BAJAJ FINANCE LIMITED

SEC/GDA-Half yearly/2015/607

26 October 2015

GDA Trusteeship Limited
GDA House
S no. 94/95, Plot No. 85
Bhusari Colony - (Right)
Paud Road, Pune - 411 038
Ph no. 020- 25280081

Kind Attn. : **Mr. R.K. Kulkarni**
Managing Director

Dear Sir,

Re : Statements as on 30.09.2015

We refer to your email letter dated 1 October 2015 on the captioned subject.

In this connection as required by you we submit the statements as below:

1. **Compliance under Listing Agreement :** Annexure – 1 Attached in duplicate
2. **Statement of status of NCDs issues:** Submitted separately.
3. **Utilization Certificate :** The fund has been utilized as mentioned in the Private Placement Offer letter cum Information Memorandum.
4. **Details of Debenture holders:** List of debenture holders as on 30.09.2015 has been sent by e-mail.
5. **Details of Security:** Please refer Annexure – 2.
6. **Details of complaints:** Please refer Annexure – 3.
7. **Composition of the Board of Directors/Management:** Please refer Annexure – 4.
8. **Copies of documents:** The Unaudited Financial Results for the quarter and half year ended 30 September 2015 is attached.

We hope you will find the above in order.

Please return one copy of Annexure 1 duly signed to enable us to submit the same to BSE.

Thanking you,

Yours faithfully,
For **Bajaj Finance Limited**

Anant Damle
Company Secretary

BAJAJ FINANCE LTD. * PUNE *

Encl : as above

Corporate Office Ext.: 3rd Floor, Panchshil Tech Park, Viman Nagar, Pune - 411014, Maharashtra, India
Registered Office: Mumbai-Pune Road, Akurdi, Pune - 411035, Maharashtra, India

Tel: +91 20 30186403
Fax: +91 20 30186364
Corporate ID No.: L65910MH1987PLC042961

www.bajajfinserv.in/finance

Annexure – 1

SEC/BSE/Half yearly/2015/608

26 October 2015

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

Dear Sirs,

Re : Compliance under Listing Agreement for the half year ending on 30.09.2015

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 **1.47** times.

5. The Debt Equity ratio is **4.39** times.

6. The due date of payment of Principal and Interest and actual date of payment for the half year ended 30 September 2015 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 01.10.2015 to 31.03.2016 are as under:
As per Annexure – C

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

BAJAJ FINANCE LTD. PUNE

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 30.09.2015.

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 30.09.2015 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 30.09.2015, requiring our company to notify to Stock Exchange or Debenture Trustees.

14. Composition of the Board of Directors/Management of the Company and if there is any change in it during half year ending on 30.09.2015 : **As per Annexure – 4**

15. 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	:	3rd Floor, Panchshil Tech Park,
	:	Viman Nagar
	:	Pune – 411 014
(D) Phone, Fax No.	:	Phone: 020-30186072 Fax: 020-30186364
(E) Email ID	:	anant.damle@bajajfinserv.in

