Godrej Finance Limited
Disclosure on Liquidity Risk as at June 30, 2025

(Currency : Indian Rupees in Crores)

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Particulars	As at June 30, 2025
No. of Significant Counterparties	22
Amount	7,871.27
Percentage of funding concentration to total deposits	N.A.
Percentage of funding concentration to total liabilities	91.86%

ii) Top 20 large deposits

Since the Company is registered as a Non - Deposit taking Non - Banking Financial Company, this is not applicable.

iii) Top 10 Borrowings

Particulars	As at June 30, 2025
Total amount of top 10 borrowings	6,068.22
Percentage of amount of top 10 borrowings to total borrowings	73.08%

iv) Funding concentration based on significant instrument / product:

Particulars	As at June 30, 2025	
	₹ in Crores	% of Total liabilities
a) Term Loans	5,380.89	62.80%
b) Working Capital Bank Lines	69.99	0.82%
c) Non-Convertible Debentures	1,682.54	19.64%
d) Commercial Papers	1,170.36	13.66%
e) Any Other	-	0.00%

v) Stock Ratios:

Particulars	As at June 30, 2025
a) Commercial Papers to Total Liabilities	13.66%
b) Commercial Papers to Total Assets	10.69%
c) Commercial Papers to Public funds	14.09%
d) NCD (Original Maturity < 1year) to Total Liabilities	NA
e) NCD (Original Maturity < 1year) to Total Assets	NA
f) NCD (Original Maturity < 1year) to Public funds	NA
g) Other Short Term Liabilities to Total Liabilities ##	2.77%
h) Other Short Term Liabilities to Total Assets ##	2.16%
i) Other Short Term Liabilities to Public funds ##	2.86%
j) Borrowing from Bank (Short term Borrowings) to Total Liabilities	0.82%
k) Borrowing from Bank (Short term Borrowings) to Total Assets	0.64%
l) Borrowing from Bank (Short term Borrowings) to Public funds	0.84%

Other short term liabilities include all the financial liabilities as per Ind AS maturing within next 12 months other than Debt securities and Borrowings (other than debt securities).

vi) Institutional set-up for liquidity risk management:

The Liquidity Risk Management framework of the Company is governed by its Asset Liability Management Policy of the Company. The Asset Liability Committee of the Board (ALCO) oversee the implementation of liquidity risk management strategy of the Company and ensure adherence to the risk tolerance/limits set by the Board. Meetings of ALCO are held periodically.

Notes

1 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 Company's total liabilities.

2 Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

3 Public Funds includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding five years from the date of issue.

Godrej Finance Limited
Public Disclosure on Liquidity Coverage Ratio as at June 30, 2025

(Currency : Indian Rupees in Crores)

Liquidity Coverage Ratio

	Particulars	Average Q1 2025-26	
		Total Unweighted Value	**Total Weighted Value**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)*	200.32	200.32
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	197.80	227.47
4	Secured wholesale funding	127.10	146.17
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	51.33	59.03
7	Other contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	**376.23**	**432.67**
Cash Inflows			
9	Secured lending	985.71	739.29
10	Inflows from fully performing exposures	413.64	310.23
11	Other cash inflows	540.54	405.40
12	**TOTAL CASH INFLOWS**	**1,939.89**	**1,454.92**
			Total Adjusted Value
13	**TOTAL HQLA**	-	200.32
14	**TOTAL NET CASH OUTFLOWS**	-	108.17
15	**LIQUIDITY COVERAGE RATIO (%)**	-	**185.19%**

	High Quality Liquid Assets (HQLA)	Average Q1 2025-26	
		Total Unweighted Value	**Total Weighted Value**
1	Cash & callable FDs	-	21.92
2	G-sec/T-bills	-	178.39
3	Any other - please specify	-	-

Qualitaitive Disclosure

(a) **The main drivers of their LCR results and the evolution of the contribution of inputs to the LCR's calculation over time;**

RBI had introduced the liquidity coverage ratio (LCR) to ensure that NBFC has an adequate stock of unencumbered high-quality liquid assets (HQLA) to survive a significant liquidity stress lasting for a period of 30 days. LCR is defined as a ratio of HQLA to the total net cash outflows estimated for the next 30 calendar days.

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

(b) **The composition of HQLAs:**

Particulars	**As at June 30 2025**
Cash & callable FDs	21.92
G-sec/T-bills	178.39
Total	**200.32**