

BAJAJ HOUSING FINANCE LIMITED

25 April 2023

**To,
The Manager,
BSE Limited
DCS - CRD
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400001
Scrip Code: 973250**

Dear Sir/Madam,

Sub: Update on Financial Highlights for the quarter and year ended 31 March 2023

This is in furtherance to the communication made to the stock exchange dated 24 April 2023 with respect to Financial Highlights for the quarter and year ended 31 March 2023. The updated disclosure now also includes disbursement parameter and there are no other changes with the earlier disclosure.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For Bajaj Housing Finance Limited

**Atul Patni
Company Secretary**

BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited

Financial highlights for the quarter and year ended 31 March 2023

Parameters	(₹ in Cr)					
	Q4FY23	Q4FY22	QoQ	FY23	FY22	YoY
Disbursement	9,026	7,463	↑ 21%	34,334	26,175	↑ 31%
Assets under Finance (AR)	62,114	46,482	↑ 34%	62,114	46,482	↑ 34%
Assets under Management (AUM)	69,228	53,322	↑ 30%	69,228	53,322	↑ 30%
Net Interest Income (NII)	631	452	↑ 40%	2,454	1,612	↑ 52%
Operating Expenses (Opex)	167	147	↑ 14%	630	471	↑ 34%
Loan losses and provisions (LLP)	57	38	↑ 50%	124	181	↓ 31%
Profit before Tax (PBT)	407	267	↑ 52%	1,700	960	↑ 77%
Profit after Tax (PAT)	302	198	↑ 53%	1,258	710	↑ 77%
Return on Assets (ROA)*	2.0%	1.8%		2.3%	1.8%	
Return on Equity (ROE)*	11.7%	11.9%		14.6%	11.1%	
Capital Adequacy (CRAR)	22.97%	19.71%				
Gross NPA	0.22%	0.31%				
Net NPA	0.08%	0.14%				

* annualised

For Bajaj Housing Finance Limited



Gaurav Kalani

Chief Financial Officer