16. 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

BAJAJ FINANCE LTD. PUNE

Encl: As above

Countersigned by

GDA Trusteeship Limited

For GDA Trusteeship Ltd.
Debenture Trustee

Annexure A

A. Details of Listed Secured Redeemable NCDs with BSE : For the half year ending 30.09.2015

Sr. No.	GDA Series	ISIN No.	Issue Size In Crores		Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Date of Maturity	Credit Rating
1	XXXII	INE296A07286	25.00	Crs	1 Crore	25	26.10.2010	22.11.2010	26.10.2015	CRISIL AA+ Stable
2	XXXIV	INE296A07294	250.00	Crs	1 Crore	250	26.11.2010	07.12.2010	26.11.2015	CRISIL AA+ Stable
3	68	INE296A07807	50.00	Crs	1 Crore	50	12.10.2012	24.10.2012	12.10.2015	CRISIL AA+ Stable
	68	INE296A07815	25.00	Crs	1 Crore	25	12.10.2012	24.10.2012	12.10.2015	CRISIL AA+ Stable
4	69	INE296A07849	125.00	Crs	1 Crore	125	30.10.2012	07.11.2012	30.10.2017	CRISIL AA+ Stable
5	71	INE296A07856	270.00	Crs	1 Crore	270	11.01.2013	24.01.2013	11.01.2018	CRISIL AA+ Stable
6	72	INE296A07864	25.00	Crs	1 Crore	25	30.01.2013	07.02.2013	30.01.2018	CRISIL AA+ Stable
7	73	INE296A07872	300.00	Crs	1 Crore	300	31.01.2013	07.02.2013	31.01.2018	CRISIL AA+ Stable
8	76	INE296A07880	175.00	Crs	10 Lakh	1750	16.04.2013	26.04.2013	16.04.2018	CRISIL AA+ Stable
9	78	INE296A07898	74.00	Crs	10 Lakh	740	03.05.2013	17.05.2013	03.05.2018	CRISIL AA+ Stable
10	79	INE296A07906	100.00	Crs	10 Lakh	1000	08.05.2013	17.05.2013	06.05.2016	ICRA AA+ Stable
11	80	INE296A07914	50.00	Crs	10 Lakh	500	14.05.2013	28.05.2013	14.05.2018	CRISIL AA+ Stable
12	81	INE296A07922	35.00	Crs	10 Lakh	350	20.05.2013	28.05.2013	20.05.2018	CRISIL AA+ Stable
13	82	INE296A07930	360.00	Crs	10 Lakh	3600	17.10.2013	29.10.2013	17.10.2016	CRISIL AA+ Stable
14	83	INE296A07955	260.00	Crs	10 Lakh	2600	10.01.2014	21.01.2014	10.01.2017	ICRA AA+ Stable
	83	INE296A07948	10.50	Crs	10 Lakh	105	10.01.2014	21.01.2014	22.12.2016	ICRA AA+ Stable
15	84	INE296A07963	125.00	Crs	10 Lakh	1250	21.01.2014	29.01.2014	21.01.2016	ICRA AA+ Stable
16	85	INE296A07971	50.00	Crs	10 Lakh	500	28.01.2014	13.02.2014	28.01.2019	CRISIL AA+ Stable
17	88	INE296A07AI6	100.00	Crs	10 Lakh	1000	11.03.2014	24.03.2014	28.04.2016	ICRA AA+ Stable
18	90	INE296A07AP1	60.00	Crs	10 Lakh	600	19.03.2014	28.03.2014	30.03.2017	CRISIL AA+ Stable
	90	INE296A07AQ9	8.80	Crs	10 Lakh	88	19.03.2014	28.03.2014	13.03.2017	CRISIL AA+ Stable
	90	INE296A07AS5	10.00	Crs	10 Lakh	100	19.03.2014	28.03.2014	16.05.2016	CRISIL AA+ Stable
19	92	INE296A07AX5	100.00	Crs	10 Lakh	1000	11.04.2014	28.04.2014	11.04.2016	ICRA AA+ Stable
20	93	INE296A07AY3	10.00	Crs	10 Lakh	100	15.04.2014	28.04.2014	15.04.2019	ICRA AA+ Stable
	93	INE296A07AZ0	19.00	Crs	10 Lakh	190	15.04.2014	28.04.2014	19.04.2017	ICRA AA+ Stable
	93	INE296A07BA1	100.00	Crs	10 Lakh	1000	15.04.2014	28.04.2014	18.04.2016	ICRA AA+ Stable
21	94	INE296A07BB9	35.00	Crs	10 Lakh	350	25.04.2014	15.05.2014	25.04.2019	CRISIL AA+ Stable
	94	INE296A07BC7	247.00	Crs	10 Lakh	2470	25.04.2014	15.05.2014	25.04.2017	CRISIL AA+ Stable
	94	INE296A07BD5	28.00	Crs	10 Lakh	280	25.04.2014	15.05.2014	25.04.2016	CRISIL AA+ Stable
	94	INE296A07BE3	10.00	Crs	10 Lakh	100	25.04.2014	15.05.2014	07.04.2016	CRISIL AA+ Stable
	94	INE296A07BF0	11.00	Crs	10 Lakh	110	25.04.2014	15.05.2014	28.04.2016	CRISIL AA+ Stable
22	95	INE296A07BG8	145.00	Crs	10 Lakh	1450	17.07.2014	31.07.2014	17.07.2019	CRISIL AA+ Stable
23	96	INE296A07BH6	62.50	Crs	10 Lakh	625	12.08.2014	21.08.2014	12.08.2019	CRISIL AA+ Stable
	96	INE296A07BO2	30.00	Crs	10 Lakh	300	12.08.2014	21.08.2014	31.08.2017	CRISIL AA+ Stable
	96	INE296A07BI4	20.00	Crs	10 Lakh	200	12.08.2014	21.08.2014	11.08.2017	CRISIL AA+ Stable
	96	INE296A07BJ2	10.00	Crs	10 Lakh	100	12.08.2014	21.08.2014	29.09.2016	CRISIL AA+ Stable
	96	INE296A07BK0	35.00	Crs	10 Lakh	350	12.08.2014	21.08.2014	10.08.2016	CRISIL AA+ Stable
	96	INE296A07BL8	20.00	Crs	10 Lakh	200	12.08.2014	21.08.2014	04.08.2016	CRISIL AA+ Stable
	96	INE296A07BM6	100.00	Crs	10 Lakh	1000	12.08.2014	21.08.2014	01.08.2016	CRISIL AA+ Stable
	96	INE296A07BN4	40.00	Crs	10 Lakh	400	12.08.2014	21.08.2014	28.07.2016	CRISIL AA+ Stable
24	97	INE296A07BP9	16.50	Crs	10 Lakh	165	22.08.2014	04.09.2014	08.08.2016	ICRA AA+ Stable
	97	INE296A07BQ7	34.10	Crs	10 Lakh	341	22.08.2014	04.09.2014	16.08.2016	ICRA AA+ Stable
	97	INE296A07BR5	22.50	Crs	10 Lakh	225	22.08.2014	04.09.2014	23.08.2016	ICRA AA+ Stable
	97	INE296A07BS3	90.70	Crs	10 Lakh	907	22.08.2014	04.09.2014	31.08.2016	ICRA AA+ Stable
	97	INE296A07BT1	20.00	Crs	10 Lakh	200	22.08.2014	04.09.2014	13.09.2016	ICRA AA+ Stable
	97	INE296A07BU9	5.00	Crs	10 Lakh	50	22.08.2014	04.09.2014	03.07.2017	ICRA AA+ Stable

