

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

Sr. No.	Number of Significant Counterparties	Amount (₹ lakh)	% of Total deposits	% of Total Liabilities/Borrowing
(A)	<b>Bank/FI Loan : Long Term</b>			
	- Canara Bank	1,27,083.18	NA	25.03%
	- Union Bank of India	87,939.61	NA	17.32%
	- Bank of India	80,986.14	NA	15.95%
(B)	<b>Bank/FI/Other Loan : Short Term</b>			
	- IIFCL	27,500.00	NA	5.42%
	- Canara Bank	10,000.00	NA	1.97%
(C)	<b>External Commercial Borrowing : Long Term</b>			
	- OeEB	4,179.38	NA	0.82%
(D)	<b>Non Convertible Debenture/Bonds : Long Term</b>			
	- NCD-4	7,259.00	NA	1.43%
	- Infra Bond Series 2	894.40	NA	0.18%
		<b>3,45,841.71</b>		

## (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 (₹ lakh)	% of Total Liabilities/Borrowing
1	Canara Bank	1,37,083.18	27.00%
2	Union Bank of India	87,939.61	17.32%
3	Bank of India	80,986.14	15.95%
5	Bank of Baroda	55,378.63	10.91%
4	State Bank of India	53,316.53	10.50%
6	Bank of Maharashtra	29,623.36	5.83%
7	J&K Bank Limited	12,525.94	2.47%
8	Indian Bank	8,949.50	1.76%
9	IIFCL	27,500.00	5.42%
10	Central Bank of India	2,151.78	0.42%
	<b>Total of Top 10 Borrowing</b>	<b>4,95,454.67</b>	97.57%
	<b>Total Borrowings</b>	<b>5,07,787.45</b>	

## (iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (₹ lakh)	% of Total Liabilities/Borrowing
1	Bank/FI Loan : Long Term	4,57,954.67	90.19%
2	External Commercial Borrowing : Long Term	4,179.38	0.82%
3	Non Convertible Debenture/Bonds : Long Term	8,153.40	1.61%
4	Bank/FI Loan : Short Term	37,500.00	7.38%
5	Commercial Paper	-	0.00%
	<b>Total</b>	<b>5,07,787.45</b>	

## (v) Stock Ratios:

Sr. No.	Number of the instrument / product		
1	Commercial papers as a % of total public funds		NA
2	Commercial papers as a % of total liabilities		NIL
3	Commercial papers as a % of total assets		NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds		NIL
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities		NIL
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets		NIL
7	Other short-term liabilities if any as a % of total public funds		NA

## (vi) Institutional set-up for liquidity risk management

- Company has Internal Asset Liability Management Committee (ALCO) headed by MD & CEO wherein Director (F) & CFO, ED (Credit), Chief Risk Officer and Head-F&A 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.

(vii) Disclosure on Liquidity Coverage Ratio: -

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, LCR requirement from December 1, 2020, with the minimum LCR to be 50%, progressively increasing, till it reaches the required level of 100%, by December 1, 2024, as per the timeline given in the guidelines. The guidelines aim to maintain a liquidity buffer in terms of LCR by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for next 30 days. As per the guideline, LCR is represented by Stock of High-Quality Liquid Assets (HQLA) divided by Total Net Cash Outflows (stressed outflow less stressed inflows) over the next 30 calendar days. HQLA are defined by RBI as the liquid assets that can be readily sold or immediately convertible into cash at little / no loss of value or can be used as collateral to obtain funds in stress situations. . Accordingly, the disclosure on Liquidity Coverage Ratio of PFS is as under:

		Quarter ended June 30, 2023	
<b>High Quality Liquid Asset</b>		Amount (₹ lakh)	
		Total Unweighted Value (average)# as at June 30, 2023	Total Weighted Value (average)# as at June 30, 2023
1	Total High Quality Liquid Assets	46,861.00	46,861.00
<b>Cash Outflow</b>			
2	Deposits (for deposit taking companies)	-	-
3	Secured wholesale funding	-	-
4	Additional requirements, of which (i+ii+iii)	12,490.68	14,364.28
(i)	Outflows related to derivative exposures and other collateral	-	-
(ii)	Outflows related to loss of funding on	-	-
(iii)	Credit and liquidity facilities	12,490.68	14,364.28
5	Other contractual funding obligations	12,525.52	14,404.35
6	Other contingent funding obligations	10,475.78	12,047.14
7	<b>TOTAL CASH OUTFLOWS</b>	<b>35,491.98</b>	<b>40,815.78</b>
<b>Cash Inflow</b>			
8	Secured lending	-	-
9	Inflows from fully performing exposures	8,940.90	6,705.67
10	Other cash inflow	-	-
11	<b>TOTAL CASH INFLOWS</b>	<b>8,940.90</b>	<b>6,705.67</b>
12	TOTAL HQLA		46,861.00
13	TOTAL NET CASH OUTFLOWS		34,110.10
14	REQUIRED LIQUIDITY COVERAGE RATIO (%)		70.00%
15	LIQUIDITY COVERAGE RATIO (%) maintained		137.38%