

# BAJAJ FINANCE LIMITED

SEC/BSE/Half yearly/2017/288

17 May 2017

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

Dear Sirs,

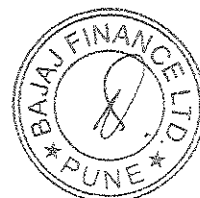
**Re : Statutory Compliance – Half Yearly Report as on 31 March 2017**

With reference to the above, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchange where Debt Securities of the Company are listed and Regulation 52(4) and 52(5) the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as detailed below:

- a) Credit Rating and changes in credit rating – **Annexure A** attached
- b) The Debt-equity ratio as on 31 March 2017 is : **5.13**
- c) Previous due date for payment of interest / repayment of principal on redeemable non-convertible debentures and whether the same has been paid or not for the half year ending 31.03.2017 are attached as **Annexure B**
- d) Next due date for the payment of interest / repayment of principal along with the amount of interest and the redemption amount on redeemable non-convertible debentures are attached as: **Annexure C**
- e) Debenture Redemption Reserve (if applicable) : not applicable  
[According to Rule 18 (7) (b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures issued by the Company which is a NBFC registered with RBI under Section 45-IA of the RBI (Amendment) Act, 1997.]
- f) Net worth as on 31 March 2017 is : ₹ **9663.15 Crore**
- g) Net profit after tax for the year ended 31 March 2017 is : ₹ **1836.55 Crore**
- h) Earnings per share for the year ended 31 March 2017 is as below

Basic : ₹ **34.01**

Diluted : ₹ **33.67**



# BAJAJ FINANCE LIMITED

- i) 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.
- A copy of the audited financial results of the Company for the financial year 2016-17 is also enclosed herewith
  - Certificate issued by Debenture Trustee that it has taken note of the contents is enclosed.

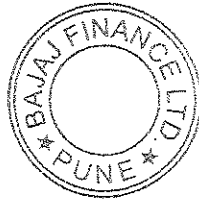
Thanking you,

Yours faithfully,

For Bajaj Finance Limited



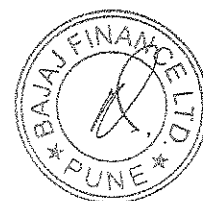
Anant Damle  
Company Secretary



Encl: As above

## Credit Rating and changes in credit rating as on 31 March 2017

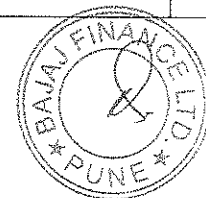
Rating Agency	Program	Rating assigned	Migration in ratings during the year	2016-2017
India Ratings	Non-Convertible Debenture	IND AAA/Stable	NIL	10,000.00
	Subordinate debt	IND AAA/Stable	NIL	2,000.00
	Long-Term Bank Rating	IND AAA/Stable	NIL	30,000.00
	Short-Term Bank Rating	IND A1+	NIL	
CRISIL	Non-Convertible Debenture	CRISIL AAA/Stable	Rating upgraded from CRISIL AA+/Positive to CRISIL AAA/Stable	10,052.80
	Lower Tier II Bond	CRISIL AAA/Stable	Rating upgraded from CRISIL AA+/Positive to CRISIL AAA/Stable	700.00
	Subordinate debt	CRISIL AAA/Stable	Rating upgraded from CRISIL AA+/Positive to CRISIL AAA/Stable	2,000.00
	Long-Term Bank Rating	CRISIL AAA/Stable	Rating upgraded from CRISIL AA+/Positive to CRISIL AAA/Stable	21,000.00
	Short-Term Bank Rating	CRISIL A1+	NIL	
	Short term debt	CRISIL A1+	NIL	10,000.00
	Fixed Deposit	FAAA/Stable	NIL	NA
	ICRA	Non-Convertible Debenture	ICRA AA+(Positive)	Outlook revised to Positive from Stable
Lower Tier II Bond		ICRA AA+(Positive)	Outlook revised to Positive from Stable	700.00
Subordinate debt		ICRA AA+(Positive)	Outlook revised to Positive from Stable	1,000.00
Short term debt		ICRA A1+	NIL	10,000.00
Fixed Deposit		MAAA(Stable)	NIL	NA
CARE		Non-Convertible Debenture	CARE AAA/Stable	NIL
	Subordinate debt	CARE AAA/Stable	NIL	2,455.00



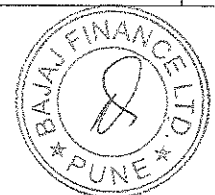
## Due date for the payment of Redemption / Interest previous half year: 01.10.2016 to 31.03.2017