BAJAJ FINANCE LTD. PUNE

	105	INE296A07DN0	31.40	Crs	10 Lakh	314	22.10.2014	05.11.2014	18.10.2017	CRISIL AA+ Stable
	105	INE296A07DO8	18.00	Crs	10 Lakh	180	22.10.2014	05.11.2014	23.10.2017	CRISIL AA+ Stable
	105	INE296A07DP5	13.00	Crs	10 Lakh	130	22.10.2014	05.11.2014	07.11.2017	CRISIL AA+ Stable
	105	INE296A07DQ3	5.00	Crs	10 Lakh	50	22.10.2014	05.11.2014	22.10.2019	CRISIL AA+ Stable
	105	INE296A07DR1	125.00	Crs	10 Lakh	1250	22.10.2014	05.11.2014	23.10.2017	CRISIL AA+ Stable
	105	INE296A07DS9	110.00	Crs	10 Lakh	1100	22.10.2014	05.11.2014	24.10.2016	CRISIL AA+ Stable
32	106	INE296A07DT7	175.00	Crs	10 Lakh	1750	31.10.2014	10.11.2014	31.10.2019	ICRA AA+Stable
	106	INE296A07DU5	15.00	Crs	10 Lakh	150	31.10.2014	10.11.2014	31.10.2017	ICRA AA+Stable
	106	INE296A07DV3	167.00	Crs	10 Lakh	1670	31.10.2014	10.11.2014	31.10.2016	ICRA AA+Stable
	106	INE296A07DW1	28.00	Crs	10 Lakh	280	31.10.2014	10.11.2014	25.10.2017	ICRA AA+Stable
	106	INE296A07DX9	15.00	Crs	10 Lakh	150	31.10.2014	10.11.2014	07.11.2017	ICRA AA+Stable
33	107	INE296A07DY7	15.00	Crs	10 Lakh	150	11.11.2014	24.11.2014	11.11.2019	ICRA AA+Stable
	107	INE296A07DZ4	100.00	Crs	10 Lakh	1000	11.11.2014	24.11.2014	11.11.2016	ICRA AA+Stable
	107	INE296A07EA5	10.00	Crs	10 Lakh	100	11.11.2014	24.11.2014	01.11.2017	ICRA AA+Stable
	107	INE296A07EB3	35.00	Crs	10 Lakh	350	11.11.2014	24.11.2014	15.11.2017	ICRA AA+Stable
34	108	INE296A07EC1	83.00	Crs	10 Lakh	830	14.11.2014	24.11.2014	16.11.2017	ICRA AA+Stable
	108	INE296A07ED9	60.00	Crs	10 Lakh	600	14.11.2014	24.11.2014	20.11.2017	ICRA AA+Stable
	108	INE296A07EE7	14.00	Crs	10 Lakh	140	14.11.2014	24.11.2014	21.11.2017	ICRA AA+Stable
	108	INE296A07EF4	10.00	Crs	10 Lakh	100	14.11.2014	24.11.2014	24.11.2017	ICRA AA+Stable
35	109	INE296A07EG2	100.00	Crs	10 Lakh	1000	17.11.2014	27.11.2014	18.11.2024	CRISIL AA+ Stable
36	110	INE296A07EH0	6.00	Crs	10 Lakh	60	21.11.2014	01.12.2014	16.11.2016	ICRA AA+Stable
	110	INE296A07EI8	18.00	Crs	10 Lakh	180	21.11.2014	01.12.2014	24.11.2016	ICRA AA+Stable
	110	INE296A07EJ6	83.00	Crs	10 Lakh	830	21.11.2014	01.12.2014	20.11.2017	ICRA AA+Stable
	110	INE296A07EK4	20.00	Crs	10 Lakh	200	21.11.2014	01.12.2014	27.11.2017	ICRA AA+Stable
	110	INE296A07EL2	45.00	Crs	10 Lakh	450	21.11.2014	01.12.2014	29.11.2017	ICRA AA+Stable
	110	INE296A07EM0	34.00	Crs	10 Lakh	340	21.11.2014	01.12.2014	04.12.2017	ICRA AA+Stable
37	111	INE296A07EN8	25.00	Crs	10 Lakh	250	03.12.2014	11.12.2014	03.12.2019	CRISIL AA+ Stable
	111	INE296A07EO6	26.60	Crs	10 Lakh	266	03.12.2014	11.12.2014	28.11.2016	CRISIL AA+ Stable
	111	INE296A07EP3	3.50	Crs	10 Lakh	35	03.12.2014	11.12.2014	06.12.2016	CRISIL AA+ Stable
	111	INE296A07EQ1	15.00	Crs	10 Lakh	150	03.12.2014	11.12.2014	13.12.2016	CRISIL AA+ Stable
	111	INE296A07ER9	15.90	Crs	10 Lakh	159	03.12.2014	11.12.2014	12.12.2017	CRISIL AA+ Stable
38	112	INE296A07ES7	100.00	Crs	10 Lakh	1000	05.12.2014	11.12.2014	05.12.2016	ICRA AA+Stable
39	113	INE296A07ET5	100.00	Crs	10 Lakh	1000	12.12.2014	17.12.2014	12.12.2019	CRISIL AA+ Stable
40	114	INE296A07EU3	67.20	Crs	10 Lakh	672	28.01.2015	06.02.2015	24.01.2017	ICRA AA+Stable
	114	INE296A07EV1	10.00	Crs	10 Lakh	100	28.01.2015	06.02.2015	31.01.2017	ICRA AA+Stable
	114	INE296A07EW9	32.00	Crs	10 Lakh	320	28.01.2015	06.02.2015	2901.2018	ICRA AA+Stable
	114	INE296A07EX7	5.60	Crs	10 Lakh	56	28.01.2015	06.02.2015	01.02.2018	ICRA AA+Stable
	114	INE296A07EY5	13.50	Crs	10 Lakh	135	28.01.2015	06.02.2015	14.02.2018	ICRA AA+Stable
41	115	INE296A07EZ2	14.80	Crs	10 Lakh	148	03.02.2015	11.02.2015	31.01.2017	CRISIL AA+ Stable
	115	INE296A07FA2	17.50	Crs	10 Lakh	175	03.02.2015	11.02.2015	13.02.2017	CRISIL AA+ Stable
	115	INE296A07FB0	64.50	Crs	10 Lakh	645	03.02.2015	11.02.2015	31.01.2018	CRISIL AA+ Stable
42	116	INE296A07FC8	26.40	Crs	10 Lakh	264	27.02.2015	05.03.2015	16.02.2017	CRISIL AA+ Stable
	116	INE296A07FD6	18.00	Crs	10 Lakh	180	27.02.2015	05.03.2015	27.02.2017	CRISIL AA+ Stable
	116	INE296A07FE4	45.90	Crs	10 Lakh	459	27.02.2015	05.03.2015	17.04.2017	CRISIL AA+ Stable
	116	INE296A07FF1	10.00	Crs	10 Lakh	100	27.02.2015	05.03.2015	26.02.2018	CRISIL AA+ Stable
43	117	INE296A07FG9	150.00	Crs	10 Lakh	1500	13.03.2015	23.03.2015	28.03.2018	CRISIL AA+ Stable

