

ORIX Leasing & Financial Services India Limited

Public disclosure on liquidity risk as on September 30, 2021

Public disclosure on liquidity risk based on audited financial statement as at 30th September 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	5	1283	NA	68%

- 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	936	49%
2	ECB Borrowings	228	12%
3	NCD	200	11%
4	Bank Working Capital	177	9%
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	1112	59%

- 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	43%
9	Other Short Term Liabilities to Total Assets	32%

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