

Bajaj Finance Ltd Q3'11 Presentation

January 18'2011



Bajaj Auto Finance Ltd.
is now
Bajaj Finance Ltd.

Our Product Offerings

Business Loan | Construction Equipment Finance | Consumer Durable Loan | Two Wheeler Loans
Loan Against Securities | Mortgages | Personal Loan | Two Wheeler Loans | Insurance Services

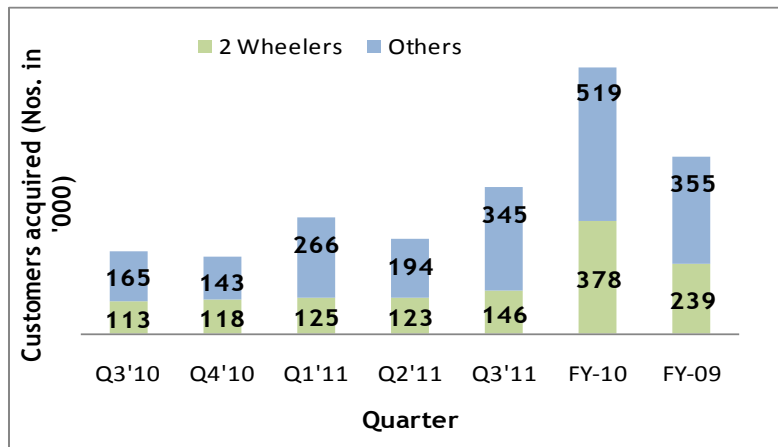
- An excellent quarter aided by strong volume growth in Consumer and Small and Medium Enterprise business lines.
- Continuous strengthening of provisioning standards. NPA provision coverage ratio as at December 2010 stood at 77%.
- Q3'11 PAT growth of 181% to Rs 76.4 Crores over Q3'10.
- Continued focus on longer tenor borrowings including Tier II capital.
- Holding credit ratings at FAA+, P1+ and FAAA.

Summary Income Statement Q3'11

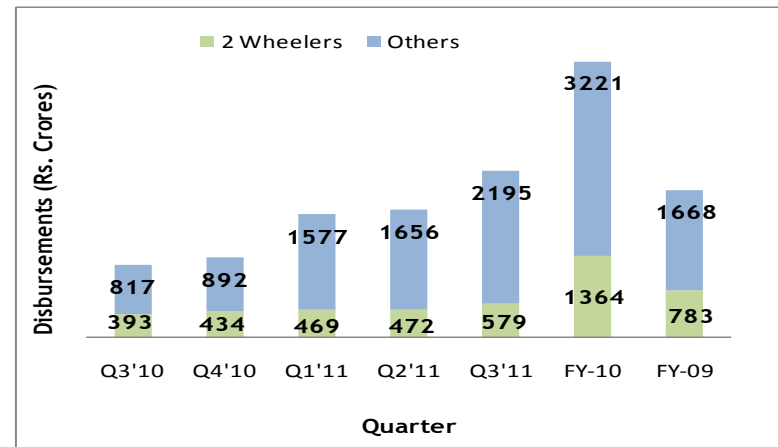
(Rs Crores)	Q3' 11	Q3'10	%▲
Income from operations	359.7	224.9	60%
Other income	28.7	24.7	16%
Total Income	388.4	249.6	56%
Interest & other finance charges	103.6	55.3	88%
Net interest income	284.8	194.3	47%
Operating expenses	109.6	76.1	44%
Recovery commission	15.3	15.3	0%
Provision for doubtful debts & bad debts	44.9	59.8	-25%
Profit from ordinary activities before tax	115.0	43.1	168%
Tax Expenses (including Deferred Taxes & FBT)	38.6	15.8	144%
Net Profit/(loss) from ordinary activities after tax	76.4	27.3	181%
Operating expenses(including recovery commission) as a % of NII	44%	47%	
Return on assets under finance, not annualized	1.2%	0.8%	
Return on equity, not annualized	5.9%	2.4%	

