

Bajaj Finance Ltd Q2'11 Presentation

October 18'2010



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

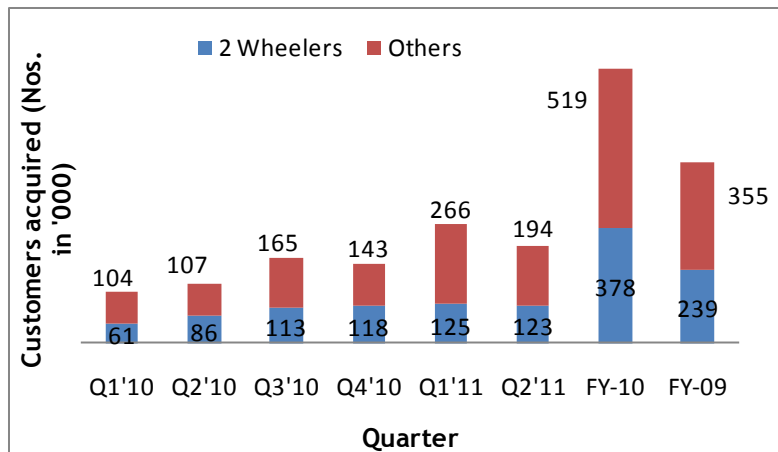
- An excellent quarter aided by strong volume growth in Consumer and Small and Medium Enterprise business lines.
- Continuous strengthening of provisioning standards. NPA provision coverage ratio as at September 2010 stood at 75%.
- Q2'11 PAT growth of 143% to Rs 52.8 Crores over Q2'10.
- Continued focus on longer tenor borrowings including Tier II capital.
- Holding credit ratings at FAA+, P1+ and FAAA.

Summary Income Statement Q2'11

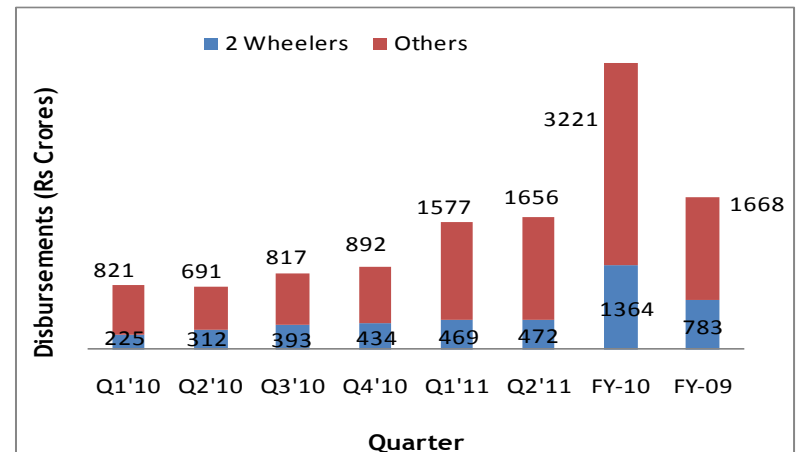
(Rs Crores , except EPS)	Q2' 11	Q2'10	%▲
Income from operations	299.7	195.4	53%
Other income	26.7	24.4	9%
Total Income	326.4	219.8	49%
Interest & other finance charges	83.3	46.0	81%
Net interest income	243.1	173.8	40%
Operating expenses	92.5	67.8	36%
Recovery commission	10.8	15.0	(28%)
Provision for doubtful debts & bad debts	61.5	58.5	5%
Profit from ordinary activities before tax	78.3	32.5	141%
Tax Expenses (including Deferred Taxes & FBT)	25.5	10.8	136%
Net Profit/(loss) from ordinary activities after tax	52.8	21.7	143%
Operating expenses(including recovery commission) as a % of NII	42.5%	47.6%	
Return on assets, not annualized	1.0%	0.8%	
Return on equity, not annualized	4.3%	1.9%	

