

4 February, 2016

To The Corporate Relations Department. The Bombay Stock Exchange 1 st Floor, New Trading Ring Rotunda Building, P J Tower Dalal Street, Fort, Mumbai 400 001. Email: corp.relations@bseindia.com Tel: 022 2272 2066/1233 Fax: 022 2272 3121 BSE CODE: 532978	To National Stock Exchange of India Ltd Exchange Plaza, 5 th Floor Plot No.C-1, G Block Bandra-Kurla Complex Bandra (East), MUMBAI 400 051. Email: cmlist@nse.co.in Tel: 022 26598452/8235 Fax: 022 2659 8237/8238 NSE CODE: BAJAJFINSV
---	--

Sub: Intimation of Conference Call for analyst/institutional investors for financial results of the third quarter ended 31 December, 2015, along with Investor Presentation.

Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 read with Schedule III thereto, this is to inform you that a conference call for analysts/institutional investors is scheduled on 5 February 2016 at 10 a.m. IST for financial results for the third quarter ended 31 December 2015. Dial in and other details of the call, along with Investor Presentation for the third quarter ended 31 December 2015 are enclosed herewith

This is for your information please.

Thanking you,

Yours faithfully,

For Bajaj Finserv Limited.



Sonal R Tiwari

Company Secretary

Encl: as above.



Bajaj Finserv Limited

Corporate Office: 6th 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 20 30405700
Fax: +91 20 30405792

www.bajajfinserv.in
Corporate ID No: L65923PN2007PLC130075

**JM Financial Institutional Securities invites you to the
Q3FY16 earnings conference call with**

Bajaj FinServ

on Friday, 5th February 2016

10:00 AM IST | 11:30 PM USA EDT (4th Feb) | 4:30 AM UK TIME | 12:30 PM HK/SINGAPORE TIME

Company Participants

Mr. S.Sreenivasan

CFO, Bajaj Finserv Limited

Mr. Ramandeep Singh Sahni

CFO, Bajaj Allianz Life Insurance

Mr. Milind Choudhari

CFO, Bajaj Allianz General Insurance

Primary Access Number for participants:

+91-22-3960 0857* / +91-22-6746 8357*

Local Access Number for participants:

Ahmedabad, Bangalore, Chennai, Delhi, Gurgaon, Kolkata: 6000 1221#

Ahmedabad, Bangalore, Chennai, NCR, Kolkata: 3940 3977*

Toll Free Number – International

USA:
1 866 746 2133

UK:
0 808 101 1573

Singapore:
800 101 2045

Hong Kong:
800 964 448

Note: *Universally accessible from all networks and all countries

#Accessible from all major carriers except BSNL/MTNL

Please dial-in 10 minutes prior to the conference schedule to ensure that you are connected in time

For further information, please contact

Mr. Karan Singh	+91-22-6630 3082	karan.uberai@jmfl.com
Mr. Nikhil Walecha	+91-22-6630 3027	nikhil.walecha@jmfl.com
Ms. Rizwana Shaikh	+91-22-6630 3012	rizwana.shaikh@jmfl.com

JM Financial Institutional Securities Limited

(Formerly known as JM Financial Institutional Securities Private Limited)

Corporate Identity Number: U65192MH1995PLC092522

Member of BSE Ltd. and National Stock Exchange of India Ltd. and Metropolitan Stock Exchange of India Ltd.

SEBI Registration Nos.: BSE - INZ010012532, NSE - INZ230012536 and MSEI - INZ260012539

Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025, India.

Board: +9122 6630 3030 | Fax: +91 22 6630 3488 | Email: jmfinancial.research@jmfl.com | www.jmfl.com

Compliance Officer: Mr. Sunny Shah | Tel: +91 22 6630 3383 | Email: sunny.shah@jmfl.com

Safe harbor:

The proposed management discussion and comments thereof may include forward-looking statements. Forward-looking statements are statements that concern plans, objectives, goals, strategies, future events or performance and underlying assumptions and other statements that are other than statements of historical fact. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results of operations and financial conditions to differ materially from those contemplated by the relevant statement. All Conference Call Participants should not place undue reliance on these forward-looking statements.



Bajaj Finserv Limited

Investor Presentation Q3 FY16

Disclaimer

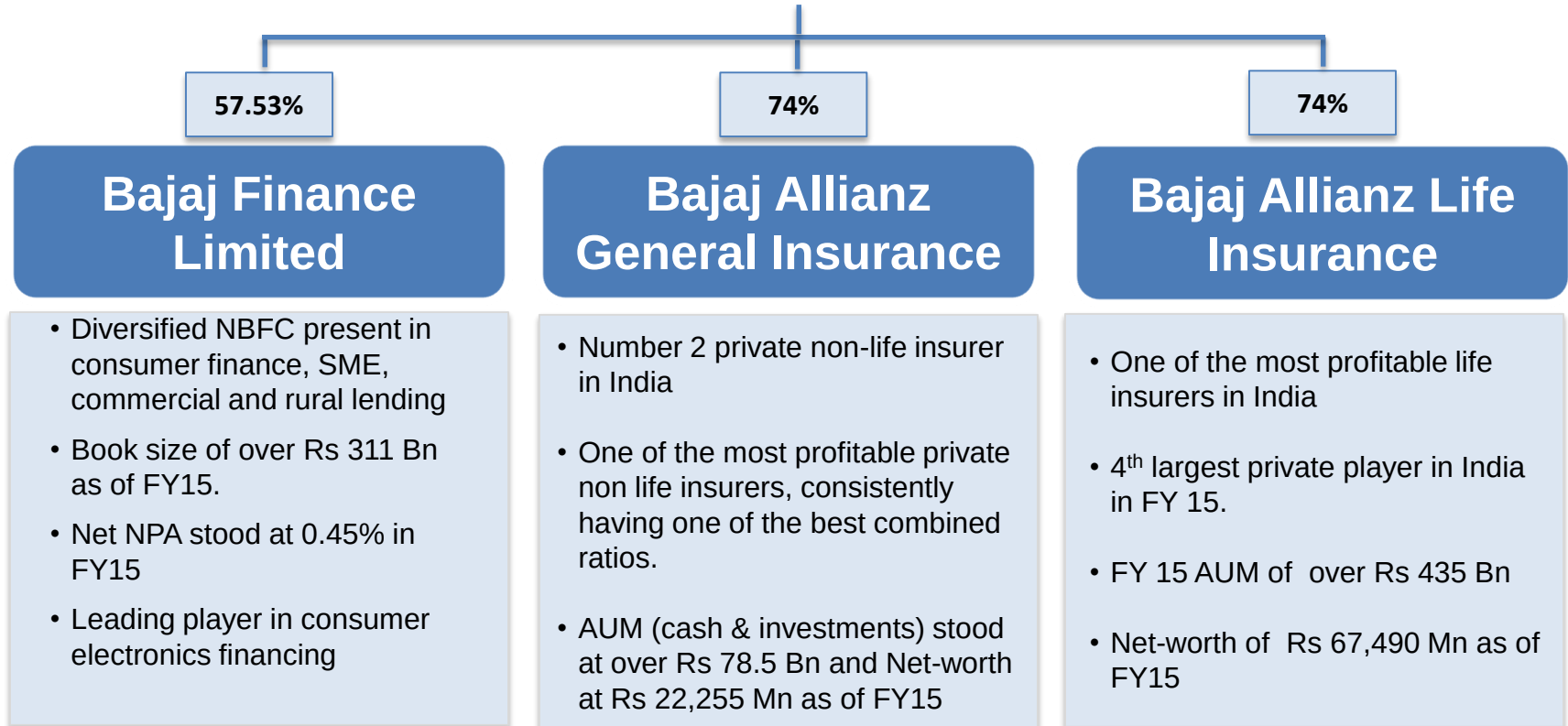


This presentation has been prepared by Bajaj Finserv Limited (the “Company”) solely for your information and for your use. This presentation is for information purposes only and should not be deemed to constitute or form part of any offer or invitation or inducement to sell or issue any securities, or any solicitation of any offer to purchase or subscribe for, any securities of the Company, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied upon in connection with, any contract or commitment therefor. The financial information in this presentation may have been re-classified and reformatted for the purposes of this presentation. You may also refer to the financial statements of the Company available at www.bajajfinserv.in, before making any decision on the basis of this information.

This presentation contains statements that may not be based on historical information or facts but that may constitute forward-looking statements. These forward looking statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company presently believes to be reasonable in light of its operating experience in recent years but these assumptions may prove to be incorrect. Any opinion, estimate or projection constitutes a judgment as of the date of this presentation, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company.

No representation, warranty, guarantee or undertaking, express or implied, is or will be made as to, and no reliance should be placed on, the accuracy, completeness, correctness or fairness of the information, estimates, projections and opinions contained in this presentation. Potential investors must make their own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make such independent investigation as they may consider necessary or appropriate for such purpose. This presentation does not constitute and should not be considered as a recommendation by the Company that any investor should subscribe for, purchase or sell any of Company's securities. By viewing this presentation you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Company and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the business of the Company. None of the Company, book running lead managers, their affiliates, agents or advisors, the placement agents, promoters or any other persons that may participate in any offering of any securities of the Company shall have any responsibility or liability whatsoever for any loss howsoever arising from this presentation or its contents or otherwise arising in connection therewith.

