

**Annexure – 1**

SEC/BSE/Half yearly/2013/649

23 October 2013

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 30.09.2013**

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 1.72 times.
5. The Debt Equity ratio is 4.30 times.
6. The due date of payment of Principal and Interest and actual date of payment for the half year ended 30 September 2013 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 01.10.2013 to 31.03.2014 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

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune - 411 014, Maharashtra, INDIA

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, INDIA

Tel: +91 651 3058511 Fax: +91 651 2341101 www.bajajfinservlending.in

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 30.09.2013.
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 30.09.2013 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 30.09.2013, 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 : [anant.damle@bajajfinserv.in](mailto:anant.damle@bajajfinserv.in)
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



Encl: As above.

Countersigned by :

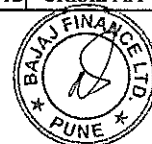


  
For GDA Trusteeship Ltd.  
Debenture Trustee

**Annexure - A**

**A. Details of Secured Redeemable Non Convertible Debentures : For the half year ending 30.09.2013**

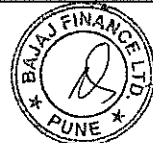
Sr. No.	GDA Series	Issue Size In Crores	Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Credit Rating
1	XXVIII	50 Crs	1 Crore	50	22.07.2010	01.09.2010	ICRA LAA+
2	XXXII	25 Crs	1 Crore	25	26.10.2010	22.11.2010	CRISIL AA+ Stable
3	XXXIV	250 Crs	1 Crore	250	26.11.2010	07.12.2010	CRISIL AA+ Stable
4	XXXXVI	90 Crs	10 Lakh	900	25.10.2011	22.11.2011	CRISIL AA+ Stable
	XXXXVI	83 Crs	10 Lakh	830	25.10.2011	22.11.2011	CRISIL AA+ Stable
	XXXXVI	15 Crs	10 Lakh	150	25.10.2011	22.11.2011	CRISIL AA+ Stable
5	XXXXVII	203 Crs	1 Crore	203	11.11.2011	24.11.2011	CRISIL AA+ Stable
6	XXXXVIII	43 Crs	10 Lakh	430	21.11.2011	01.12.2011	CRISIL AA+ Stable
	XXXXVIII	30 Crs	10 Lakh	300	21.11.2011	01.12.2011	CRISIL AA+ Stable
7	57	3 Crs	10 Lakh	30	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	10 Crs	10 Lakh	100	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	37 Crs	10 Lakh	370	01.03.2012	14.03.2012	CRISIL AA+ Stable
	57	5.70 Crs	10 Lakh	57	01.03.2012	14.03.2012	CRISIL AA+ Stable
8	59	4 Crs	10 Lakh	40	16.03.2012	09.04.2012	ICRA AA+ Stable
	59	11 Crs	10 Lakh	110	16.03.2012	09.04.2012	ICRA AA+ Stable
	59	26 Crs	10 Lakh	260	16.03.2012	09.04.2012	ICRA AA+ Stable
	59	36 Crs	10 Lakh	360	16.03.2012	09.04.2012	ICRA AA+ Stable
	59	9.20 Crs	10 Lakh	92	16.03.2012	09.04.2012	ICRA AA+ Stable
	59	10 Crs	10 Lakh	100	16.03.2012	09.04.2012	ICRA AA+ Stable
9	60	4 Crs	10 Lakh	40	22.03.2012	11.04.2012	ICRA AA+ Stable
	60	22 Crs	10 Lakh	220	22.03.2012	11.04.2012	ICRA AA+ Stable
10	61	14 Crs	10 Lakh	140	04.04.2012	30.04.2012	CRISIL AA+ Stable
	61	51 Crs	10 Lakh	510	04.04.2012	30.04.2012	CRISIL AA+ Stable
11	62	50 Crs	10 Lakh	500	13.04.2012	30.04.2012	CRISIL AA+ Stable
	62	5 Crs	10 Lakh	50	13.04.2012	30.04.2012	CRISIL AA+ Stable
12	63	13 Crs	10 Lakh	130	30.04.2012	15.05.2012	CRISIL AA+ Stable
	63	50 Crs	10 Lakh	500	30.04.2012	15.05.2012	CRISIL AA+ Stable
	63	125 Crs	10 Lakh	1250	30.04.2012	15.05.2012	CRISIL AA+ Stable
13	65	300 Crs	1 Crore	300	10.08.2012	23.08.2012	ICRA AA+ Stable
14	66	190 Crs	1 Crore	190	24.09.2012	03.10.2012	ICRA AA+ Stable
	66	25 Crs	1 Crore	25	24.09.2012	03.10.2012	ICRA AA+ Stable
15	68	50 Crs	1 Crore	50	12.10.2012	24.10.2012	CRISIL AA+ Stable
	68	25 Crs	1 Crore	25	12.10.2012	24.10.2012	CRISIL AA+ Stable
	68	200 Crs	1 Crore	200	12.10.2012	24.10.2012	CRISIL AA+ Stable