## a. Details of Secured Redeemable Non-Convertible Debentures:

GDA Series	ISIN No.	Date of Allotment	Due Date of Payment of Redemption/ Interest	Actual Date of Payment	Date of Maturity	Type of Payment (Interest / Principal)	Amount ₹
69	INE296A07849	30-Oct-12	29-Oct-16	29-Oct-16	30-Oct-17	Interest	1184,25,546.45
71	INE296A07856	11-Jan-13	11-Jan-17	11-Jan-17	11-Jan-18	Interest	2565,00,000.00
72	INE296A07864	30-Jan-13	30-Jan-17	30-Jan-17	30-Jan-18	Interest	235,00,000.00
73	INE296A07872	31-Jan-13	31-Jan-17	31-Jan-17	31-Jan-18	Interest	2887,86,885.25
82	INE296A07930	17-Oct-13	17.10.2016	17.10.2016	17-Oct-16	Principal & Interest	39528,00,000.00
83	INE296A07955	10-Jan-14	10-Jan-17	10-Jan-17	10-Jan-17	Principal & Interest	28605,86,065.47
83	INE296A07948	10-Jan-14	22-Dec-16	22-Dec-16	22-Dec-16	Principal & Interest	1149,75,860.65
85	INE296A07971	28-Jan-14	30-Jan-17	30-Jan-17	28-Jan-19	Interest	497,70,491.80
90	INE296A07AP1	19-Mar-14	30-Mar-17	30-Mar-17	30-Mar-17	Principal & Interest	6600,00,000.00
90	INE296A07AQ9	19-Mar-14	10-Mar-17	10-Mar-17	10-Mar-17	Principal & Interest	967,03,561.87
100	INE296A07CK8	05-Sep-14	01-Oct-16	01-Oct-16	03-Oct-16	Principal & Interest	1403,59,536.00
100	INE296A07CL6	05-Sep-14	05-Oct-16	05-Oct-16	05-Oct-16	Principal & Interest	2336,46,572.00
100	INE296A07CM4	05-Sep-14	26-Oct-16	26-Oct-16	26-Oct-16	Principal & Interest	1363,04,560.00
103	INE296A07CZ6	22-Sep-14	05-Oct-16	05-Oct-16	05-Oct-16	Principal & Interest	2193,91,172.00
104	INE296A07DK6	01-Oct-14	01-Oct-16	01-Oct-16	03-Oct-17	Interest	816,00,000.00
105	INE296A07DL4	22-Oct-14	10-Oct-16	10-Oct-16	10-Oct-16	Principal & Interest	2436,25,776.00
105	INE296A07DM2	22-Oct-14	25-Oct-16	25-Oct-16	25-Oct-16	Principal & Interest	875,03,275.00
105	INE296A07DQ3	22-Oct-14	24-Oct-16	21-Oct-16	22-Oct-19	Interest	47,47,937.16
105	INE296A07DR1	22-Oct-14	24-Oct-16	21-Oct-16	23-Oct-17	Interest	1186,98,428.96
105	INE296A07DS9	22-Oct-14	24-Oct-16	21-Oct-16	24-Oct-16	Principal & Interest	12040,13,085.60
106	INE296A07DT7	31-Oct-14	01-Nov-16	29-Oct-16	31-Oct-19	Interest	1649,49,453.55
106	INE296A07DU5	31-Oct-14	01-Nov-16	29-Oct-16	31-Oct-17	Interest	140,63,319.67
106	INE296A07DV3	31-Oct-14	29-Oct-16	29-Oct-16	31-Oct-16	Principal & Interest	18244,61,311.48
107	INE296A07DY7	11-Nov-14	11-Nov-16	11-Nov-16	11-Nov-19	Interest	137,99,180.33
107	INE296A07DZ4	11-Nov-14	11-Nov-16	11-Nov-16	11-Nov-16	Principal & Interest	10910,99,453.55
109	INE296A07EG2	17-Nov-14	17-Nov-16	17-Nov-16	18-Nov-24	Interest	936,00,000.00
110	INE296A07EH0	21-Nov-14	16-Nov-16	16-Nov-16	16-Nov-16	Principal & Interest	712,18,680.00
110	INE296A07EI8	21-Nov-14	24-Nov-16	24-Nov-16	24-Nov-16	Principal & Interest	2140,59,960.00
111	INE296A07EN8	03-Dec-14	03-Dec-16	03-Dec-16	03-Dec-19	Interest	226,50,000.00
111	INE296A07EO6	03-Dec-14	28-Nov-16	28-Nov-16	28-Nov-16	Principal & Interest	3154,48,070.00
111	INE296A07EP3	03-Dec-14	06-Dec-16	06-Dec-16	06-Dec-16	Principal & Interest	415,84,375.00
111	INE296A07EQ1	03-Dec-14	13-Dec-16	13-Dec-16	13-Dec-16	Principal & Interest	1781,79,600.00
112	INE296A07ES7	05-Dec-14	05-Dec-16	05-Dec-16	05-Dec-16	Principal & Interest	10885,00,000.00
113	INE296A07ET5	12-Dec-14	13-Dec-16	12-Dec-16	12-Dec-19	Interest	897,54,098.36
114	INE296A07EU3	28-Jan-15	24-Jan-17	24-Jan-17	24-Jan-17	Principal & Interest	7963,80,480.00
114	INE296A07EV1	28-Jan-15	31-Jan-17	31-Jan-17	31-Jan-17	Principal & Interest	1187,02,900.00
115	INE296A07EZ2	03-Feb-15	31-Jan-17	31-Jan-17	31-Jan-17	Principal & Interest	1754,34,316.00

