delhi-110025	26.08.2019		
01.04.2021 to 31.03.2022			
M/s Walker Chandiok & Co LLP, Chartered Accountants 11th Floor, Tower II, International Center, Marg, Prabahdevi (West), Mumbai – 400013 Maharashtra	2 nd December, 2021		Appointed for 3 years from 37 th AGM to 40 th AGM
01.04.2022 to 30.09.2022			
M/s K. K. Mankeshwar & Co. – Chartered Accountants A-425, Sarita Vihar, New Delhi – 110 076		29.07.2022	Resignation
M/s. T R Chadha & Co LLP, Chartered Accountants	13.08.2022		Appointed for 3 years until the conclusion of the 41 st AGM of the Company to be held in the calendar year 2025



1.7. List of top 10 debt securities holders as on 30th Sep, 2022

Sr. No.	Name of holder	Category	Face value	Holding as a percentage of total NCD outstanding
			(in Rs)	
1	STATE BANK OF INDIA	Bank	10,00,000 & 950	19.07%
2	LIFE INSURANCE CORPORATION OF INDIA	Insurance	10,00,000 & 950	14.39%
3	UNION BANK OF INDIA	Bank	10,00,000 & 950	5.84%
4	CATALYST TRUSTEESHIP LIMITED	Corporate	950	4.81%
5	BANK OF INDIA	Bank	950	3.56%
6	INDIAN BANK	Bank	10,00,000 & 950	3.41%
7	CANARA BANK	Bank	950	3.35%
8	PUNJAB NATIONAL BANK	Bank	950	3.16%
9	BANK OF BARODA	Bank	10,00,000 & 950	2.07%
10	CENTRAL BANK OF INDIA	Bank	10,00,000 & 950	2.05%

1.8. List of top 10 CP holders as on 30th Sep 2022

Sr. No.	Name of CP holder	Category of CP holder	Face value	CP holding percentage as a percentage of total CP outstanding
1	BNP Baroda Mutual Fund	Mutual Fund	5,00,000	64.94%
2	Axis Mutual Fund	Mutual Fund	5,00,000	21.65%
3	JM Mutual Fund	Mutual Fund	5,00,000	8.66%
4	Nippon Mutual Fund	Mutual Fund	5,00,000	4.76%



2. Material Information:

2.1. Details of all default/s and/or delay in payments of interest and principal of CPs, (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued in the past 5 financial years including in the current financial year. –

The Company has not committed any default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee by the Company in the past 5 years.

2.2. Ongoing and/or outstanding material litigation and regulatory structures, if any. –

There are no such (ongoing/pending) litigation cases filed against the Promoters, Directors, or other Key managerial personnel of the Company, which are pending in Supreme Court, High Court (s), Sessions Court, National Company Law Tribunal or National Company Law Appellate Tribunal

2.3. Any material event/ development having implications on the financials/credit quality including any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest / continue to invest in the CP.

There are no material event/ development or change having implications on the financials / credit quality at the time of issue which may affect the Issue or the investor's decision to invest/ continue to invest in the CP.

3. Details of borrowings of the company, as on the latest quarter end:

3.1. Details of debt securities and CPs - **Exhibit B**

3.2. Details of secured/ unsecured loan facilities/ bank fund based facilities/ rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference shares from banks or financial institutions or financial creditors, as on last quarter end - **Exhibit C**

3.3. The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account (DSRA) guarantees/ any put option etc. – **None.**

4. Issue Information (Also refer Letter of offer):

4.1. Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period (details of credit rating letter issued not older than one month on the date of opening of the issue), details of issuing and paying agent and other conditions, if any – **Exhibit D**
(Please refer last page of disclosure)



4.2. CP borrowing limit, supporting board resolution for CP borrowing, details of CP issued during the last 15 months:

Board Resolution -

G



CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE COMMITTEE OF DIRECTORS (ADMINISTRATION, AUTHORISATION AND FINANCE) OF PIRAMAL CAPITAL & HOUSING FINANCE LIMITED (FORMERLY KNOWN AS DEWAN HOUSING FINANCE CORPORATION LIMITED) HELD ON WEDNESDAY, 14TH SEPTEMBER 2022 AT MUMBAI

“RESOLVED THAT in supersession of the resolution passed on 13th December 2021, approval of the Committee be and is hereby accorded to borrow by way of issuance of Commercial Papers (“CPs”), from time to time, on a private placement basis, such that the total amounts so borrowed by the Company and outstanding at any point of time, by way of issuance of CPs, shall not exceed Rs. 5,000 Crores (Rupees Five Thousand Crores only), which limit forms part of the overall borrowing limit of the Company AND THAT the following ‘Authorised Persons’ be and are hereby severally authorized for carrying out necessary actions for issuance of such CPs:

1. Mr. Lalit Ostwal
2. Mr. Sanjay Jain
3. Mr. Nirav Adani
4. Mr. Mridul Sharma
5. Ms. Garima Agarwal
6. Mr. Anant Katdare
7. Mr. Kshitish Bapat
8. Mr. Sumit Tripathy
9. Ms. Leena Shetye
10. Ms. Rashmi Bhatnagar
11. Ms. Mitali Pavale
12. Mr. Mohit Saboo

