12 November 2025

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

BSE Code: 973250

Dear Sir/Madam,

Sub: Filing of Asset Liability Management ('ALM') statement as per SEBI Framework for listing of Commercial Paper.

Pursuant to Chapter XVII – Listing of Commercial Paper of the Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025, please find enclosed the ALM statement for the half year ended 30 September 2025. The same has been submitted to National Housing Bank.

We request you to kindly take the same on record.

Thanking you,

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

ATUL PATNI
Digitally signed by ATUL PATNI
Date: 2025.11.12 12:41:59 +05'30'

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

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

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING SEPTEMBER 2025

(Rs. in Crore)

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**8328.61**	**8328.61**
a) Equity capital										8328.61	**8328.61**
b) Non-redeemable or perpetual preference capital											**0.00**
c) Others											**0.00**
d) Preference capital - redeemable/non-perpetual											**0.00**
2. Reserves & surplus										12851.68	**12851.68**
3. Gifts, grants, donations & benefactions											**0.00**
4. Notes, bonds & debentures	**131.22**	**0.00**	**151.47**	**34.65**	**769.77**	**4391.93**	**4641.86**	**15182.14**	**7486.28**	**12561.98**	**45351.30**
a) Plain vanilla bonds/debentures	131.22	0.00	151.47	34.65	769.77	4391.93	4641.86	15182.14	7486.28	12561.98	**45351.30**
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)											**0.00**
c) Fixed rate notes											**0.00**
5. Deposits	**0.00**	**0.00**	**996.23**	**1849.06**	**0.00**	**1958.93**	**687.92**	**2.00**	**17.05**	**0.00**	**5511.19**
a) Term deposits from public											**0.00**
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	10.81	0.00	1.27	16.86	2.00	17.05	0.00	**47.99**
c) Commercial Papers (CPs)	0.00	0.00	996.23	1838.25	0.00	1957.66	671.06	0.00	0.00	0.00	**5463.20**
6. Borrowings	**511.57**	**0.00**	**198.56**	**209.12**	**1040.19**	**2280.94**	**5219.93**	**19148.20**	**11056.12**	**3483.11**	**43147.74**
a) Term money borrowings	0.00	0.00	153.30	209.12	1040.19	1966.38	4383.69	16631.69	8624.25	1123.99	**34132.61**
b) Bank borrowings in the nature of WCDL, CC etc.	50.00	0.00	45.26	0.00	0.00	0.00	207.11	0.00	0.00	0.00	**302.37**
c) From RBI, NHB, Govt, & others	461.57	0.00	0.00	0.00	0.00	314.56	629.13	2516.51	2431.87	2359.12	**8712.76**
7. Current Liabilities & provisions:	**84.84**	**0.00**	**309.11**	**23.97**	**0.00**	**129.72**	**95.16**	**83.61**	**7.76**	**0.73**	**734.90**
a) Sundry creditors	84.54	0.00	173.72	23.97	0.00	115.79	11.08	30.50	7.76	0.73	**448.09**
b) Expenses payable (other than interest)	0.30	0.00	135.39	0.00	0.00	13.93	78.88	11.04	0.00	0.00	**239.54**
c) Advance income received, receipts from borrowers pending adjustment											**0.00**
d) Interest payable on bonds/deposits											**0.00**
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	5.20	42.07	0.00	0.00	**47.27**
8. Contingent Liabilities	**520.61**	**374.96**	**1848.11**	**1589.25**	**1529.84**	**3506.35**	**6739.15**	**7431.25**	**5092.36**	**3726.41**	**32358.29**
a) Letters of credit/guarantees											**0.00**
b) Loan commitments pending disbursal (outflows)	502.36	361.82	1783.34	1589.25	1529.84	3506.35	6739.15	7380.20	5092.36	3726.41	**32211.08**
c) Lines of credit committed to other institutions (outflows)	18.25	13.14	64.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**96.16**

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(Rs. in Crore)

