

PTC INDIA FINANCIAL SERVICES LIMITED**(i) Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities/Borrowing
(A)	Bank/FI Loan : Long Term			
	- Canara Bank	1,969.24	NA	21.28%
	- Union Bank of India	1,295.49	NA	14.00%
	- Bank of India	1,322.46	NA	14.29%
(B)	Bank/FI/Other Loan : Short Term			
	- Commercial Paper (PNB)	300.00	NA	3.24%
	- Corporation Bank	249.94	NA	2.70%
	- Allahabad Bank	159.53	NA	1.72%
(C)	External Commercial Borrowing : Long Term			
	- IFC	142.07	NA	1.54%
	- OeEB	91.95	NA	0.99%
	- DEG	49.25	NA	0.53%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	143.05	NA	1.55%
	- Infra-2	110.74	NA	1.20%
	- NCD-5	60.00	NA	0.65%
		5,893.71		

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

- Not Applicable as Company is a Non Deposit taking NBFC- IFC

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr. No	Name of Lender	Amount (₹ crore)	% of Total Liabilities/Borrowing
1	Canara Bank	1,969.24	21.28%
2	Union Bank of India	1,295.49	14.00%
3	Bank of India	1,322.46	14.29%
4	State Bank of India	1,006.94	10.88%
5	Syndicate Bank	800.00	8.65%
6	Bank of Baroda (eDena and eVijaya)	325.48	3.52%
7	Corporation Bank	249.94	2.70%
8	Central Bank of India	231.79	2.50%
9	J&K Bank Limited	217.74	2.35%
10	Allahabad Bank	159.53	1.72%
	Total of Top 10 Borrowing	7,578.61	81.90%
	Total Borrowings	9,253.73	

(iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities/Borrowing
1	Bank/FI Loan : Long Term	7,796.20	84.25%
2	External Commercial Borrowing : Long Term	283.27	3.06%
3	Non Convertible Debenture/Bonds : Long Term	384.42	4.15%
4	Bank/FI Loan : Short Term	461.54	4.99%
5	Commercial Paper	300.00	3.24%
6	Moratorium 2.0 : Int Accrued but not due	28.30	0.31%
	Total	9,253.73	

(v) Stock Ratios:

a) Commercial papers as a % of total public funds, total liabilities and total assets

- Commercial papers as a % of total public funds NIL
- Commercial papers as a % of total liabilities and total assets 2.57%

b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets

- NIL

c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

- NA as Company has NIL Public Funds
- Short Term Liability stands at 8.54% of Total Borrowing

(vi) Institutional set-up for liquidity risk management

- Company has Internal Asset Liability Management Committee (ALCO) headed by MD & CEO wherein Director (Operations), Head-Credit, Chief Risk Officer and Chief Financial Officer are other members of ALCO.
- ALCO meets on monthly basis to review the ALM position of Company.
- The ALCO reports to Risk Management Committee comprising of four Board members. The same is headed by Shri Rakesh Kacker (Nominee Director)

Note The above statement has been prepared and disclosed basis on the requirement of RBI Circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019.