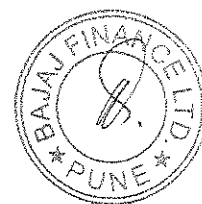


115	INE296A07FA2	03-Feb-15	13-Feb-17	13-Feb-17	13-Feb-17	Principal & Interest	2080,69,925.00
116	INE296A07FC8	27-Feb-15	16-Feb-17	16-Feb-17	16-Feb-17	Principal & Interest	3129,18,672.00
116	INE296A07FD6	27-Feb-15	27-Feb-17	27-Feb-17	27-Feb-17	Principal & Interest	2139,08,400.00
116	INE296A07FF1	27-Feb-15	27-Feb-17	27-Feb-17	26-Feb-18	Interest	89,50,819.67
119	INE296A07FH7	25-Mar-15	20-Mar-17	20-Mar-17	20-Mar-17	Principal & Interest	2843,55,120.00
119	INE296A07FN5	25-Mar-15	27-Mar-17	25-Mar-17	25-Mar-20	Interest	223,13,698.63
120	INE296A07FO3	31-Mar-15	23-Mar-17	23-Mar-17	23-Mar-17	Principal & Interest	947,18,640.00
127	INE296A07GS2	01-Jun-15	24-Nov-16	24-Nov-16	24-Nov-16	Principal & Interest	4301,12,500.00
138	INE296A07IA6	13-Oct-15	13-Oct-16	13-Oct-16	13-Oct-25	Interest	43,50,000.00
138	INE296A07IB4	13-Oct-15	13-Oct-16	13-Oct-16	13-Oct-22	Interest	69,20,000.00
140	INE296A07IF5	30-Oct-15	01-Nov-16	01-Nov-16	30-Oct-18	Interest	85,46,423.98
142	INE296A07II9	30-Nov-15	30-Nov-16	30-Nov-16	30-Nov-18	Interest	42,75,000.00
143	INE296A07IN9	08-Dec-15	08-Dec-16	08-Dec-16	10-Dec-18	Interest	42,85,000.00
144	INE296A07IO7	10-Dec-15	09-Dec-16	10-Dec-16	10-Dec-20	Interest	214,41,250.00
145	INE296A07IP4	05-Jan-16	05-Jan-17	05-Jan-17	05-Jan-21	Interest	147,05,000.00
147	INE296A07IT6	12-Jan-16	12-Jan-17	12-Jan-17	12-Jan-21	Interest	86,50,000.00
150	INE296A07IW0	20-Jan-16	20-Jan-17	20-Jan-17	20-Jan-21	Interest	130,50,000.00
151	INE296A07IX8	22-Jan-16	23-Jan-17	22-Jan-17	22-Jan-21	Interest	87,23,800.00
152	INE296A07IZ3	05-Feb-16	06-Feb-17	06-Feb-17	15-Jun-20	Interest	88,15,500.00
153	INE296A07JE6	11-Feb-16	13-Feb-17	13-Feb-17	11-Feb-19	Interest	44,24,050.00
153	INE296A07JF3	11-Feb-16	13-Feb-17	13-Feb-17	10-May-19	Interest	883.80,000.00
154	INE296A07JH9	18-Feb-16	20-Feb-17	18-Feb-17	18-Feb-19	Interest	221,20,250.00
155	INE296A07JI7	26-Feb-16	27-Feb-17	27-Feb-17	26-Feb-21	Interest	176,48,000.00
156	INE296A07JU2	09-Mar-16	09-Mar-17	09-Mar-17	11-Mar-19	Interest	708,00,000.00
156	INE296A07JV0	09-Mar-16	09-Mar-17	09-Mar-17	09-Sep-19	Interest	309,03,950.00
157	INE296A07JZ1	17-Mar-16	17-Mar-17	17-Mar-17	28-Mar-19	Interest	522,00,840.00
157	INE296A07KA2	17-Mar-16	17-Mar-17	17-Mar-17	17-Mar-21	Interest	177,00,000.00
158	INE296A07KB0	18-Mar-16	21-Mar-17	18-Mar-17	18-Mar-19	Interest	178,45,400.00
158	INE296A07KC8	18-Mar-16	21-Mar-17	18-Mar-17	18-Mar-21	Interest	233,77,474.00
158	INE296A07KD6	18-Mar-16	21-Mar-17	18-Mar-17	18-Mar-26	Interest	251,24,960.00
159	INE296A07KE4	23-Mar-16	23-Mar-17	23-Mar-17	19-Mar-19	Interest	88,50,000.00
159	INE296A07KF1	23-Mar-16	23-Mar-17	23-Mar-17	25-Mar-19	Interest	3186,00,000.00
159	INE296A07KG9	23-Mar-16	23-Mar-17	23-Mar-17	04-Apr-19	Interest	238,89,330.00
159	INE296A07KH7	23-Mar-16	23-Mar-17	23-Mar-17	23-Mar-20	Interest	221,25,000.00
159	INE296A07KI5	23-Mar-16	23-Mar-17	23-Mar-17	23-Mar-21	Interest	1150,50,000.00
159	INE296A07KJ3	23-Mar-16	23-Mar-17	23-Mar-17	23-Mar-26	Interest	1201,50,000.00
160	INE296A07KM7	29-Mar-16	29-Mar-17	29-Mar-17	29-Apr-19	Interest	1750,00,000.00
161	INE296A07KT2	30-Mar-16	30-Mar-17	30-Mar-17	29-Mar-19	Interest	217,50,000.00
161	INE296A07KU0	30-Mar-16	30-Mar-17	30-Mar-17	30-Mar-26	Interest	44,00,000.00
162	INE296A07KV8	31-Mar-16	31-Mar-17	31-Mar-17	31-Mar-21	Interest	87,50,000.00
162	INE296A07KW6	31-Mar-16	31-Mar-17	31-Mar-17	31-Mar-26	Interest	26,40,000.00



## b. Details of Unsecured Redeemable Non-Convertible Debentures :

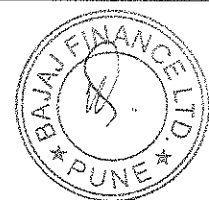
GDA Series	ISIN No.	Date of Allotment	Due Date of Payment of Redemption/Interest	Actual Date of Payment	Date of Maturity	Type of Payment (Interest / Principal)	Amount ₹
XXXIII	INE296A08474	29-Oct-10	29-Oct-16	29-Oct-16	29-Oct-20	Interest	345,71,000.00
70	INE296A08672	28-Jan-13	27-Jan-17	28-Jan-17	28-Jan-23	Interest	485,72,923.50
131	INE296A08748	15-Jul-15	24-Mar-17	25-Mar-17	24-Mar-17	Principal & Interest	1501,06,840.00
139	INE296A08755	21-Oct-15	21-Oct-16	21-Oct-16	21-Oct-25	Interest	357,60,000.00
141	INE296A08763	09-Nov-15	09-Nov-16	09-Nov-16	07-Nov-25	Interest	2235,00,000.00



