

16 October 2023

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 half year ended 30 September 2023

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 2023.

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

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

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

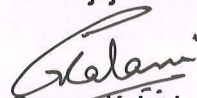
Bajaj Housing Finance Limited
Financial highlights for the quarter and half year ended 30 September 2023

(₹ in Cr)

Parameters	Q2FY24	Q2FY23	QoQ	H1FY24	H1FY23	HoH
Disbursement	12,154	8,624	↑ 41%	22,536	17,879	↑ 26%
Assets under Finance (AR)	70,954	54,939	↑ 29%	70,954	54,939	↑ 29%
Assets under Management (AUM)	81,215	62,931	↑ 29%	81,215	62,931	↑ 29%
Net Interest Income (NII)	761	590	↑ 29%	1,462	1,184	↑ 23%
Operating Expenses (Opex)	168	146	↑ 15%	336	307	↑ 9%
Loan losses and provisions (LLP)	18	30	↓ 40%	25	36	↓ 31%
Profit before Tax (PBT)	575	414	↑ 39%	1,101	841	↑ 31%
Profit after Tax (PAT)	451	306	↑ 47%	913	622	↑ 47%
Return on Assets (ROA)*	2.6%	2.3%		2.7%	2.5%	
Return on Equity (ROE)*	16.1%	12.6%		16.7%	15.0%	
Capital Adequacy (CRAR)	22.64%	24.58%				
Gross NPA	0.24%	0.24%				
Net NPA	0.09%	0.11%				

* annualised

For Bajaj Housing Finance Limited


Gaurav Kalani

Chief Financial Officer

BAJAJ HOUSING FINANCE LIMITED

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