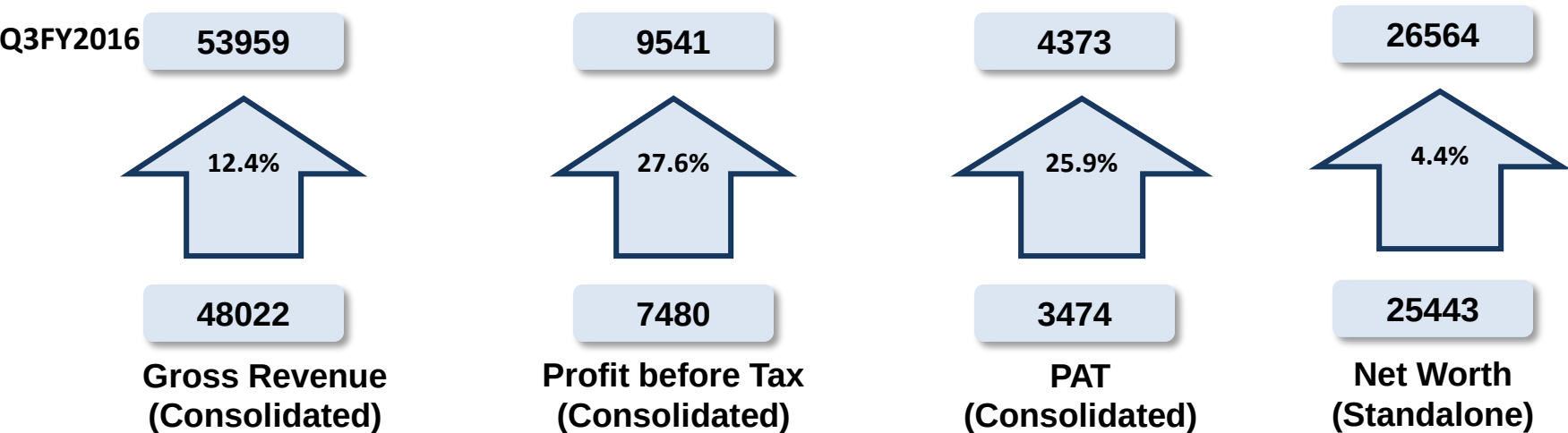
This presentation and its contents are confidential and should not be distributed, published or reproduced, in whole or part, or disclosed by recipients directly or indirectly to any other person. Viewing this information may not be lawful in certain jurisdictions. In other jurisdictions only certain categories of person may be allowed to view this information. Any person who wishes to view this site must first satisfy themselves that they are not subject to any local requirements which prohibit or restrict them from doing so. If you are not permitted to view this presentation on this website or are in any doubt as to whether you are permitted to view these materials, please exit this webpage. In particular, this presentation is not directed at persons located in the United States, Canada Australia or Japan and this presentation is not for publication or distribution or release in the United States, Australia, Canada or Japan or in any other country where such distribution may lead to a breach of any law or regulatory requirement. The information contained herein does not constitute or form part of an offer or solicitation of an offer to purchase or subscribe for securities for sale in the United States, Australia, Canada or Japan or any other jurisdiction where such distribution may lead to a breach of any law or regulatory requirement. The securities referred to herein have not been and will not be registered under the United States Securities Act of 1933, as amended, and may not be offered or sold in the United States or absent registration or an applicable exemption from registration. This presentation is not intended to be a prospectus or preliminary placement document or final placement document under the Securities Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended.



- Bajaj group has a long track record of building large scale, profitable businesses
- Bajaj Finserv is a diversified group spanning life insurance, general insurance, and lending, with a pan India presence
- Bajaj Finserv is also a listed opportunity to participate in India's insurance sector

All Figures in Rs Million

Performance Highlights of Q3 FY 2016 over Q3 FY2015

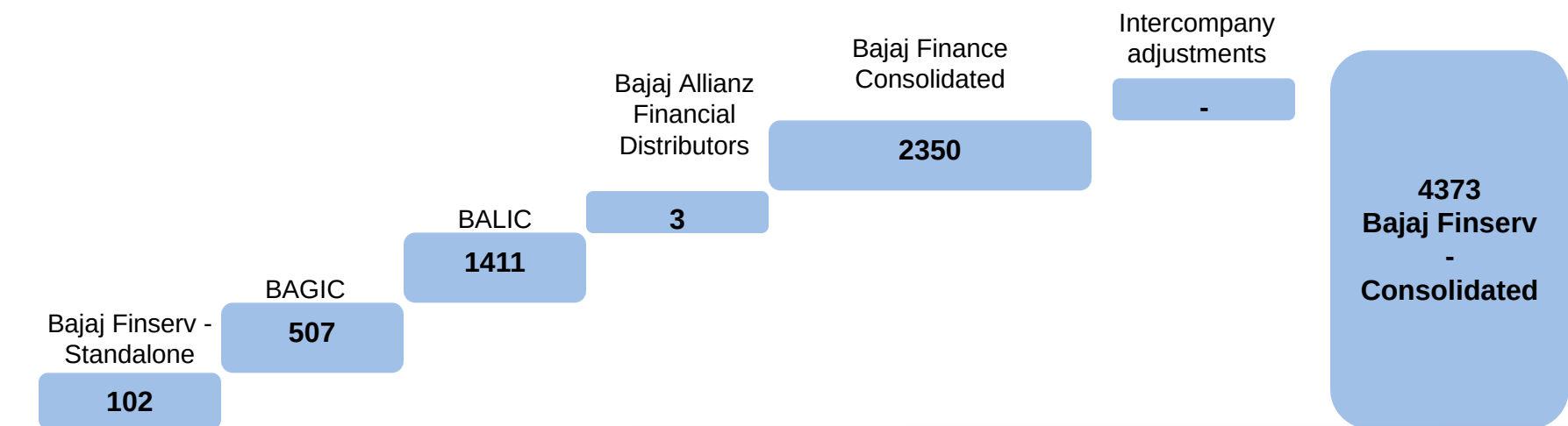


- Bajaj Finserv Standalone : Bajaj Finserv remains a debt free company. Bajaj Finserv's surplus funds stood at Rs. 7753 million as on December 31, 2015.
- Consolidated Net Worth stood at Rs. 129098 million and Consolidated Book Value Per Share at Rs. 811.