	68	25 Crs	1 Crore	25	12.10.2012	24.10.2012	CRISIL AA+ Stable
16	69	125 Crs	1 Crore	125	30.10.2012	07.11.2012	CRISIL AA+ Stable
17	71	270 Crs	1 Crore	270	11.01.2013	24.01.2013	CRISIL AA+ Stable
18	72	25 Crs	1 Crore	25	30.01.2013	07.02.2013	CRISIL AA+ Stable
19	73	300 Crs	1 Crore	300	31.01.2013	07.02.2013	CRISIL AA+ Stable
20	76	175 Crs	10 Lakh	1750	16.04.2013	26.04.2013	CRISIL AA+ Stable
21	78	74 Crs	10 Lakh	740	03.05.2013	17.05.2013	CRISIL AA+ Stable
22	79	100 Crs	10 Lakh	1000	08.05.2013	17.05.2013	ICRA AA+ Stable
23	80	50 Crs	10 Lakh	500	14.05.2013	29.05.2013	CRISIL AA+ Stable
24	81	35 Crs	10 Lakh	350	20.05.2013	29.05.2013	CRISIL AA+ Stable

**B. Details of Unsecured Redeemable Non Convertible Debentures : For the half year ending 30.09.2013**

Sr. No.	GDA Series	Issue Size	Face Value (Rs.)	No. of NCDs issued	Date of Allotment	Date of Listing	Credit Rating
1	XVIII	65 Crs	10 Lakh	650	19.04.2010	27.04.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
2	XX	50 Crs	10 Lakh	500	01.06.2010	18.06.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
3	XXII	50 Crs	10 Lakh	500	02.07.2010	30.07.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
4	XXXI	27.50 Crs	10 Lakh	275	28.09.2010	11.11.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
5	XXXIII	36.20 Crs	10 Lakh	362	29.10.2010	22.11.2010	CRISIL AA+ Stable & ICRA LAA+ Stable
6	XXXVII	50 Crs	10 Lakh	500	18.05.2011	03.06.2011	CRISIL AA+ Stable & ICRA LAA+ Stable
7	XXXXIX	10 Crs	10 Lakh	100	25.11.2011	13.12.2011	CRISIL AA+ Stable
8	50	15 Crs	10 Lakh	150	07.12.2011	20.12.2011	ICRA AA+ Stable
9	54	37 Crs	10 Lakh	370	24.01.2012	02.02.2012	CRISIL AA+ Stable
10	56	11 Crs	10 Lakh	110	03.02.2012	15.02.2012	CRISIL AA+ Stable
11	64	157.40 Crs	10 Lakh	1574	22.08.2012	29.08.2012	CRISIL AA+ Stable & ICRA AA+ Stable
12	67	10 Crs	1 Crore	10	04.10.2012	10.11.2012	ICRA AA+ Stable
13	70	49.70 Crs	10 Lakh	497	28.01.2013	05.02.2013	CRISIL AA+ Stable & ICRA AA+ Stable
14	74	200 Crs	1 Crore	200	22.03.2013	05.04.2013	ICRA AA+ Stable



15	75	57 Crs	10 Lakh	570	26.03.2013	05.04.2013	ICRA AA+ Stable
16	77	50 Crs	10 Lakh	500	26.04.2013	10.05.2013	CRISIL AA+ Stable & ICRA AA+ Stable



**Annexure - B**

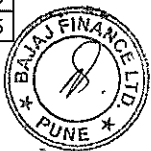
Details of Redemption &amp; Interest paid during last half year : 01.04.2013 to 30.09.2013

