

Gujarat State Investments Limited

(CIN. U64990GJ1988SGC010307)

Appendix I

Public disclosure on liquidity risk

(i) Funding Concentration based on significant counterparty:-

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	19	2591.50	Nil	76.55%

Note: A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the outstanding liabilities.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) :-

Company is the Non-Deposit taking Core Investment Non- Banking Finance Company (CIC); hence the clause of Deposits is not applicable.

The Company has not accepted any deposits for the quarter ending on December 31, 2022.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings) :-

Amount in ₹ Crore	2,179.50
% of total borrowings	64%

(iv) Funding Concentration based on significant instrument/product :-

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Borrowings
1	Unsecured NCD	3,000.00	88.63%
2	Other Loans	385.00	11.37%
	Total	3,385.00	100.00%

(v) Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL
5	Other short-term interest-bearing liabilities as a % of total liabilities	NIL

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6	Other short-term interest-bearing liabilities as a % of total assets	NIL
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(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.

Note:

- 1) *Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
- 2) *Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
- 3) *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*
- 4) *Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.*