RESOLVED FURTHER THAT subject to the aforesaid limits, the total quantum of borrowings by way of issue of CPs as aforesaid would be subject to the limit if any, specified by the Credit Rating Agency rating the CPs to be issued by the Company,

RESOLVED FURTHER THAT Authorised Persons, be and are hereby severally authorised to identify and appoint a qualified institution as the Issuing and Paying Agent, in accordance with and subject to the applicable requirements under the Reserve Bank of India (RBI) and Fixed Income Money Market and Derivatives Association of India (FIMMDA) Guidelines for the issue of CPs and execute necessary agreement and/or other documents / confirmations in this regard and also to negotiate and agree to such modifications in the terms as may be necessary to give effect to the same and generally, to do and cause to do all such acts, deeds and things as may be necessary to give effect to this resolution;

RESOLVED FURTHER THAT wherever necessary, the Common Seal of the Company may be affixed to such documents as are required to be executed, in the presence of any one of the

Piramal Capital & Housing Finance Limited
(Formerly known as Dewan Housing Finance Corporation Limited)
CIN: L65910MH1994PLC032639
Registered office: 601, 6th Floor, Amini Bldg, Agastya Corporate Park, Kamand Junction, Opp. Fire Station, LBS Marg, Kurla West Mumbai - 400070
T +91 22 6230 9200 F +91 22 6151 3444
www.piramalfinance.com

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above Authorised Persons who are hereby constituted as Attorneys for this purpose and who shall sign the same in token of their presence;

RESOLVED FURTHER THAT the aforesaid powers granted to the abovementioned Authorized Persons shall be valid and effective unless revoked earlier by the Committee in writing and shall be exercised by them only as long as they are associated with Piramal Group;

RESOLVED FURTHER THAT a copy of the aforesaid resolution certified as true by any of the Directors or Company Secretary of the Company or any of the Authorised Persons be forwarded to such persons or authorities as may be required from time to time."

Place: Mumbai
 Date: 16th September 2022

For Piramal Capital & Housing Finance Limited
BIPIN SINGH
 Certified to be true
 Digitally signed by
 BIPIN SINGH
 Date: 2022.09.16
 13:00:00 +05'30'
Bipin Singh
 Company Secretary

CP borrowing, details of CP issued during the last 15 months (from latest quarter end)

ISIN	Issue Date	Maturity Date	Amount Issued (Rs. in crs)
INE516Y14BI1	1-Sep-21	29-Apr-22	25.00
INE516Y14BN1	6-Jan-22	06-Apr-22	75.00
INE516Y14BO9	7-Jan-22	28-Dec-22	10.00
INE516Y14BP6	7-Jan-22	07-Apr-22	30.00
INE516Y14BQ4	11-Jan-22	04-Apr-22	14.00
INE516Y14BR2	27-Jan-22	26-Jul-22	150.00
INE516Y14BS0	15-Feb-22	09-May-22	12.00
INE516Y14BT8	15-Mar-22	06-Jun-22	18.00
INE516Y14BU6	17-Mar-22	15-Jun-22	25.00
INE516Y14BV4	22-Apr-22	26-Sep-22	75.00
INE516Y14BW2	21-Jul-22	03-Oct-22	5.50
INE516Y14BX0	15-Sep-22	20-Mar-23	25.00
INE516Y14BY8	21-Sep-22	16-Dec-22	75.00
Total			539.50

4.3. End-use of funds – Working Capital Requirement

4.4. Credit support/ enhancement (if any): **Not Applicable**

- Details of instrument, amount, guarantor company;
- Copy of the executed guarantee;
- Net worth of the guarantor company;
- Names of companies to which guarantor has issued similar guarantee;
- Extent of the guarantee offered by the guarantor company; and
- Conditions under which the guarantee will be invoked.



5. Financial Information:

5.1. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results. (Link- <https://www.pchf.in/financial-reports>)

5.2. Latest audited financials should not be older than six month from the date of application for listing – **Exhibit E.** (<https://www.pchf.in/stakeholder-financial-reports>)

5.3. Provided that listed issuers (who have already listed their specified securities and/ or NCDs and/ or NCRPS) who are in compliance with SEBI LODR Regulations, 2015, and/ or issuers (who have outstanding listed CPs) who are in compliance with the continuous listing conditions mentioned at paragraphs 7-10 below, may file unaudited financials with limited review for the stub period in the current year, subject to making necessary disclosures in this regard including risk factors. **Exhibit E.** (<https://www.pchf.in/stakeholder-financial-reports>)

5.4. Latest available limited review quarterly financial results in case an issuer is not having any listed specified securities and is required to prepare such results on quarterly basis for consolidation of financial results of its holding company, under the requirement of any applicable law(s). – **N.A.**

6. Asset Liability Management (ALM) Disclosures:

6.1. NBFCs/ HFCs seeking to list their CPs shall also make disclosures as specified in Chapter III of this circular. – **Exhibit F**

6.2. On approval of the listing application by the concerned stock exchange(s), the disclosures so provided along with the application for listing, shall be made available on the website of the concerned stock exchange(s).



