

25 January 2024

To,
The Manager,
BSE Limited
DCS - CRD
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400001

Scrip Code: 973250

Dear Sir/Madam,

Sub: Financial Highlights for the quarter and nine months ended 31 December 2023

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 and nine months ended 31 December 2023.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**

ATUL

PATNI

Atul Patni

Company Secretary

Email id :- bhflinvestor.service@bajajfinserv.in

Digitally signed by
ATUL PATNI
Date: 2024.01.25
15:02:10 +05'30'

Cc: Catalyst Trusteeship Limited, Pune (Debenture Trustee)

Encl.: As above

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

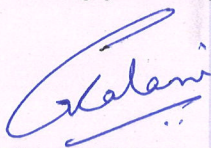
Bajaj Housing Finance Limited
Financial highlights for the quarter and nine months ended 31 December 2023

(₹ in Cr)

Parameters	Q3FY24	Q3FY23	QoQ	9MFY24	9MFY23	9Mo9M
Disbursement	10,727	7,429	↑ 44%	33,263	25,308	↑ 31%
Assets under Finance (AR)	73,197	57,991	↑ 26%	73,197	57,991	↑ 26%
Assets under Management (AUM)	85,929	65,581	↑ 31%	85,929	65,581	↑ 31%
Net Interest Income (NII)	746	638	↑ 17%	2,208	1,822	↑ 21%
Operating Expenses (Opex)	173	156	↑ 11%	509	462	↑ 10%
Loan losses and provisions (LLP)	1	30	↓ 97%	26	67	↓ 61%
Profit before Tax (PBT)	572	452	↑ 27%	1,673	1,293	↑ 29%
Profit after Tax (PAT)	437	334	↑ 31%	1,350	956	↑ 41%
Return on Assets (ROA)*	2.4%	2.4%		2.7%	2.4%	
Return on Equity (ROE)*	15.0%	13.3%		16.1%	15.1%	
Capital Adequacy (CRAR)	21.92%	23.00%				
Gross NPA	0.25%	0.23%				
Net NPA	0.10%	0.10%				

* annualised

For Bajaj Housing Finance Limited



Gaurav Kalani

Chief Financial Officer

BAJAJ HOUSING FINANCE LIMITED

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