

16 October 2026

To, The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street Mumbai - 400 001 BSE Code: 544252	To, The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1 Block G Bandra - Kurla Complex, Bandra (East) Mumbai - 400 051 NSE Code: BAJAJHFL - EQ
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Dear Sir/Madam,

Sub: Outcome of Meeting of Board of Directors held on 16 October 2026

In terms of provision of Regulation 30 read with Regulation 51 (Part A and B of Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations, 2015"), as amended, this is to inform you that the Board of Directors of the Company, at its meeting held today, i.e. Friday, 16 October 2026 have approved the unaudited financial results of the Company prepared as per Indian Accounting Standard (Ind AS) for the quarter and half year ended 30 September 2026.

Further as per SEBI Listing Regulations, 2015, following documents are enclosed:

- Unaudited financial results along with limited review report pursuant to Regulation 33 and Regulation 52 of SEBI Listing Regulations, 2015. The limited review report is submitted with unmodified opinion(s);
- Details as per Regulation 52(4) of SEBI Listing Regulations, 2015;
- Press release regarding financial performance;
- Security Cover certificate as per Regulation 54(3) of SEBI Listing Regulations, 2015 read with SEBI Master Circular dated 28 September 2026;
- A statement as per Regulation 52(7) and (7A) of the SEBI Listing Regulations, 2015, read with SEBI Master Circular dated 11 July 2025;
- Certificate from CFO on use of proceeds from issue of Commercial papers; and
- Statement of Related Party Transactions pursuant to provisions of Regulation 23(9) of SEBI Listing Regulations, 2015.

The meeting commenced at 02.00 p.m. and concluded at 03:30 p.m.

The above information is also being uploaded on the Company's website.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,

For Bajaj Housing Finance Limited

Atul Patni

Company Secretary

Email id: bhflinvestor.service@bajajhousing.co.in



Cc: Catalyst Trusteeship Limited, Pune (Debenture Trustee)

Encl.: As above

BAJAJ HOUSING FINANCE LTD.

www.bajajhousingfinance.in

Singhi & Co.

Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai-400013, India

Mukund M. Chitale & Co.

Chartered Accountants
2nd Floor, Kapur House,
Paranjape B Scheme Road No. 1,
Vile Parle (E),
Mumbai – 400 057, India

Independent Auditors' Limited Review Report on the Unaudited Financial Results of Bajaj Housing Finance Limited for the quarter and half year ended September 30, 2026 pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended)

To the Board of Directors of Bajaj Housing Finance Limited

- 1) We have reviewed the accompanying statement of unaudited financial results of **Bajaj Housing Finance Limited** ('the Company') for the quarter and half year ended September 30, 2026 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ('the Listing Regulations'), including relevant circulars issued by the SEBI from time to time.
- 2) This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3) We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act 2013, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



Singhi & Co.
Chartered Accountants

Mukund M. Chitale & Co.
Chartered Accountants

- 4) Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with recognition and measurement principles laid down in the aforesaid Indian Accounting Standards 34 ('Ind AS 34') specified under Section 133 of the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 33 and 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Singhi & Co.

Chartered Accountants
Firm's Registration No. 302049E


Ravi Kapoor
Partner



Membership Number 040404
UDIN: 26040404ITFWV5600

Place: Pune
Date: October 16, 2026

For Mukund M. Chitale & Co.

Chartered Accountants
Firm's Registration No. 106655W


Sagar Kulkarni
Partner



Membership Number 166003
UDIN: 26166003CEJINU5619

Place: Pune
Date: October 16, 2026

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

Statement of Profit and Loss

(₹ in crore)

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
1 Income						
(a) Revenue from operations						
Interest income	3,051.74	2,856.07	2,614.44	5,907.81	5,107.03	10,511.61
Fees and commission income	124.54	105.84	67.85	230.38	126.53	297.11
Net gain on fair value changes	24.19	22.56	28.07	46.75	66.08	86.33
Sale of services	7.79	6.70	10.16	14.49	16.61	20.57
Income on derecognised (assigned) loans	31.59	61.21	15.09	92.80	26.22	195.35
Other operating income	10.72	10.64	12.43	21.36	18.40	36.23
Total Revenue from operations	3,250.57	3,063.02	2,748.04	6,313.59	5,360.87	11,147.20
(b) Other income	0.52	0.03	0.15	0.55	2.89	3.09
Total Income	3,251.09	3,063.05	2,748.19	6,314.14	5,363.76	11,150.29
2 Expenses						
(a) Finance costs	1,996.65	1,888.49	1,657.96	3,885.14	3,263.92	6,759.39
(b) Fees and commission expense	3.13	3.00	3.48	6.13	6.69	13.09
(c) Impairment on financial instruments	34.78	16.10	42.85	50.88	81.06	190.68
(d) Employee benefits expense	162.43	155.61	136.09	318.04	271.71	559.21
(e) Depreciation and amortisation expenses	13.37	12.85	11.70	26.22	22.79	47.33
(f) Other expenses	61.00	58.26	63.45	119.26	127.99	247.43
Total expenses	2,271.36	2,134.31	1,915.53	4,405.67	3,774.16	7,817.13
3 Profit before exceptional items and tax (1-2)	979.73	928.74	832.66	1,908.47	1,589.60	3,333.16
4 Exceptional items	-	-	-	-	-	13.14
5 Profit before tax (3-4)	979.73	928.74	832.66	1,908.47	1,589.60	3,320.02
6 Tax expense						
(a) Current Tax	220.11	212.76	190.83	432.87	383.81	767.95
(b) Deferred tax charge/(credit)	2.65	0.70	(1.13)	3.35	(20.47)	(8.27)
Total tax expense	222.76	213.46	189.70	436.22	363.34	759.68
7 Profit after tax (5-6)	756.97	715.28	642.96	1,472.25	1,226.26	2,560.34
8 Other comprehensive income						
(a) Items that will not be reclassified to profit or loss						
(i) Re-measurement gains/(losses) on defined benefit plans	-	0.01	(0.48)	0.01	(0.96)	0.03
(ii) Tax impact on above	-	-	0.12	-	0.24	(0.01)
(b) Items that will be reclassified to profit or loss						
(i) Gains/(losses) on investments in debt instruments measured at FVOCI	(4.95)	13.93	(20.34)	8.98	(13.78)	(25.71)
(ii) Tax impact on above	1.25	(3.51)	5.12	(2.26)	3.47	6.47
Total other comprehensive income, net of tax	(3.70)	10.43	(15.58)	6.73	(11.03)	(19.22)
9 Total comprehensive income (7+8)	753.27	725.71	627.38	1,478.98	1,215.23	2,541.12
10 Paid-up Equity Share Capital (Face Value of ₹ 10 each)	8,329.00	8,328.76	8,328.61	8,329.00	8,328.61	8,328.66
11 Other equity						14,194.13
12 Earnings per share (not annualised for interim period)						
Basic (₹)	0.91	0.86	0.77	1.77	1.47	3.07
Diluted (₹)	0.91	0.86	0.77	1.77	1.47	3.07



