

PRESS RELEASE

Financial Results for Q4 FY26 and FY26

A meeting of the Board of Directors of Bajaj Housing Finance Limited was held today to consider and approve the unaudited/audited financial results for the quarter and year ended 31 March 2026.

Particulars	Q4 FY26	Q4 FY25	Growth	FY26	FY25	Growth
Disbursements (₹ in crore)	17,506	14,254	23%	64,616	50,843	27%
Assets under Management (₹ in crore)	1,40,706	1,14,684	23%	1,40,706	1,14,684	23%
Loan Assets (₹ in crore)	1,23,745	99,513	24%	1,23,745	99,513	24%
Net Worth (₹ in crore)	22,527	19,932	13%	22,527	19,932	13%
ROA (Annualised)	2.3%	2.4%		2.3%	2.4%	
ROE (Annualised)	12.2%	12.1%		12.1%	13.4%	
GNPA	0.27%	0.29%		0.27%	0.29%	

(₹ in crore)

Product Wise AUM	Q4 FY26	Q4 FY25	Growth
Home Loans	76,055	64,447	18%
Loan against property	15,191	12,262	24%
Lease rental discounting	31,531	21,913	44%
Developer Finance	16,226	14,346	13%
Others	1,703	1,716	(1%)
Total	1,40,706	1,14,684	23%

Performance Highlights - Q4 FY26

- **Assets under management grew by 23%** to ₹ 1,40,706 crore as of 31 March 2026 from ₹ 1,14,684 crore as of 31 March 2025.
- **Net interest income increased by 15%** in Q4 FY26 to ₹ 945 crore from ₹ 823 crore in Q4 FY25.
- **Net total income increased by 20%** in Q4 FY26 to ₹ 1,141 crore from ₹ 954 crore in Q4 FY25.
- **Operating Expenses to Net Total Income** for Q4 FY26 was 19.2% as against 21.8% in Q4 FY25.
- **Loan losses and provisions** for Q4 FY26 was ₹ 55 crore as against ₹ 26 crore in Q4 FY25.
- **Profit before tax for Q4 FY26 increased by 20%** to ₹ 866 crore from ₹ 720 crore in Q4 FY25.
- **Profit after tax for Q4 FY26 increased by 14%** to ₹ 669 crore from ₹ 587 crore in Q4 FY25.
- **Gross NPA and Net NPA** as of 31 March 2026 stood at 0.27% and 0.11% respectively, as against 0.29% and 0.11% as of 31 March 2025. Provisioning coverage ratio on stage 3 assets was ~60%.

Performance Highlights - FY26

- **Net interest income increased by 25%** in FY26 to ₹ 3,752 crore from ₹ 3,007 crore in FY25.
- **Net total income increased by 23%** in FY26 to ₹ 4,391 crore from ₹ 3,575 crore in FY25.
- **Operating Expenses to Net Total Income** for FY26 was 19.7% as against 20.9% in FY25. (20.0% including one time exceptional item of ₹ 13.14 crore due to changes in the New Labour Codes)
- **Loan losses and provisions** in FY26 was ₹ 191 crore as against ₹ 58 crore in FY25 (₹ 118 crore net off release of management overlay of ₹ 60 crore)
- **Profit before tax increased by 20%** in FY26 to ₹ 3,320 crore from ₹ 2,770 crore in FY25
- **Profit after tax increased in FY26 by 18%** to ₹ 2,560 crore from ₹ 2,163 crore in FY25 (↑20% due to one-time tax benefit of ~ ₹ 34 Crore in FY25)
- **Capital adequacy ratio** (including Tier II capital) as of 31 March 2026 was 22.46%
- 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: 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: bhfiwecare@bajajhousing.co.in



**HOUSING
FINANCE****Financial Snapshot**

(₹ in crore)

Particulars	Q4 FY26	Q4 FY25	YoY	FY26	FY25	YoY
Assets under Management	1,40,706	1,14,684	23%	1,40,706	1,14,684	23%
Loan Assets	1,23,745	99,513	24%	1,23,745	99,513	24%
Interest income	2,707	2,374	14%	10,512	8,986	17%
Interest Expenses	1,762	1,551	14%	6,760	5,979	13%
Net interest income (NII)	945	823	15%	3,752	3,007	25%
Fees and commission income	94	51	84%	298	201	48%
Net gain on fair value changes	7	27	(74%)	86	164	(48%)
Sale of services and Income on de-recognised loans	83	47	77%	216	177	22%
Others*	12	6	100%	39	26	50%
Net total income (NTI)	1,141	954	20%	4,391	3,575	23%
Operating Expenses	220	208	6%	867	747	16%
Pre-provisioning operating profit	921	746	23%	3,524	2,828	25%
Loan losses and provisions	55	26	112%	191	58	229%
Profit before exceptional items and tax	866	720	20%	3,333	2,770	20%
Exceptional items	-	-	-	13	-	-
Profit before tax	866	720	20%	3,320	2,770	20%
Profit after tax	669	587	14%	2,560	2,163	18%

* Others include other operating income and other income.

About BHFL

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, with supervision from the NHB.

For Bajaj Housing Finance Limited

Pune
27 April 2026


Atul Jain
Managing Director
DIN: 09561712


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