

24 July 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 ended 30 June 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 ended 30 June 2023.

Kindly take the same 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)

Corporate Office: 5<sup>th</sup> Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035

Corporate Identity Number (CIN): U65910PN2008PLC132228

Tel: +91 20718 78060 | Email: [bhflwecare@bajajfinserv.in](mailto:bhflwecare@bajajfinserv.in)



**Bajaj Housing Finance Limited**  
**Financial highlights for the quarter ended 30 June 2023**

(₹ in Cr)

Parameters	Q1FY24	Q1FY23	QoQ	FY23
Disbursement	10,383	9,255	↑ 12%	34,334
Assets under Finance (AR)	66,334	50,039	↑ 33%	62,114
Assets under Management (AUM)	74,124	57,425	↑ 29%	69,228
Net Interest Income (NII)	702	594	↑ 18%	2,454
Operating Expenses (Opex)	169	159	↑ 6%	630
Loan losses and provisions (LLP)	7	7	↓ 0%	124
Profit before Tax (PBT)	526	428	↑ 23%	1,700
Profit after Tax (PAT)	462	316	↑ 46%	1,258
Return on Assets (ROA)*	2.9%	2.6%		2.3%
Return on Equity (ROE)*	17.2%	15.5%		14.6%
Capital Adequacy (CRAR)	22.52%	24.57%		22.97%
Gross NPA	0.23%	0.27%		0.22%
Net NPA	0.08%	0.11%		0.08%

\* annualised

For Bajaj Housing Finance Limited



**Gaurav Kalani**

**Chief Financial Officer**

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