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d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted								51.05			**51.05**
9. Others (Please specify, if any)											**0.00**
(A) TOTAL OUTFLOWS	**1248.24**	**374.96**	**3503.48**	**3706.05**	**3339.80**	**12267.87**	**17384.02**	**41847.20**	**23659.57**	**40952.52**	**148283.71**
(A_1) CUMULATIVE OUTFLOWS	**1248.24**	**1623.20**	**5126.68**	**8832.73**	**12172.53**	**24440.40**	**41824.42**	**83671.62**	**107331.19**	**148283.71**	
B. INFLOWS											
1. Cash											**0.00**
2. Remittance in transit											**0.00**
3. Balances with banks (in India only)	**136.56**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.06**	**3.74**	**0.00**	**0.00**	**140.36**
a) Current account	136.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**136.56**
b) Deposit /short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.06	3.74	0.00	0.00	**3.80**
c) Money at call & short notice											**0.00**
4. Investments (net of provisions)	**18.45**	**0.00**	**299.17**	**4.14**	**13.42**	**414.73**	**540.22**	**420.36**	**418.93**	**0.00**	**2129.42**
a) Mandatory investments											**0.00**
b) Non Mandatory Listed	18.45	0.00	299.17	4.14	13.42	414.73	540.22	420.36	418.93	0.00	**2129.42**
c) Non Mandatory unlisted securities (e.g. shares, etc.)											**0.00**
d) Non-mandatory unlisted securities having a fixed term maturity											**0.00**
e) Venture capital units											**0.00**
5. Advances (Performing)	**1150.83**	**516.47**	**1324.12**	**2391.14**	**2337.56**	**6687.39**	**11777.08**	**33831.15**	**19657.72**	**33253.73**	**112927.19**
a) Bills of exchange and promissory notes discounted & rediscounted											**0.00**
b) Term loans (only rupee loans)	1150.83	516.47	1324.12	2391.14	2337.56	6687.39	11777.08	33831.15	19657.72	33253.73	**112927.19**
c) Corporate loans/short term loans											**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**21.98**	**110.32**	**132.30**
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years									21.98		**21.98**
ii) Entire principal amount due beyond the next three years										81.07	**81.07**
b) Doubtful and loss											
i) All instalments of principal falling due during the next five years as also all overdues										5.85	**5.85**
ii) Entire principal amount due beyond the next five years										23.40	**23.40**
7. Inflows from assets on lease											**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102.97	**102.97**
9. Other assets :	**0.25**	**0.00**	**40.91**	**21.06**	**8.69**	**25.19**	**38.21**	**164.55**	**65.53**	**179.84**	**544.23**

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(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.63	**40.63**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)											**0.00**
c) Others (Please specify, if any)	0.25	0.00	40.91	21.06	8.69	25.19	38.21	164.55	65.53	139.21	**503.60**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	2100.00	1296.71	1009.69	4319.77	2261.28	8698.30	5412.27	7209.22	**32307.24**
11. Bills rediscounted (inflow)											**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)											**0.00**
13. Others (Please specify, if any)											**0.00**
(B) TOTAL INFLOWS	**1306.09**	**516.47**	**3764.20**	**3713.05**	**3369.36**	**11447.08**	**14616.85**	**43118.10**	**25576.43**	**40856.08**	**148283.71**
C. Mismatch (B - A)	**57.85**	**141.51**	**260.72**	**7.00**	**29.56**	**-820.79**	**-2767.17**	**1270.90**	**1916.86**	**-96.44**	**0.00**
D. Cumulative mismatch	**57.85**	**199.36**	**460.08**	**467.08**	**496.64**	**-324.15**	**-3091.32**	**-1820.42**	**96.44**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**4.63%**	**37.74%**	**7.44%**	**0.19%**	**0.89%**	**-6.69%**	**-15.92%**	**3.04%**	**8.10%**	**-0.24%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**4.63%**	**12.28%**	**8.97%**	**5.29%**	**4.08%**	**-1.33%**	**-7.39%**	**-2.18%**	**0.09%**	**0.00%**	