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

Notes:

- 1 Disclosure of balance sheet as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

(₹ in crore)

Particulars	As at 30.09.2026 (Unaudited)	As at 30.09.2025 (Unaudited)	As at 31.03.2026 (Audited)
A ASSETS			
1 Financial assets			
(a) Cash and cash equivalents	112.36	136.56	161.80
(b) Bank balances other than cash and cash equivalents	3.81	3.80	3.80
(c) Derivative financial instruments	8.03	-	-
(d) Trade receivables	42.12	26.82	27.80
(e) Loans	1,39,861.92	1,13,059.49	1,23,745.05
(f) Investments	2,376.90	2,129.42	2,502.21
(g) Other financial assets	534.58	337.07	440.18
Sub-total - Financial assets	1,42,939.72	1,15,693.16	1,26,880.84
2 Non-financial assets			
(a) Current tax assets (net)	37.19	53.28	25.27
(b) Deferred tax assets (net)	49.47	67.07	56.35
(c) Property, plant and equipment	114.84	102.97	110.95
(d) Intangible assets under development	2.60	1.36	0.15
(e) Other Intangible assets	41.88	39.27	43.12
(f) Other non-financial assets	25.83	19.36	30.37
Sub-total - Non-financial assets	271.81	283.31	266.21
Total - Assets	1,43,211.53	1,15,976.47	1,27,147.05
B LIABILITIES AND EQUITY			
Liabilities			
1 Financial liabilities			
(a) Derivative financial instruments	48.09	-	61.58
(b) Trade payables			
i. Total outstanding dues of micro enterprises and small enterprises	-	0.14	-
ii. Total outstanding dues of creditors other than micro enterprises and small enterprises	150.77	121.96	126.10
(c) Other payables			
i. Total outstanding dues of micro enterprises and small enterprises	-	-	-
ii. Total outstanding dues of creditors other than micro enterprises and small enterprises	148.58	117.44	155.92
(d) Debt securities	65,368.74	50,865.55	51,014.71
(e) Borrowings (other than debt securities)	52,807.97	43,147.74	52,642.08
(f) Deposits	81.88	47.99	47.20
(g) Other financial liabilities	348.50	308.31	367.32
Sub-total - Financial liabilities	1,18,954.53	94,609.13	1,04,414.91
2 Non-financial liabilities			
(a) Current tax liabilities (net)	104.42	111.19	73.03
(b) Provisions	83.93	47.27	70.53
(c) Other non-financial liabilities	45.35	28.59	65.79
Sub-total - Non-financial liabilities	233.70	187.05	209.35
3 Equity			
(a) Equity share capital	8,329.00	8,328.61	8,328.66
(b) Other equity	15,694.30	12,851.68	14,194.13
Sub-total - Equity	24,023.30	21,180.29	22,522.79
Total - Liabilities and Equity	1,43,211.53	1,15,976.47	1,27,147.05



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

Notes:

