

BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited
Financial highlights for the quarter and half-year ended 30 September 2020

(₹ in Cr)

Parameters	Q2FY21	Q2FY20	QoQ	H1FY21	H1FY20	HoH
Disbursement	2,700	4,890	↓ 45%	3,790	10,123	↓ 63%
Assets under Management (AUM)	33,463	25,714	↑ 30%	33,463	25,714	↑ 30%
Net Interest Income (NII)	248	264	↓ 6%	491	462	↑ 6%
Operating Expenses (Opex)	70	88	↓ 20%	143	170	↓ 16%
Loan losses and provisions (LLP)	65	13	↑ 400%	111	22	↑ 405%
Profit before Tax (PBT)	113	163	↓ 31%	237	270	↓ 12%
Profit after Tax (PAT)	83	130	↓ 36%	175	200	↓ 13%
Return on Assets (ROA)*	1.2%	2.4%		1.2%	2.0%	
Capital Adequacy (CRAR)	25.97%	19.97%		25.97%	19.97%	
Gross NPA	0.08%	0.06%		0.08%	0.06%	
Net NPA	0.05%	0.03%		0.05%	0.03%	

* annualised

For Bajaj Housing Finance Limited



Gaurav Kalani
Chief Financial Officer