

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	1,910.31	NA	20.64%
	- Union Bank of India	1,295.81	NA	14.00%
	- Bank of India	1,182.80	NA	12.78%
(B)	Bank/FI Loan : Short Term			
	- Corporation Bank	499.96	NA	5.40%
	- Allahabad Bank	254.00	NA	2.74%
	- Power Finance Corporation Ltd	102.74	NA	1.11%
(C)	External Commercial Borrowing : Long Term			
	- IFC	153.64	NA	1.66%
	- OeEB	96.13	NA	1.04%
	- DEG	54.63	NA	0.59%
(D)	Non Convertible Debenture/Bonds : Long Term			
	- NCD-4	143.05	NA	1.55%
	- Infra-2	110.74	NA	1.20%
	- NCD-5	90.00	NA	0.97%
		5,893.80		

(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	1,910.31	20.64%
2	Union Bank of India	1,295.81	14.00%
3	Bank of India	1,182.80	12.78%
4	State Bank of India	1,060.17	11.45%
5	Syndicate Bank	800.00	8.64%
6	Corporation Bank	499.96	5.40%
7	Bank of Baroda (eDena and eVijaya)	325.56	3.52%
8	Allahabad Bank	254.00	2.74%
9	Central Bank of India	240.79	2.60%
10	J&K Bank Limited	224.82	2.43%
	Total of Top 10 Borrowing	7,794.22	84.20%
	Total Borrowings	9,257.28	

(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	7,681.43	82.98%
2	External Commercial Borrowing : Long Term	304.40	3.29%
3	Non Convertible Debenture/Bonds : Long Term	414.42	4.48%
4	Bank/FI Loan : Short Term	857.04	9.26%
	Total	9,257.28	

(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 9.26% of Total Borrowing

(vi) Institutional set-up for liquidity risk management

- Company has Internal 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 Risk Management Committee comprising of five Board members. The same is headed by Shri Santosh B Nayar (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.