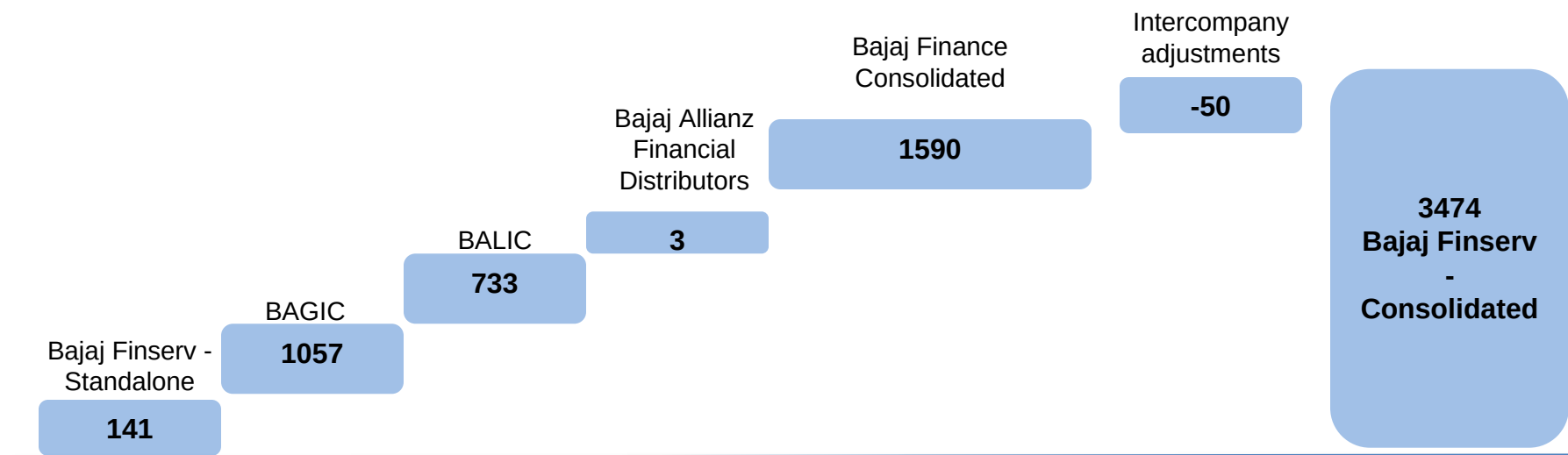
Consolidated profit components

All Figures in Rs Million

Consolidated profit components for Q3 FY2016



Consolidated profit components for Q3 FY2015



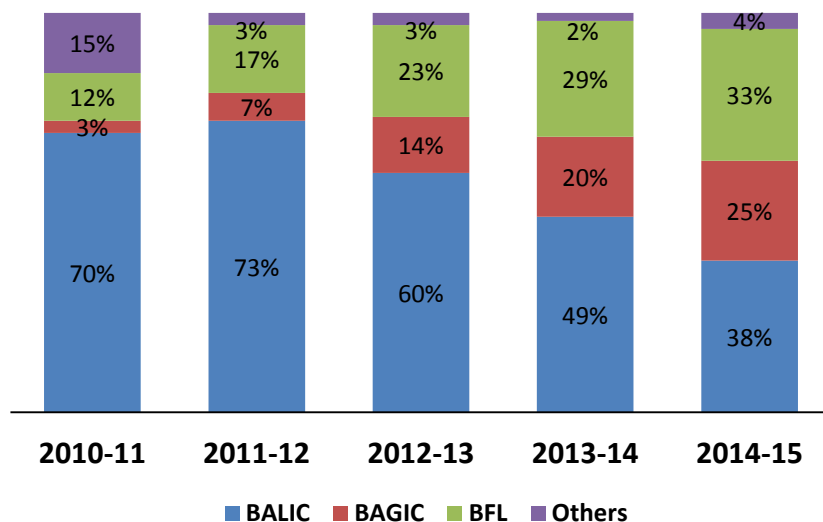
All Figures in Rs Million



Consolidated Bajaj Finserv Highlights

BAJAJ FINSERV	9M FY16	9M FY15	Growth
Gross Revenue	154,081	134,321	15%
Net worth	129,098	102,819	26%
PAT	13,453	9,827	37%

Consolidated Profit Components*



Group Company Highlights

BALIC	9M FY16	9M FY15	Growth
GWP	34,788	36,383	-4%
New Business	16,716	15,754	6%
Total Investments	433,614	421,693	3%
PAT#	6,474	3,171	#Refer Note

BAGIC	9M FY16	9M FY15	Growth
GWP	41,705	38,357	9%
NEP	30,976	28,321	9%
AUM (cash & investments)	90,899	72,510	25%
PAT	3,563	4,179	-15%

BAJAJ FINANCE	9M FY16	9M FY15	Growth
Book Size	417,604	295,276	41%
Total Income	54,260	39,732	37%
PAT	9,635	6,669	44%

Note: BALIC's PAT for 9M FY 16 includes an amount of Rs 2,120 Mn, which represents the transfer of shareholders' share of policyholder surplus arising in 9M FY16. In the previous years, such profit was transferred only at the end of the year. Had the transfer not been made, 9M FY16 PAT would have been Rs 4,354 Mn.

- Others includes Bajaj Finserv Standalone, and all remaining components.



Bajaj Allianz Life Insurance

STRATEGY

The strategy is to balance growth with sustainability, and steadily increase market share. This will be backed by diversified distribution channels, an efficient operating model and a balanced product mix.

DIFFERENTIATORS

Large Proprietary Agency Force

- Large pan India agency force. Deep pan India distribution reach of offices and agents
- Support structure is quite lean

Capital Efficiency

- BALIC is a highly capital efficient player

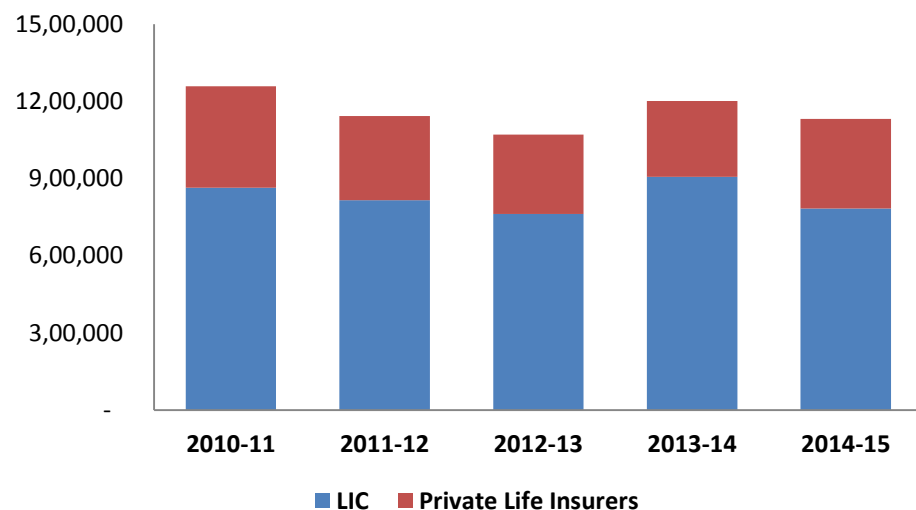
Sustainable model

- Product mix isn't skewed towards any one product line.
- FY15 13th month persistency at 67.6%. Q2 FY16 persistency has remained stable over same period last year.*

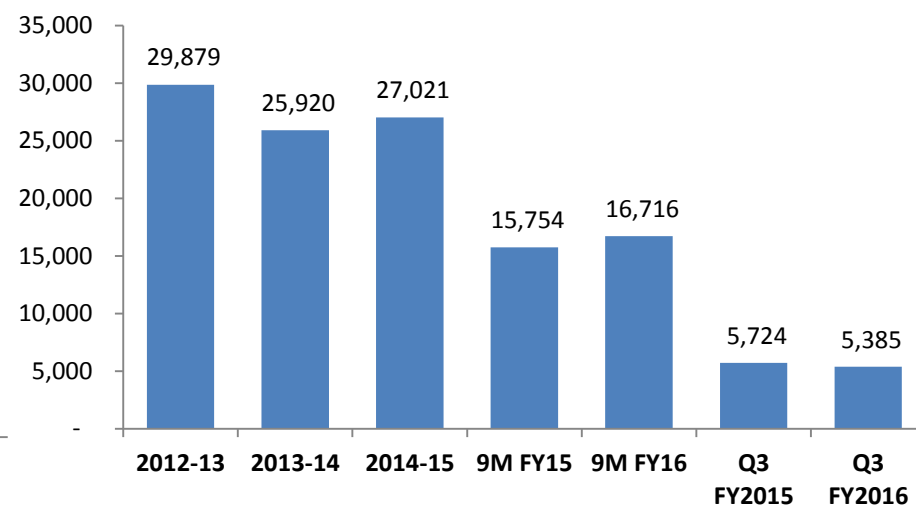
New business trend

All Figures in Rs Million

Industry New Business Trend



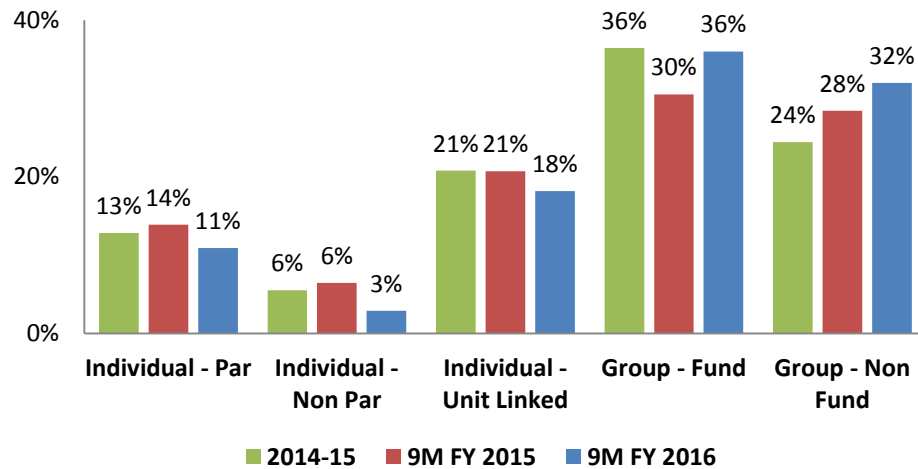
New Business - BALIC



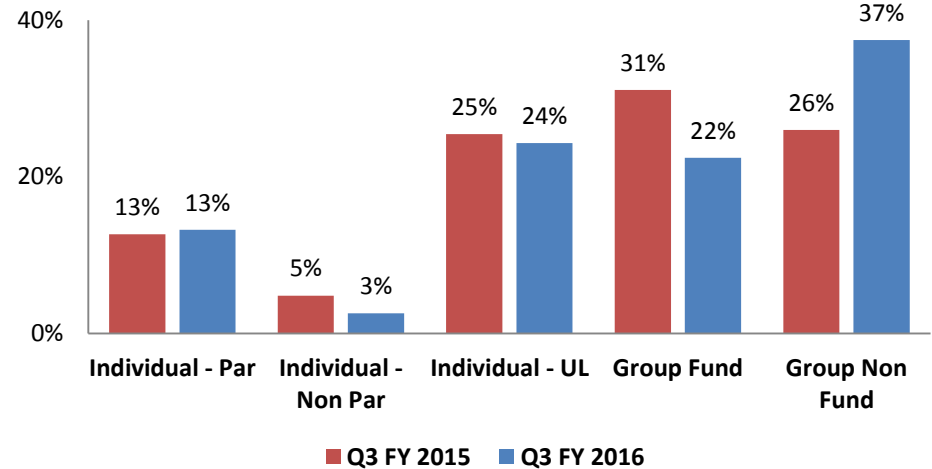
- New business was down 6% in Q3 FY16 over Q3 FY15.
- 9M FY16 new business grew 6% over corresponding period last year