2 Disclosure of statement of cash flows as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

(₹ in crore)			
Particulars	Half Year ended 30.09.2026 (Unaudited)	Half Year ended 30.09.2025 (Unaudited)	Year ended 31.03.2026 (Audited)
A. Cash flow from operating activities			
Profit before tax	1,908.47	1,589.60	3,320.02
Adjustments for:			
Interest income	(5,907.81)	(5,107.03)	(10,511.61)
Depreciation and amortisation expenses	26.22	22.79	47.33
Impairment on financial instruments (Gross of recoveries)	52.12	90.75	204.14
Finance costs	3,885.14	3,263.92	6,759.39
Share based payment expenses	19.69	15.71	32.06
Net loss on disposal of property, plant and equipment and intangible assets	0.44	0.30	0.91
Service fees for management of assigned portfolio of loans	(14.49)	(16.61)	(20.57)
Income on derecognised (assigned) loans	(92.80)	(26.22)	(195.35)
Net (gain)/ loss on fair value changes	(46.75)	(66.08)	(86.33)
	(169.77)	(232.87)	(450.01)
Cash inflow from interest on loans	5,769.63	4,963.10	10,200.15
Cash inflow from interest on investments and fixed deposits	95.66	146.94	233.66
Cash inflow from servicing on assigned loans	25.69	26.75	52.52
Cash outflow towards finance cost	(4,005.75)	(2,998.37)	(6,234.03)
Cash generated from operation before working capital changes	1,715.46	1,905.55	3,802.29
Working capital changes:			
(Increase) / decrease in bank balances other than cash and cash equivalents	(0.01)	(3.65)	(3.65)
(Increase) / decrease in trade receivables	(14.38)	(4.96)	(5.94)
(Increase) / decrease in loans	(16,066.10)	(13,557.14)	(24,231.16)
(Increase) / decrease in investments measured under FVTPL	48.79	218.12	1,202.06
(Increase) / decrease in other financial assets	(75.86)	7.37	6.97
(Increase) / decrease in other non-financial assets	4.54	(5.89)	(16.90)
Increase / (decrease) in trade payables	24.67	45.64	49.64
Increase / (decrease) in other payables	(7.34)	13.15	51.63
Increase / (decrease) in other financial liabilities	(20.63)	(182.59)	(123.97)
Increase / (decrease) in provisions	13.67	(1.09)	22.97
Increase / (decrease) in other non-financial liabilities	(20.44)	(6.17)	31.03
	(14,397.63)	(11,571.66)	(19,215.03)
Income taxes paid (net of refunds)	(412.12)	(286.80)	(679.83)
Net cash used in operating activities (A)	(14,809.75)	(11,858.46)	(19,894.86)
B. Cash flow from investing activities			
Purchase of property, plant and equipment	(14.28)	(12.08)	(31.26)
Sale of property, plant and equipment	2.66	2.29	4.67
Purchase of other intangible assets and intangible assets under development	(8.89)	(6.69)	(16.68)
Purchase of investments measured under amortised cost	(41,766.89)	(16,274.44)	(43,584.04)
Proceeds from liquidation of investments measured under amortised cost	41,766.89	16,274.44	43,584.04
Purchase of investments measured under FVOCI	(2,749.77)	(687.54)	(3,763.78)
Proceeds from liquidation of investments measured under FVOCI	2,884.24	877.30	2,605.37
Net cash generated from / (used in) investing activities (B)	113.96	173.28	(1,201.68)
C. Cash flow from financing activities			
Issue of equity share capital (including securities premium)	1.85	2.55	2.81
Long term borrowings availed	24,351.84	17,764.73	35,419.55
Long term borrowings repaid	(9,700.07)	(8,974.24)	(17,790.55)
Short term borrowings availed (net)	(33.42)	2,964.09	3,571.56
Deposits received (net)	35.08	10.55	9.23
Payment of lease liability	(8.93)	(7.57)	(15.89)
Net cash generated from financing activities (C)	14,646.35	11,760.11	21,196.71
Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(49.44)	74.93	100.17
Cash and cash equivalents at the beginning of the period	161.80	61.63	61.63
Cash and cash equivalents at the end of the period	112.36	136.56	161.80
Cash and cash equivalents comprises of:			
Cash on hand	-	-	-
Balances with banks:			
In current accounts	112.36	136.56	161.80
Total cash and cash equivalents	112.36	136.56	161.80



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

Notes:

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 16 October 2026 and subjected to limited review by joint statutory auditors pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results of the Company have been prepared in accordance with Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015, as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by Reserve Bank of India (RBI) and the National Housing Bank (NHB) from time to time. These financial results are available on the website of the Company viz. www.bajajhousingfinance.in and on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).
- 4 All the secured non-convertible debentures of the Company including those issued during the half year ended 30 September 2026, are fully secured by hypothecation of book debts/loan receivables to the extent as stated in the respective information memorandum. Further, the Company has at all times, for the non convertible debentures issued, maintained asset cover as stated in the respective information memorandum which is sufficient to discharge the principal amount, interest accrued thereon and such other sums as mentioned therein. The details for security cover as per the format prescribed by the SEBI vide Master circular dated 28 September 2026 is attached in Annexure-I.
- 5 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment.
- 6 Disclosure pertaining to Resolution Framework for COVID-19 related stress and resolution framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to read with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions dated 28 November 2025

(₹ in crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 26 (A) [§]	Of (A), aggregate debt that slipped into NPA during the half year ended 30 September 26	Of (A) amount written off during the half year ended 30 September 26 [#]	Of (A) amount paid by the borrowers during the half year ended 30 September 26 [*]	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 26
Personal Loans	181.04	4.21	0.01	16.11	160.72
Corporate persons	1.22	0.51	-	0.02	0.69
of which, MSMEs	0.16	-	-	0.04	0.12
Others	1.06	0.51	-	(0.02)	0.57
Total	182.26	4.72	0.01	16.13	161.41

§ Includes restructuring implemented pursuant to OTR 2.0 for personal loans, individual business loans and small business loans.

Represents debt that slipped into stage 3 and written off during the half year ended 30 September 2026

* Represents receipts net of interest accruals and drawdown, if any.



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

- 7 Disclosures pursuant to the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions and the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions dated 28 November 2025 as amended from time to time.

(a) Details of loans (not in default) transferred through assignment/loan participation

Particulars	For the half year ended 30 September 2026
Retention of beneficial economic interest (MRR)*	1% to 35%
Number of accounts assigned	2,713
Amount of loan account assigned (₹ in crore)	4,056.46
Weighted average residual maturity (in months)	127.14
Weighted average holding period (in months)	17.03
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

* Retained by the originator

(b) Details of loans (not in default) acquired through assignment/loan participation

Particulars	For the half year ended 30 September 2026
Beneficial economic interest acquired *	90%
Number of accounts acquired	14,428
Amount of loan account acquired (₹ in crore)	2,660.36
Weighted average residual maturity (in months)	212.92
Weighted average holding period (in months)	22.94
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

* Acquired by the assignee

(c) The Company has not acquired/transferred any stressed loan during the half year ended 30 September 2026.

