

27 April 2026

To, The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 BSE Code: 544252	To, The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1 Block G Bandra - Kurla Complex, Bandra (East) Mumbai - 400 051 NSE Code: BAJAJHFL - EQ
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Dear Sir/Madam,

Sub: Outcome of Meeting of Board of Directors held on 27 April 2026

In terms of provision of Regulation 30 read with Regulation 51 (Part A and B of Schedule III) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations, 2015"), as amended, this is to inform you that the Board of Directors of the Company, at its meeting held today, i.e. 27 April 2026, have approved the audited financial results of the Company prepared as per Indian Accounting Standard (Ind AS) for the quarter and financial year ended 31 March 2026.

Further as per SEBI Listing Regulations, 2015, following documents are enclosed:

- i. Audited financial results along with auditor's report pursuant to Regulation 33 and Regulation 52 of SEBI Listing Regulations. The audit report is submitted with unmodified opinion(s) (free from any qualifications) and a declaration to that effect is enclosed;
- ii. Details as per Regulation 52(4) of SEBI Listing Regulations, 2015;
- iii. Press release regarding financial performance;
- iv. Security Cover certificate as per Regulation 54(3) of SEBI Listing Regulations, 2015 read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025;
- v. A statement as per Regulation 52(7) and (7A) of the SEBI Listing Regulations, 2015, read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025;
- vi. Certificate from CFO on use of proceeds from issue of Commercial papers; and
- vii. Statement of Related Party Transactions pursuant to the provisions of Regulation 23(9) of SEBI Listing Regulations; and
- viii. Disclosures in the format pursuant to the SEBI circular dated 15 October 2025, as amended, for fund raising by issuances of Debt Securities by Large Entities.

**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**

The 18th Annual General Meeting of the Company will be held on Wednesday, 29 July 2026. Further details will be provided in due course.

The meeting commenced at 02.15 p.m. and concluded at 03:40 p.m.

The above information is also being uploaded on the Company's website.

We request you to kindly take the same on record.

Thanking you,

Yours Faithfully,
For **Bajaj Housing Finance Limited**



Atul Patni
Company Secretary
Email id :- bhfinvestor.service@bajajhousing.co.in

Cc: Catalyst Trusteeship Limited, Pune (Debenture Trustee)
Encl.: As above

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Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai-400013, India

Mukund M. Chitale & Co.
Chartered Accountants
2nd Floor, Kapur House,
Paranjape B Scheme Road No. 1,
Vile Parle (E),
Mumbai – 400 057, India

Independent Auditors' Report on the Quarterly and Year to Date Financial Results of Bajaj Housing Finance Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Bajaj Housing Finance Limited,

Report on the audit of the Financial Results

Opinion

1. We have audited the accompanying Statement of financial results of Bajaj Housing Finance Limited (the 'Company') for the quarter and year ended March 31, 2026 (the 'Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), which has been initialled by us for identification purpose only.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:

- i) are presented in accordance with the requirements of Regulation 33 and 52 of the Listing Regulations in this regard; and
- ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Companies Act, 2013 (the "Act"), the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and National Housing Bank (NHB) from time to time and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2026.

Basis of Opinion

2. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the financial results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

3. The Statement has been prepared on the basis of the audited annual financial statements. The Company's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit including other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with the rules issued thereunder, the relevant provision of the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records



in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate material accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Results

4. Our objectives are to obtain reasonable assurance about whether the Statement as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with Standards on auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i) Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii) Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- iii) Evaluate the appropriateness of material accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- iv) Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- v) Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

6. The figures for the quarter ended March 31, in each of the respective financial year are the balancing figure between the audited figures in respect of the full financial year and the published reviewed year-to-date figures up to the third quarter of the respective financial year.

Our Opinion is not modified in respect of this matter.

For Singhi & Co.
Chartered Accountants
Firm's Registration No. 302049E


Ravi Kapoor
Partner



Membership Number: 040404
UDIN: 26040404RPFQSA8741

Place: Pune
Date: April 27, 2026

For Mukund M. Chitale & Co.
Chartered Accountants
Firm's Registration No. 106655W



Saurabh Chitale
Partner



Membership Number: 111383
UDIN: 26111383FQGZVQ5086

Place: Pune
Date: April 27, 2026

Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Statement of Profit and Loss

(₹ in crore)