Snapshot - Q2'11

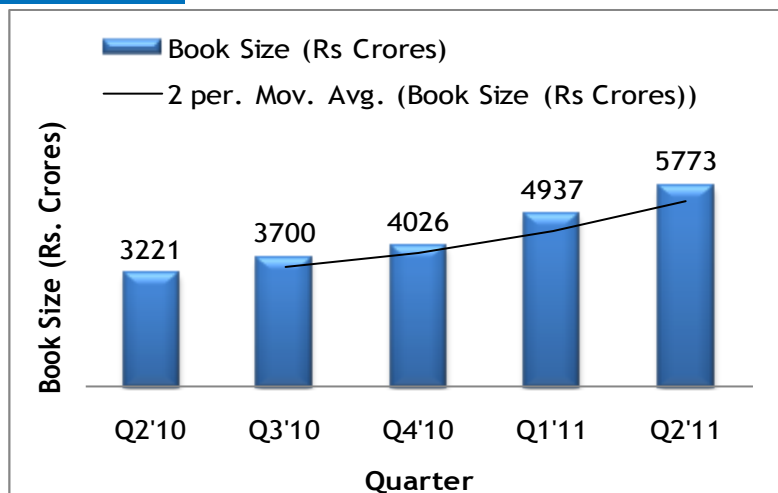
Customers acquired ↑ 64 % QoQ



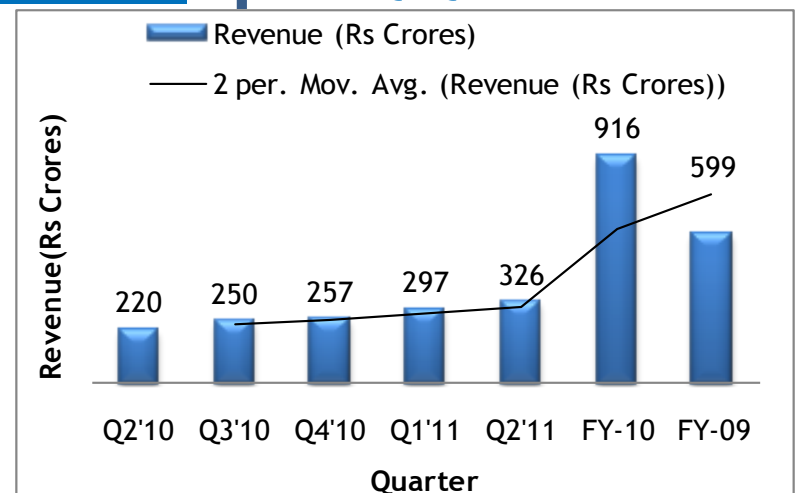
Disbursements ↑ 112 % QoQ



Book Size

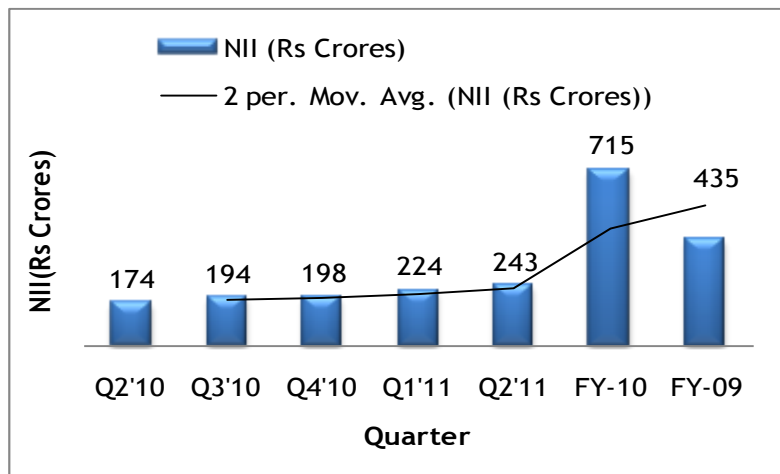


Revenue ↑ 49% QoQ

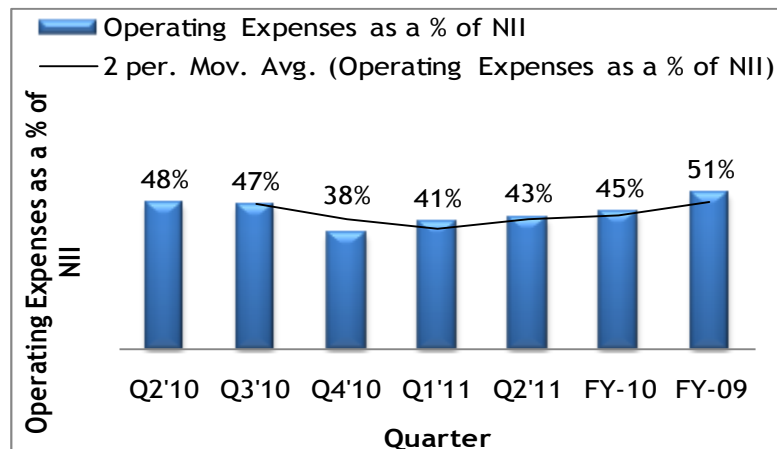


