HOUSING FINANCE
BAJAJ

29 July 2026

To, The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001	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
BSE Code: 544252	**NSE Code: BAJAJHFL - EQ**

Dear Sir/Madam,

Sub: Outcome of Meeting of Board of Directors held on 29 July 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. Wednesday, 29 July 2026 have approved the unaudited financial results of the Company prepared as per Indian Accounting Standard (Ind AS) for the quarter ended 30 June 2026.

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

i. Unaudited financial results along with limited review report pursuant to Regulation 33 and Regulation 52 of SEBI Listing Regulations, 2015. The limited review report is submitted with unmodified opinion(s) (free from any qualifications);
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 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 dated 11 July 2025; and
vi. Certificate from CFO on use of proceeds from issue of Commercial papers;

The meeting commenced at 02.30 p.m. and concluded at 03:35 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: bhflinvestor.service@bajajhousing.co.in

Bajaj Housing Finance Limited

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

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' Limited Review Report on the Unaudited Financial Results of Bajaj Housing Finance Limited for the quarter ended June 30, 2026 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

1) We have reviewed the accompanying statement of unaudited financial results of **Bajaj Housing Finance Limited** ('the Company') for the quarter ended June 30, 2026 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), including relevant circulars issued by the SEBI from time to time.

2) This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3) We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act 2013, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4) Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with recognition and measurement principles laid down in the aforesaid Indian Accounting Standards 34 ('Ind AS 34') specified under Section 133 of the Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 33 and 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Singhi & Co.
Chartered Accountants

Mukund M. Chitale & Co.
Chartered Accountants

5) The figures for the quarter ended 31 March 2026, as reported in the Statement, represent the balancing figures between the audited figures in respect of the financial year ended 31 March 2026 and the published year-to-date figures up to the end of the third quarter of the said financial year. The year-to-date figures up to the end of the third quarter had been subjected to a limited review by us and were not subjected to an audit.

For Singhi & Co.

Chartered Accountants
Firm's Registration No. 302049E

Ravi Kapoor
Partner

Membership Number 040404
UDIN: 26040404JWWLVX5521

Place: Pune
Date: July 29, 2026

For Mukund M. Chitale & Co.

Chartered Accountants
Firm's Registration No. 106655W

S. M. Kulkarni
Partner

Membership Number 166003
UDIN: 26166003WLEMYY3302

Place: Pune
Date: July 29, 2026

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter ended 30 June 2026

Statement of Profit and Loss

(₹ in crore)

	Particulars	Quarter ended			Year ended
		30.06.2026 (Unaudited)	31.03.2026 (Unaudited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Income**				
	(a) Revenue from operations				
	Interest income	2,856.07	2,707.28	2,492.59	10,511.61
	Fees and commission income	105.84	93.30	58.68	297.11
	Net gain on fair value changes	22.56	7.15	38.01	86.33
	Sale of services	6.70	3.86	6.45	20.57
	Income on derecognised (assigned) loans	61.21	79.22	11.13	195.35
	Other operating income	10.64	11.80	5.97	36.23
	Total Revenue from operations	**3,063.02**	**2,902.61**	**2,612.83**	**11,147.20**
	(b) Other income	0.03	0.09	2.74	3.09
	Total Income	**3,063.05**	**2,902.70**	**2,615.57**	**11,150.29**
2	**Expenses**				
	(a) Finance costs	1,888.49	1,761.96	1,605.96	6,759.39
	(b) Fees and commission expense	3.00	3.16	3.21	13.09
	(c) Impairment on financial instruments	16.10	55.48	38.21	190.68
	(d) Employee benefits expense	155.61	145.60	135.62	559.21
	(e) Depreciation and amortisation expenses	12.85	12.52	11.09	47.33
	(f) Other expenses	58.26	58.10	64.54	247.43
	Total expenses	**2,134.31**	**2,036.82**	**1,858.63**	**7,817.13**
3	**Profit before exceptional items and tax (1-2)**	**928.74**	**865.88**	**756.94**	**3,333.16**
4	Exceptional items	-	-	-	13.14
5	**Profit before tax (3-4)**	**928.74**	**865.88**	**756.94**	**3,320.02**
6	**Tax expense**				
	(a) Current Tax	212.76	188.78	192.98	767.95
	(b) Deferred tax charge/(credit)	0.70	7.91	(19.34)	(8.27)
	Total tax expense	**213.46**	**196.69**	**173.64**	**759.68**
7	**Profit after tax (5-6)**	**715.28**	**669.19**	**583.30**	**2,560.34**
8	**Other comprehensive income**				
	(a) Items that will not be reclassified to profit or loss				
	(i) Re-measurement gains/(losses) on defined benefit plans	0.01	(0.58)	(0.48)	0.03
	(ii) Tax impact on above	-	0.14	0.12	(0.01)
	(b) Items that will be reclassified to profit or loss				
	(i) Gains/(losses) on investments in debt instruments measured at FVOCI	13.93	(8.02)	6.56	(25.71)
	(ii) Tax impact on above	(3.51)	2.02	(1.65)	6.47
	Total other comprehensive income, net of tax	**10.43**	**(6.44)**	**4.55**	**(19.22)**
9	**Total comprehensive income (7+8)**	**725.71**	**662.75**	**587.85**	**2,541.12**
10	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	8,328.76	8,328.66	8,328.44	8,328.66
11	Other equity				14,194.13
12	Earnings per share (not annualised for interim period)				
	Basic (₹)	0.86	0.80	0.70	3.07
	Diluted (₹)	0.86	0.80	0.70	3.07

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants

BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter ended 30 June 2026

Notes:

1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 29 July 2026 and subjected to limited review 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 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).

