

## ORIX Leasing & Financial Services India Limited

### Public disclosure on liquidity risk as on March 31, 2021

Public disclosure on liquidity risk based on audited financial statement as at 31st March 2021 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       | 7                                    | 1353             | NA                  | 74%                    |

- 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       | 1041           | 57%                   |
| 2     | ECB Borrowings       | 247            | 13%                   |
| 3     | NCD                  | 200            | 11%                   |
| 4     | Bank Working Capital | 138            | 8%                    |
| 5     | Masala Bond          | 100            | 5%                    |

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

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|--------------------------------|------------------|------------------------|
| 1       | Bank Borrowing                 | 1179             | 64%                    |

- 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      | 41% |
| 9     | Other Short Term Liabilities to Total Assets           | 31% |

**Note :** 1) Total liability does not include net worth

2) Other short term liabilities exclude NCD <1 year as considered in point 4 to 6

**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