Snapshot - Q2'11

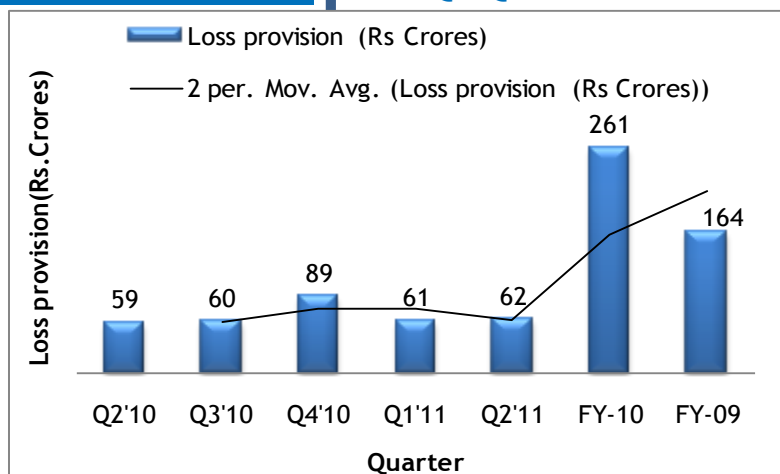
NII ↑ 40% QoQ



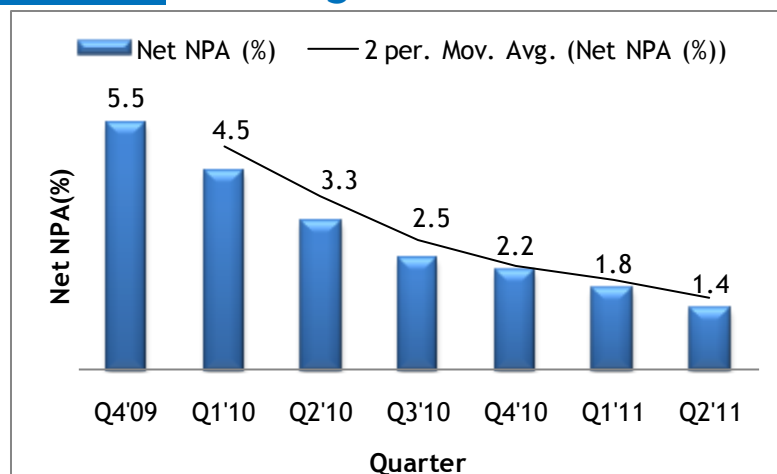
Operating Expenses % of NII



Loss provision ↑ 5% QoQ

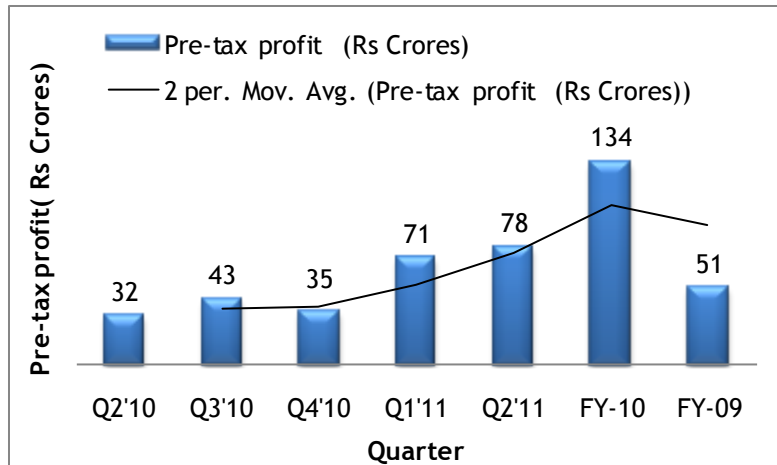


Net NPA Reducing NPA

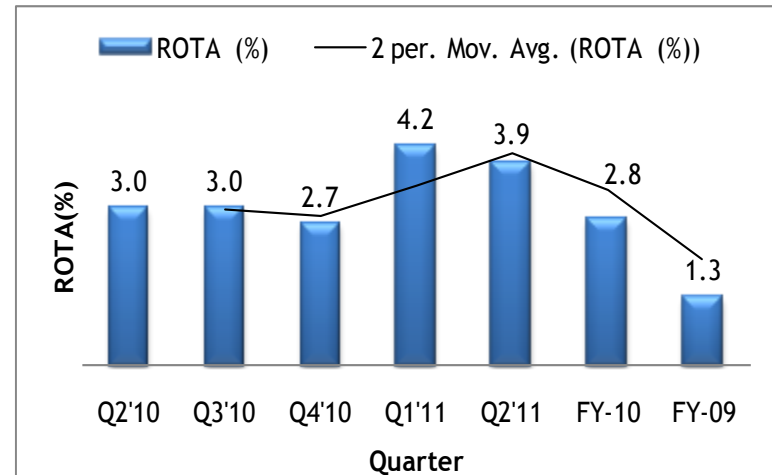