(d) Details of Co-Lending Arrangements (CLA) as a partner RE

Particulars	As at 30 September 2026
1. Quantum of CLAs	
(i) Number of CLA partners	1
(ii) Number of outstanding cases	9
(iii) Amount of Gross Loan Assets Outstanding (₹ in crore)*	2.62
2. Weighted average rate of interest	7.53%
3. Fees paid during the half year (₹ in crore)	-
4. Broad sectors in which CLA was made	Housing Finance
5. Performance of loans under CLA *	
(i) Stage 1 & 2	100.00%
(ii) Stage 3	0.00%
6. Details related to default loss guarantee	Nil

*Net of write off



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

- 8 In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, dated 28 November 2025, no resolution plans have been implemented during the quarter and half year ended 30 September 2026 in projects financed on or after 1 October 2025. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, dated 28 November 2025 as amended from time to time.
- 9 As per the Reserve Bank of India (Non-Banking Financial Companies - Income Recognition, Asset Classification and Provisioning) Directions, 2025, where impairment allowance under Ind AS 109 is lower than the IRACP norms, the Company shall appropriate the difference from its net profit or loss after tax to a separate 'Impairment Reserve'. Accordingly, Impairment Reserve of ₹ 25.09 crore has been created.
- 10 The Company does not have any subsidiary/associate/joint venture entity(ies), hence consolidation is not applicable.
- 11 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended 30 September 2026 and 30 September 2025 is attached as Annexure-II.
- 12 Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.
- 13 The Company has designated an exclusive email ID viz. bhflinvestor.service@bajajhousing.co.in for investor grievance redressal.



By order of the Board of Directors
For Bajaj Housing Finance Limited

Atul Jain
Managing Director
DIN: 09561712

Pune
16 October 2026

CIN : L65910PN2008PLC132228

Registered Office : 4th Floor, Bajaj Finserv House, Off Pune-Ahmednagar Road, Viman Nagar, Pune - 411 014

Corporate Office : 5th Floor, B2 Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune - 411 014

Tel. : 020-71878060

E-mail: bhflinvestor.service@bajajhousing.co.in | **Website:** www.bajajhousingfinance.in

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026

Annexure-II

Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 as amended

Particulars	For the quarter ended 30 September 2026	For the half year ended 30 September 2026	For the quarter ended 30 September 2025	For the half year ended 30 September 2025
1. Debt-Equity ratio [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Equity	4.92		4.44	
2. Outstanding redeemable preference shares (quantity and value)	The Company has not issued any preference shares.			
3. Debenture redemption reserve	Not Applicable ¹			
4. Capital redemption reserve	Not Applicable			
5. Net Worth [As per sec. 2(57) of the Companies Act, 2013] (₹ in crore)	24,015.22		21,169.67	
6. Net Profit after tax (₹ in crore)	756.97	1,472.25	642.96	1,226.26
7. Earnings per share [not annualised]				
Basic (₹)	0.91	1.77	0.77	1.47
Diluted (₹)	0.91	1.77	0.77	1.47
8. Total debts to total assets [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Assets	0.83		0.81	
9. Net Profit Margin percent [Profit after tax / Total Income]	23.28%	23.32%	23.40%	22.86%
10. Other Ratio				
(a) Gross NPA (stage 3 asset, gross) ratio	0.29%		0.26%	
(b) Net NPA (stage 3 asset, net) ratio	0.12%		0.12%	
(c) Provision coverage (on stage 3 asset) ratio	59.80%		55.64%	
(d) Capital to risk-weighted assets ratio (Regulatory requirement-15%)	21.24%		26.12%	
(e) Liquidity Coverage Ratio (Regulatory requirement-100%)	146.25%	152.64%	175.73%	190.60%

Note :

- According to Rule 18 (7)(b)(iii)(B)A of the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures issued by the Company which is a HFC registered with NHB.
- Debt Service Coverage Ratio, Interest Service Coverage Ratio, Current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover and Operating margin percent are not relevant to the Company.



PRESS RELEASE

Financial Results for Q2 FY27

Bajaj Housing Finance surpassed landmark ₹1.5 Lakh crore AUM milestone, driven by strong and diversified growth, reinforcing its position as one of India's leading Housing Finance Companies

A meeting of the Board of Directors of Bajaj Housing Finance Limited was held today to consider and approve the unaudited financial results for the quarter ended 30 September 2026.

Particulars	Q2 FY27	Q2 FY26	Growth	H1 FY27	H1 FY26	HoH	FY26
Disbursements (₹ in crore)	19,935	15,914	25%	39,444	30,565	29%	64,616
Assets under Management (₹ in crore)	1,58,205	1,26,749	25%	1,58,205	1,26,749	25%	1,40,706
Loan Assets (₹ in crore)	1,39,862	1,13,059	24%	1,39,862	1,13,059	24%	1,23,745
Net Worth (₹ in crore)	24,015	21,170	13%	24,015	21,170	13%	22,527
ROA (Annualised)	2.2%	2.3%		2.2%	2.3%		2.3%
ROE (Annualised)	12.7%	12.2%		12.6%	11.9%		12.1%
GNPA	0.29%	0.26%		0.29%	0.26%		0.27%

Product Wise AUM	Q2 FY27	Q2 FY26	Growth
Home Loans	85,224	69,845	22%
Loan against property	16,382	12,985	26%
Lease rental discounting	37,988	27,290	39%
Developer Finance	16,904	14,928	13%
Others	1,707	1,701	0%
Total	1,58,205	1,26,749	25%

Performance Highlights - Q2 FY27

- **Assets under Management grew by 25%** to ₹ 1,58,205 crore as of 30 September 2026 from ₹ 1,26,749 crore as of 30 September 2025.
- **Net interest income increased by 10%** in Q2 FY27 to ₹ 1,055 crore from ₹ 956 crore in Q2 FY26.
- **Net total income increased by 15%** in Q2 FY27 to ₹ 1,254 crore from ₹ 1,090 crore in Q2 FY26.
- **Operating Expenses to Net Total Income** for Q2 FY27 was 19.1% as against 19.7% in Q2 FY26.
- **Loan losses and provisions** for Q2 FY27 was ₹ 35 crore as against ₹ 43 crore in Q2 FY26.
- **Profit before tax increased by 18%** in Q2 FY27 to ₹ 980 crore from ₹ 833 crore in Q2 FY26.
- **Profit after tax increased by 18%** in Q2 FY27 to ₹ 757 crore from ₹ 643 crore in Q2 FY26.
- **Gross NPA and Net NPA** as of 30 September 2026 stood at 0.29% and 0.12% respectively, as against 0.26% and 0.12% as of 30 September 2025. Provisioning coverage ratio on stage 3 assets was ~60%.
- **Capital adequacy ratio** (including Tier-II capital) as of 30 September 2026 was 21.24%.
- 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 LTD.

