

Godrej Finance Limited
Public Disclosure on Liquidity Risk for the quarter ended September 30, 2024

(Currency : Indian Rupees in Crores)

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

Particulars	As at
	September 30, 2024
No. of Significant Counterparties	13
Amount	5137.90
Percentage of funding concentration to total deposits	N.A.
Percentage of funding concentration to total liabilities	96.36%

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
	September 30, 2024
Total amount of top 10 borrowings	4,638.00
Percentage of amount of top 10 borrowings to total borrowings	90.27%

iv) Funding concentration based on significant instrument / product:

Particulars	As at	
	September 30, 2024	
	₹ in crore	% of Total liabilities
a) Term Loans	3,026.54	56.76%
b) Working Capital Bank Lines	150.99	2.83%
c) Non-Convertible Debentures	976.37	18.31%
d) Commercial Papers	984.01	18.45%
e) Any Other	-	-

v) Stock Ratios:

Particulars	As at
	September 30, 2024
a) Commercial Papers to Total Liabilities	18.45%
b) Commercial Papers to Total Assets	13.39%
c) Commercial Papers to Public funds	19.15%
d) NCD (Original Maturity < 1year) to Total Liabilities	0.00%
e) NCD (Original Maturity < 1year) to Total Assets	0.00%
f) NCD (Original Maturity < 1year) to Public funds	0.00%
g) Other Short Term Liabilities to Total Liabilities ##	2.99%
h) Other Short Term Liabilities to Total Assets ##	2.17%
i) Other Short Term Liabilities to Public funds ##	3.11%
j) Borrowing from Bank(Short term Borrowings) to Total Liabilities	35.25%
k) Borrowing from Bank(Short term Borrowings) to Total Assets	25.58%
l) Borrowing from Bank(Short term Borrowings) to Public funds	36.58%

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 for the quarter ended September 30, 2024

(Currency : Indian Rupees in Crores)

Liquidity Coverage Ratio

Particulars	Average Q2 2024-25	
	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)*	216.03	216.03
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	155.43	178.75
4 Secured wholesale funding	322.92	371.36
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	22.09	25.41
7 Other contingent funding obligations	-	-
8 TOTAL CASH OUTFLOWS	500.44	575.51
Cash Inflows		
9 Secured lending	705.36	529.02
10 Inflows from fully performing exposures	264.13	198.09
11 Other cash inflows	528.06	396.05
12 TOTAL CASH INFLOWS	1,497.55	1,123.16
		Total Adjusted Value
13 TOTAL HQLA		216.03
14 TOTAL NET CASH OUTFLOWS		143.88
15 LIQUIDITY COVERAGE RATIO (%)		150.15%

High Quality Liquid Assets (HQLA)	Average Q2 2023-24	
	Total Unweighted Value	Total Weighted Value
1 Cash & callable FDs	-	15.33
2 G-sec/T-bills	-	200.70
3 Any other - please specify	-	-

Qualitative 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 September 30, 2024
Cash & callable FDs	15.33
G-sec/T-bills	200.70
Total	216.03