

BMW India Financial Services Private Limited

Disclosure on Liquidity Risk as on 30th September 2020 (Unaudited)
RBI Notification No: RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20

1. Funding Concentration based on significant counterparty :

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Liabilities
1	7	2,304.56	67.72%

2. Top 20 large deposits (amount in INR Crore and % of total deposits) : **Not Applicable**

3. Top 10 borrowings :

Sr. No.	Amount (₹ crore)	% of Total Borrowings
1	1,033.96	44.87%

4. Funding Concentration based on significant instrument/product :

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	External Commercial Borrowings	900.00	26.45%
2	Commercial Paper	109.56	3.22%
3	Bank Borrowings	1,295.00	38.06%

5. Stock Ratios :

Instrument	As % of Total Liabilities	As % of Total Assets
Commercial paper	3.22%	3.22%
NCDs (originality maturity of less than 1 year)	-	-
Other short-term liabilities	2.09%	2.09%

6. Institutional set-up for liquidity risk management :

The Company has in place organizational set up as directed in RBI policy to decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The set up includes the following bodies:

- A. **Board of Directors** shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits as may be decided.
- B. **Risk Management Committee (RMC)** shall evaluate the overall risks faced by the Company including liquidity risk.
- C. **Assets Liability and Management Committee (ALCO)** shall ensure adherence to the risk tolerance/limits as set by the Board as well as implement the liquidity risk management strategy of the Company.
- D. **Assets Liability Management (ALM) Support Group** shall analyze, monitor and report the liquidity risk profile to the ALCO.

Notes:

1. The Company is a non-deposit taking systemically important NBFC therefore only information related to borrowings have been disclosed above and no information related to deposits is available.
2. Total liabilities represents overall liabilities of the Company including Equity.