Snapshot - Q3'11

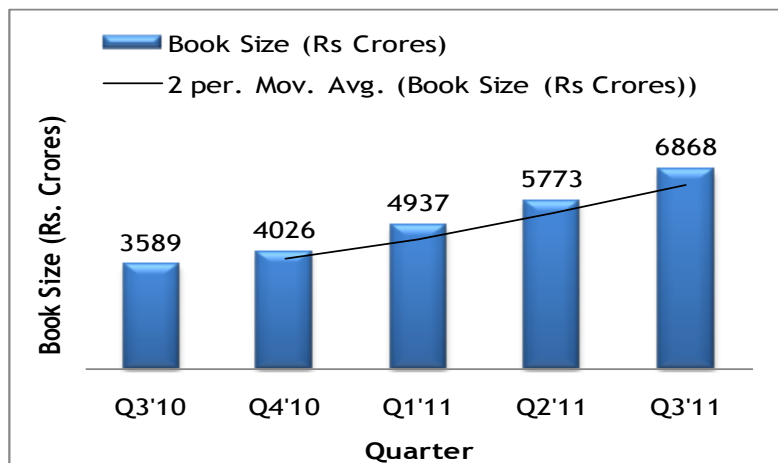
Customers acquired ↑ 77 % QoQ



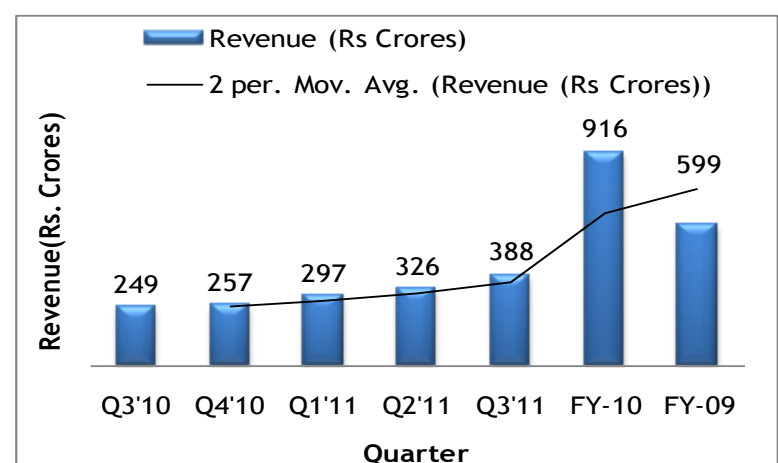
Disbursements ↑ 129 % QoQ



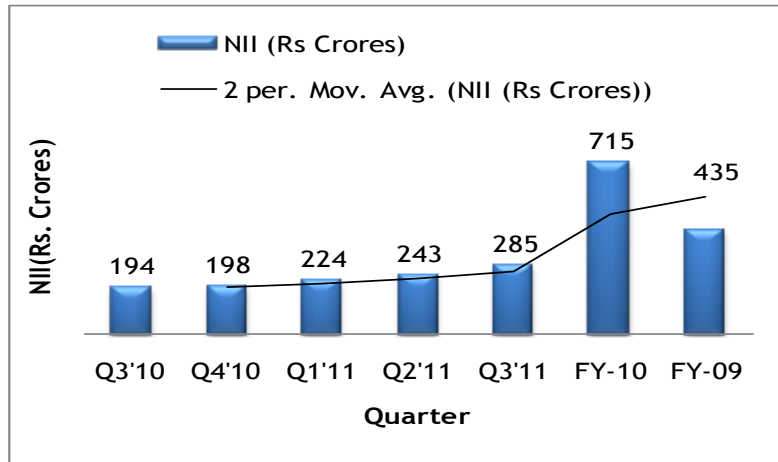
Book Size



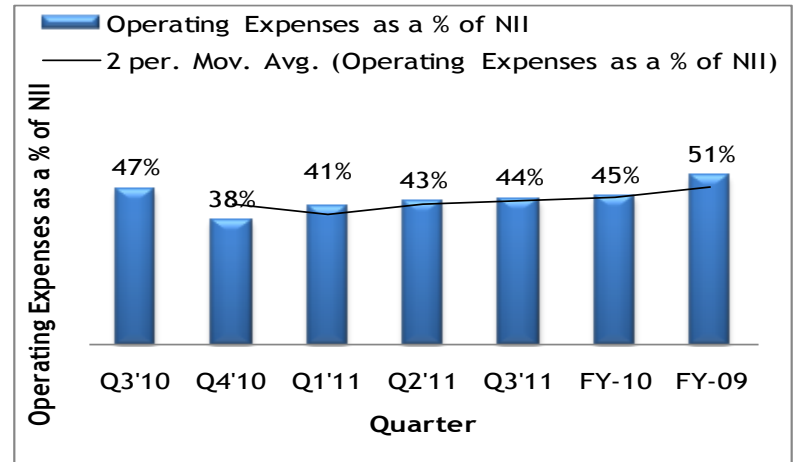
Revenue ↑ 56% QoQ



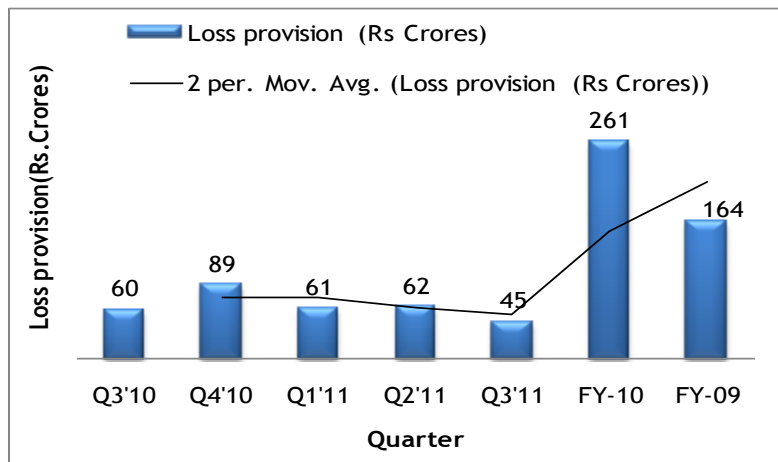
NII ↑ 47% QoQ



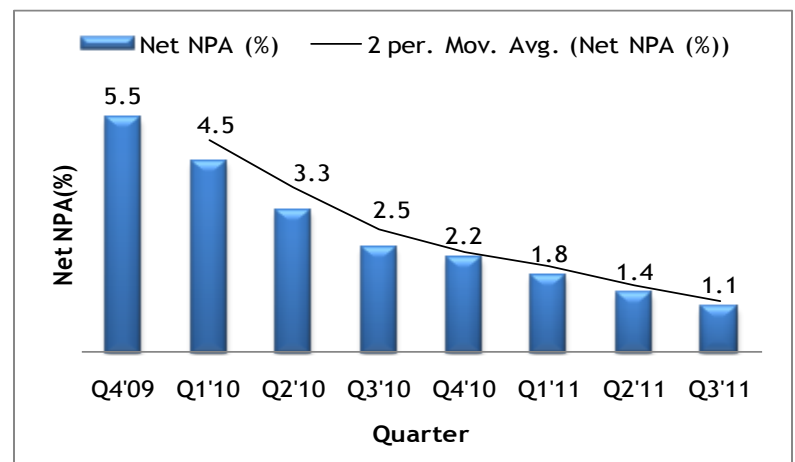
