

Annexure – 1

SEC/BSE/Half yearly/2014/287

21 May 2014

The Manager,  
Listing Department.,  
Department of Corporate Services – Debt Segment  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai – 400 001

Dear Sir,

Re : Compliance under Listing Agreement for the half year ending on 31.03.2014

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and the Listing Agreement thereunder, as mentioned below:

1. Following issues of Non-Convertible Debentures have been listed with your Stock Exchange :  
As per Annexure – A
2. We confirm that the proceeds of the above said issues by the Company were utilized for the purpose as mentioned in the Information Memorandum of the respective issues.
3. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No. 1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
4. The Asset Coverage Ratio is 1.50 times.
5. The Debt Equity ratio is 4.95 times.
6. The due date of payment of Principal and Interest and actual date of payment for the half year ended 31 March 2014 are as under.  
As per Annexure – B
7. The assets of the Company which are secured for the debentures issued are sufficient to discharge the claims of the debenture-holders as and when they become due.
8. The Cash flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.
9. The due date of principal and interest of the above said NCDs during next half year i.e. till 01.04.2014 to 30.09.2014 are as under:

As per Annexure – C

We do not expect default in payment of principal / interest due in next half year.

**Bajaj Finance Limited**



10. We confirm that we have complied with all the provisions of relevant Regulations in relation to the issue and listing of NCDs issued by us and outstanding on 31.03.2014.
11. Our company is a 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created.
12. The half- yearly results for the half- year ended on 31.03.2014 are attached as per the format in Annexure- II of Listing Agreement.
13. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ended on 31.03.2014, requiring our company to notify to Stock Exchange or Debenture Trustees.
14. The name, designation and contact details of "Compliance Officer" of this company are as under :

(A) Name of Compliance Officer	:	Anant Damle
(B) Designation	:	Company Secretary
(C) Correspondence Address	:	4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmed Nagar Road, Viman Nagar Pune - 411 014
(D) Phone, Fax No.	:	Phone: 020-30405060 Fax: 020-30405030
(E) Email ID	:	<a href="mailto:anant.damle@bajajfinserv.in">anant.damle@bajajfinserv.in</a>
15. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees.

Thanking you,

Yours sincerely,

For Bajaj Finance Limited




Anant Damle  
Company Secretary



Countersigned by :

Encl: As above



  
For GDA Trusteeship Ltd.  
Debenture Trustee

### Bajaj Finance Limited

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014.  
Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Tel: +91 20 30405060  
Fax: +91 20 30405020  
Corporate ID No.:  
L65910MH1987PLC042961

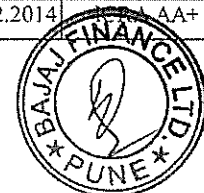
[www.bajajfinservlending.in](http://www.bajajfinservlending.in)



