
FINSERV

PRESS RELEASE

Financial Results for Q1 FY26

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 June 2025.

Particulars	Q1 FY26	Q1 FY25	Growth	FY25
Assets under Management (₹ in crore)	1,20,420	97,071	24%	1,14,684
Loan Assets (₹ in crore)	1,05,954	85,283	24%	99,513
ROA (Annualised)	2.3%	2.3%		2.4%
ROE (Annualised)	11.6%	14.3%		13.4%

Performance Highlights - Q1 FY26

- **Assets under management grew by 24%** to ₹ 1,20,420 crore as of 30 June 2025 from ₹ 97,071 crore as of 30 June 2024.
- **Net interest income increased by 33%** in Q1 FY26 to ₹ 887 crore from ₹ 665 crore in Q1 FY25.
- **Net total income increased by 25%** in Q1 FY26 to ₹ 1,012 crore from ₹ 810 crore in Q1 FY25.
- **Operating Expenses to Net Total Income** for Q1 FY26 was 21.2% as against 21.0% in Q1 FY25.
- **Loan losses and provisions** for Q1 FY26 was ₹ 41 crore as against ₹ 10 crore in Q1 FY25.
- **Profit before tax increased by 20%** in Q1 FY26 to ₹ 757 crore from ₹ 630 crore in Q1 FY25.
- **Profit after tax increased by 21%** in Q1 FY26 to ₹ 583 crore from ₹ 483 crore in Q1 FY25.
- **Gross NPA and Net NPA** as of 30 June 2025 stood at 0.30% and 0.13% respectively, as against 0.28% and 0.11% as of 30 June 2024. Provisioning coverage ratio on stage 3 assets at 56%.
- **Capital adequacy ratio** (including Tier-II capital) as of 30 June 2025 was 26.94%
- 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.

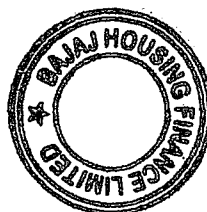
Financial Snapshot

(₹ in crore)

Particulars	Q1 FY26	Q1 FY25	YoY	FY25
Assets under Management	1,20,420	97,071	24%	1,14,684
Loan Assets	1,05,954	85,283	24%	99,513
Interest income	2,493	2,064	21%	8,986
Interest Expenses	1,606	1,399	15%	5,979
Net interest income (NII)	887	665	33%	3,007
Fees and commission income	58	56	4%	201
Net gain on fair value changes	38	51	(25%)	164
Sale of services and Income on de-recognised loans	18	26	(31%)	177
Others*	11	12	(8%)	48
Net total income (NTI)	1,012	810	25%	3,597
Operating Expenses	214	170	26%	747
Pre-provisioning operating profit	798	640	25%	2,850
Loan losses and provisions	41	10	310%	80
Profit before tax	757	630	20%	2,770
Profit after tax	583	483	21%	2,163

* Others include other operating income and other income

Pune
23 July 2025



For Bajaj Housing Finance Limited

Atul Jain
Managing Director

DIN: 09561712

BAJAJ HOUSING FINANCE LIMITED

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