

ORIX Leasing & Financial Services India Limited

Public disclosure on liquidity risk as on September 30, 2024

Public disclosure on liquidity risk based on provisional financial statement as at 30th September 2024 pursuant to RBI notification RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

1) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	13	3,170	NA	87%

- Total liability does not include Equity

2) **Top 20 large deposits (amount in ₹ crore and % of total deposits)** - Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

3) Top 10 borrowings (amount in ₹ crore and % of total borrowings) -

Sr. No	Particulars	Amount ₹ crore	% of total borrowings
1	Bank Term Loan	2,473	68%
2	Bank Working Capital	468	13%
3	ECB Borrowings from parent company	300	8%

4) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Bank Borrowing	2,941	81%

- Total liability does not include Equity

5) Stock Ratios:

Sr. No	Particulars	%
1	Commercial Papers to Total Public Funds	NA
2	Commercial Papers to Total Liabilities	NA
3	Commercial Papers to Total Assets	NA
4	NCD (Original Maturity<1 year) to Total Public Funds	NA
5	NCD (Original Maturity<1 year) to Total Liabilities	NA
6	NCD (Original Maturity<1 year) to Total Assets	NA
7	Other Short-Term Liabilities to Total Public Funds	NA
8	Other Short-Term Liabilities to Total Liabilities	13%
9	Other Short-Term Liabilities to Total Assets	11%

Note: 1) Total liability does not include net worth

2) Other short-term liabilities do not include Long Term liabilities maturing in next 1 year

6) Institutional set-up for liquidity risk management

The company manages its liquidity risk based on the policy for liquidity risk management which incorporates the principles laid down by RBI in the liquidity risk management framework for NBFC.

- The Company's Board of Directors has overall responsibilities of management of liquidity risk.
- The Company has a Risk Management Committee, which reports to the Board and is responsible for evaluating overall risks faced by Company including liquidity risk
- Asset Liability Committee of company consisting of Directors is responsible for ensuring adherence to the risk tolerance limit and implementing the liquidity risk management strategy of the Company
- The Company has also set up ALM support group.

NA- Not Applicable