Particulars	Quarter ended			Year ended	
	31.03.2026 (Unaudited)	31.12.2025 (Unaudited)	31.03.2025 (Unaudited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1 Income					
(a) Revenue from operations					
Interest income	2,707.28	2,697.30	2,373.73	10,511.61	8,986.15
Fees and commission income	93.30	77.28	51.53	297.11	201.18
Net gain on fair value change	7.15	13.10	27.08	86.33	164.26
Sale of services	3.86	0.10	0.24	20.57	32.84
Income on derecognised (assigned) loans	79.22	89.91	46.09	195.35	143.73
Other operating income	11.80	6.03	5.38	36.23	25.82
Total Revenue from operations	2,902.61	2,883.72	2,504.05	11,147.20	9,553.98
(b) Other income	0.09	0.11	0.06	3.09	0.35
Total Income	2,902.70	2,883.83	2,504.11	11,150.29	9,554.33
2 Expenses					
(a) Finance costs	1,761.96	1,733.51	1,550.93	6,759.39	5,979.26
(b) Fees and commission expense	3.16	3.24	3.03	13.09	11.93
(c) Impairment on financial instruments	55.48	54.14	25.68	190.68	58.45
(d) Employee benefits expense	145.60	141.90	132.97	559.21	483.63
(e) Depreciation and amortisation expenses	12.52	12.02	11.09	47.33	41.15
(f) Other expenses	58.10	61.34	60.66	247.43	209.68
Total expenses	2,036.82	2,006.15	1,784.36	7,817.13	6,784.10
3 Profit before exceptional items and tax (1-2)	865.88	877.68	719.75	3,333.16	2,770.23
4 Exceptional items (Refer Note no. 9)	-	13.14	-	13.14	-
5 Profit before tax (3-4)	865.88	864.54	719.75	3,320.02	2,770.23
6 Tax expense					
(a) Current Tax	188.78	195.36	153.43	767.95	619.53
(b) Deferred tax charge/(credit)	7.91	4.29	4.08	(8.27)	13.16
(c) Tax adjustment of earlier years	-	-	(24.44)	-	(25.36)
Total tax expense	196.69	199.65	133.07	759.68	607.33
7 Profit after tax (5-6)	669.19	664.89	586.68	2,560.34	2,162.90
8 Other comprehensive income					
(a) Items that will not be reclassified to profit or loss					
(i) Re-measurement gains/(losses) on defined benefit plans	(0.58)	1.57	(1.59)	0.03	(1.93)
(ii) Tax impact on above	0.14	(0.39)	0.39	(0.01)	0.48
(b) Items that will be reclassified to profit or loss					
(i) Gains/(losses) on investments in debt instruments measured at FVOCI	(8.02)	(3.91)	11.43	(25.71)	16.76
(ii) Tax impact on above	2.02	0.98	(2.88)	6.47	(4.22)
Total other comprehensive income, net of tax	(6.44)	(1.75)	7.35	(19.22)	11.09
9 Total comprehensive income (7+8)	662.75	663.14	594.03	2,541.12	2,173.99
10 Paid-up Equity Share Capital (Face Value of ₹ 10)	8,328.66	8,328.66	8,328.15	8,328.66	8,328.15
11 Other equity				14,194.13	11,618.65
12 Earnings per share (not annualised for interim period)					
Basic (₹)	0.80	0.80	0.70	3.07	2.67
Diluted (₹)	0.80	0.80	0.70	3.07	2.67



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Notes:

- 1 Disclosure of balance sheet as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

(₹ in crore)

	Particulars	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
A	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	161.80	61.63
	(b) Bank balances other than cash and cash equivalents	3.80	0.15
	(c) Derivative financial instruments	-	41.22
	(d) Trade receivables	27.80	21.88
	(e) Loans	1,23,745.05	99,512.86
	(f) Investments	2,502.21	2,533.32
	(g) Other financial assets	440.18	363.46
	Sub-total - Financial assets	1,26,880.84	1,02,534.52
2	Non-financial assets		
	(a) Current tax assets (net)	25.27	75.53
	(b) Deferred tax assets (net)	56.35	44.14
	(c) Property, plant and equipment	110.95	100.34
	(d) Intangible assets under development	0.15	0.52
	(e) Other intangible assets	43.12	40.23
	(f) Other non-financial assets	30.37	13.47
	Sub-total - Non-financial assets	266.21	274.23
	Total - Assets	1,27,147.05	1,02,808.75
B	LIABILITIES AND EQUITY		
	Liabilities		
1	Financial liabilities		
	(a) Derivative financial instruments	61.58	-
	(b) Trade payables		
	i. Total outstanding dues of micro enterprises and small enterprises	-	-
	ii. Total outstanding dues of creditors other than micro enterprises and small enterprises	126.10	76.46
	(c) Other payables		
	i. Total outstanding dues of micro enterprises and small enterprises	-	-
	ii. Total outstanding dues of creditors other than micro enterprises and small enterprises	155.92	104.29
	(d) Debt securities	51,014.71	39,765.70
	(e) Borrowings (other than debt securities)	52,642.08	42,268.61
	(f) Deposits	47.20	37.61
	(g) Other financial liabilities	367.32	489.54
	Sub-total - Financial liabilities	1,04,414.91	82,742.21
2	Non-financial liabilities		
	(a) Current tax liabilities (net)	73.03	37.69
	(b) Provisions	70.53	47.29
	(c) Other non-financial liabilities	65.79	34.76
	Sub-total - Non-financial liabilities	209.35	119.74
3	Equity		
	(a) Equity share capital	8,328.66	8,328.15
	(b) Other equity	14,194.13	11,618.65
	Sub-total - Equity	22,522.79	19,946.80
	Total - Liabilities and Equity	1,27,147.05	1,02,808.75



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Notes:
2 Disclosure of statement of cash flows as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

