

**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)	<b>Bank/FI Loan : Long Term</b>			
	- Canara Bank	1,506.76	NA	15.46%
	- Union Bank of India	1,347.09	NA	13.82%
	- State Bank of India	1,123.85	NA	11.53%
(B)	<b>Bank/FI Loan : Short Term</b>			
	- Corporation Bank	499.84	NA	5.13%
	- Allahabad Bank	345.87	NA	3.55%
	- IREDA	260.00	NA	2.67%
(C)	<b>External Commercial Borrowing : Long Term</b>			
	- IFC	156.34	NA	1.60%
	- OeEB	100.31	NA	1.03%
	- DEG	56.78	NA	0.58%
(D)	<b>Non Convertible Debenture/Bonds : Long Term</b>			
	- NCD-4	143.05	NA	1.47%
	- Infra-2	114.72	NA	1.18%
	- NCD-5	90.00	NA	0.92%
		<b>5,744.60</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 (₹ crore)	% of Total Liabilities/Borrowing
1	Canara Bank	1,606.76	16.48%
2	Union Bank of India	1,347.09	13.82%
3	State Bank of India	1,123.85	11.53%
4	Bank of India	981.00	10.06%
5	Syndicate Bank	800.00	8.21%
6	Corporation Bank	499.84	5.13%
7	Punjab National Bank	347.73	3.57%
8	Allahabad Bank	345.85	3.55%
9	Bank of Baroda (eDena and eVijaya)	337.07	3.46%
10	Bank of Maharashtra	273.11	2.80%
	<b>Total of Top 10 Borrowing</b>	<b>7,662.30</b>	
	<b>Total Borrowings</b>	<b>9,748.30</b>	

**(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	7,132.27	73.16%
2	External Commercial Borrowing : Long Term	313.42	3.22%
3	Non Convertible Debenture/Bonds : Long Term	433.91	4.45%
4	Bank/FI Loan : Short Term	1,868.70	19.17%
	<b>Total</b>	<b>9,748.30</b>	

**(v) Stock Ratios:**

a) Commercial papers as a % of total public funds, 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 19.17% of Total Borrowing

**(vi) Institutional set-up for liquidity risk management**

- Company has Asset Liability Management Committee (ALCO) headed by MD & CEO wherein Director (Operations), Head-Credit, Chief Risk Officer and Chief Financial Officer are other members of ALCO. ALCO meets on monthly basis to review the ALM position of Company.

- The ALCO reports to Board Committee of Liquidity comprising of five Board members. The same is headed by Shri Nagesh Singh (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.