Gujarat State Investments Limited

(CIN. U64990GJ1988SGC010307)

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on June 30, 2022.

i) Funding Concentration based on Significant Counterparty (both Deposits and Borrowings)

Sr. No	No of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	527	5427.2759	N.A.	100.78%

ii) Top 20 Large Deposits – Not Applicable

iii) Top 10 Borrowings –

Amount (₹ in Crore)	% of Total Liabilities
5385.00	100%

iv) Funding Concentration based on Significant Instrument/Product

Sr. No	Name of the Instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	NIL	
2	Unsecured Non-Convertible Debentures	5000.00	92.85%
3	Commercial Paper	NIL	
4	Sub-ordinate Debt	NIL	

*Total Liabilities does not include Net Worth

v) Stock Ratios

Sr. No	Particulars	As on 31.03.2022
1	Commercial Papers to Total Liabilities*	N.A.
2	Commercial Papers to Total Assets	N.A.
3	NCDs (Original Maturity <1 year) to Total Liabilities	37.14%
4	NCDs (original Maturity <1 year) to Total Assets	28.29%
5	Other Short-Term Liabilities to Total Liabilities*	N.A.
6	Other Short-Term Liabilities to Total Assets	N.A.

*Total Liabilities does not include Net Worth

vi) Institutional Set-up for Liquidity Risk Management

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The meetings of ALCO Committee are held at periodic intervals. At the apex level, the Risk Management Committee (RMC), a committee of KMPs of the Company, oversees the liquidity risk management. The RMC subsequently updates the Board of Directors on the same.