		(₹ in crore)	
Particulars	Year ended 31.03.2026 (Audited)	Year ended 31.03.2025 (Audited)	
A. Cash flow from operating activities			
Profit before tax	3,320.02	2,770.23	
Adjustments for:			
Interest income	(10,511.61)	(8,986.15)	
Depreciation and amortisation expenses	47.33	41.15	
Impairment on financial instruments	190.68	58.45	
Finance costs	6,759.39	5,979.26	
Share based payment expenses	32.06	16.97	
Net loss on disposal of property, plant and equipment and intangible assets	0.91	2.72	
Service fees for management of assigned portfolio of loans	(20.57)	(27.30)	
Income on derecognised (assigned) loans	(195.35)	(143.73)	
Net (gain)/ loss on fair value changes	(86.33)	(164.26)	
	(463.47)	(452.66)	
Cash inflow from interest on loans	10,200.15	8,641.90	
Cash inflow from interest on Investments and fixed deposits	233.66	158.96	
Cash inflow from servicing on assigned loans	52.52	56.95	
Cash outflow towards finance cost	(6,234.03)	(5,441.16)	
Cash generated from operations before working capital changes	3,788.83	2,963.99	
Working capital changes:			
(Increase) / decrease in bank balances other than cash and cash equivalents	(3.65)	-	
(Increase) / decrease in trade receivables	(5.94)	(8.56)	
(Increase) / decrease in loans	(24,217.70)	(20,066.04)	
(Increase) / decrease in investments measured under FVTPL	1,202.06	373.34	
(Increase) / decrease in other financial assets	6.97	(11.36)	
(Increase) / decrease in other non-financial assets	(16.90)	(4.56)	
Increase / (decrease) in trade payables	49.64	18.85	
Increase / (decrease) in other payables	51.63	21.54	
Increase / (decrease) in other financial liabilities	(123.97)	245.36	
Increase / (decrease) in provisions	22.97	9.50	
Increase / (decrease) in other non-financial liabilities	31.03	7.39	
	(19,215.03)	(16,450.55)	
Income taxes paid (net of refunds)	(679.83)	(624.32)	
Net cash used in operating activities (A)	(19,894.86)	(17,074.87)	
B. Cash flow from investing activities			
Purchase of property, plant and equipment	(31.26)	(25.07)	
Sale of property, plant and equipment	4.67	5.33	
Purchase of other intangible assets and intangible assets under development	(16.68)	(15.93)	
Purchase of investments measured under amortised cost	(43,584.04)	(16,270.26)	
Proceeds from liquidation of investments measured under amortised cost	43,584.04	16,270.26	
Purchase of investments measured under FVOCI	(3,763.78)	(761.88)	
Proceeds from liquidation of investments measured under FVOCI	2,605.37	-	
Net cash used in investing activities (B)	(1,201.68)	(797.55)	
C. Cash flow from financing activities			
Issue of equity share capital (including securities premium)	2.81	5,560.00	
Share issue expense (net of tax)	-	(50.29)	
Long term borrowings availed	35,419.55	26,680.07	
Long term borrowings repaid	(17,790.55)	(13,873.61)	
Short term borrowings availed (net)	3,571.56	(290.79)	
Deposits received (net)	9.23	(141.34)	
Payment of lease liability	(15.89)	(13.85)	
Net cash generated from financing activities (C)	21,196.71	17,870.19	
Net increase/(decrease) in cash and cash equivalents (A+B+C)	100.17	(2.23)	
Cash and cash equivalents at the beginning of the year	61.63	63.86	
Cash and cash equivalents at the end of the year	161.80	61.63	
Cash and cash equivalents comprises of:			
Cash on hand	-	-	
Balances with banks in current accounts	161.80	61.63	
Total cash and cash equivalents	161.80	61.63	



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Notes:

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 27 April 2026 and reviewed/audited by joint statutory auditors pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results of the Company have been prepared in accordance with Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015, as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the National Housing Bank (NHB) from time to time. These financial results are available on the website of the Company viz. www.bajajhousingfinance.in and on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).
- 4 All the secured non-convertible debentures of the Company including those issued during the year ended 31 March 2026, are fully secured by hypothecation of book debts/loan receivables to the extent as stated in the respective information memorandum. Further, the Company has at all times, for the non convertible debentures issued, maintained asset cover as stated in the respective information memorandum which is sufficient to discharge the principal amount, interest accrued thereon and such other sums as mentioned therein. The details for security cover as per the format prescribed by the SEBI vide Master circular dated 13 August 2025 is attached in Annexure-I.
- 5 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment.
- 6 Disclosure pertaining to Resolution Framework for COVID-19 related stress and resolution framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to read with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions dated 28 November 2025

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 September 2025 (A) \$	Of (A), aggregate debt that slipped into NPA during the half year ended 31 March 2026	Of (A) amount written off during the half year ended 31 March 2026#	Of (A) amount paid by the borrowers during the half year ended 31 March 2026*	(₹ in crore)
					Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 March 2026
Personal Loans	200.83	3.07	-	16.72	181.04
Corporate persons	1.47	-	-	0.25	1.22
of which, MSMEs	0.34	-	-	0.18	0.16
Others	1.13	-	-	0.07	1.06
Total	202.30	3.07	-	16.97	182.26

\$ Includes restructuring implemented pursuant to OTR 2.0 for personal loans, individual business loans and small business loans.

Represents debt that slipped into Stage 3 and written off during the half year ended 31 March 2026.

* Represents receipts net of interest accruals and drawdown, if any.

- 7 Disclosures pursuant to the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions and the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions dated 28 November 2025.

(a) Details of loans (not in default) transferred through assignment

Particulars	For the quarter ended 31 March 2026		For the year ended 31 March 2026	
	1%	10%	1%	10%
Retention of beneficial economic interest (MRR)*				
Number of accounts assigned through Direct Assignment	47	3,785	68	7,977
Amount of loan account assigned (₹ in crore)	904.71	956.81	3,645.28	2,021.34
Weighted average residual maturity (in months)	136.48	168.15	146.58	164.73
Weighted average holding period (in months)	19.77	16.36	20.40	14.96
Coverage of tangible security	100%	100%	100%	100%
Rating-wise distribution of rated loans	Unrated	Unrated	Unrated	Unrated

* Retained by the originator



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Notes:

(b) Details of loans (not in default) acquired

Particulars	For the quarter ended 31 March 2026		For the year ended 31 March 2026	
	90%	80%	90%	80%
Beneficial economic interest acquired *				
Number of accounts acquired	4,099	-	18,623	9
Amount of loan account acquired (₹ in crore)	566.82	-	2,744.17	23.77
Weighted average residual maturity (in months)	217.40	-	216.52	162.83
Weighted average holding period (in months)	20.34	-	17.32	11.72
Coverage of tangible security	100%	-	100%	100%
Rating-wise distribution of rated loans	Unrated	-	Unrated	Unrated

* Acquired by the assignee

(c) Details of stressed loans acquired

Acquired	Nil
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	Particulars	For the year ended 31 March 2026	
		To ARCs	
		NPA	SMA
Transferred	Number of Accounts	593	-
	Aggregate principal outstanding of loans transferred (₹ in crore)	57.16	-
	Weighted average residual tenor of the loans transferred (in months)	229.04	-
	Net book value of loans transferred (at the time of transfer) (₹ in crore)	20.75	-
	Aggregate consideration (₹ in crore)	30.86	-
	Excess provision reversed to the profit and loss account (₹ in crore)	10.11	-

No stressed loans transferred during the quarter ended 31 March 2026.

(d) The Company has not entered into any new co-lending arrangements during the quarter and year ended 31 March 2026. Hence, no disclosure is required pertaining to co-lending arrangements.

8 In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, dated 28 November 2025, no resolution plans have been implemented during the quarter and year ended 31 March 2026 in projects financed on or after 1 October 2025. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, dated 28 November 2025.

9 On 21 November 2025, the Government of India consolidated 29 existing labour legislations into a unified framework comprising 4 Labour codes. In accordance with the requirements of Ind AS 19 'Employee Benefits', these changes have resulted in an increase in the past service cost of gratuity by ₹ 13.14 crore. Considering that the enactment of the new legislation is a non-recurring event, the Company has presented this one-time charge under 'Exceptional Item'. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.

10 The Company does not have any subsidiary/associate/joint venture entity(ies), hence consolidation is not applicable.



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Notes:

- 11 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and year ended 31 March 2026 and 31 March 2025 is attached as Annexure-II.
- 12 The figures for the last quarter are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures up to the third quarter of the current financial year
- 13 Figures for the previous periods/year have been regrouped, wherever necessary, to make them comparable with the current period/year.
- 14 The Company has designated an exclusive email ID viz. bhfinvestor.service@bajajhousing.co.in for investor grievance redressal.



By order of the Board of Directors
For Bajaj Housing Finance Limited


Atul Jain
Managing Director
DIN: 09561712

Pune
27 April 2026

CIN : L65910PN2008PLC132228

Registered Office : Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411 035
Corporate Office : 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune - 411 014
Tel. : 020-71878060
E-mail: bhfinvestor.service@bajajhousing.co.in | Website: www.bajajhousingfinance.in



Bajaj Housing Finance Limited

Statement of unaudited/audited financial results for the Quarter and Financial Year ended 31 March 2026

Annexure-II

Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 as amended

Particulars	For the quarter ended 31 March 2026	For the year ended 31 March 2026	For the quarter ended 31 March 2025	For the year ended 31 March 2025
1. Debt-Equity ratio [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Equity	4.60		4.11	
2. Outstanding redeemable preference shares (quantity and value)	The Company has not issued any preference shares			
3. Debenture redemption reserve	Not Applicable [According to Rule 18 (7) (b)(iv)(A) of the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures issued by the Company which is a HFC registered with NHB.]			
4. Capital redemption reserve	Not applicable			
5. Net Worth [As per sec. 2(57) of Companies Act, 2013](₹ in crore)	22,527.07		19,932.26	
6. Net Profit after tax (₹ in crore)	669.19	2,560.34	586.68	2,162.90
7. Earnings per share [not annualised]				
Basic (₹)	0.80	3.07	0.70	2.67
Diluted (₹)	0.80	3.07	0.70	2.67
8. Total debts to total assets [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Assets	0.82		0.80	
9. Net Profit Margin percent [Profit after tax / Total Income]	23.05%	22.96%	23.43%	22.64%
10. Other Ratio				
(A) Gross NPA (stage 3 asset, gross) ratio	0.27%		0.29%	
(B) Net NPA (stage 3 asset, net) ratio	0.11%		0.11%	
(C) Provision coverage (on stage 3 asset) ratio	59.78%		60.25%	
(D) Capital to risk-weighted assets ratio (Regulatory requirement-15%)	22.46%		28.24%	
(E) Liquidity Coverage Ratio (Regulatory requirement-100%)	146.10%	165.65%	190.93%	186.90%

Note :

Debt Service Coverage Ratio, Interest Service Coverage Ratio, Current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover, Operating margin percent are not relevant to the Company.



27 April 2026

To, The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 BSE Code: 544252	To, The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1 Block G Bandra - Kurla Complex, Bandra (East) Mumbai - 400 051 NSE Code: BAJAJHFL - EQ
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Dear Sir/Madam,

Sub: Declaration of unmodified opinion in terms of Regulation 33(3)(d) and Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We declare that M/s Mukund M Chitale & Co. and M/s Singhi & Co., Chartered Accountants., Joint Statutory Auditors of the Company have submitted the audit report with unmodified opinion(s), for audited financial results of the Company for the financial year ended 31 March 2026.

Thanking you,

Yours faithfully
For **Bajaj Housing Finance Limited**


Gaurav Kalani
Chief Financial Officer



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: bhfwecare@bajajhousing.co.in

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.

