PILANI INVESTMENT AND INDUSTRIES CORPORATION LIMITED

PUBLIC DISCLOSURE OF LIQUIDITY RISK AS ON MARCH 31, 2026

Disclosure as required in Paragraph 37 of Reserve Bank Of India (Core Investment Companies) Directions, 2025 read with Paragraph 15 of Reserve Bank of India (Non-Banking Financial Companies - Asset Liability Management) Directions, 2025

i. Funding Concentration based on significant counterparty (both deposits and borrowings)

₹ in Crores

Sr. No.	Number of significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
1	13	2,391.38	-	64.61%

ii. Top 20 Large deposits

₹ in Crores

Particulars	FY 2025-26	FY 2024-25
i. Total amount of deposit	-	-
ii. Total amount of top 20 deposit	-	-
iii. Percentage of total deposit	-	-

iii. Top 10 borrowings

₹ in Crores

Particulars	FY 2025-26	FY 2024-25
i. Total amount of borrowings	2,391.38	1,936.90
ii. Total amount of top 10 borrowings	2,204.41	1,649.17
iii. Percentage of total borrowings	92.18%	85.14%

iv. Funding Concentration based on significant instrument / product

₹ in Crores

Sr. No.	Name of instrument / product	Amount	% of Total Liabilities
1	Commercial Paper	1,891.99	51.12%
2	Debentures	499.39	13.49%

v. Stock Ratios:

Sr. No.	Particulars	Ratio %
1	Commercial Paper to Total Public Fund	79.12%
2	Commercial Paper to Total Liabilities	51.12%
3	Commercial Paper to Total Assets	10.10%
4	NCDs (original maturity < 1 yr) to Total Public Fund	-
5	NCDs (original maturity < 1 yr) to Total Liabilities	-
6	NCDs (original maturity < 1 yr) to Total Assets	-
7	Other Short - Term liabilities to Total Public Fund	3.14%
8	Other Short - Term liabilities to Total Liabilities	2.03%
9	Other Short - Term liabilities to Total Assets	0.40%

vi. Intitutional set - up for liquidity risk management

The Board has setup the Asset Liability Management Committee (ALCO) and Risk Management Committee to manage various risks of the Company. ALCO meets on a regular basis and is responsible for ensuring adherence to the risk tolerance/limits set by the Board including the Liquidity risk of the Company. The performance of the ALCO is reviewed by Audit Committee / Board.

The Company has also constituted Asset Liability Management (ALM) at execution level which is responsible for analyzing, monitoring and reporting the liquidity risk profile to the ALCO.

Pilani Investment and Industries Corpn. Ltd. Kolkata