

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 | 2,727.59 | NA | 29.74% |
| | - State Bank of India | 1,267.32 | NA | 13.82% |
| | - Bank of India | 1,249.91 | NA | 13.63% |
| (B) | Bank/FI/Other Loan : Short Term | | | |
| | - Commercial Paper (PNB) | 300.00 | NA | 3.27% |
| | - EXIM Bank | 300.00 | NA | 3.27% |
| | - Union Bank of India | 124.97 | NA | 1.36% |
| (C) | External Commercial Borrowing : Long Term | | | |
| | - IFC | 103.80 | NA | 1.13% |
| | - OeEB | 79.41 | NA | 0.87% |
| | - DEG | 31.98 | NA | 0.35% |
| (D) | Non Convertible Debenture/Bonds : Long Term | | | |
| | - NCD-4 | 143.05 | NA | 1.56% |
| | - Infra-2 | 109.20 | NA | 1.19% |
| | - NCD-5 | 60.00 | NA | 0.65% |
| | | 6,497.23 | | |

(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 | 2,827.59 | 30.83% |
| 2 | Union Bank of India | 1,369.27 | 14.93% |
| 3 | State Bank of India | 1,267.32 | 13.82% |
| 4 | Bank of India | 1,249.91 | 13.63% |
| 5 | Punjab National Bank | 361.80 | 3.95% |
| 6 | Bank of Baroda | 298.95 | 3.26% |
| 7 | Central Bank of India | 204.61 | 2.23% |
| 8 | Bank of Maharashtra | 197.71 | 2.16% |
| 9 | J&K Bank Limited | 196.48 | 2.14% |
| 10 | Indian Bank | 40.00 | 0.44% |
| | Total of Top 10 Borrowing | 8,013.64 | 87.38% |
| | Total Borrowings | 9,171.07 | |

(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 | 7,578.69 | 82.64% |
| 2 | External Commercial Borrowing : Long Term | 215.19 | 2.35% |
| 3 | Non Convertible Debenture/Bonds : Long Term | 342.24 | 3.73% |
| 4 | Bank/FI Loan : Short Term | 734.96 | 8.01% |
| 5 | Commercial Paper | 300.00 | 3.27% |
| | Total | 9,171.07 | |

(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

- Commercial papers as a % of total liabilities and total assets

| |
|-------|
| NIL |
| 2.60% |

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 11.29% 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.