

PRESS RELEASE

Bajaj Finance Limited Results -2nd Quarter FY 13-14

Bajaj Finance reports AUM of ₹19,829 crores and a quarterly profit after tax of ₹167 Crores - A growth of 30% over corresponding quarter of previous year.

The Board of Directors of Bajaj Finance Limited in their meeting held today took on record the Unaudited Financial Results of the Company for the 2nd quarter ended 30 September 2013.

Performance Highlights-Q2

- Total income for Q2 FY14 ↑ 31% to ₹964 Crores from ₹737 Crores in Q2 FY13.
- Profit after tax for Q2 FY14 ↑ 30% to ₹167 Crores from ₹129 Crores in Q2 FY13.
- Customers acquired during Q2 FY14 ↑ 15% to 6,89,772 from 6,00,792 in Q2 FY13.
- Deployments during Q2 FY14 ↑ 20% to ₹5,199 Crores from ₹4,334 Crores in Q2 FY13.
- Loan losses and provisions for Q2 FY14 ↓ 2% to ₹52 Crores as against ₹53 Crores in Q2 FY13.
- Gross NPA and Net NPA for Q2 FY14 stood at 1.14% and 0.26% respectively. The provisioning coverage ratio stood at 78% as of 30 September 2013. The Company continues to provide for loan losses in excess of RBI requirements.
- Capital adequacy ratio (including Tier-II capital) stood at 20.9%. The Company continues to be well capitalized to support its growth trajectory.

Bajaj Finance Limited

Corporate Office: 4th floor, Bajaj Finserv Corporate Office,
Off Pune-Ahmednagar Road, Viman Nagar,
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Registered Office: Mumbai-Pune Road,
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www.bajajfinservlending.in



Key financial figures

(₹ in Crores)

Particulars	Q2'14	Q2'13	QoQ	H1'14	H1'13	HOH	FY 12-13
Customers acquired (nos in '000)	690	601	15%	1659	1353	23%	2808
Assets under Management	19829	15370	29%	19829	15370	29%	17517
Receivables under financing activity	18982	14715	29%	18982	14715	29%	16744
Interest and fee income	964	737	31%	1896	1440	32%	3111
Interest Expenses	382	295	29%	713	558	28%	1205
Net Interest Income (NII)	582	442	32%	1183	882	34%	1906
Operating Expenses	277	199	39%	547	400	37%	852
Loan Losses & Provisions	52	53	-2%	116	85	36%	182
Profit before tax	253	190	33%	520	397	31%	872
Profit after tax	167	129	30%	343	267	28%	591

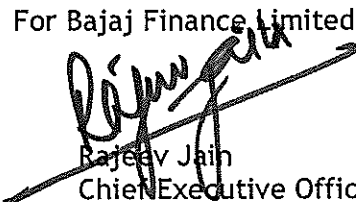
(₹ in Crores)

Deployments	Q2'14	Q2'13	QoQ	H1'14	H1'13	HOH	FY 12-13
Consumer	2652	2112	26%	6065	4538	34%	9783
SME	1922	1411	36%	4052	2939	38%	6573
Commercial	625	811	-23%	1332	1585	-16%	3011
Total deployments	5199	4334	20%	11449	9062	26%	19367

(₹ in Crores)

Assets Under Management (AUM)	Q2'14	Q2'13	QoQ	FY 12-13
Consumer	8108	5970	36%	7070
SME	9924	6977	42%	8467
Commercial	1797	2423	-26%	1980
Total AUM	19829	15370	29%	17517

Pune
15 October 2013

For Bajaj Finance Limited

 Rajeev Jain
 Chief Executive Officer

Bajaj Finance Limited

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