## Annexure - A

## A. Details of Secured Redeemable Non Convertible Debentures : For the half year ending 31.03.2014

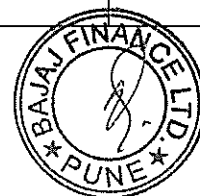
Sr. No.	GDA Series	ISIN No.	Issue Size In Crores	Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Credit Rating
1	XXVIII	INE296A07252	50 Crs	1 Crore	50	22.07.2010	01.09.2010	ICRA LAA+
2	XXXII	INE296A07286	25 Crs	1 Crore	25	26.10.2010	22.11.2010	CRISIL AA+ Stable
3	XXXIV	INE296A07294	250 Crs	1 Crore	250	26.11.2010	07.12.2010	CRISIL AA+ Stable
	57	INE296A07575	3 Crs	10 Lakh	30	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	INE296A07583	10 Crs	10 Lakh	100	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	INE296A07591	37 Crs	10 Lakh	370	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	INE296A07609	5.70 Crs	10 Lakh	57	01.03.2012	14.03.2012	CRISIL AA+ Stable
4	59	INE296A07625	11 Crs	10 Lakh	110	16.03.2012	09.04.2012	ICRA AA+ Stable
5	59	INE296A07633	26 Crs	10 Lakh	260	16.03.2012	09.04.2012	ICRA AA+ Stable
6	59	INE296A07641	36 Crs	10 Lakh	360	16.03.2012	09.04.2012	ICRA AA+ Stable
7	59	INE296A07658	9.20 Crs	10 Lakh	92	16.03.2012	09.04.2012	ICRA AA+ Stable
8	59	INE296A07674	10 Crs	10 Lakh	100	16.03.2012	09.04.2012	ICRA AA+ Stable
9	60	INE296A07682	4 Crs	10 Lakh	40	22.03.2012	11.04.2012	ICRA AA+ Stable
	60	INE296A07690	22 Crs	10 Lakh	220	22.03.2012	11.04.2012	ICRA AA+ Stable
10	61	INE296A07708	14 Crs	10 Lakh	140	04.04.2012	30.04.2012	CRISIL AA+ Stable
	61	INE296A07716	51 Crs	10 Lakh	510	04.04.2012	30.04.2012	CRISIL AA+ Stable
11	62	INE296A07732	50 Crs	10 Lakh	500	13.04.2012	30.04.2012	CRISIL AA+ Stable
	62	INE296A07724	5 Crs	10 Lakh	50	13.04.2012	30.04.2012	CRISIL AA+ Stable
12	63	INE296A07740	13 Crs	10 Lakh	130	30.04.2012	15.05.2012	CRISIL AA+ Stable
	63	INE296A07757	50 Crs	10 Lakh	500	30.04.2012	15.05.2012	CRISIL AA+ Stable
	63	INE296A07765	125 Crs	10 Lakh	1250	30.04.2012	15.05.2012	CRISIL AA+ Stable
13	65	INE296A07773	300 Crs	1 Crore	300	10.08.2012	23.08.2012	ICRA AA+ Stable
14	66	INE296A07781	190 Crs	1 Crore	190	24.09.2012	03.10.2012	ICRA AA+ Stable
	66	INE296A07799	25 Crs	1 Crore	25	24.09.2012	03.10.2012	ICRA AA+ Stable
15	68	INE296A07807	50 Crs	1 Crore	50	12.10.2012	24.10.2012	CRISIL AA+ Stable
	68	INE296A07815	25 Crs	1 Crore	25	12.10.2012	24.10.2012	CRISIL AA+ Stable
	68	INE296A07823	200 Crs	1 Crore	200	12.10.2012	24.10.2012	CRISIL AA+ Stable
	68	INE296A07831	25 Crs	1 Crore	25	12.10.2012	24.10.2012	CRISIL AA+ Stable
16	69	INE296A07849	125 Crs	1 Crore	125	30.10.2012	07.11.2012	CRISIL AA+ Stable
17	71	INE296A07856	270 Crs	1 Crore	270	11.01.2013	24.01.2013	CRISIL AA+ Stable
18	72	INE296A07864	25 Crs	1 Crore	25	30.01.2013	07.02.2013	CRISIL AA+ Stable
19	73	INE296A07872	300 Crs	1 Crore	300	31.01.2013	07.02.2013	CRISIL AA+ Stable
20	76	INE296A07880	175 Crs	10 Lakh	1750	16.04.2013	26.04.2013	CRISIL AA+ Stable
21	78	INE296A07898	74 Crs	10 Lakh	740	03.05.2013	17.05.2013	CRISIL AA+ Stable
22	79	INE296A07906	100 Crs	10 Lakh	1000	08.05.2013	17.05.2013	ICRA AA+ Stable
23	80	INE296A07914	50 Crs	10 Lakh	500	14.05.2013	28.05.2013	CRISIL AA+ Stable
24	81	INE296A07922	35 Crs	10 Lakh	350	20.05.2013	28.05.2013	CRISIL AA+ Stable
25	82	INE296A07930	360 Crs	10 Lakh	3600	17.10.2013	29.10.2013	CRISIL AA+ Stable
26	83	INE296A07955	260 Crs	10 Lakh	2600	10.01.2014	21.01.2014	CRISIL AA+ Stable
	83	INE296A07948	10.50 Crs	10 Lakh	105	10.01.2014	21.01.2014	CRISIL AA+ Stable
27	84	INE296A07963	125 Crs	10 Lakh	1250	21.01.2014	29.01.2014	ICRA AA+ Stable
28	85	INE296A07971	50 Crs	10 Lakh	500	28.01.2014	13.02.2014	CRISIL AA+ Stable
29	86	INE296A07989	61 Crs	10 Lakh	610	13.02.2014	21.02.2014	ICRA AA+ Stable
	86	INE296A07997	35 Crs	10 Lakh	350	13.02.2014	21.02.2014	ICRA AA+ Stable
	86	INE296A07AA3	18 Crs	10 Lakh	180	13.02.2014	21.02.2014	ICRA AA+ Stable
	86	INE296A07AB1	66 Crs	10 Lakh	660	13.02.2014	21.02.2014	ICRA AA+ Stable



