

Financial statement summary – Consolidated

BAJAJ FINANCE LIMITED
₹ in Crore

Financials snapshot	Q4 FY23	Q4 FY22	Y-o-Y	FY23	FY22	Y-o-Y
Assets under management	2,47,379	1,97,452	25%	2,47,379	1,97,452	25%
Core Assets under management	2,47,379	1,92,087	29%	2,47,379	1,92,087	29%
Assets under finance	2,42,269	1,91,423	27%	2,42,269	1,91,423	27%
Interest income	9,847	7,368	34%	35,550	27,277	30%
Fees, commission, and other non-interest income	1,516	1,261	20%	5,856	4,371	34%
Total Income	11,363	8,629	32%	41,406	31,648	31%
Interest expenses	3,592	2,568	40%	12,560	9,754	29%
Net Interest Income	7,771	6,061	28%	28,846	21,894	32%
Operating Expenses	2,653	2,094	27%	10,130	7,587	34%
Loan losses and provisions	859	702	22%	3,190	4,803	(34%)
Share of profit of associate	2	-	-	2	-	-
Profit before tax	4,261	3,265	31%	15,528	9,504	63%
Profit after tax	3,158	2,420	30%	11,508	7,028	64%
Ratios						
Operating expenses to Net Interest Income	34.1%	34.5%		35.1%	34.7%	
Annualized Loan Loss to Average AUF	1.47%	1.53%		1.47%	2.84%	
Annualized Return on Average AUF	5.40%	5.29%		5.31%	4.16%	
Annualized Return on Average Equity	23.94%	22.80%		23.46%	17.43%	
Earning per share - Basic (₹) *	52.3	40.1		190.5	116.6	