BAJAJ FINANCE LTD. PUNE

	128	INE296A07HA8	40.00	Crs	10 Lakh	400	23.06.2015	03.07.2015	19.06.2018	ICRA AA+/ with Stable outlook
	128	INE296A07HB6	21.90	Crs	10 Lakh	219	23.06.2015	03.07.2015	16.07.2018	ICRA AA+/ with Stable outlook
	128	INE296A07HC4	10.00	Crs	10 Lakh	100	23.06.2015	03.07.2015	07.01.2019	ICRA AA+/ with Stable outlook
52	129	INE296A07HD2	14.00	Crs	10 Lakh	140	06.07.2015	21.07.2015	10.04.2017	CRISIL AA+ Stable
	129	INE296A07HE0	29.50	Crs	10 Lakh	295	06.07.2015	21.07.2015	28.06.2017	CRISIL AA+ Stable
	129	INE296A07HF7	19.90	Crs	10 Lakh	199	06.07.2015	21.07.2015	24.07.2017	CRISIL AA+ Stable
	129	INE296A07HG5	28.00	Crs	10 Lakh	280	06.07.2015	21.07.2015	01.08.2017	CRISIL AA+ Stable
53	132	INE296A07HH3	6.70	Crs	10 Lakh	67	23.07.2015	07.08.2015	24.07.2017	ICRA AA+/ with Stable outlook
	132	INE296A07HI1	16.30	Crs	10 Lakh	163	23.07.2015	07.08.2015	28.08.2017	ICRA AA+/ with Stable outlook
	132	INE296A07HJ9	34.00	Crs	10 Lakh	340	23.07.2015	07.08.2015	12.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HK7	5.00	Crs	10 Lakh	50	23.07.2015	07.08.2015	17.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HL5	20.00	Crs	10 Lakh	200	23.07.2015	07.08.2015	19.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HM3	40.00	Crs	10 Lakh	400	23.07.2015	07.08.2015	23.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HN1	16.00	Crs	10 Lakh	160	23.07.2015	07.08.2015	25.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HO9	6.00	Crs	10 Lakh	60	23.07.2015	07.08.2015	30.07.2018	ICRA AA+/ with Stable outlook
	132	INE296A07HP6	5.00	Crs	10 Lakh	50	23.07.2015	07.08.2015	23.07.2018	ICRA AA+/ with Stable outlook
54	133	INE296A07HQ4	10.00	Crs	10 Lakh	100	03.08.2015	12.08.2015	26.07.2018	CRISIL AA+ Stable
	133	INE296A07HR2	200.00	Crs	10 Lakh	2000	03.08.2015	12.08.2015	03.08.2017	CRISIL AA+ Stable
	133	INE296A07HS0	80.00	Crs	10 Lakh	800	03.08.2015	12.08.2015	02.08.2019	CRISIL AA+ Stable
55	134	INE296A07HT8	325.00	Crs	10 Lakh	3250	14.08.2015	26.08.2015	14.08.2018	ICRA AA+/ with Stable outlook
	134	INE296A07HU6	44.00	Crs	10 Lakh	440	14.08.2015	26.08.2015	16.08.2018	ICRA AA+/ with Stable outlook
	134	INE296A07HV4	32.00	Crs	10 Lakh	320	14.08.2015	26.08.2015	21.08.2018	ICRA AA+/ with Stable outlook
56	135	INE296A07HW2	90.00	Crs	10 Lakh	900	20.08.2015	28.08.2015	20.08.2025	CRISIL AA+/Stable & ICRA AA+/ with Stable outlook
	135	INE296A07HX0	15.00	Crs	10 Lakh	150	20.08.2015	28.08.2015	20.08.2020	CRISIL AA+/Stable & ICRA AA+/ with Stable outlook
57	136	INE296A07HY8	10.00	Crs	10 Lakh	100	14.09.2015	28.09.2015	14.09.2020	CRISIL AA+/Stable & ICRA AA+/ with Stable outlook
58	137	INE296A07HZ5	47.00	Crs	10 Lakh	470	29.09.2015	08.10.2015	29.09.2020	CRISIL AA+/Stable & ICRA AA+/ with Stable outlook

