

# BAJAJ HOUSING FINANCE LIMITED

## Financial highlights for the quarter and nine months ended 31 December 2021

(₹ in Cr)

Parameters	Q3FY22	Q3FY21	QoQ	9MFY22	9MFY21	9Mo9M
Disbursement	7,946	4,970	↑ 60%	18,712	8,659	↑ 116%
Assets under Management (AUM)	49,203	35,492	↑ 39%	49,203	35,492	↑ 39%
Net Interest Income (NII)	429	329	↑ 30%	1,160	820	↑ 41%
Operating Expenses (Opex)	123	87	↑ 41%	325	231	↑ 41%
Loan losses and provisions (LLP)	56	107	↓ 48%	143	217	↓ 34%
Profit before Tax (PBT)	250	135	↑ 85%	692	372	↑ 86%
Profit after Tax (PAT)	185	99	↑ 87%	512	274	↑ 87%
Return on Assets (ROA)*	1.8%	1.3%				
Return on Equity (ROE)*	11.5%	6.8%				
Capital Adequacy (CRAR)	19.37%	24.94%				
Gross NPA	0.35%	0.06%				
Net NPA	0.18%	0.03%				

\* annualised

For Bajaj Housing Finance Limited



**Gaurav Kalani**

**Chief Financial Officer**