

PTC INDIA FINANCIAL SERVICES LIMITED

CIN: L65999DL2006PLC153373

As at 31.12.2024

Public Disclosures in accordance with RBI Master Direction on Liquidity Risk Management Framework

(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	93,429.41	NA	30.08%
	- Bank of India	51,767.70	NA	16.67%
	- Union Bank of India	49,313.28	NA	15.88%
	- Bank of Baroda	35,524.52	NA	11.44%
	- State Bank of India	34,376.70	NA	11.07%
	- Bank of Maharashtra	11,021.15	NA	3.55%
	- Indian Overseas Bank	9,994.51	NA	3.22%
	- J&K Bank Limited	8,241.84	NA	2.65%
	- Indian Bank	7,095.27	NA	2.28%
(B)	Bank/FI/Other Loan : Short Term			
	- NA	-	NA	0.00%
(C)	External Commercial Borrowing : Long Term			
	- OeEB	1,671.75	NA	0.54%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	7,259.00	NA	2.34%
	- Infra Bond Series 2	879.05	NA	0.28%
		310,574.18		

(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	93,429.41	30.08%
2	Bank of India	51,767.70	16.67%
3	Union Bank of India	49,313.28	15.88%
4	Bank of Baroda	35,524.52	11.44%
5	State Bank of India	34,376.70	11.07%
6	Bank of Maharashtra	11,021.15	3.55%
7	Indian Overseas Bank	9,994.51	3.22%
8	J&K Bank Limited	8,241.84	2.65%
9	NCD-4	7,259.00	2.34%
10	Indian Bank	7,095.27	2.22%
	Total of Top 10 Borrowing	308,023.38	99.18%
	Total Borrowings	310,574.18	

(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	300,764.38	96.84%
2	External Commercial Borrowing : Long Term	1,671.75	0.54%

3	Non Convertible Debenture/Bonds : Long Term	8,138.05	2.62%
4	Bank/FI Loan : Short Term	-	0.00%
5	Commercial Paper	-	0.00%
	Total	310,574.18	100.00%

(v) **Stock Ratios:**

Sr. No.	Number of the instrument / product		
1	Commercial papers as a % of total public funds		NIL
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		2.20%
8	Other short-term liabilities if any as a % of total liabilities		2.13%
9	Other short-term liabilities if any as a % of total assets		1.16%

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 vide its Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 issued the guidelines covering liquidity risk management for NBFCs wherein RBI introduced Liquidity Coverage Ratio (LCR) applicable on all non-deposit taking NBFCs with asset size of more than 5,000 crore. 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 December 31, 2024	
High Quality Liquid Asset		Amount (₹ lakh)	
		Total Unweighted Value (average)# as at December 31, 2024	Total Weighted Value (average)# as at December 31, 2024
1	Total High Quality Liquid Assets		22,867.98
Cash Outflow			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	-	-
5	Additional requirements, of which (i+ii+iii)	11,473.03	13,193.99
(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>	11,473.03	13,193.99
6	Other contractual funding obligations	10,000.00	11,500.00

7	Other contingent funding obligations		116.95	134.49
8	TOTAL CASH OUTFLOWS		21,589.98	24,828.48
Cash Inflow				
9	Secured lending		-	-
10	Inflows from fully performing exposures		8,056.26	6,042.20
11	Other cash inflow		-	-
12	TOTAL CASH INFLOWS		8,056.26	6,042.20
13	TOTAL HQLA			22,867.98
14	TOTAL NET CASH OUTFLOWS			18,786.29
15	LIQUIDITY COVERAGE RATIO (%) \$			121.73%

\$ Company is required to maintain the LCR at 100% from December 01, 2024 onwards.