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Tel: +91 20718 78060 | Email: bhfiwecare@bajajhousing.co.in



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

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27 April 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub: Security Cover

Pursuant to Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025, please find enclosed herewith the statement on security cover available for non-convertible debt securities as at 31 March 2026.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**



Atul Patni

Company Secretary

Email id:- bhflinvestor.service@bajajhousing.co.in

Encl.: As above

Cc: Catalyst Trusteeship Limited (Debenture Trustee, Pune)

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Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai - 400013, India

Mukund M. Chitale & Co.
Chartered Accountants
2nd Floor, Kapur House,
Paranjape B Scheme Road No. 1,
Vile Parle (E),
Mumbai – 400057, India

Independent Auditors' Certificate on Security Cover as at March 31, 2026 under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Bajaj Housing Finance Limited
Cerebrum IT Park, B2 Building, 5th Floor,
Kumar City, Kalyani Nagar,
Pune- 411014

Dear Sir/ Madam,

1. This certificate is issued in accordance with the terms of our engagement letter dated August 7, 2024 with Bajaj Housing Finance Limited ('the Company').
2. We Singhi & Co., Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants, are Joint Statutory Auditors' of the Company. We have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities ('NCDs') as at March 31, 2026 (the "Statement") which has been prepared by the management of the Company for the purpose of its onward submission to Stock Exchanges in order to comply with Regulation 54 read with Regulation 56 (1) (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended vide notification No.SEBI/HO/MIRSD/CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations"), SEBI circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 and Regulation 15 (1) (t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as the 'Regulations').
3. The accompanying 'Statement' ("Annexure I") has been certified by management of the Company and it has been stamped and initialed by us for identification purpose only.

Management's Responsibility

4. The preparation of the accompanying Statement from the audited books of accounts of the Company is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal Controls relevant to the preparation and presentation of the Statement, compilation of other relevant information and applying an appropriate basis of preparations and making estimates that are reasonable in the circumstances.
5. The Company's management is also responsible for ensuring that the Company complies with:
 - a. the requirements of the Regulations and the Debenture Trust Deeds ('DTD') for all listed NCDs issued during the year ended / outstanding as at March 31, 2026 and for providing all relevant information to the Company's Debenture Trustee.
 - b. ensuring maintenance of the adequate security-cover available for listed NCDs as per the Regulation 54 of LODR Regulations.
 - c. accurate computation of security-cover available for listed NCDs which is based on audited financial statements of the Company as at March 31, 2026.



- d. Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular and for providing all relevant information to the Stock Exchanges.
6. This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditors' Responsibility

7. Based on our examination of the security cover available for the listed NCDs, which has been prepared by the management from the audited financial statements for the year ended March 31, 2026 and relevant records provided by the Company, pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at March 31, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the listed NCDs.
8. The financial statements referred to in para 7 above, have been jointly audited by us on which we have issued unmodified opinion vide our reports dated April 27, 2026. Our audit of these financial statements were conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. Our audit was not planned and performed in connection with any transactions to identify matters that may be of potential interest to third parties.
9. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures:
- Obtained and read on a test check basis, the Debenture Trust Deed and the Information Memorandum in respect of the secured Non-Convertible Debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures as indicated in the Statement.
 - Obtained and read on a test check basis, the Debenture Trust Deed and the Information Memorandum in respect of the unsecured Non-Convertible Debentures and noted that there is no minimum-security cover percentage prescribed therein in respect of such Debentures.
 - Traced and agreed the principal amount of the Debentures outstanding as at March 31, 2026 to the audited financial statements referred to in paragraph 7 above, and the audited books of account maintained by the Company as at March 31, 2026.
 - Traced the book value of assets indicated in the Statement to the audited financial statements as at March 31, 2026 referred to in paragraph 7 above and other relevant records maintained by the Company.
 - Obtained the list of the securities created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.



- f. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
- g. Obtained necessary representation from the management.
10. We conducted our examination of the Statement, on a test check basis in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India (ICAI) which requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We hereby confirm that while providing this certificate we have complied with the Code of Ethics issued by the ICAI.
11. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

12. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that as at March 31, 2026, the Company has not maintained Security Cover as per the terms of the information Memorandum and Debenture Trust Deed.

Restriction on Use

13. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchanges as stated in para 2 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

Yours Sincerely,

For Singhi & Co.,
Chartered Accountants
Firm Registration Number:302049E



Ravi Kapoor
Partner
Membership Number: 040404
UDIN: 26040404UAXFJZ1534
Place: Pune
Date: April 27, 2026



For Mukund M Chitale & Co.,
Chartered Accountants
Firm Registration Number:106655W



Saurabh Chitale
Partner
Membership Number: 111383
UDIN: 2611383GRMRND1865
Place: Pune
Date: April 27, 2026



Encl.: Annexure I: Statement of security cover as on March 31, 2026

Annexure I : Statement of Security Cover as on March 31, 2026

All figures are in Crores except ratios

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets v/ii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
	Property, Plant and Equipment				-		60.81		60.81					
	Capital Work-in-Progress				-									
	Right of Use Assets				-		50.14		50.14					
	Goodwill				-									
	Intangible Assets				-		43.12		43.12					
	Intangible Assets under Development				-		0.15		0.15					
	Investments				-		2,502.21		2,502.21					
	Loans	Book Debt receivables	11,696.16	Yes	43,751.56	48,802.67	19,494.66		1,23,745.05				43,751.56	43,751.56
	Inventories													
	Trade Receivables						27.80		27.80					
	Cash and Cash Equivalents						161.80		161.80					
	Bank Balances other than Cash and Cash Equivalents						3.80		3.80					
	Others						552.17		552.17					
	Total		11,696.16		43,751.56	48,802.67	22,896.66		1,27,147.05				43,751.56	43,751.56

