

22 July 2024

To,  
The Manager,  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai- 400001

**Scrip Code: 973250**

Dear Sir/Madam,

**Sub: Financial Highlights for the quarter ended 30 June 2024**

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 2024.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,  
For **Bajaj Housing Finance Limited**

**Atul Patni**  
**Company Secretary**  
Email id :- [bhflinvestor.service@bajajfinserv.in](mailto:bhflinvestor.service@bajajfinserv.in)

Cc: Catalyst Trusteeship Limited, Pune (Debenture Trustee)  
Encl.: As above

**BAJAJ HOUSING FINANCE LIMITED**

[www.bajajhousingfinance.in](http://www.bajajhousingfinance.in)

**Bajaj Housing Finance Limited**  
**Financial highlights for the Quarter ended 30 June 2024**

(₹ in Cr)

Parameters	Q1FY25	Q1FY24	YoY	FY24
Disbursement	12,004	10,383	16%▲	44,656
Assets under Finance (AR)	85,283	66,334	29%▲	79,301
Assets under Management (AUM)	97,071	74,124	31%▲	91,370
Net Total Income (NTI)	810	701	16%▲	2,925
Operating Expenses (Opex)	170	168	1%▲	703
Loan losses and provisions (LLP)	10	7	43%▲	61
<b>Profit before Tax (PBT)</b>	<b>630</b>	<b>526</b>	<b>20%▲</b>	<b>2,161</b>
<b>Profit after Tax (PAT)</b>	<b>483</b>	<b>462</b>	<b>5%▲</b>	<b>1,731</b>
Return on Assets (ROA)*	2.3%	2.9%		2.5%
Return on Equity (ROE)*	14.3%	17.2%		15.2%
Capital Adequacy (CRAR)	23.82%	22.52%		
Gross NPA	0.28%	0.23%		
Net NPA	0.11%	0.08%		

\* annualised

For Bajaj Housing Finance Limited



**Gaurav Kalani**

**Chief Financial Officer**

**BAJAJ HOUSING FINANCE LIMITED**

www.bajajhousingfinance.in

**Corporate Office:** 5<sup>th</sup> Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra

**Registered Office:** Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

**Corporate Identity Number (CIN):** U65910PN2008PLC132228

**Tel:** +91 20718 78060 | **Email:** bhflwecare@bajajfinserv.in