The product mix is diversified

New Business Premium - Product Mix



New Business Premium - Product Mix

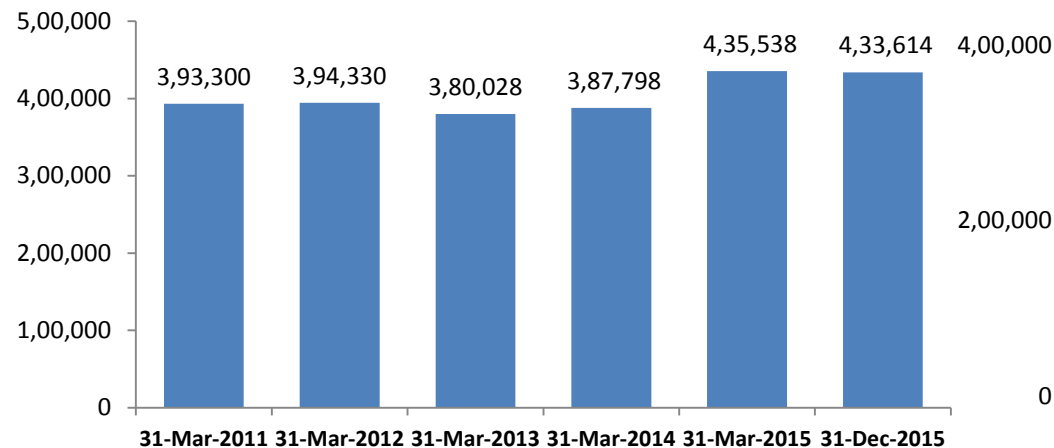


Product mix depicted on percentage basis to new business.

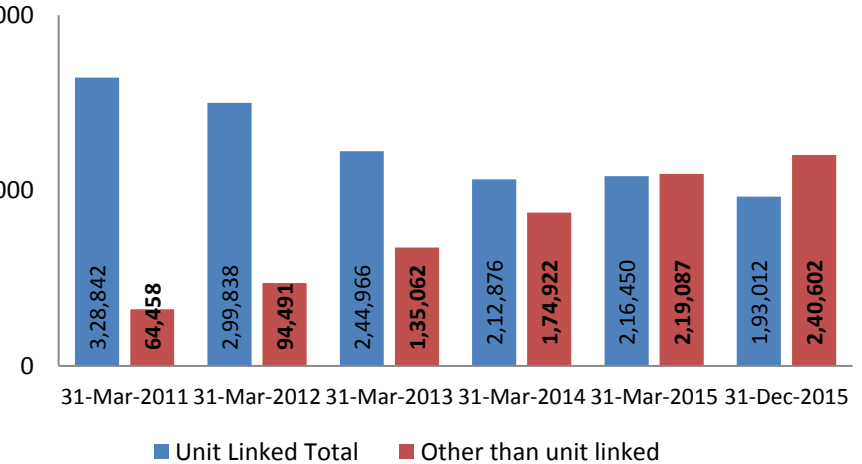
Assets under management are significant

All Figures in Rs Million

Investments Growth



Assets Under Management

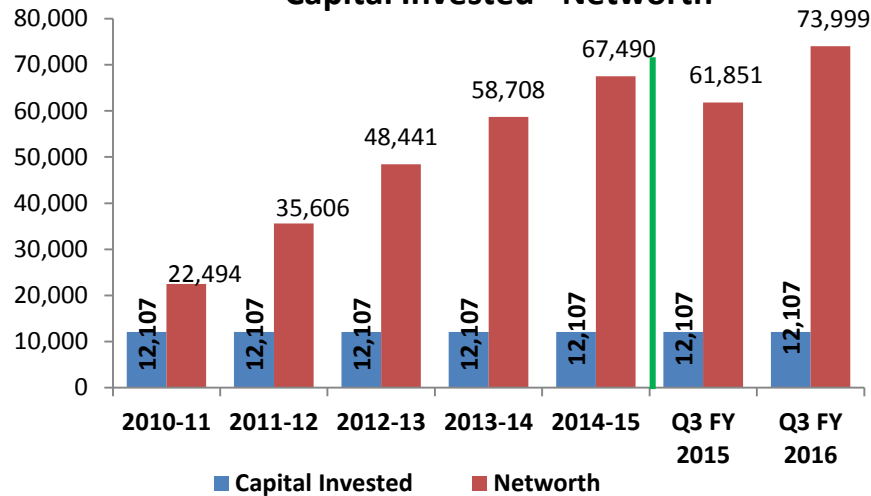


- Equity funds out of the unit linked funds stood at Rs 134,332 Mn as of 31st Dec 2015

Net worth and PAT

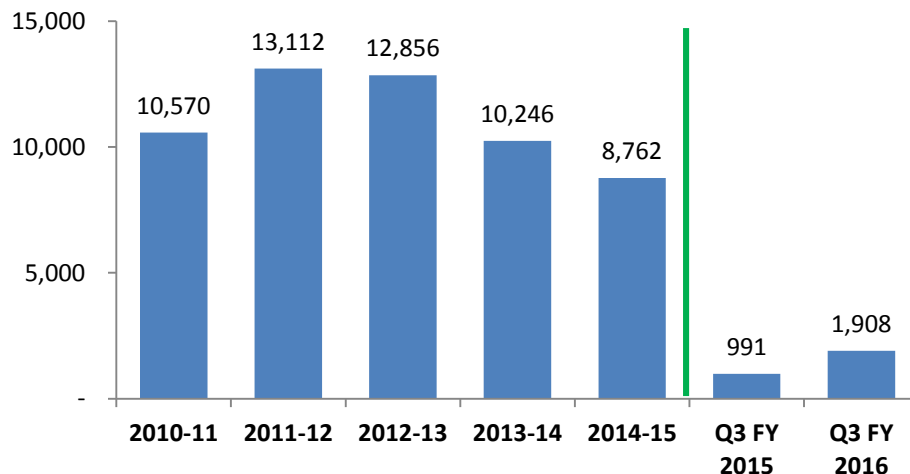
All Figures in Rs Million

Capital Invested - Network



BALIC is a capital efficient insurer

PAT

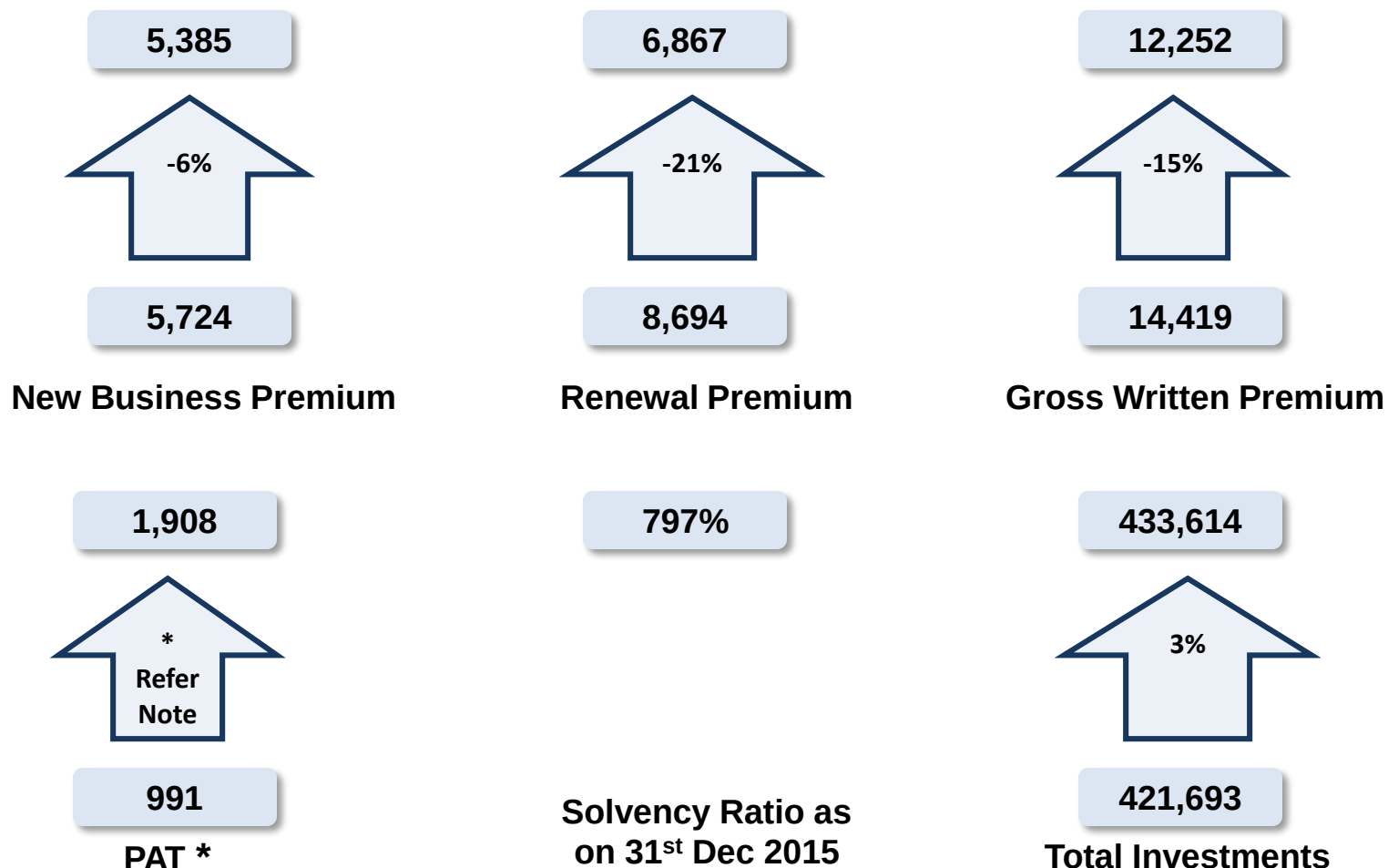


Policyholders surplus for Q3 FY16 stood at Rs 532 Mn vs Rs 766 Mn in Q3 FY15

Note: PAT for Q3 of FY 16 includes an amount of Rs 486 Mn, which represents the transfer of shareholders' share of policyholder surplus arising in the quarter. In the previous years, such profit was transferred only at the end of the year. Had the transfer not been made in Q3 FY16, PAT would have been Rs 1,421 Mn.

