

PRESS RELEASE

Financial Results for Q4 FY25 and FY25

A meeting of the Board of Directors of Bajaj Housing Finance Limited was held today to consider and approve the audited/unaudited financial results for the quarter and year ended 31 March 2025.

Particulars	Q4 FY25	Q4 FY24	Growth	FY25	FY24	Growth
Assets under Management (₹ in crore)	1,14,684	91,370	26%	1,14,684	91,370	26%
Loan Assets (₹ in crore)	99,513	79,301	25%	99,513	79,301	25%
ROA (Annualised)	2.4%	2.0%		2.4%	2.4%	
ROE (Annualised)	12.1%	12.7%		13.4%	15.2%	

Performance Highlights - Q4 FY25

- Assets under management grew by 26% to ₹ 1,14,684 crore as of 31 March 2025 from ₹ 91,370 crore as of 31 March 2024.
- Net interest income increased by 31% in Q4 FY25 to ₹ 823 crore from ₹ 629 crore in Q4 FY24.
- Net total income increased by 34% in Q4 FY25 to ₹ 958 crore from ₹ 717 crore in Q4 FY24.
- Operating Expenses to Net Total Income for Q4 FY25 was 21.7% as against 27% in Q4 FY24.
- Loan losses and provisions for Q4 FY25 was ₹ 30 crore as against ₹ 35 crore in Q4 FY24.
- Profit before tax for Q4 FY25 increased by 48% to ₹ 720 crore from ₹ 488 crore in Q4 FY24.
- Profit after tax for Q4 FY25 increased by 54% to ₹ 587 crore from ₹ 381 crore in Q4 FY24.
- Gross NPA and Net NPA as of 31 March 2025 stood at 0.29% and 0.11% respectively, as against 0.27% and 0.10% as of 31 March 2024. Provisioning coverage ratio on stage 3 assets at 60% .

Performance Highlights - FY25

- Net interest income increased by 20% in FY25 to ₹ 3,007 crore from ₹ 2,510 crore in FY24.
- Net total income increased by 23% in FY25 to ₹ 3,597 crore from ₹ 2,925 crore in FY24.
- Operating Expenses to Net Total Income for FY 25 was 20.8% as against 24% in FY24
- Loan losses and provisions in FY25 was ₹ 80 crore as against ₹ 61 crore in FY24
- Profit before tax increased by 28% in FY25 to ₹ 2,770 crore from ₹ 2,161 crore in FY24
- Profit after tax increased in FY25 by 25% to ₹ 2,163 crore from ₹ 1,731 crore in FY24
- Capital adequacy ratio (including Tier II capital) as of 31 March 2025 was 28.24%
- The Company enjoys the highest credit rating of AAA/Stable for its long-term debt programme from CRISIL and India Ratings and A1+ for short-term debt programme from CRISIL and India Ratings.



BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Financial Snapshot

(₹ in crore)

Particulars	Q4 FY25	Q4 FY24	YoY	FY25	FY24	YoY
Assets under Management	1,14,684	91,370	26%	1,14,684	91,370	26%
Loan Assets	99,513	79,301	25%	99,513	79,301	25%
Interest income	2,374	1,907	24%	8,986	7,202	25%
Interest Expenses	1,551	1,278	21%	5,979	4,692	27%
Net interest income (NII)	823	629	31%	3,007	2,510	20%
Fees and commission income	51	42	21%	201	138	46%
Net gain on fair value changes	27	35	(23%)	164	133	23%
Sale of services and Income on de-recognised loans	47	1		177	106	67%
Others*	10	10	0%	48	38	26%
Net total income (NTI)	958	717	34%	3,597	2,925	23%
Operating Expenses	208	194	7%	747	703	6%
Pre-provisioning operating profit	750	523	43%	2,850	2,222	28%
Loan losses and provisions	30	35	(14%)	80	61	31%
Profit before tax	720	488	48%	2,770	2,161	28%
Profit after tax	587	381	54%	2,163	1,731	25%

* Others include other operating income and other income

 Pune
23 April 2025

For Bajaj Housing Finance Limited



 Atul Jain
 Managing Director
 DIN: 09561712

BAJAJ HOUSING FINANCE LIMITED
www.bajajhousingfinance.in

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