

2 February 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 2 February 2026

In terms of provision of Regulation 30 and 51 read with 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. 2 February 2026, have approved the following:

1. Appointment of Independent Director:

Based on the recommendation of Nomination and Remuneration Committee, appointment of Shri Ajay Kumar Choudhary (DIN - 09498080) as an Additional Director (Independent) of the Company w.e.f. 1 March 2026 for a tenure of 5 consecutive years subject to approval of members. Further, he is not debarred from holding office of Director by virtue of any order passed by SEBI or any other such authority and therefore, he is not disqualified to be appointed as Director.

The requisite disclosure, pursuant to Para A of Part A of Schedule III of Regulation 30 of the SEBI Listing Regulations and in terms of SEBI Master circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30 January 2026, as amended is enclosed as Annexure - A.

2. Financial Results:

Unaudited financial results prepared as per Indian Accounting Standard (Ind AS) for the quarter and nine months ended 31 December 2025 of the Company.

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

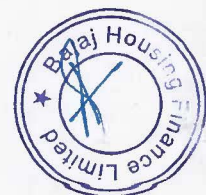
- Unaudited financial results along with limited review report pursuant to Regulation 33 and Regulation 52 of SEBI Listing Regulations, 2015. The limited review report is submitted with unmodified opinion(s) (free from any qualifications);
- Details as per Regulation 52(4) of SEBI Listing Regulations, 2015;
- Press release regarding financial performance;
- 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;
- 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; and
- Certificate from CFO on use of proceeds from issue of Commercial papers.

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 meeting commenced at 02.00 p.m. and concluded at 03:40 p.m.

The above information is also being uploaded on the Company's website at <https://www.bajajhousingfinance.in/financial-information>

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

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' Limited Review Report on the Unaudited Financial Results of Bajaj Housing Finance Limited for the quarter and nine months ended December 31, 2025, 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 and nine months ended December 31, 2025 (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.



Singhi & Co.
Chartered Accountants

Mukund M. Chitale & Co.
Chartered Accountants

- 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.

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


Amit Hundia
Partner



Membership Number 120761
UDIN: 26120761NPOENQ9588

Place: Pune
Date: February 02, 2026

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


Saurabh Chitale
Partner



Membership Number 111383
UDIN: 26111383NQGQWZ9175

Place: Pune
Date: February 02, 2026

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Nine months ended 31 December 2025

Statement of Profit and Loss

(₹ in crore)

