Bajaj Auto Credit Ltd.
Akurdi, Pune 411035, India

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Fax +91 20 27473398
Website: www.bajajautocredit.com

20 July 2026

To,
Corporate Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor
Plot No.C-1, G Block
Bandra-Kurla Complex
Bandra (East), Mumbai 400051

Subject: Submission of Press Release for the quarter ended 30 June 2026

Dear Sir /Madam,

Pursuant to the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press Release of Bajaj Auto Credit Limited for the quarter ended 30 June 2026.

Kindly take the above on record.

Thanking you,

Yours faithfully,
For Bajaj Auto Credit Limited

KHWAHISH RAWAL
Digitally signed by KHWAHISH RAWAL
Date: 2026.07.20 18:07:51 +05'30'

Khwahish Rawal
Company Secretary & Compliance Officer
A32119

BAJAJ CREDIT

Bajaj Auto Credit Limited

Press Release: Q1 FY27

AUM	TOTAL INCOME	PAT
₹20,000 crores +	85% ↑	121% ↑

Bajaj Auto Credit Limited's Asset under Management (AUM) surpassed **₹20,000 crore**, highlighting continued portfolio expansion and strong profitable growth momentum.

Q1 FY27 FINANCIAL HIGHLIGHTS

- AUM stood at **₹20,423 crore** as of June 30, 2026, compared to ₹11,964 crore as of June 30, 2025.
- Total Income stood at **₹1,112 crore** in Q1 FY27, compared to ₹602 crore in Q1 FY26 a growth of **85%**
- Profit Before Tax (PBT) stood at **₹303 crore** in Q1 FY27, compared to ₹137 crore in Q1 FY26, a growth of **121%.**
- PAT increased to **₹227 crore** in Q1 FY27 from ₹103 crore in Q1 FY26, registering a strong growth of **121%.**
- Gross NPA stood at 1.9% and Net NPA stood at 1.0% as of June 30, 2026, with a provision coverage ratio of 45.5% providing adequate risk buffer.
- ROE stood at a healthy **26%** for period ended June 30, 2026.
- Total disbursements for the quarter were above **₹3800 crores.**
- BACL enjoys the highest level of creditworthiness with AAA/Stable long-term debt ratings from CRISIL, CARE, ICRA and India Ratings, and A1+ for its short-term debt programs from CRISIL.

FINANCIAL SUMMARY

Particulars (₹ in crore)	Q1 FY27	Q1 FY26	Change%
Assets under Management	20,423	11,964	↑ **71%**
Assets under Management (Net)	19,969	11,781	↑ **69%**
Total Income	1,112	602	↑ **85%**
Operating Expenses & Finance Cost	605	356	↑ **70%**
Pre Provisioning Operating profit	507	247	↑ **105%**
Loan losses and provisions	204	110	↑ **85%**
Profit before Tax	303	137	↑ **121%**
Proft after Tax (PAT)	227	103	↑ **121%**

Place: Pune

Date: 20.07.2026

Kevin D'sa

Managing Director