

GEETANJALI TRADING AND INVESTMENTS PRIVATE LIMITED
Notes to financial statements for the year ended 31st March, 2022

Note 37 : Exposure to real estate sector, both direct and indirect:
The Company has no exposure to the real estate sector directly or indirectly in the current and previous year.

Note 38 : Registration obtained from other financial sector regulators:
The Company is registered with following other financial sector regulators (Financial regulators as described by Ministry of Finance).
i. Company registered under Ministry of Corporate affairs.
ii. NBFC registered under Reserve Bank of India

Note 39 : Disclosure of penalties imposed by RBI and other regulators:
No Penalties were imposed by RBI and other regulators during the current and previous year.

Note 40 : Ratings assigned by credit rating agencies

As at 31st March, 2022

Deposit Instruments	Name of the rating agency	Rating assigned	Valid upto	Borrowing limit or conditions imposed by rating agency
NIL				

As at 31st March, 2021

Deposit Instruments	Name of the rating agency	Rating assigned	Valid upto	Borrowing limit or conditions imposed by rating agency
NIL				

Note 41 : 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 year ended 31st March, 2022

Sr. No.	No. of significant Counter Parties	Amount (INR in crore)	% of Total Borrowings	% of Total Liabilities
1	5	290.00	100.00%	99.37%
TOTAL		290.00	-	99.37%

For the year ended 31st March, 2021

Sr. No.	No. of significant Counter Parties	Amount (INR in crore)	% of Total Borrowings	% of Total Liabilities
1	6	345.00	100.00%	99.10%
TOTAL		345.00	-	99.10%

(ii) Top 20 large deposits

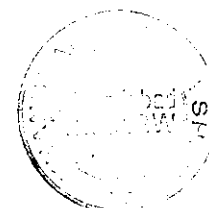
As at 31st March, 2022		As at 31st March, 2021	
Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
Rs. Nil		Rs. Nil	

(iii) Top 10 borrowings

Sr. No.	As at 31st March, 2022		As at 31st March, 2021	
	Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
1	90.00	31.03%	100.00	28.99%
2	75.00	25.86%	90.00	26.09%
3	50.00	17.24%	60.00	17.39%
4	40.00	13.79%	35.00	10.14%
5	35.00	12.07%	30.00	8.70%
6			30.00	8.70%
TOTAL	290.00		345.00	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instrument/product	As at 31st March, 2022		As at 31st March, 2021	
		Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
a	Term Borrowings from Financial Institutions	290.00	100.00%	345.00	100.00
		290.00	100.00%	345.00	100.00



(v) Stock Ratios:

Sr. No.	Particulars	Year ended 31st March 2022 (Ratios)	Year ended 31st March 2021 (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	100.22%	100.56%
7	Other short-term liabilities, if any as a % of total liabilities	99.98%	99.96%
8	Other short-term liabilities, if any as a % of total assets	23.31%	27.54%

(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 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.

(vii) Components of Adjusted Net Worth (ANW) and other related information

(INR in lakhs)

Particulars	Current Year	Previous Year
i) ANW	6,65,700.09	5,19,356.72
ii) ANW as a % of Risk Weighted Assets	540.93%	419.21%
iii) unrealized appreciation in the book value of quoted investments	13,61,373.37	10,51,716.14
iv) diminution in the aggregate book value of quoted investments	Nil	Nil
v) Leverage Ratio	0.04	0.07

(viii) Investment in other CICs

Particulars	Current Year	Previous Year
a) Total amount representing any direct or indirect capital contribution made by one CIC in another CIC (including name of CICs)	Nil	Nil
b) Number of CICs with their names wherein the direct or indirect capital contribution exceeds 10% of Owned Funds	Nil	Nil
c) Number of CICs with their names wherein the direct or indirect capital contribution is less than 10% of Owned Funds	Nil	Nil

(ix) Off Balance Sheet Exposure

Particulars	Current Year	Previous Year
i) Off balance sheet exposure	Nil	Nil
ii) Financial Guarantee as a % of total off-balance sheet exposure	Nil	Nil
iii) Non-Financial Guarantee as a % of total off-balance sheet exposure	Nil	Nil
iv) Off balance sheet exposure to overseas subsidiaries	Nil	Nil
v) Letter of Comfort issued to any subsidiary	Nil	Nil