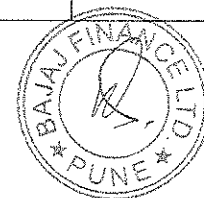
## Due date for payment of Redemption / Interest in next half year: 01.04.2017 to 30.09.2017

## a. Details of Secured Redeemable Non-Convertible Debentures:

GDA Series	ISIN No.	Date of Allotment	Date of Maturity	Due Date of Payment of Redemption / Interest	Type of Payment of (Interest / Principal)	Amount ₹
76	INE296A07880	16-Apr-13	16-Apr-18	15-Apr-17	Interest	1640,49,315.07
78	INE296A07898	03-May-13	03-May-18	03-May-17	Interest	684,50,000.00
80	INE296A07914	14-May-13	14.05.2018	15-May-17	Interest	453,75,342.47
81	INE296A07922	20-May-13	20-May-18	20-May-17	Interest	313,25,000.00
93	INE296A07AY3	15-Apr-14	15-Apr-19	17-Apr-17	Interest	99,72,602.74
93	INE296A07AZ0	15-Apr-14	19-Apr-17	19-Apr-17	Principal & Interest	2088,61,534.25
94	INE296A07BB9	25-Apr-14	25-Apr-19	25-Apr-17	Interest	350,00,000.00
94	INE296A07BC7	25-Apr-14	25-Apr-17	25-Apr-17	Principal & Interest	27145,30,000.00
95	INE296A07BG8	17-Jul-14	17-Jul-19	17-Jul-17	Interest	1385,29,424.66
95	INE296A07BH6	12-Aug-14	12-Aug-19	14-Aug-17	Interest	607,05,821.92
96	INE296A07BO2	12-Aug-14	31-Aug-17	31-Aug-17	Principal & Interest	3969,48,600.00
96	INE296A07B14	12-Aug-14	11-Aug-17	11-Aug-17	Principal & Interest	2191,47,397.26
97	INE296A07BU9	22-Aug-14	03-Jul-17	03-Jul-17	Principal & Interest	651,06,600.00
97	INE296A07BV7	22-Aug-14	07-Aug-17	07-Aug-17	Principal & Interest	5254,74,000.00
97	INE296A07BW5	22-Aug-14	17-Aug-17	17-Aug-17	Principal & Interest	1975,50,600.00
97	INE296A07BX3	22-Aug-14	31-Aug-17	31-Aug-17	Principal & Interest	1321,66,600.00
97	INE296A07BZ8	22-Aug-14	22-Aug-19	22-Aug-17	Interest	96,60,000.00
97	INE296A07CA9	22-Aug-14	22-Aug-17	22-Aug-17	Principal & Interest	7127,25,000.00
100	INE296A07CN2	05-Sep-14	31-Aug-17	31-Aug-17	Principal & Interest	1501,38,456.00
100	INE296A07CO0	05-Sep-14	05-Sep-17	05-Sep-17	Principal & Interest	2848,32,072.00
100	INE296A07CP7	05-Sep-14	08-Sep-17	08-Sep-17	Principal & Interest	791,79,960.00
100	INE296A07CQ5	05-Sep-14	14-Sep-17	14-Sep-17	Principal & Interest	1321,66,600.00
100	INE296A07CR3	05-Sep-14	05-Sep-17	05-Sep-17	Principal & Interest	13702,94,520.55
101	INE296A07CT9	15-Sep-14	13-Sep-17	13-Sep-17	Principal & Interest	2504,20,190.00
101	INE296A07CU7	15-Sep-14	25-Sep-17	25-Sep-17	Principal & Interest	3965,99,700.00
103	INE296A07DA7	22-Sep-14	07-Sep-17	07-Sep-17	Principal & Interest	1576,42,080.00
103	INE296A07DB5	22-Sep-14	18-Sep-17	18-Sep-17	Principal & Interest	658,66,850.00
103	INE296A07DC3	22-Sep-14	28-Sep-17	28-Sep-17	Principal & Interest	858,43,290.00
103	INE296A07DE9	22-Sep-14	22-Sep-17	22-Sep-17	Principal & Interest	548,25,000.00



