Godrej Housing Finance Limited

Public disclosure on liquidity risk for the quarter ended June 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	11	1705.50	N.A.	95%

(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 - Housing Finance 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	1680.50
Percentage of amount of top 10 borrowings to total borrowings	99%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	1485.50	83.11%
2	Working Capital Bank Lines	120.00	6.71%
3	Commercial Papers	100.00	5.60%

(v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	5.87%	5.60%	4.13%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	4.38%	4.33%	3.20%
Borrowing from Bank (Short term Borrowings)	7.04%	6.71%	4.96%

(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*