

Godrej Finance Limited

Public disclosure on liquidity risk for the quarter ended September 30, 2022

(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	3	135.00	N.A.	63.14%

(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	135.00
Percentage of amount of top 10 borrowings to total borrowings	100%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	60.00	28.06%
2	Working Capital Bank Lines	25.00	11.69%
3	Commercial Papers	50.00	23.39%

(v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	37.04%	23.39%	6.82%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	46.70%	29.49%	8.60%
Borrowing from Bank (Short term Borrowings)	62.96%	39.75%	11.59%

(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