Exhibit A – Other Directorships as on 30th Sep 2022**1. Ajay Gopikisan Piramal**

Sr. No.	Name of the Companies/ bodies corporate/ firms /association of individuals
1.	Piramal Enterprises Limited ('PEL')
2.	Piramal Glass Private Limited
3.	Piramal Fund Management Private Limited
4.	Tata Sons Private Limited
5.	Allergan India Private Limited
6.	Pratham Education Foundation
7.	PEL Management Services Private Limited
8.	Kaivalya Education Foundation
9.	Piramal Foundation

2. Dr. Swati Ajay Piramal

Sr. No.	Names of Companies/bodies corporate/firms/association of individuals
1.	Piramal Enterprises Limited ('PEL')
2.	Piramal Glass Private Limited
3.	Allergan India Private Limited
4.	Nestle India Limited
5.	Essilor Luxottica
6.	Gopikishan Piramal Memorial Hospital
7.	PEL Management Services Private Limited
8.	Harvard School of Public Health
9.	Global Advisory Council
10.	Harvard Business School

3. Anand Ajay Piramal

Sr. No.	Name of the Companies/ bodies corporate/ firms/association of individuals
1.	Piramal Enterprises Limited
2.	PEL Management Services Private Limited
3.	Piramal Foundation for Education Leadership
4.	Piramal Corporate Services Private Limited
5.	PRL Developers Private Limited
6.	Piramal Alternatives Private Limited
7.	India Resurgence Asset Management Private Limited

4. Mr. Jairam Sridharan

Sr No.	Name of the Companies/ bodies corporate/ firms/association of individuals
1	Social Worth Technologies Private limited
2	Pramerica Life insurance Limited
3	DHFL Investments Limited



5. Suhail Nathani

Sr No.	Name of the Companies/ bodies corporate/ firms/association of individuals
1	Piramal Enterprises Limited
2	Mahindra CIE Automotive Limited
3	Aga Khan Agency For Habitat India
4	UTI Trustee Company Private Limited
5	Salaam Bombay Foundation
6	Progressive Electoral Trust

6. Gautam Bhailal Doshi

Sr No.	Name of the Companies/ bodies corporate/ firms/association of individuals
1	Sun Pharmaceutical Industries Limited
2	Suzlon Energy Limited
3	Sun Pharmaceutical Industries, Inc, Delaware, USA
4	Sun Pharma Laboratories Limited
5	Sun Pharma Holdings, Mauritius
6	Capricon Realty Limited
7	Banda Real Estate Private Limited
8	Kudal Real Estate Private Limited
9	Connect Capital Private Limited
10	Aashni Ecommerce Private Limited
11	Bhavna Doshi Associates LLP
12	Taro Pharmaceuticals USA Inc

7. Mr. Puneet Yadu Dalmia

Sr No.	Name of the Companies/ bodies corporate/ firms/association of individuals
1	International Foundation For Research And Education
2	RLJ Family Trusteeship Private Limited
3	SKNJ Family Trustee Private Limited
4	RandR Trustee Private Limited
5	RRJ Family Trustee Private Limited
6	Dalmia Bharat Limited* (Formerly Known As Odisha Cement Limited)
7	SRF Limited
8	Foundation For Pluralistic Research And Empowerment
9	Piramal Enterprises Limited



EXHIBIT B: Details of unsecured CPs outstanding as on 30th Sep 2022

Sr. No	ISIN	Tenor Days	Coupon	Rs in crs	Issue Date	Maturity Date
1	INE516Y14BO9	355.00	7.25%	10.00	07-Jan-22	28-Dec-22
2	INE516Y14BW2	74.00	6.20%	5.50	21-Jul-22	03-Oct-22
3	INE516Y14BX0	186.00	7.25%	25.00	15-Sep-22	20-Mar-23
4	INE516Y14BY8	86.00	6.95%	75.00	21-Sep-22	16-Dec-22
Total				115.50		

