

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	2,308.67	NA	32.26%
	- Bank of India	1,177.18	NA	16.45%
	- Union Bank of India	967.09	NA	13.51%
(B)	Bank/FI/Other Loan : Short Term			
	- Union Bank of India	249.95	NA	3.49%
	- Punjab National Bank	190.00	NA	2.66%
(C)	External Commercial Borrowing : Long Term			
	- IFC	81.21	NA	1.13%
	- OeEB	71.05	NA	0.99%
	- DEG	21.45	NA	0.30%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- Infra-2	109.20	NA	1.53%
	- NCD-4	72.59	NA	1.01%
	- NCD-5	30.00	NA	0.42%
		5,278.38		

(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	2,308.67	32.26%
2	Union Bank of India	1,217.04	17.01%
3	Bank of India	1,177.18	16.45%
4	State Bank of India	904.10	12.63%
5	Bank of Baroda	328.79	4.59%
6	Punjab National Bank	307.41	4.30%
7	Central Bank of India	186.48	2.61%
8	J&K Bank Limited	182.18	2.55%
9	Bank of Maharashtra	128.81	1.80%
	Total of Top 10 Borrowing	6,740.66	94.19%
	Total Borrowings	7,156.15	

(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	6,300.71	88.05%
2	External Commercial Borrowing : Long Term	173.71	2.43%
3	Non Convertible Debenture/Bonds : Long Term	241.79	3.38%
4	Bank/FI Loan : Short Term	439.95	6.15%
5	Commercial Paper	-	0.00%
	Total	7,156.15	

(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 6.15% 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.