**Secured NCDs**

Date of Allotment	Series	Due Date of Payment	Type (Interest / Principal)	Amount ₹
11-Jun-10	XXI	28-Jun-13	Interest & Principal	270,931,506.85
5-Jul-10	XXV	30-May-13	Interest & Principal	268,590,753.42
5-Jul-10	XXVI	5-Jul-13	Interest & Principal	270,750,000.00
12-Jul-10	XXVII	12-Jul-13	Interest & Principal	1,462,050,000.00
22-Jul-10	XXVIII	22-Jul-13	Interest	43,619,178.08
17-Aug-10	XXIX	26-Jul-13	Interest & Principal	1,471,827,397.26
3-Sep-10	XXX	2-Sep-13	Interest & Principal	326,178,082.19
26-Nov-10	XXXIV	24-May-13	Interest	110,955,479.45
5-Jul-11	XXXIX	5-Jul-13	Interest & Principal	2,204,000,000.00
18-Aug-11	XXXX	12-Aug-13	Interest & Principal	603,704,109.59
18-Aug-11	XXXX	30-Aug-13	Interest & Principal	606,389,315.07
30-Aug-11	XXXXI	30-Aug-13	Interest & Principal	302,028,500.00
5-Sep-11	XXXXII	5-Sep-13	Interest & Principal	1,099,000,000.00
26-Sep-11	XXXXIII	26-Sep-13	Interest & Principal	410,000,000.00
17-Oct-11	XXXXV	15-May-13	Interest & Principal	582,405,000.00
25-Oct-11	XXXXVI	26-Apr-13	Interest & Principal	289,522,250.00
25-Oct-11	XXXXVI	20-Apr-13	Interest & Principal	115,623,300.00
21-Nov-11	XXXXVIII	3-Apr-13	Interest & Principal	170,000,000.00
21-Nov-11	XXXXVIII	16-May-13	Interest & Principal	498,000,000.00
21-Nov-11	XXXXVIII	16-May-13	Interest & Principal	2,000,000.00
21-Nov-11	XXXXVIII	6-May-13	Interest & Principal	200,000,000.00
7-Dec-11	51	27-May-13	Interest & Principal	519,124,500.00
7-Dec-11	51	23-May-13	Interest & Principal	34,571,460.00
7-Dec-11	51	12-Jun-13	Interest & Principal	57,926,600.00
7-Dec-11	51	3-Jun-13	Interest & Principal	635,668,000.00
1-Mar-12	57	21-May-13	Interest & Principal	91,872,308.00
1-Mar-12	57	19-Aug-13	Interest & Principal	135,364,880.00
1-Mar-12	57	28-Aug-13	Interest & Principal	114,980,800.00
30-Apr-12	63	30-Apr-13	Interest	122,500,000.00
10-Aug-12	65	10-Aug-13	Interest	301,500,000.00
24-Sep-12	66	24-Sep-13	Interest	188,100,000.00

**Unsecured NCDs**

Date of Allotment	Series	Due Date of Payment	Type (Interest / Principal)	Amount ₹
19-Apr-10	XVIII	18-Apr-13	Interest	63,201,369.86
3-May-10	XIX	3-May-13	Interest & Principal	1,622,250,000.00
1-Jun-10	XX	1-Jun-13	Interest	47,500,000.00
2-Jul-10	XXII	2-Jul-13	Interest	47,120,547.95



28-Sep-10	XXXI	28-Sep-13	Interest	26,400,000.00
18-May-11	XXXVII	18-May-13	Interest	49,150,000.00
13-Oct-11	XXXIV	9-Apr-13	Interest & Principal	115,497,900.00
6-Jan-12	52	27-Jun-13	Interest & Principal	110,183,808.00
6-Jan-12	52	2-Jul-13	Interest & Principal	68,953,140.00
20-Jan-12	53	12-Apr-13	Interest & Principal	168,238,800.00
20-Jan-12	53	16-Jul-13	Interest & Principal	172,382,850.00
25-Jan-12	55	28-Jun-13	Interest & Principal	1,028,888,068.23
3-Feb-12	56	16-Apr-13	Interest & Principal	83,858,400.00
3-Feb-12	56	18-Apr-13	Interest & Principal	55,948,350.00
3-Feb-12	56	1-Aug-13	Interest & Principal	86,176,950.00
9-Mar-12	58	30-May-13	Interest & Principal	86,340,485.00
9-Mar-12	58	27-Aug-13	Interest & Principal	63,093,800.00
22-Aug-12	64	22-Aug-13	Interest	160,705,400.00