IPA	HDFC Bank
Credit Rating for CP	CRISIL A1+ & CARE A1+
Security	Unsecured

EXHIBIT B: Details of NCD outstanding as on 30th Sep 2022

Sr.No	ISIN	Tenor Days	Coupon	Amount (Rs in Crs)	Date of Allotment	Maturity Date	Credit Rating	Secured/unsecured
1	INE641O08035	3652 days	9.55%	127.60	08-Mar-17	08-Mar-27	AA by ICRA and AA by CARE	Unsecured
2	INE641O07037	2555 days	8.95%	5.00	10-Mar-17	08-Mar-24	AA by ICRA	Secured
3	INE641O07086	2556 days	8.75%	25.00	04-May-17	03-May-24	AA by ICRA	Secured
4	INE641O07144	2921 days	7.96%	167.00	20-Sep-17	19-Sep-25	AA by ICRA	Secured
5	INE641O07144	3285 days	7.96%	167.00	20-Sep-17	18-Sep-26	AA by ICRA	Secured
6	INE641O07144	3652 days	7.96%	166.00	20-Sep-17	20-Sep-27	AA by ICRA	Secured
7	INE641O07185	2555 days	9.25%	35.00	05-Oct-18	03-Oct-25	AA+ by CARE	Secured
8	INE641O07193	1826 days	9.75%	25.00	02-Nov-18	02-Nov-23	AA+ by CARE	Secured
9	INE516Y07014	2921 days	9.27%	167.00	19-Dec-18	18-Dec-26	AA+ by CARE	Secured
10	INE516Y07014	3285 days	9.27%	167.00	19-Dec-18	17-Dec-27	AA+ by CARE	Secured
11	INE516Y07014	3653 days	9.27%	166.00	19-Dec-18	19-Dec-28	AA+ by CARE	Secured
12	INE516Y07063	2922 days	9.51%	500.00	11-Mar-19	11-Mar-27	AA+ by CARE	Secured
13	INE516Y07063	3287 days	9.51%	500.00	11-Mar-19	10-Mar-28	AA+ by CARE	Secured
14	INE516Y07063	3651 days	9.51%	500.00	11-Mar-19	09-Mar-29	AA+ by CARE	Secured
15	INE516Y07139	1608 days	10.00%	90.00	14-Jun-19	08-Nov-23	AA+ by CARE	Secured
16	INE516Y07139	1974 days	10.00%	90.00	14-Jun-19	08-Nov-24	AA+ by CARE	Secured
18	INE516Y07147	1094 days	8.75%	250.00	13-May-20	12-May-23	AA by CARE	Secured
19	INE516Y07154	1065 days	8.75%	325.00	30-Jun-20	31-May-23	AA by CARE	Secured
20	INE516Y07188	1095 days	8.50%	166.60	31-Jul-20	31-Jul-23	AA by CARE, AA by ICRA	Secured
21	INE516Y07246	3650 days	9.32%	50.00	03-Nov-20	01-Nov-30	AA by CARE, AA by ICRA	Secured
22	INE516Y07279	1826 days	9.25%	2,050.00	19-Mar-21	19-Mar-26	AA by CARE	Secured
23	INE516Y07261	1826 days	9.25%	2,000.00	12-Mar-21	12-Mar-26	AA by CARE	Secured
24	INE516Y07287	688 days	8.50%	50.90	26-Mar-21	23-Jan-23	AA by CARE	Secured
25	INE516Y07295	3650 days	9.00%	25.00	30-Mar-21	28-Mar-31	AA by CARE	Secured
26	INE516Y07303	548 days	8.50%	50.00	07-Apr-21	07-Oct-22	AA by CARE	Secured
27	INE516Y07303	548 days	8.50%	40.00	07-Apr-21	07-Oct-22	AA by CARE	Secured
28	INE516Y07303	548 days	8.50%	52.00	07-Apr-21	07-Oct-22	AA by CARE	Secured
29	INE516Y07303	548 days	8.50%	8.00	07-Apr-21	07-Oct-22	AA by CARE	Secured
30	INE516Y07311	728 days	8.25%	50.00	16-Apr-21	14-Apr-23	AA by CARE	Secured
31	INE516Y07311	728 days	8.25%	50.00	16-Apr-21	14-Apr-23	AA by CARE	Secured
32	INE516Y07311	728 days	8.25%	20.00	19-Apr-21	14-Apr-23	AA by CARE	Secured



33	INE516Y07311	711 days	8.25%	50.00	03-May-21	14-Apr-23	AA by CARE	Secured
34	INE516Y07329	3650 days	8.85%	20.00	29-Jun-21	27-Jun-31	AA by CARE	Secured
35	INE516Y07337	792 days	8.10%	5.25	23-Jul-21	23-Sep-23	AA by CARE	Secured
36	INE516Y07386	792 days	8.35%	346.64	23-Jul-21	23-Sep-23	AA by CARE	Secured
37	INE516Y07345	792 days	8.10%	1.23	23-Jul-21	23-Sep-23	AA by CARE	Secured
38	INE516Y07394	792 days	8.35%	49.55	23-Jul-21	23-Sep-23	AA by CARE	Secured
39	INE516Y07352	1096 days	8.25%	1.38	23-Jul-21	23-Jul-24	AA by CARE	Secured
40	INE516Y07402	1096 days	8.50%	154.26	23-Jul-21	23-Jul-24	AA by CARE	Secured
41	INE516Y07360	1826 days	8.50%	10.75	23-Jul-21	23-Jul-26	AA by CARE	Secured
42	INE516Y07410	1826 days	8.75%	80.87	23-Jul-21	23-Jul-26	AA by CARE	Secured
43	INE516Y07378	3652 days	8.75%	0.12	23-Jul-21	23-Jul-31	AA by CARE	Secured
44	INE516Y07428	3652 days	9.00%	154.01	23-Jul-21	23-Jul-31	AA by CARE	Secured
45	INE516Y07444	3650 days	6.75%	18,555.90	28-Sep-21	26-Sep-31	AA by CARE	Secured
Grand Total				27,515.06				