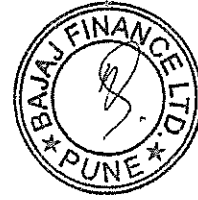
30	87	INE296A07AC9	42 Crs	10 Lakh	420	28.02.2014	06.03.2014	ICRA AA+ Stable
	87	INE296A07AD7	25 Crs	10 Lakh	250	28.02.2014	06.03.2014	ICRA AA+ Stable
	87	INE296A07AE5	10 Crs	10 Lakh	100	28.02.2014	06.03.2014	ICRA AA+ Stable
	87	INE296A07AF2	110.60 Crs	10 Lakh	1106	28.02.2014	06.03.2014	ICRA AA+ Stable
	87	INE296A07AG0	11.50 Crs	10 Lakh	115	28.02.2014	06.03.2014	ICRA AA+ Stable
	87	INE296A07AH8	19.50 Crs	10 Lakh	195	28.02.2014	06.03.2014	ICRA AA+ Stable
31	88	INE296A07AI6	100 Crs	10 Lakh	1000	11.03.2014	24.03.2014	ICRA AA+ Stable
32	89	INE296A07AJ4	15 Crs	10 Lakh	150	12.03.2014	25.03.2014	ICRA AA+ Stable
	89	INE296A07AK2	31 Crs	10 Lakh	310	12.03.2014	25.03.2014	ICRA AA+ Stable
	89	INE296A07AL0	206.30 Crs	10 Lakh	2063	12.03.2014	25.03.2014	ICRA AA+ Stable
	89	INE296A07AM8	80 Crs	10 Lakh	800	12.03.2014	25.03.2014	ICRA AA+ Stable
	89	INE296A07AN6	8 Crs	10 Lakh	80	12.03.2014	25.03.2014	ICRA AA+ Stable
	89	INE296A07AO4	94.20 Crs	10 Lakh	942	12.03.2014	25.03.2014	ICRA AA+ Stable
33	90	INE296A07AP1	60 Crs	10 Lakh	600	19.03.2014	28.03.2014	CRISIL AA+ Stable
	90	INE296A07AQ9	8.80 Crs	10 Lakh	88	19.03.2014	28.03.2014	CRISIL AA+ Stable
	90	INE296A07AR7	32 Crs	10 Lakh	320	19.03.2014	28.03.2014	CRISIL AA+ Stable
	90	INE296A07AS5	10 Crs	10 Lakh	100	19.03.2014	28.03.2014	CRISIL AA+ Stable
34	91	INE296A07AT3	25 Crs	10 Lakh	250	27.03.2014	11.04.2014	ICRA AA+ Stable
	91	INE296A07AU1	35 Crs	10 Lakh	350	27.03.2014	11.04.2014	ICRA AA+ Stable
	91	INE296A07AV9	20 Crs	10 Lakh	200	27.03.2014	11.04.2014	ICRA AA+ Stable
	91	INE296A07AW7	20 Crs	10 Lakh	200	27.03.2014	11.04.2014	ICRA AA+ Stable

**B. Details of Unsecured Redeemable Non Convertible Debentures : For the half year ending 31.03.2014**

Sr. No.	GDA Series	ISIN No.	Issue Size	Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Credit Rating
1	XVIII	INE296A08359	65 Crs	10 Lakh	650	19.04.2010	27.04.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
2	XX	INE296A08425	50 Crs	10 Lakh	500	01.06.2010	18.06.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
3	XXII	INE296A08433	50 Crs	10 Lakh	500	02.07.2010	30.07.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
4	XXXI	INE296A08466	27.50 Crs	10 Lakh	275	28.09.2010	11.11.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
5	XXXIII	INE296A08474	36.20 Crs	10 Lakh	362	29.10.2010	22.11.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
6	XXXVII	INE296A08490	50 Crs	10 Lakh	500	18.05.2011	03.06.2011	CRISIL AA+ Stable & ICRA LAA+ Stable
7	XXXVIII	INE296A08508	6 Crs	1 Crore	6	08.06.2011	0	
8	54	INE296A08573	37 Crs	10 Lakh	370	24.01.2012	02.02.2012	CRISIL AA+ Stable
9	64	INE296A08656	157.40 Crs	10 Lakh	1574	22.08.2012	29.08.2012	CRISIL AA+ Stable & ICRA AA+ Stable
10	67	INE296A08664	10 Crs	1 Crore	10	04.10.2012	10.11.2012	ICRA AA+ Stable
11	70	INE296A08672	49.70 Crs	10 Lakh	497	28.01.2013	05.02.2013	CRISIL AA+ Stable & ICRA AA+ Stable
12	74	INE296A08680	200 Crs	1 Crore	200	22.03.2013	05.04.2013	ICRA AA+ Stable