B. Details of Listed Unsecured Redeemable NCDs with BSE : For the half year ending 30.09.2015

Sr. No.	GDA Series	ISIN No.	Issue Size		Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Date of Maturity	Credit Rating
1	XVIII	INE296A08359	65.00	Crs	10 Lakh	650	19.04.2010	27.04.2010	19.04.2020	CRISIL AA+ Stable & ICRA LAA+ Stable
2	XX	INE296A08425	50.00	Crs	10 Lakh	500	01.06.2010	18.06.2010	01.06.2020	CRISIL AA+ Stable & ICRA LAA+ Stable
3	XXII	INE296A08433	50.00	Crs	10 Lakh	500	02.07.2010	30.07.2010	02.07.2020	CRISIL AA+ Stable & ICRA LAA+ Stable
4	XXXI	INE296A08466	27.50	Crs	10 Lakh	275	28.09.2010	11.11.2010	28.09.2020	CRISIL AA+ Stable & ICRA LAA+ Stable
5	XXXIII	INE296A08474	36.20	Crs	10 Lakh	362	29.10.2010	22.11.2010	29.10.2020	CRISIL AA+ Stable & ICRA LAA+ Stable
6	XXXVII	INE296A08490	50.00	Crs	10 Lakh	500	18.05.2011	03.06.2011	18.05.2021	CRISIL AA+ Stable & ICRA LAA+ Stable
7	64	INE296A08656	157.40	Crs	10 Lakh	1574	22.08.2012	29.08.2012	22.08.2022	CRISIL AA+ Stable & ICRA AA+ Stable
8	70	INE296A08672	49.70	Crs	10 Lakh	497	28.01.2013	05.02.2013	28.01.2023	CRISIL AA+ Stable & ICRA AA+ Stable
9	77	INE296A08706	50.00	Crs	10 Lakh	500	26.04.2013	10.05.2013	26.04.2023	CRISIL AA+ Stable & ICRA AA+ Stable
10	102	INE296A08714	452.50	Crs	10 Lakh	4525	19.09.2014	01.10.2014	19.09.2024	CRISIL AA+ Stable & ICRA AA+ Stable
11	118	INE296A08722	50.00	Crs	10 Lakh	500	19.03.2015	07.04.2015	31.03.2016	CRISIL AA+ Stable
12	130	INE296A08730	100.00	Crs	10 Lakh	1000	10.07.2015	21.07.2015	10.08.2016	CRISIL AA+ Stable
13	131	INE296A08748	13.00	Crs	10 Lakh	130	15.07.2015	05.08.2015	25.03.2017	CRISIL AA+ Stable

BAJAJ FINANCE LTD. * PUNE *

Annexure B

Details of Redemption & Interest paid during the last half year : 01.04.2015 to 30.09.2015

Sr. No.	GDA Series	Date of Allotment	Due date of Redemption / Interest	Date of Maturity	Type (Interest / Principal)	Amount ₹
1	XXVIII	22.07.2010	22.07.2015	22.07.2015	Interest & Principal	5435,00,000.00
2	XXXIV	26.11.2010	26.05.2015	26.11.2015	Interest	1121,95,205.48
3	57	01.03.2012	01.06.2015	01.06.2015	Interest & Principal	772,53,069.00
4	59	16.03.2012	06.04.2015	06.04.2015	Interest & Principal	1226,12,632.00
5	62	13.04.2012	13.04.2015	13.04.2015	Interest & Principal	663,68,650.00
6	63	30.04.2012	16.04.2015	16.04.2015	Interest & Principal	1714,71,820.00
	63	30.04.2012	05.05.2015	04.05.2015	Interest & Principal	6625,55,000.00
	63	30.04.2012	30.04.2015	30.04.2015	Interest & Principal	13725,00,000.00
7	76	16.04.2013	16.04.2015	16.04.2018	Interest	1645,00,000.00
8	78	03.05.2013	02.05.2015	03.05.2018	Interest	682,62,465.75
9	79	08.05.2013	08.05.2015	06.05.2016	Interest	895,00,000.00
10	80	14.05.2013	14.05.2015	14.05.2018	Interest	455,00,000.00
11	81	20.05.2013	20.05.2015	20.05.2018	Interest	313,25,000.00
12	86	13.02.2014	06.04.2015	06.04.2016	Interest & Principal	6798,20,258.00
	86	13.02.2014	09.04.2015	09.04.2015	Interest & Principal	3903,64,996.00
	86	13.02.2014	13.04.2015	13.04.2015	Interest & Principal	2009,67,907.00
	86	13.02.2014	02.05.2015	02.05.2015	Interest & Principal	7409,15,109.00
13	87	28.02.2014	06.04.2015	06.04.2015	Interest & Principal	1110,68,000.00
	87	28.02.2014	07.04.2015	07.04.2015	Interest & Principal	12287,31,714.00
	87	28.02.2014	08.04.2015	08.04.2015	Interest & Principal	1277,94,785.00
	87	28.02.2014	20.04.2015	20.04.2015	Interest & Principal	2173,75,860.00
14	89	12.03.2014	06.04.2015	06.04.2015	Interest & Principal	3432,33,240.00
	89	12.03.2014	08.04.2015	08.04.2015	Interest & Principal	22853,56,329.00
	89	12.03.2014	16.04.2015	16.04.2015	Interest & Principal	8880,80,000.00
	89	12.03.2014	27.04.2015	27.04.2015	Interest & Principal	890,63,360.00
	89	12.03.2014	14.05.2015	14.05.2015	Interest & Principal	10533,86,790.00

BAJAJ FINANCE LTD. * PUNE *

Annexure C

Details of Redemption & Interest due in next half year : 01.10.2015 to 31.03.2016

