

BAJAJ HOUSING FINANCE LIMITED

19 October 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 and half year ended 30 September 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 and half year ended 30 September 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 and half-year ended 30 September 2022

(₹ in Cr)

Parameters	Q2FY23	Q2FY22	QoQ	H1FY23	H1FY22	HoH
Disbursement	8,624	6,517	↑ 32%	17,879	10,766	↑ 66%
Assets under Finance (AR)	54,939	39,130	↑ 40%	54,939	39,130	↑ 40%
Assets under Management (AUM)	62,931	44,429	↑ 42%	62,931	44,429	↑ 42%
Net Interest Income (NII)	590	396	↑ 49%	1,184	731	↑ 62%
Operating Expenses (Opex)	146	110	↑ 33%	307	201	↑ 53%
Loan losses and provisions (LLP)	30	61	↓ 51%	36	87	↓ 59%
Profit before Tax (PBT)	414	225	↑ 84%	841	443	↑ 90%
Profit after Tax (PAT)	306	166	↑ 84%	622	327	↑ 90%
Return on Assets (ROA)*	2.3%	1.8%		2.5%	1.8%	
Return on Equity (ROE)*	12.6%	10.6%		15.0%	10.6%	
Capital Adequacy (CRAR)	24.58%	20.26%				
Gross NPA	0.24%	0.39%				
Net NPA	0.11%	0.24%				

* annualised

For **Bajaj Housing Finance Limited**



Gaurav Kalani

Chief Financial Officer