Particulars	Quarter ended			Nine Months ended		Year ended
	31.12.2025 (Unaudited)	30.09.2025 (Unaudited)	31.12.2024 (Unaudited)	31.12.2025 (Unaudited)	31.12.2024 (Unaudited)	31.03.2025 (Audited)
1 Income						
(a) Revenue from operations						
Interest income	2,697.30	2,614.44	2,321.96	7,804.33	6,612.42	8,986.15
Fees and commission income	77.28	67.85	48.68	203.81	149.65	201.18
Net gain on fair value change	13.10	28.07	41.23	79.18	137.18	164.26
Sale of services	0.10	10.16	0.03	16.71	32.60	32.84
Income on derecognised (assigned) loans	89.91	15.09	23.26	116.13	97.64	143.73
Other operating income	8.24	19.24	13.70	36.33	38.16	47.45
Total Revenue from operations	2,885.93	2,754.85	2,448.86	8,256.49	7,067.65	9,575.61
(b) Other income	0.11	0.15	0.12	3.00	0.29	0.35
Total Income	2,886.04	2,755.00	2,448.98	8,259.49	7,067.94	9,575.96
2 Expenses						
(a) Finance costs	1,733.51	1,657.96	1,515.92	4,997.43	4,428.33	5,979.26
(b) Fees and commission expense	3.24	3.48	2.99	9.93	8.90	11.93
(c) Impairment on financial instruments	56.35	49.66	35.47	147.10	50.49	80.08
(d) Employee benefits expense	141.90	136.09	118.63	413.61	350.66	483.63
(e) Depreciation and amortisation expenses	12.02	11.70	10.13	34.81	30.06	41.15
(f) Other expenses	61.34	63.45	52.82	189.33	149.02	209.68
Total expenses	2,008.36	1,922.34	1,735.96	5,792.21	5,017.46	6,805.73
3 Profit before exceptional items and tax (1-2)	877.68	832.66	713.02	2,467.28	2,050.48	2,770.23
4 Exceptional items (Refer Note No. 6)	13.14	-	-	13.14	-	-
5 Profit before tax (3-4)	864.54	832.66	713.02	2,454.14	2,050.48	2,770.23
6 Tax expense						
(a) Current Tax	195.36	190.83	167.30	579.17	465.18	619.53
(b) Deferred tax charge/(credit)	4.29	(1.13)	(2.30)	(16.18)	9.08	13.16
(c) Tax adjustment of earlier years	-	-	-	-	-	(25.36)
Total tax expense	199.65	189.70	165.00	562.99	474.26	607.33
7 Profit after tax (5-6)	664.89	642.96	548.02	1,891.15	1,576.22	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	1.57	(0.48)	0.25	0.61	(0.34)	(1.93)
(ii) Tax impact on above	(0.39)	0.12	(0.06)	(0.15)	0.09	0.48
(b) Items that will be reclassified to profit or loss						
(i) Gains/(losses) on Investments measured at FVOCI	(3.91)	(20.34)	(3.08)	(17.69)	5.33	16.76
(ii) Tax impact on above	0.98	5.12	0.78	4.45	(1.34)	(4.22)
Total other comprehensive income, net of tax	(1.75)	(15.58)	(2.11)	(12.78)	3.74	11.09
9 Total comprehensive income (7+8)	663.14	627.38	545.91	1,878.37	1,579.96	2,173.99
10 Paid-up Equity Share Capital (Face Value of ₹ 10)	8,328.66	8,328.61	8,328.15	8,328.66	8,328.15	8,328.15
11 Other equity						11,618.65
12 Earnings per share (not annualised for interim period)						
Basic (₹)	0.80	0.77	0.66	2.27	1.97	2.67
Diluted (₹)	0.80	0.77	0.66	2.27	1.97	2.67



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Nine months ended 31 December 2025

Notes:

- 1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 2 February 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 nine months ended 31 December 2025, 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 on the details of loans transferred / acquired during the quarter and nine months ended 31 December 2025, as per the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28 November 2025.

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

Particulars	For the quarter ended 31 December 2025		For the nine months ended 31 December 2025	
	1%	10%	1%	10%
Retention of beneficial economic interest (MRR)*				
Number of accounts assigned through Direct Assignment	21	3,523	21	4,192
Amount of loan account assigned (₹ in crore)	2,740.57	738.43	2,740.57	1,064.53
Weighted average residual maturity (in months)	149.91	173.73	149.91	161.70
Weighted average holding period (in months)	20.61	15.24	20.61	13.69
Coverage of tangible security	100%	100%	100%	100%
Rating-wise distribution of rated loans	Unrated	Unrated	Unrated	Unrated

* Retained by the originator

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

Particulars	For the quarter ended 31 December 2025		For the nine months ended 31 December 2025	
	90%	80%	90%	80%
Beneficial economic interest acquired *				
Number of accounts acquired	5,357	-	14,524	9
Amount of loan account acquired (₹ in crore)	773.94	-	2,177.34	23.77
Weighted average residual maturity (in months)	221.42	-	216.30	162.83
Weighted average holding period (in months)	17.80	-	16.64	11.72
Coverage of tangible security	100%	-	100%	100%
Rating-wise distribution of rated loans	Unrated	-	Unrated	Unrated

* Acquired by the assignee



Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Nine months ended 31 December 2025

(c) Details of stressed loans

Acquired		Nil	
Transferred	Particulars	Nine months ended 31 December 2025	
		To ARCs	
		NPA	SMA
	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 December 2025.

- 5 In accordance with the Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025, no resolution plans have been implemented during the quarter ended 31 December 2025 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, 2025.
- 6 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 estimated 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 the Central and State Rules and clarifications from the Government on the New Labour Codes and shall provide appropriate accounting effect based on such developments, as necessary.
- 7 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 31 December 2025 and 31 December 2024 is attached as Annexure-II.
- 8 Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period
- 9 The Company has designated an exclusive email ID viz. bhflinvestor.service@bajajhousing.co.in for investor grievance redressal.