All Figures in Rs Million

Performance Highlights of Q3 FY2016 over Q3 FY2015



*Note: PAT for Q3 of FY 16 includes an amount of Rs 486 Mn, which represents the transfer of shareholders' share of policyholder surplus arising in the quarter. In the previous years, such profit was transferred only at the end of the year. Had the transfer not been made in Q3 FY16, PAT would have been Rs 1,421 Mn.



Bajaj Allianz General Insurance

STRATEGY

Strategy is to retain focus on retail product lines, with diversified distribution, prudent underwriting and strong cash flow generation, while delivering excellence in customer service.

DIFFERENTIATORS

Underwriting Standards

- Deeply ingrained underwriting focus, which has reflected in industry leading combined ratios over time.
- FY15 Combined Ratio stood at 96.7%

Sustained Innovation

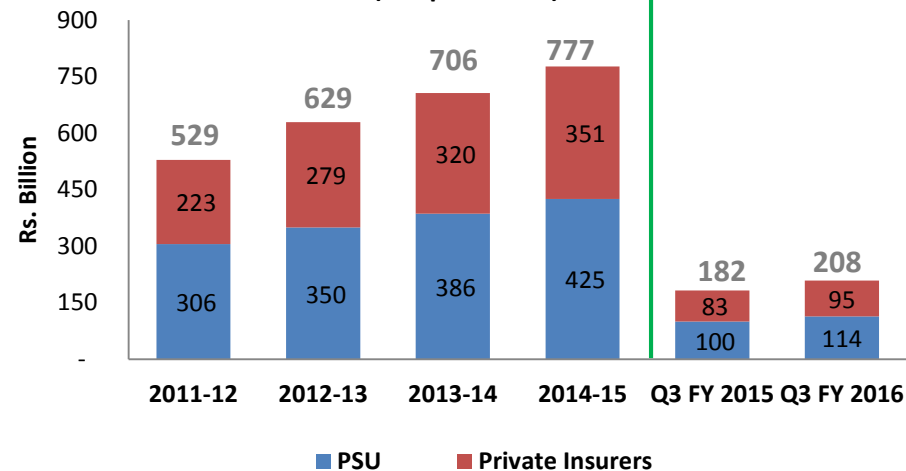
- Early adopter of cash less claims in the industry
- First to have an in house health administration team to handle health insurance claims

Distribution Depth & Servicing

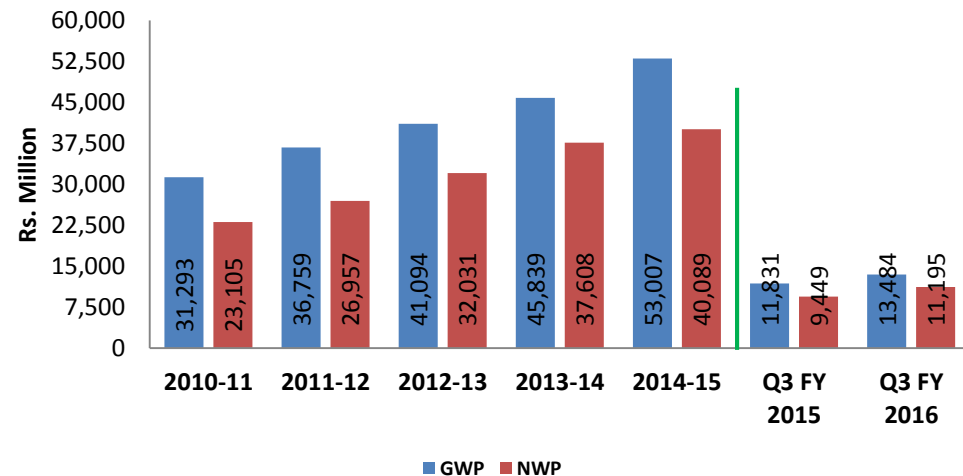
- Multi-channel distribution network consisting of motor dealers, manufacturer tie ups, agency, banca, direct etc. Has a track record of excellence in claims servicing

BAGIC is the second largest private sector general insurer

**Industry Premium Trends
(Ex Specialized)**



BAGIC Premium Trend

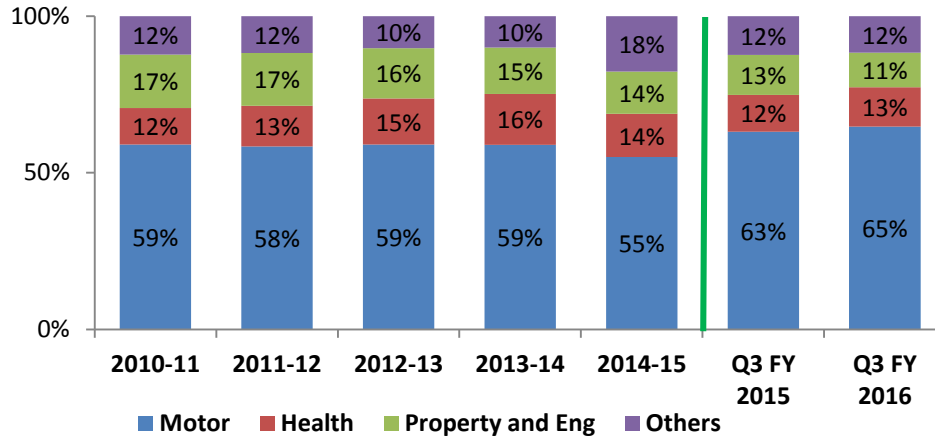


- BAGIC grew GWP in Q3 FY 2016 By 14% compared to corresponding period last year

BAGIC has a healthy and profitable business mix - leading to a steady growth in investments – has added stability to revenues

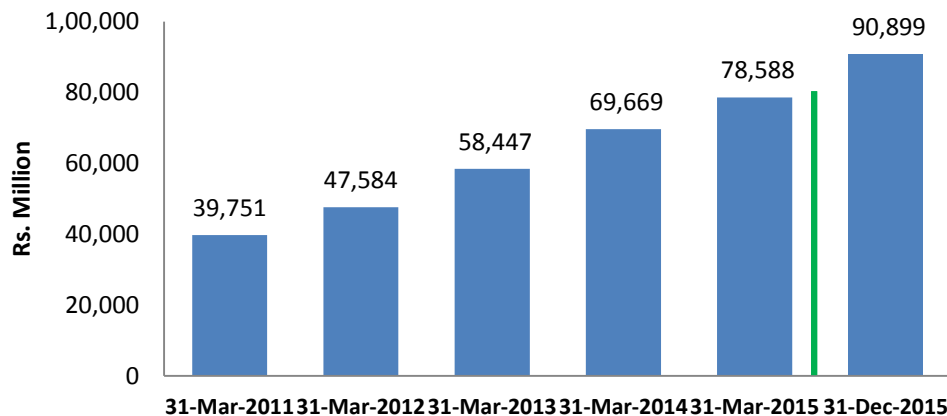
All Figures in Rs Million

Business Mix



Business mix is retail focused. Motor continues to lead the business mix.

AUM (cash & investments)

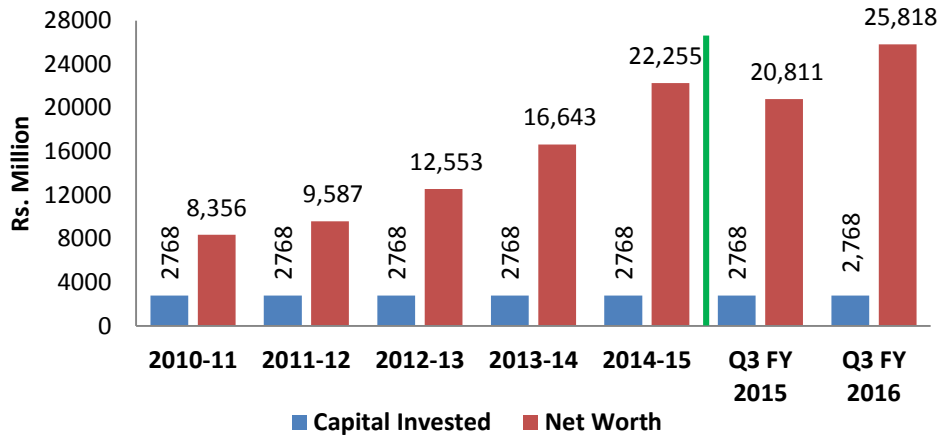


BAGIC continues to grow its AUM strongly. Investments are largely in fixed income securities.

