

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	2,593.11	NA	29.39%
	- Union Bank of India	1,302.09	NA	14.76%
	- State Bank of India	1,299.39	NA	14.72%
(B)	Bank/FI/Other Loan : Short Term			
	- Commercial Paper (PNB)	300.00	NA	3.40%
	- Union Bank of India	123.46	NA	1.40%
	- Canara Bank	95.00	NA	1.08%
(C)	External Commercial Borrowing : Long Term			
	- IFC	114.77	NA	1.30%
	- OeEB	83.59	NA	0.95%
	- DEG	37.14	NA	0.42%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	143.05	NA	1.62%
	- Infra-2	110.74	NA	1.25%
	- NCD-5	60.00	NA	0.68%
		6,262.34		

(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	2,688.10	30.46%
2	Union Bank of India	1,425.55	16.15%
3	State Bank of India	1,299.39	14.72%
4	Bank of India	1,267.93	14.37%
5	Punjab National Bank	348.37	3.95%
6	Bank of Baroda	310.31	3.52%
7	Central Bank of India	213.61	2.42%
8	J&K Bank Limited	203.54	2.31%
9	Bank of Maharashtra	147.76	1.67%
10	Indian Bank	-	0.00%
	Total of Top 10 Borrowing	7,904.56	89.58%
	Total Borrowings	8,824.50	

(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	7,596.13	86.08%
2	External Commercial Borrowing : Long Term	235.50	2.67%
3	Non Convertible Debenture/Bonds : Long Term	384.42	4.36%
4	Bank/FI Loan : Short Term	308.45	3.50%
5	Commercial Paper	300.00	3.40%
	Total	8,824.50	

(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

2.66%

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 6.90% 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 generally 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.