104	INE296A07DH2	01-Oct-14	28-Sep-17	28-Sep-17	Principal & Interest	2829,12,050.00
116	INE296A07FE4	27-Feb-15	17-Apr-17	17-Apr-17	Principal & Interest	5518,13,472.00
119	INE296A07FI5	25-Mar-15	27-Apr-17	27-Apr-17	Principal & Interest	836,76,320.00
119	INE296A07FJ3	25-Mar-15	02-May-17	02-May-17	Principal & Interest	634,28,969.00
119	INE296A07FK1	25-Mar-15	28-Jun-17	28-Jun-17	Principal & Interest	36384,42,000.00
120	INE296A07FP0	31-Mar-15	25-Apr-17	25-Apr-17	Principal & Interest	524,98,380.00
120	INE296A07FQ8	31-Mar-15	27.04.2017	27-Apr-17	Principal & Interest	2268,03,380.00
120	INE296A07FU0	31-Mar-15	18.04.2017	18-Apr-17	Principal & Interest	2263,27,050.00
121	INE296A07FV8	07-Apr-15	07-Apr-25	07-Apr-17	Interest	4525,00,000.00
122	INE296A07FW6	10-Apr-15	10-Apr-17	10-Apr-17	Principal & Interest	25420,56,660.00
122	INE296A07FX4	10-Apr-15	25-Apr-17	25-Apr-17	Principal & Interest	4685,62,530.00
122	INE296A07FY2	10-Apr-15	27-Apr-17	27-Apr-17	Principal & Interest	1475,34,952.00
122	INE296A07FZ9	10-Apr-15	16-May-17	16-May-17	Principal & Interest	7994,96,478.00
122	INE296A07GH5	10-Apr-15	11-Jun-18	12-Jun-17	Interest	1340,74,652.05
122	INE296A07GI3	10-Apr-15	20-Jun-18	10-Apr-17	Interest	1330,14,575.34
122	INE296A07GJ1	10-Apr-15	10-Apr-20	10-Apr-17	Interest	7229,63,835.62
123	INE296A07GL7	28-Apr-15	28-Apr-20	28-Apr-17	Interest	220,50,000.00
124	INE296A07GM5	14-May-15	02-May-17	02-May-17	Principal & Interest	826,36,820.00
124	INE296A07GN3	14-May-15	04-May-17	04-May-17	Principal & Interest	1062,96,390.00
124	INE296A07GO1	14-May-15	01-Jun-17	01-Jun-17	Principal & Interest	3649,39,803.00
124	INE296A07GP8	14-May-15	12-Jun-17	12-Jun-17	Principal & Interest	3348,82,031.00
124	INE296A07GQ6	14-May-15	13-Jun-17	13-Jun-17	Principal & Interest	11729,53,584.00
124	INE296A07GR4	14-May-15	20-Jun-17	20-Jun-17	Principal & Interest	573,09,744.00
128	INE296A07GT0	23-Jun-15	12-Jun-17	12-Jun-17	Principal & Interest	473,26,160.00
128	INE296A07GUB	23-Jun-15	19-Jun-17	19-Jun-17	Principal & Interest	6280,98,230.00
128	INE296A07GV6	23-Jun-15	24-Jul-17	24-Jul-17	Principal & Interest	2389,63,800.00
128	INE296A07GW4	23-Jun-15	27-Jul-17	27-Jul-17	Principal & Interest	2989,14,250.00
128	INE296A07GX2	23-Jun-15	01-Aug-17	01-Aug-17	Principal & Interest	1137,20,130.00
129	INE296A07HD2	06-Jul-15	10-Apr-17	10-Apr-17	Principal & Interest	1627,27,040.00
129	INE296A07HE0	06-Jul-15	28-Jun-17	28-Jun-17	Principal & Interest	3492,75,280.00
129	INE296A07HF7	06-Jul-15	24-Jul-17	24-Jul-17	Principal & Interest	2370,48,004.00
129	INE296A07HG5	06-Jul-15	01-Aug-17	01-Aug-17	Principal & Interest	3341,59,000.00
132	INE296A07HH3	23-Jul-15	24-Jul-17	24-Jul-17	Principal & Interest	794,20,594.00





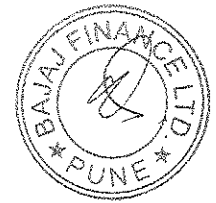
132	INE296A07HI1	23-Jul-15	28-Aug-17	28-Aug-17	Principal & Interest	1947,94,943.00
132	INE296A07HP6	23-Jul-15	23-Jul-18	24-Jul-17	Interest	44,12,876.71
133	INE296A07HR2	03-Aug-15	03-Aug-17	03-Aug-17	Principal & Interest	21760,00,000.00
133	INE296A07HS0	03-Aug-15	02-Aug-19	03-Aug-17	Interest	709,60,000.00
134	INE296A07HT8	14-Aug-15	14-Aug-18	14-Aug-17	Interest	2844,32,876.71
135	INE296A07HW2	20-Aug-15	20-Aug-25	21-Aug-17	Interest	803,19,452.05
135	INE296A07HX0	20-Aug-15	20-Aug-20	21-Aug-17	Interest	132,36,164.38
136	INE296A07HY8	14-Sep-15	14-Sep-20	14-Sep-17	Interest	88,00,000.00
137	INE296A07HZ5	29-Sep-15	29-Sep-20	29-Sep-17	Interest	413,60,000.00
163	INE296A07KY2	18-Apr-16	06-May-19	18-Apr-17	Interest	42,47,750.00
164	INE296A07KZ9	22-Apr-16	23-Apr-18	24-Apr-17	Interest	3410,58,630.14
165	INE296A07LA0	26-Apr-16	26-Apr-21	26-Apr-17	Interest	256,50,000.00
166	INE296A07LB8	28-Apr-16	29-Apr-19	28-Apr-17	Interest	85,00,000.00
166	INE296A07LC6	28-Apr-16	28-Apr-21	28-Apr-17	Interest	855,00,000.00
167	INE296A07LD4	29-Apr-16	27-Apr-18	02-May-17	Interest	854,96,986.30
168	INE296A07LF9	23-May-16	21-May-21	23-May-17	Interest	431,00,000.00
169	INE296A07LG7	04-Jul-16	03-Jul-26	04-Jul-17	Interest	410,87,500.00
170	INE296A07LK9	05-Jul-16	05-Jul-19	05-Jul-17	Interest	1333,00,000.00
171	INE296A07LL7	14-Jul-16	14-Jul-21	14-Jul-17	Interest	128,25,000.00
173	INE296A07LM5	19-Jul-16	19-Jul-18	19-Jul-17	Interest	422,50,000.00
173	INE296A07LN3	19-Jul-16	19-Jul-19	19-Jul-17	Interest	3731,20,000.00
174	INE296A07LO1	20-Jul-16	20-Aug-19	20-Jul-17	Interest	1260,00,000.00
176	INE296A07LP8	28-Jul-16	28-Jul-21	28-Jul-17	Interest	847,00,000.00
177	INE296A07LQ6	02-Aug-16	02-Aug-21	02-Aug-17	Interest	210,00,000.00
178	INE296A07LR4	10-Aug-16	10-Aug-21	10-Aug-17	Interest	1337,60,000.00
179	INE296A07LS2	11-Aug-16	11-Aug-21	11-Aug-17	Interest	209,00,000.00
181	INE296A07LT0	19-Aug-16	27-Mar-20	21-Aug-17	Interest	1655,82,356.16
181	INE296A07LU8	19-Aug-16	19-Aug-19	21-Aug-17	Interest	2488,56,164.38
182	INE296A07LX2	26-Aug-16	26-Aug-19	28-Aug-17	Interest	201,09,589.04
183	INE296A07MB6	02-Sep-16	25-Mar-20	04-Sep-17	Interest	2006,93,698.63
184	INE296A07MG5	08-Sep-16	10-May-21	08-Sep-17	Interest	281,47,000.00
184	INE296A07MH3	08-Sep-16	08-Sep-20	08-Sep-17	Interest	400,00,000.00
184	INE296A07MI1	08-Sep-16	25-May-20	08-Sep-17	Interest	399,43,000.00