2 All the secured non-convertible debentures of the Company including those issued during the period ended 30 June 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.

3 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.

4 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 as amended from time to time.

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

Particulars	For the quarter ended 30 June 2026	
Retention of beneficial economic interest (MRR)*	**1%**	**10%**
Number of accounts assigned through Direct Assignment	9	1,640
Amount of loan account assigned (₹ in crore)	1,898.70	729.54
Weighted average residual maturity (in months)	144.97	135.04
Weighted average holding period (in months)	16.81	25.53
Coverage of tangible security	100%	100%
Rating-wise distribution of rated loans	Unrated	Unrated

* Retained by the originator

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

Particulars	For the quarter ended 30 June 2026
Beneficial economic interest acquired *	**90%**
Number of accounts acquired	8,246
Amount of loan account acquired (₹ in crore)	1,466.74
Weighted average residual maturity (in months)	210.03
Weighted average holding period (in months)	24.50
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

* Acquired by the assignee

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants

BAJAJ HOUSING FINANCE LIMITED

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter ended 30 June 2026

(c) The Company has not acquired/transferred any stressed loan during the quarter ended 30 June 2026.

(d) The Company has not entered into any new co-lending arrangements during the quarter ended 30 June 2026. Hence, no disclosure is required pertaining to co-lending arrangements.

5 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 ended 30 June 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 as amended from time to time.

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

7 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30 June 2026 and 30 June 2025 is attached as Annexure-II.

8 The figures for the quarter ended 31 March 2026 represent balancing figures between the audited figures for the year ended 31 March 2026 and year to date figures upto 31 December 2025 which were subjected to limited review by joint statutory auditors.

9 Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.

10 The Company has designated an exclusive email ID viz. bhflinvestor.service@bajajhousing.co.in for investor grievance redressal.

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN 302049E Chartered Accountants

BAJAJ HOUSING FINANCE LIMITED

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

Atul Jain
Managing Director
DIN: 09561712

Pune
29 July 2026

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter ended 30 June 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 30 June 2026	For the quarter ended 30 June 2025
1. Debt-Equity ratio [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Equity	4.75	4.31
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 the Companies Act, 2013] (₹ in crore)	23,233.77	20,508.37
6. Net Profit after tax (₹ in crore)	715.28	583.30
7. Earnings per share [not annualised]		
Basic (₹)	0.86	0.70
Diluted (₹)	0.86	0.70
8. Total debts to total assets [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Assets	0.82	0.81
9. Net Profit Margin percent [Profit after tax / Total Income]	23.35%	22.30%
10. Other Ratio		
(a) Gross NPA (stage 3 asset, gross) ratio	0.29%	0.30%
(b) Net NPA (stage 3 asset, net) ratio	0.12%	0.13%
(c) Provision coverage (on stage 3 asset) ratio	58.53%	56.25%
(d) Capital to risk-weighted assets ratio (Regulatory requirement-15%)	21.59%	26.94%
(e) Liquidity Coverage Ratio (Regulatory requirement-100%)	158.12%	210.57%

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 and Operating margin percent are not relevant to the Company.

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants

BAJAJ HOUSING FINANCE LIMITED

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

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

Atul Jain
Managing Director
DIN: 09561712

Pune
29 July 2026

BAJAJ HOUSING FINANCE LIMITED ★

HOUSING FINANCE
BAJAJ

29 July 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 30 June 2026.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**

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)

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 June 30, 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 June 30, 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 unaudited 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 quarter ended / outstanding as at June 30, 2026 and for providing all relevant information to the Company's Debenture Trustee.

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS SMK

SINGHI & CO. FRN: 302049E Chartered Accountants

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 unaudited financial results of the Company as at June 30, 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 unaudited financial results for the quarter ended June 30, 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 June 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum/ General Information Document/ Key Information Document and Debenture Trust Deeds. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer Documents/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the listed NCDs.

8. The financial results referred to in para 7 above, have been jointly reviewed by us on which we have issued unmodified conclusion vide our reports dated July 29, 2026. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.

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:

   a. Obtained and read on a test check basis, the Debenture Trust Deed and the Offer Documents/ 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.