www.bajajhousingfinance.in

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra
Registered Office: 4th Floor, Bajaj Finserv House, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014, Maharashtra
Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhfiwecare@bajajhousing.co.in

Financial Snapshot

(₹ in crore)

Particulars	Q2 FY27	Q2 FY26	YoY	H1 FY27	H1 FY26	HoH	FY26
Assets under Management	1,58,205	1,26,749	25%	1,58,205	1,26,749	25%	1,40,706
Loan Assets	1,39,862	1,13,059	24%	1,39,862	1,13,059	24%	1,23,745
Interest income	3,052	2,614	17%	5,908	5,107	16%	10,512
Interest Expenses	1,997	1,658	20%	3,885	3,264	19%	6,760
Net interest income (NII)	1,055	956	10%	2,023	1,843	10%	3,752
Fees and commission income	125	69	81%	230	127	81%	298
Net gain on fair value changes	24	28	(14%)	47	66	(29%)	86
Sale of services and Income on de-recognised loans	39	25	56%	107	43	149%	216
Others*	11	12	(8%)	22	21	5%	39
Net total income (NTI)	1,254	1,090	15%	2,429	2,100	16%	4,391
Operating Expenses	239	214	12%	470	429	10%	867
Pre-provisioning operating profit	1,015	876	16%	1,959	1,671	17%	3,524
Loan losses and provisions	35	43	(19%)	51	81	(37%)	191
Profit before exceptional items and tax	980	833	18%	1,908	1,590	20%	3,333
Exceptional Item	-	-	-	-	-	-	13
Profit before tax	980	833	18%	1,908	1,590	20%	3,320
Profit after tax	757	643	18%	1,472	1,226	20%	2,560

* Others include other operating income and other income

Bajaj Housing Finance Limited (BHFL), a subsidiary of Bajaj Finance Limited, is a non-deposit taking housing finance company registered with the National Housing Bank since 2015 and operational since 2017. BHFL is classified as an Upper Layer NBFC under the RBI's Scale Based Regulations. The Company has been listed on the NSE and BSE since September 2024 and is regulated by the RBI, SEBI and IRDAI, and supervised by the NHB.

For Bajaj Housing Finance Limited


Atul Jain
Atul Jain
Managing Director
DIN: 09561712
Atul Jain

Pune
16 October 2026

BAJAJ HOUSING FINANCE LTD.
www.bajajhousingfinance.in

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Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | **Email:** bhfwecare@bajajhousing.co.in

16 October 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub: Security Cover

Pursuant to Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated 28 September 2026, please find enclosed herewith the statement on security cover available for non-convertible debt securities as at 30 September 2026.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**



Atul Patni
Company Secretary

Email id: bhflinvestor.service@bajajhousing.co.in



Encl.: As above

Cc: Catalyst Trusteeship Limited (Debenture Trustee, Pune)

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Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in

Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai - 400013, India

Mukund M. Chitale & Co.
Chartered Accountants
2nd Floor, Kapur House,
Paranjape B Scheme Road No. 1,
Vile Parle (E),
Mumbai - 400057, India

Independent Auditors' Certificate on Security Cover as at September 30, 2026 under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Bajaj Housing Finance Limited
Cerebrum IT Park, B2 Building, 5th Floor,
Kumar City, Kalyani Nagar,
Pune- 411014

Dear Sir/ Madam,

1. This certificate is issued in accordance with the terms of our engagement letter dated August 7, 2024 with Bajaj Housing Finance Limited ('the Company').
2. We Singhi & Co., Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants, are Joint Statutory Auditors' of the Company. We have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities ('NCDs') as at September 30, 2026 (the "Statement") which has been prepared by the management of the Company for the purpose of its onward submission to Stock Exchanges in order to comply with Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended vide notification No. SEBI/HO/MIRSD/CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations"), SEBI circular HO/17/11/12(2)2026-DDHS-POD1/1/22420/2026 dated September 28, 2026 and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as the 'Regulations').
3. The accompanying 'Statement' ("Annexure I") has been certified by management of the Company and it has been stamped and initialed by us for identification purpose only.

Management's Responsibility

4. The preparation of the accompanying Statement from the unaudited books of accounts of the Company is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal Controls relevant to the preparation and presentation of the Statement, compilation of other relevant information and applying an appropriate basis of preparations and making estimates that are reasonable in the circumstances.
5. The Company's management is also responsible for ensuring that the Company complies with:
 - a. the requirements of the Regulations and the Debenture Trust Deeds ('DTD') for all listed NCDs issued during the quarter ended / outstanding as at September 30, 2026 and for providing all relevant information to the Company's Debenture Trustee.
 - b. ensuring maintenance of the adequate security-cover available for listed NCDs as per the Regulation 54 of LODR Regulations.



accurate computation of security-cover available for listed NCDs which is based on unaudited financial results of the Company as at September 30, 2026.

- c. Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular and for providing all relevant information to the Stock Exchanges.
6. This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditors' Responsibility

7. Based on our examination of the security cover available for the listed NCDs, which has been prepared by the management from the unaudited financial results for the quarter ended September 30, 2026 and relevant records provided by the Company, pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at September 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum/ General Information Document/ Key Information Document and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Documents/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the listed NCDs.
8. The financial results referred to in para 7 above, have been jointly reviewed by us on which we have issued unmodified conclusion vide our reports dated October 16, 2026. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures:
 - a. Obtained and read on a test check basis, the Debenture Trust Deed and the Offer Documents/ Information Memorandum in respect of the secured Non-Convertible Debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures as indicated in the Statement.
 - b. Obtained and read on a test check basis, the Debenture Trust Deed and the Offer Documents/ Information Memorandum in respect of the unsecured Non-Convertible Debentures and noted that there is no minimum-security cover percentage prescribed therein in respect of such Debentures.
 - c. Traced and agreed the principal amount of the Debentures outstanding as at September 30, 2026 to the unaudited financial results referred to in paragraph 7 above, and the unaudited books of account maintained by the Company as at September 30, 2026.



