


FINSERV

PRESS RELEASE

Financial Results for Q2 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 September 2025.

Particulars	Q2 FY26	Q2 FY25	Growth	H1 FY26	H1 FY25	Growth
Assets under Management (₹ in crore)	1,26,749	1,02,569	24%	1,26,749	1,02,569	24%
Loan Assets (₹ in crore)	1,13,059	89,878	26%	1,13,059	89,878	26%
ROA (Annualised)	2.3%	2.5%		2.3%	2.4%	

Performance Highlights - Q2 FY26

- **Assets under management grew by 24%** to ₹ 1,26,749 crore as of 30 September 2025 from ₹ 1,02,569 crore as of 30 September 2024.
- **Net interest income increased by 34%** in Q2 FY26 to ₹ 956 crore from ₹ 713 crore in Q2 FY25.
- **Net total income increased by 22%** in Q2 FY26 to ₹ 1,097 crore from ₹ 897 crore in Q2 FY25.
- **Operating Expenses to Net Total Income** for Q2 FY26 was 19.6% as against 20.5% in Q2 FY25.
- **Loan losses and provisions** for Q2 FY26 was ₹ 50 crore as against ₹ 5 crore in Q2 FY25 (including ₹ 25 crore management overlay release).
- **Profit before tax increased by 18%** in Q2 FY26 to ₹ 833 crore from ₹ 708 crore in Q2 FY25.
- **Profit after tax increased by 18%** in Q2 FY26 to ₹ 643 crore from ₹ 546 crore in Q2 FY25.
- **Gross NPA and Net NPA** as of 30 September 2025 stood at 0.26% and 0.12% respectively, as against 0.29% and 0.12% as of 30 September 2024. Provisioning coverage ratio on stage 3 assets at around 56%.
- **Capital adequacy ratio** (including Tier-II capital) as of 30 September 2025 was 26.12%
- 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

Particulars	Q2 FY26	Q2 FY25	YoY	H1 FY26	H1 FY25	HoH	FY'25
Assets under Management	1,26,749	1,02,569	24%	1,26,749	1,02,569	24%	1,14,684
Loan Assets	1,13,059	89,878	26%	1,13,059	89,878	26%	99,513
Interest income	2,614	2,227	17%	5,107	4,290	19%	8,986
Interest Expenses	1,658	1,514	10%	3,264	2,912	12%	5,979
Net interest income (NII)	956	713	34%	1,843	1,378	34%	3,007
Fees and commission income	69	45	53%	127	101	26%	201
Net gain on fair value changes	28	45	(38%)	66	96	(31%)	164
Sale of services and Income on de-recognised loans	25	81	(69%)	43	107	(60%)	177
Others*	19	13	46%	31	25	24%	48
Net total income (NTI)	1,097	897	22%	2,110	1,707	24%	3,597
Operating Expenses	214	184	16%	429	355	21%	747
Pre-provisioning operating profit	883	713	24%	1,681	1,352	24%	2,850
Loan losses and provisions	50	5		91	15		80
Profit before tax	833	708	18%	1,590	1,337	19%	2,770
Profit after tax	643	546	18%	1,226	1,028	19%	2,163

* Others include other operating income and other income

For Bajaj Housing Finance Limited



Atul Jain
Atul Jain
Managing Director
 DIN: 09561712

Pune
 6 November 2025

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

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