BAJAJ HOUSING FINANCE LTD.

www.bajajhousingfinance.in



Annexure I : Statement of Security Cover as on March 31, 2026

All figures are in Crores except ratios

Column A	Column B	Column C [i]	Column D [ii]	Column E [iii]	Column F [iv]	Column G [v]	Column H [vi]	Column I [vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets VIII	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value				Relating to Column F				
LIABILITIES														
	Debt securities to which this certificate pertains			Yes	43,675.72			-17.83	43,657.89				43,675.72	43,675.72
	Other debt sharing pari-passu charge with above debt													
	Other Debt						7,356.82		7,356.82					
	Subordinated debt													
	Borrowings													
	Bank (incl. NHB & PTC)		10,414.56	No		42,227.52			52,642.08					
	Debt Securities													
	Others (ICD/TREPS)						47.20		47.20					
	Trade payables						126.10		126.10					
	Lease Liabilities						53.18		53.18					
	Provisions						70.53		70.53					
	Others						670.46		670.46					
	Total		10,414.56		43,675.72	42,227.52	8,306.46		1,04,624.26				43,675.72	43,675.72
	Cover on Book Value#				1.002								1.002	
	Cover on Market Value													
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio		1.002							

#Cover on book value pertains to secured NCDs only for which this certificate is being issued

 Place: Pune
Date: April 27, 2026


For Bajaj Housing Finance Limited

 Gaurav Kalani
Chief - Financial Officer

 Rahul Gupta
Head - Treasury, Mid-Office

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 Corporate Identity Number (CIN): L65910PN2008PLC132228
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27 April 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub.: Intimation under Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended 31 March 2026

Pursuant to Regulation 52(7) and Regulation 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, we enclose a statement indicating the utilisation of issue proceeds of non-convertible securities as **Annexure A**, and a statement confirming NIL deviation or variation, in the prescribed format, in the utilisation of proceeds of listed non-convertible securities from the objects stated in the offer document as **Annexure B**.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,
For **Bajaj Housing Finance Limited**



Atul Patni



Company Secretary

Email id:- bhflinvestor.service@bajajhousing.co.in

Encl.: As above

Cc: Catalyst Trusteeship Limited (Debenture Trustee, Pune)

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

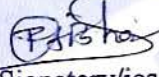
Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in

Annexure A: Statement of utilization of issue proceeds of non-convertible securities under Regulation 52(7)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised in crore (Face Value)	Funds Utilized in crore (Face Value)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, If any
1	2	3	4	5	6	7	8	9	10
BAJAJ HOUSING FINANCE LIMITED	INE377Y07607	Private Placement	NCD	12-Jan-26	500.00	500.00	No	NA	Proceeds from the issue of non-convertible debentures were deployed on the Company's own balance sheet.
	INE377Y07623			22-Jan-26	500.00	500.00			
	INE377Y08134*			30-Jan-26	120.00	120.00			
	INE377Y07607			20-Feb-26	1,000.00	1,000.00			
	INE377Y07623			02-Mar-26	500.00	500.00			
	INE377Y08142*			13-Mar-26	168.00	168.00			
Total					2,788.00	2,788.00			

*Last tranche of partly paid up NCDs received

For Bajaj Housing Finance Limited

Rahul Gupta. 
Authorized Signatory/ies



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Annexure B: Statement of deviation/variation in use of Issue proceeds:

Particulars		Remarks				
Name of listed entity		Bajaj Housing Finance Limited				
Mode of fund raising		Private placement				
Type of instrument		Non-Convertible Securities				
Date of raising funds		Refer Annexure A				
Amount raised		Refer Annexure A				
Report filed for quarter ended		31 March 2026				
Is there a deviation/variation in use of funds raised?		NIL deviation/variation				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No				
If yes, details of the approval so required?		Not Applicable				
Date of approval		Not Applicable				
Explanation for the deviation/ variation		Not Applicable				
Comments of the audit committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation/variation, in the following table: Not Applicable						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
-	-	-	-	-	-	-
Deviation could mean:						
<i>a. Deviation in the objects or purposes for which the funds have been raised.</i>						
<i>b. Deviation in the amount of funds actually utilized as against what was originally disclosed.</i>						
  <p>Name of signatory: Atul Patni Designation: Company Secretary Date: 27 April 2026</p>						

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27 April 2026

To,
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001

BSE Code: 973250

Dear Sir/Madam,

Sub: Certificate from CFO on use of proceeds from issue of commercial papers

Pursuant to SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025, the Company hereby confirms that during the quarter ended 31 March 2026, the amount raised have been utilized for the purpose as disclosed in the disclosure document of respective commercial paper issues. The Company further confirms that all the conditions of listing as specified in SEBI Master Circular dated 15 October 2025 have been adhered.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**



Gaurav Kalani
Chief Financial Officer



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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

Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 31 March 2026

(₹ in crore)

