

LETTER OF OFFER

Part I

Proposed Date of Issue (Value Date) : 28.06.2024

Credit Rating For CP	Date Of Rating	Validity for Issuance	Validity Period for Rating	For Amount (Rs)	CRA
CRISIL A1+	27.05.2024	60 DAYS	One Year	30000.00 Crores	CRISIL Rating
ICRA A1+	30.05.2024	3 MONTHS	One Year	30000.00 Crores	ICRA Rating

Conditions (If Any) : Nil

Exact purpose Of Issue of CP : The funds raised through this issue will be utilized for augmenting short term resources of the company to support various activities such as lending, repayment of existing loans, statutory requirements, and working capital requirements.

Credit Support (If Any) : Nil (Stand Alone)

Description of Instrument : Commercial Paper

Amount : Rs. 500.00 Crores

Issued By : Bajaj Finance Limited

In Favour of : Investment In Commercial Paper

Net Worth of the Gurantor Company : NA

Names of Companies To which Gurantor Has Issued Similar Gurantee : NA

Extent of The Guarantee Offered By The Gurantor Company : NA

Conditions Under Which The Guarantee Will Be Invoked : NA

Details of Current Tranche :

ISIN	Amount (Rs)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA
INE296A14YN2	500.00 Crores	04.10.2024	CRISIL A1+	One Year	CRISIL Rating

Name and Address of the Trustee : NA

Listing: Proposed to be Listed

Issuing and paying Agent : ICICI Bank , 362 SATGURU HOUSE 2ND FLOOR , ,
BUNDGARDEN ROAD , PUNE - 411001

Market Conventions : FIMMDA CONVENTIONS
CP Borrowing Limit : Rs. 30000.00 Crores
Supporting Board Resolution for CP Borrowing : 20th March 2024
Resolution Dated
Total CP Outstanding (As on Date) : Rs. 20330.00 Crores (Face Value)
Details of CPs issued during the last 15 months * : Refer Annexure

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date**

Details of Other Debt Instruments Outstanding: : Refer Annexure
Bank fund based facilities from banks/Financial: Institutions, if any : Refer Annexure
Name and Address of Issuer : Bajaj Finance Limited , Viman nagar , Survey No ,
208/1-B , Maharashtra - 411014
Line of Business : NBFC - DEPOSIT TAKING
M.D./ C.E.O. : Shri Rajeev Jain
Group Affiliation (If Any) : Bajaj Group

Financial Summary (Rs in Crores)	FY 2025	FY 2024	FY 2023	FY 2022
. Equity	0.00	123.60	120.89	120.66
. Net worth	0.00	72,010.53	51,493.13	41,935.22
. Investment In Subsidiaries/Affiliates	0.00	8,758.59	8,291.12	5,698.38
. Total Debt Outstanding	0.00	220,378.65	161,684.63	123,040.25
. -Other Debt	0.00	0.00	0.00	0.00
. Gross Income	0.00	46,945.98	35,686.57	27,871.48
. Operating Profit (PBITD)	0.00	31,525.65	23,610.51	16,514.43
. Gross Profit (PBSD)	0.00	17,682.21	14,325.28	8,941.30
. Net Profit (Post Tax)	0.00	12,644.11	10,289.74	6,350.49

Audit Qualification (If Any) : Nil
Material Litigation, If Any : Please refer Annual report
Regulatory Strictures, If Any : Nil
Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years : Nil
Details of Default and Delay in Redemption of Any Other Borrowing of Any Other Borrowings During Last :

For Bajaj Finance Limited

Authorized Signatories of the Issuer
Date : 28.06.2024

ANUJA
SIDDHARTH
A AKOLKAR

Digitally signed by ANUJA SIDDHARTH A AKOLKAR
DN: cn=ANUJA SIDDHARTH A AKOLKAR,
ou=ANUJA SIDDHARTH A AKOLKAR,
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SUJIT
BASAVRAJ
KAMARADDI

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Original/Authenticated Copy of Any Document Related to Above Information will be Made Available to the Investors on Request.