

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	2,725.77	NA	31.82%
	- Bank of India	1,213.11	NA	14.16%
	- State Bank of India	1,205.50	NA	14.07%
(B)	Bank/FI/Other Loan : Short Term			
	- EXIM Bank	300.00	NA	3.50%
	- Punjab National Bank	294.99	NA	3.44%
	- Union Bank of India	200.00	NA	2.33%
(C)	External Commercial Borrowing : Long Term			
	- IFC	93.14	NA	1.09%
	- OeEB	75.23	NA	0.88%
	- DEG	26.91	NA	0.31%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- Infra-2	109.20	NA	1.27%
	- NCD-4	72.59	NA	0.85%
	- NCD-5	30.00	NA	0.35%
		6,346.42		

(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	2,725.77	31.82%
2	Union Bank of India	1,218.60	14.22%
3	Bank of India	1,213.11	14.16%
4	State Bank of India	1,205.50	14.07%
5	Punjab National Bank	426.02	4.97%
6	EXIM Bank	300.00	3.50%
7	Bank of Maharashtra	288.28	3.36%
8	Bank of Baroda	268.17	3.13%
9	Central Bank of India	195.51	2.28%
10	J&K Bank Limited	189.40	2.21%
	Total of Top 10 Borrowing	8,030.36	93.73%
	Total Borrowings	8,567.42	

(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	7,085.37	82.70%
2	External Commercial Borrowing : Long Term	195.27	2.28%
3	Non Convertible Debenture/Bonds : Long Term	241.79	2.82%
4	Bank/FI Loan : Short Term	1,044.99	12.20%
5	Commercial Paper	-	0.00%
	Total	8,567.42	

(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

NIL

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 12.20% of Total Borrowing

(vi) Institutional set-up for liquidity risk management

- Company has Internal Asset Liability Management Committee (ALCO) headed by MD & CEO wherein 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 (Independent 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.