BAGIC has high capital efficiency coupled with a very good combined ratio

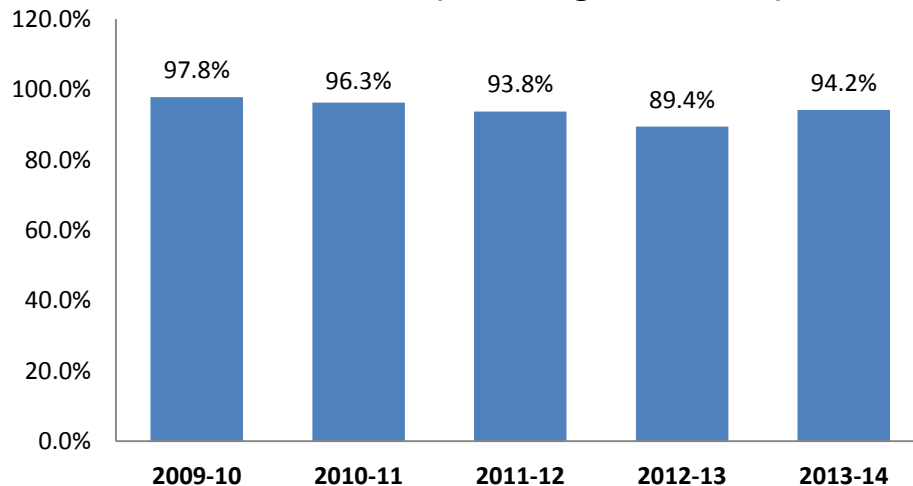
All Figures in Rs Million

BAGIC - Capital Invested - Networth

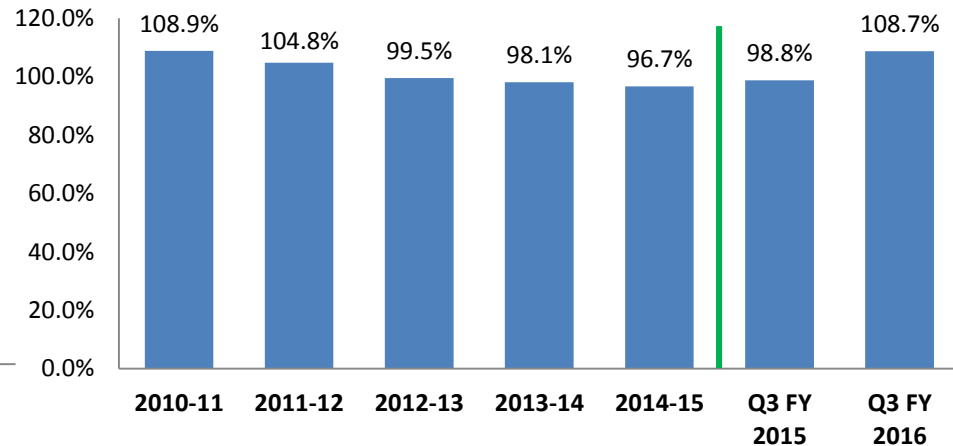


Q3 FY 2016 combined ratio affected due to Chennai floods during November and December 2015. Without this impact, combined ratio would have been 101.4%

Combined Ratios (Excluding Motor Pool)



Combined Ratios (Including Pool)

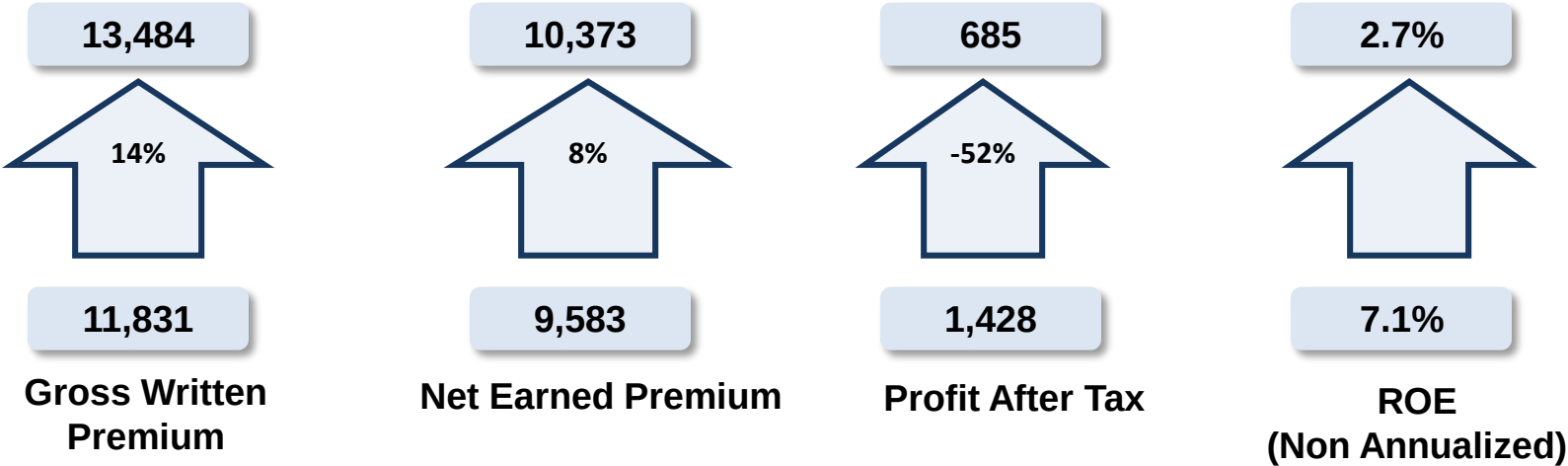


Note on Combined Ratio: Combined Ratios are in accordance with the Master Circular on 'Preparation of Financial statements of General Insurance Business' issued by IRDA effective from 1st April, 2013. (Net claims incurred divided by Net Earned Premium) + (Expenses of management including net Commission divided by Net Written Premium). Pool losses, wherever applicable, include the impact of the erstwhile IMTPIP and Declined Risk Pool.

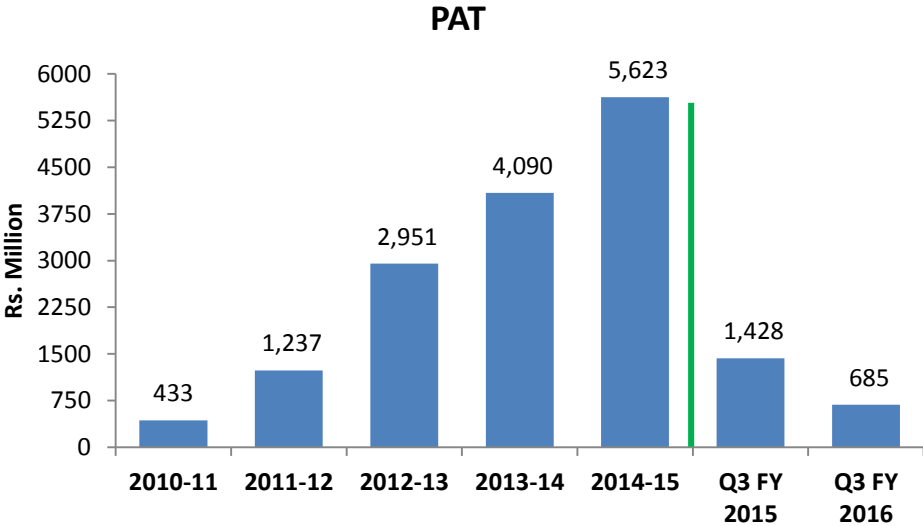
Bajaj Allianz General performance highlights

All Figures in Rs Million

Performance Highlights of Q3 FY2016 over Q3 FY2015



Solvency Ratio was 254% as against regulatory requirement of 150% as of 31st Dec 2015