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	Additional disclosure of related party transaction applicable only in case the related party transactions relates to loans, inter corporates deposits, advances or investments made or given by the listed entity/subsidiary. These details need to disclose only once, during the reporting period when this transaction was undertaken		Details of the loans, inter-corporate deposits, advances or investments											
							In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments											
							Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)				
1	Bajaj Housing Finance Limited	Bajaj Finserv Limited	Ultimate Holding company	Secured non-convertible debentures issued	Note 7	-	(200.00)	-	-	-	-	-	-	-	-	-				
				Secured non-convertible debentures redemption	Note 7	200.00	-	-	-	-	-	-	-	-	-	-	-	-		
				Interest paid on non-convertible debentures	36.00	15.85	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Business Support Charges Paid	3.00	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Bajaj Housing Finance Limited	Bajaj Finance Limited	Holding Company	Contribution to Equity Shares [7,22,44,03,845 shares at face value of ₹ 10 each]	-	-	(7,391.00)	(7,224.40)	-	-	-	-	-	-	-	-	-			
				Amount paid under ESOP recharge arrangements	15.00	4.50	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Loan portfolio assigned out	10,000.00	3,645.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Purchase of property, plant and equipment	3.00	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Sales of property, plant and equipment	2.00	0.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Security deposit received for leased premises	As per lease agreement	-	(0.08)	(0.08)	-	-	-	-	-	-	-	-	-	-	-	-
				Business support charges received	5.00	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Servicing fee received	50.00	12.35	-	0.10	-	-	-	-	-	-	-	-	-	-	-	-
				Rent income	1.00	0.11	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-
				Business support charges paid	10.00	2.99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Servicing fee paid	10.00	2.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Sourcing commission paid	15.00	3.93	-	(0.79)	-	-	-	-	-	-	-	-	-	-	-	-
3	Bajaj Housing Finance Limited	Bajaj Financial Securities Limited	Fellow subsidiary	Company's contribution towards NPS	3.00	0.95	-	-	-	-	-	-	-	-	-	-	-			
				Sourcing commission paid	2.00	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	



Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 31 March 2026

(₹ in crore)

S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	Additional disclosure of related party transaction applicable only in case the related party transactions relates to loans, inter corporates deposits, advances or investments made or given by the listed entity/subsidiary. These details need to disclose only once, during the reporting period when such transaction was undertaken									
							In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
							Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
4	Bajaj Housing Finance Limited	Bajaj Finserv Direct Limited	Fellow subsidiary	Purchase of property, plant and equipment	2.00	0.15	-	-	-	-	-	-	-	-	-	-
				Support charges and commission paid (O/s as at 31 March 2026 ₹ 22,990)	4.00	1.30	-	-	-	-	-	-	-	-	-	-
				Software development charges paid	1.00	0.54	-	-	-	-	-	-	-	-	-	-
5	Bajaj Housing Finance Limited	Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)	Fellow subsidiary	Secured non-convertible debentures issued	Note 7	-	(700.00)	(700.00)	-	-	-	-	-	-	-	-
				Advance towards insurance expenses	-	-	0.24	5.69	-	-	-	-	-	-	-	-
				Insurance expenses	7.00	0.09	-	-	-	-	-	-	-	-	-	-
				Commission income	7.00	0.77	0.05	0.09	-	-	-	-	-	-	-	
6	Bajaj Housing Finance Limited	Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)	Fellow subsidiary	Unsecured non-convertible debentures issued	Note 7	248.00	(1,302.00)	(1,550.00)	-	-	-	-	-	-	-	-
				Secured non-convertible debentures issued	Note 7	-	(150.00)	(150.00)	-	-	-	-	-	-	-	-
				Interest paid on non-convertible debentures	155.00	101.77	-	-	-	-	-	-	-	-	-	-
				Advance towards insurance expenses	-	-	0.09	1.56	-	-	-	-	-	-	-	-
				Insurance expenses	2.00	0.03	-	-	-	-	-	-	-	-	-	-
				Commission income	79.00	37.67	2.65	5.65	-	-	-	-	-	-	-	-
				Digital Advertisement charges received	8.00	1.35	0.39	0.19	-	-	-	-	-	-	-	
7	Bajaj Housing Finance Limited	Snapwork Technologies Private Limited	Associate of Holding Company	Information technology design and development charges	1.00	0.34	-	-	-	-	-	-	-	-	-	
				Support charges paid	1.00	0.13	-	-	-	-	-	-	-	-	-	
8	Bajaj Housing Finance Limited	Pennant Technologies Private Limited	Associate of Holding Company	Information technology design and development charges	12.00	6.11	-	-	-	-	-	-	-	-	-	
				Support charges paid	4.00	1.50	-	-	-	-	-	-	-	-	-	
9	Bajaj Housing Finance Limited	Sanjiv Bajaj	Chairman	Short term benefits - Sitting Fees	0.33	0.08	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	0.67	0.34	-	(0.31)	-	-	-	-	-	-	-	
10	Bajaj Housing Finance Limited	Rajeev Jain	Vice Chairman	Short term benefits - Sitting Fees	As approved by Board	0.22	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.55	-	(0.52)	-	-	-	-	-	-	-	
11	Bajaj Housing Finance Limited	Atul Jain	Managing Director	Short term employee benefits - remuneration	Note 9	9.30	(3.30)	(7.62)	-	-	-	-	-	-	-	
				Share based Payment	Note 10	5.79	-	-	-	-	-	-	-	-	-	



Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 31 March 2026

(₹ in crore)

