

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	18	2361.40	Nil	70.27%

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 September 30, 2023.

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

Amount in ₹ Crore	1,976.80
% of total borrowings	58.83%

(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	89.29%
2	Other Loans	360.00	10.71%
	Total	3,360.00	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

GUJARAT STATE INVESTMENTS LIMITED

(CIN U64990GJ1988SGC010307)

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

(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. The Company has Group Risk Management Committee (GRMC). GRMC review risks to the group, its impact on businesses of GSIL.

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.*