Snapshot - Q2'11

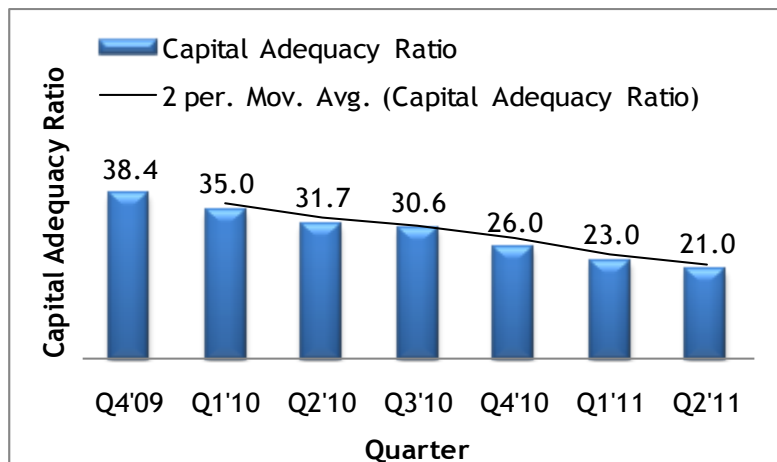
Pre-tax profit ↑ 141% QoQ



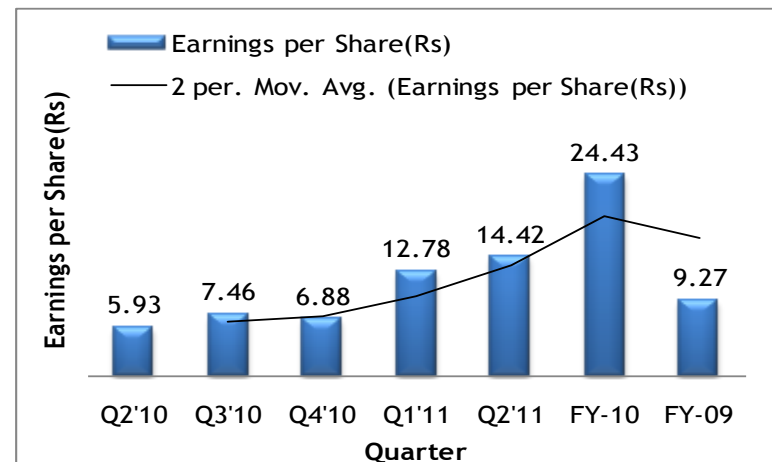
ROTA(%) (annualized)



Capital adequacy



Earnings per share ↑ 143 % QoQ



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Thank You