**Annexure - C****Details of Redemption & Interest due in next half year : 01.10.2013 to 31.03.2014****Secured NCDs**

Sr. No.	Date of Allotment	GDA Series	Date of Maturity	Type (Interest/ Principal)	Amount ₹
1	26.10.2010	XXXII	26.10.2015	Interest	22686986.30
2	26.11.2010	XXXIV	26.11.2015	Interest	115294520.55
3	25.10.2011	XXXXVI	11.10.2013	Interest & Principal	1091132100.00
	25.10.2011	XXXXVI	16.10.2013	Interest & Principal	1007617510.00
	25.10.2011	XXXXVI	25.10.2013	Interest & Principal	165450000.00
4	11.11.2011	XXXXVII	11.11.2013	Interest & Principal	2238645068.49
5	21.11.2011	XXXXVIII	13.11.2013	Interest & Principal	430000000.00
	21.11.2011	XXXXVIII	25.11.2013	Interest & Principal	300000000.00
6	16.03.2012	59	17.03.2014	Interest & Principal	48280480.00
7	12.10.2012	68	12.10.2015	Interest	24125000.00
	12.10.2012	68	10.10.2014	Interest	191400000.00
8	30.10.2012	69	30.10.2017	Interest	118750000.00
9	11.01.2013	71	11.01.2018	Interest	256500000.00
10	30.01.2013	72	30.01.2018	Interest	23500000.00
11	31.01.2013	73	31.01.2018	Interest	288000000.00

**Unsecured NCDs**

Sr. No.	Date of Allotment	GDA Series	Date of Maturity	Type (Interest/ Principal)	Amount ₹
1	29.10.2010	XXXIII	29.10.2020	Interest	34571000.00
2	25.11.2011	XXXXIX	25.11.2013	Interest & Principal	121583100.00
3	07.12.2011	50	04.12.2013	Interest & Principal	150000000.00
4	03.02.2012	56	03.02.2014	Interest & Principal	132529430.00
5	04.10.2012	67	04.10.2014	Interest	9850000.00
6	28.01.2013	70	28.01.2023	Interest	48706000.00





## 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

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 30 SEPTEMBER 2013

Part I

(` In Crores)

