

# BAJAJ HOUSING FINANCE LIMITED

25 October 2021

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

Dear Sir/Madam,

**Sub: Financial highlights for the quarter ended 30 September 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 September 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 and half-year ended 30 September 2021**

(₹ in Cr)

Parameters	Q2FY22	Q2FY21	QoQ	H1FY22	H1FY21	HoH
Disbursement	6,517	2,700	↑ 141%	10,766	3,790	↑ 184%
Assets under Finance (AR)	39,130	29,200	↑ 34%	39,130	29,200	↑ 34%
Assets under Management (AUM)	44,429	33,463	↑ 33%	44,429	33,463	↑ 33%
Net Interest Income (NII)	396	248	↑ 60%	731	491	↑ 49%
Operating Expenses (Opex)	110	70	↑ 57%	201	143	↑ 41%
Loan losses and provisions (LLP)	61	65	↓ 6%	87	111	↓ 22%
Profit before Tax (PBT)	225	113	↑ 99%	443	237	↑ 87%
Profit after Tax (PAT)	166	83	↑ 100%	327	175	↑ 87%
Return on Assets (ROA)*	1.8%	1.2%		1.8%	1.2%	
Return on Equity (ROE)*	10.6%	5.8%		10.6%	6.2%	
Capital Adequacy (CRAR)	20.26%	25.97%				
Gross NPA	0.35%	0.08%				
Net NPA	0.21%	0.05%				

\* annualised

For Bajaj Housing Finance Limited



**Gaurav Kalani**

**Chief Financial Officer**