Bajaj Finance Limited

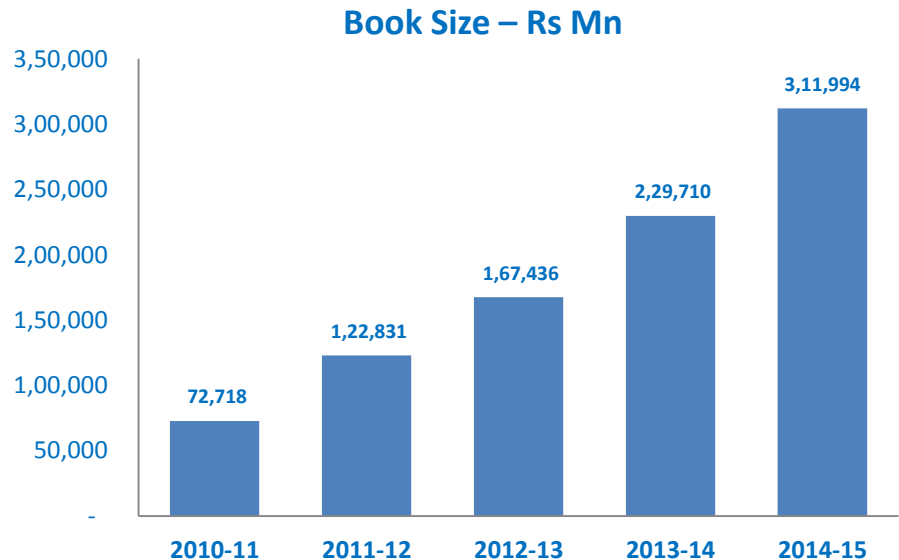
Overview

- A non bank with strategy, structure & support model of a bank
- Diversified financial services strategy envisages an optimal mix of risk and profit to deliver a sustainable business model
- The business construct is to deliver a sustainable and superior ROA & ROE in the medium term

Diversified Lending

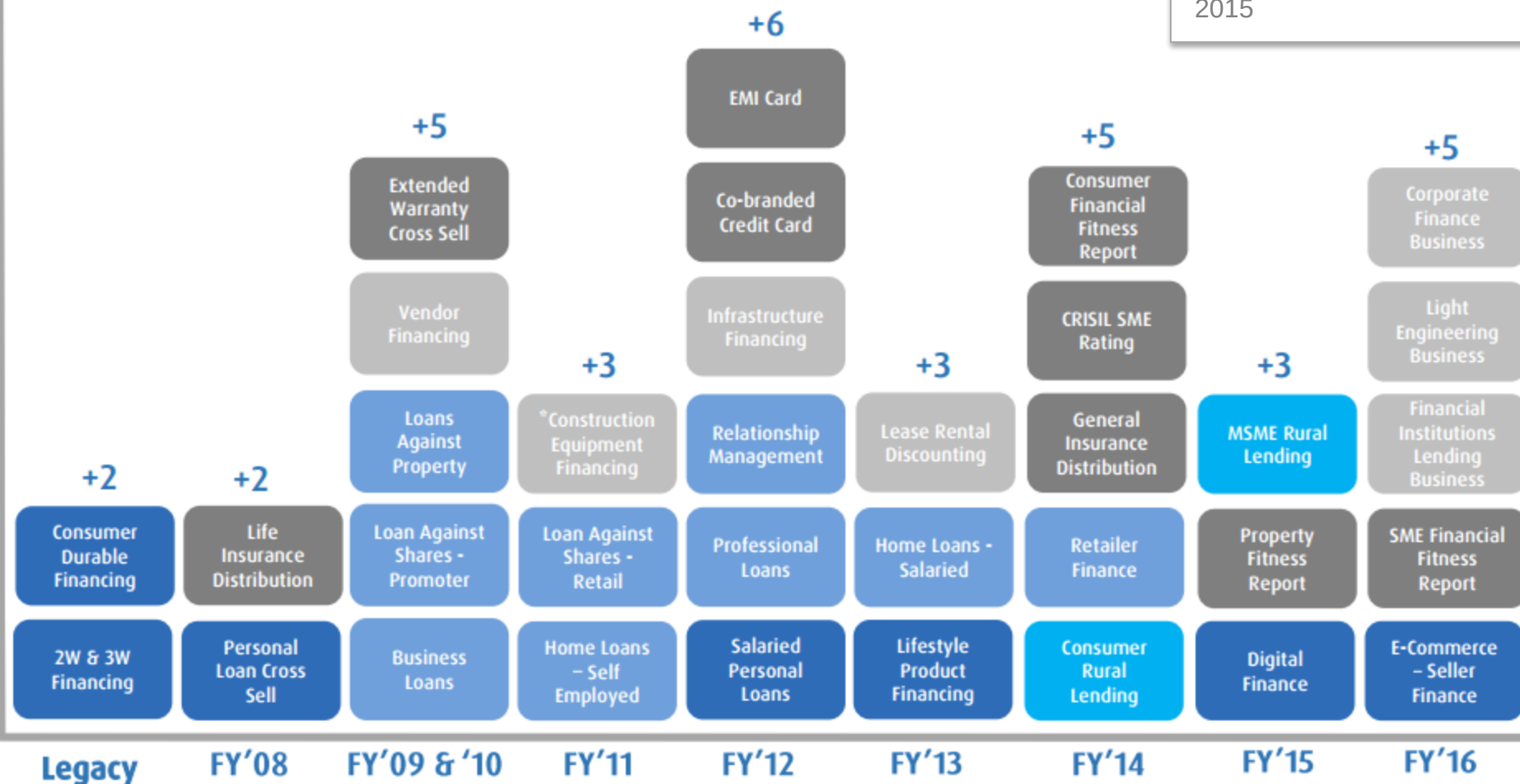


Sustained Growth



Bajaj Finance – Business / Product Launch Journey

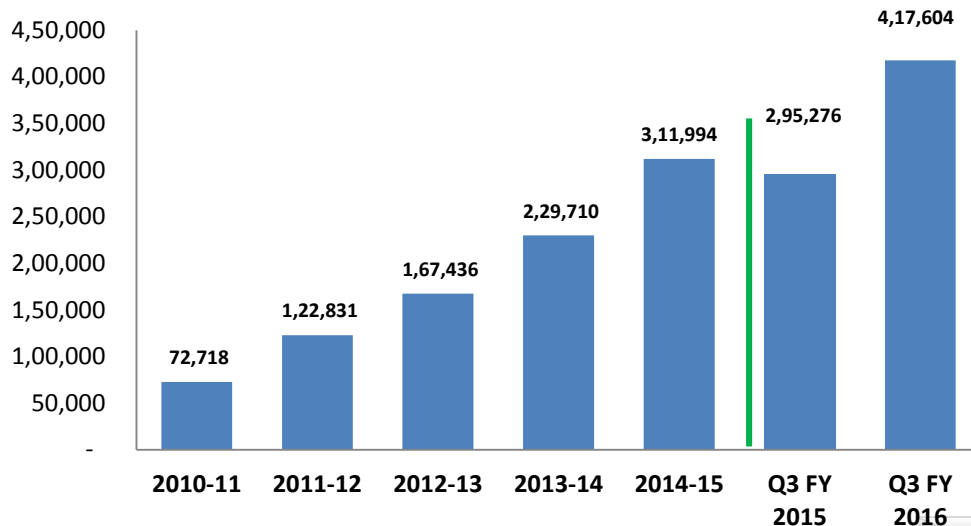
AUM mix:
Consumer (42%), SME (44%), Commercial (11%), Rural (3%) as of Dec 31 2015



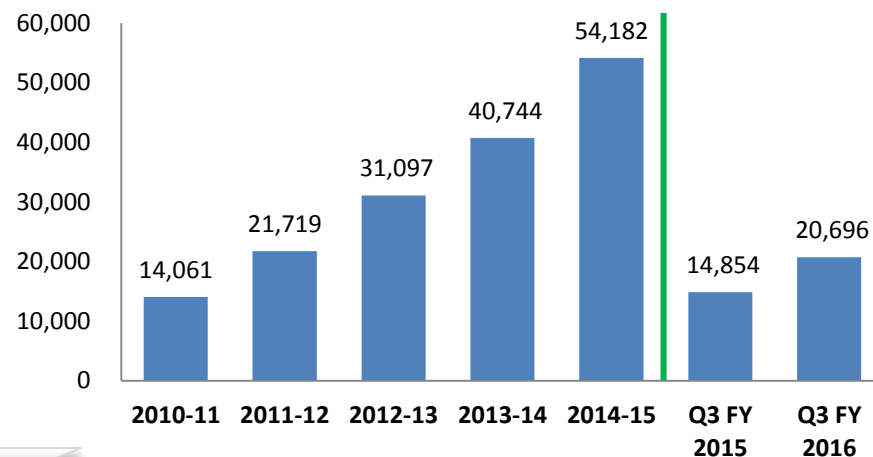
Bajaj Finance has clocked healthy growth in revenues