EXHIBIT C: Credit Facilities as on 30th Sep, 2022

Sr No.	Lender Name	Type of Facility	Amount Sanctioned (Rs in Crs)	Amount outstanding (Rs in Crs)	Terms of repayment
1	Axis Bank	Term Loan	250	225	Rs. 225 crs - Term Loan repayment in 10 equal quarterly instalments of 25 crs each commencing from 9th month.
2	Bank of Baroda	Term Loan	1,100	478	Rs. 67.45 crs - Term Loan repayment in 48 equal monthly instalments with nil moratorium. Rs. 10.69 crs - Term Loan to be repaid in 12 equal quarterly instalments after initial moratorium period of 12 months from the date of first drawdown. Rs. 400 crs - Term Loan repayable in 20 equal instalments of 25 crs. each with nil moratorium.
3	Bank of India	Term Loan	1,300	604	Rs. 41.09 crs - Term Loan to be repaid in 12 equal quarterly instalments of Rs. 41.67 crs. starting from 9th month from date of first disbursement. Rs. 263.21 crs - Term Loan of to be repaid in 19 equal quarterly instalments of Rs. 26.31 crs. starting next quarter from date of first disbursement. Rs. 300 crs - WCDL Bullet Repayment at the end of tenure
4	Bank of Maharashtra	Term Loan	200	200	Rs. 200 crs -Term Loan to be repaid in 24 equal quarterly installments, payable after the moratorium period of 1 year.
5	Catholic Syrian Bank	Term Loan	100	91	Rs. 40.61 crs - Term Loan of to be repaid in 16 equal quarterly installments of Rs. 3.125 crs, payable after the moratorium period of 1 year. Rs. 50 crs - Term Loan of to be repaid in 16 equal quarterly installments of Rs. 3.125 crs, payable after the moratorium period of 1 year.
6	Canara Bank	Term Loan	1,100	807	Rs. 284.37 crs - Term loan repayment in 16 equal quarterly installments in 5 years after a moratorium of 1 year. Rs. 522.38 crs - Term loan repayment in 20 equal quarterly installments in 5 years.
7	Central Bank of India	Term Loan	475	475	Rs. 208 crs - Term Loan repayment in 18 equal quarterly installments after initial moratorium period of 6 months. Rs. 267 crs - Term Loan repayment in 18 equal quarterly installments after initial moratorium period of 6 months.
8	Credit Suisse AG	Term Loan	250	250	Rs. 250 crs -Bullet Repayment at the end of tenure
9	The Federal Bank Ltd	WCDL	100	100	Rs. 100 crs - Term Loan repayment in 36 equal quarterly installments after initial moratorium period of 9 months.
10	HSBC Bank	Term Loan	400	367	Rs. 366.67 crs - Term Loan of to be repaid in 12 equal quarterly installments of Rs. 33.33 crs each.



11	IDFC First Bank Ltd	Term Loan	500	500	Rs. 500 crs - Term Loan repayment in 14 equal quarterly installments after initial moratorium period of 18 months.
12	Indian Bank	Term Loan	1,000	540	Rs. 284.21 crs - Term Loan repayment in 19 equal quarterly installments after a moratorium period of 3 months from date of first disbursement. Rs. 23.27 crs - Term Loan repayment in 19 equal quarterly installments after a moratorium period of 3 months from date of first disbursement. Rs. 232.73 crs - Term Loan repayment in 18 equal quarterly installments of Rs. 27.78 crs. after a moratorium of 6 months.
13	Indian Overseas bank	Term Loan	309	288	Rs. 187.61 crs - Term Loan repayment in 20 equal quarterly installments of 10.43cr & last installment of 10.36cr commencing after a moratorium of 2 years. Rs. 100 crs - Term Loan repayment in 16 quarterly installments of 6.25cr commencing after a moratorium of 6 months.
14	Indusind Bank	Term Loan	1,557	1,455	Rs. 822 crs - Line of Credit Facility for Maximum upto 24 months from drawdown date. Rs. 632.81 crs - Term Loan in equal 16 equal quarterly installments post moratorium of 3 years.
15	J&K Bank	Term Loan	52	26	Term Loan Repayment in 8 equal half yearly installments commencing from 18 month.
16	Karnataka Bank	Term Loan	150	134	Rs. 134 crs - Term Loan shall be repaid in 18 quarterly instalments of Rs.8.00 crore each and one last instalment of Rs. 6.00 Crore moratorium period of 3 months.
17	Karur Vysya Bank	Term Loan	71	71	Rs. 71 crs - Term Loan repayment in 19 equal quarterly installments after a moratorium period of 3 months from date of first disbursement.
18	Punjab and Sind Bank	Term Loan	400	205	Rs 25 crs -Term Loan Repayment in 16 equal quarterly installments of 12.5crs post moratorium period of 3 months. Rs. 180 crs - Term Loan repayable in equal 20 equal quarterly installments of 10crs each quarter from the date of first disbursement.
19	Punjab National Bank	Term Loan	900	586	Rs. 242.71 crs - Term Loan repayment in 16 quarterly installments of 25 crs each commencing from 15 month. Rs. 343.29 crs -Term Loan Repayment in 16 equal quarterly installments post moratorium period of 1 year.
20	RBL Bank Ltd	Term Loan	100	83	Rs. 83.33 crs - Term Loan repayment in 12 equal quarterly installments of Rs. 8.33crs each starting from the end of 1st quarter from disbursement.
21	State Bank of India	Term Loan	5,500	2,334	Rs. 666.68 crs - Term Loan repayment in 18 equal quarterly installments commencing from 9 months from date of first of disbursement. Rs. 1,667 crs - Term Loan repayment in 24 quarterly installments post moratorium period of 1 year.
22	The South Indian Bank	Term Loan	150	150	Rs. 149.96 crs - Term Loan Repayment in 8 half yearly installments of 18.75 crs. commencing from 15th month.
23	UCO Bank	Term Loan	300	273	Rs. 223.21 crs - Term Loan repayable in 28 quarterly installments from the end of the quarter of the first disbursement. Rs. 50 crs - Cash Credit / WCDL Line.
24	Union Bank Of India	Term Loan	800	525	Rs. 374.85 crs - Term Loan repayment in 24 quarterly installments after a moratorium of 4 quarters. Rs. 149.79 crs -Term Loan facility with 2 years moratorium, post which loan shall be in 12 equal quarterly installments.
25	International Financial Corporation	ECB	261	261	Repayable in 53 months from drawdown date



