

## Public Disclosure on Liquidity Risk For the Quarter Ended Sept 30, 2024

**(i) Funding Concentration based on significant counterparty (both deposits and borrowings):**

| Sr No. | Number of Significant Counterparties | Amount (Rs. crore) | % of Total deposits | % of Total Liabilities |
|--------|--------------------------------------|--------------------|---------------------|------------------------|
| 1      | 6                                    | 4,267.45           | NA                  | 96.69%                 |

**(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits):**

**Not Applicable.** The company being a systematically important non-deposit taking NBFC does not accept public deposits.

**(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings):**

|                       |          |
|-----------------------|----------|
| Amount in Rs. Crore   | 4,267.45 |
| % of total borrowings | 100.00%  |

**(iv) Funding Concentration based on significant instrument/product:**

| Sr No. | Name of the instrument/product | Amount (Rs. crore) | % of Total Liabilities |
|--------|--------------------------------|--------------------|------------------------|
| 1      | Borrowings from Banks          | 3,425.00           | 77.60%                 |
| 2      | Working Capital Loan           | 4.65               | 0.11%                  |
| 3      | ECB                            | 837.80             | 18.98%                 |
|        | <b>Total</b>                   | <b>4,267.45</b>    | <b>100.00%</b>         |

**(v) Stock Ratios:**

| Name of the instrument/ product                                      | as a % of total public funds* | as a % of total liabilities* | as a % of total assets |
|--|-------------------------------|------------------------------|------------------------|
| Commercial papers  | 0.00%                         | 0.00%                        | 0.00%                  |
| Non-convertible debentures (original maturity of less than one year) | 0.00%                         | 0.00%                        | 0.00%                  |
| Other short-term liabilities**                                       | 27.93%                        | 27.00%                       | 21.45%                 |

\*\* Other short-term liabilities include current maturities of long-term debt.

### BAJAJ AUTO CREDIT LIMITED

Registered office: - Bajaj Auto Complex, Mumbai Pune Road, Akurdi, Pune- 411035

**(vi) Institutional set-up for liquidity risk management:**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance structure, policies, strategy, and the risk tolerance limit for the management of liquidity risk.

The Board of Directors approves the constitution of Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the company. The meetings of RMC are held at quarterly interval.

The Board of Directors also approves constitution of Asset Liability Committee (ALCO), consisting of the Company's top management which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and tolerance limits approved by the Board. The role of the ALCO also includes periodic revision of interest rates, diversification of source of funding and its mix, maintenance of enough liquidity and investment of surplus funds. ALCO meetings are held once in a quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its perusal/approval/ratification.

**\*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 and 10% for other non-deposit taking NBFCs.
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 NBFCNDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
3. Total Liabilities represent total Liabilities and Equity as per Balance sheet less Equity and reserve/Surplus

**\*\*\*The amount stated in this disclosure is based on the unaudited financial statements for the quarter ended Sept 30, 2024.**

## **BAJAJ AUTO CREDIT LIMITED**

Registered office: - Bajaj Auto Complex, Mumbai Pune Road, Akurdi, Pune- 411035