Sr. No.	GDA Series	Date of Allotment	Due date of Redemption / Interest	Date of Maturity	Type (Interest/ Principal)	Amount ₹
1	XXXII	26.10.2010	26.10.2015	26.10.2015	Interest & Principle	272563013.70
2	XXXIV	26.11.2010	26.11.2015	26.11.2015	Interest & Principle	2614054794.52
3	68	12.10.2012	12.10.2015	12.10.2015	Interest & Principle	659167500.00
	68	12.10.2012	12.10.2015	12.10.2015	Interest & Principle	274191095.89
4	69	30.10.2012	30.10.2015	30.10.2017	Interest	118750000.00
5	71	11.01.2013	11.01.2016	11.01.2018	Interest	257202739.73
6	72	30.01.2013	30.01.2016	30.01.2018	Interest	23500000.00
7	73	31.01.2013	30.01.2016	31.01.2018	Interest	287210958.90
8	82	17.10.2013	17.10.2015	17.10.2016	interest	352800000.00
9	83	10.01.2014	09.01.2016	10.01.2017	interest	10523589.04
	83	10.01.2014	09.01.2016	22.12.2016	interest	260584109.58
10	84	21.01.2014	21.01.2016	21.01.2016	Interest & Principle	1507828612.50
11	85	28.01.2014	28.01.2016	28.01.2019	interest	49500000.00
12	88	11.03.2014	11.03.2016	28.04.2016	interest	100800000.00
13	90	19.03.2014	30.03.2016	30.03.2017	interest	60000000.00
	90	19.03.2014	19.03.2016	13.03.2017	interest	8824109.59
14	99	02.09.2014	02.12.2015	02.12.2015 *	Interest & Principle	951506150.00
15	104	01.10.2014	01.10.2015	03.10.2017	interest	81600000.00
16	105	22.10.2014	23.10.2015	22.10.2019	interest	116434.43
	105	22.10.2014	23.10.2015	23.10.2017	interest	2910860.65
	105	22.10.2014	23.10.2015	24.10.2016	interest	2550737.71
17	106	31.10.2014	31.10.2015	31.10.2019	interest	164500000.00
	106	31.10.2014	31.10.2015	31.10.2017	interest	14025000.00
	106	31.10.2014	31.10.2015	31.10.2016	interest	155310000.00
18	107	11.11.2014	11.11.2015	11.11.2019	interest	13875000.00
	107	11.11.2014	11.11.2015	11.11.2016	interest	91600000.00
19	109	17.11.2014	17.11.2015	18.11.2024	interest	93600000.00
20	111	03.12.2014	03.12.2015	03.12.2019	interest	22650000.00
21	112	05.12.2014	05.12.2015	05.12.2016	interest	88500000.00
22	113	12.12.2014	12.12.2015	12.12.2019	interest	90000000.00
23	116	27.02.2015	27.02.2016	26.02.2018	interest	9000000.00
24	119	25.03.2015	25.03.2016	25.03.2020	interest	22375000.00

B. Details of Unsecured Redeembale Non Convertible Debentures :

Sr. No. No.	GDA Series Series	Date of Allotment Allotment	Due date of Redemption/ Interest	Date of Maturity	Type (Interest/ Principal)	Amount ₹
1	XXXIII	29.10.2010	29.10.2015	29.10.2020	interest	34571000.00
2	70	28.01.2013	28.01.2016	28.01.2023	interest	48706000.00
3	118	19.03.2015	31.03.2016	31.03.2016	interest & Principle	545377000.00

BAJAJ FINANCE LTD. * PUNE *

Annexure – 2

26 October 2015

Declaration about Status of Security

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

We further certify that the security for the said NCDs / Bonds are in the nature of loan assets / receivables, are also charged to the Security Trustee, holding the charge on behalf of all lender banks, on pari-passu basis and that the Security Trustee, on behalf of all the banks has given its consent for sharing of said assets on pari-passu basis and that the NCDs issued till 30.09.2015 are within the limit authorised by the Bank.

We further certify 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

BAJAJ FINANCE LTD. * PUNE *

M M Muralidharan
Treasurer

Bajaj Finance Limited

Computation of Asset Cover Ratio As at 30th September 2015

Particulars	Rs. In crore
Book debts and Receivables	
Receivables under financing activity	36,515.42
Other current assets and receivables	352.26
Other Receivables	
Cash and bank balances	158.02
Current investments	487.53
Advances recoverable in cash or in kind or for value to be received , Good	392.39
Total receivables,book debts and other receivables (A)	**37,905.62**
Loans secured by First pari-passu charge	
Loan from banks against hypothecation of assets under finance, book debts and other receivables	13,285.95
Secured Redeemable Non Convertible Debentures (includes int. accrued but not due) *	12,532.97
Total Secured Loans (B)	**25,818.92**
Security Cover (A) / (B)	**1.47**

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

For Bajaj Finance Limited

M M Muralidharan
Treasurer

BAJAJ FINANCE LTD. * PUNE *

Corporate Office Ext.: 3rd Floor, Panchshil Tech Park, Viman Nagar, Pune - 411014, Maharashtra, India
Registered Office: Mumbai-Pune Road, Akurdi, Pune - 411035, Maharashtra, India
Tel: +91 20 30186403
Fax: +91 20 30186364
Corporate ID No.: L65910MH1987PLC042961
www.bajajfinserv.in/finance

Annexure - 3

Details of Complaints:

A) Status of Investor Grievance:

No. of Complaints pending at the end of previous half-year (31.03.2015)	No. of Complaints received during the half-year (01.04.2015 to 30.09.2015)	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.

