

**PRESS RELEASE**

**Bajaj Finance Limited Results -3<sup>rd</sup> Quarter FY 14-15**

*Bajaj Finance reports Assets under Management (AUM) of ₹30,822 crore and the highest ever quarterly profit after tax of ₹258 crore - A growth of 33% over corresponding quarter of previous year.*

The Board of Directors of Bajaj Finance Limited in their meeting held today took on record the Unaudited Financial Results of the Company for the 3<sup>rd</sup> quarter ended 31 December 2014.

**Performance Highlights-Q3**

- Total income for Q3 FY15 ↑ 37% to ₹1,485 crore from ₹1,082 crore in Q3 FY14.
- Profit after tax for Q3 FY15 ↑ 33% to ₹258 crore from ₹194 crore in Q3 FY14.
- Customers acquired during Q3 FY15 ↑ 59% to 15,31,580 from 9,62,204 in Q3 FY14.
- Assets under Management (AUM) as of 31 December 2014 was ↑ 37% to ₹30,822 crore from ₹22,461 crore as of 31 December 2013.
- Loan losses and provisions for Q3 FY15 ↑ 37% to ₹108 crore as against ₹79 crore in Q3 FY14.
- Gross NPA and Net NPA as of 31 December 2014 stood at 1.50% and 0.49% respectively. The provisioning coverage ratio stood at 68%. The Company continues to provide for loan losses in excess of RBI requirements.
- Capital adequacy ratio (including Tier-II capital) stood at 18.69%. The Tier - I capital stood at 14.72%. The Company continues to be well capitalized to support its growth trajectory.

**Bajaj Finance Limited**

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

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Corporate ID No.:  
L65910MH1987PLC042961

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



## Key financial figures

(₹ crore)

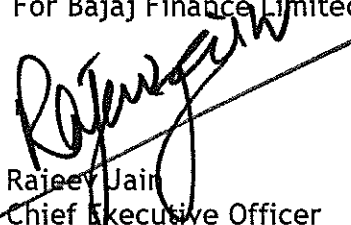
Particulars	Q3'15	Q3'14	QoQ	9m'15	9m'14	9m on 9m	FY 13-14
Customers acquired (nos in '000)	1,532	962	59%	3,762	2,621	44%	3,389
Assets under Management (AUM)	30,822	22,461	37%	30,822	22,461	37%	24,061
Interest and fee income	1,485	1,082	37%	3,973	2,975	34%	4,073
Interest Expenses	592	410	44%	1,636	1,123	46%	1,573
Net Interest Income (NII)	893	672	33%	2,337	1,852	26%	2,500
Operating Expenses	392	298	32%	1,054	842	25%	1,151
Loan Losses & Provisions	108	79	37%	271	196	38%	258
Profit before tax	393	295	33%	1,012	814	24%	1,091
Profit after tax	258	194	33%	667	537	24%	719

(₹ crore)

Assets Under Management (AUM)	Q3'15	Q3'14	QoQ	FY 13-14
Consumer	11,785	8,895	32%	9,328
SME	17,051	11,650	46%	12,850
Commercial	1,751	1,886	-7%	1,833
Rural	235	30	682%	50
<b>Total AUM</b>	<b>30,822</b>	<b>22,461</b>	<b>37%</b>	<b>24,061</b>

- The company launched India's first mortgage 'Property Fitness Report' to help its customers understand their mortgage collateral better.
- Bajaj Housing Finance Limited, the wholly owned subsidiary of the company, has applied to National Housing Bank (NHB) for registration as a 'Housing Finance Company'.
- During the quarter, the company added 26 towns and villages to its rural business and 10 cities to its urban business.

For Bajaj Finance Limited

  
Rajeev Jain  
Chief Executive Officer

Pune  
14 January 2015

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