

BAJAJ HOUSING FINANCE LIMITED

Financial highlights for the quarter and year ended 31 March 2022

(₹ in Cr)

Parameters	Q4FY22	Q4FY21	QoQ	FY22	FY21	YoY
Disbursement	7,463	6,426	↑ 16%	26,175	15,186	↑ 72%
Assets under Management (AUM)	53,322	38,871	↑ 37%	53,322	38,871	↑ 37%
Net Interest Income (NII)	452	369	↑ 22%	1,612	1,189	↑ 36%
Operating Expenses (Opex)	147	98	↑ 50%	471	329	↑ 43%
Loan losses and provisions (LLP)	38	30	↑ 27%	181	247	↓ 27%
Profit before Tax (PBT)	267	241	↑ 11%	960	613	↑ 57%
Profit after Tax (PAT)	198	179	↑ 11%	710	453	↑ 57%
Return on Assets (ROA)*	1.8%	2.2%		1.8%	1.5%	
Return on Equity (ROE)*	11.9%	12.0%		11.1%	7.8%	
Capital Adequacy (CRAR)	19.72%	21.33%				
Gross NPA	0.31%	0.35%				
Net NPA	0.14%	0.22%				

* annualised

For Bajaj Housing Finance Limited



Gaurav Kalani

Chief Financial Officer