## Statement of Standalone Unaudited Results for the Quarter and Six Months Ended 30 September 2013

Particulars	Quarter ended 30.09.2013 (Unaudited)	Quarter ended 30.06.2013 (Unaudited)	Quarter ended 30.09.2012 (Unaudited)	Half Year ended 30.09.2013 (Unaudited)	Half Year ended 30.09.2012 (Unaudited)	Year ended 31.03.2013 (Audited)
<b>Funds deployed</b>	<b>5199.86</b>	<b>6249.32</b>	<b>4334.17</b>	<b>11649.16</b>	<b>6061.78</b>	<b>19369.72</b>
<b>1 Income from operations</b>						
(a) Income from Operations	674.20	863.70	665.83	1757.90	1352.82	2924.79
(b) Other Operating Income	87.45	44.62	49.69	132.07	63.97	169.93
Total Income from operations (net)	861.65	928.32	735.52	1889.97	1436.79	3093.72
<b>2 Expenses</b>						
a) Employee benefits expense	80.84	77.92	59.22	168.76	116.77	245.46
b) Depreciation and amortization expense	4.65	3.90	3.21	8.56	6.34	15.14
c) Loan losses and provisions	52.32	63.88	53.38	116.20	85.40	161.75
d) Marketing and other commissions	52.51	57.49	40.58	110.10	86.07	182.05
e) Recovery costs	41.50	35.84	29.33	77.34	57.13	119.58
f) Other expenses	98.98	95.10	65.91	192.08	133.01	269.81
Total expenses	329.20	334.13	251.63	663.33	484.69	1034.00
<b>3 Profit / (Loss) from operations before other Income and finance costs (1-2)</b>	<b>632.45</b>	<b>594.19</b>	<b>483.89</b>	<b>1226.64</b>	<b>952.10</b>	<b>2059.63</b>
<b>4 Other Income</b>	<b>2.33</b>	<b>4.11</b>	<b>1.14</b>	<b>6.44</b>	<b>2.80</b>	<b>17.65</b>
<b>5 Profit / (Loss) from ordinary activities before finance costs (3 + 4)</b>	<b>634.78</b>	<b>598.30</b>	<b>485.03</b>	<b>1233.08</b>	<b>954.90</b>	<b>2077.28</b>
<b>6 Finance costs</b>	<b>382.08</b>	<b>331.44</b>	<b>294.74</b>	<b>713.62</b>	<b>558.36</b>	<b>1205.98</b>
<b>7 Profit / (Loss) from ordinary activities after finance costs (5 - 6)</b>	<b>252.70</b>	<b>266.86</b>	<b>190.29</b>	<b>519.56</b>	<b>396.63</b>	<b>871.60</b>
<b>8 Tax expense</b>	<b>85.66</b>	<b>91.12</b>	<b>61.57</b>	<b>176.78</b>	<b>129.22</b>	<b>220.29</b>
<b>9 Net Profit / (loss) from ordinary activities after tax (7 - 8)</b>	<b>167.04</b>	<b>175.74</b>	<b>128.72</b>	<b>342.78</b>	<b>267.41</b>	<b>591.31</b>
<b>10 Extraordinary items</b>	-	-	-	-	-	-
<b>11 Net Profit / (Loss) for the period (9 + 10)</b>	<b>167.04</b>	<b>175.74</b>	<b>128.72</b>	<b>342.78</b>	<b>267.41</b>	<b>591.31</b>
<b>12 Paid-up Equity Share Capital (Face Value : ₹10/- per share)</b>	<b>49.78</b>	<b>49.78</b>	<b>41.39</b>	<b>49.78</b>	<b>41.39</b>	<b>49.78</b>
<b>13 Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year</b>						<b>3317.26</b>
<b>14 I. Earnings Per Share (before extraordinary items) (of ₹ 10/- each) (not annualised):</b>						
Basic	33.56	35.30	30.24	68.66	62.66	135.69
Diluted	33.35	35.07	29.75	68.44	61.65	134.74
II. Earnings Per Share (after extraordinary items) (of ₹ 10/- each) (not annualised):						
Basic	33.56	35.30	30.24	68.66	62.66	135.69
Diluted	33.35	35.07	29.75	68.44	61.65	134.74
<b>Part II</b>						
<b>A Particulars of Shareholding</b>						
<b>1 Public Shareholding</b>						
Number of Shares	18663277	18663277	16165907	18663277	16165907	18663277
Percentage of Shareholding	37.93%	37.93%	39.05%	37.93%	39.05%	37.93%
<b>2 Promoters and Promoter Group Shareholding</b>						
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	30895057	30895057	25228169	30895057	25228169	30895057
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)	62.07%	62.07%	60.95%	62.07%	60.95%	62.07%
<b>B Particulars of Investors complaints</b>				3 months ended 30.09.2013		
Pending at the beginning of the quarter						Nil
Received during the quarter						4
Disposed off during the quarter						4
Remaining unresolved at the end of the quarter						Nil

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## Bajaj Finance Limited

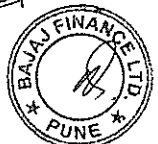
Corporate Office: 4th floor, Bajaj Finserv Corporate Office,  
Off Pune-Ahmednagar Road, Viman Nagar,  
Pune - 411014, Maharashtra, India

Tel: +91 20 30405060

Fax: +91 20 30405020

Registered Office: Mumbai-Pune Road,  
Akurdi, Pune - 411 035, Maharashtra, India

www.bajajfinserv.com



Notes:

1. Disclosure of Balance Sheet Items as per clause 41(f)(ea) of the listing agreement for the half year ended 30 September, 2013

