

## ORIX Leasing & Financial Services India Limited

### Public disclosure on liquidity risk as on December 31, 2023

Public disclosure on liquidity risk based on provisional financial statement as at 31st December 2023 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	12	2835	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	2107	65%
4	Bank Working Capital	564	17%
2	ECB Borrowings	200	6%

#### 4) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Bank Borrowing	2671	82%

- 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	17%
9	Other Short Term Liabilities to Total Assets	14%

Note : 1) Total liability does not include net worth

2) Other short term liabilities does 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 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