



# BAJAJ HOUSING FINANCE LIMITED

**Bajaj Housing Finance Limited**  
**Financial highlights for the quarter and nine months ended 31 December 2022**

(₹ in Cr)

Parameters	Q3FY23	Q3FY22	QoQ	9MFY23	9MFY22	9Mo9M
Assets under Finance (AR)	57,991	43,479	↑ 33%	57,991	43,479	↑ 33%
Assets under Management (AUM)	65,581	49,203	↑ 33%	65,581	49,203	↑ 33%
Net Interest Income (NII)	638	429	↑ 49%	1,823	1,160	↑ 57%
Operating Expenses (Opex)	156	123	↑ 27%	463	325	↑ 42%
Loan losses and provisions (LLP)	30	56	↓ 46%	67	143	↓ 53%
Profit before Tax (PBT)	452	250	↑ 81%	1,293	692	↑ 87%
Profit after Tax (PAT)	334	185	↑ 81%	956	512	↑ 87%
Return on Assets (ROA)*	2.4%	1.8%		2.4%	1.8%	
Return on Equity (ROE)*	13.3%	11.5%		15.1%	10.9%	
Capital Adequacy (CRAR)	23.00%	19.37%				
Gross NPA	0.23%	0.35%				
Net NPA	0.10%	0.18%				

\* annualised

For **Bajaj Housing Finance Limited**



**Gaurav Kalani**

**Chief Financial Officer**