(₹ in Crores)			
Particulars	As at (Current Half Year end) 30.09.2013	As at (Previous Half Year end) 30.09.2012	As at (Previous year end) 31.03.2013
<b>Standalone Statement of Assets and Liabilities</b>			
<b>A EQUITY AND LIABILITIES</b>			
1 Shareholders' funds			
(a) Share Capital	49.76	41.39	49.76
(b) Reserves and surplus	3550.05	2242.03	3317.28
(c) Money received against share warrants	-	21.32	-
Sub-total - Shareholders' funds	<u>3799.83</u>	<u>2304.74</u>	<u>3367.04</u>
2 Non-current liabilities			
(a) Long-term borrowings	7505.47	6837.77	7503.08
(b) Other long-term liabilities	50.30	62.89	41.96
(c) Long-term provisions	89.72	48.34	64.61
Sub-total- Non-current liabilities	<u>7645.49</u>	<u>6749.00</u>	<u>7609.65</u>
3 Current liabilities			
(a) Short-term borrowings	5437.57	2754.19	2060.14
(b) Trade payables	195.19	151.58	168.95
(c) Other current liabilities	3324.83	3388.40	4502.51
(d) Short-term provisions	7.82	5.53	92.88
Sub-total- Current liabilities	<u>8965.41</u>	<u>6300.70</u>	<u>6844.48</u>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<u>20320.73</u>	<u>15354.44</u>	<u>17821.17</u>
<b>B ASSETS</b>			
1 Non-current assets			
(a) Fixed Assets	185.45	152.44	178.21
(b) Non-current Investments	5.16	5.41	5.26
(c) Deferred tax assets (net)	117.34	81.94	90.37
(d) Receivables under financing activity	10887.78	8124.64	9548.19
(e) Long-term loans and advances	69.95	46.04	86.25
Sub-total- Non-current assets	<u>11255.67</u>	<u>8410.47</u>	<u>9906.28</u>
2 Current assets			
(a) Current investments	500.00	-	-
(b) Receivables under financing activity	8094.35	6590.53	7195.45
(c) Cash and bank balances	111.48	81.00	416.40
(d) Short-term loans and advances	253.44	183.14	234.04
(e) Other current assets	95.79	89.30	65.20
Sub-total- Current assets	<u>9055.06</u>	<u>6943.97</u>	<u>7914.89</u>
<b>TOTAL - ASSETS</b>	<u>20320.73</u>	<u>15354.44</u>	<u>17821.17</u>

2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 15 October 2013 and have been subjected to a limited review by the Statutory Auditors.

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

4 During the quarter ended 30 June 2013, the Company increased provisioning on standard assets from 0.25% to 0.40% based on the RBI's proposal to amend the regulatory framework for Non-Banking Finance Companies. The incremental provision amounted to ₹ 17.72 Crores.

5 The Company continues to strengthen its provisioning norms beyond the RBI regulations to earlier stages of delinquencies.

6 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.

7 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  
15 October 2013

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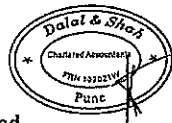
**Bajaj Finance Limited**

Corporate Office: 4th floor, Bajaj Finserv Corporate Office,  
Off Pune-Ahmednagar Road, Viman Nagar,  
Pune - 411014, Maharashtra, India

Registered Office: Mumbai-Pune Road,  
Akurdi, Pune - 411 035, Maharashtra, India

Tel: +91 20 30405060  
Fax: +91 20 30405020

www.bajajfinservlending.in



**Annexure – 2**

23 October 2013

**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 30.09.2013 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

  
Ian Desouza  
CFO



Bajaj Finance Limited

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Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, INDIA

Tel: +91 651 3058511 Fax: +91 651 2341101 www.bajajfinservlending.in

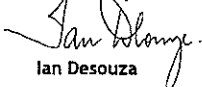
Bajaj Finance Limited

Computation of Asset Cover Ratio As at 30th Sep 2013

Particulars	Rs. In crore
<b>Book debts and Receivables</b>	
Receivables under financing activity	18,982.13
Other current assets and receivables	95.79
Current investments	500.00
<b>Other Receivables</b>	
Cash and bank balances	111.48
Advances recoverable in cash or in kind or for value to be received , Good	322.99
<b>Total receivables,book debts and other receivables (A)</b>	<b>20,012.39</b>
<b>Loans secured by First pari-passu charge</b>	
Loan from banks against hypothecation of assets under finance, book debts and other receivables	8,414.75
Secured Redeemable Non Convertible Debentures *	3,243.90
<b>Total Secured Loans (B)</b>	<b>11,658.65</b>
<b>Security Cover ( A ) / ( B )</b>	<b>1.72</b>

Secured Redeemable Non Convertible Debentures are also secured by pari-passu charge on Company's Flat No 103 Nayan Co op Housing Society at Pune and Company's Office at Unit No. 806 8th Floor, Block A, Delta Wing, 177 Anna Salai, Mount Road, Chennai - 600 002.

For Bajaj Finance Limited

  
Ian Desouza  
CFO



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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 (31.03.2013)	No. of Complaints received during the half-year (01.04.2013 to 30.09.2013)	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.

