



ORIX Leasing & Financial Services India Limited

Public disclosure on liquidity risk as on December 31, 2025

Public disclosure on liquidity risk based on provisional financial statement as of 31st December 2025, pursuant to Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025.

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 | 3,511 | 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 | 2,701 | 67% |
| 2 | Bank Working Capital | 523 | 13% |
| 3 | ECB Borrowings from parent company | 300 | 7% |

4) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|--------------------------------|------------------|------------------------|
| 1 | Bank Borrowing | 3,224 | 80% |

- 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 | 16% |
| 8 | Other Short-Term Liabilities to Total Liabilities | 13% |
| 9 | Other Short-Term Liabilities to Total Assets | 10% |

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