26	International Financial Corporation	ECB	261	261	Repayable in 65 months from drawdown date
27	Marigold Trust	Securitisation	799	4	Repayable in 72 months from drawdown date
28	IDBI Trusteeship Services Limited	Securitisation	274	31	Repayable in 216 months from drawdown date
29	IDBI Trusteeship Services Limited	Securitisation	456	55	Repayable in 362 months from drawdown date
30	Piramal Enterprises Limited	ICD	2,700	1,600	Repayable at end of 5th year
Grand Total				12,980	

Credit Rating	CARE AA Stable
Asset Classification	Standard
Security	First pari-passu charge by way of hypothecation created over secured assets



Walker Chandlok & Co LLP
Chartered Accountants
11th Floor, Tower II, One International Center
6 B Marg, Prabhadevi (W)
Mumbai - 400 013

T R Chadha & Co LLP
Chartered Accountants
502, Marathon Icon, Off. Ganpatrao Kadam Marg
Opp. Peninsula Corporate Park, Lower Parel
Mumbai - 400 013

Independent Auditor's Review Report on Standalone Unaudited Quarterly Financial Results and Year to Date Results of the Piramal Capital & Housing Finance Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Corporation Limited)

1. We have reviewed the accompanying statement of standalone unaudited financial results of Piramal Capital & Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited) ('the Company') for the quarter ended 30 September 2022 and the year to date results for the period 01 April 2022 to 30 September 2022 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to HFCs ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, or that it contains any material misstatement.



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Opp. Peninsula Corporate Park, Lower Parel
Mumbai - 400 013

Emphasis of Matter – Business Combination

6. We draw attention to Note 5 to the accompanying Statement with respect to approval of the resolution plan submitted by the erstwhile Piramal Capital & Housing Finance Limited ('ePCHFL') in respect of the Corporate Insolvency Resolution Process of Dewan Housing Finance Corporation Limited ('DHFL') under Section 31 of the Insolvency and Bankruptcy Code, 2016, consequent to which ePCHFL had merged into DHFL with effect from 30 September 2021 (hereinafter referred to as 'the business combination'). As is more fully described in the aforesaid note, the aforesaid business combination had been given effect in the accompanying Statement for the year ended 31 March 2022 in line with the accounting principles prescribed for reverse acquisition business combinations under Ind AS 103, Business Combinations, and other applicable Indian Accounting Standards, except to the extent effect given in accordance with the accounting treatment prescribed in the resolution plan approved by the National Company Law Tribunal vide their order dated 7 June 2021. Further, based on the opinion of legal and tax experts, the Company had not recognized certain deferred tax assets and had recognized a contingent liability pertaining to income tax obligation of DHFL for the year ended 31 March 2022, while determining the fair value of assets and liabilities acquired by way of the business combination.

Our conclusion is not modified in respect of this matter.

8. The review of standalone unaudited quarterly and year-to-date financial results for the quarter and period ended 30 September 2021 included in the Statement was carried out and reported by K. K. Mankeshwar & Co who have expressed unmodified conclusion vide their review report dated 11 November 2021, whose review report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement.

Our conclusion is not modified in respect of this matter.

7. The audit of the standalone financial results of the Company for the year ended 31 March 2022 and review for the quarter ended 30 June 2022, included in the Statement was carried out and reported jointly by K.K. Mankeshwar & Co. and Walker Chandok & Co LLP, who have expressed an unmodified opinion/conclusion vide their report dated 28 May 2022 and 29 July 2022, respectively, the said audit report / review report have been furnished to T R Chadha & Co LLP and has been relied upon by them for the purpose of their review of the Statement.

Our conclusion is not modified in respect of this matter.

For Walker Chandok & Co LLP
Chartered Accountants
Firm's Registration No:001076N/N500013

Rakesh Rath
Partner
Membership No: 045228

UDIN:22045228BCOMFX9702

Place: Mumbai
Date: 09 November 2022



For T R Chadha & Co LLP
Chartered Accountants
Firm's Registration No:006711N/N500028

Hitesh Garg
Partner
Membership No:502955

UDIN:22502955BCONVM3162

Place: Mumbai
Date: 09 November 2022



Piramal Capital & Housing Finance Limited
 (formerly known as Dewan Housing Finance Corporation Limited)

Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2022

(Currency : Rs in lakhs)

