HOUSING FINANCE
BAJAJ

PRESS RELEASE

Financial Results for Q1 FY27

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 2026.

Particulars	Q1 FY27	Q1 FY26	Growth	FY26
Disbursements (₹ in crore)	19,509	14,651	33%	64,616
Assets under Management (₹ in crore)	1,49,624	1,20,420	24%	1,40,706
Loan Assets (₹ in crore)	1,31,162	1,05,954	24%	1,23,745
Net Worth (₹ in crore)	23,234	20,508	13%	22,527
ROA (Annualised)	2.3%	2.3%		2.3%
ROE (Annualised)	12.5%	11.6%		12.1%
GNPA	0.29%	0.30%		0.27%

(₹ in crore)

Product Wise AUM	Q1 FY27	Q1 FY26	Growth
Home Loans	80,865	67,255	20%
Loan against property	15,445	12,633	22%
Lease rental discounting	34,604	24,514	41%
Developer Finance	17,002	14,301	19%
Others	1,708	1,717	-1%
Total	**1,49,624**	**1,20,420**	**24%**

Performance Highlights - Q1 FY27

- **Assets under Management grew by 24%** to ₹ 1,49,624 crore as of 30 June 2026 from ₹ 1,20,420 crore as of 30 June 2025.
- **Net interest income increased by 9%** in Q1 FY27 to ₹ 968 crore from ₹ 887 crore in Q1 FY26.
- **Net total income increased by 16%** in Q1 FY27 to ₹ 1,175 crore from ₹ 1,009 crore in Q1 FY26.
- **Operating Expenses to Net Total Income** for Q1 FY27 was 19.6% as against 21.2% in Q1 FY26.
- **Loan losses and provisions** for Q1 FY27 was ₹ 16 crore as against ₹ 38 crore in Q1 FY26.
- **Profit before tax increased by 23%** in Q1 FY27 to ₹ 929 crore from ₹ 757 crore in Q1 FY26.
- **Profit after tax increased by 23%** in Q1 FY27 to ₹ 715 crore from ₹ 583 crore in Q1 FY26.
- **Gross NPA and Net NPA** as of 30 June 2026 stood at 0.29% and 0.12% respectively, as against 0.30% and 0.13% as of 30 June 2025. Provisioning coverage ratio on stage 3 assets was ~59%.
- **Capital adequacy ratio** (including Tier-II capital) as of 30 June 2026 was 21.59%.
- 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 LIMITED

BAJAJ HOUSING FINANCE LTD.
www.bajajhousingfinance.in

Corporate Office: Cerebrum IT Park, B2 Building, 5th floor, Kumar City, Kalyani Nagar, Pune - 411014. Maharashtra
Registered Office: Bajaj Auto Limited Complex, Mumbai - Pune Road, Akurdi, Pune - 411035, Maharashtra
Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in

HOUSING FINANCE
BAJAJ

Financial Snapshot (₹ in crore)

Particulars	Q1 FY27	Q1 FY26	YoY	FY26
Assets under Management	1,49,624	1,20,420	24%	1,40,706
Loan Assets	1,31,162	1,05,954	24%	1,23,745
Interest income	2,856	2,493	15%	10,512
Interest Expenses	1,888	1,606	18%	6,760
Net interest income (NII)	**968**	**887**	**9%**	**3,752**
Fees and commission income	105	58	81%	298
Net gain on fair value changes	23	38	(39%)	86
Sale of services and Income on de-recognised loans	68	18	278%	216
Others*	11	8	38%	39
Net total income (NTI)	**1,175**	**1,009**	**16%**	**4,391**
Operating Expenses	230	214	7%	867
Pre-provisioning operating profit	**945**	**795**	**19%**	**3,524**
Loan losses and provisions	16	38	(58%)	191
Profit before exceptional items and tax	**929**	**757**	**23%**	**3,333**
Exceptional Item	-	-		13
Profit before tax	**929**	**757**	**23%**	**3,320**
Profit after tax	**715**	**583**	**23%**	**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

BAJAJ HOUSING FINANCE LIMITED ★

Atul Jain
Managing Director
DIN: 09561712

Pune
29 July 2026