

## Godrej Finance Limited

### Public disclosure on liquidity risk for the quarter ended June 30, 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	14	1653.53	N.A.	91.44%

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

Since the Company is registered as a Non-Deposit taking Systemically Important 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	1481.91
Percentage of amount of top 10 borrowings to total borrowings	89.21%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	1,093.60	60.48%
2	Working Capital Bank Lines	57.23	3.17%
3	Non-Convertible Debentures	205.35	11.36%
4	Commercial Papers	304.90	16.86%

**(v) Stock Ratios:**

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	18.36%	16.86%	12.32%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	7.83%	7.19%	5.26%

**(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