

Godrej Finance Limited

Public disclosure on liquidity risk for the quarter ended September 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	2,186.36	N.A.	89.64%

(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	1,998.51
Percentage of amount of top 10 borrowings to total borrowings	91.09%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	1,375.99	56.42%
2	Working Capital Bank Lines	180.00	7.38%
3	Non-Convertible Debentures	209.55	8.59%
4	Commercial Papers	428.53	17.57%

(v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	19.53%	17.57%	12.67%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	10.15%	9.13%	6.58%

(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