184	INE296A07MJ9	08-Sep-16	11-Sep-19	08-Sep-17	Interest	1120,00,000.00
185	INE296A07MK7	16-Sep-16	16-Sep-19	18-Sep-17	Interest	1390,07,534.25
186	INE296A07MO9	23-Sep-16	23-Sep-26	25-Sep-17	Interest	80,94,109.59
187	INE296A07MP6	27-Sep-16	27-Mar-20	27-Sep-17	Interest	1773,76,500.00
187	INE296A07MQ4	27-Sep-16	27-Sep-19	27-Sep-17	Interest	1066,50,000.00

**b. Details of Unsecured Redeemable Non-Convertible Debentures:**

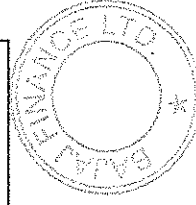
GDA Series	ISIN No.	Date of Allotment	Date of Maturity	Due Date of Payment of Redemption / Interest	Type of Payment (Interest / Principal)	Amount ₹
XVIII	INE296A08359	19-Apr-10	19-Apr-20	19-Apr-17	Interest	635,48,630.14
XX	INE296A08425	01-Jun-10	01-Jun-20	01-Jun-17	Interest	475,00,000.00
XXII	INE296A08433	02-Jul-10	02-Jul-20	03-Jul-17	Interest	473,79,452.05
XXXI	INE296A08466	28-Sep-10	28-Sep-20	28-Sep-17	Interest	264,00,000.00
XXXVII	INE296A08490	18-May-11	18-May-21	18-May-17	Interest	491,50,000.00
64	INE296A08656	22-Aug-12	22-Aug-22	22-Aug-17	Interest	1607,05,400.00
77	INE296A08706	26-Apr-13	26-Apr-23	26-Apr-17	Interest	482,50,000.00
102	INE296A08714	19-Sep-14	19-Sep-24	19-Sep-17	Interest	4592,87,500.00
172	INE296A08771	15-Jul-16	15-Jul-26	17-Jul-17	Interest	4360,26,164.38
175	INE296A08789	21-Jul-16	21-Jul-26	21-Jul-17	Interest	4248,00,000.00
180	INE296A08797	16-Aug-16	14-Aug-26	16-Aug-17	Interest	4243,75,000.00
188	INE296A08805	29-Sep-16	29.09.2026	29-Sep-17	Interest	4225,00,000.00



## Bajaj Finance Limited

### Statement of Standalone and Consolidated Unaudited / Audited Financial Results for the Quarter and Financial Year Ended 31 March 2017

