

Godrej Housing 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	13	9
Amount	3,72,210.06	1,38,703.37
Percentage of funding concentration to total deposits	-	-
Percentage of funding concentration to total liabilities	96.86%	86.90%

ii) Top 20 large 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

Particulars	As at	As at
	March 31, 2023	March 31, 2022
Total amount of top 10 borrowings	3,53,584.06 #	1,38,703.37
Percentage of amount of top 10 borrowings to total borrowings	94.04% #	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	3,26,764.87	85.04%	1,31,702.96	82.51%
b) Working Capital Bank Lines	-	-	7,000.41	4.39%
c) Non-Convertible Debentures	20,913.51	5.44%		
d) Commercial Papers	29,069.47	7.57%	9,921.18	6.22%

v) Stock Ratios:

Particulars	As at	As at
	March 31, 2023	March 31, 2022
a) Commercial Papers to Total Liabilities	7.57%	6.22%
b) Commercial Papers to Total Assets	6.43%	4.93%
c) Commercial Papers to Public funds	7.72%	6.68%
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 ##	1.66%	6.20%
h) Other Short Term Liabilities to Total Assets ##	1.41%	4.91%
i) Other Short Term Liabilities to Public funds ##	1.69%	6.66%

Other short term liabilities include all the financial liabilities as per IND As 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/Surplus.