

PTC INDIA FINANCIAL SERVICES LIMITED

CIN: L65999DL2006PLC153373

Public Disclosures in accordance with RBI Circular on Liquidity Risk Management

As at 30.09.2024

(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)	Bank/FI Loan : Long Term			
	- Canara Bank	99,515.84	NA	29.92%
	- Union Bank of India	55,719.07	NA	16.75%
	- Bank of India	55,146.08	NA	16.58%
(B)	Bank/FI/Other Loan : Short Term			
	- NA	-	NA	0.00%
(C)	External Commercial Borrowing : Long Term			
	- OeEB	2,090	NA	0.63%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	7,259.00	NA	2.18%
	- Infra Bond Series 2	879.05	NA	0.26%
		220,608.73		

(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	99,515.84	29.92%
2	Union Bank of India	55,719.07	16.75%
3	Bank of India	55,146.08	16.58%
4	Bank of Baroda	38,681.65	11.63%
5	State Bank of India	37,532.39	11.28%
6	Bank of Maharashtra	14,334.32	4.31%
7	J&K Bank Limited	8,951.38	2.69%
8	Indian Bank	7,550.36	2.27%
9	NCD-4	7,259.00	2.22%
10	Indian Overseas Bank	4,996.17	1.38%
	Total of Top 10 Borrowing	329,686.26	99.11%
	Total Borrowings	332,655.00	

(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	322,427.26	96.93%
2	External Commercial Borrowing : Long Term	2,089.69	0.63%
3	Non Convertible Debenture/Bonds : Long Term	8,138.05	2.45%
4	Bank/FI Loan : Short Term	-	0.00%
5	Commercial Paper	-	0.00%
	Total	332,655.00	100.00%

(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	0.51%
8	Other short-term liabilities if any as a % of total liabilities	1.06%
9	Other short-term liabilities if any as a % of total assets	1.05%

Note: (a) Other short-term liabilities is calculated considering Trade Payable, Current lease liability, Other financial liability, Non-financial liabilities and other current liability

(b) Public fund is calculated considering all borrowings except external commercial borrowing

(vi) Institutional set-up for liquidity risk management

- Company has Internal Asset Liability Management Committee (ALCO) headed by MD & CEO wherein CFO, ED (Monitoring), Chief Risk Officer are other members of ALCO.

- ALCO generally meets on monthly basis to review the ALM position of Company.

(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 September 30, 2024	
High Quality Liquid Asset		Amount (₹ lakh)	Total Weighted Value (average)# as at September 30, 2024
1	Total High Quality Liquid Assets		21,187.49
Cash Outflow			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	-	-
5	Additional requirements, of which (i+ii+iii)	12,095.29	13,909.58
(i)	<i>Outflows related to derivative exposures and other</i>	-	-
(ii)	<i>Outflows related to loss of funding on</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	12,095.29	13,909.58
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	61.06	70.22
8	TOTAL CASH OUTFLOWS	12,156.35	13,979.80
Cash Inflow			
9	Secured lending	-	-
10	Inflows from fully performing exposures	10,569.06	7,926.80
11	Other cash inflow	-	-

12	TOTAL CASH INFLOWS		10,569.06	7,926.80
13	TOTAL HQLA			21,187.49
14	TOTAL NET CASH OUTFLOWS			6,053.00
15	LIQUIDITY COVERAGE RATIO (%) \$			350.03%

*** HQLA comprises of T Bill and Free cash at Bank*

For average, month end observation during quarter for FY2024-25 has been observed

\$ Company is required to maintain the LCR at 85% from December 01, 2023 onwards. The Company is maintaining higher HQLA with reference to the prescribed regulatory requirement. However, for the above disclosure, HQLA amount required to meet the LCR level of 85% has been considered

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.