	(₹ in Crore)					
	Standalone			Consolidated		
	Quarter ended 31.03.2017 (Unaudited)	31.12.2016 (Unaudited)	31.03.2016 (Unaudited)	Year ended 31.03.2017 (Audited)	Year ended 31.03.2016 (Audited)	Year ended 31.03.2016 (Audited)
<b>1</b>	<b>Income from operations</b>					
	2,460.73	2,503.47	1,801.70	9,272.33	6,901.19	6,901.19
	204.29	189.53	114.53	705.03	392.35	392.35
	<b>2,665.02</b>	<b>2,693.00</b>	<b>1,916.23</b>	<b>9,977.36</b>	<b>7,293.54</b>	<b>7,293.54</b>
<b>2</b>	<b>Expenses</b>					
	264.37	252.52	164.67	931.67	629.63	629.63
	289.68	179.70	156.54	818.19	542.85	542.85
	115.46	117.46	92.07	441.61	381.22	381.22
	106.12	72.00	78.11	317.96	247.51	247.51
	19.71	17.72	17.14	71.16	56.34	56.34
	204.20	234.25	140.08	801.83	584.40	584.48
	<b>999.54</b>	<b>873.65</b>	<b>648.61</b>	<b>3,382.42</b>	<b>2,441.95</b>	<b>2,442.03</b>
<b>3</b>	<b>Profit / (Loss) from operations before other income, finance costs and exceptional items (1-2)</b>					
	1,665.48	1,819.35	1,267.62	6,594.94	4,851.59	4,851.51
<b>4</b>	<b>Other Income</b>					
	7.91	10.85	27.20	25.95	39.84	40.02
<b>5</b>	<b>Profit / (Loss) from ordinary activities before finance costs and exceptional items (3 -/+ 4)</b>					
	1,673.39	1,830.20	1,294.82	6,620.89	4,891.43	4,891.53
<b>6</b>	<b>Finance costs</b>					
	983.69	980.21	805.83	3,803.37	2,926.86	2,926.85
<b>7</b>	<b>Profit / (Loss) from ordinary activities before exceptional items (5 -/+ 6)</b>					
	689.70	849.99	488.99	2,817.52	1,964.57	1,964.68
<b>8</b>	<b>Exceptional items</b>					
<b>9</b>	<b>Profit / (Loss) from ordinary activities before tax (7 -/+ 8)</b>					
	689.70	849.99	488.99	2,817.52	1,964.57	1,964.68
<b>10</b>	<b>Tax expenses</b>					
	240.55	294.34	173.95	980.97	686.05	686.05
<b>11</b>	<b>Net Profit / (Loss) from ordinary activities after tax (9 -/+ 10)</b>					
	449.15	555.65	315.04	1,836.55	1,278.52	1,278.63
<b>12</b>	<b>Minority interest</b>					
	-	-	-	-	-	-
<b>13</b>	<b>Net Profit after taxes &amp; minority interest (11 +/- 12)</b>					
	449.15	555.65	315.04	1,836.55	1,278.52	1,278.63
<b>14</b>	<b>Paid-up equity share capital (Face Value : ₹2/- per share) (See note no.5)</b>					
	109.98	109.59	53.87	109.98	53.87	53.87
<b>15</b>	<b>Reserves excluding revaluation reserves as per balance sheet of previous accounting year</b>					
	-	-	-	9,553.17	7,315.93	7,316.05
<b>16</b>	<b>Earnings per share (not annualised)</b>					
	8.22	10.27	5.89	34.01	24.23	24.23
	8.13	10.16	5.80	33.67	23.88	23.88





Notes :  
1 The consolidated financial results include results of the following companies

Name of the Company	% Share holding and voting power of Bajaj Finance Ltd	Consolidated as
Bajaj Housing Finance Ltd.	100.00%	Subsidiary

\* The consolidated financial results of Bajaj Housing Finance Ltd. (formerly Bajaj Financial Solutions Ltd.) include 100% interest in Bajaj Financial Securities Ltd. as a subsidiary.

2. Statement of Assets and Liabilities as at 31 March 2017

Particulars	Standalone		Consolidated	
	As at 31.03.2017 (Audited)	As at 31.03.2016 (Audited)	As at 31.03.2017 (Audited)	As at 31.03.2016 (Audited)
(₹ in Crore)				
<b>A</b>	<b>EQUITY AND LIABILITIES</b>			
1.	<b>Shareholders' funds</b>			
(a)	109.98	53.87	109.98	53.87
Less: Equity shares of ₹2 each held in trust for employees under ESOP scheme	0.61	0.32	0.61	0.32
	109.37	53.55	109.37	53.55
(b)	9,553.17	7,315.93	9,553.12	7,316.05
Reserves and surplus				
Less: Premium on unexercised equity shares held in trust for employees under ESOP scheme	62.23	44.87	62.23	44.87
	9,490.94	7,271.06	9,490.89	7,271.18
(c)	-	102.03	-	102.03
Money received against share warrants				
	<b>9,600.31</b>	<b>7,426.64</b>	<b>9,600.26</b>	<b>7,426.76</b>
	<b>Sub-total - Shareholders' funds</b>			
2.	-	-	-	-
<b>Share application money pending allotment</b>				
3.	<b>Non-current liabilities</b>			
(a)	33,115.96	25,286.97	33,115.96	25,286.86
Long-term borrowings	484.87	447.40	484.87	447.40
(b) Other long-term liabilities	362.21	242.94	362.21	242.94
(c) Long-term provisions				
	<b>33,963.04</b>	<b>25,977.31</b>	<b>33,963.04</b>	<b>25,977.20</b>
	<b>Sub-total- Non-current liabilities</b>			
4.	<b>Current liabilities</b>			
(a)	8,922.42	5,638.49	8,922.42	5,638.49
Short-term borrowings	528.81	334.91	528.81	334.91
(b) Trade payables	7,211.27	6,099.24	7,211.16	6,099.24
(c) Other current liabilities - Current maturities of long-term borrowings	2,565.98	854.65	2,566.21	854.72
(d) Other current liabilities - Others	932.73	641.75	932.73	641.75
(e) Short-term provisions				
	<b>20,161.21</b>	<b>13,569.04</b>	<b>20,161.33</b>	<b>13,569.11</b>
	<b>Sub-total- Current liabilities</b>			
	<b>63,724.56</b>	<b>46,972.99</b>	<b>63,724.63</b>	<b>46,973.07</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>			


B	ASSETS	1.	Non-current assets	(a) Fixed Assets	361.13	287.00	362.74	287.00
				(b) Goodwill on consolidation	-	-	3.27	3.27
			(c) Non-current investments	1,090.30	485.15	762.30	457.15	
			(d) Deferred tax assets (net)	369.07	280.04	369.07	280.04	
			(e) Receivables under financing activity	32,028.10	24,778.55	32,028.15	24,778.55	
			(f) Long-term loans and advances	59.86	99.79	59.90	99.82	
			(g) Other non-current assets	-	-	-	0.02	
			<b>Sub-total- Non-current assets</b>	<b>33,908.46</b>	<b>25,930.53</b>	<b>33,585.43</b>	<b>25,905.85</b>	
2.	ASSETS		Current assets	(a) Current investments	2,984.40	548.92	3,307.21	571.95
				(b) Receivables under financing activity	25,654.63	18,493.68	25,654.63	18,493.68
			(c) Cash and cash equivalents	356.52	1,329.15	356.81	1,330.85	
			(d) Short-term loans and advances	496.79	458.89	496.79	458.89	
			(e) Other current assets	323.76	211.82	323.76	211.85	
			<b>Sub-total- Current assets</b>	<b>29,816.10</b>	<b>21,042.46</b>	<b>30,139.20</b>	<b>21,067.22</b>	
			<b>TOTAL - ASSETS</b>	<b>63,724.56</b>	<b>46,972.99</b>	<b>63,724.63</b>	<b>46,973.07</b>	



