

## PTC INDIA FINANCIAL SERVICES LIMITED

### (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)	<b>Bank/FI Loan : Long Term</b>			
	- Canara Bank	1,89,284.58	NA	26.60%
	- Union Bank of India	1,18,903.49	NA	16.71%
	- Bank of India	1,07,155.17	NA	15.06%
(B)	<b>Bank/FI/Other Loan : Short Term</b>			
	- Union Bank of India	25,000.00	NA	3.51%
	- Canara Bank	9,999.73	NA	1.41%
(C)	<b>External Commercial Borrowing : Long Term</b>			
	- OeEB	6,269.06	NA	0.88%
	- IFC	5,929.69	NA	0.83%
	- DEG	1,096.34	NA	0.15%
(D)	<b>Non Convertible Debenture/Bonds : Long Term</b>			
	- NCD-4	7,259.00	NA	1.02%
	- NCD-5	3,000.00	NA	0.42%
	- NCD-3	1,500.00	NA	0.21%
		<b>4,75,397.06</b>		

### (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	1,99,284.32	28.01%
2	Union Bank of India	1,43,903.49	20.23%
3	Bank of India	1,07,155.18	15.06%
4	State Bank of India	84,135.26	11.82%
5	Bank of Baroda	61,976.01	8.71%
6	Bank of Maharashtra	55,975.79	7.87%
7	J&K Bank Limited	16,091.00	2.26%
8	Indian Bank	8,990.57	1.26%
9	Central Bank of India	6,697.00	0.94%
10	Punjab National Bank	1,320.44	0.19%
	<b>Total of Top 10 Borrowing</b>	<b>6,85,529.0546</b>	<b>96.35%</b>
	<b>Total Borrowings</b>	<b>7,11,505.64</b>	

### (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	6,50,529.32	91.43%
2	External Commercial Borrowing : Long Term	13,295.09	1.87%
3	Non Convertible Debenture/Bonds : Long Term	12,681.50	1.78%
4	Bank/FI Loan : Short Term	34,999.73	4.92%
5	Commercial Paper	-	0.00%
	<b>Total</b>	<b>7,11,505.64</b>	

### (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 to Total Borrowing 4.92%

### (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.