13	75	INE296A08698	57 Crs	10 Lakh	570	26.03.2013	05.04.2013	ICRA AA+ Stable
14	77	INE296A08706	50 Crs	10 Lakh	500	26.04.2013	10.05.2013	CRISIL AA+ Stable & ICRA AA+ Stable

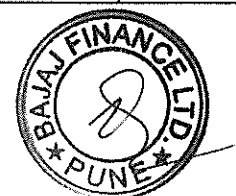


**Annexure - B****Details of Redemption & Interest paid during last half year : 01.10.2013 to 31.03.2014****Secured NCDs**

Sr. No.	Date of Allotment	GDA Series	Due date of Redemption/ Interest Payment	Actual Date of Payment	Type (Interest/ Principal)	Amount ₹
1	26.10.2010	XXXII	26.10.2013	26.10.2013	Interest	22,686,986.30
2	26.11.2010	XXXIV	26.11.2013	26.11.2013	Interest	115,294,520.55
3	25.10.2011	XXXXVI	11.10.2013	11.10.2013	Interest & Principal	1,091,132,100.00
	25.10.2011	XXXXVI	16.10.2013	15.10.2013	Interest & Principal	1,007,617,510.00
	25.10.2011	XXXXVI	25.10.2013	25.10.2013	Interest & Principal	165,450,000.00
4	11.11.2011	XXXXVII	11.11.2013	11.11.2013	Interest & Principal	2,238,645,068.49
5	21.11.2011	XXXXVIII	13.11.2013	13.11.2013	Interest & Principal	430,000,000.00
	21.11.2011	XXXXVIII	25.11.2013	25.11.2013	Interest & Principal	300,000,000.00
6	16.03.2012	59	17.03.2014	17.03.2014	Interest & Principal	48,280,480.00
7	12.10.2012	68	12.10.2013	12.10.2013	Interest	24,125,000.00
	12.10.2012	68	12.10.2013	12.10.2013	Interest	191,400,000.00
8	30.10.2012	69	30.10.2013	30.10.2013	Interest	118,750,000.00
9	11.01.2013	71	11.01.2014	11.01.2014	Interest	256,500,000.00
10	30.01.2013	72	30.01.2014	30.01.2014	Interest	23,500,000.00
11	31.01.2013	73	31.01.2014	31.01.2014	Interest	288,000,000.00

**Unsecured NCDs**

Sr. No.	Date of Allotment	GDA Series	Due date of Redemption/ Interest Payment	Actual Date of Payment	Type (Interest/ Principal)	Amount ₹
1	29.10.2010	XXXIII	29.10.2013	29.10.2013	Interest	34,571,000.00
2	25.11.2011	XXXXIX	25.11.2013	25.11.2013	Interest & Principal	121,583,100.00
3	07.12.2011	50	04.12.2013	04.12.2013	Interest & Principal	150,000,000.00
4	03.02.2012	56	03.02.2014	03.02.2014	Interest & Principal	132,529,430.00
5	04.10.2012	67	04.10.2013	04.10.2013	Interest	9,850,000.00
6	28.01.2013	70	28.01.2014	28.01.2014	Interest	48,706,000.00