Notes:

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 17 May 2017.
- 4 Figures of last quarter are the balancing figures between audited figures in respect of full financial year and published year to date figures upto the third quarter of the financial year as recast to conform to the requirements of Schedule III of the Companies Act, 2013.
- 5 Pursuant to approval of the members –
  - i) authorised share capital of the Company was increased from ₹ 75 crore consisting of 75,000,000 equity shares of face value of ₹ 10 each to ₹ 150 crore consisting of 750,000,000 equity shares of face value of ₹ 2 each.
  - ii) 53,872,190 equity shares of face value of ₹ 10 each as on the record date, i.e. 10 September 2016 (end of the day), were sub-divided into 269,360,950 equity shares of face value of ₹ 2 each and
  - iii) On 14 September 2016, the Allotment Committee of the Board of Directors allotted 269,360,950 equity shares of face value of ₹ 2 each as bonus shares in the proportion of one bonus equity share for every one equity share of face value of ₹ 2 held as on the record date, by capitalising an amount of ₹ 538,721,900 from securities premium account. The bonus shares were listed on BSE Ltd. and National Stock Exchange of India Ltd. w.e.f. 19 September 2016.
  - iv) Consequently,
    - a) in terms of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, the exercise price and the number of warrants issued to the promoter, Bajaj Finserv Ltd., were proportionately adjusted and
    - b) in terms of the Employee Stock Option Scheme, 2009 of the Company, the grant price and the number of outstanding stock options in respect of stock options granted under the Employee Stock Option Scheme, 2009 were proportionately adjusted.
- 6 During the quarter ended 31 December 2016, Bajaj Finserv Ltd. (Promoter) exercised the option to convert 9,250,000 warrants, issued on preferential basis, upon payment of ₹ 306.08 crore being balance 75% amount of the issue price and accordingly 92,50,000 equity shares of the face value of ₹ 2 each were allotted to Bajaj Finserv Ltd. on 23 November 2016 at a premium of ₹ 439.20 per equity share. The funds received upon allotment have been utilised for meeting funding requirements of the business activities of the Company as per the objects of the issue.
- 7 On 30 January 2017, the Board of Directors allotted 150 equity shares of the face value of ₹ 2 per share at a price of ₹ 110 per share (inclusive of premium of ₹ 108 per share) in respect of rights entitlement kept in abeyance in rights issue of the Company made in 2013.
- 8 On 15 February 2017, the Allotment Committee of the Board of Directors allotted 1,918,040 equity shares of the face value of ₹ 2 each at applicable grant prices to the Trustees of BFL Employee Welfare Trust under ESOS 2009.
- 9 The secured non-convertible debentures issued by the Company are fully secured by first pari passu charge by mortgage of the Company's immovable property at Pune / Chennai and by hypothecation of book debts / loan receivables to the extent as stated in the respective information memorandum.
- 10 The earnings per share in respect of the previous periods has been restated considering the aforesaid sub-division of shares, allotment of bonus shares and adjustment in respect of preferential warrants and outstanding stock options.
- 11 Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.
- 12 The Board of Directors has recommended dividend of ₹ 3.60 per share of the face value of ₹ 2 (180%) for 2016-17 (Previous year ₹ 25 per share of the face value of ₹ 10 (250%).
- 13 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.
- 14 The Company has designated an exclusive email ID viz. investor.service@bajajfinserv.in for investor grievance redressal.

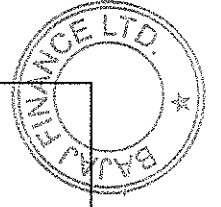
By order of the Board of Directors  
For **Bajaj Finance Limited**

  
**Rahul Bajaj**  
Chairman

Pune  
17 May 2017

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



# BAJAJ FINANCE LIMITED

SEC/BM/2017/287

17 May 2017

<b>The Manager, BSE Limited DCS - CRD Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001</b>	<b>The Manager, Listing Department National Stock Exchange of India Ltd. Exchange Plaza, C-1. Block G, Bandra - Kurla Complex, Bandra (East) Mumbai - 400 051</b>
<b>Scrip Code:500034</b>	<b>Scrip Code : BAJFINANCE – EQ</b>

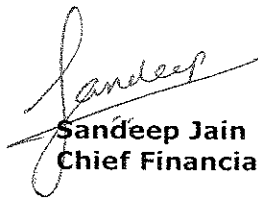
Dear Sir / Madam,

Sub: **Declaration in terms of Regulation 33(3)(d) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015**

In terms of the second proviso to Regulation 33(3)(d) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, as amended, we confirm that the Statutory Auditors of the Company have given an Unmodified Opinion on the Annual Audited Financial results (standalone and consolidated) of the Company for the financial year ended 31 March 2017.

Thanking you,

Yours faithfully,  
For **Bajaj Finance Limited.**

  
**Sandeep Jain**  
Chief Financial Officer



**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by ‘**Bajaj Finance Limited**’ for the Half year ended March 31, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

**For Catalyst Trusteeship Limited**

*S.B. Nulawade,*

**Authorized Signatory**

Date : May 17, 2017

