

## Godrej Housing Finance Limited

### Public disclosure on liquidity risk for the quarter ended June 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	13	3625.74	N.A.	97%

#### (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	3442.77
Percentage of amount of top 10 borrowings to total borrowings	94.12%

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

Sr No.	Name of the instrument/ product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loans	3199.44	86.01%
2	Non-Convertible Debentures	213.06	5.73%
3	Commercial Papers	245.18	6.59%

#### (v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	6.70%	6.59%	5.38%
NCD (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	1.44%	1.42%	1.16%

#### (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