- d. Traced the book value of assets indicated in the Statement to the unaudited financial statements as at September 30, 2026 referred to in paragraph 7 above and other relevant records maintained by the Company.
 - e. Obtained the list of the securities created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.
 - f. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
 - g. Obtained necessary representation from the management.
10. We conducted our examination of the Statement, on a test check basis in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India (ICAI) which requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We hereby confirm that while providing this certificate we have complied with the Code of Ethics issued by the ICAI.
11. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

12. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that as at September 30, 2026, the Company has not maintained Security Cover as per the terms of the Offer Documents/ Information Memorandum and Debenture Trust Deed.



Restriction on Use

13. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchanges as stated in para 2 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

Yours Sincerely,

For Singhi & Co.,
Chartered Accountants
Firm Registration Number: 302049E



Ravi Kapoor
Partner

Membership Number: 040404

UDIN - 26040404WGAJAD07295

Place: Pune

Date: October 16, 2026



For Mukund M Chitale & Co.,
Chartered Accountants
Firm Registration Number: 106655W



Sagar Kulkarni
Partner

Membership Number: 166003

UDIN - 26166003CSASM X 6210

Place: Pune

Date: October 16, 2026



Encl.: Annexure I: Statement of security cover as on September 30, 2026

Annexure I : Statement of Security Cover as on Sept 30, 2026

All figures are in Crores except ratios

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being Issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment					-		62.74		62.74					
Capital Work-in-Progress					-									
Right of Use Assets					-		52.10		52.10					
Goodwill														
Intangible Assets					-		41.88		41.88					
Intangible Assets under Development							2.60		2.60					
Investments					-		2,376.90		2,376.90					
Loans	Book Debt receivables		11,805.94	Yes	58,624.70	49,794.58	19,636.71		1,39,861.92				58,624.70	58,624.70
Inventories														
Trade Receivables							42.12		42.12					
Cash and Cash Equivalents							112.36		112.36					
Bank Balances other than Cash and Cash Equivalents							3.81		3.81					
Others							655.10		655.10					
Total			11,805.94		58,624.70	49,794.58	22,986.32		1,43,211.53				58,624.70	58,624.70

Relating to Column F

BAJAJ HOUSING FINANCE LTD.

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HOUSING FINANCE

Annexure I : Statement of Security Cover as on Sept 30, 2026

All figures are in Crores except ratios

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
			Book Value	Book Value	Yes/ No	Book Value		Book Value					Relating to Column F	
LIABILITIES														
Debt securities to which this certificate pertains				Yes	58,545.83		-318.57		58,227.26				58,545.83	58,545.83
Other debt sharing pari-passu charge with above debt														
Other Debt	CP and Unsecured Debt						7,141.48		7,141.48					
Subordinated debt														
Borrowings														
Bank (incl. NHB & PTC)			10,951.61	No		41,856.36			52,807.97					
Debt Securities														
Others (ICD/TREPS)							81.88		81.88					
Trade payables							150.77		150.77					
Lease Liabilities							55.14		55.14					
Provisions							83.93		83.93					
Others							639.80		639.80					
Total		-	10,951.61		58,545.83	41,856.36	7,834.43		1,19,188.23				58,545.83	58,545.83
Cover on Book Value ⁱⁱ		-	-		1.001								1.001	
Cover on Market Value		-	-		-									
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio	1.001								

Cover on book value pertains to secured NCDs only for which this certificate is being issued

Place: Pune
Date: October 16, 2026



For Bajaj Housing Finance Limited
Gaurav Kalani
Gaurav Kalani
Chief - Financial Officer

Rahul Gupta
Rahul Gupta
Head - Treasury, Mid-Office



16 October 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub.: Intimation under Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended 30 September 2026

Pursuant to Regulation 52(7) and Regulation 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, we enclose a statement indicating the utilisation of issue proceeds of non-convertible securities as **Annexure A**, and a statement confirming NIL deviation or variation, in the prescribed format, in the utilisation of proceeds of listed non-convertible securities from the objects stated in the offer document as **Annexure B**.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,
For **Bajaj Housing Finance Limited**


Atul Patni
Company Secretary
Email id: bhflinvestor.service@bajajhousing.co.in



Encl.: As above
Cc: Catalyst Trusteeship Limited (Debenture Trustee, Pune)

BAJAJ HOUSING FINANCE LTD.

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Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in

Annexure A -Statement of utilization of issue proceeds of Non-Convertible securities under Regulation 52(7)

Name of the Issuer	SIN	Mode of Fund Raising (Public issues/ Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised (Face Value) (Rs. in Crore)	Funds Utilized (Face Value) (Rs. in Crore)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, If any
1	2	3	4	5	6	7	8	9	10
BAJAJ HOUSING FINANCE LIMITED	INE377Y07664	Private Placement	NCD	01-Jul-26	2,500.00	2,500.00	No	Not Applicable	Proceeds from the issue of non-convertible debentures were deployed on the Company's own balance sheet.
	07-Jul-26			1,500.00	1,500.00				
	04-Aug-26			1,885.00	1,885.00				
	10-Aug-26			750.00	750.00				
	20-Aug-26			750.00	750.00				
	08-Sep-26			2,000.00	2,000.00				
	18-Sep-26			500.00	500.00				
	25-Sep-26			815.00	815.00				
	Total					10,700.00			

For Bajaj Housing Finance Limited

Rahul Gupta
Authorized Signatory/ies



BAJAJ HOUSING FINANCE LTD.

