

Godrej Finance Limited

Public disclosure on liquidity risk for the quarter ended December 31, 2023

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total liabilities
1	13	2907.70	N.A.	93.04%

(ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits):

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

(iii) Top 10 borrowings (amount in Rs. Crore and % of total borrowings):

Particulars	Amount and %
Total amount of top 10 borrowings	2679.46
Percentage of amount of top 10 borrowings to total borrowings	91.17%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	1,827.90	58.49%
2	Working Capital Bank Lines	325.00	10.40%
3	Non-Convertible Debentures	213.75	6.84%
4	Commercial Papers	572.36	18.31%

(v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	19.47%	18.31%	14.08%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	5.58%	5.25%	4.04%

(vi) Institutional setup for liquidity risk management

Asset Liability Management Committee supervises liquidity risk management. Meetings of committee are held on quarterly basis.

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