

24 April 2024

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

**Scrip Code: 973250**

Dear Sir/Madam,

**Sub: Financial Highlights for the quarter and year ended 31 March 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 and year ended 31 March 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)



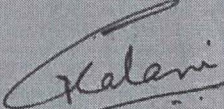
**Bajaj Housing Finance Limited**  
**Financial highlights for the Quarter and Year ended 31 March 2024**

(₹ In Cr)

Parameters	Q4FY24	Q4FY23	YoY	FY24	FY23	YoY
Disbursement	11,393	9,026	26% ▲	44,656	34,334	30% ▲
Assets under Finance (AR)	79,301	62,114	28% ▲	79,301	62,114	28% ▲
Assets under Management (AUM)	91,370	69,228	32% ▲	91,370	69,228	32% ▲
Net Total Income (NTI)	717	631	14% ▲	2,925	2,454	19% ▲
Operating Expenses (Opex)	194	167	16% ▲	703	630	12% ▲
Loan losses and provisions (LLP)	35	57	-39% ▼	61	124	-51% ▼
Profit before Tax (PBT)	488	407	20% ▲	2,161	1,700	27% ▲
Profit after Tax (PAT)	381	302	26% ▲	1,731	1,258	38% ▲
Return on Assets (ROA)*	2.0%	2.0%		2.5%	2.3%	
Return on Equity (ROE)*	12.7%	11.7%		15.2%	14.6%	
Capital Adequacy (CRAR)	21.28%	22.97%				
Gross NPA	0.27%	0.22%				
Net NPA	0.10%	0.08%				

\* annualised

For Bajaj Housing Finance Limited



Gaurav Kalani

Chief Financial Officer

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