## Annexure - C

Details of Redemption & Interest due in next half : 01.04.2014 to 30.09.2014

### Secured NCDs

Sr. No.	GDA Series	Date of Allotment	Date of Maturity	Type (Interest / Principal)	Amount ₹
1	XXVIII	22.07.2010	22.07.2015	Interest	43,500,000.00
2	XXXIV	26.11.2010	26.11.2015	Interest	112,195,205.48
3	59	16.03.2012	29.04.2014	Interest & Principal	134,248,950.00
4	59	16.03.2012	03.04.2014	Interest & Principal	121,230,500.00
5	60	22.03.2012	03.04.2014	Interest & Principal	48,417,400.00
	60	22.03.2012	08.04.2014	Interest & Principal	266,638,460.00
6	61	04.04.2012	08.04.2014	Interest & Principal	169,267,140.00
7	63	30.04.2012	30.04.2015	Interest	122,500,000.00
8	65	10.08.2012	11.08.2014	Interest	3,302,326,027.39
9	66	24.09.2012	24.09.2014	Interest & Principal	2,088,100,000.00
	66	24.09.2012	24.09.2014	Interest & Principal	301,950,000.00
10	76	16.04.2013	16.04.2018	Interest	164,500,000.00
11	78	03.05.2013	03.05.2018	Interest	68,450,000.00
12	79	08.05.2013	06.05.2016	Interest	89,500,000.00
13	80	14.05.2013	14.05.2018	Interest	45,500,000.00
14	81	20.05.2013	20.05.2018	Interest	31,325,000.00
15	90	19.03.2014	30.03.2017	Interest	3,780,821.91

### Unsecured NCDs

Sr. No.	GDA Series	Date of Allotment	Date of Maturity	Type (Interest / Principal)	Amount ₹
1	XVIII	19.04.2010	19.04.2020	Interest	63,548,630.14
2	XX	01.06.2010	01.06.2020	Interest	47,369,863.01
3	XXII	02.07.2010	02.07.2020	Interest	47,250,000.00
4	XXXI	28.09.2010	28.09.2020	Interest	26,327,671.23
5	XXXVII	18.05.2011	18.05.2021	Interest	49,015,342.47
6	XXXVIII	08.06.2011	02.06.2014	Interest & Principal	66,166,931.51
7	64	22.08.2012	22.08.2022	Interest	160,705,400.00
8	74	22.03.2013	30.04.2014	Principal & Interest	2,206,199,019.83
9	75	26.03.2013	30.04.2014	Principal & Interest	628,030,131.32
10	77	26.04.2013	26.04.2023	Interest	48,250,000.00

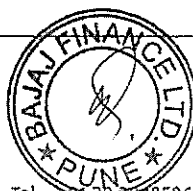




Bajaj Finance Limited					
Registered Office : Akurdi, Pune - 411 035					
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014					
AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED 31 MARCH 2014					
Part I					
Statement of Standalone Audited Results for the Quarter and Financial Year Ended 31 March 2014					
(₹ In Crore)					
Particulars	3 months ended 31.03.2014 (Unaudited)	3 months ended 31.12.2013 (Unaudited)	3 months ended 31.03.2013 (Unaudited)	Year ended 31.03.2014 (Audited)	Previous year ended 31.03.2013 (Audited)
Funds deployed	7042.14	7532.24	5105.43	26023.56	19336.72
1. Income from operations					
(a) Income from Operations	1003.23	1027.42	778.58	3788.55	2923.03
(b) Other Operating Income	67.90	42.90	51.96	242.67	165.93
Total Income from operations (net)	1071.13	1070.32	830.54	4031.42	3089.01
2. Expenses					
a) Employee benefits expense	92.89	89.16	65.03	340.81	245.15
b) Depreciation and amortisation expense	14.19	6.15	9.67	29.19	19.55
c) Loan losses and provisions	62.16	79.45	45.03	257.81	181.75
d) Marketing and other commissions	56.98	63.61	47.53	230.69	182.66
e) Recovery costs	46.73	43.78	31.15	167.85	119.58
f) Other expenses	95.27	95.23	78.51	382.56	283.68
Total expenses	368.22	377.38	276.92	1408.93	1032.38
3. Profit / (Loss) from operations before other income and finance costs (1-2)	702.91	692.94	553.62	2622.49	2059.63
4. Other income	23.89	11.58	11.21	41.91	17.65
5. Profit / (Loss) from ordinary activities before finance costs (3 + 4)	726.80	704.52	564.83	2664.40	2077.28
6. Finance costs	450.05	409.57	326.46	1573.24	1205.68
7. Profit / (Loss) from ordinary activities after finance costs (5 - 6)	276.75	294.85	238.37	1091.16	871.60
8. Tax expense	94.66	100.71	74.55	372.15	280.29
9. Net Profit / (Loss) from ordinary activities after tax (7 - 8)	182.09	194.14	163.81	719.01	591.31
10. Extraordinary items	-	-	-	-	-
11. Net Profit / (Loss) for the period (9+ 10)	182.09	194.14	163.81	719.01	591.31
12. Paid-up Equity Share Capital (Face Value : ₹10/- per share)	50.14	49.78	49.78	50.14	49.78
13. Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year				3970.12	3317.26
14. i. Earnings Per Share (before extraordinary items) (of ₹ 10/- each) (not annualised):					
Basic (₹)	36.61	39.07	35.42	144.79	135.88
Diluted (₹)	36.32	38.78	35.08	143.65	134.56
ii. Earnings Per Share (after extraordinary items) (of ₹ 10/- each) (not annualised):					
Basic (₹)	36.61	39.07	35.42	144.79	135.88
Diluted (₹)	36.32	38.78	35.08	143.65	134.56
Part II					
A Particulars of Shareholding					
1. Public Shareholding					
Number of Shares	19247277	18683277	18683277	19247277	18883277
Percentage of Shareholding	39.39%	37.93%	37.93%	38.39%	37.93%
2. Promoters and Promoter Group Shareholding					
a) Pledged / encumbered					
Number of Shares	Nil	Nil	Nil	Nil	Nil
Percentage of Shares (as a % of total shareholding of promoters and promoter group)	Nil	Nil	Nil	Nil	Nil
Percentage of Shares (as a % of the total share capital of the Company)	Nil	Nil	Nil	Nil	Nil
b) Non-encumbered					
Number of Shares	30895057	30895057	30895057	30895057	30895057
Percentage of Shares (as a % of total shareholding of promoters and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%
Percentage of Shares (as a % of the total share capital of the Company)	61.61%	62.07%	62.07%	61.61%	62.07%
B Particulars of Investors complaints					
Pending at the beginning of the quarter			Nil		
Received during the quarter			1		
Disposed off during the quarter			1		
Remaining unresolved at the end of the quarter			Nil		