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

(Signature)

Atul Jain
Managing Director
DIN: 09561712

Pune
2 February 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: bhflinvestor.service@bajajhousing.co.in | **Website:** www.bajajhousingfinance.in

Bajaj Housing Finance Limited

Statement of unaudited financial results for the Quarter and Nine months ended 31 December 2025

Annexure-II

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

Particulars	For the quarter ended 31 December 2025	For the quarter ended 31 December 2024
1. Debt-Equity ratio [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Equity	4.49	4.09
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 (₹ in crore) [As per sec. 2(57) of Companies Act, 2013]	21,837.75	19,336.01
6. Net Profit after tax (₹ in crore)	664.89	548.02
7. Earnings per share [not annualised]		
Basic (₹)	0.80	0.66
Diluted (₹)	0.80	0.66
8. Total debts to total assets [Debt securities+Borrowings (other than debt securities)+Deposits] / Total Assets	0.81	0.80
9. Net Profit Margin percent [Profit after tax / Total Income]	23.04%	22.38%
10. Other Ratios		
(a) Gross NPA (stage 3 asset, gross) ratio	0.27%	0.29%
(b) Net NPA (stage 3 asset, net) ratio	0.11%	0.13%
(c) Provision coverage (on stage 3 asset) ratio	58.76%	55.44%
(d) Capital to risk-weighted assets ratio (Regulatory requirement-15%)	23.15%	27.86%
(e) Liquidity Coverage Ratio (Regulatory requirement-100%)	146.31%	179.06%

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.



PRESS RELEASE
Financial Results for Q3 FY26

A meeting of the Board of Directors of Bajaj Housing Finance Limited was held today to consider and approve the unaudited financial results for the quarter ended 31 December 2025.

Particulars	Q3 FY26	Q3 FY25	Growth	9M FY26	9M FY25	Growth
Assets under Management (₹ in crore)	1,33,412	1,08,314	23%	1,33,412	1,08,314	23%
Loan Assets (₹ in crore)	1,17,305	95,570	23%	1,17,305	95,570	23%
ROA (Annualised)	2.3%	2.4%		2.3%	2.4%	

Performance Highlights - Q3 FY26

- **Assets under management grew by 23%** to ₹ 1,33,412 crore as of 31 December 2025 from ₹ 1,08,314 crore as of 31 December 2024.
- **Net interest income increased by 19%** in Q3 FY26 to ₹ 963 crore from ₹ 806 crore in Q3 FY25.
- **Net total income increased by 24%** in Q3 FY26 to ₹ 1,153 crore from ₹ 933 crore in Q3 FY25.
- **Operating Expenses to Net Total Income** for Q3 FY26 was 19.0% as against 19.8% in Q3 FY25. Exceptional item of ₹ 13.14 crore includes one time impact of increase in gratuity liability due to changes in the New Labour Codes issued by the Government of India on 21 November 2025.
- **Loan losses and provisions** for Q3 FY26 was ₹ 56 crore as against ₹ 35 crore in Q3 FY25 (including ₹ 10 crore Management overlay release).
- **Profit before tax increased by 21%** in Q3 FY26 to ₹ 865 crore from ₹ 713 crore in Q3 FY25.
- **Profit after tax increased by 21%** in Q3 FY26 to ₹ 665 crore from ₹ 548 crore in Q3 FY25.
- **Gross NPA and Net NPA** as of 31 December 2025 stood at 0.27% and 0.11% respectively, as against 0.29% and 0.13% as of 31 December 2024. Provisioning coverage ratio on stage 3 assets at around 59%.
- **Capital adequacy ratio** (including Tier-II capital) as of 31 December 2025 was 23.15%.
- The Company enjoys the highest credit rating of AAA/Stable for its long-term debt programme from CRISIL and India Ratings and A1+ for short-term debt programme from CRISIL and India Ratings.