							Additional disclosure of related party transaction applicable only in case the related party transactions relates to loans, inter corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to disclose only once, during the reporting period when such transaction was undertaken									
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
12	Bajaj Housing Finance Limited	Anami N Roy	Director	Short term benefits - Sitting Fees	As approved by Board	0.20	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.48	-	(0.43)	-	-	-	-	-	-	-	
13	Bajaj Housing Finance Limited	Dr. Arindam K Bhattacharya	Director	Short term benefits - Sitting Fees	As approved by Board	0.14	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.48	-	(0.43)	-	-	-	-	-	-	-	
14	Bajaj Housing Finance Limited	Jasmine Anish Chaney	Director	Short term benefits - Sitting Fees	As approved by Board	0.21	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.50	-	(0.45)	-	-	-	-	-	-	-	
15	Bajaj Housing Finance Limited	S M Narasimha Swamy	Director	Short term benefits - Sitting Fees	As approved by Board	0.07	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.32	-	(0.29)	-	-	-	-	-	-	-	
16	Bajaj Housing Finance Limited	Ajay Kumar Choudhary	Director (w e f 1 March 2026)	Short term employee benefits	As approved by Board	0.01	-	-	-	-	-	-	-	-	-	
				Short term benefits - Commission	As approved by Board	0.02	-	(0.02)	-	-	-	-	-	-	-	
17	Bajaj Housing Finance Limited	Gaurav Kalani	Chief Financial Officer	Short term employee benefits	Note 9	1.21	(0.81)	(0.75)	-	-	-	-	-	-	-	
				Share based Payment	Note 10	0.46	-	-	-	-	-	-	-	-	-	
18	Bajaj Housing Finance Limited	Atul Palni	Company Secretary	Short term employee benefits	Note 9	0.27	(0.18)	(0.24)	-	-	-	-	-	-	-	
				Share based Payment	Note 10	0.07	-	-	-	-	-	-	-	-	-	
19	Bajaj Housing Finance Limited	Bajaj Auto Limited	Entities/Others in which KMP and their close members have significant influence	Security deposit paid for leased premises	As per lease agreement	-	0.03	0.03	-	-	-	-	-	-	-	
				Rent expense	1.00	0.03	-	-	-	-	-	-	-	-	-	
				Business Support Charges Paid	3.00	1.53	-	-	-	-	-	-	-	-	-	
20	Bajaj Housing Finance Limited	Bajaj Holdings and Investment Limited	Entities/Others in which KMP and their close members have significant influence	Security deposit paid for leased premises	As per lease agreement	-	0.19	0.19	-	-	-	-	-	-	-	
				Rent expense	1.00	0.19	-	-	-	-	-	-	-	-	-	
				Business Support Charges Paid	3.00	0.90	-	-	-	-	-	-	-	-	-	
21	Bajaj Housing Finance Limited	Maharashtra Scooters Limited	Entities/Others in which KMP and their close members have significant influence	Secured non-convertible debentures issued	Note 7	-	(50.00)	(50.00)	-	-	-	-	-	-		



Bajaj Housing Finance Limited
Disclosure of related party transactions for the half year ended 31 March 2026

₹ in crore)

S. No	Details of the party (listed entity /subsidiary) entering into the transaction			Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period*	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments					Details of the loans, inter-corporate deposits, advances or investments			
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)				Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure (Days)	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)				
																	Additional disclosure of related party transaction applicable only in case the related party transactions relates to loans, inter corporates deposits, advances or investments made or given by the listed entity/subsidiary. These details need to disclose only once, during the reporting period when such transaction was undertaken			
22	Bajaj Housing Finance Limited	Hind Musafir Agency Limited	Entities/Others in which KMP and their close members have significant influence	Services received	8.00	1.31	-	-	-	-	-	-	-	-	-	-	-	-		
23	Bajaj Housing Finance Limited	Bajaj Staffing Solutions Limited (Formerly known as Bajaj Allianz Staffing Solutions Limited)	Entities/Others in which KMP and their close members have significant influence	Outsourcing manpower supply services	210.00	25.45	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:

- 1 * Only transactions executed directly with the Company are recorded at value excluding taxes and duties.
- 2 Amount in bracket denotes credit balance.
- 3 Transactions where Company act as intermediary and passed through Company's books of accounts are not in nature of related party transactions and hence are not disclosed.
- 4 Insurance claims received by the Company on insurance cover taken by it on its assets are not in the nature of related party transaction. hence not disclosed.
- 5 Related parties have been identified based on representations made by Key Management Personnel and information available with the Company.
- 6 Provisions for gratuity, compensated absences and other long term service benefits are made for the Company as a whole and the amounts pertaining to the key management personnel are not specifically identified and hence are not included above.
- 7 Non convertible debenture (NCD) transactions includes only issuance from primary market, and outstanding balance is balances of NCDs held by related parties as on reporting date. Interest accrued on NCDs is identified based on beneficiary holder at the time of payment to whom the interest is credited.
- 8 As on 31st March 2026, 19 non-corporate related parties held Company's equity shares amounting to ₹ 0.05 crore (47,384 shares of ₹ 10 each).
- 9 Current remuneration plus increment as may be approved by the Board of Directors/ Company.
- 10 Amount based on stock options granted up to 31st March 2026.
- 11 All transactions with related parties are in the ordinary course of business and on arms' length basis. All outstanding balances are to be settled in cash and are unsecured except non-convertible debentures issued to related parties which are disclosed appropriately.
- 12 The Company has a committed line of credit of ₹ 2,500 crore from Bajaj Finance Limited (Holding Company).





**HOUSING
FINANCE**

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate

Sr. No.	Particulars	Details
1	Name of the company	Bajaj Housing Finance Limited
2	CIN	L65910PN2008PLC132228
3	Outstanding borrowing of company as on 31st March 2026 (in Rs crore)*	95,031.75
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	CRISIL AAA/Stable IND AAA/Stable
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	Not applicable

*Figures pertain to long-term borrowing with original maturity of more than one year are as per the Chapter XII of SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/ 000000137 dated October 15, 2025.

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/000000137 dated October 15, 2025, as amended.

Atul Patni
Company Secretary
020-7187 8060



Gaurav Kalani
Chief Financial Officer
020-7187 8060

Date – 27 April 2026

BAJAJ HOUSING FINANCE LTD.

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