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Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhfwecare@bajajhousing.co.in

Annexure B -Statement of deviation/ variation in use of Issue proceeds:

Particulars		Remarks				
Name of listed Entity		Bajaj Housing Finance Limited				
Mode of fund raising		Private Placement				
Type of instrument		Non-Convertible Debentures				
Date of raising funds		Refer Annexure A				
Amount raised		Refer Annexure A				
Report filed for quarter ended		30-Sep-2026				
Is there a deviation/ variation in use of funds raised?		NIL deviation/variation				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		Not Applicable				
If yes, details of the approval so required?		Not Applicable				
Date of approval		Not Applicable				
Explanation for the deviation/ variation		Not Applicable				
Comments of the audit committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: Not Applicable						
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds Utilised	Amount deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
-	-	-	-	-	-	-
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of signatory: Atul Patni Designation: Company Secretary Date: 16 October 2026 						

BAJAJ HOUSING FINANCE LTD.

www.bajajhousingfinance.in

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Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhfwecare@bajajhousing.co.in

16 October 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub: Certificate from CFO on use of proceeds from issue of commercial papers

Pursuant to Chapter XVII of SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025, the Company hereby confirms that the proceeds from issue of commercial papers, raised during the quarter ended 30 September 2026 and which are listed, have been utilized for the purposes as disclosed in the disclosure document of respective issues. The Company further confirms that all the conditions of listing as specified in the aforesaid master circular have been adhered.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**



Gaurav Kalani
Chief Financial Officer



BAJAJ HOUSING FINANCE LTD.

www.bajajhousingfinance.in

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra
Registered Office: 4th Floor, Bajaj Finserv House, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | Email: bhfwecare@bajajhousing.co.in

Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 30 September 2026

(₹ in crore)

							Additional disclosure of related party transaction applicable only in case the related party transactions relates to loans, inter corporates deposits, advances or investments made or given by the listed entity/subsidiary. These details need to disclose only once, during the reporting period when such transaction was undertaken									
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments			
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	Bajaj Housing Finance Limited	Bajaj Finserv Limited	Ultimate Holding Company	Sale of property, plant and equipment (Txn value ₹ 19.945)	1.00	-	-	-	-	-	-	-	-	-	-	-
				Business Support Charges Paid	13.00	3.39	-	-	-	-	-	-	-	-	-	-
				Amount paid under ESOP recharge arrangements	1.00	0.65	-	-	-	-	-	-	-	-	-	-
2	Bajaj Housing Finance Limited	Bajaj Finance Limited	Holding Company	Contribution to Equity Shares [7,22,44,03,845 shares at face value of ₹10 each]	-	-	(7,224.40)	(7,224.40)	-	-	-	-	-	-	-	-
				Amount paid under ESOP recharge arrangements	10.00	1.96	-	-	-	-	-	-	-	-	-	-
				Loan portfolio assigned out	12,500.00	2,719.35	-	-	-	-	-	-	-	-	-	-
				Sale of property, plant and equipment	5.00	0.22	-	-	-	-	-	-	-	-	-	-
				Security deposit received for leased premises	As per lease agreement	-	(0.08)	(0.08)	-	-	-	-	-	-	-	-
				Business support charges received	5.00	0.11	-	0.06	-	-	-	-	-	-	-	-
				Servicing fee received	50.00	12.01	0.10	1.20	-	-	-	-	-	-	-	-
				Sourcing commission received	1.00	0.01	-	-	-	-	-	-	-	-	-	-
				Rent income	1.00	-	0.02	-	-	-	-	-	-	-	-	-
				Business support charges paid	10.00	0.02	-	-	-	-	-	-	-	-	-	-
				Servicing fee paid	10.00	2.49	-	-	-	-	-	-	-	-	-	-
				Sourcing commission paid	20.00	2.50	(0.79)	-	-	-	-	-	-	-	-	-
3	Bajaj Housing Finance Limited	Bajaj Financial Securities Limited	Fellow subsidiary	Company's contribution towards NPS	3.00	0.83	-	-	-	-	-	-	-	-	-	-
4	Bajaj Housing Finance Limited	Bajaj Finserv Direct Limited	Fellow subsidiary	Support charges and commission paid	5.00	1.02	-	-	-	-	-	-	-	-	-	-
				Software development charges paid	4.00	1.40	-	-	-	-	-	-	-	-	-	-
5	Bajaj Housing Finance Limited	Bajaj General Insurance Limited	Fellow subsidiary	Secured non-convertible debentures issued	Note 7	-	(700.00)	(700.00)	-	-	-	-	-	-	-	-
				Interest paid on non-convertible debentures	70.00	54.50	-	-	-	-	-	-	-	-	-	-
				Advance towards insurance expenses	-	-	5.69	0.59	-	-	-	-	-	-	-	-
				Insurance expenses	8.00	4.46	-	-	-	-	-	-	-	-	-	-
				Commission income	12.00	0.58	0.09	-	-	-	-	-	-	-	-	-



Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 30 September 2026

(₹ in crore)