Financial Snapshot

(₹ in crore)

Particulars	Q3 FY26	Q3 FY25	YoY	9M FY26	9M FY25	9Mo9M	FY'25
Assets under Management	1,33,412	1,08,314	23%	1,33,412	1,08,314	23%	1,14,684
Loan Assets	1,17,305	95,570	23%	1,17,305	95,570	23%	99,513
Interest income	2,697	2,322	16%	7,804	6,612	18%	8,986
Interest Expenses	1,734	1,516	14%	4,997	4,428	13%	5,979
Net interest income (NII)	963	806	19%	2,807	2,184	29%	3,007
Fees and commission income	79	49	61%	204	150	36%	201
Net gain on fair value changes	13	41	(68%)	79	137	(42%)	164
Sale of services and Income on de-recognised loans	90	23	291%	133	130	2%	177
Others*	8	14	(43%)	39	38	3%	48
Net total income (NTI)	1,153	933	24%	3,262	2,639	24%	3,597
Operating Expenses	219	185	18%	648	539	20%	747
Pre-provisioning operating profit	934	748	25%	2,614	2,100	24%	2,850
Loan losses and provisions	56	35	60%	147	50	194%	80
Profit before exceptional item and tax	878	713	23%	2,467	2,050	20%	2,770
Exceptional Item	13	-		13	-		-
Profit before tax	865	713	21%	2,454	2,050	20%	2,770
Profit after tax	665	548	21%	1,891	1,576	20%	2,163

* Others include other operating income and other income



For Bajaj Housing Finance Limited

Atul Jain
Managing Director

DIN: 09561712



Pune
2 February 2026

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2 February 2026

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

BSE Code: 544252/973250

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 December 2025.

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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B2 402B, Marathon Innova, 4th Floor
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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 December 31, 2025 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 December 31, 2025 (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/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 December 31, 2025 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 unaudited financial results of the Company as at December 31, 2025.
 - 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 and nine month ended December 31, 2025 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 December 31, 2025, 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 unaudited 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 February 02, 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 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.
 - b. 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.



- c. Traced and agreed the principal amount of the Debentures outstanding as at December 31, 2025 to the unaudited financial results referred to in paragraph 7 above, and the unaudited books of account maintained by the Company as at December 31, 2025.
 - d. Traced the book value of assets indicated in the Statement to the unaudited financial results as at December 31, 2025 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 December 31, 2025, 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

Amit Hundia
Partner
Membership Number: 120761
UDIN: 26120761KCLXPH4025

Place: Pune
Date: February 02, 2026

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




Saurabh Chitale
Partner
Membership Number: 111383
UDIN: 26111383AMPJH9955

Place: Pune
Date: February 02, 2026

Encl.: Annexure I: Statement of security cover as on December 31, 2025

Annexure I : Statement of Security Cover as on December 31, 2025

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 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	
ASSETS														
	Property, Plant and Equipment				-		58.84		58.84					
	Capital Work-in-Progress				-									
	Right of Use Assets				-		45.56		45.56					
	Goodwill				-									
	Intangible Assets				-		38.81		38.81					
	Intangible Assets under Development				-		2.55		2.55					
	Investments				-		2,597.70		2,597.70					
	Loans	Book Debt receivables	9,291.87	Yes	45,073.01	43,909.58	19,030.56		117,305.02				45,073.01	45,073.01
	Inventories													
	Trade Receivables						28.52		28.52					
	Cash and Cash Equivalents						133.96		133.96					
	Bank Balances other than Cash and Cash Equivalents						3.80		3.80					
	Others						554.01		554.01					
	Total		9,291.87		45,073.01	43,909.58	22,494.31		120,768.77				45,073.01	45,073.01



BAJAJ HOUSING FINANCE LTD.

www.bajajhousingfinance.in

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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: bhfwecare@bajajhousing.co.in

Annexure I : Statement of Security Cover as on December 31, 2025

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	44,992.62		38.25		45,030.87				44,992.62	44,992.62
Other debt sharing pari-passu charge with above debt														
Other Debt	CP and Unsecured Debt						5,776.64		5,776.64					
Subordinated debt						-	-		-					
Borrowings									-					
Bank (incl. NHB & PTC)			8,691.17	No		38,504.39			47,195.56					
Debt Securities									-					
Others (ICD/TREPS)				-			46.43		46.43					
Trade payables							142.66		142.66					
Lease Liabilities							48.84		48.84					
Provisions							67.46		67.46					
Others							608.26		608.26					
Total		-	8,691.17		44,992.62	38,504.39	6,728.54		98,916.72				44,992.62	44,992.62
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: February 2, 2026

For Bajaj Housing Finance Limited


 Gaurav Kalani
 Chief - Financial Officer


 Rahul Gupta
 Head - Treasury, Mid-Office
BAJAJ HOUSING FINANCE LTD.