Particulars	3 months ended (30/09/2022) *	3 months ended (30/06/2022)	3 months ended (30/09/2021) *	Half year ended (30/09/2022)	Half year ended (30/09/2021)	Year ended (31/03/2022)
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations						
Interest income	144,875	166,963	111,642	311,838	225,616	590,332
Rental income	10	40	19	50	58	218
Fees and commission income	4,386	3,001	1,478	9,387	4,273	13,411
Total Revenue from operations (I)	149,271	172,004	113,139	321,275	229,947	603,961
Other income (II)	4,372	1,299	53	5,631	113	6,611
Total income (I+II)	153,643	173,303	113,192	326,906	230,060	610,572
Expenses						
Finance costs	90,220	88,600	66,119	178,820	136,215	333,224
Fees and commission expenses	602	441	501	1,043	1,076	1,645
Net loss on fair value changes	86,899	(2,300)	3,316	84,591	18,765	41,808
Net loss on derecognition of financial instruments under amortised cost category	3,399	5,779	-	11,138	-	2,206
Impairment on financial instruments (Refer note 9)	140,859	(1,556)	(8,247)	139,303	(6,170)	62,725
Employee benefits expenses	10,518	12,758	5,706	23,276	10,138	29,469
Depreciation, amortisation and impairment	1,906	1,839	844	3,825	1,681	5,236
Other expenses	34,456	19,646	8,402	54,102	13,996	48,489
Total expenses	370,899	125,199	70,641	406,090	175,611	524,002
Profit / (loss) before exceptional items and tax	(217,356)	48,064	36,981	(169,192)	54,447	85,670
Exceptional items	-	-	14,272	-	14,272	14,272
Profit / (loss) before tax	(217,356)	48,064	22,779	(169,192)	68,719	99,942
Tax expense	(54,446)	12,251	6,017	(42,193)	13,116	18,823
Profit / (loss) for the period / year	(162,812)	35,813	16,762	(126,999)	27,899	53,575
Other comprehensive income						
Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plan	2	(0)	131	2	131	47
Equity Instruments Measure through OCI	8,962	-	-	8,962	-	-
Income tax relating to items that will not be reclassified to profit or loss	(2,256)	0	(13)	(2,256)	(35)	(12)
Items that will be reclassified to profit or loss						
Gain/(loss) on Cash flow hedge	487	444	56	931	(73)	1,289
Debt Instruments Measure through OCI	(2,177)	(3,996)	-	(6,173)	-	-
Income tax relating to items that will be reclassified to profit or loss	425	894	(14)	1,319	19	(327)
Total comprehensive income / (loss) for the period / year	(157,369)	33,155	16,692	(124,214)	27,183	53,582
Earnings per equity share (Net Amortised)	(0.76)	0.17	0.09	(0.59)	0.15	0.25
(Basic and diluted) (face value INR 10)						

* Refer note 2


Piramal Capital & Housing Finance Ltd
 (formerly known as Dewan Housing Finance Corporation Ltd)
 CIN: L65910MH1984PLC032639

 Registered office: Unit No-601, 6th Floor, Piramal Amrit Building, Piramal Agastya Corporate Park, Kamani Junction,
 Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070
 T +91 22 3802 4000

www.piramalfinance.com

Piramal Capital & Housing Finance Limited

(formerly known as Dewan Housing Finance Corporation Limited)

Standalone Balance Sheet as at September 30, 2022



Particulars	(Currency : Rs in lakhs)	
	As at September 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
ASSETS		
Financial assets:		
Cash and cash equivalents	218,576	461,860
Bank balances other than cash and cash equivalents	56,879	54,038
Derivative financial instruments	8,178	2,749
Loans	4,406,974	4,756,018
Investments	1,371,416	1,391,395
Other financial assets	92,650	112,535
Non-financial assets:		
Current tax assets (net)	58,607	62,106
Right-of-use assets	13,467	12,171
Property, Plant and Equipment	39,342	38,517
Intangible assets under development	3,747	1,217
Goodwill	1,025,681	1,025,681
Other intangible assets	5,508	5,678
Other non-financial assets	39,586	46,255
Total Assets	7,340,611	7,970,220
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities:		
Payables		
Trade payables		
(i) Total outstanding dues to micro and small enterprises	54	134
(ii) Total outstanding dues to creditors other than micro and small enterprises	51,441	31,875
Debt securities	2,738,125	2,871,266
Borrowings (other than debt securities)	1,319,851	1,491,055
Deposits	160,000	266,600
Subordinated debt liabilities	13,274	12,660
Other financial liabilities	133,454	89,925
Non-financial liabilities:		
Current tax liabilities (net)	376,439	340,889
Provisions	13,569	10,200
Deferred tax liabilities (net)	2,294	60,746
Other non-financial liabilities	430,593	548,949
Equity		
Equity share capital	2,136,469	2,136,469
Other equity	(34,952)	89,452
Total Liabilities and Equity	7,340,611	7,970,220



EXHIBIT F*: Disclosures as specified for NBFCs in SEBI (Circular no. CIR/IMD/DF/ 6 /2015, dated September 15, 2015) as on 30th September 2022

a. Type of Loans

Sr. No	Type of Loans	Rs. Cr.
1	Secured	43,080
2	Unsecured	3,299
	Total AUM	46,379

*Excluding SR, PTC, CDO and off balance sheet items.

