

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	1,410.34	NA	25.04%
	- Union Bank of India	1,072.99	NA	19.05%
	- Bank of India	966.47	NA	17.16%
(B)	Bank/FI/Other Loan : Short Term			
	- Canara Bank	100.00	NA	1.78%
(C)	External Commercial Borrowing : Long Term			
	- OeEB	54.33	NA	0.96%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	72.59	NA	1.29%
	- NCD-3	15.00	NA	0.27%
		3,691.72		

(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	1,410.34	25.04%
2	Union Bank of India	1,072.99	19.05%
3	Bank of India	966.47	17.16%
4	State Bank of India	628.38	11.16%
5	Bank of Baroda	615.62	10.93%
6	Bank of Maharashtra	390.63	6.94%
7	J&K Bank Limited	146.71	2.60%
8	Indian Bank	89.81	1.59%
9	Central Bank of India	48.85	0.87%
10	Punjab National Bank	11.22	0.20%
	Total of Top 10 Borrowing	5,381.02	95.54%
	Total Borrowings	5,632.17	

(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	5,381.02	95.54%
2	External Commercial Borrowing : Long Term	54.33	0.96%
3	Non Convertible Debenture/Bonds : Long Term	96.82	1.72%
4	Bank/FI Loan : Short Term	100.00	1.78%
5	Commercial Paper	-	0.00%
	Total	5,632.17	

(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 1.78% 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.