Operating Expenses % of NII



Loss provision ↓ 25% QoQ

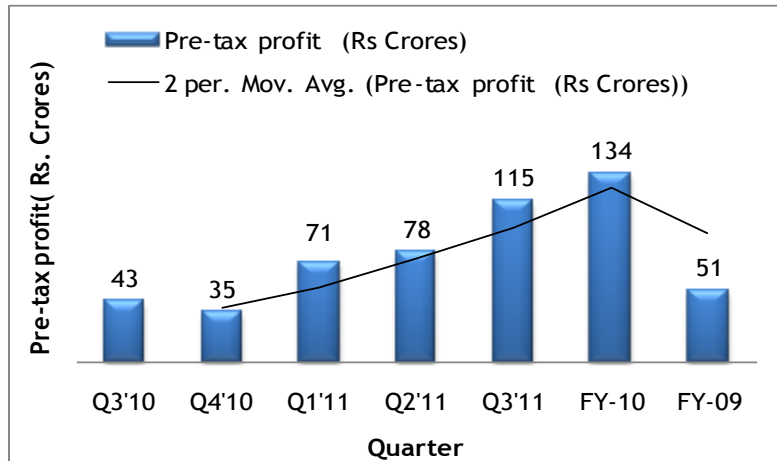


Net NPA Reducing NPA

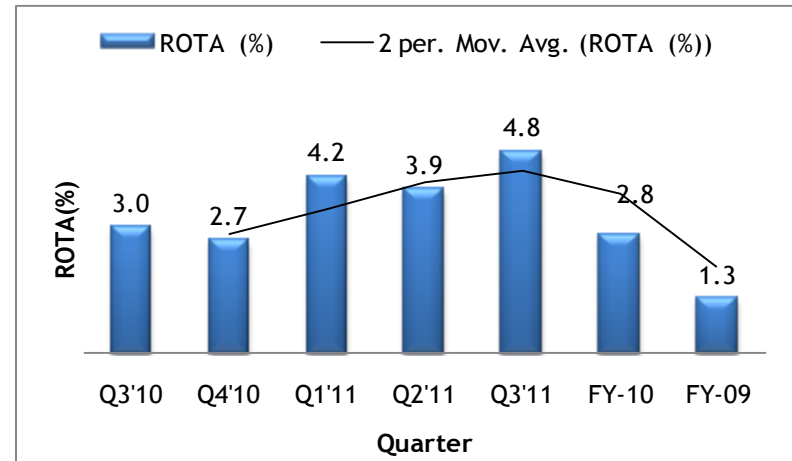


Snapshot - Q3'11

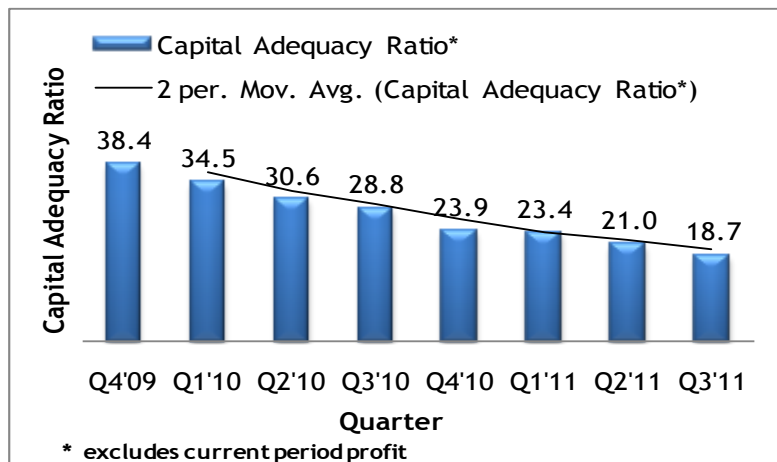
Pre-tax profit ↑ 168% QoQ



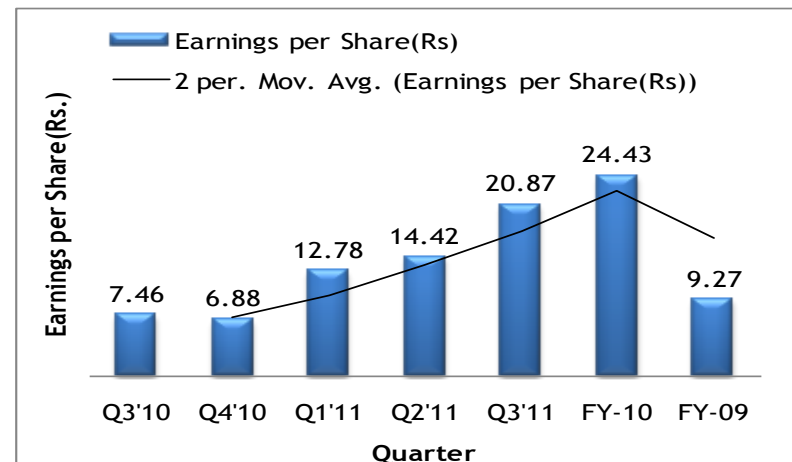
ROTA(%) (annualized)



Capital adequacy



Earnings per share ↑ 180 % QoQ



The background of the slide is white with a series of flowing, curved lines in various shades of blue and light blue. These lines originate from the bottom right corner and sweep upwards and to the left, creating a sense of motion and depth. The lines vary in thickness and opacity, with some being more prominent than others.

Thank You