

BAJAJ HOUSING FINANCE LIMITED

26 July 2022

**THE MANAGER,
BSE LIMITED
DCS - CRD
PHIROZE JEEJEEBHOY TOWERS
DALAL STREET,
MUMBAI - 400 001
SCRIP CODE: 973250**

Dear Sir/Madam,

Sub: Financial Highlights for the quarter ended 30 June 2022

Pursuant to Regulation 51(2) read with Clause A (15) of Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the financial highlights for the quarter ended 30 June 2022.

Kindly take the same on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**


**Atul Patni
Company Secretary**

Encl.: As above



BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited Financial highlights for the quarter ended 30 June 2022

(₹ in Cr)

Parameters	Q1FY23	Q1FY22	QoQ	FY22
Disbursement	9,255	4,249	↑ 118%	26,175
Assets under Management (AUM)	57,425	40,941	↑ 40%	53,322
Net Interest Income (NII)	594	335	↑ 77%	1,612
Operating Expenses (Opex)	159	91	↑ 75%	471
Loan losses and provisions (LLP)	7	26	↓ 73%	181
Profit before Tax (PBT)	428	218	↑ 96%	960
Profit after Tax (PAT)	316	161	↑ 96%	710
Return on Assets (ROA)*	2.6%	1.9%		
Return on Equity (ROE)*	15.5%	10.5%		
Capital Adequacy (CRAR)	24.57%	22.07%		
Gross NPA	0.27%	0.28%		
Net NPA	0.11%	0.18%		

* annualised

For **Bajaj Housing Finance Limited**

Gaurav
Kalani



Digitally signed by Gaurav Kalani
DN: cn=Gaurav Kalani, o=Bajaj Housing Finance Limited, ou=Bajaj Housing Finance Limited, email=Gaurav.Kalani@bajajhousingfinance.in, c=IN

Gaurav Kalani

Chief Financial Officer