Appendix I

Public disclosure on liquidity risk of Orange Retail Finance India Private Limited

(For the Quarter ended 31st Mar 2026)

(i) 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	NIL	NIL	NIL	NIL

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Orange Retail Finance India Private Limited is a Non-Deposit Taking NBFC and Does not accept Deposits from the public

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

S.No.	Amount (₹ crore)	% of Total Borrowing
1	10.00	4.36%
2	10.00	4.36%
3	5.00	2.18%
4	5.00	2.18%
5	3.33	1.45%
6	2.50	1.09%
7	2.00	0.87%
8	2.00	0.87%
9	2.00	0.87%
10	2.00	0.87%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Secured Term Loan	45.00	12.22%
2	Non-Convertible Debentures	147.25	39.99%

(v) Stock Ratios:

Sr No.	Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
A	Commercial papers	NA	Nil	Nil
B	Non-convertible debentures (original maturity of less than one year)	NA	Nil	Nil
C	Other short-term liabilities	NA	Nil	Nil

(vi) Institutional set-up for liquidity risk management

The Liquidity risk management of the company is governed by Risk Management Policy and ALCO Policy. The body set up for management of liquidity risk in ORFIL are as below:

Board of directors – The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures of ORFIL to manage liquidity risk in accordance with the liquidity risk tolerance/limits.

Risk Management Committee - established to assist the Board on its responsibility for ensuring that appropriate risk management and internal control system is in place and for regularly reviewing the effectiveness of same. The RMC is responsible for monitoring the adherence to the risk policy and guidelines and reviewing the overall risk management system in the light of changes in external and internal environment within which the Company operates.

Asset/Liability Committee ("ALCO") – constituted and comprise of senior management of ORFL and is responsible for ensuring adherence to the limits set by the Board of Directors/ Risk management Committee of ORFL as well as for deciding the business strategy of ORFL (on the assets and liabilities sides) in line with its budget and ALM risk management objectives.

***Notes**:

1) Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

2) Significant instrument/product is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities, as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

3) Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

4) Public funds are as defined in Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016