Bajaj Finance Limited

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Corporate ID No.:

L65910MH1987PLC042961

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Notes:

1. Disclosure of Balance Sheet items as per clause 41(i) (ea) of the listing agreement as at year ended 31 March 2014

(₹ in Crore)

Stand-alone Statement of Assets and Liabilities		As at (Current year end) 31.03.2014	As at (Previous year end) 31.03.2013
Particulars			
<b>A EQUITY AND LIABILITIES</b>			
<b>1 Shareholders' funds</b>			
(a) Share Capital		50.14	49.78
Less: Equity shares of ₹10 each held in a Trust for employees under ESOP scheme		0.39	0.24
		<u>49.75</u>	<u>49.54</u>
(b) Reserves and surplus		3970.12	3317.26
Less: Premium on unexercised equity shares held in trust for employees under ESOP scheme		29.01	14.82
		<u>3941.11</u>	<u>3302.44</u>
	<b>Sub-total - Shareholders' funds</b>	<u>3990.86</u>	<u>3351.98</u>
<b>2 Non-current liabilities</b>			
(a) Long-term borrowings		10477.76	7503.06
(b) Other long-term liabilities		57.35	41.99
(c) Long-term provisions		110.47	64.61
	<b>Sub-total- Non-current liabilities</b>	<u>10645.58</u>	<u>7609.68</u>
<b>3 Current liabilities</b>			
(a) Short-term borrowings		5472.78	2080.14
(b) Trade payables		195.92	174.76
(c) Other current liabilities		4185.85	4495.81
(d) Short-term provisions		126.01	92.88
	<b>Sub-total- Current liabilities</b>	<u>9980.56</u>	<u>6844.61</u>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<u>24618.00</u>	<u>17806.27</u>
<b>B ASSETS</b>			
<b>1 Non-current assets</b>			
(a) Fixed Assets		219.67	176.21
(b) Non-current investments		-	5.26
(c) Deferred tax assets (net)		139.16	90.37
(d) Receivables under financing activity		13852.42	9546.19
(e) Long-term loans and advances		112.44	72.80
	<b>Sub-total- Non-current assets</b>	<u>14323.89</u>	<u>9892.83</u>
<b>2 Current assets</b>			
(a) Current investments		28.21	-
(b) Receivables under financing activity		9118.53	7195.45
(c) Cash and bank balances		776.81	416.37
(d) Short-term loans and advances		291.84	233.42
(e) Other current assets		78.72	68.20
	<b>Sub-total- current assets</b>	<u>10294.11</u>	<u>7913.44</u>
	<b>TOTAL - ASSETS</b>	<u>24618.00</u>	<u>17806.27</u>

