

Godrej Finance Limited
Disclosure on Liquidity risk as at March 31, 2024

(Currency : Indian Rupees in lakhs)

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

Particulars	As at March 31, 2024	As at March 31, 2023
No. of Significant Counterparties	21	8
Amount	369,695.09	114,519.47
Percentage of funding concentration to total deposits	-	-
Percentage of funding concentration to total liabilities	94.22%	92.85%

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 March 31, 2024	As at March 31, 2023
Total amount of top 10 borrowings	300,326.04	114,519.47
Percentage of amount of top 10 borrowings to total borrowings	81.24%	100.00%

iv) Funding concentration based on significant instrument / product:

Particulars	As at March 31, 2024		As at March 31, 2023	
	₹ in lakh	% of Total liabilities	₹ in lakh	% of Total liabilities
a) Term Loans	236,252.95	60.21%	91,138.89	73.93%
b) Working Capital Bank Lines	20,182.02	5.14%	2,518.99	2.04%
c) Non-Convertible Debentures	50,532.45	12.88%	20,120.10	16.31%
d) Commercial Papers	62,727.67	15.99%	741.49	0.60%
e) Any other	-	-	-	-

v) Stock Ratios:

Particulars	As at March 31, 2024	As at March 31, 2023
a) Commercial Papers to Total Liabilities	28.87%	0.60%
b) Commercial Papers to Total Assets	21.88%	0.43%
c) Commercial Papers to Public funds	30.64%	0.65%
d) NCD (Original Maturity < 1year) to Total Liabilities	N.A	N.A
e) NCD (Original Maturity < 1year) to Total Assets	N.A	N.A
f) NCD (Original Maturity < 1year) to Public funds	N.A	N.A
g) Other Short Term Liabilities to Total Liabilities ##	5.19%	5.96%
h) Other Short Term Liabilities to Total Assets ##	3.93%	4.29%
i) Other Short Term Liabilities to Public funds ##	5.51%	6.42%
j) Borrowing from Bank(Short term Borrowings) to Total Liabilities	18.73%	9.31%
k) Borrowing from Bank(Short term Borrowings) to Total Assets	14.20%	6.69%
l) Borrowing from Bank(Short term Borrowings) to Public funds	19.88%	10.03%

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

vi) Institutional set-up for liquidity risk management:

Asset Liability Management Committee (ALCO) supervises liquidity risk management. 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 total liabilities.
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves.