

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	1,946.50	NA	25.89%
	- Union Bank of India	1,240.48	NA	16.50%
	- Bank of India	1,123.78	NA	14.95%
(B)	Bank/FI/Other Loan : Short Term			
	- Indian Bank	108.00	NA	1.44%
	- Union Bank of India	101.95	NA	1.36%
	- Punjab National Bank	100.00	NA	1.33%
(C)	External Commercial Borrowing : Long Term			
	- IFC	69.66	NA	0.93%
	- OeEB	66.87	NA	0.89%
	- DEG	16.10	NA	0.21%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- Infra-2	109.20	NA	1.45%
	- NCD-4	72.59	NA	0.97%
	- NCD-5	30.00	NA	0.40%
		4,985.13		

(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	1,946.58	25.89%
2	Union Bank of India	1,342.43	17.86%
3	Bank of India	1,123.78	14.95%
4	State Bank of India	872.83	11.61%
5	Bank of Baroda	621.76	8.27%
6	Punjab National Bank	203.73	2.71%
7	Central Bank of India	177.46	2.36%
8	J&K Bank Limited	168.01	2.23%
9	Bank of Maharashtra	469.29	6.24%
10	Indian Bank	197.97	2.63%
	Total of Top 10 Borrowing	7,123.84	94.75%
	Total Borrowings	7,518.18	

(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	6,813.82	90.63%
2	External Commercial Borrowing : Long Term	152.63	2.03%
3	Non Convertible Debenture/Bonds : Long Term	241.79	3.22%
4	Bank/FI Loan : Short Term	309.95	4.12%
5	Commercial Paper : Short Term	-	0.00%
	Total	7,518.18	

(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 4.12% 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.

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.