

PTC India Financial Services Ltd

Disclosure with reference to Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) 2015 for period ended 30 September 2021

Amount in Rs

| Sr. No. | Name of the Issue | ISIN Number | Purpose of the Issue | Credit Rating and Status in case of any change | Issuance Date | Maturity Date | Coupon Rate | Payment Frequency | Embedded Option If any | Security in terms of Information Memorandum/ Debenture Trust Deed created within due date (Yes/No) | Details of pending security (if any) | Reasons for delay (where if any) | Amount Issued | Amount Outstanding | Due date of redemption and/or interest (falling in the QFY21 to QFY22) | Paid/unpaid (date of payment, if paid, reasons if not paid) | Next due date for the payment of Interest/ principal | Required security coverage as per terms of Offer | Asset Cover available as on 30.09.2021 |
|---------|-----------------------|--------------|---|--|---------------|---------------|-------------|-------------------|--|--|--------------------------------------|----------------------------------|---------------|--------------------|--|---|--|--|--|
| 1 | PFS NCD Series 3 | INE560K07037 | To augment the resources of PFS for taking care of its general business/corporate requirements. | ICRA A+, CRISIL A+, CARE A+ | 27-Jan-11 | 26-Jan-23 | 10.50% | Annual | Nil | Yes | Nil | NA | 900,000,000 | 300,000,000 | 26-Jan-21 | 25-Jan-21 | 26-Jan-22 | 125.00% | 164.16% |
| 2 | Infra Series 2 Op I | INE560K07086 | The proceeds shall be utilized towards infrastructure lending as defined by the Reserve Bank of India in the Guidelines issued by it from time to time. | ICRA A+, CRISIL A+, CARE A+ | 30-Mar-12 | 30-Mar-22 | 8.93% | Annual | Put option available every year after 5 years post date of allotment. i.e. 30 March 2017 | Yes | Nil | NA | 1,596,050,000 | 253,060,000 | 30-Mar-21 | 30-Mar-21 | 30-Mar-22 | 100.00% | 109.45% |
| 3 | Infra Series 2 Op II | INE560K07094 | | | 30-Mar-12 | 30-Mar-22 | 8.93% | Cumulative | | Yes | Nil | NA | 745,205,000 | | 30-Mar-21 | 30-Mar-21 | | | |
| 4 | Infra Series 2 Op III | INE560K07102 | | | 30-Mar-12 | 30-Mar-27 | 9.15% | Annual | Put option available every year after 7 years post date of allotment. i.e. 30 March 2019 | Yes | Nil | NA | 2,135,000,000 | 23,785,000 | 30-Mar-21 | 30-Mar-21 | 30-Mar-22 | | |
| 5 | Infra Series 2 Op IV | INE560K07110 | | | 30-Mar-12 | 30-Mar-27 | 9.15% | Cumulative | | Yes | Nil | NA | 70,405,000 | | 30-Mar-21 | 30-Mar-21 | | | |
| 6 | NCD Series 4 | INE560K07128 | The proceeds of this issue would be utilized for augmenting long term capital resources of the issuer. | CRISIL A+ | 03-Jun-15 | 28-May-25 | 9.62% | Semi Annual | Nil | Yes | Nil | NA | 2,135,000,000 | 725,900,000 | 28-May-21 | 27-May-21 | 28-Nov-21 | 110.00% | 124.88% |
| 7 | NCD Series 5 | INE560K07136 | The proceeds of this issue shall be utilized by the Company for growing its renewable energy portfolio (projects sanctioned or disbursed after September 10, 2014, being the date on which a letter of interest had been agreed upon by and between the Company and the Original Debentureholder), in accordance with applicable Law. | ICRA A+ | 16-Jun-15 | 12-Jun-22 | 9.80% | Semi Annual | Nil | Yes | Nil | NA | 1,500,000,000 | 300,000,000 | 12-Jun-21 | 11-Jun-21 | 12-Dec-21 | 100.00% | 166.20% |

1. This file to undertake that all documents and information required to be submitted to Debenture Trustees in terms of Trust Deed and Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 have been complied with.
 2. As per Section 71 of Companies Act, 2013 read with Rule 18 of Companies (Share Capital and Debentures) Rules, 2014, the debenture redemption reserve out of profits of the company is required to be created but as per Rule 7, it prescribes the class of companies that are not required to create debenture redemption reserve. Further PFS being a listed company and a NBFC registered with RBI falls under the exemption point (iii) as the debentures issued by the company are on a private placement basis and accordingly PFS is not required to maintain DRP for its debentures.
 3. For period ended 30.09.2021

| PAT | EES | | Debt Equity Ratio | | Current Ratio | | Long term debt to working capital | | Bad debt to receivable ratio | | Current Liability ratio | | Total Debt to Total Assets | | Operating margin (%) | | Net Profit Margin (%) | |
|---------------|---------|---------|-------------------|-------|---------------|--------|-----------------------------------|--------|------------------------------|-------|-------------------------|-------|----------------------------|-------|----------------------|-------|-----------------------|-------|
| | Rs | Rs | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio |
| Rs 2229.59 Cr | Rs 1.53 | Rs 3.21 | 1.08 | 1214% | 0.01% | 26.78% | 75.02% | 34.08% | 19.76% | | | | | | | | | |

4. Calculation has been done basis (a) Loans & Advances (as on 30 Sep 2021) post provisions (as on 30 Sep 2021) and (b) Interest accrued/payable on secured Debt Securities as on 30 Sep 2021



(Sanjay Rustagi)
 VP
 PTC India Financial Services Ltd
 Date 08-Nov-21

Handwritten signature and initials.