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 14 May 2014. The accounts have been prepared under the Companies Act, 1956, as per MCA circular no. 8 dated 4.4.2014.
- Figures of last quarter are the balancing figures between audited figures in respect of full financial year and the published year to date figures upto the third quarter of the financial year as recast to conform to the requirements of the revised Schedule VI of the Companies Act, 1956
- Figures for the previous period have been regrouped, wherever necessary, to make them comparable with the current period.
- The Company continues to strengthen its provisioning norms beyond the RBI regulations to earlier stages of delinquencies.
- The Board of Directors has recommended a Dividend of ₹ 16/- per share of face value of ₹ 10/- (160%) for FY 2013-14 (Previous year: 150%)
- On 4 January 2014, the Company allotted 3,64,000 equity shares of face value of ₹10/- each, at applicable grant prices, to the Trustees of BFL Employee Welfare Trust under ESOS 2009.
- The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Accounting Standard 17 dealing with Segment Reporting.
- The Company has designated an exclusive e-mail id viz. investor.service@bajajfinserv.in for investor grievance redressal

By order of the Board of Directors

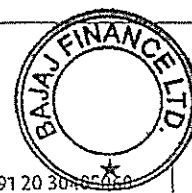
For Bajaj Finance Limited

Rahul Bajaj  
Chairman

Pune  
14 May 2014



Bajaj Finance Limited



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Annexure – 2

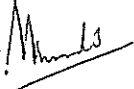
21 May 2014

**Declaration about Status of Security**

We hereby certify and declare that as on date, the value of the assets charged the GDA Trusteeship Ltd., the Debenture Trustees in respect of Non-Convertible Debentures issued by this Company in pursuance of the Trust Deed executed by this Company, is adequate to cover the outstanding amount of the NCDs / Bonds, with the agreed margin and that the assets are free from encumbrances debts save and except those specifically agreed to by the Debenture Trustee.

We further certify that the security for the said NCDs / Bonds which are in the nature of loan assets / receivables, are also charged to the lender banks, on pari-passu basis and that the Lead Bank, on behalf of all the consortium banks has given its consent for sharing of said assets on pari-passu basis and that the NCDs issued till 31.03.2014 are within the limit authorized by the Lead Bank. Further, that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts.

For Bajaj Finance Limited

  
M M Muralidharan  
Treasurer**Bajaj Finance Limited**

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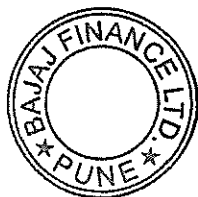
## Computation of Asset Cover Ratio As at 31st March 2014

Particulars	Rs. In crore
<u>Book debts and Receivables</u>	
Receivables under financing activity	22,970.95
Other current assets and receivables	78.72
<u>Other Receivables</u>	
Cash and bank balances	776.81
Current investments	28.21
Advances recoverable in cash or in kind or for value to be received , Good	404.28
<b>Total receivables,book debts and other receivables (A)</b>	<b>24,258.97</b>
<u>Loans secured by First pari-passu charge</u>	
Loan from banks against hypothecation of assets under finance, book debts and other receivables	11,171.92
Secured Redeemable Non Convertible Debentures (includes int. accrued but not due) *	4,965.56
<b>Total Secured Loans (B)</b>	<b>16,137.48</b>
<b>Security Cover ( A ) / ( B )</b>	<b>1.50</b>

Secured Redeemable Non Convertible Debentures are also secured by pari-passu charge on Company's Flat No 103 Nayan Co op Housing Society, Pune and/or Company's office at Unit No.806, Raheja Towers, Anna Salai, Mount Road, Chennai

For Bajaj Finance Limited

  
M. Muralidharan  
Treasurer



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Annexure - 3

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (30.09.2013)	No. of Complaints received during the half-year (01.10.2013 to 31.03.2014)	No. of Complaints resolved during the half-year
NIL	NIL	N.A.

B) Details of complaints pending for more than 30 days:

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		
NIL	NIL	NIL	NIL	N.A.	N.A.

