

# BAJAJ HOUSING FINANCE LIMITED

## Bajaj Housing Finance Limited

Financial highlights for the quarter and nine months ended 31 December 2020

(₹ in Cr)

Parameters	Q3FY21	Q3FY20	QoQ	9MFY21	9MFY20	9Mo9M
Disbursement	4,970	5,621	↓ 12%	8,659	15,744	↓ 45%
Assets under Management (AUM)	35,492	30,035	↑ 18%	35,492	30,035	↑ 18%
Net Interest Income (NII)	329	285	↑ 15%	820	747	↑ 10%
Operating Expenses (Opex)	87	96	↓ 9%	231	266	↓ 13%
Loan losses and provisions (LLP)	107	14	↑ 664%	217	36	↑ 503%
Profit before Tax (PBT)	135	175	↓ 23%	372	445	↓ 16%
Profit after Tax (PAT)	99	131	↓ 24%	274	331	↓ 17%
Return on Assets (ROA)*	1.3%	2.1%		1.2%	2.0%	
Capital Adequacy (CRAR)	24.94%	18.91%		24.94%	18.91%	
Gross NPA	0.06%	0.07%		0.06%	0.07%	
Net NPA	0.03%	0.05%		0.03%	0.05%	

For Bajaj Housing Finance Limited



Gaurav Kalani

Chief Financial Officer