

Godrej Finance Limited

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

(₹ in lakh)

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

Particulars	As at	As at
	March 31, 2023	March 31, 2022
No. of Significant Counterparties	8	2
Amount	1,14,519.47	6,000.00
Percentage of funding concentration to total deposits	-	-
Percentage of funding concentration to total liabilities	92.85%	74.33%

ii) Top 20 large 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

Particulars	As at	As at
	March 31, 2023	March 31, 2022
Total amount of top 10 borrowings	1,14,519.47 #	6,000.00
Percentage of amount of top 10 borrowings to total borrowings	100.00%	100.00%

iv) Funding concentration based on significant instrument / product:

Particulars	As at		As at	
	March 31, 2023		March 31, 2022	
	₹ in lakh	% of Total liabilities	₹ in lakh	% of Total liabilities
a) Term Loans	91,138.89	73.90%	1,000.00	12.39%
b) Working Capital Bank Lines	2,518.99	2.04%	5,000.00	61.94%
c) Non-Convertible Debentures	20,120.10	16.31%	-	-
d) Commercial Papers	741.49	0.60%	-	-
e) Any other	-	-	-	-

v) Stock Ratios:

Particulars	As at	As at
	March 31, 2023	March 31, 2022
a) Commercial Papers to Total Liabilities	0.60%	N.A
b) Commercial Papers to Total Assets	0.43%	N.A
c) Commercial Papers to Public funds	0.65%	N.A
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 ##	5.96%	17.97%
h) Other Short Term Liabilities to Total Assets ##	4.29%	10.94%
i) Other Short Term Liabilities to Public funds ##	6.42%	24.18%
j) Borrowing from Bank(Short term Borrowings) to Total Liabilities	9.31%	74.33%
k) Borrowing from Bank(Short term Borrowings) to Total Assets	6.69%	45.25%
l) Borrowing from Bank(Short term Borrowings) to Public funds	10.03%	100.00%

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.