

## PRESS RELEASE

### Financial Results for Q2 FY27

**Bajaj Housing Finance surpassed landmark ₹1.5 Lakh crore AUM milestone, driven by strong and diversified growth, reinforcing its position as one of India's leading Housing Finance Companies**

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 2026.

| Particulars                          | Q2 FY27  | Q2 FY26  | Growth | H1 FY27  | H1 FY26  | HoH | FY26     |
|--------------------------------------|----------|----------|--------|----------|----------|-----|----------|
| Disbursements (₹ in crore)           | 19,935   | 15,914   | 25%    | 39,444   | 30,565   | 29% | 64,616   |
| Assets under Management (₹ in crore) | 1,58,205 | 1,26,749 | 25%    | 1,58,205 | 1,26,749 | 25% | 1,40,706 |
| Loan Assets (₹ in crore)             | 1,39,862 | 1,13,059 | 24%    | 1,39,862 | 1,13,059 | 24% | 1,23,745 |
| Net Worth (₹ in crore)               | 24,015   | 21,170   | 13%    | 24,015   | 21,170   | 13% | 22,527   |
| ROA (Annualised)                     | 2.2%     | 2.3%     |        | 2.2%     | 2.3%     |     | 2.3%     |
| ROE (Annualised)                     | 12.7%    | 12.2%    |        | 12.6%    | 11.9%    |     | 12.1%    |
| GNPA                                 | 0.29%    | 0.26%    |        | 0.29%    | 0.26%    |     | 0.27%    |

| Product Wise AUM         | Q2 FY27         | Q2 FY26         | Growth     |
|--------------------------|-----------------|-----------------|------------|
| Home Loans               | 85,224          | 69,845          | 22%        |
| Loan against property    | 16,382          | 12,985          | 26%        |
| Lease rental discounting | 37,988          | 27,290          | 39%        |
| Developer Finance        | 16,904          | 14,928          | 13%        |
| Others                   | 1,707           | 1,701           | 0%         |
| <b>Total</b>             | <b>1,58,205</b> | <b>1,26,749</b> | <b>25%</b> |

### Performance Highlights - Q2 FY27

- **Assets under Management grew by 25%** to ₹ 1,58,205 crore as of 30 September 2026 from ₹ 1,26,749 crore as of 30 September 2025.
- **Net interest income increased by 10%** in Q2 FY27 to ₹ 1,055 crore from ₹ 956 crore in Q2 FY26.
- **Net total income increased by 15%** in Q2 FY27 to ₹ 1,254 crore from ₹ 1,090 crore in Q2 FY26.
- **Operating Expenses to Net Total Income** for Q2 FY27 was 19.1% as against 19.7% in Q2 FY26.
- **Loan losses and provisions** for Q2 FY27 was ₹ 35 crore as against ₹ 43 crore in Q2 FY26.
- **Profit before tax increased by 18%** in Q2 FY27 to ₹ 980 crore from ₹ 833 crore in Q2 FY26.
- **Profit after tax increased by 18%** in Q2 FY27 to ₹ 757 crore from ₹ 643 crore in Q2 FY26.
- **Gross NPA and Net NPA** as of 30 September 2026 stood at 0.29% and 0.12% respectively, as against 0.26% and 0.12% as of 30 September 2025. Provisioning coverage ratio on stage 3 assets was ~60%.
- **Capital adequacy ratio** (including Tier-II capital) as of 30 September 2026 was 21.24%.
- 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](http://www.bajajhousingfinance.in)

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra  
Registered Office: 4th Floor, Bajaj Finserv House, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014, Maharashtra  
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**Financial Snapshot**

(₹ in crore)

| Particulars                                        | Q2 FY27      | Q2 FY26      | YoY        | H1 FY27      | H1 FY26      | HoH        | FY26         |
|----------------------------------------------------|--------------|--------------|------------|--------------|--------------|------------|--------------|
| Assets under Management                            | 1,58,205     | 1,26,749     | 25%        | 1,58,205     | 1,26,749     | 25%        | 1,40,706     |
| Loan Assets                                        | 1,39,862     | 1,13,059     | 24%        | 1,39,862     | 1,13,059     | 24%        | 1,23,745     |
| Interest income                                    | 3,052        | 2,614        | 17%        | 5,908        | 5,107        | 16%        | 10,512       |
| Interest Expenses                                  | 1,997        | 1,658        | 20%        | 3,885        | 3,264        | 19%        | 6,760        |
| <b>Net interest income (NII)</b>                   | <b>1,055</b> | <b>956</b>   | <b>10%</b> | <b>2,023</b> | <b>1,843</b> | <b>10%</b> | <b>3,752</b> |
| Fees and commission income                         | 125          | 69           | 81%        | 230          | 127          | 81%        | 298          |
| Net gain on fair value changes                     | 24           | 28           | (14%)      | 47           | 66           | (29%)      | 86           |
| Sale of services and Income on de-recognised loans | 39           | 25           | 56%        | 107          | 43           | 149%       | 216          |
| Others*                                            | 11           | 12           | (8%)       | 22           | 21           | 5%         | 39           |
| <b>Net total income (NTI)</b>                      | <b>1,254</b> | <b>1,090</b> | <b>15%</b> | <b>2,429</b> | <b>2,100</b> | <b>16%</b> | <b>4,391</b> |
| Operating Expenses                                 | 239          | 214          | 12%        | 470          | 429          | 10%        | 867          |
| <b>Pre-provisioning operating profit</b>           | <b>1,015</b> | <b>876</b>   | <b>16%</b> | <b>1,959</b> | <b>1,671</b> | <b>17%</b> | <b>3,524</b> |
| Loan losses and provisions                         | 35           | 43           | (19%)      | 51           | 81           | (37%)      | 191          |
| <b>Profit before exceptional items and tax</b>     | <b>980</b>   | <b>833</b>   | <b>18%</b> | <b>1,908</b> | <b>1,590</b> | <b>20%</b> | <b>3,333</b> |
| Exceptional Item                                   | -            | -            | -          | -            | -            | -          | 13           |
| <b>Profit before tax</b>                           | <b>980</b>   | <b>833</b>   | <b>18%</b> | <b>1,908</b> | <b>1,590</b> | <b>20%</b> | <b>3,320</b> |
| <b>Profit after tax</b>                            | <b>757</b>   | <b>643</b>   | <b>18%</b> | <b>1,472</b> | <b>1,226</b> | <b>20%</b> | <b>2,560</b> |

\* 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**


*Atul Jain*  
**Atul Jain**  
**Managing Director**  
DIN: 09561712  
*Atul Jain*

Pune  
16 October 2026

**BAJAJ HOUSING FINANCE LTD.**
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