All Figures in Rs Million

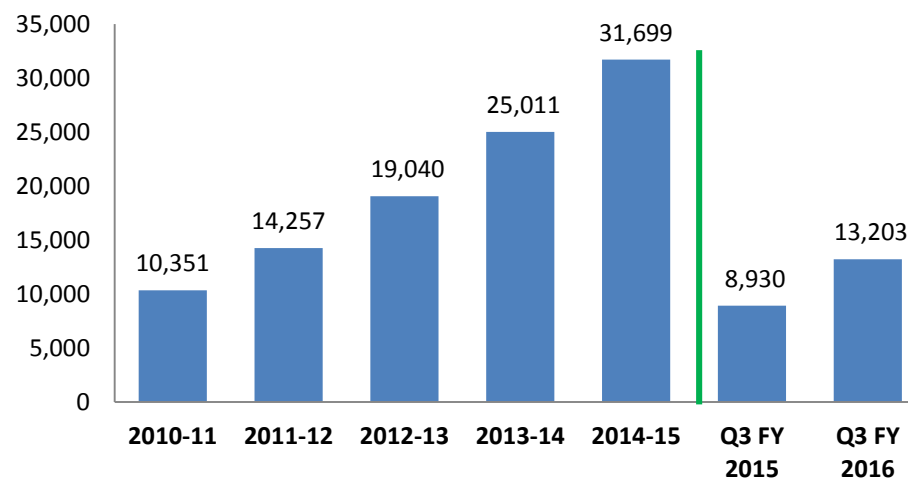
Book Size



Revenues



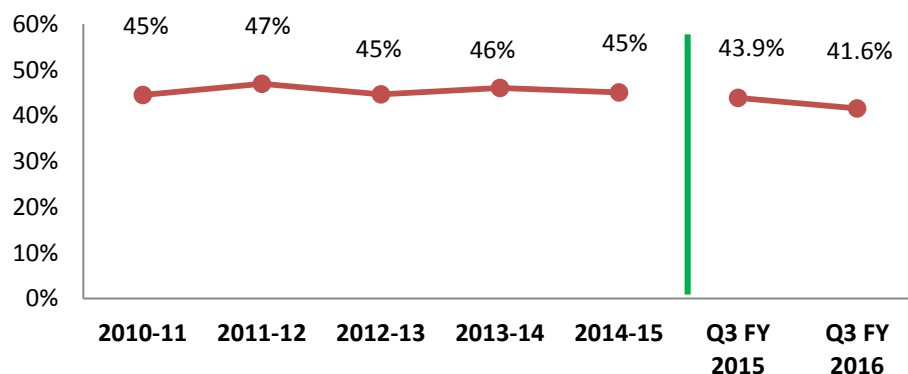
Net Interest Income



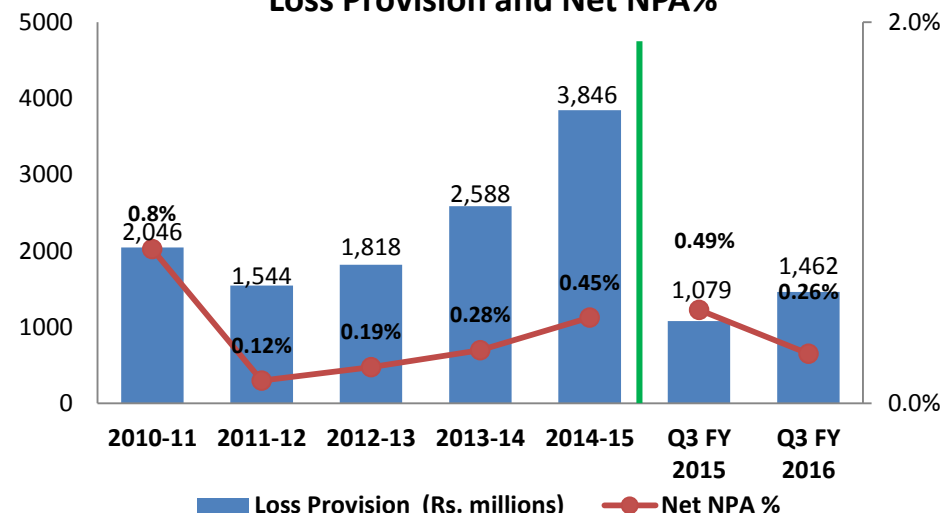
Quality of assets is good, and operating costs remain under control

All Figures in Rs Million

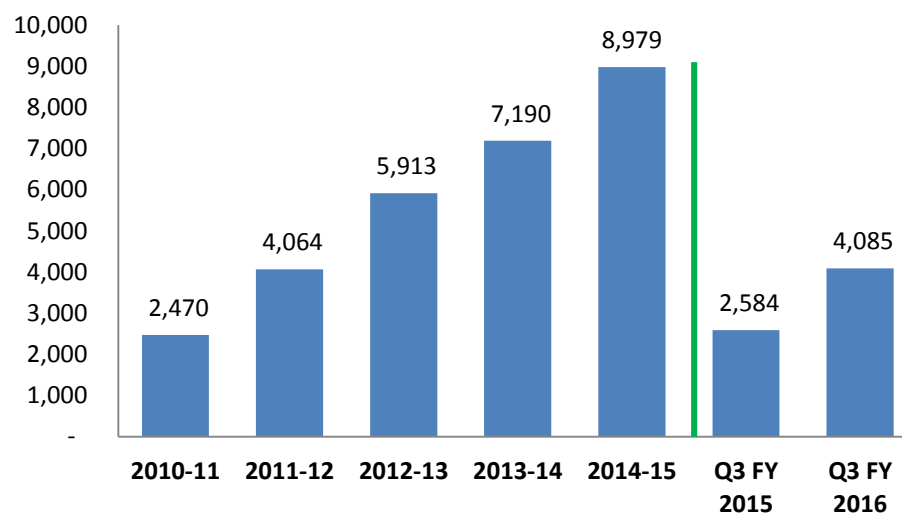
Operating expenses as a % of NII



Loss Provision and Net NPA%



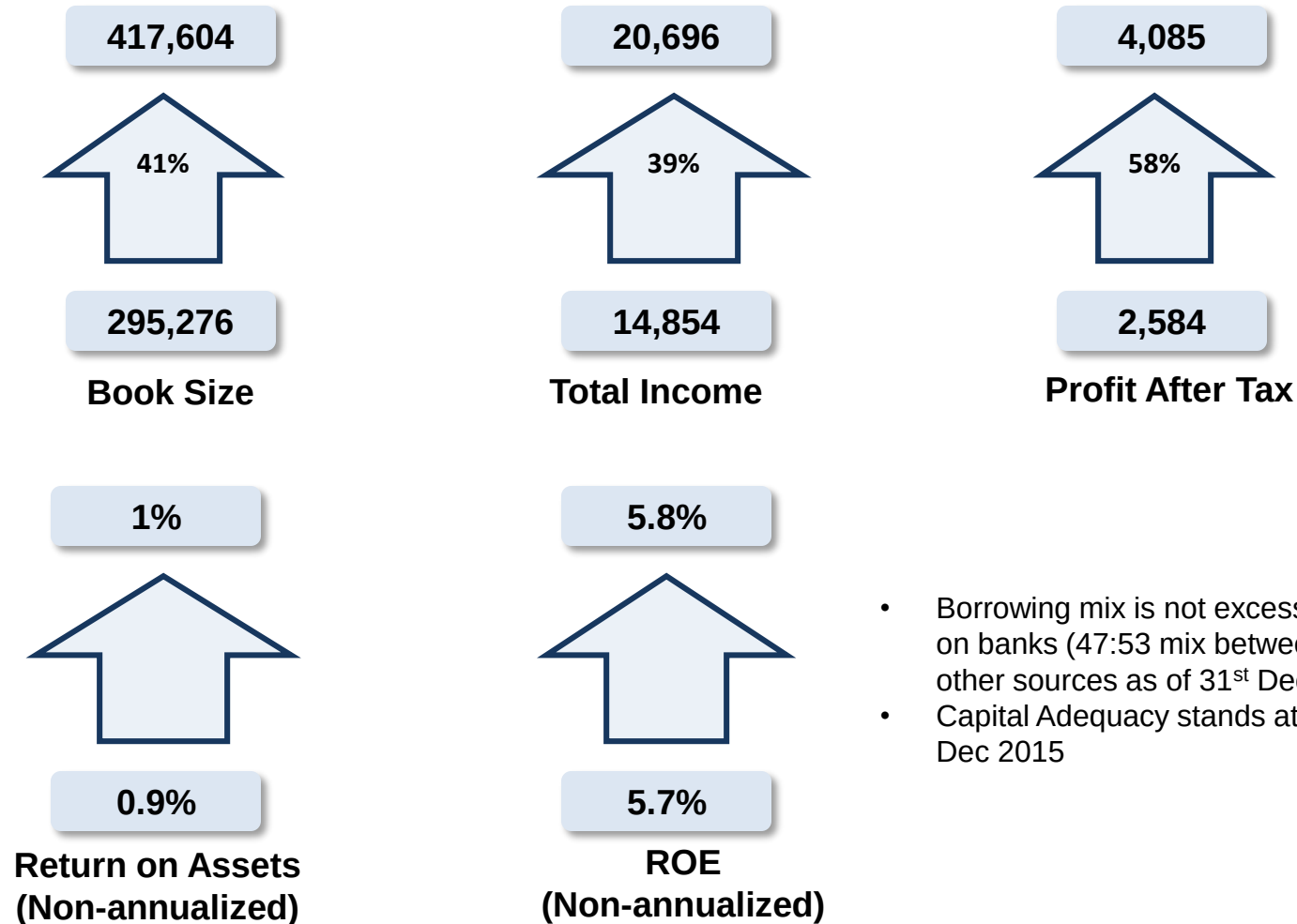
PAT



Bajaj Finance performance highlights

All Figures in Rs Million

Performance Highlights of Q3 FY2016 over Q3 FY2015



- Borrowing mix is not excessively dependent on banks (47:53 mix between banks and other sources as of 31st Dec 2015).
- Capital Adequacy stands at 19.54% as of 31st Dec 2015

Thank You