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S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
		Name	Name				Relationship of the counterparty with the listed entity or its subsidiary	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured
6	Bajaj Housing Finance Limited	Bajaj Life Insurance Limited	Fellow subsidiary	Unsecured non-convertible debentures issued	Note 7	-	(1,550.00)	(1,550.00)	-	-	-	-	-	-	-	-
				Secured non-convertible debentures issued	Note 7	-	(150.00)	(310.00)	-	-	-	-	-	-	-	-
				Interest paid on non-convertible debentures	155.00	12.08	-	-	-	-	-	-	-	-	-	-
				Advance towards insurance expenses	-	-	1.56	0.36	-	-	-	-	-	-	-	-
				Insurance expenses	3.00	1.03	-	-	-	-	-	-	-	-	-	-
				Commission income	140.00	21.32	5.65	3.55	-	-	-	-	-	-	-	-
				Digital Advertisement charges received	8.00	0.56	0.19	-	-	-	-	-	-	-	-	
7	Bajaj Housing Finance Limited	Snapwork Technologies Private limited	Associate of Holding Company	Information technology design and development charges	2.00	0.22	-	-	-	-	-	-	-	-	-	-
				Support charges paid	2.00	0.11	-	-	-	-	-	-	-	-	-	-
8	Bajaj Housing Finance Limited	Pennant Technologies Private Limited	Associate of Holding Company	Information technology design and development charges	12.00	4.52	-	-	-	-	-	-	-	-	-	-
				Support charges paid	4.00	0.87	-	-	-	-	-	-	-	-	-	-
9	Bajaj Housing Finance Limited	Sanjiv Bajaj	Chairman	Short term benefits - Sitting Fees	0.33	0.06	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	0.67	-	(0.31)	-	-	-	-	-	-	-	-	-
10	Bajaj Housing Finance Limited	Rajeev Jain	Vice Chairman	Short term benefits - Sitting Fees	As approved by Board	0.22	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.52)	-	-	-	-	-	-	-	-	-
11	Bajaj Housing Finance Limited	Atul Jain	Managing Director	Short term employee benefits - remuneration	Note 9	4.77	(7.62)	(1.82)	-	-	-	-	-	-	-	-
				Share based Payment	Note 10	8.66	-	-	-	-	-	-	-	-	-	-
12	Bajaj Housing Finance Limited	Anami N Roy	Director	Short term benefits - Sitting Fees	As approved by Board	0.18	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.43)	-	-	-	-	-	-	-	-	-
13	Bajaj Housing Finance Limited	Dr. Arindam K Bhattacharya	Director	Short term benefits - Sitting Fees	As approved by Board	0.10	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.43)	-	-	-	-	-	-	-	-	-
14	Bajaj Housing Finance Limited	Jasmine Arish Chaney	Director	Short term benefits - Sitting Fees	As approved by Board	0.22	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.45)	-	-	-	-	-	-	-	-	-
15	Bajaj Housing Finance Limited	S M Narasimha Swamy	Director	Short term benefits - Sitting Fees	As approved by Board	0.08	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.29)	-	-	-	-	-	-	-	-	-
16	Bajaj Housing Finance Limited	Ajay Kumar Choudhary	Director	Short term employee benefits - remuneration	As approved by Board	0.06	-	-	-	-	-	-	-	-	-	-
				Short term benefits - Commission	As approved by Board	-	(0.02)	-	-	-	-	-	-	-	-	-
17	Bajaj Housing Finance Limited	Gaurav Kalani	Chief Financial Officer	Short term employee benefits - remuneration	Note 9	1.03	(0.75)	-	-	-	-	-	-	-	-	-
				Share based Payment	Note 10	0.61	-	-	-	-	-	-	-	-	-	-



Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 30 September 2026

(₹ in crore)

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S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments			
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
18	Bajaj Housing Finance Limited	Atul Patni	Company Secretary	Short term employee benefits - remuneration	Note 9	0.34	(0.24)	(0.13)	-	-	-	-	-	-	-	-
				Share based Payment	Note 10	0.08	-	-	-	-	-	-	-	-	-	-
19	Bajaj Housing Finance Limited	Bajaj Auto Limited	Entities/Others in which KMP and their close members have significant influence	Security deposit paid for leased premises	As per lease agreement	-	0.03	0.03	-	-	-	-	-	-	-	-
				Rent expense	1.00	0.03	-	-	-	-	-	-	-	-	-	-
				Business Support Charges Paid	5.00	0.17	-	(0.27)	-	-	-	-	-	-	-	-
20	Bajaj Housing Finance Limited	Bajaj Holdings and Investment Limited	Entities/Others in which KMP and their close members have significant influence	Security deposit paid for leased premises	As per lease agreement	0.17	0.19	0.36	-	-	-	-	-	-	-	-
				Rent expense	1.00	0.20	-	-	-	-	-	-	-	-	-	-
				Business Support Charges Paid	3.00	0.54	-	-	-	-	-	-	-	-	-	-
21	Bajaj Housing Finance Limited	Maharashtra Scooters Limited	Entities/Others in which KMP and their close members have significant influence	Secured non-convertible debentures issued	Note 7	-	(50.00)	(50.00)	-	-	-	-	-	-	-	-
				Interest paid on non-convertible debentures	9.00	4.05	-	-	-	-	-	-	-	-	-	-
22	Bajaj Housing Finance Limited	Hind Musafir Agency Limited	Entities/Others in which KMP and their close members have significant influence	Charges for services received including actual travel fare cost	8.00	2.01	-	-	-	-	-	-	-	-	-	-
23	Bajaj Housing Finance Limited	Bajaj Staffing Solutions Limited	Entities/Others in which KMP and their close members have significant influence	Outsourcing manpower supply services	25.00	1.20	-	-	-	-	-	-	-	-	-	-

Notes:

- * Only transactions executed directly with the Company are recorded at value excluding taxes and duties.
- Amount in bracket denotes credit balance.
- Transactions where Company act as intermediary and passed through Company's books of accounts are not in nature of related party transactions and hence are not disclosed.
- Insurance claims received by the Company on insurance cover taken by it on its assets are not in the nature of related party transaction, hence not disclosed.
- Related parties have been identified based on representations made by Key Management Personnel and information available with the Company.
- Provisions for gratuity, compensated absences and other long term service benefits are made for the Company as a whole and the amounts pertaining to the key management personnel are not specifically identified and hence are not included above.
- Non convertible debenture (NCD) transactions includes only issuance from primary market, and outstanding balance is balances of NCDs held by related parties as on reporting date. Interest accrued on NCDs is identified based on beneficiary holder at the time of payment to whom the interest is credited.
- As on 30th Sept 2026, 17 non-corporate related parties held Company's equity shares amounting to ₹ 0.04 crore (40,098 shares of ₹ 10 each).
- Current remuneration plus increment as may be approved by the Board of Directors/ Company.
- Amount based on stock options granted up to 30th Sept 2026.
- All transactions with related parties are in the ordinary course of business and on arms' length basis. All outstanding balances are to be settled in cash and are unsecured except non-convertible debentures issued to related parties which are disclosed appropriately.
- The Company has a committed line of credit of ₹ 2,500 crore from Bajaj Finance Limited (Holding Company).