Sectoral Exposure

b.

Sr. No	Segment-wise break up of AUM	% of AUM
1	Retail	
A	Mortgages (Home loans and loans against property)	44.87%
B	Gold Loans	0.04%
C	Vehicle Finance	0.53%
D	MFI	0.10%
E	M&SME	1.86%
F	Capital market funding (Loans against shares, Margin funding)	0.00%
G	Others	2.21%
2	Wholesale	
A	Real Estate	44.35%
B	Renewables	4.67%
C	Logistics	0.27%
D	Auto	0.29%
E	Hospitality	0.73%
F	Packaging	0.05%
G	Manufacturing	0.03%
	TOTAL	100.00%

c. Denomination of loans outstanding by ticket size

Sr.No	Ticket size (at the time of origination)	% of AUM
1	Upto Rs. 2 lakh	1.91%
2	Rs. 2-5 Lakh	2.04%
3	Rs. 5-10 Lakh	5.72%
4	Rs. 10-25 Lakh	16.61%
5	Rs. 25-50 Lakh	9.58%
6	Rs. 50 Lakh-1 Crore	5.34%
7	Rs. 1-5 Crore	5.47%
8	Rs. 5-25 Crore	3.18%
9	Rs. 25-100 Crore	8.91%
10	> 100 Crore	41.25%
	TOTAL	100.00%



d. Denomination of loans outstanding by LTV

Sr. No	LTV (at time of origination)	% of AUM
1	Upto 40%	38%
2	40-50%	8%
3	50-60%	11%
4	60-70%	12%
5	70-80%	15%
6	80-90%	10%
7	>90%	1%
8	NA*	5%
	TOTAL	100%

* Wholesale loans have more than 1x security cover

e. Geographical classification of borrowers

Sr.No	Top 5 states	% of AUM
1	Maharashtra	42.09%
2	Karnataka	13.71%
3	Tamil Nadu	8.82%
4	Haryana	5.60%
5	Telangana	5.46%
	Total	75.69%

f. Details of loans overdue and classified as non-performing in accordance with the RBI's guidelines

Movement of Gross NPA	Rs. Crore
Opening Gross NPA -July 22	1272
-Additions during the year	696
-Reductions during the year	120
Closing balance of gross NPA - Sept 22	1848

Movement of provisions for NPA	Rs. Crore
Opening balance - July 22	646
-Provisions made during the year	533
-Write-off/write-back of excess provisions	44
Closing balance - Sept 2	1135



g. Segment-wise gross NPA

Sr.No	Segment-wise gross NPA	Gross NPA %
1	Retail	1.6%
a	Mortgages (Home loans and loans against property)	
b	Gold Loans	
c	Vehicle Finance	
d	MFI	
e	M&SME	
f	Capital market funding (Loans against shares, Margin funding)	
g	Others	
2	Wholesale	6.2%
a	Real Estate	
b	Renewables	
c	Logistics	
d	Auto	
e	Hospitality	
f	Education	
g	Packaging	
h	Manufacturing	
	TOTAL	4.0%

2. Residual maturity profile of assets and liabilities (in line with RBI format):

(as on 30th Sep 2022)

	Up to 30/31 days	> 1 month - 2 months	> 2 month - 3 months	> 3 month - 6 months	> 6 month - 1 Year	> 1 Year - 3 Years	> 3 Years - 5 Years	> 5 Years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances/Inflows	1,391	929	1,081	5,956	8,419	21,008	10,443	19,403	68,630
Investments	1	1	21	294	1,743	1,692	916	6,127	10,795
Borrowings	958	275	495	2,744	4,841	16,347	11,472	16,995	54,128
Foreign currency assets	-	-	-	-	-	-	-	-	-
Foreign currency liabilities	-	-	24	-	286	286	-	-	596



Exhibit G - Letter of offer**ISSUE OF COMMERCIAL PAPER (CP):
LETTER OF OFFER**

ALLOTMENT DATE	March 14, 2023	
ISSUED BY	CRISIL Limited	CARE Ratings Limited
DATE OF RATING	March 8, 2023	March 8, 2023
VALIDITY FOR ISSUANCE	April 7, 2023	May 7, 2023
VALIDITY PERIOD FOR RATING	March 7, 2024	March 7, 2024
FOR AMOUNT	Rs. 5,000 crs	Rs. 3,000 crs
CONDITIONS (if any)	Nil	
EXACT PURPOSE OF ISSUE OF CP	Working capital requirement	
CREDIT SUPPORT (if any)	Nil	
DESCRIPTION OF INSTRUMENT	Commercial Paper	
AMOUNT	3,00,00,00,000	
ISSUED BY	Piramal Capital & Housing Finance Limited	

IN FAVOUR OF

NET WORTH OF THE GUARANTOR COMPANY	N.A
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	N.A
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	N.A
CONITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	N.A

DETAILS OF CURRENT TRANCHE

ISIN	AMOUNT (Rs.)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE516Y14CK5	Rs. 300 cr	13-Jun-23	CRISIL A1+	07-Mar-24	CRISIL Limited
			CARE A1+	07-Mar-24	CARE Ratings Limited

We hereby declare that the credit ratings are valid as on the date of issuance and listing