

BAJAJ HOUSING FINANCE LIMITED

21 July 2021

**The Manager,
BSE Limited
DCS - CRD
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400 001**

Scrip Code: 957125

Dear Sir/Madam,

Sub: Financial highlights for the quarter ended 30 June 2021

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 2021.

Kindly take the same on record.

Thanking you,

Yours faithfully,
For **BAJAJ HOUSING FINANCE LIMITED**

**R. VIJAY
COMPANY SECRETARY**

Encl.: As above

BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited Financial highlights for the quarter ended 30 June 2021

(₹ in Cr)

Parameters	Q1FY22	Q1FY21	YoY	FY21
Disbursement	4,249	1,090	↑ 290%	15,184
Assets under Management (AUM)	40,941	32,982	↑ 24%	38,871
Net Interest Income (NII)	335	243	↑ 38%	1,189
Operating Expenses (Opex)	91	74	↑ 23%	329
Loan losses and provisions (LLP)	26	45	↓ 42%	247
Profit before Tax (PBT)	218	124	↑ 76%	613
Profit after Tax (PAT)	161	92	↑ 75%	453
Return on Assets (ROA)*	1.9%	1.3%		1.5%
Capital Adequacy (CRAR)	22.07%	25.94%		21.33%
Gross NPA	0.28%	0.08%		0.35%
Net NPA	0.18%	0.05%		0.22%

* annualized

For Bajaj Housing Finance Limited

**GAURAV
KALANI**

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Gaurav Kalani

Chief Financial Officer