MUKUND M. CHITALE & CO. ★ MUMBAI ★ CHARTERED ACCOUNTANTS

SINGHI & CO. ★ FRN: 302049E ★ Chartered Accountants

b. Obtained and read on a test check basis, the Debenture Trust Deed and the Offer Documents/ 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.

c. Traced and agreed the principal amount of the Debentures outstanding as at June 30, 2026 to the unaudited financial results referred to in paragraph 7 above, and the unaudited books of account maintained by the Company as at June 30, 2026.

d. Traced the book value of assets indicated in the Statement to the unaudited financial statements as at June 30, 2026 referred to in paragraph 7 above and other relevant records maintained by the Company.

e. 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 June 30, 2026, the Company has not maintained Security Cover as per the terms of the Offer Documents/ 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

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants 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: 26040404SCKHMF2306

Place: Pune
Date: July 29, 2026

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

S. M. Kulkarni
Partner
Membership Number: 166003
UDIN: 26166003ZKOZYF3853

Place: Pune
Date: July 29, 2026

Encl.: Annexure I: Statement of security cover as on June 30, 2026

BAJAJ HOUSING FINANCE

Annexure I : Statement of Security Cover as on June 30, 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		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge		Elimination (amount in negative)		Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	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)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	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)
										Relating to Column F				
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment					-		59.75		59.75				-	-
Capital Work-in-Progress					-				-					
Right of Use Assets					-		48.96		48.96					
Goodwill					-				-					
Intangible Assets					-		42.36		42.36					
Intangible Assets under Development					-		1.81		1.81					
Investments			-		-		2,431.13		2,431.13					
Loans	Book Debt receivables		11,424.84	Yes	49,487.53	49,422.19	20,827.13		1,31,161.69				49,487.53	49,487.53
Inventories									-					
Trade Receivables							52.53		52.53					
Cash and Cash Equivalents							86.59		86.59					
Bank Balances other than Cash and Cash Equivalents							3.80		3.80					
Others							723.48		723.48					
Total			11,424.84		49,487.53	49,422.19	24,277.54		1,34,612.10				49,487.53	49,487.53

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants

BAJAJ HOUSING FINANCE LIMITED

Rahul Gupta.

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 Idenity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | Email: bhflwecare@bajajhousing.co.in

BAJAJ HOUSING FINANCE

Annexure I : Statement of Security Cover as on June 30, 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		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge		Elimination (amount in negative)		Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	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)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	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)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate pertains				Yes	49,410.19		156.44		49,566.63				49,410.19	49,410.19
Other debt sharing pari-passu charge with above debt									-					
Other Debt	CP and Unsecured Debt						7,753.54		7,753.54					
Subordinated debt					-		-		-					
Borrowings									-					
Bank (incl. NHB & PTC)			10,896.04	No		42,279.01			53,175.05					
Debt Securities									-					
Others (ICD/TREPS)			-				50.70		50.70					
Trade payables							152.92		152.92					
Lease Liabilities							52.06		52.06					
Provisions							78.05		78.05					
Others							524.65		524.65					
Total		-	10,896.04		49,410.19	42,279.01	8,768.36		1,11,353.60				49,410.19	49,410.19
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

For Bajaj Housing Finance Limited

Gaurav Kalani
Chief - Financial Officer

Rahul Gupta
Head - Treasury, Mid-Office

Place: Pune
Date: July 29, 2026

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

SINGHI & CO. FRN: 302049E Chartered Accountants

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

BAJAJ HOUSING FINANCE

29 July 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 30 June 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**

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

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 (Face Value) (Rs. in Crore)	Funds Utilized (Face Value) (Rs. in Crore)	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	INE377Y07623	Private Placement	Non-Convertible Debentures	17-Apr-26	1,000.00	1,000.00	No	Not Applicable	Proceeds from the issue of non-convertible debentures were deployed on the Company's own balance sheet.
	INE377Y07631			12-May-26	955.00	955.00			
	INE377Y07649			18-May-26	500.00	500.00			
	INE377Y07656			27-May-26	2,000.00	2,000.00			
	INE377Y07649			05-Jun-26	2,000.00	2,000.00			
	INE377Y07656			12-Jun-26	2,000.00	2,000.00			
Total					**8,455.00**	**8,455.00**			

For Bajaj Housing Finance Limited

Rahul Gupta

Authorized Signatory/ies

Bajaj Housing Finance Limited

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	30 June 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?	Not Applicable
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:
a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Bajaj Housing Finance Limited

Name of signatory: Atul Patni
Designation: Company Secretary
Date: 29 July 2026

Corporate Office: Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Corporate Office - 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

29 July 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 Chapter XVII of SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025, the Company hereby confirms that the proceeds from issue of commercial papers, raised during the quarter ended 30 June 2026 and which are listed, have been utilized for the purposes as disclosed in the disclosure document of respective issues. The Company further confirms that all the conditions of listing as specified in the aforesaid master circular have been adhered.

Kindly take the above information on record.

Thanking you,

Yours Faithfully,

For **Bajaj Housing Finance Limited**

Bajaj Housing Finance Limited

Gaurav Kalani
Chief Financial Officer