BAJAJ FINANCE LTD. ★PUNE★

For Bajaj Finance Limited

Anant Damle
Company Secretary

BAJAJ FINANCE LIMITED

LIST OF BOARD OF DIRECTORS OF BAJAJ FINANCE LIMITED

Sr. No.	Name And Address of the Directors
1	Shri Rahul Bajaj (Chairman) Bajaj Vihar, Mumbai - Pune Road, Akurdi, Pune – 411 035
2	Shri Nanoo Pamnani (Vice-Chairman) Flat No.21, EL CID, 13A, Ridge Road, Malabar Hill Mumbai – 400 006
3	Shri Sanjiv Bajaj (Vice – Chairman) Bajaj Vihar, Mumbai - Pune Road, Akurdi, Pune – 411 035
4	Shri Rajeev Jain (Managing Director) D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune – 411 014
5	Shri Madhur Bajaj Bungalow No.3, Bajaj Vihar Colony, Mumbai - Pune Road, Akurdi, Pune – 411 035
6	Shri Rajiv Bajaj Bajaj Vihar, Mumbai - Pune Road, Akurdi, Pune – 411 035
7	Shri D.S. Mehta 301/302 Gora Gandhi Apartments, 3, Laburnam, Gamdevi, Mumbai – 400 007
8	Shri D.J. Balaji Rao D-103, Adarsh Residency, 47th Cross, 2nd Main, 8th Block, Jayanagar, Bangalore - 560 082
9	Dr Omkar Goswami E-121, Masjid Moth, First Floor, Greater Kailash – III, New Delhi – 110 048
10	Shri Dipak Poddar Brij Kutir, 17th Floor, Rungata Lane, Off Nepean Sea Road, Mumbai – 400 006
11	Shri Ranjan Sanghi Flat No.21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Mumbai – 400 020
12	Shri Rajendra Lakhotia Universal Auto Traders M G Marg, Gangtok – 737 101 (Sikkim)
13	Dr Gita Piramal Piramal House, 6th Floor, 61 Pochkhanawala Road, Worli, Mumbai – 400 030

CERTIFIED TRUE COPY
For BAJAJ FINANCE LIMITED

BAJAJ FINANCE LTD. ✱ PUNE ✱

ANANT DAMLE
COMPANY SECRETARY

Date : 26.10.2015

Corporate Office Ext.: 3rd Floor, Panchshil Tech Park, Viman Nagar, Pune - 411014, Maharashtra, India
Registered Office: Mumbai-Pune Road, Akurdi, Pune - 411035, Maharashtra, India

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Corporate ID No.: L65910MH1987PLC042961

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BAJAJ FINANCE LIMITED

Bajaj Finance Limited

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2015

Part I (₹ In Crore)

Statement of Standalone Unaudited Results for the Quarter and Half Year Ended 30 September 2015

	Particulars	Quarter ended 30.09.2015 (Unaudited)	Quarter ended 30.06.2015 (Unaudited)	Quarter ended 30.09.2014 (Unaudited)	Half Year ended 30.09.2015 (Unaudited)	Half Year ended 30.09.2014 (Unaudited)	Year ended 31.03.2015 (Audited)
1	**Income from operations**						
	(a) Income from operations	1592.09	1571.64	1170.25	3163.73	2350.35	5119.97
	(b) Other operating income	87.84	74.57	61.96	162.41	125.47	261.83
	Total Income from operations (net)	**1679.93**	**1646.21**	**1232.21**	**3326.14**	**2475.82**	**5381.80**
2	**Expenses**						
	a) Employee benefits expense	149.84	144.59	105.93	294.43	213.74	450.73
	b) Loan losses and provisions	136.84	103.29	80.02	240.13	162.94	384.56
	c) Marketing and other commissions	82.68	88.57	55.68	171.25	125.27	269.62
	d) Recovery costs	55.93	55.43	49.71	111.36	96.56	204.35
	e) Depreciation and amortisation expense	12.61	11.50	8.40	24.11	16.17	35.60
	f) Other expenses	140.04	152.97	98.90	293.01	209.68	468.13
	Total expenses	**577.94**	**556.35**	**398.64**	**1134.29**	**824.36**	**1812.99**
3	**Profit / (Loss) from operations before other income and finance costs (1-2)**	**1101.99**	**1089.86**	**833.57**	**2191.85**	**1651.46**	**3568.81**
4	Other income	20.64	9.63	9.62	30.27	11.97	36.43
5	**Profit /(Loss) from ordinary activities before finance costs (3 + 4)**	**1122.63**	**1099.49**	**843.19**	**2222.12**	**1663.43**	**3605.24**
6	Finance costs	694.67	677.06	544.46	1371.73	1044.10	2248.30
7	**Profit / (Loss) from ordinary activities after finance costs (5 - 6)**	**427.96**	**422.43**	**298.73**	**850.39**	**619.33**	**1356.94**
8	Tax expense	148.57	146.80	101.58	295.37	210.82	459.07
9	**Net Profit / (Loss) from ordinary activites after tax (7 - 8)**	**279.39**	**275.63**	**197.15**	**555.02**	**408.51**	**897.37**
10	Extraordinary items	-	-	-	-	-	-
11	**Net Profit / (Loss) for the period (9 + 10)**	**279.39**	**275.63**	**197.15**	**555.02**	**408.51**	**897.37**
12	Paid-up equity share capital (Face Value : ₹10/- per share)	53.63	53.63	50.14	53.63	50.14	50.15
13	Reserves excluding revaluation reserves as per balance sheet of previous accounting year						4760.01
14	**i. Earnings per share (before extraordinary items) (of ₹ 10/- each) (not annualised):**						
	Basic (₹)	52.37	54.34	39.52	106.64	81.97	179.94
	Diluted (₹)	51.68	53.60	39.16	105.27	81.22	177.70
	ii. Earnings per share (after extraordinary items) (of ₹ 10/- each) (not annualised):						
	Basic (₹)	52.37	54.34	39.52	106.64	81.97	179.94
	Diluted (₹)	51.68	53.60	39.16	105.27	81.22	177.70
Part II							
A	Particulares of shareholding						
1	Public shareholding						
	Number of shares	22738868	22738868	19247277	22738868	19247277	19253352
	Percentage of shareholding	42.40%	42.40%	38.39%	42.40%	38.39%	38.39%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / encumbered						
	Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a % of total shareholding of promoters and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a % of the total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
	b) Non encumbered						
	Number of shares	30893907	30893907	30895057	30893907	30895057	30893907
	Percentage of shares (as a % of total shareholding of promoters and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	Percentage of shares (as a % of the total share capital of the company)	57.60%	57.60%	61.61%	57.60%	61.61%	61.61%