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 Corporate Identity Number (CIN): L65970PN2008PLC132228
 Tel: +91 20718 78060 | Email: bhfiwecare@bajajhousing.co.in



2 February 2026

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

BSE Code: 544252/973250

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 December 2025

In terms of Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations, 2015") read with Master circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, a statement indicating the utilization of issue proceeds of non-convertible securities is enclosed as Annexure A.

Further, in terms of Regulation 52(7A) of the SEBI Listing Regulations, 2015 read with Master circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July 2025, a statement confirming NIL deviation or variation, in the format prescribed, in the use of proceeds of issue of listed non-convertible securities, from the objects stated in the offer document, is enclosed 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)

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**HOUSING
FINANCE**

Annexure A: Statement of utilization of issue proceeds of Non-Convertible Securities under Regulation 52(7)

Name of the Issuer	SIN	Mode of Fund Raising (Public issues/Private Placement)	Type of Instrument	Date of Raising Funds	Amount Raised (Face Value)	Funds Utilized (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	INE377Y07615	Private Placement	NCD	13-Oct-25	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.
	INE377Y07607	Private Placement	NCD	13-Nov-25	500.00	500.00	No	Not Applicable	
Total					1,500.00	1,500.00			

For Bajaj Housing Finance Ltd.

Rahul Gupta
Authorized Signatory



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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 December 2025				
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: <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>						
  Name of signatory: Atul Patni Designation: Company Secretary Date: 2 February 2026						

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2 February 2026

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

BSE Code: 544252/973250

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 December 2025, 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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ANNEXURE - A

Sr. No.	Details of events that needs to be provided	Information of such event(s)
1.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise:	Appointed as an Independent Director.
2.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment /re-appointment:	1 March 2026 for a period of five consecutive years subject to approval of members. Further, he shall not be liable to retire by rotation.
3.	Brief profile (in case of appointment)	Enclosed as Annexure - B
4.	Disclosure of relationship between directors (in case of appointment of a director)	He is not related to any other directors of the Company.



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ANNEXURE - B

Brief profile of Shri Ajay Kumar Choudhary

Shri Ajay Kumar Choudhary is a distinguished central banker with an illustrious career spanning over three decades at the Reserve Bank of India (RBI). He concluded his dedicated service to the institution as its Executive Director in October 2023. Shri Choudhary has a proven track record and accomplishments in the domain of Banking Regulation, Supervision, FinTech and Payments and Settlement Systems areas in various capacities.

Shri Choudhary is presently a Non-Executive Chairman of the Board and Independent Director of National Payments Corporation of India (NPCI) and its subsidiaries. He is also an Independent Director in the Boards of few more entities and acts as senior advisor to some other firms.

In his multifaceted role at the RBI, Shri Choudhary expertly navigated various responsibilities, including overseeing banking regulation and supervision, currency management, payments and settlement and other critical functions both at the Central Office and Regional Offices. His leadership also extended to key departments such as the FinTech Department and Risk Monitoring Department. Notably, he spearheaded the RBI's developmental and innovative initiatives in critical areas such as the Implementation of Central Bank Digital Currency (CBDC), formulation of a strategic approach towards Crypto Assets, potential regulatory guardrails concerning Fin-Techs, operationalization of Tech-Sprint and regulatory sandboxes, RBI Innovation Hub, and comprehensive oversight over all facets of Fin-Techs. One of Shri Choudhary's significant achievements was his pivotal role in the implementation of platform on frictionless credit (now known as ULI), showcasing his forward-thinking approach to fostering innovation within the financial sector.

Shri Choudhary represented the RBI in different international groups and forums. He headed RBI team for successful conduct of Regulatory Consistency Assessment Program (RCAP) of India conducted by BCBS and was also part of international teams for RCAP and other assignments in different jurisdictions. He also served as Director of Supervision of Bank of Mauritius at Mauritius, with the responsibility for regulation and supervision of Banks, Non - Bank Deposit Taking Institutions and Forex Dealers.

Shri Choudhary's published papers inter-alia included papers on the subject of Countercyclical capital buffers, Capital requirement for sovereign assets, Default Experience of Credit Rating Agencies in India, Corporate Insolvency Regime and its Implications for the Indian Banking system.

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