

GEETANJALI TRADING AND INVESTMENTS PRIVATE LIMITED

Notes to condensed special purpose standalone financial statements for the quarter ended June 30, 2025

Note 43 : Disclosure required as per Reserve Bank of India Notification No. DOR(NBFC). PD.003/03.10.119/2016-17 dated August 25, 2016 and as updated from time to time

Public disclosure on liquidity risk

- (i) Funding Concentration based on significant counterparty
For the Quarter Ended June 30, 2025

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	2	4,500.00	100.00%	74.87%
	TOTAL	4,500.00	-	74.87%

For the Year Ended March 31, 2025

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	3	4,556.55	100.00%	95.03%
	TOTAL	4,556.55	-	95.03%

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 NBFC's total liabilities

- (ii) Top 20 large deposits

As at June 30, 2025		As at March 31, 2025	
Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
NA		NA	

The Company is a non-deposit accepting CIC, hence not applicable.

- (iii) Top 10 borrowings

Sr. No.	As at June 30, 2025		As at March 31, 2025	
	Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
1	3,000.00	66.67%	3,000.00	65.84%
2	1,500.00	33.33%	1,500.00	32.92%
3	-	0.00%	56.55	1.24%
4	-	0.00%	-	0.00%
5	-	0.00%	-	0.00%
TOTAL	4,500.00		4,556.55	

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

Sr. No.	Name of the instrument/product	As at June 30, 2025		As at March 31, 2025	
		Amount (₹ in Lakhs)	% of Total Borrowings	Amount (₹ in Lakhs)	% of Total Borrowings
a	Term Borrowings from Financial Institutions	4,500.00	100.00%	4,504.79	98.76%
b	Overdraft facility from bank	-	0.00%	56.55	1.24%
		4,500.00	100.00%	4,561.34	100%

- (v) Stock Ratios:

Sr. No.	Particulars	Year ended June 30, 2025 (Ratios)	Year ended March 31, 2025 (Ratios)
1	Commercial papers as a % of total public funds	Nil	Nil
2	Commercial papers as a % of total public funds, total liabilities	Nil	Nil
3	Commercial papers as a % of total assets	Nil	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil	Nil
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil	Nil
6	Other short-term liabilities, if any as a % of total public funds	133.26%	104.96%
7	Other short-term liabilities, if any as a % of total liabilities	99.87%	99.85%
8	Other short-term liabilities, if any as a % of total assets	4.53%	3.85%
9			

- (vi) Institutional set-up of liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Liquidity Risk Management and Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.