	Particulars of Investors complaints	3 months ended 30.09.2015
B	Pending at the beginning of the quarter	Nil
	Received during the quarter	3
	Disposed off during the quarter	3
	Remaining unresolved at the end of the quarter	Nil

BAJAJ FINANCE LTD. PUNE

Dalal & Shah Chartered Accountants Mumbai

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Notes:

1. Disclosure of Balance Sheet items as per clause 41(I)(ea) of the listing agreement for the half year ended 30 September 2015

(₹ In Crore)

	Standalone Statement of Assets and Liabilities Particulars	As at (Current Half Year end) 30.09.2015	As at (Previous Half Year end) 30.09.2014	As at (Previous Year end) 31.03.2015
A	EQUITY AND LIABILITIES			
1	Shareholders' funds			
	(a) Share capital	53.63	50.14	50.15
	Less: Equity shares of ₹10 each held in a Trust for employees under ESOP scheme	0.19	0.21	0.15
		53.44	49.93	50.00
	(b) Reserves and surplus	6716.34	4378.63	4760.01
	Less: Premium on unexercised equity shares held in trust for employees under ESOP scheme	17.50	15.13	10.31
		6698.84	4363.50	4749.70
	(c) Money received against share warrants	102.03	0.00	0.00
	Sub-total - Shareholders' funds	6854.31	4413.43	4799.70
2	Non-current liabilities			
	(a) Long-term borrowings	21194.72	13036.67	18273.62
	(b) Other long-term liabilites	288.79	59.99	135.77
	(c) Long-term provisions	175.53	123.62	152.08
	Sub-total- Non-current liabilities	21659.04	13220.28	18561.47
3	Current liabilities			
	(a) Short-term borrowings	4581.25	5145.76	4313.90
	(b) Trade payables	302.08	206.00	269.00
	(c) Other current liabilites	5148.01	5837.94	4699.90
	(d) Short-term provisions	110.34	72.80	167.23
	Sub-total-Current liabilities	10141.68	11262.50	9450.03
	TOTAL - EQUITY AND LIABILITIES	38655.03	28896.21	32811.20
B	ASSETS			
1	Non-current assets			
	(a) Fixed Assets	252.68	224.86	249.18
	(b) Non-current investments	236.32	75.10	175.09
	(c) Deferred tax assets (net)	260.41	175.34	212.28
	(d) Receivables under financing activity	21449.04	15918.13	18119.67
	(e) Long-term loans and advances	88.22	86.76	88.60
	Sub-total- Non-current assets	22286.67	16481.19	18844.82
2	Current assets			
	(a) Current investments	487.53	571.41	157.20
	(b) Receivables under financing activity	15066.38	10832.70	13079.78
	(c) Cash and bank balances	158.02	521.18	219.66
	(d) Short-term loans and advances	304.17	351.62	343.90
	(e) Other current assets	352.26	138.11	165.84
	Sub-total- Current assets	16368.36	12415.02	13966.38
	TOTAL - ASSETS	38655.03	28896.21	32811.20

2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 20 October 2015 and have been subjected to a limited review by the Statutory Auditors

3. 925,000 warrants convertible into equivalent number of equity shares of ₹ 10/- each have been issued and alloted to Bajaj Finserv Limited (promoter) on 2 June 2015. 25% of the issue price amounting to ₹ 102.03 crore has been received in advance entitling the warrant holder to apply for an equivalent number of equity shares on payment of balance 75% of the issue price within 18 months from the date of allotment of warrants.

4. On 11 June 2015, the Company allotted 32,74,853 equity shares to the eligible Qualified Institutional Buyers at a price of ₹ 4,275/- per equity share of ₹ 10/- face value (inclusive of premium of ₹ 4,265/- per share) aggregating to approx. ₹ 1,400 crore, in accordance with the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009. The subject shares were listed on NSE and BSE w.e.f. 15 June 2015.

5. The funds received upon allotment of warrants and QIP of equity shares have been utilised for meeting funding requirements of the business activities of the Company as per the objects of the issue.

6. On 19 June 2015, the Company allotted 2,10,663 equity shares of face value of ₹10/- each, at applicable grant prices to the Trustees of BFL Employee Welfare Trust under ESOS 2009.

7 Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period

8 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.

9 Pursuant to the option given by Clause 41 of the listing agreement, the Company has opted to publish standalone financial results for the quarter and six months ended 30 September 2015.

10 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

Pune
20 October 2015

Rahul Bajaj
Chairman

CIN : L65910MH1987PLC042961
Registered Office : Akurdi, Pune - 411 035 | Corporate Office : 4th Floor, Bajaj Finserv Corporate Office, Off. Pune - Ahmednagar Road, Viman Nagar, Pune - 411 014 | Tel. : 020-30405060 Fax : 020-30405030
Email : investor.service@bajajfinserv.in | Website : www.bajajfinserv.in/finance

Dalal & Shah Chartered Accountants Mumbai